November 22, 2022

Mayor Gondek and The City of Calgary Council The City of Calgary 800 Macleod Trail S.E. Calgary, Alberta T2G 2M3

RE: My Presentation to The City of Calgary on November 22, 2022 regarding the 2023-2026 Budget – Affordable Housing

Dear Mayor Gondek and The City of Calgary Council,

Thank you for the opportunity to present before you today.

I applaud the bold and much needed initiative of Councillors Walcott, Penner and Carra to move forward to transform The City of Calgary's much flawed and long failed affordable housing program but request that Council say **NO** to the Administration-led Housing and <u>Housing and Affordability Task Force</u> and say **YES** to making <u>THE SHIFT</u> to a true HOUSING is a HUMAN RIGHT model.

I strongly disagree with The City of Calgary's Affordable Housing 4-year Budget. In brief:

 It does NOT address national and international LAW and guidelines for implementing the progressive right to housing <u>National Housing Strategy Act</u>, 2019 and <u>International Law (United Nations International Covenant</u> on Economic, Social and Cultural Rights.

Calgarians have rights to <u>adequate</u>, accessible, affordable housing. HOUSING IS A HUMAN RIGHT as specified in the <u>National Housing Strategy Act</u>, 2019 and follows from the <u>United Nations International Covenant of</u> <u>Economic, Social and Cultural Rights</u> to which Canada is a party. As such, ALL levels of government must act in good faith to uphold HOUSING is a HUMAN RIGHT. International human rights treaties are binding under international law on ALL orders of government, including municipalities. *"International human rights norms …. The phoenix that rose from the ashes of World War II … were not meant to be theoretical aspirations or legal luxuries, but moral imperatives and legal necessities. Conduct that undermined the norms was to be identified and addressed."* [2020 SCC 5 (CanLII) | Nevsun Resources Ltd. v. Araya | CanLII.]

- It does NOT address United Nations Sustainable Development Goals that requires that ALL Canadians have access to safe, <u>adequate</u> and affordable housing and basic services by 2030. Both the <u>United Nations</u> and <u>Canada</u> have sustainable development goals to ensure access to safe, <u>adequate</u> and affordable housing and basic services by 2030.
- 3. It has build targets for social/government housing that apparently do NOT meet DEMAND in Calgary of 2,000 to 2,500 per year as per <u>The City of Calgary's 2015/2016 research</u>. Has adequate maintenance and capital expenditure been provided for Calgary Housing Company to ensure adequate housing and eliminate apparent violation of Housing Human Rights for which tenants could <u>make submissions to the Federal Housing</u> <u>Advocate</u>?
- It does not implement the <u>CMHC standard definition of housing</u> In so doing, it under-reports the appalling number of households in Calgary that find shelter unaffordable 126,120 as of <u>Census 2021</u> with 42% of households under \$99,999 finding shelter unaffordable in Calgary. Unsustainable.

- It does NOT address the <u>HART (Housing Assessment Research Tool) DATA for Calgary</u> that reveals there is a deficit in Calgary of <u>58,630</u> affordable homes under \$2,000 at a time that The City of Calgary is a Partner of HART.
- 6. It largely ignores renters who are approximately 30% of households in Calgary (Census 2021).
- It does NOT address that <u>CMHC reports</u> Calgary has among the highest apartment turnover rates in Canada (28.4% in 2021). <u>Boardwalk Real Estate Investment Trust (REIT) reports</u> up to <u>40% to 50% rental unit turnover</u> apparent literal destruction of communities.
  - It's not hard to understand why. <u>Boardwalk REIT</u>, with <u>approximately 5,960 "same property" rental units</u> in Calgary, is unsustainably increasing tenants' rental payments by <u>\$197 per month per rental unit "Mark to Market"</u> when its operating costs have increased by only \$9 per month from approximately \$502 to \$511 per month per rental unit (<u>Q3, 2022, 9 months ending September 30, 2022 VS prior period in ALBERTA</u>).
  - Similarly, <u>Mainstreet Equity Corp</u>. with approximately <u>3,014 "stabilized" rental units</u> in Calgary is increasing tenants' rental payments by \$212 per month per rental unit "Mark to Market" at a time of that its operating costs increased by \$15 per month per rental unit <u>from \$397 to \$412 per month per rental unit</u> (Q3-2022, 9 months ending June 30, 2022 VS prior period in ALBERTA).
  - The <u>Rentals.ca Rent Report</u> revealed a 29.0% increase in rents in Calgary year-over-year in September 2022 and 16.3% in October 2022 for 1 Bedroom rentals in Calgary.
  - These statistics paint an alarming image of financialization of housing\* gouging the pockets of everyday
    renters a clear violation of our housing rights. <u>Recent reports commissioned by the Office of the Federal
    Housing Advocate on financialization</u>\* reveal <u>negative impacts to tenants</u>, including: unaffordable rising
    rents; harassment; reduced quality of life, physical and mental health; higher rates of
    eviction/displacement; and gentrification
- 8. It does not specifically address the needs of the most vulnerable including the homeless, women, genderdiverse people, the disabled, Indigenous peoples, newcomers and seniors.
- 9. It does NOT address predatory financialization of housing by HIGHLY PROFITABLE landlords– at a time that we are losing affordable housing faster to financialization of housing than we can build, rent gouging is occurring and many Calgarians are struggling to afford food.
- 10. It provides for a "HIGH LEVEL" strategy from the Housing and Affordability Task Force at a time that we need REAL HELP – RIGHT NOW, by experts. The Task force's processes are apparently NOT trauma informed, NOT rights based, do not acknowledge failure to meet past targets and seem NOT to acknowledge The City of Calgary's long flawed/failed affordable housing program.

I make a few Recommendations. Please also see my supporting information:

1. Declare a HOUSING-CLIMATE EMERGENCY and take immediate action to protect renters and the supply of adequate, accessible, affordable housing. United Nations Guidelines require that the right to housing informs and is responsive to climate change.



See <u>Guidelines for the Implementation of the Right to Adequate Housing</u> - A/HRC/43/43 – United Nations – December 20, 2019. See <u>WEBSITE</u> and <u>Infographic.</u>

- Make housing a priority. Provide the maximum resources (finances, people, by-laws, policies, legislation, technology...) in the shortest possible time and prioritize the most vulnerable including the homeless, women, gender-diverse people, the disabled, Indigenous peoples, newcomers, seniors and others.
- 3. Form a Committee of Council to lead Housing Human Rights a HOUSING is a HUMAN RIGHT Committee of Councillors to make <u>THE SHIFT</u> to <u>HOUSING is a HUMAN RIGHT</u>, in <u>HUMAN RIGHTS CITIES (Maytree)</u>, with <u>Accountability by Design</u> and <u>Radical Inclusion</u><sup>1</sup> (<u>Universal Design</u>) by Design. A Council committee existed with the 2002 Affordable Housing strategy. Let this Council be known at the Human Rights Council! Be part of the global movement to secure the human right to housing see <u>THE SHIFT</u>, with Leilani Farha Global Director and former United Nations Special Rapporteur on the Right to Housing.
- Become the 5<sup>th</sup> <u>"THE SHIFT"</u> City in Canada an opportunity to work with HOUSING HUMAN RIGHTS leaders to implement a Housing is Human Right model to housing. Join other "THE SHIFT" Cities: Yellowknife, NWT; Victoria, BC; Toronto, ON; and Kitchener-Waterloo, ON.
- 5. Commit to the progressive realization of the human right to housing in Calgary and across CANADA. Take action to eliminate apparent violations of housing human rights as may involve The City of Calgary and Calgary Housing Company. As you may be aware, complaints/claims/submissions can now be made to the <u>Federal Housing Advocate</u> by individuals in Calgary and across CANADA. See about the two historic Human Rights Claims by the Women's National Housing and Homelessness Network (WNHHN) (<u>https://womenshomelessness.ca/humanrightsclaims/</u>) <u>THE CRISIS ENDS WITH US</u> (which I provided input into) and <u>HOMELESS ON HOMELANDS</u>.
- 6. Commit to the progressive elimination of predatory financialization of housing in Calgary and across CANADA. Predatory financialization is widely recognized to be a threat to affordable, adequate, accessible housing.
- 7. Utilize the <u>CMHC standard definition of affordable housing</u> that recognizes that housing is affordable if tis costs less than 30% of pre-tax household income for a full continuum of housing options from homelessness to market rent and market homeownership. Also address the hidden homelessness of women and gender-diverse peoples, newcomers and others.
- 8. In Q1 2023 if NOT earlier roll out renter and housing supply protections including:
  - Extend the secondary suite Bylaw (11M2018) <u>11m2018-suites-registry.pdf.</u> to ALL landlords with Landlord ESG tracking <u>with</u> Landlord Licensing Fees and Fines. A QUICK WIN! A money maker for housing

OFF	ICE CONSOLIDATION
	BYLAW NUMBER 11M2018
	BEING A BYLAW OF THE CITY OF CALGARY TO ESTABLISH A REGISTRY OF SECONDARY SUITES AND BACKYARD SUITES
(Ame	nded by 32M2018)
c. M	WHEREAS pursuant to section 7 of the <u>Municipal Government Act</u> , R.S.A. 2000, 26, The City of Calgary may pass bylaws respecting:
(a)	the safety, health and welfare of people and the protection of people and property; and
(b)	the enforcement of bylaws made under the <u>Municipal Government Act</u> or any other enactment;
estal Albe	AND WHEREAS the <u>Safety Codes Act</u> , R.S.A. 2000, c. S-1, and the safety codes plished pursuant to the Act establish minimum requirements for life safety for buildings in ta;
land	AND WHEREAS the Land Use Bylaw 1P2007 regulates the use and development of and buildings in Calgary;

<sup>&</sup>lt;sup>1</sup> <u>RADICAL INCLUSION: Report on the Status of Rights of People living with Disability In Alberta</u> – John Humphrey Centre - August 2021

for The City of Calgary – charge HIGHLY PROFITABLE financialized landlords up to \$200 per month per rental unit – they are increasing our rent by this and MORE.

- Historical Affordable Housing to LOWER and cap rents in older buildings that were built in the year 2000 or earlier, that were built at LOWER cost than current buildings.
- Right of First Purchase of any multi-family residential building to non-profit landlords.
- Migrate Calgary Housing Company's housing programs to be based on household income as per the standard <u>CMHC definition of affordable housing</u>. STOP providing rent to the most vulnerable based on market rent – 10% and 30% less than market rent.
- And MORE!

See <u>Co-Creating the Right to Adequate Housing in Canada – Interim Report on What We Heard (thus far)</u> – <u>REPORT</u> – By SHS Consulting and the SHIFT Collaborative for the National Housing Council, Progressive Realization Working Group - June 2022. See mention regarding: Urgency of Today; Preserve and Enhance What We Have; Resilience for Tomorrow.

- Organize for HUMAN RIGHTS to ensure accountability, data accuracy, public dashboard reporting critical for gender equity, diversity and inclusion and preventing bullying and racism. Hire an independent HOUSNG HUMAN RIGHTS commissioner and Office as well as an independent women's Commissioner, both to report Council.
- 10. Create a Centre for Accountability Excellence to report directly to Council to ensure data accuracy and public dashboarding. With a Project Management Office (PMO) to ensure projects are overseen by <u>PMI (Project Management Institute)</u> certified project managers for internationally recognized best practices. Provides consistency and accuracy from one Council to the next and eliminates duplication of effort by the administration office's of Councillors. Moves Council to digital reporting with "Data on the Desktop" analysis as may involve <u>Microsoft Power BI</u>. Ensure that any project of HIGH RISK of failure and HIGH RISK to Calgarians as well as HIGH cost and HIGH importance/relevance to Calgarians has an independent PMI-certified project manager assigned.
- 11. Ensure business decisions and projects have written SWOTS (Strengths, Weaknesses, Opportunities, Threats), Lessons Learnt, Risk Analysis, Culture (addresses the apparent culture of lack of results based accountability). Place it on a project CHECKLIST – including for Motions.
- 12. Revisit the Budget with the public when the Administration releases the Accountability Report in April 2023 that was NOT provided in September when it was most needed to prepare for the 4-Year Budget and Services. Ensure quarterly accountability reporting by the Administration with public reviews held by The City of Calgary Council.
- 13. Immediately issue an RFP for an external consultant to conduct an audit of The City of Calgary's long flawed/failed affordable housing programs and a Needs analysis.
- 14. Request the CEOs of <u>Boardwalk REIT</u> and <u>Mainstreet Equity Corp</u>. to appear before a joint public session of The City of Calgary Council and the Calgary Chamber of Commerce to explain why they are rent gouging renters. charging tenants Mark to Market rental payment increase FAR above their inflationary cost increases.

I provide the following in support of my presentation:

- 1. An OPINION co-authored with Khulud Baig Director of Community Engagement and Policy with the Women's National Housing and Homelessness Network (WMNNH) as well as Hilary Chapple, Fable Dowling, Sam Mason and Kavin Sheikheldin. We are in support of a HOUSING is a HUMAN RIGHT solution. (for each, in the FOLIO)
- 2. FOLIO of information with Attachments regarding MY STORY including in the Media (for each, on USB)
- 3. The City of Calgary 2023-2026 Budget Affordable Housing, in Perspective of The City of Calgary's LONG FLAWED/FAILED Affordable Housing Program (for each, on USB)
- 4. Housing is a Human Right as per the National Housing Strategy Act 2019 and International Law It's the LAW! (for each, on USB)
- 5. The Office of the Federal Housing Advocate in the Canadian Human Rights Commission Submissions regarding Housing Human Rights Violations can be made online or in paper "Piggy-back" on the Submissions by Women's National Housing and Homelessness Network and Keepers of the Circle! (1 copy, on USB)
- 6. Housing in Calgary CHARTS and Information for data-based Decision-Making (1 copy, on USB)
- 7. The City of Calgary's Long Flawed/Failed Affordable Housing Strategy apparent violations of Housing Human Rights (1 copy, on USB)
- 8. <u>Boardwalk REIT</u> and <u>Mainstreet Equity Corp</u>. STOP apparent predatory financialization of housing (1 copy, on USB)

I also attach an annotated INDEX (for each), in the FOLIOs.

Sincerely,

Anne Landry Calgary, Alberta

I provide ALL the listed information on USB for Mayor Gondek and The City of Calgary Councillors as well as for the public.

#### FOLIO of Key Attachments for Mayor Gondek and The City of Calgary Councillors (for each, on USB)

Letter from Anne Landry to Mayor Gondek and The City of Calgary Council – November 2022.

INDEX of Attachments - annotated.

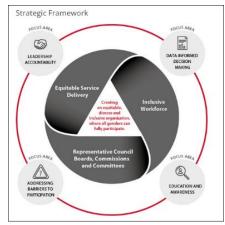
Attachments for MY STORY – see BELOW.

<u>Calgary Council: Declare a Housing – Climate EMERGENCY</u> – November 22, 2022 (with Boardwalk REIT, Mainstreet Equity Corp. unsustainable Mark to Market rental payment increases to tenants)

<u>Calgary Council: Declare a Housing – Climate EMERGENCY</u> – Say NO to a Housing and Affordability Task Force and Say YES to HOUSING is a HUMAN RIGHT – November 22, 2022 (flyer)

#### LEFT SIDE

- <u>Gender Equity, Diversity and Inclusion Strategy</u> WEBSITE The City of Calgary June 3, 2022. See screen print at RIGHT.
- 2. <u>Leilani Farha Former United Nations (UN) Special Rapporteur on the Right to</u> <u>Adequate Housing (2014-2020)</u> – Anne Landry – 2022-11-22
- 3. <u>The Game Changer for Affordable Renting/Housing in Calgary and across Canada</u> Anne Landry – 2022-09-24
- 4. The financialization of Canadian multi-family rental housing: From trailer to tower Journal of Urban Affairs, Martine August February 28, 2020. This <u>award-winning</u> research by <u>Martine August</u>, Ph.D. Planning, <u>Assistant Professor at the University of</u> <u>Waterloo School</u> reveals that financialization is an apparent failed affordable housing business model and is apparently abusive of renters and that this has been long HIDDEN in PLAIN VIEW in the financial reporting and testimonies of renters/people with lived experience



- 5. <u>Blackstone, world's largest real estate investor, sees 'significant' opportunities in</u> <u>Canadian student housing, multi-family rentals and more</u> – The Star Calgary – June 29, 2022
- 6. <u>Blackstone, world's largest real estate investor, sees 'significant' opportunities in Canadian student housing, multi-</u> <u>family rentals and more</u> – The Star Calgary – June 29, 2022
- 7. <u>Calgary CENSUS 2021 Housing Affordability</u> Anne Landry 2022-09-21
- 8. <u>Housing Assessment Resource Tools (HART)</u> Anne Landry 2022-11-16

#### RIGHT SIDE

- <u>Opinion: Without emphasizing women, Calgary's post-pandemic recovery plan is doomed to failure</u> Calgary Herald May 2, 2022
- 2. <u>Calgary renters struggle to handles 21% average hike to rent</u> Calgary Herald June 20, 2022
- 3. <u>Sky-high rents aren't just hard on renters. They're a drag on Canada's economy</u> The Globe and Mail August 22, 2022
- 4. Calgary's state of local emergency lifted as approaching weather system tracks south CBC June 17, 2022
- 5. <u>Op-Ed: Housing policies are failing women and gender diverse people</u> Toronto NOW, Khulud Baig and Kaitlin Schwan November 7, 2021
- 6. <u>New data shows that homelessness is a women's rights issue</u> THE CONVERSATION, Hannah Brais, Alex Nelson, Jesse Jenkinson, Kaitlin J. Schwan October 4, 2021

- Disabled Canadians more likely to live in unaffordable and unsuitable homes, study finds The Star Calgary June 13, 2022
- One-third of Canadian seniors who rent or pay a mortgage are struggling to pay their bills The Conversation February 21, 2022
- 9. <u>Fact Check: Affordable rental housing isn't affordable</u> Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan August 25, 2021
- 10. Affordable, secure and adequate housing as an economic strategy Policy Options, Penny Gurstein June 30, 2021
- 11. <u>Why Canada needs a non-market rental acquisition strategy</u> Focus Consulting Inc, Steve Pomeroy May 2020
- 12. <u>New census data reveals a continuing issue in the erosion of lower rent housing</u> Steve Pomeroy 2022
- 13. <u>A smarter approach to cost reduction in the pubic sector</u> McKinsey & Company June 8, 2018
- <u>Co-Creating the Right to Adequate Housing in Canada Interim Report on What We Heard (thus far)</u> <u>REPORT</u> By SHS Consulting and the SHIFT Collaborative for the National Housing Council, Progressive Realization Working Group - June 2022
- 15. About the Women's National Housing and Homelessness Network WEBSITE 2022-11-16
- 16. <u>About Voices of Albertans with Disabilities</u> WEBSITE 2022-11-08
- 17. <u>About ACORN Canada</u> WEBSITE 2022-08-02
- 18. ACORN MAKE HOUSING OUR RIGHT Rent Control Now Join the ACORN Tenant Union ACORN Canada Flyer

#### II. MY STORY (for each, inside the FOLIO, on USB)

Included with FOLIO for Mayor Gondek and The City of Calgary Councillors.

- 1. Advocacy group calls for rent increase cap Calgary Sun October 29, 2022
- 2. <u>In Calgary, a builder emphasis on rental puts pressure on existing tenants</u> The Globe and Mail January 16, 2020, with my "COMMENT".
- 3. <u>Calls for Calgary rent control</u> CTV January 17, 2020
- 4. Boardwalk REIT 2019 Investor Tour July 8 & 9, 2019 Presentation excerpt Boardwalk REIT Skygate Tower
- 5. <u>I presented before The City of Calgary Council on November 25, 2019</u> Anne Landry 2022-08-08 The City of Calgary appears to have gone BACKWARDS since my presentation.
- 6. Tenants of Boardwalk property in Calgary demand more security CTV July 3, 2019
- 7. Boardwalk Rentals removal of on-site managers angers apartment tenants CBC December 16, 2015
- 8. <u>Rental giant backs off on separate billing</u> Calgary Herald, Kelly Cryderman March 11, 2009
- 9. <u>Rich get richer while Canada sheds jobs</u> Calgary Herald, Financial Post November 20, 2009
- 10. <u>Opinion: Housing is a human right; Alberta must act like it</u> Edmonton Journal, Co-authored November 20, 2021.
- III. The City of Calgary 2023-2026 Budget Affordable Housing, in Perspective of The City of Calgary's LONG FLAWED/FAILED Affordable Housing Program (for each, on USB)

See ALL documents at <u>BUDGET Documents - Corporate Planning and Financial Services Report to Regular Meeting of Council – The</u> <u>City of Calgary 2023 – 2026 Services Plans and Budgets - C2022-1051</u>

- 1. <u>Attach3 The City of Calgary 2023 2026 Service Plans and Budget C2022-1051</u> Affordable Housing COVER, pages 215- 220
- Attach4 Approval Items from the 2023-2026 Service Plans and Budget C2022-1051 Affordable Housing COVER page 18
- <u>Attach6 Council and Committee Referred Item C2022-1051</u> see EC2022-0638 Housing and Affordability Task Force - (Council) Direction and Status at pages 6 and 7

4. <u>Attach10 – Climate Implementation Plan – C2022-1051</u> – COVER, pages 11, 14-15, 17, B-6

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- 5. <u>NOTICE of MOTION HOUSING and Affordability Task Force EC 2022-0638</u> at <u>The City of Calgary Executive Committee</u> of Council on May 17, 2022
- 6. <u>NOTICE of MOTION Checklist EC2022-0638 Attachment 1</u> -at <u>The City of Calgary Executive Committee of Council on</u> <u>May 17, 2022</u>
- Poverty Snapshot in Calgary 2021 Vibrant Communities Calgary, Enough for All January 18, 2022. Extract printed Cover, page 5 (Housing)
- 8. <u>The City of Calgary Housing and Affordability Task Force</u> <u>Terms of Reference</u> DRAFT as of 2022-08-21
- 9. <u>The City of Calgary Housing and Affordability Task Force</u> <u>Draft Schedule</u> as of 2022-08-21
- 10. The City of Calgary Housing and Affordability Task Force WEBSITE as of 2022-11-06-
- 11. The City of Calgary Housing and Affordability Task Force (<u>WEBSITE</u>) Excerpts <u>https://engage.calgary.ca/HATaskForce</u>

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- 12. <u>Corporate Affordable Housing Strategy Q2 2022 Update in the Community Development Committee of The City of</u> <u>Calgary Council on April 27, 2022</u> -- CD2022-0478 - <u>Executive Summary</u>
- 13. <u>Affordable Housing Capital Program in the Community Development Committee of The City of Calgary Council on</u> <u>April 27, 2022</u> - CD2022-0484 - <u>Executive Summary</u>
- 14. Corporate Affordable Housing Strategy Q2 2019 Update <u>PFC2019-0872</u> <u>Priorities and Finance Committee of The City of Calgary Council July 2, 2019</u> -<u>BRIEFING.</u> "To ensure continued momentum, Administration will develop a refreshed Plan for 2021-2025, which will be completed in 2020." The Administration apparently did NOT develop a refreshed Plan in 2020 for 2021-2025
- 15. Corporate Affordable Housing Strategy Q2 2019 Update <u>PFC2019-0872</u> Priorities and Finance Committee of The City of Calgary Council July 2, 2019 <u>Attachment 1 -Foundations for Home Q2 2019 Progress Summary (1-pager)</u>

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- 16. Community Affordable Housing Strategy Update PFC2014-0650 <u>Presentation</u> in the <u>Priorities and Finance</u> <u>Committee of The City of Calgary on September 16, 2014</u>
- 17. Community Affordable Housing Strategy Update <u>PFC2014-0650 Attachment 2 Community Affordable Housing</u> <u>Strategy Terms of Reference</u> - in the <u>Priorities and Finance Committee of The City of Calgary on September 16, 2014</u>
- Community Affordable Housing Strategy Update <u>PFC2014-0650 Attachment 3 Project Timeline</u> in the <u>Priorities and</u> <u>Finance Committee of The City of Calgary on September 16, 2014</u>

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19. Corporate Affordable Housing Strategy PFC2016-0512 – <u>Executive Summary</u> - in the <u>Priorities and Finance Committee</u> of The City of Calgary on June 28, 2016

- 20. Corporate Affordable Housing Strategy PFC2016-0512 Attachment 3 2002 Strategy <u>The City of Calgary's Corporate</u> <u>Affordable Housing Strategy July 2002 PFC2016-0512</u> - in the in the <u>Priorities and Finance Committee of The City of</u> <u>Calgary on June 28, 2016</u>
- 21. <u>Calgary's new housing affordability strategy falls flat, say councillors</u> Calgary Herald November 30, 2015

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22. Leadership Strategic Plan Progress Report for 2016 – The City of Calgary. See in Attachment 4 in <u>PFC2017-0234</u> <u>AGENDA ITEM 3.1 in The City of Calgary Council Priorities and Finance Committee on March 7, 2017</u>

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- 23. <u>I'm Speaking Out:" Calgary Firefighters Allege Decades of Racism</u> New York Times February 21, 2021
- 24. <u>70% of Canadian employees have experienced workplace violence or harassment: survey</u> Benefits Canada April 14, 2022
- 25. <u>72% of workers feel employers too tolerant of "toxic" employees: survey</u> Benefits Canada Nov. 19, 2019
- 26. Bullies at Work What to Know and What You Can Do Government of Alberta ALIS WEBSITE 2022-05-31
- IV. Housing is a Human Right as per the National Housing Strategy Act 2019 and International Law It's the LAW! (for each, on USB)
- 1. <u>The Right to Housing 101</u> The National Right to Housing Network
- Special Rapporteur's CHECKLIST for a Rights Based Housing Strategy Social Rights Advocacy Centre (SRAC) UNITED NATIONS Report of the Special Rapporteur – A/HRC/37/53 Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and the right to non-discrimination in this context <a href="https://www.undocs.org/A/HRC/37/53">https://www.undocs.org/A/HRC/37/53</a> - with WEBSITE
- 3. <u>COVID-19 and the right to housing: impacts and way forward</u> United Nations <u>WEBSITE</u>, <u>Report Summary with</u> <u>Recommendations</u> and FULL REPORT: <u>Adequate Housing as a component of the right to an adequate standard of living</u> – <u>A/HRC/75/148</u> – United Nations - July 27, 2020. Leave no one behind. The right to housing should be a key element of recovery response: sufficient resources should be allocated. Halt all evictions. End the sweeping of encampments or tents of homeless people – government to assist homing them from vacant housing/buildings accessible to them. Recovery measures should NOT be discriminatory and should help marginalized groups. Rent caps and subsidies for tenants and small landlords – no one should pay more than 30% of his/her income on housing. *"States should constrain the role of private equity firms as landlords and improve rights and protections of tenants."* (In Summary.)
- <u>Guidelines for the Implementation of the Right to Adequate Housing A/HRC/43/43</u> United Nations December 20, 2019. See <u>WEBSITE</u> and <u>Infographic</u>
- 5. <u>Human Rights Cities</u> Maytree WEBSITE June 2, 2022
- 6. Realizing the Right to Housing in Canadian Cities. Where do we go from here? THE SHIFT, Kaitlin Schwan & Julieta Perucca EXECUTIVE SUMMARY March 2022

- Progressive Realization of the Right to Adequate Housing: A Literature Review Executive Summary The National Right to Housing Network for the National Housing Council – 2022
- 8. <u>Toronto Housing Charter, Opportunity for ALL in HousingTO 2020-2030 Action Plan –</u> at <u>https://www.toronto.ca/wp-content/uploads/2022/02/948f-Toronto-Housing-Charter-2020.pdf</u>
- 9. <u>About Affordable Housing in Canada</u> Canada Mortgage and Housing Corporation (CMHC) WEBSITE June 1, 2022
- 10. Human Rights Claims Women's National Housing and Homelessness Network (WNHHN) WEBSITE (<u>https://womenshomelessness.ca/humanrightsclaims/</u>) - with 2 historic HOUSING HUMAN RIGHTS Claims: <u>THE CRISIS</u> <u>ENDS WITH US</u> and <u>HOMELESS ON HOMELANDS</u>
- Federal Housing Advocate asks National Housing Council to launch public hearing on corporate investment in housing Federal Housing Advocate - September 23, 2022
- 12. ACORN Make Housing Our Right Rent Control Now! Join the ACORN Tenant Union ACORN Alberta Flyer
- V. The Office of the Federal Housing Advocate in the Canadian Human Rights Commission Submissions regarding Housing Human Rights Violations can be made online or in paper – "Piggy-back" on the Submissions by Women's National Housing and Homelessness Network and Keepers of the Circle! (1 copy, on USB)
- 1. HOUSING is a HUMAN RIGHT The Office of the Federal Housing Advocate's 2021-2022 Annual Report to the Minister
- Housing Submission Form Federal Housing Advocate Tell the Federal Housing Advocate <u>YOUR</u> STORY.
   See at <u>People in Canada can now share systemic housing and homelessness experiences with the Federal Housing</u> <u>Advocate (housingchrc.ca)</u>

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- Human Rights Claims Women's National Housing and Homelessness Network (WNHHN) WEBSITE (<u>https://womenshomelessness.ca/humanrightsclaims/</u>) - with 2 historic HOUSING HUMAN RIGHTS Claims: <u>THE CRISIS</u> <u>ENDS WITH US</u> and <u>HOMELESS ON HOMELANDS</u>. Do you see yourself in the pages of these two historic claims? Contact the Women's National Housing and Homelessness Network (WNHHN): <u>https://womenshomelessness.ca/contact-us/</u>
- 4. <u>THE CRISIS ENDS WITH US</u> Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada. Submission to the Federal Housing Advocate on behalf of the Women's National Housing & Homelessness Network June 2022
- HOMELESS ON HOMELANDS Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Gender-Diverse People. Submission to the Federal Housing Advocate on behalf of the National Indigenous Feminist Housing Working Group – June 2022

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6. <u>News Release: Radical Inclusion Report - Human Rights Advocates in Edmonton release report to United Nations</u> – John Humphrey Centre for Peace and Human Rights - August 31, 2021

- 7. <u>RADICAL INCLUSION: Report on the Status of Rights of People living with Disability In Alberta</u> John Humphrey Centre - August 2021
- VI. Housing in Calgary CHARTS and Information for data-based Decision-Making (1 copy, on USB)
- 1. Calgary CMA had the highest average monthly rent of key Canadian cities (CMAs) in 2008 and 2014-2015 prior to recessions and decreases in average rent Anne Landry 2022-06-02 GRAPH & CHART
- 2. STOP the Disturbingly HIGH Apartment Turnover RATES even during COVID-19 in cities with little rent protection, including in Regina, Saskatoon, Lethbridge, Calgary and Edmonton Anne Landry 2022-06-02
- 3. Calgary's Large Income Inequality Impact on Affordable Housing Anne Landry November 11, 2021
- 4. <u>Calgary CENSUS 2021 Housing Affordability</u> Anne Landry 2022-09-21
- 5. <u>Alberta and Calgary Summary CENSUS 2016 Information</u> Anne Landry 2022-06-02
- 6. <u>Housing Assessment Resource Tools (HART)</u> Anne Landry 2022-11-16
- 7. <u>CMHC Primary Rental Market Statistics Calgary</u> CMHC Housing Market Information Portal, Overview, Full Report Oct-18 to Oct-21 NOTE: CMHC apparently does NOT track cash rental incentives.
- <u>CMHC Primary Rental Market Statistics</u> Calgary CMHC Housing Market Information Portal, Full View, Summary Statistics, Historical Time Periods, Apartment – 1990 October to 2021 October. NOTE: CMHC apparently does NOT track cash rental incentives.
- 9. <u>CMHC Primary Rental Market Report</u> February 18, 2022 EXTRACT Calgary excerpts COVER, inside page, pages 34 to 40.
- 10. Rentals.ca October 2022 Rent Report (for September 2022) NATIONAL at <u>https://rentals.ca/national-rent-report</u> as of 2022-09-23
- 11. Rentals.ca November 2022 Rent Report (for October 2022) NATIONAL at <u>https://rentals.ca/national-rent-report</u> as of 2022-11-20
- VII. The City of Calgary's Long Flawed/Failed Affordable Housing Strategy apparent violations of Housing Human Rights

#### Section A

- 1. <u>Calgary's new housing affordability strategy falls flat, say councillors</u> Calgary Herald November 30, 2015
- Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist Blog September 13, 2020 (Copied Word for readability)
- 3. <u>Affordable Housing in Calgary How One City Just wants to be Average</u> Sarah Woodgate The City of Calgary Public Sector Digest July 2016, The Housing Issue

- 4. Calgary barely keeping up on affordable housing, report says CBC March 4, 2014
- 5. <u>Calgary's affordable housing campaigns fall short</u> The Globe and Mail March 15, 2018
- 6. <u>Calgary outpaces Toronto and Vancouver as Canada's least-affordable city for low-income residents</u> CBC June 29, 2017. "For a poor person, if you cannot afford to rent an apartment, the next step is homelessness." Also, rents in Calgary's cheapest rental units are the most expensive among CANADA's Big Cities. <u>Housing in Canada's Big Cities</u> The City of Calgary Affordable Housing Division May 2018, page 36
- 7. <u>New report finds Alberta with most expensive rental housing in Canada</u> Calgary Herald September 10, 2015. See also <u>CMHC Housing Market Information Portal Primary Rental Market</u> and Attachment #VI-1,2
- 8. <u>Stop gouging tenants, Nenshi urges landlords</u> Calgary Herald October 18, 2014
- 9. Calgary faces affordable housing crisis, nearly 6,000 units risk closure, says councillor Calgary Herald July 18, 2015
- 10. <u>Calgary slashes emergency services, transit, affordable housing in \$60M budget cuts</u> CBC July 23, 2019
- 11. <u>The City of Calgary 2020 Infrastructure Report UCS2021-0754 Attachment 2</u> that was provided <u>The City of Calgary</u> <u>Council SPC on Utilities and Corporate Services on May 26, 2021</u> excerpts: COVER, page 14 of 30. Reveals that in 2020 ALL of The City of Calgary's Housing Units were rated in "POOR" physical condition.
- 12. <u>Hundreds of eviction notices issued; late rent payments up: Calgary Housing Company</u> Global News September 16, 2020

The Calgary Housing Company provided eviction notices to 500 tenants in August 2020– as has come to the attention of HOUSING HUMAN RIGHTS organizations. (at APPENDIX A).<sup>1</sup> The ABOVE occurred at a time that The City of Calgary posted a **budget surplus for** 2020 – as was only publicly revealed in April 2021 – pointing to the URGENT need for quarterly reviews involving Council-led public online dashboard reporting and a rescue plan for those already vulnerable who were evicted.<sup>2</sup> The Calgary Housing Company 2020 Annual

Report did NOT address the number of evictions	PROVINCE/ TERRITORY	DATA ON EVICTIONS & ARREARS	DETAILS ON BAN ON EVICTION	ACTION TAKEN TO LIMIT RENT INCREASES	ANY OTHER ACTIONS ON RENT RELIEF		Addressing the Evictions and Arrears Crisis
of Calgary Housing	Alberta	Between March and	End of the eviction	No rent increases	Landlords and tenants are		Federal Government Residential Tenant Support Benefit
Company tenants but		October, 4,287 applications for non-payment had been	ban in Alberta was April 30, 2020.[26]	permitted until June 2020.	encouraged to develop payment plans. However, demonstration of a payment plan is no longer required to		1 .
made statements		filed compared to 5,351 through the same period in 2019.[25] indicating over			file an application to terminate a tenancy nor to recover possession due	A CAN	
regarding <i>"elevated</i>		1300 eviction applications filed in September and			to non-payment of rent.[27]	Ordereniski Octoverst Gegenetisens Demons Prese	
attention to eviction		October 2020. The Calgary Housing Company issued 500 eviction notices for the			Partial cutoff in provincial assistance or claw back payments dollar-for- dollar by the amount recipients got	Calgary Housing Company says 500 eviction notices has	AVA
prevention (at page		month of August 2020.			from CERB.[28]	been issued Taylor Rocket Convery sign ther brane bit with out with a factor of a good as Clarke Dec injoint, the automatic density paying their and bits has also paying as in Proper and	CC D COLORIDATION CONTINUES WARTING

10)".

• <u>City of Calgary finished 2020 with a \$98M cash surplus</u> – CBC - April 20, 2021

<sup>&</sup>lt;sup>1</sup> See <u>Calgary Housing Company says 500 eviction notices has been issued</u> – Global News – September 16, 2020 and <u>Hundreds of eviction notices</u> <u>issued</u>; <u>late rent payments up Calgary Housing Company</u> – Global News – September 16, 2020. See also reference to the 500 eviction notices by the Calgary Housing Company in the report: <u>Addressing the Evictions and Arrears Crisis</u> – <u>Proposal for a Federal Government Residential Tenant Support</u> <u>Benefit</u> – by the <u>Centre for Equality Rights in Accommodation (CERA)</u> and the <u>National Right to Housing Network</u> – February 18, 2021 at <u>APPENDIX A: THE</u> <u>STATE OF EVICTIONS AND ARREARS DURING COVID-19 ACROSS CANADA</u>, ALBERTA.

<sup>&</sup>lt;sup>2</sup> See:

Calgary actually posted \$219M surplus in 2020, city says, day after reporting \$98M savings. Coun. Evan Woolley says money will go toward supporting Calgarians during pandemic – CBC – April 21, 2021

<sup>• &</sup>quot;Tough budget" includes 1.77% drop in property taxes for Calgarians – CBC - November 27, 2020

- 13. <u>Calgary actually posted \$219M surplus in 2020, city says after reporting \$98M savings</u> CBC April 21, 2021
- <u>New affordable homes in Banff come with restrictions on resale price. We're building them a nest, not a nest egg</u> CBC – July 22, 2019
- 15. Canmore housing corporation cuts rent prices by 25 per cent to offset coronavirus impact The Globe and Mail April 13, 2020
- 16. Edmonton audit finds problems with affordable housing strategies Global News June 15, 2018

#### Section B

RSA 2000 1. BYLAW Number 11M2018 - Being a BYLAW of the City of MUNICIPAL GOVERNMENT ACT Chapter M-26 Section 7 Calgary to Establish a Registry of Secondary Suites and Backyard Part 2 Suites <u>11m2018-suites-registry.pdf</u>. "Whereas pursuant to Bylaws section 7 of the Municipal Government Act, R.S.A. 2000. c. M-26 The Division 1 City of Calgary may pass by laws respecting: General Jurisdiction (a) the safety, health and welfare of people and protection of people General jurisdiction to pass bylaws and property; and 7 Subject to section 7.1, a council may pass bylaws for municipal (b) the enforcement of bylaws made under the Municipal purposes respecting the following matters: Government Act or any other enactment. (a) the safety, health and welfare of people and the protection of AND WHEREAS the <u>Safety Codes Act</u>, R.S.A. 2000, c. S-1, and the safety people and property; codes established pursuant to the Act establish minimum requirements (b) people, activities and things in, on or near a public place or for life safety for buildings in Alberta; place that is open to the public; AND WHEREAS the Land Use Bylaw IP2007 regulates the use and (c) nuisances, including unsightly property; development of land and buildings in Calgary; AND WHEREAS there are prominent technical components required by (d) transport and transportation systems; the safety codes and the Land Use Bylaw which are unique to (e) businesses, business activities and persons engaged in secondary suites and backyard suites; business: AND WHEREAS it is desirable to establish a registry of legal and safe (f) services provided by or on behalf of the municipality; secondary suites and backyard suites to help citizens verify if a suite (g) public utilities; has been approved and inspected by The City under the safety codes and the Land Use Bylaw at the time of its approval;... (h) wild and domestic animals and activities in relation to them: See also the screen print at RIGHT – an excerpt the Alberta Municipal (i) the enforcement of bylaws made under this or any other Government Act which also provides The City of Calgary jurisdiction to enactment, including any or all of the following: address "businesses, business activities and persons engaged in the creation of offences; business" as well as "services provided by or on behalf of the (ii) for each offence, imposing a fine not exceeding \$10 000 municipality: or imprisonment for not more than one year, or both; (iii) providing for the imposition of a penalty for an offence 2. Secondary Suite Registry Improvements Supporting Affordable that is in addition to a fine or imprisonment so long as the penalty relates to a fee, cost, rate, toll or charge that Housing Options IP2022-1224 – Planning and Development is associated with the conduct that gives rise to the Services Report - Executive Summary - to Infrastructure and offence: Planning Committee November 10, 2022 -(iv) providing that a specified penalty prescribed under section 44 of the Provincial Offences Procedure Act is reduced by a specified amount if the penalty is paid 3. Background and Previous Council Direction – IP2022-1224 within a specified time; Attachment 1 (v) providing for imprisonment for not more than one year for non-payment of a fine or penalty;

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See also:

- Proposed Text to Amend The Suite Registry Bylaw 11M2018

   IP2022-1224 Attachment 2
- <u>Secondary Suite Registry Improvements Supporting</u> <u>Affordable Options IP2022-1224 – Infrastructure and</u> <u>Planning Committee – November 10, 2022 – Presentation</u>
- (vi) providing that a person who contravenes a bylaw may pay an amount established by bylaw and if the amount is paid, the person will not be prosecuted for the contravention;
- (vii) providing for inspections to determine if bylaws are being complied with;

(viii) remedying contraventions of bylaws. RSA 2000 cM-26 s7:2022 c5 s2

NOTE: The ABOVE would seem to support the implementation of The City of Calgary of Landlord ESG\* Tracking with Landlord Licensing Fees and Fines – for ALL rental suites, including Secondary Suites – as well as other initiatives to protect renters and the supply of affordable, accessible, adequate housing.

\*ESG = Environment, Social, Governance. Social includes Human Rights, including Housing Human Rights.

#### Section C

- <u>Council Innovation Fund Application Short Term Rental Economy</u> Ward 3 Report to <u>Executive Committee November</u> <u>15, 2022 – EC2022-1240</u> – <u>Executive Summary</u>
- 2. <u>Background and Previous Council Direction EC2022-1240</u> Attachment 1
- 3. Application to the City of Calgary Council Innovation Fund EC2022-1240 Attachment 2
- 4. <u>Planning Commission Letter of Support EC2022-1240</u> Attachment 3
- 5. <u>Council Innovation Fund Application</u> Short Term Rental Economy Executive Committee November 15, 2022 <u>Presented by: Councillor Jasmine Mian</u> - Presentation

#### Section D

- 1. <u>Calgary city council votes to declare climate emergency</u> CBC November 16, 2021
- 2. <u>Calgary's state of local emergency lifted as approaching weather system tracks south</u> CBC June 17, 2022

#### Section E

- 1. <u>The City of Calgary Organizational Structure 2021 As of November, 2021</u> with Calgary Housing, Sarah Woodgate Director reporting to Katie Black, General Manager
- 2. The City of Calgary Organizational Structure 2022 As of September 1, 2022 with NO MENTION of Housing

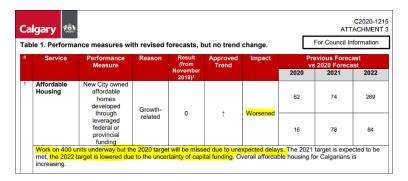
#### Section F

- 1. <u>Gender Equity, Diversity and Inclusion Strategy</u> WEBSITE The City of Calgary June 3, 2022. See screen print at RIGHT.
- 2. Solutions for Achieving Value and Excellence (SAVE) WEBSITE May 23, 2022

In November 2020, at the time of The City of Calgary's <u>SAVE program and Mid-Cycle</u> <u>Adjustments to the 2019-2022 Service Plans and Budgets C2020-1215</u> it was <u>revealed</u> that The City of Calgary's Affordable Housing program had **failed** to meet a target to build 400 affordable houses in 2019 and made recommendation that would provide a "Worsened" outcome for affordable housing to Calgary's vulnerable. See



Special Meeting of The City of Calgary Council November 9, 2020 C2020-1215 Attachment 7a and Special Meeting of The City of Calgary Council November 9, 2020 C2020-1215 Attachment 3, page 2



#### Section G

- 1. <u>Rethink to Thrive</u> The City of Calgary WEBSITE 2022-11-12
- 2. <u>The City of Calgary Rethink to Thrive Strategy Update Q1 2021</u> with plan for realignment of the organization
- 3. The City of Calgary Rethink to Thrive Strategy Update Q1 2022
- 4. The City of Calgary Rethink to Thrive Strategy Update Q2 2022 C2022-0791 Attachment 3

#### Section H

 <u>Combined Meeting of The City of Calgary Council on July 5, 2022 for the City Manger's Q2 2022 Quarterly Report –</u> <u>C2022-0791</u>. See in the <u>Executive Summary C2022-0791</u> the Administration requested to cancel the 2022 Mid-Year Accountability Report at the time of the reporting of City Manager David Duckworth for the Q2-2022 Quarterly Report: <u>Motions Requiring Cancellation – Attachment 12</u>

Administration is seeking Council approval to cancel the 2022 Mid-Year Accountability Report.

- 2. <u>Better Every Day Q2 2022 C2022-0791 City Manager's Quarterly Report</u> that appears to be a marketing document, rather than a report UPDATING to Budget, Targets, Next Steps, Challenges, etc.
- 3. <u>Motions Requiring Cancellation June 2022 C2022-0791</u> Attachment 12.
- Cancellation of the 2022 Mid-Year Accountability Report for September 2022 requested by Administration and Approved by The City of Calgary Council during the Combined Meeting of Council on July 5, 2022 – <u>City Manager's</u> <u>Quarterly Report Q2 2022</u> - <u>Excerpt of MINUTES for AGENDA ITEM 11.3.2</u>

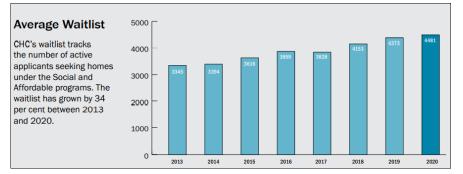
Section I

- 1. <u>Learning about Affordable Housing</u> WEBSITE The City of Calgary "Since 2011, the average increase in new affordable housing units is 308 units per year. However, to keep up to demand, Calgary needs 2,000-2,500 new units per year."
- Foundations for Home Calgary's Corporate Affordable Housing Strategy 2016-2025 Extracts pages COVER, 5, 6, GLOSSARY at 26, 27
- 3. <u>HOUSING IN CALGARY: AN INVENTORY OF HOUSING SUPPLY, 2015/2016</u>: A report prepared by The City of Calgary in Collaboration with the Community Housing Affordability Collective, COVER to page 12
- 4. Corporate Affordable Housing Strategy PFC2016-0512 <u>STRATEGY Attachment 1</u> in the in the <u>Priorities and Finance</u> <u>Committee of The City of Calgary on June 28, 2016</u>
- 5. Calgary Housing Company's August 31, 2020 Submission to the Alberta Affordable Housing Review Panel <u>Letter</u> at <u>CHC and City call on Province for more funding, systemic changes in submissions to Affordable Housing Panel</u>
- 6. Calgary Housing Company's August 31, 2020 Submission to the Alberta Affordable Housing Review Panel <u>Submission</u> at <u>CHC and City call on Province for more funding, systemic changes in submissions to Affordable Housing Panel</u>

#### Section J

1. Calgary Housing Company 2020 Annual Report - excerpt pages 1 to 16

Calgary Housing Company's **WAITLIST** of the number of active applicants seeking homes under the Social and Affordable programs has grown **34%** from **3,345** in 2013 to **4,481** in 2020. See screen print BELOW, from the Calgary Housing Company 2020 Annual Report, page 5.



2. <u>Calgary Housing Company 2021 Annual Report</u> - - excerpt pages 1 to 16

The Calgary Housing Company WAITLIST has grown from 4,500 in 2020 to almost 6,000 households, an increase of **\*34% (\*1,500) in two years** – as was reported in <u>Calgary renters struggle to handle 21% average hike to rent</u> – Calgary Herald – June 20, 2022. The <u>Calgary Housing Company 2021 Annual Report</u> no longer reports on the WAITLIST as did the <u>Calgary Housing Company 2020 Annual Report</u>

#### Section K

- Corporate Affordable Housing Strategy Q2 2019 Update <u>PFC2019-0872</u> Priorities and Finance Committee of The City of Calgary Council - July 2, 2019 -<u>BRIEFING</u>
- 2. Affordable Housing Service Pages from 2019-2022 One Calgary Service Plans and Budget, pages 81 to 88 with target of 15,000 new non-market homes, 10yr sector target
- Affordable Housing Service Profile from The City of Calgary Accountability 2021 Year End Report Service Pages EC2022-0073 - Extract – pages 7 to 11– without target of 15,000 new non-market homes, 10yr sector target. (As presented at the March 15, 2022 of the Executive Committee of <u>The City of Calgary Council 2021 Year-End Accountability Report</u> EC2022-0073 - Attachment 3 Service Pages

#### Section L

- 1. Community Affordable Housing Strategy Update PFC2014-0650 <u>Executive Summary</u> in the <u>Priorities and Finance</u> <u>Committee of The City of Calgary on September 16, 2014</u>
- 2. Community Affordable Housing Strategy Update -- PFC2014-0650 <u>Presentation</u> in the <u>Priorities and Finance</u> <u>Committee of The City of Calgary on September 16, 2014</u>
- 3. Community Affordable Housing Strategy Update <u>PFC2014-0650 Attachment 2 Community Affordable Housing</u> Strategy Terms of Reference - in the Priorities and Finance Committee of The City of Calgary on September 16, 2014
- 4. Community Affordable Housing Strategy Update <u>PFC2014-0650 Attachment 3 Project Timeline</u> in the <u>Priorities and</u> <u>Finance Committee of The City of Calgary on September 16, 2014</u>

#### Section M

- 1. Corporate Affordable Housing Strategy PFC2016-0512 <u>Executive Summary</u> in the <u>Priorities and Finance Committee</u> of The City of Calgary on June 28, 2016
- Corporate Affordable Housing Strategy PFC2016-0512 Attachment 3 2002 Strategy <u>The City of Calgary's Corporate</u> <u>Affordable Housing Strategy July 2002 PFC2016-0512</u> - in the in the <u>Priorities and Finance Committee of The City of</u> <u>Calgary on June 28, 2016</u>

#### Section N

1. Leadership Strategic Plan Progress Report for 2016 – The City of Calgary. See in Attachment 4 in <u>PFC2017-0234</u> AGENDA ITEM 3.1 in The City of Calgary Council Priorities and Finance Committee on March 7, 2017

#### Section O

1. The City of Calgary Transparency and Accountability Policy – <u>Policy Number CC039</u>, Report Number PFC2019-0401, Approved by Council, Effective Date 2011 October 3, Business Unit City Clerk's Office

- The City of Calgary Code of Conduct HR-LR-005 Effective 2004/09/21 Next revision due 2013/04/01 Department/BU – Corporate Administration/City Manager's Office, Approved by: Administrative Leadership Team (ALT)
- 3. <u>The City of Calgary Respectful Workplace Policy</u> Effective November 11, 2010 Next review date March 3, 2023 Policy Owners: Human Resources Support Adopted by: Administrative Leadership Team
- 4. <u>BYLAW NUMBER 26M2018</u> BEING A BYLAW OF THE CITY OF CALGARY TO ESTABLISH A CODE OF CONDUCT FOR ELECTED OFFICIALS – OFFICE CONSOLIDATION - May 28, 2018

## VIII. <u>Boardwalk REIT</u> and Mainstreet Equity Corp. – STOP apparent predatory financialization of housing (1 copy, on USB)

 <u>Boardwalk REIT Q3 2022 Conference Call November 9, 2022 Presentation</u> – reveals apparent unsustainable predatory financialization of housing – including Slides 7 (screen print BELOW), 8, 35 (screen print BELOW, \$197 rental payment "Mark to Market" increase in Calgary to tenants highlighted in yellow).

	Positi	ive Outlook on Value	and Multi-F	Family Fund	amentals
Strong	Rental Deman	d	Compellir	ng Value	
	Immigration	Record Canadian immigration targets and growing international student cohort will drive increased demand for rental apartments	boardwalk	Below Intrinsic Value	Significant gap between current unit price and Net Asset Value
	Affordable Rents	Alberta and Saskatchewan are both non-price controlled and have the most affordable rents relative to	***	Rising Home Ownership Costs	Higher interest rates increasing attractiveness of rental housing as an affordable alternative to home ownership
	Limited Supply	incomes Total housing supply under construction remains low relative to	1	Below Replacement Cost	Substantial gap between current valuations and the rising cost of replacement
II	Limited Supply	historical levels in the REIT's core markets		Increasing Operating Income	Positive leasing momentum in core markets is increasing revenues and asset values
7					boardwalk

Same-property	Sep 2022 Market Bent <sup>(1)</sup>	Sep 2022 Occupied Rent <sup>(9)</sup>	Mark-to- Market Per Month <sup>(1)</sup>	Annualized Mark-to- Market Adjusted for Current Occupancy levels (S000'S)	Sep 2022 Market Rent, including Incentives <sup>(4)</sup>	Sep 2022 Occupied Rent <sup>19</sup>	Mark-to- Market Per Month <sup>(1)</sup>	Mark-to- Market Adju sted for Current Occupancy levels (\$000'\$)	Weighted Average Apartment Sultes <sup>(1)</sup>	% of Portfolio
dmonton	\$1,320	\$1,210	\$110	\$16,452	\$1,212	\$1,210	\$2	\$62	12,882	39%
algary	1,631	1,434	197	13,817	1,550	1,434	116	8,243	5,960	18%
ed Deer	1,198	1,093	105	1,167	1,089	1,093	(4)	(53)	939	3%
irande Prairie	1,123	1,050	73	546	1,050	1,050	0	(24)	645	2%
ort McMurray	1,317	1,220	97	392	1,153	1,220	(67)	(298)	352	1%
Iberta Portfolio	\$1,397	\$1,264	\$133	\$32,374	\$1,298	\$1,264	\$34	\$7,930	20,778	63%
uebec	\$1,298	\$1,213	\$85	\$6,023	\$1,294	\$1,213	\$81	\$5,781	6,000	18%
askatchewan <sup>(6)</sup>	1,389	1,297	92	3,814	1,301	1,297	4	123	3,505	11%
ntario	1,590	1,193	397	13,449	1,589	1,193	396	13,615	2,867	8%
otal Portfolio	\$1,395	\$1,252	\$143	\$55,660	\$1,323	\$1,252	\$71	\$27,449	33,150	100%

#### 2. Boardwalk REIT Q3 2022 Report, page 21

						Boardwalk REIT Q3-2022 ALE	ERTA - Report, pag	<u>ge 21</u>	
Segmented Operatio	nal Reviews						9 months ended	9 months ended	%
ALBERTA RENTAL OPERAT	TIONS						Sep 30, 2022	Sep 30, 2021	
	3 Months	3 Months	9 Month					4000 007 000	
(In \$000's, except number of suites) Rental revenue	Sep. 30, 2022 \$ 79,006	Sep. 30, 2021 \$ 74,358	% Change Sep. 30, 202		% Change 3.8%	Rental revenue	\$229,264,000	\$220,827,000	1
Expenses	\$ 15,000	Ş 14,556	0.3% 7 223,20	<del>9</del> 220,031	3.070	Total rental expenses	\$96,998,000	\$93,892,000	
Operating expenses	16,380	15,104	8.4% 47,75	45,734	4.4%	Number of suites at June 30	21,084	20,778	
Utilities	6,549	6,481	1.0% 24,39	22,987	6.1%				
Property taxes	8,467	7,850	7.9% 24,84		(1.3)%	Revenue per suite/9 months	\$10,873.84	\$10,627.92	
Total rental expenses	\$ 31,396	\$ 29,435 \$ 44.923	6.7% <mark>\$ 96,99</mark> 6.0% <b>\$ 132.26</b>		<mark>3.3%</mark> 4.2%	Revenue per suite/month	\$1,208.20		+
Net operating income Operating margin	\$ 47,610	\$ 44,923 60.4%	6.0% \$ 132,26		4.2%	Cost per suite/6 months	\$4,600.55	\$4,518.82	
Number of suites at September 30	21,084	20,778	21,08			Cost per suite/month	\$511.17		+
·						Operating Margin	57.70%	57.50%	

#### 3. Boardwalk REIT News Release - BOARDWALK REIT ANNOUNCES RENEWAL OF NORMAL COURSE ISSUER BID -

<u>November 18, 2022</u>. – reveals that Boardwalk REIT is spending significant funds (\$millions) buying back Trust Units on the Toronto Stock Exchange to increase the value of the Trust Units and doing so by selling "non-core" assets (that could include multi-family residential buildings) that Boardwalk REIT decides is "non-core"

- Boardwalk REIT received approval from The Toronto Stock Exchange (TSX) to renew the Normal Course Issuer Bid that allows Boardwalk REIT to purchase up to 3,693,000 units (10%) of the Real Estate Investment Trusts 36,934,968 Units outstanding as of November 10, 2022 over a period of twelve months commencing on November 22, 2022 and expiring on November 21, 2023. All units purchased by the REIT to be cancelled.
- "Pursuant to a previous notice of intention to conduct a NCIB, under which the Trust sought and received approval from the TSX to purchase up to 3,780,000 Units for the period of November 22, 2021 to November 21, 2022, the Trust has purchased, as of November 17, 2022, 878,400 Units on the open market at an average purchase price of \$52.04." \$878,400 X \$52.04 = \$45.711936 million that Boardwalk REIT spent to buy back its Trust Units. Boardwalk REIT has 33,150 Same Property rental units as per Boardwalk REIT Q3-2022 Conference Call November 9, 2022 Presentation, Slide 33 = >\$1,379 per rental unit =

\$115 per rental unit per month (over 12 months). These funds could otherwise be used to reduce rent to tenants and, or spent on maintenance, capital improvements.

• "Management of the REIT believes that proceeds from any non-core asset sales can be deployed toward the purchase and cancellation of the Units on an accretive basis. Boardwalk believes the Units continue to trade at a price below their underlying value given improved housing fundamentals and positive market outlook. Boardwalk is committed to enhancing stakeholder value and continually evaluates its capital allocation opportunities."

#### 4. <u>Boardwalk REIT News Release – BOARDWALK REIT ANNOUNCES NORMAL COURSE ISSUER BID</u> - November 18, 2021

The NCIB allows the REIT to purchase up to 3,780,000 units of the Trust (the "Units") (representing approximately 10% of the public float of 37,803,508 Units issued and outstanding as of November 12, 2021) over a period of twelve months commencing on November 22, 2021. The NCIB will expire no later than November 21, 2022.

Boardwalk believes its Units continue to trade at a price below their underlying value given improved housing fundamentals and positive market outlook. Boardwalk's recent non-core asset sales and other market transactions in its core markets have provided an opportunity for the REIT to allocate capital through a normal course issuer bid. Management of the REIT believes that proceeds from its non-core asset sales can be deployed toward the purchase and cancellation of its Units on an accretive basis. Boardwalk is committed to enhancing stakeholder value and continually evaluates its capital allocation opportunities.

#### 5. <u>Boardwalk REIT News Release – BOARDWALK REIT ANNOUNCES SALE OF NON-CORE ASSET AND SPECIAL NON-CASH</u> DISTIRBUTION - December 21, 2021

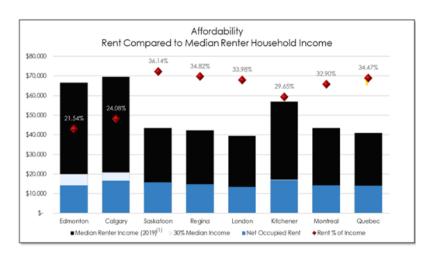
Boardwalk Real Estate Investment Trust ("Boardwalk", the "REIT" or the "Trust") announces that on December 15, 2021, the Trust closed on the sale of a non-core, 180-unit asset in Saskatoon, SK. *Reid Park* is a 3-storey wood frame walk-up community located in southwest Saskatoon. The sale price of \$25.0 million, or \$138,800 per apartment door, was inline with the Trust's IFRS fair value of the asset.

Throughout fiscal 2021, the Trust has sold non-core assets at or above the Trust's IFRS fair value while continuing to increase its funds from operations (FFO). This continued FFO growth in combination with Boardwalk's minimum distribution policy, has resulted in estimated fiscal 2021 total taxable income (representing capital gains and other income) exceeding distributions paid.

Boardwalk further announces that it has declared a special non-cash distribution of \$0.325 per Trust Unit, payable on December 31, 2021 to Unitholders of record at the close of business on December 31, 2021 (the "Special Distribution"). The non-cash Special Distribution is principally being made to distribute to Unitholders a portion of the capital gain realized by the Trust from transactions completed in the twelve-month period ended December 31, 2021. Accordingly, the Special Distribution will be in the form of a capital gain for Canadian income tax purposes.

#### Boardwalk REIT News Release – BOARDWALK REUT REPORTS STRONG RESULTS THROUGH 2021 AND AN 8% INCREASE TO ITS REGULAR MONTHLY DISTRIBUTION – February 24, 2022

- 326.2% increase in profit to \$446.3 million in 2021 (page 2)
- Distribution increased 8% to 1.08 per trust unit an on annualized basis (page 1)



#### 7. Boardwalk REIT – COMMITMENT TO AFFORDABILITY – WEBSITE – 2022-11-22

NOTE: Boardwalk REIT's chart above provides apparently misleading information as it does NOT address median information by income group but compares affordability based on the median renter household for a city – which does NOT appropriately address Calgary's income inequality as would be address by using an analysis with income grouping. Boardwalk REIT's financials reveal HIGH MARK to Market rental payment increases to tenants. See ABOVE regarding <u>Housing Assessment Resource Tools (HART)</u> that provide an analysis based on household income groupings per city to ensure that housing is affordable to ALL.

Does Boardwalk REIT select only HIGHER income earners for its properties so that it can increase rent and still appear to be "affordable" as per the <u>CMHC standard definition of affordable housing</u>?

Why is Calgary Housing Company's LOGO on Boardwalk REIT's COMMITMENT TO AFFORDABILITY.



8. <u>Rich get richer while Canada sheds jobs</u> – Calgary Herald, Financial Post – November 20, 2009. NOT AGAIN! Sam Kolias, Boardwalk REIT CEO and Chairman of the Board and Van Kolias, Boardwalk REIT Senior Vice President Quality Control became in the top 100 wealthiest in CANADA at the time of the 2009 financial recession.

Meanwhile, in Calgary, familiar names were joined by two people not on the list last year: landlords Sam and Van Kolias of Boardwalk REIT grew their fortune by 42.6 per cent to \$550 million to claim 92nd spot on the list.

\*\*\*\*\*

 Mainstreet Equity Corp. Q3 2022 Investor Presentation - reveals apparent unsustainable predatory financialization of housing including at Slides 25 (screen print BELOW) - \$212 rental payment "Mark to Market" increase in Calgary to tenants- number of stabilized suites in Calgary = 3,014, number of total stabilized suites = 13,601 - see highlights in yellow).

	t – Mark to Marke	t Potential	<b>Unstabilized As</b>	set – Mark to Mari	ket Potential
Number of Stabilized Suites	Vacancy Rate Stabilized Portfolio	Stabilized Suites Mark to Market (including incentive reduction opportunity) per suite per month	Number of unstabilized Suites	Vacancy Rate unstabilized Portfolio	Unstabilized Suite: Mark to Market (including incentive reduction opportunity per suite per monti
3,014	2.39%	\$212	523	5.74%	\$25
4,565	8.35%	\$135	892	19.51%	\$14
1,775					\$54
					\$53
938	4.69%	\$129			\$12
2 333	11 97%	\$136	114	8.77%	\$12
			2,224	11.11%	\$268
	Stabilized Suites 3,014 4,565	Stabilized Suites         Stabilized Portfolio           3,014         2.39%           4,565         8.35%           1,775         0.06%           976         1.02%           938         4.69%           2,333         11.92%	Number of Stabilized Suites         Mark to Market Vacancy Rate (including incentive reduction opportunity) per suite per month           3,014         2.39%         \$212           4,565         8.35%         \$135           1,775         0.06%         \$558           976         1.02%         \$314           938         4.69%         \$122           2,333         11.92%         \$136	Mark to Market (including incentive stabilized Suites         Number of unstabilized Suites           3,014         2.39%         \$212         523           4,565         8.35%         \$135         892           1,775         0.06%         \$598         338           976         1.02%         \$314         335           938         4.69%         \$129         22           -         -         114           2,333         11.92%         \$136         -	Number of Stabilized Suites         Mark to Market reduction opportunity per suite per month         Number of unstabilized Suites         Vacancy Rate unstabilized Suites           3,014         2.39%         \$212         \$23         \$7,4%           4,565         8.35%         \$135         \$892         19,51%           1,775         0.06%         \$558         338         \$5,33%           976         1.02%         \$314         335         0.9%           938         4.69%         \$129         22         \$4,55%           2,333         11.92%         \$136         -         -

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#### ALBERTA

Mainstreet achieved 15% growth in its Alberta portfolio in Q3 2022 and the weighted average number of rental units grew to 8,940 units, compared with 7,761 units in Q3 2021. The average vacancy rate decreased to 8.8% in Q3 2022 from 11.1% in Q3 2021, mainly due to strong demand for apartment rentals in the province. Rental revenue per unit increased 2% to \$946 per month in Q3 2022 from \$932 per month in Q3 2021 mainly due to decreased vacancy expenses in Q3 2022.

Operating expenses per unit increased 8% to \$406 per month in Q3 2022 compared to \$377 per month in Q3 2021 due mainly to increased utility expenses caused by unusually cold weather in early Q3 2022. As a result, net operating income increased by 12% to \$14.5 million in Q3 2022 from \$12.9 million in Q3 2021, and net operating margins reduced to 57% in Q3 2022 from 60% Q3 2021.

#### (000s of dollars except per unit data) Three months ended June 30. Nine months ended June 30. 2022 2021 % change 2022 2021 % change Rental and ancillary revenue \$ 25,364 \$ 21,706 17% \$ 74,074 \$ 64,757 14% 10,894 8,779 24% 32,512 27,366 19% Operating expenses 11 % 14.470 12.927 12% 41.562 37,391 Net operating income \$ \$ \$ \$ Weighted average number of units 8,940 7,761 15% 8,771 7,659 15% 0% Average rent per unit per month 946 932 2% 939 \$ \$ \$ 938 Operating cost per unit per month 406 377 8% 412 397 <mark>4%</mark> \$ \$ \$ \$ 8.8% 11.1% 10.0% 10.3% Average vacancy rate Operating margin 57% 60% 56% 58%

#### FOLIO of Key Attachments for Mayor Gondek and The City of Calgary Councillors (for each, on USB)

#### LEFT SIDE

- 0. <u>Calgary's new housing affordability strategy falls flat, say councillors</u> Calgary Herald November 30, 2015
- 9. <u>BYLAW Number 11M2018</u> <u>Being a BYLAW of the City of Calgary to Establish a Registry of Secondary Suites and</u> <u>Backyard Suites 11m2018-suites-registry.pdf</u>
- 10. <u>The City of Calgary Council Meeting Dashboard</u> created in Microsoft Power BI WEBSITE November 16, 2022
- 11. <u>The City of Calgary Organizational Structure 2022 As of September 1, 2022</u> with NO MENTION of Housing
- 12. <u>The City of Calgary Organizational Structure 2021 As of November, 2021</u> with Calgary Housing, Sarah Woodgate Director reporting to Katie Black, General Manager

## Calgary Council: Declare a Housing-Climate Emergency and immediately protect renters and the most vulnerable. Make "THE SHIFT" to Housing Human Rights. We need REAL HELP – RIGHT NOW.

This past June, heavy rains surged in the Bow River and, within 18 hours, <u>The City of Calgary swiftly</u> created a berm of earth across Memorial Drive to protect homes. This followed <u>Council's declaration in November 2021 of</u> <u>a Climate Emergency</u>. The properties remained unscathed as the Bow River subsided.

Such swift action is urgently needed to address the long-occurring apparent destruction of rental communities in Calgary. <u>CMHC reports</u> Calgary has among the highest apartment turnover rates in Canada (28.4% in 2021). <u>Boardwalk Real Estate Investment Trust (REIT) reports</u> up to <u>40% to 50% rental unit turnover</u>.

It's not hard to understand why. <u>Boardwalk REIT</u>, with <u>approximately 5,960 "same property" rental units</u> in Calgary, is unsustainably increasing tenants' rental payments by <u>\$197 per month per rental unit "Mark to</u> <u>Market"</u> when its operating costs have increased by only \$9 per month – from approximately \$502 to \$511 per month per rental unit (<u>Q3, 2022, 9 months ending September 30, 2022 VS prior period in ALBERTA</u>)

Similarly, <u>Mainstreet Equity Corp</u>. with approximately <u>3,014 "stabilized" rental units</u> in Calgary is increasing tenants' rental payments by \$212 per month per rental unit "Mark to Market" at a time of that its operating costs increased by \$15 per month per rental unit – from \$397 to \$412 per month per rental unit (<u>Q3-2022, 9</u> months ending June 30, 2022 VS prior period in ALBERTA).

The <u>Rentals.ca October 2022 Rent Report</u> reveals a 29.0% increase in rents in Calgary year-over-year.

These statistics paint an alarming image of financialization of housing\* gouging the pockets of everyday renters – a clear violation of our housing rights. <u>Recent reports commissioned by the Office of the Federal Housing</u> <u>Advocate on financialization</u>\* reveal <u>negative impacts to tenants</u>, including: unaffordable rising rents; harassment; reduced quality of life, physical and mental health; higher rates of eviction/displacement; and gentrification.

More supply of affordable, adequate, accessible housing is URGENTLY needed in Calgary - approximately <u>60,000</u> homes costing under \$2,000 with marginalized communities such as single mothers, refugees and black communities twice as likely to be in housing need as per research by <u>HART (Housing Assessment Resource</u> <u>Tools</u>). But NEW supply is NOT enough as we are <u>losing affordable housing faster than we can build</u> it due to predatory financialization of housing.

Renters with <u>ACORN Alberta</u> are calling for province-wide rent protections.

As per <u>United Nations Guidelines</u>, governments must ensure that the right to housing informs and is responsive to climate change. We call on The City of Calgary Council to immediately declare a housing-climate emergency and <u>utilize all available tools and resources to protect renters and the most vulnerable</u>.

It's time for City Council to make <u>"THE SHIFT"</u> and recognize housing is a human right as per the <u>National</u> <u>Housing Strategy Act, 2019</u> and <u>International Law (United Nations International Covenant on Economic, Social</u> <u>and Cultural Rights</u>). Calgarians have rights to <u>adequate</u>, accessible, affordable housing.

Protect renters by using measures such as designating homes **Historically Affordable** to lower and cap rents on older, lower-cost buildings, and **Landlord Licensing** to ensure landlords know and uphold the human rights of tenants.

Similarly, the City of Calgary Council should immediately hire:

- 1. An independent housing human rights commissioner and office reporting to Council. To conduct an independent audit of the City's affordable housing program and Calgary Housing Company, and to lead a housing needs analysis for Calgary with expert consultants.
- 2. An independent women's rights commissioner to report to Council <u>to ensure the rights of women and</u> <u>gender-diverse people, including housing rights</u>, are at the forefront to <u>ensure an equitable and inclusive</u> <u>post-pandemic recovery</u>.

Despite efforts by the recently formed <u>Housing and Affordability Task Force at The City of Calgary</u>, it is failing to address the <u>urgency of today</u> and to acknowledge and embed housing as a human right.

What renters, families and the vulnerable in Calgary need is REAL HELP – RIGHT NOW.

\*<u>Treating homes as commodities</u>.

**Khulud Baig** works as the Director of Community Engagement and Policy with the Women's National Housing and Homelessness Network (WNHHN). WNHHN has recently led a historic claim submission to the Office of the Federal Housing Advocate on housing rights violations experienced by women and gender-diverse peoples across Canada. You can read the claims at <u>http://womenshomelessness.ca/</u>.

**Hilary Chapple** is a homeless, poverty and LGBTQ2S advocate, member of Fair Calgary Community Voices, member of the Women's National Housing and Homelessness Network and member of the Client Action Committee of the Calgary Homeless Foundation.

**Fable Dowling** is a spokesperson for the Calgary City Centre Chapter for ACORN Alberta and a renter. Until recently they were a student at the University of Calgary, and care deeply about fighting for students' right to safe and affordable housing.

Anne Landry is long-term renter in a Boardwalk REIT building in Calgary, has a disability (post-traumatic stress), has been unemployed in her career since the 2015 recession and will soon be of retirement age. She is a housing human rights and human rights advocate who is a member of <u>Voices of Albertans with Disabilities</u> (VAD), as well as <u>ACORN Alberta</u> and who sits on the Steering Committee of the <u>Women's National Housing and</u> <u>Homelessness Network (WNHHN)</u> as well as provided input into <u>THE CRISIS ENDS WITH US</u> Housing Human Rights Claim by WNHHN to the <u>Federal Housing Advocate</u>.

**Sam Mason** is a queer long-term renter and advocate for all human rights, including housing. They are an advocate of persons with disabilities and their unique housing needs including accessibility and affordability.

**Kavin Sheikheldin** is an advocate for people living with housing, healthcare, and disability issues in the province of ALBERTA, is a member of ACORN Alberta and lives in a subsidized apartment owned by the Calgary Housing Company.



### **Boardwalk REIT**

In Calgary/ALBERTA, as of Q3 2022 financials, per month per rental unit & number of units.

## **\$197**

"Mark to Market" rental payment <u>increase</u> to tenants in Calgary.

## **\$9**

**Operating cost increase in ALBERTA.** 

# \$502 to \$511

Operating cost, 9 months ending September 2022 VS prior period. 57.7% operating margin. In ALBERTA.

## 5,960

Same property rental units in Calgary.

## Mainstreet Equity Corp.

In Calgary/ALBERTA, as of Q3 2022 financials, per month per rental unit & number of units.

# **\$212**

"Mark to Market" rental payment increase to tenants in Calgary.

# \$15

**Operating cost increase in ALBERTA.** 

# \$397 to \$412

Operating cost, 9 months ending September 2022 VS prior period. 56% operating margin.

# 3,014

Stabilized rental units in Calgary.

HOUSING is a HUMAN RIGHT, NOT a for-profit commodity. Council, say NO to the Housing and Affordability Task Force and say YES to HOUSING is a HUMAN RIGHT! We need REAL HELP – RIGHT NOW. Presentation to The City of Calgary Council by Anne Landry on November 22, 2022.



A growing EMERGENCY of lack of affordable, adequate, accessible housing exists in Calgary that is NOT being appropriately addressed

- ~126,120 (22%) households in Calgary find shelter to be unaffordable (spend more than 30% of household income on shelter)
   – including 42% of households earning \$99,999 or LESS (Census 2021).
- Up to 40% to 50% apartment turnover in Calgary – as per <u>Boardwalk REIT financial</u> <u>reporting</u> – apparent literal destruction of communities. CMHC reports Calgary has one of the HIGHEST apartment turnover rates in CANADA. <u>CMHC Rental</u> <u>Market Survey Data Tables - Table 1.0</u>
- Up to ~30% increase in rents year-to-year in Calgary – among HIGHEST in CANADA. <u>Rentals.ca Sept, Oct 2022 Rent Report</u>
- Calgary had the HIGHEST RENTS of major cities in CANADA in 2008 and 2014-2015, prior to recessions (<u>CMHC</u>).
- Rents in Calgary's cheapest rental units are the MOST EXPENSIVE among Canada's BIG CITIES. <u>Housing in Canada's Big</u> <u>Cities – City of Calgary</u>, pg.36...AND MORE!

The City of Calgary Council, take <u>IMMEDIATE</u> action to protect renters and the supply of affordable, adequate, accessible housing in Calgary! City of Calgary Council, say <u>NO</u> to a Housing and Affordability Task Force at time of 4-Year Budget & Services https://engage.calgary.ca/HATaskForce

- Positions as a SUCCESS a long FLAWED/FAILED affordable housing program – a "GONG SHOW".
- Redefined the <u>standard CMHC</u> <u>definition of affordable housing</u> – largely ignored renters that are ~29.5% of households in Calgary. (Census 2021)
- Led by Administration we need HOUSING HUMAN RIGHTS experts!
- Lacks in results-based/evidenced accountability to Calgarians – including NO public Dashboard for Budget & Services to targets and citizen need.
- <u>Q3 2023</u> for a report to Council is TOO LONG – we need <u>REAL HELP</u>, <u>RIGHT</u> <u>NOW</u>.....AND MORE!

City of Calgary Council say <u>YES</u> to HOUSING is a HUMAN RIGHT - <u>NOW</u>!

- IT'S the LAW <u>National Housing</u> <u>Strategy Act, 2019</u> and international laws including <u>United Nations</u> <u>International Covenant on Economic,</u> <u>Social and Cultural Rights, 1966</u>.
- Both the <u>United Nations</u> and <u>Canada</u> have Sustainable Development Goals for safe, <u>adequate</u> and affordable housing by 2030. 2022-11-19-1



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STOP rent gouging by HIGHLY PROFITABLE "financialized" landlords! Rent payment increases to tenants in Calgary are FAR ABOVE inflationary increases.

- Why is **Boardwalk REIT** increasing rental payments to tenants of ~\$197 per month per rental unit "Mark to Market" in Calgary when its operating cost increased by ~\$9 per month per rental unit in ALBERTA - from ~\$502 to ~\$511 per month per rental unit (Q3-2022, 9 months ending September 30, 2022 VS prior period)? Boardwalk REIT has approximately 5,960 same property rental units in Calgary. See financials at https://www.bwalk.com/en-ca/investors/.
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NOT in MY CALGARY! LOWER and FREEZE RENTS! The City of Calgary Council and Chamber of Commerce should require Boardwalk REIT, Mainstreet Equity Corp. who have their headquarters in Calgary – as well as other "financialized"\* landlords - to appear before them to justify apparent predatory rent increases. \*"Financialized" landlords are landlords who treat housing as a commodity for profit/ever-increasing rents and NOT as a HUMAN RIGHT and social good

City of Calgary Council, say YES to HOUSING is a HUMAN RIGHT - RIGHT NOW!

- Publicly commit to the progressive realization of HOUSING HUMAN RIGHTS.
- Declare a HOUSING-CLIMATE EMERGENCY & take IMMEDIATE protective actions, including: Landlord ESG Tracking with Landlord Licencing Fees & Fines; Historically Affordable Homes designation (LOWER & CAP RENTS on older, lower cost rental buildings); FIRST RIGHT OF REFUSAL for non-profits to purchase multi-family, rental buildings for sale; address predatory Financialization of Housing and HOUSING HUMAN RIGHTS violations... & MORE!
- Hire an independent HOUSING HUMAN RIGHTS Commissioner to report to Council as selected involving an expert Consultant. The expert Consultant to conduct a HOUSING HUMAN RIGHT audit of Calgary Housing Company and The City of Calgary's LONG FLAWED/FAILED affordable housing program + conduct a HOUSING HUMAN RIGHTS needs analysis for Calgary; address apparent HOUSING HUMAN RIGHTS VIOLATIONS...& MORE!

#### HELP FOR RENTERS & HOME OWNERS and LOW- & MODERATE-INCOME HOUSEHOLDS

- On Friday September 23, 2022 the Federal Housing Advocate asked the National Housing Council to launch a public hearing into corporate investment in housing -"financialization" of housing.
- In June 2022, two historic claims to the Federal Housing Advocate were made regarding violations of HOUSING HUMAN RIGHTS: THE CRISIS ENDS WITH US by the Women's National Housing and Homelessness Network (WNHHN) and

HOMELESS ON THE HOMELANDS by Keepers of the Circle. See. https://womenshomelessness.ca



 The Association of Community Organizations for Reform Now - ACORN - is NOW in Calgary! See: https://www.facebook.com/ ACORNAB/ . Advocating for: HOUSING is a HUMAN RIGHT:

RENT CONTROL; TENANT PROTECTIONS. EMAIL:

CGYORG@ACORNCanada.org I - Anne Landry - am a longterm-renter in a Boardwalk **REIT** building and a Housing is a HUMAN RIGHT Advocate!

GET INVOLVED

JOIN THE ACORN

TENANT UNION

In Calgary, a builder emphasi

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WATCH for MORE about HOUSING HUMAN RIGHTS engagement groups in Calgary! 2022-11-19-l

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• I - Anne Landry - am a longterm-renter in a **Boardwalk REIT** building and a Housing is a HUMAN RIGHT Advocate!

GET INVOLVED

on rental puts pressure on existing tenants – The Globe & Mail - Jan 2020



WATCH for MORE about HOUSING HUMAN RIGHTS engagement groups in Calgary! 2022-11-19-







#### IMMEDIATELY declare A HOUSING-CLIMATE EMERGENCY in Calgary

In Calgary there is up to 40 to 50% rental unit turnover – apparently literal destruction of communities Also, in Calgary, rent increases of 29.8% are being reported. There were 126,120 (22%) households in Calgary who spent more than 30% on shelter as per Census 2021. Calgary had the HIGHEST RENTS of major cities in CANADA in 2008 and 2014-2015, prior to recessions (CMHC). Rents in Calgary's cheapest rental units are the MOST EXPENSIVE among Canada's BIG CITIES. Both United Nations and Canada have sustainable development goals to ensure access to safe, adequate and affordable housing and basic services and to upgrade slums by 2030. On June 7, 2022 The City Calgary Council approved MOTION EC2022-0638 Housing and Affordability Task Force that inappropriately positions The City of Calgary's apparently LONG FLAWED/FAILED affordable housing program as a success, and creates a Task Force to provide a report by Q3 2023. UNACCEPTABLE. The City of Calgary Council declared a CLIMATE EMERGENCY in November 2021; a berm costing \$115,000 was built in just 18 hours during heavy rainfall at a time that NO properties close-by were flooded. It is URGENT for The City of Calgary Council to IMMEDIATELY declare a HOUSING EMERGENCY in Calgary. Source: boardwalk RETTs reporting. supplemental reports at https://www.bwalk.com/en-ca/meetros/finataidmergency-CBC -November 16, 2021; City of Calgary Vietal/ and http://www.lfordable.comas of Population. Statistic Canada Catalogue no. 98-10:0252-01: Housing in canada's Big Cites - The City of Calgary Affordable housing Division - May 2018, pages 5.36; Caleary city and an approach fload barden a city removes maleshift berm - Calgary state of local emergency film acids approach market or 2021; caleary is state of local emergency film acids approach market of 2022; Caleary States of Docal emergency film acids approach market of 2022; Caleary City 2022; Caleary Ci



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   By: A Landry 2022-09-25



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> AFFORDABLE, ADEQUATE, ACCESSIBLE ISING IS ESSENTIAI

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"It is important to note that maximum available resources go beyond financial resources and encompass legislative measures that would prevent the loss of affordable housing stock due to the financialization of housing, as a result of Real Estate Investment Trusts (REITs) and other private actors investing heavily in rental housing and driving prices higher as a result. Therefore, in order for the NHS (National Housing Strategy) to be truly effective it must also regulate the action of private actors in the housing market." See by the Centre for Equality Rights in Canada (CERA) and The National Right to Housing Network regarding Implementing the Right to Housing in Canada: Budgeting and Allocating Resources - March 4, 2022; A Responsibility of ALL Governments - April 2022; and Planning and Development Tools - April 2022. Make THE SHIFT to SHIFT CITIES with SHIFT DIRECTIVES!



By: A Landry 2022-07-31

GOVERNMENT RESPONSIBILITIES - Source: Progressive Realization of the Right to Adequate Housing: A Literature Review - The National Right to Housing Network for the National Housing Council - 2022

- START with meaningful engagement of claimant community. Prioritize the most vulnerable. See LIST of priority groups and housing issues under the National Housing Strategy in the . Submission PDF form to Federal Housing Advocate.
- Engage in good faith with treaty body recommendations. Address systemic discrimination and inequality.
- Ensure co-operation of ALL levels of government. Use maximum available resources - including taxation. Ensure access to justice and accountability.
- Ensure independent monitoring and assessment of progress. Implement metrics and best practices to
- Ensure a comprehensive approach by hearing from diverse perspectives.
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#### DO YOU SEE YOURSELF in the two historic HOUSING HUMAN RIGHTS CLAIMS to the FEDERAL HOUSING ADVOCATE, announced on Parliament Hill in Ottawa on June 14, 2022?

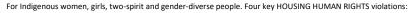
#### THE CRISIS ENDS WITH US

by the Women's National Housing & Homelessness Network (WNHHN)

For women and gender-diverse people. Three key HOUSING HUMAN RIGHTS violations:

- Violation 1: Failure to provide adequate, accessible and affordable housing
- Violation 2: Failure to prevent and eliminate homelessness amongst women and gender-diverse people
- Violation 3: Failure to regulate the financialization of housing in alignment with the right to housing

#### HOMELESS ON HOMELANDS



- Violation 1: Lack of action on the Calls to Justice from the Inquiry into Missing and Murdered Indigenous women and girls and Calls to Action from the Truth and Reconcilliation Commission Report
- Violation 2: Failure to provide safe, adequate, and culturally appropriate Housing, on our own terms
- Violation 3: Interjurisdictional neglect, multiple systems failure, and institutional betrayal
- Violation 4: Security of tenure under the National Housing Strategy and secure Indigenous land tenure

JOIN US! MAKE YOUR CLAIM! https://womenshomelessness.ca/humanrightsclaims/ By: A Landry 2022-08-08

HOMELESS ON HOMELANDS



• Violation 4: Security of tenure under the National Housing Strategy and secure Indigenous land tenure

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# STOP VIOLATIONS OF CHILDREN'S RIGHT TO HOUSING

#### Regarding violations of articles 3, 16 and 27 of the United Nations Convention on the Rights of the Child

- "...States Parties shall ensure to the maximum extent possible the survival and development of the child..."(Article 6)..."No child shall be subjected to arbitrary or unlawful interference with his or her privacy, family, home or correspondence...the child has the right to protection of the law..."(Article 16)... States Parties recognize the right of every child to a standard of living for the child's physical, mental, spiritual, moral and social development...States Parties..shall in case of need provide material assistance and support programmes, particularly with regard to nutrition, clothing and housing." (Article 27) United Nations Convention on the Rights of the Child and <u>United Nations Convention on the Rights of the Child</u>
- "Strengthen measures, including time-lines and priorities to achieve its targets to end homelessness of children and to progressively guarantee all children from low-income families stable access to adequate and affordable long-term housing that provides physical safety, adequate space, protection against the threats to health and structural hazards, including cold, damp, heat and pollution, and accessibility for children with disabilities." - United Nations Committee on the Rights of the Child – Concluding Observations on the combined fifth and sixth reports of Canada – ADVANCE UNEDITED VERSION – lune 9, 2022
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# Make Calgary a "THE SHIFT" City! - www. https://make-the-shift.org/shift-cities/

Use the MAXIMUM available resources in the SHORTEST possible time and PRIORITIZE the most vulnerable. SHIFT CITIES helps municipal governments implement federal and international legislation. Cities in this project share knowledge and experiences as they demonstrate how human rights can develop solutions to local housing challenges. 7 KEY PRIORITIES: 1. Human Rights Infrastructure - HIRE a HOUSING HUMAN RIGHTS Commissioner to report to Council and conduct a HOUSING HUMAN RIGHTS Audit/Review with wide input from people of lived experience of housing need and homelessness + other stakeholders; 2. Progressive realization; 3. Meaningful participation; 4. End homelessness and the Criminalization of Homelessness; 5. Advance substantive equality for marginalized groups and prioritize those most in need; 6. Regulate the private sector and address financialization of housing; 7. Prevent evictions and prevent and prohibit forced evictions.



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#### Landlord ESG (Environmental, Social, Governance) Tracking & Landlord Licensing with Fees and Fines

A BEST-PRACTICE for BUSINESS and HUMAN RIGHTS:

### Municipalities Lead by Example with the SHIFT CITIES and SHIFT DIRECTIVES

- Residential landlords to publicly report quarterly via interactive dashboard, by building, on key factors/metrics that are captured per suite –
  including public, private and municipal landlords. Municipal landlords lead by example. ESG Tracking is a BEST PRACTICE for performance, costs,
  citizen engagement and for HOUSING HUMAN RIGHTS as well as Sustainable Development Goals to 2030 by both the United Nations and Canada
- Environmental" includes Climate Change, waste, resource depletion... "Social" include HUMAN RIGHTS, working conditions, employee relations... "Governance" includes bard structure, independent oversight...
- HOUSING HUMAN RIGHTS factors/metrics may include: operating cost per rental unit; Net Operating Income per rental unit; revenue per rental unit; maintenance complaints + work undertaken to planned maintenance schedule and expiration of assets; evictions; turnover; complaints regarding racism/discrimination; if vacant; if accessible (Universal Design); per door purchase/build cost...
- THE SHIFT CITIES & SHIFT DIRECTIVES provide guidelines for moving to a HOUSING HUMAN RIGHTS model with ESG Tracking and for eliminating predatory financialization of housing that results in unsustainable rent increases, HIGH turnover/evictions, poor maintenance, renovictions...

RentSafeTO ensures owners and operators of apartment buildings meet maintenance standards – with Interactive MAP.
Source: Institutional Investors signed onto PRI outperformed non-signatories over they years: report - Benefits Canada - August 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 29, 2020; UNP RF reasonable investment 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 29, 2020; UNP RF reasonable investment 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 29, 2020; UNP RF reasonable investment 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 29, 2020; UNP RF reasonable investment 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 29, 2020; UNP RF reasonable investment 2, 2021; Socially conscious data key for investors: OECD - The Globe and Mail - September 20, 2020; UNP RF reasonable investment 2, 2021; Socially Conscious data key for investors: OECD - The Globe and Mail - September 20, 2020; UNP RF reasonable investment 2, 2021; August 2, 2021; Socially Conscious data key for investors: OECD - The Globe and Mail - September 2, 2020; UNP RF reasonable investment 2, 2021; August 2, 2021; Socially Conscious data key for investors: OECD - The Globe and Mail - Nowember 25, 2021; Pension plan owns millions of shares in Ontario long term-care homes, where COVID-19 has killed thousands. Now some are pulling their money out of the for-profit
facilities - The Star Calgary - January 27, 2021.

#### MUNICIPAL MONEY-MAKER FOR HOUSING

Municipalities charge HIGHLY PROFITABLE financialized landlords up to \$200+ per rental unit per month – for HOUSING HUMAN RIGHTS fund to be used to ensure adequate, affordable, accessible rental units in compliance with the National Housing Strategy Act, 2019. For 6,000 rental units = \$1.2 million per month = \$14.4 million per year. Also charge FINES (\$millions) to the landlord organization and KEY Executives for noncompliance.
 NO EXCUSES: landlords are charging renters as much and more. In Calgary "Mark to Market" rental payment increases to tenants (increase rent, decrease rental incentives): \$151 per month as per Boardwalk REIT 01 2022 Conference Call May 10, 2022, Slide 33 and \$212 per month as per Mainstreet Equity Corp. 03 2022 Investor Presentation, Slide 25.

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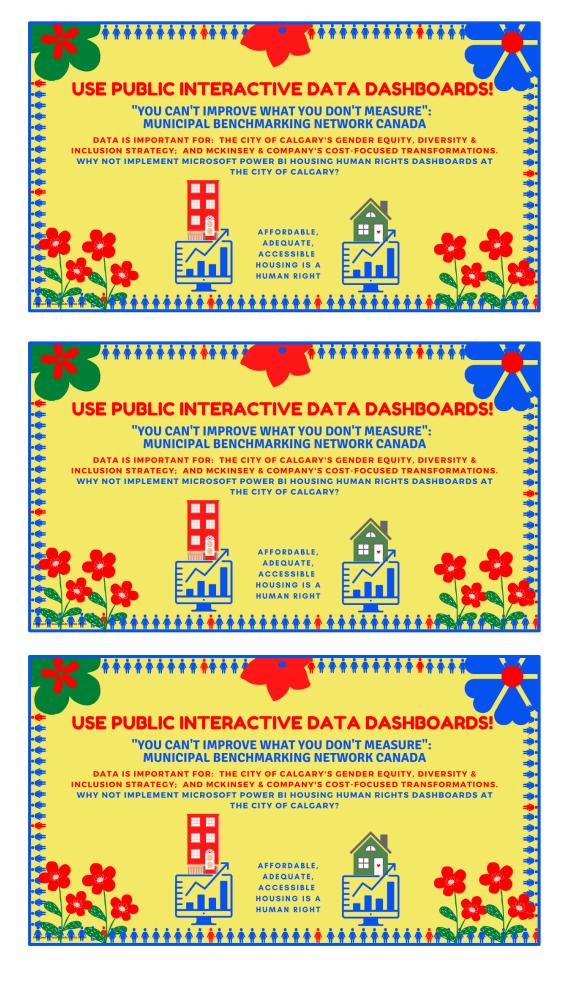
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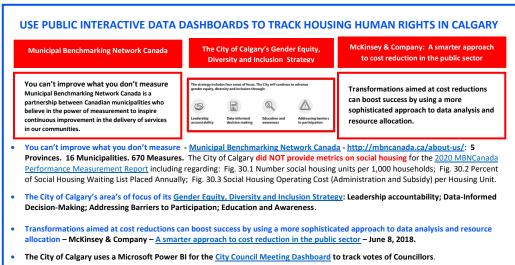
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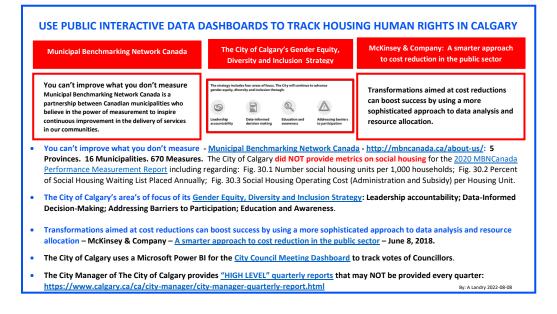


Municipal Benchmarking Network Canada The City of Calgary's Gender Equity, Diversity and Inclusion Strategy to cost reduction in the public sector		
You can't improve what you don't measure Municipal Benchmarking Network Canada is a partnership between Canadian municipalities who believe in the power of measurement to inspire continuous improvement in the delivery of services in our communities.	The strategy includes four areas of faces. The Cry will continue to advance grader equity, directly and inclusion through	Transformations aimed at cost reductions can boost success by using a more sophisticated approach to data analysis and resource allocation.
Performance Measurement Report including	The City of Calgary did NOT provide metri regarding: Fig. 30.1 Number social housing	a http://mbncanada.ca/about-us/: 5 cs on social housing for the 2020 MBNCanad units per 1,000 households; Fig. 30.2 Percer Administration and Subsidy) per Housing Unit
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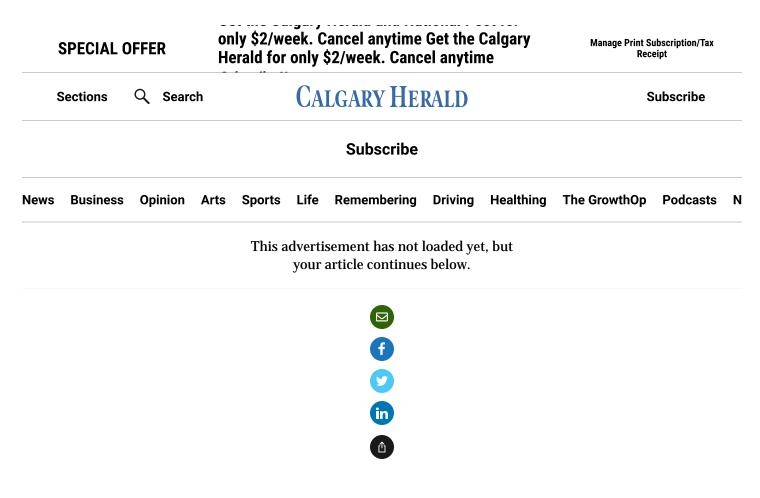
- The City of Calgary uses a Microsoft Power BI for the <u>City Council Meeting Dashboard</u> to track votes of Councillors.
- The City Manager of The City of Calgary provides <u>"HIGH LEVEL" quarterly reports</u> that may NOT be provided every quarter: <u>https://www.calgary.ca/ca/city-manager/city-manager-quarterly-report.html</u>
   By: A Landry 2022-08-08



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 Sy A Landry 2022-08-08



Calgary's new housing affordability strategy falls flat, say councillors | C... https://calgaryherald.com/news/local-news/calgarys-new-housing-afforda...



**Local News** 

# Calgary's new housing affordability strategy falls flat, say councillors

Trevor Howell 
• Calgary Herald Nov 30, 2015 
• November 30, 2015 
• 4 minute read 
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FILE - In this Sept. 24, 2007 file photo, a "for rent" sign is posted outside a home in Denver. Real estate data firm Zillow reports on U.S. home rental prices in January 2015 on Friday, Feb. 20, 2015. PHOTO BY DAVID ZALUBOWSKI /AP

Councillors say the city's new affordable housing strategy -18 months in the making and currently residing in bureaucratic limbo - falls short of expectations and veers wildly off the rails.

STORY CONTINUES BELOW

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A draft of the Community Housing Affordability Collective (CHAC) report was briefly mentioned at last month's Calgary Housing Company meeting but quickly sent back to city administration, where it currently resides, for further work.

"We asked for a strategy on how we can deliver more affordable housing in Calgary, and this report is not that," said Coun. Brian Pincott, chair of the Calgary Housing Company, which manages roughly 9,500 affordable housing units across the city.

"(It's) basically saying, 'We need to work together, break down the silos, and talk for another year, year-and-a-half, and then come up with some strategy items," Pincott said.

"This ... is where we were a year-and-a-half ago as opposed to where we are now or should be starting now."

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The 46-page CHAC report says facilitators will turn priorities, created by a steering committee, into actionable projects and bring "Calgary-based solutions with blueprints for action to the collective and providing support and integration as required."

The report suggests advocating member organizations — including homeless and housing agencies as well as home builders and governments --to endorse the collective and agree to "work together differently for at least the next two years."

Members who join the collective can expect to be "engaged and informed ... every six months," provided access to data and reports, and be supported on initiatives that align with CHAC priorities.

In an email, Jen Arntfield, senior project manager for affordable housing, said the city worked collaboratively with community stakeholders from across the housing spectrum to develop this report.

STORY CONTINUES BELOW

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"By working together, we can more effectively address Calgary's affordable housing challenges," Arntfield said. "We are excited about this collective approach and look forward to working with the housing community on the next steps to produce better results for Calgarians."

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But several councillors say administration failed to follow its direction, set two years ago, when the city's priorities and finance committee unanimously approved proceeding with a new affordable housing strategy.

"I'm pleased that a variety of agencies got together and found a way to work together and share information. That's critical. But that's not what council asked for," said Coun. Druh Farrell.

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Farrell says the report failed to examine measures like inclusionary zoning, which mandates a portion of any new development be set aside for affordable housing, or a no net loss policy mandating the replacement or addition of any rental housing lost to condominium conversions or demolition.

The University of Calgary published a paper in 2011 noting the city lost 7,500 apartment units to condo conversions from 2001 to 2009, when the city's population was exploding.

"We have relied on administration to fulfil the direction and they did not do that," she said. "We need to bring them as a set of tools to council with targets so that we start seeing units."

Councillors acknowledged two years ago that previous efforts had failed to increase the supply of affordable homes for low-income earners – largely due to governments, social service agencies, and private developers working independently.

STORY CONTINUES BELOW

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Kevin McNichol, vice-president of strategy for the Calgary Homeless Foundation, said he understands the frustration of some councillors who expected concrete housing solutions for City Hall to pursue.

"The frustration has been one of a misunderstanding or miscommunication that led to a misalignment of what was intended to be produced," said McNichol.

But councillors should not diminish the collective's success in forging relationships between groups that have never worked together or been suspicious of each other.

"It's huge. It's very, very necessary for us to have that collective conversation," he said. "There's

# mistrust, there's misunderstanding and there, frankly, just haven't been relationships that existed."

STORY CONTINUES BELOW

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Coun. Evan Woolley, a member of the Calgary Housing Company, said the report is light on tangible actions and deliverables.

"There were many people expected that it would have been more robust," said the Ward 8 councillor.

Many of those people would be Calgarians.

The city's 2015 Citizen Satisfaction Survey, released last week, found 64 per cent of Calgarians think the city needs to invest more in affordable housing, behind public transit.

That poll also found Calgarians satisfaction level (69 per cent) with affordable housing ranked near the bottom of the cities 34 services and programs and services.

"We fundamentally know that housing people and investments in affordable housing, from social to near market, reduces the impacts that are much more costly, such as homelessness and the impacts on our social services," said Woolley.

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Meanwhile, the waiting list for subsidized housing through CHC stood at 3,395 according to its 2014 annual report. Further, nearly two-thirds of its rapidly aging housing units are at risk of closing because of skyrocketing repair costs and shrinking federal and provincial dollars.

"Our homeless numbers are going up, our waiting list for CHC is going up, our economy is leading to increased pressure on people looking for affordable housing. Rents are not really mitigating in the market," said Pincott.

"That's why we need to do something right now and not talk about it for another year and a half to come up with ideas on what we're going to do."

# thowell@calgaryherald.com

# twitter.com/TSHowell

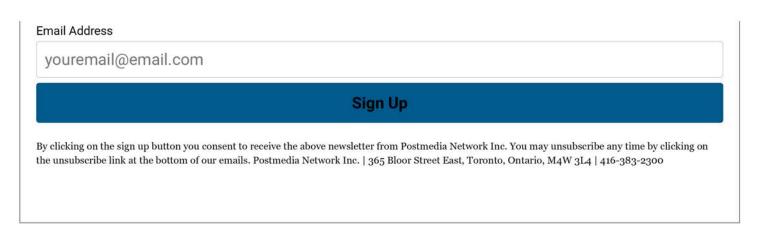


# LATEST N



# **Calgary Herald Headline News**

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# TRENDING

- Braid: UCP erupts again over Kenney's claims about anti-vaxxers
- **2** Girl abducted by two men in Strathmore managed escape: Mounties
- **3** Nelson: Calgary city council's grasp on reality approaches net zero
- **A** Calgary police warn of 'sextortion' scams targeting young boys
- 5 COVID-19 Update: 2,348 new cases, 51 deaths over seven days | Alberta doctors say children's mental health needs 'urgent attention'

# THIS WEEK IN FLYERS

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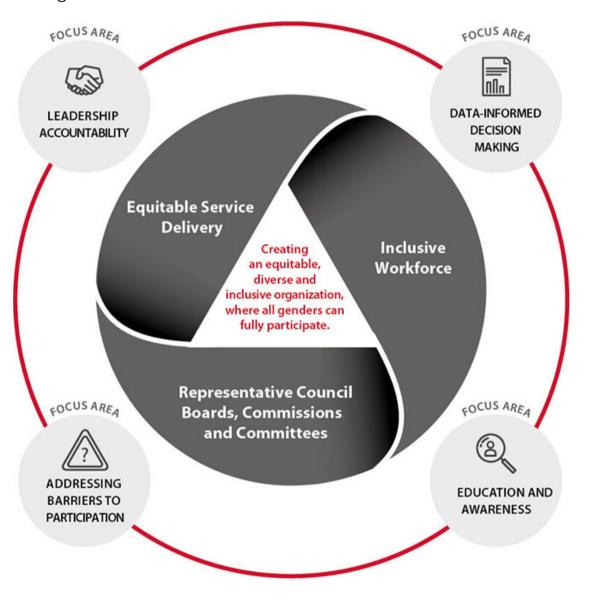
# Gender Equity, Diversity and Inclusion Strategy

Approved by Council in July 2019, 🖄 <u>The Gender Equity, Diversity and Inclusion</u> <u>Strategy</u> recommends new and enhanced strategic actions that build on The City of Calgary's current work to advance diversity and inclusion.

The primary focus is gender equity, with consideration to the impact of intersecting identities such as ethnicity, culture, race, physical or mental ability on our planning and decision-making within our workforce, Council Boards, Commissions and Committees, and City service delivery.

The Strategy declares to employees and citizens that The City of Calgary is committed to creating an equitable and inclusive organization, where all genders can fully participate.

Strategic Framework



The four areas of focus and accompanying strategic actions are evidence-based and informed by best practices of municipal, provincial and federal governments and private sector organizations.

The areas of focus are:

- **Leadership accountability** Leaders endorse and demonstrate commitment to advancing the actions of the Strategy.
- **Data-informed decision making** Decisions are grounded in an evidencebased and data-informed approach. Data that can be separated out (or disaggregated) by various demographic groups is an important component of this area.
- Education and awareness Change starts with the awareness of our unconscious biases and how they influence our decisions, combined with the

Website feedback \land

development of skills to apply a gender equity lens.

• Addressing barriers to participation - Adoption of Gender-Based Analysis Plus (GBA+) training will help The City to assess and develop approaches to planning and decision-making that consider the needs of diverse groups of people.

Strategic alignment

The Strategy builds on numerous initiatives across The City including:

- Social Wellbeing Policy;
- Diversity & Inclusion Framework;
- Healthy Workplace Strategy;
- Resilient Calgary Strategy;
- Business unit gender initiatives; and
- Calgary Police Service Diversity and Inclusion Strategy development.

Social Wellbeing Policy

In April 2019, Calgary City Council approved the 🖄 <u>Social Wellbeing Policy</u>. It includes principles that state The City will:

- strive to provide equitable services, including removing barriers to access and inclusion;
- advance the shared and active process of Truth and Reconciliation in collaboration with the community;
- seek opportunities to support and grow culture; and
- aim to stop problems before they start using a prevention approach.

There are numerous strategic actions in the Gender Equity, Diversity and Inclusion Strategy which will advance equitable services. Adoption of a Gender Based Analysis Plus (GBA+) framework will help more effectively plan, develop and deliver policies, programs and services to better meet the needs of all Calgarians.

# **Diversity and Inclusion Framework**

The City strives to create a culture of inclusion where everybody is able to do their best because they are valued and respected for their differing opinions, thoughts and ideas. To achieve this, we continually work on making our <u>processes and practices</u> <u>more inclusive, fair, equitable and accessible for all</u>.

We identify and eliminate barriers for underrepresented groups and create a safe space for meaningful conversations about diversity, equity, accessibility, human rights and respect to take place. When we feel safe at work, both mentally and physically, we can focus on our common purpose; making life better every day for Calgarians.

# Leilani Farha – Former United Nations (UN) Special Rapporteur on the Right to Adequate Housing (2014-2020) November 7, 2022 - <u>https://twitter.com/leilanifarha/status/1589699554441859072</u> November 10, 2022 - <u>https://twitter.com/leilanifarha/status/1590454379089637376</u>



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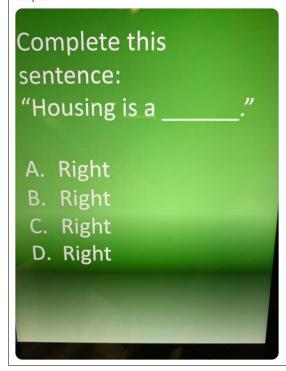
#### Leilani Farha 🍉 @leilanifarha · Nov 7

Homelessness is growing everywhere. A reminder: homeless ppl are rights holders, their encampments are rights claims + their supporters are human rights defenders. As such - human rights law applies wrt all related laws, policies, procedures and resource allocation.





You know what I love about human rights? If they were implemented, really implemented, we'd have more peaceful, more equal, happier societies. It's that simple.



# The Game Changer for Affordable Renting/Housing in Calgary and across Canada

The financialization of Canadian multi-family rental

housing: From trailer to tower – Journal of Urban Affairs, Martine August – February 28, 2020 reveals that the financialized/REIT residential renting/housing model is a long failed affordable housing model that involves apparent abuse of renters – including "squeezing", a unit by unit "struggle" to survive by tenants, and

"accumulation by dispossession" of tenants through

A second point of significance with the financialization of multi-family housing is at the level of individual suites within a building. When a building becomes an asset, an important struggle begins in each suite, where tenants are freshly exposed to the logics and practices of finance capital, and where financialized landlords attempt to produce investor returns via "accumulation by dispossession," targeting tenants. Accumulation by dispossession (Harvey, 2003), also called "primitive accumulation" by Marx (1976) and Luxemburg (1968), describes the process by which capitalism "originally" grew through privatization, theft, predation, and the enclosure of common lands and resources. According to Harvey (2003), these practices have remained central to capitalist accumula tion, and particularly so in the neoliberal era. Capital continues to expand, not simply through commodity production, but through force, violence, and "extra-economic" means (Andreucci, Garcia-Lamarca, Wedekind, & Swyngedouw, 2017; Glassman, 2006). This involves the privatization

"force, violence and extra-economic means" from their money and their homes to benefit ever-increasing wealthy landlords and their financialized/REIT investors. (Screen print at RIGHT, excerpt at page 4; see also page 11.)

# LONG HIDDEN in PLAIN VIEW

The financialization of Canadian multi-family rental housing: From trailer to tower – Journal of Urban Affairs, Martine August<sup>1</sup> – February 28, 2020 exposes the financialized/REIT model of renting as a failed affordable housing model that is apparently abusive of renters

The study reveals the negative impact of REITs on the residential renting market in Canada: increasing rents leading to displacement of renters and gentrification. Neglect of property by slumlords intent on returns to investors can result. Valueadd renovations are conducted by landlords for the purpose of raising rent to increase returns. REITs thrive in provinces lacking rent control – including Alberta and Saskatchewan. The study analyzes/provides commentary regarding the largest residential landlords in Canada including those key in Calgary and Alberta as well as Vancouver and British Columbia: Canadian Apartment Properties Real Estate Investment Trust (CAPREIT), Boardwalk REIT, RioCan REIT, Minto Apartment REIT (all REITS), Starlight Investments (a complex organization including REIT) as well as Timbercreek, Mainstreet which are NOT REITs but EQUITY companies - that nevertheless seems to buy rental properties to "renovate" to ever increasing rents. See Table 1: The top 25 largest Canadian landlords, 2017 (page 7) and Table 2: Multi-family real estate investment trusts in Canada, 1997 – 2017 (page 8).

"In 2 decades REIT ownership rose from zero to 10% of suites, and financial vehicles now dominate among the nation's biggest landlords...The conditions for profitable reinvestment in the moribund multi-family sector were produced by neoliberal retrenchment and deregulation, generating an affordability crisis for tenants and an opportunity for investors." (at page 16).

"...these strategies have been called 'squeezing' and 'gentrification by upgrading' (August & Walks, 2018). 'Squeezing' extracts value with minimal investment, and can be achieved via strategic deployments of capital, finding operating efficiencies, and be extracting revenue from tenants (via rent increases, fees, sub-metering, AGIs, and so on). In areas with a rent gap, 'gentrification-by-upgrading' goes a step further and features investments in upgrading (lobbies and suites) to attract higher income renters. It requires tenant removal (sometimes through harassment or eviction), and includes significant rent increases. In both cases, repositioning is a business model that accumulates by dispossession – it extracts greater value from sitting tenants or displaces them and extracts higher rents from the subsequent (potentially more affluent) tenant who replaces them." (at page 11) [Emphasis added]

<u>It has been HIDDEN in PLAIN VIEW all along</u>: Ms. August's research methodology apparently primarily involved analysis of publicly available information and of <u>lived experiences/testimonials of renters</u> – **the latter primarily in <u>Toronto</u>**: *"To track ownership, I consulted public filings with Canadian Securities Administrators from 1997 to present for public REITs, which list* 

<sup>&</sup>lt;sup>1</sup> Martine August, Ph.D Planning is an Assistant Professor at the University of Waterloo School of Planning with research interests including: Planning and Social Justice; Political Economy of Housing; Gentrification, Displacement and Neighbourhood Change; Urban Redevelopment and the Politics of Social Mix; Inequality, Poverty, Urban Marginality; Community Organizing, Resistance, and the Right to the City; Financialization of Housing and Neighbourhoods; Social Policy; Qualitative Research Methods; Seniors housing, student housing; public finance. See at <a href="https://uwaterloo.ca/planning/people-profiles/martine-august">https://uwaterloo.ca/planning/people-profiles/martine-august</a>. Martine August received the Best Conference Paper Award for The financialization of Canadian multi-family rental housing: From trailer to tower at the 49<sup>th</sup> Annual Meeting of the Urban Affairs Association in Los Angeles, CA in April 2019 (as was presented in 2018 at the UAA conference in Toronto, ON.)

# The Game Changer for Affordable Renting/Housing in Calgary and across Canada

their holdings in reports. For private REITs and other nonlisted entities, I examined data from gray literature, websites, and media, including 'Canada Who's Who" landlord lists compiled annual by Canadian Apartment Magazine...To understand business strategies, this paper drew on extensive analysis of annual reports, business documents, media, gray literature, news media and data gathered from attending industry events. My insights into tenant impacts are informed by engagement with organizers in Toronto, interviews with tenants in Parkdale and other neighbourhoods, and ethnographic participant observation at tenant meetings and events. For impacts outside of Ontario, I depended on news media reporting..." (at pages 4-5) See corporate filings at the Alberta Securities Commission at www.sedar.com . Why NOT ask renters and citizens in Calgary and across Alberta and British Columbia as well across Canada for their input? Have renters received a rent increase notice, notice of default, eviction notice this year?...last year? ...in the last few years?

# Why not REVERSE the conditions/incentives that produced financialization of multi-family residential homes?

"Government deregulation of rent controls further intensified crises and primed the multi-family\_sector for re-investment. In 1997, Ontario passed the landlord-friendly Tenant Protection Act (TPA), which introduced 'vacancy decontrol' — allowing rent increases of any amount upon turnover. In strong markets, this incentivized landlords to remove existing tenants and raise rents on the\_vacated suites. For occupied suites, rents could only be raised annually by a 'guideline' amount (in 2018, it was 1.8%). The TPA included a loophole for 'above-guideline increases' (AGIs), allowing\_landlords to pass along the costs of tax increases, security improvements, and major capital repairs to tenants. These legislative changes were immediately felt by tenants via increases in rents and\_evictions (Mahoney, 2001). They also drew investors to the multi-family sector. The first REITs were launched in anticipation of vacancy decontrol and AGIs in the pending TPA (August & Walks, 2018), and the Assistant Deputy Minister responsible for housing, Dino Chiesa, even left his post in\_the government to launch ResREIT and capitalize on the opportunities for profit he had helped to legislate (Shapcott, 2002)." (at pages 5 - 6). [Emphasis added]

**BOLD NEW action is immediately needed by Federal/Provincial/Municipal Governments:** "... While policymakers might laud financialized landlords for reinvesting in aging multi-family housing, **this reinvestment is uneven and extractive, improving assets not for tenants but at their expense. If preserving and providing affordable housing are a priority, governments could focus on better rent control regulations and tenant protections**. Federally, the Canadian government **could stop providing favorable CMHC-backed lending to financialized landlords**, or make lending contingent on anti-displacement guarantees. **Governments could also bar financial vehicles from owning multi-family residential housing**, in recognition that this important component of social wealth should not be treated as a financial asset. Germany, for example, **has banned REITs from owning certain multi-family residential buildings**. In Berlin, a planned referendum proposes to **ban rental housing ownership by large landlords**, and expropriate 200,000 units for conversion to social housing (Stone, 2019), **potentially setting a bold example for Canada and other countries...**" (at page 17). [Emphasis added]

NOTE commentary regarding research by Martine August by The Canadian Centre for Policy Alternatives in the "The Monitor" by Ricardo Tranjan entitled: <u>Struggling homeowners not your typical landlord: The case for rent</u> <u>forgiveness</u>: "Martine August, of the University of Waterloo, has <u>shown</u>\* that the 20 biggest landlords in the country owned 20% of all rental suites in 2017....The large financialized landlords should not expect to continue to post double-digit profits; their shareholders shouldn't collect the lion's share of the Canada Emergency Response Benefit and other income support programs put in place to assist Canadians impacted by the COVID-19 crisis. Rent forgiveness will be a difficult but unavoidable conversation." See also <u>CHANGE.ORG petition to protect renters</u> with UPDATE entitled <u>HIGHLY profitable landlords should</u> pay their FAIR SHARE. [Emphasis added]

\*See The financialization of Canadian multi-family rental housing: From trailer to tower – Journal of Urban Affairs, Martine August – February 28, 2020

# THE BOTTOM LINE

SYSTEMIC ABUSE OF OTHERS – ESPECIALLY OF THE MOST VULNERABLE BY THOSE IN POSITIONS OF POWER – IS NOT APPROPRIATE. NOT IN MY CALGARY. NOT IN MY ALBERTA. NOT IN MY CANADA. STOP IT.

There is NO role for the current financialized/REIT model of multi-family renting in the BUILD BACK BETTER world due to its apparent <u>systemic</u> abuse of renters and apparent negative impact on individual and community prosperity and well-being, as well as apparent negative impacts on income equality and poverty.





# Journal of Urban Affairs

ISSN: 0735-2166 (Print) 1467-9906 (Online) Journal homepage: https://www.tandfonline.com/loi/ujua20

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# **Martine August**

To cite this article: Martine August (2020): The financialization of Canadian multi-family rental housing: From trailer to tower, Journal of Urban Affairs, DOI: 10.1080/07352166.2019.1705846

To link to this article: https://doi.org/10.1080/07352166.2019.1705846



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# The financialization of Canadian multi-family rental housing: From trailer to tower

Martine August

University of Waterloo

#### ABSTRACT

After 20 years of disinvestment, new financial vehicles began targeting Canada's multi-family apartment sector in the 1990s, with the first Real Estate Investment Trust (REIT) declaring "Apartments make money!" on the cover of their 1999 report. This paper details the financialization of multi-family rental, tracing how REITs grew from owning zero to 10% of Canada's apartments, while "financialized" landlords comprise nine of the ten biggest landlords. I argue that neoliberal restructuring, government policy, and financial innovations created conditions for profitable reinvestment. This reinvestment is transforming the sector, building-by-building, into a global asset class. Meanwhile, in each suite, tenants are exposed to the logics of finance capital, in which "repositioning" strategies generate profits via dispossession. This paper traces the expansion of financialized landlords across a nation and down the urban hierarchy, from gentrified neighborhoods, to mobile home parks, to northern resource towns-finding that penetration is more prominent in jurisdictions with weaker rent controls. I propose a typology of geographic-investment strategies, in which "core," "value-add," and "opportunistic" investment strategies are applied in major markets, marginal geographies, and resource-oriented communities. This trend is understood as one with negative impacts on housing justice, affordability, and patterns of social and spatial inequality.

# Introduction

In 2010, a 10-story apartment building at 200 Dufferin Street in Toronto's Parkdale area was sold to a new owner. Timbercreek Asset Management, an investment firm, purchased the 200-suite building just before Christmas for \$22 million-\$5 million over its assessed value.<sup>1</sup> The Lord Dufferin Apartments, built in 1963, was only the latest addition to their growing portfolio. Like many new owners snapping up apartments after the financial crisis, Timbercreek's Canadian multi-family portfolio had grown rapidly in recent years, from zero in 1999 to 18,429 suites by 2017. For residents of the Lord Dufferin-many of whom were on fixed incomes-new ownership brought changes. Their former manager was Metcap Living, a large corporate landlord that had taken over the building only a few years before from a small real estate company. While Metcap pursued rent increases while letting the building deteriorate, Timbercreek's strategy was different. Recognizing the gentrification pressures encircling Parkdale, Timbercreek opted to invest in renovations and upgrades, and to replace existing residents with higher-paying newcomers. Janine, an 18-year resident, described how Timbercreek initiated noisy construction and issued rent increases that spurred many to leave. Their vacated suites were swiftly renovated and advertised for hundreds more per month. Her neighbor's unit jumped from \$800 to \$1,200 in monthly rent, and as she put it, "it's a gold mine for these guys."<sup>2</sup> This research asks why companies like Timbercreek, which I call

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financialized landlords, are targeting multi-family housing, how they are reshaping the sector in Canada, and how these changes affect tenants, communities, and patterns of socio-spatial inequality.

The changes taking place at 200 Dufferin Street are part of a transformation in multi-family rental housing that has been underway across Canada since the late 1990s and that is associated with broader shifts toward financialization in the global economy. This paper explores the financialization of rental apartments in Canadian towns and cities, from the gentrifying Parkdale neighborhood in central Toronto, to mobile home parks in Atlantic Canada, to resource boom towns in the far north. This process involves the acquisition of apartments by financial vehicles that manage them on behalf of investors. These "financialized landlords" (including real estate investment trusts [REITs], private equity funds, asset management companies, and pension funds) have acquired nearly one fifth of Canada's private multi-family rental stock, with REITs alone growing from owning zero to almost 165,000 suites between 1996 and 2017. I argue that this shift is fundamentally transforming the multi-family sector, and exposing tenants to extractive business practices that engender displacement.

This paper begins by exploring the theoretical and practical relevance of the financialization of multi-family rental housing. I discuss how "financialized" ownership remakes homes into assets, and transforms the sector as a whole into product for investors—creating a new asset class that enriches them via business strategies based on tenant dispossession. The second section launches a nationwide examination of this process in Canada, showing how state policy and other factors produced multi-family housing as a gold mine for reinvestment in the late 1990s, and tracing the history of domestic firms that grew into sophisticated financial platforms. A key contribution is my list of Canada's biggest landlords, which has not elsewhere been assembled. Third, I examine the crucial role of state policy in creating an uneven landscape of rental regulation, which has lured financial capital to certain provinces and deterred investment in others. Finally, I propose a three-part typology of "geographic-investment" strategies that have allowed financialized landlords to penetrate Canada's diverse regional housing market geographies. The typology identifies "core," "value-add," and "opportunistic" strategies that are used in big cities, smaller towns, and resource-driven markets. This section draws on detailed empirical data on firms, and a novel analysis of their business models, identifying similarities which have important implications for housing justice. In the conclusion, I turn to the apartment suite as a flashpoint for struggle around whether housing ought to be treated as a home or a financial asset.

# Financialization, assetization, and accumulation by rental housing dispossession

Underway for 4 decades, financialization is a process of transformation in global and national economies, with profound social and spatial impacts. Emerging alongside neoliberal restructuring, it refers to the growing role of finance in the operations of capitalism, such that profits are increasingly made through financial means rather than industrial commodity production (Krippner, 2005; Magdoff & Sweezy, 1972). Aalbers (2016) defines it as "the increasing dominance of financial actors, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households" (p. 12). While broad definitions of financialization and its frequent usage have been critiqued (e.g. Christophers, 2015), the concept has been defended for its power in making sense of changes in capitalism, and in turn how these changes affect societies (Aalbers, 2015). Like neoliberalism (Brenner & Theodore, 2002), it is a hegemonic but also variegated phenomenon (Aalbers, 2017), playing out unevenly on the ground within and between cities, regions, and nations. This paper examines how "actually existing" financialization is reshaping life for tenants living in private, multifamily rental housing in Canada, while also reshaping the multi-family sector itself.

Finance-driven capital accumulation involves the integration of an ever-greater diversity of formerly non-financial sectors and goods into the purview of finance capital (Foster, 2007), including but not limited to planning firms (Linovski, 2019), the fine art market (Velthuis & Coslor, 2013), the automotive sector (Froud, Johal, Leaver, & Williams, 2006), real estate (Smart & Lee, 2003), and housing (Aalbers, 2016). In the category of housing, finance has moved from homeownership and mortgage loans (e.g. Aalbers, 2008) into increasingly niche areas, including multi-family housing (August & Walks, 2018; Fields, 2014; Teresa, 2015), social and non-market housing (Aalbers, Loon, & Fernandez, 2017; Fields & Uffer, 2016), co-operatives (Brunn, 2018); seniors' housing and care homes (Horton, 2019), and student housing (Revington & August, 2019). Financial investment and control over formerly non-financial sectors (like housing) changes these sectors, by enforcing the discipline and logics of financial metrics and institutions, and imposing new priorities to maximize shareholder value and investor yield (Epstein, 2005; Erturk, Froud, Johal, Leavear, & Williams, 2008; Froud & Williams, 2007). These priorities and practices may conflict with former business goals and competing social priorities, and may have serious impacts on parts of society touched by this restructuring. Financialization, according to Rolnik (2013), radically commodifies housing, emphasizing its "exchange value" as a salable asset over its use value as a home, a role that arguably needs to be prioritized and defended (Madden & Marcuse, 2016).

My definition of *financialization* for this study is narrowly operationalized, and rests on the moment at which ownership of a multi-family building transfers from a non-financial operator to a financial vehicle, such as a REIT, private equity fund, institutional investor, or asset management firm. At this moment of sale, a building becomes a *financial asset*, ultimately owned by disparate investors. I argue that this has significance at two levels: first, at the level of the building, and by extension, the multi-family sector; and second, at the level of the suite, which becomes a site of struggle as tenants encounter the new priorities of financialized owners. These two points of significance are discussed in turn.

First, at the level of the building, acquisition by a financial vehicle transforms it into a financial asset, which makes it newly liquid, tradeable, and legible to investors (Gotham, 2009), who can compare its metrics to other investment products and add it to their portfolios. Creating financial assets, called *assetization* (Birch, 2017; Ward & Swyngedouw, 2018), opens up *new* access for investors to formerly untappable sources of profit. With multi-family housing, this means novel access to a stream of income from monthly rents previously unavailable to investors. As buildings are acquired by financial vehicles, assetization contributes to the "supply-side of financialization" (Ward & Swyngedouw, 2018), generating a growing stock of new financial assets that will contribute to accumulation through financial channels going forward. Building by building, assetization transforms the multi-family sector into a new global asset class, and reinvents apartments into a new source of profit for finance capital.

Financialization has opened up the multi-family sector as a new frontier for financial accumulation, while simultaneously offering new power to industry players to reshape the sector. According to the CEO of Starlight Investments,<sup>3</sup> a large financialized landlord, "there are a lot of people with money that want apartments, but it is very challenging to get them." Specifically, the challenge is that Canada's highly fragmented landscape of private multi-family ownership had long ensured that only expert local investors with specialized knowledge (of markets, building codes, property management, planning regulations, tenant laws, and so on), could access the tenant rents flowing monthly from these buildings. New financial innovations like securitization (Gotham, 2009), and new financial vehicles like REITS (and companies like Starlight), have enabled investors to access real estate as easily as purchasing a share on a stock exchange. As the CEO put it, Starlight is "a bridge between 'shoebox due diligence' and institutional capital"-referring to small-scale, unsophisticated operators who might keep their financial records in a shoebox. As financial vehicles acquire properties from these "shoebox" operators, they are transforming the private multi-family sector from a collection of aging, underfunded structures providing homes (often at affordable rents) into an investment product for domestic and international finance capital-a new global asset class. While capital benefits from new access to apartments, industry players benefit from new access to capitalwhich has generated dramatic change and new property management techniques. Capital-rich financialized landlords have new powers to develop sophisticated operating platforms, make large portfolio acquisitions, access cheap financing, and capitalize on economies of scale in new waysharmonizing property management, bulk purchasing, and investing in costly "repositioning" (upgrading, refurbishing, and retrofits) both to save money and remake buildings for a luxury consumer. They are also newly driven by the financial objectives and timelines for generating investor returns. Industry analysts at Colliers International have observed this shift, noting that "mom and pop ownership" did not "work to singlemindedly maximize the potential of their properties" in the same way (2015, p. 4). As they remake the sector with these practices, all firms (financialized and non-financialized alike) will feel compelled to adopt similar practices to remain competitive.

A second point of significance with the financialization of multi-family housing is at the level of individual suites within a building. When a building becomes an asset, an important struggle begins in each suite, where tenants are freshly exposed to the logics and practices of finance capital, and where financialized landlords attempt to produce investor returns via "accumulation by dispossession," targeting tenants. Accumulation by dispossession (Harvey, 2003), also called "primitive accumulation" by Marx (1976) and Luxemburg (1968), describes the process by which capitalism "originally" grew through privatization, theft, predation, and the enclosure of common lands and resources. According to Harvey (2003), these practices have remained central to capitalist accumulation, and particularly so in the neoliberal era. Capital continues to expand not simply through commodity production, but through force, violence, and "extra-economic" means (Andreucci, Garcia-Lamarca, Wedekind, & Swyngedouw, 2017; Glassman, 2006). This involves the privatization of social and ecological assets (Mansfield, 2007), public assets (public lands, infrastructure, social housing), and re-investment into disinvested places and formerly devalued assets (Harvey, 2003). In the multi-family housing sector, financialization does not freshly commodify a non-privatized "commons" for the first time, but it does involve the "enclosure" of buildings by finance capital, assetizing them as described above. It also involves dispossession, in which investors profit from dispossessing tenants of their earnings and wealth, and potentially their homes.

Financialized landlords have two ways to profits: they can either (1) reduce expenses or (2) raise revenues. Reducing expenses involves cutting costs, finding efficiencies, purchasing in bulk, reducing staff (such as superintendents), harmonizing property management, leveraging credit, and so on. To raise revenues, there is only one source, which is tenants. Revenues are raised by imposing rent increases or applying new charges (for storage, amenities, parking, laundry, sub-metered utilities, etc.). The biggest gains are made, however, from replacing low-rent-paying tenants with higher paying ones. As Starlight CEO Daniel Drimmer, put it: "the money and returns are made in the suites when the suites turn over." In this way, financialized landlords accumulate by dispossessing tenants of greater portions of the income and wealth (via new charges), or by "turning" over suites to raise rents, dispossessing tenants of their homes. This process of "value grabbing" (Andreucci et al., 2017) enriches investors who capture tenants' future income streams, and facilitates a wealth transfer (from tenants to investors) paralleling the broader transfer of wealth associated with financialization, in which the world's wealthiest people (often called "the one percent") have gained at the expense of declines in income and wealth among lower income and working people (Lapavistas, 2009; Piketty, 2013). Because suites are central to investor profits, they emerge as a key site of struggle—between tenants and landlords—over who has the right to control rent levels and occupancy.

# The financialization of Canadian multi-family housing, 1997-2017

This paper uses qualitative methods to explore the changing landscape of multi-family housing in Canada, the business strategies of financialized landlords, and impacts on tenants. To track ownership, I consulted public filings with the Canadian Securities Administrators from 1997 to present for public REITs, which list their holdings in reports. For private REITs and other non-listed entities, I examined data from gray literature, websites, and media, including "Canada Who's Who" landlord lists compiled annually by *Canadian Apartment Magazine*. It is challenging to determine who owns what in Canada, and a key contribution has been to document ownership

(see Table 1). To understand business strategies, this paper drew on extensive analysis of annual reports, business documents, industry media, gray literature, news media, and data gathered from attending industry events. My insights into tenant impacts are informed by engagement with organizers in Toronto, interviews with tenants in Parkdale and other neighborhoods, and ethnographic participant observation at tenant meetings and events. For impacts outside of Ontario, I depended on news media reporting. This section examines financialization of multi-family housing at the national scale, outlining (i) how government policies and neoliberal restructuring *produced* financialization in the multi-family sector by creating conditions for profitable reinvestment, and (ii) how Canadian players evolved into financialized landlords.

### Producing reinvestment

Canada is a country made largely of homeowners (69% of households), a trend supported by housing policy since the postwar period. Nonprofit and social rentals comprise only 6% of housing, built in a short postwar burst. Privately owned, purpose-built rental housing stock-the focus of this study-was largely produced in the 1960s and 1970s, when federal subsidies and tax advantages attracted development (Sewell, 1994). In the following decades, these subsidies were withdrawn, and developers turned to condominium construction (Rosen & Walks, 2015). By the late 1990s, when financialized investment began, private rental housing was a moribund sector. In Toronto, losses of rental housing to demolitions and condo conversions was outpacing new construction (Shapcott, 2002), and supply was stagnating nationwide, despite growing demand. Private multi-family towers in many places offered an important, if undermaintained, de facto source of affordable housing for seniors, immigrant households, lone-parent families, and racially marginalized renters-groups over-represented among low-income renters. Scholars of uneven development (Harvey, 1982; Smith, 1984) note that periods of disinvestment can be paradoxically productive, in that they create fresh opportunities for reinvestment. Understanding this, some landlords opt to strategically "milk" buildings for rental income while letting them deteriorate during periods of decline-gaining windfall profits if property values rise again. An analogous windfall awaited the disinvested sector in Canada in the late-1990s, when two REITs launched IPOs for investment in multi-family: CAPREIT in 1997, and ResREIT in 1998. In 1999, CAPREIT announced "Apartments make money!" on the cover of their annual report, signaling a turnaround in the sector's fortune. I argue that neoliberal state policy and financialization contributed to this change in prospects for multi-family housing.

Government policy reinvigorated the multi-family sector in part by generating a crisis in rental housing affordability. In the mid-1990s, the federal government canceled involvement in social housing and downloaded responsibility to the provinces-effectively putting an end to new construction and reducing the supply of affordable housing going forward (Suttor, 2016). Federal efforts turned to financializing homeownership, by securitizing and guaranteeing mortgage loans with risk-free returns for finance capital (Kalman-Lamb, 2017; Walks, 2014; Walks & Clifford, 2015). These policies attracted (and indebted) borrowers, and drove housing price increases. For renters, the effect has been a pricier milieu with fewer subsidized options, resulting in cost burdens and declining wealth (Kalman-Lamb, 2017). In Ontario, the provincial government "double downloaded" social housing, passing it onto municipalities. The impact, predictably, has been declining availability of affordable housing. Crisis for renters was a lure for investors, as CAPREIT and ResREIT noted in their IPO prospectuses, promising that state withdrawal from social housing would ensure steady demand for their product from lowincome families (and new immigrants in particular) who lacked alternative options (August & Walks, 2018). This condition persists today, as Starlight CEO Daniel Drimmer explained in 2019: "we think there is a definite housing shortage, or almost a crisis level in Canada ... and the good news for investors is there is no easy solution in sight. This is not good news for consumers."4

Government deregulation of rent controls further intensified crises and primed the multi-family sector for re-investment. In 1997, Ontario passed the landlord-friendly Tenant Protection Act

(TPA), which introduced "vacancy decontrol"—allowing rent increases of any amount upon turnover. In strong markets, this incentivized landlords to remove existing tenants and raise rents on the vacated suites. For occupied suites, rents could only be raised annually by a "guideline" amount (in 2018, it was 1.8%). The TPA included a loophole for "above-guideline increases" (AGIs), allowing landlords to pass along the costs of tax increases, security improvements, and major capital repairs to tenants. These legislative changes were immediately felt by tenants via increases in rents and evictions (Mahoney, 2001). They also drew investors to the multi-family sector. The first REITs were launched in anticipation of vacancy decontrol and AGIs in the pending TPA (August & Walks, 2018), and the Assistant Deputy Minister responsible for housing, Dino Chiesa, even left his post in the government to launch ResREIT and capitalize on the opportunities for profit he had helped to legislate (Shapcott, 2002).

A final ingredient that made rental apartments newly accessible to investors in the mid-1990s was financialization, including new innovations like REITs. REITs are trusts that allow investors to pool capital to purchase real estate which is managed by expert advisors. After crisis affecting open-end mutual fund trusts in the 1980s left many firms facing bankruptcy, REIT legislation was introduced in 1993 (Perkins, 2013). Together with government, industry players innovated the REIT "out of the ashes of crisis" as a better-designed, less volatile, closed-end trust (Deloitte, 2004; Koval & Knowling, 2013). For inspiration, they looked to the U.S., where advantageous tax code changes had popularized REITs in the 1990s (Hill, 2005; REALpac, 2015, p. 1-2). REITs were quickly embraced for providing high yields, stable distributions, and tax advantages (Koval & Knowling, 2013). Total assets in Canadian REITs grew from \$80 million in 1993 to \$4 billion in 1998 (Londerville, 2002), to around \$75 billion today,<sup>5</sup> while the number publicly-listed REITs grew from two in 1993 to 50 by 2017.<sup>6</sup> Expansion in size and value has paralleled diversification, with REITs advancing from a focus on commercial real estate (retail plazas, office parks) in the early 1990s, to increasingly more specialized asset classes, including hotels, long-term care homes, and multi-family residential (in 1997), storage (in 2007), health-care properties (in 2010), industrial-only properties (in 2013), and automotive properties (in 2016).

### Canadian players evolve into financialized landlords

Since the late 1990s, there has been spectacular growth in the portfolios of financialized landlords in Canada. REITs alone rose from owning zero to 164,498<sup>7</sup> suites between 1996 and 2017, accounting for a shift from zero to nearly 10% of the private multi-family stock in the country (Figure 1).<sup>8</sup> During this time the number of apartment suites grew by just about half that number. From my list of Canada's top 25 biggest landlords (Table 1), it is clear that the field is dominated by financialized landlords (REITs and others), who make up nine of the top 10, and 18 of the top 25. The combined holdings of financialized players in this "top 25" alone is over 290,00 suites—18% of all Canadian privately initiated apartments (structures over six units).<sup>9</sup> Due to data collection challenges, these numbers likely substantially underestimate financialized ownership.<sup>10</sup>

A central point to emphasize is that this concentration in ownership among big landlords (and financialized landlords) is a new phenomenon. In just 5 years, the proportion of Canadian suites owned by the 20 biggest landlords rose from 15.8% in 2011, to 20.2% in 2017.<sup>11</sup> This is an increase of 27.8%, while the number of apartments grew by only 6.5% over these same years,<sup>12</sup> demonstrating the swift rise in the concentration and of ownership among big owners and financialized landlords in particular.

In Canada, financialization of multi-family private rental has not been driven by global capital and foreign firms, but is homegrown—involving the evolution of small, locally based, often family run firms into sophisticated financialized players. The first REITS were launched in Ontario by longtime industry players who assembled portfolios of existing properties, and issued IPOs to fund greater expansion (see Table 2). From 1997 through to the global financial crisis, other private and family based companies went public, often converting later to REITs. Atlantic Canada's Killam Apartment Properties is typical. They began as a small company with a few buildings, went public in

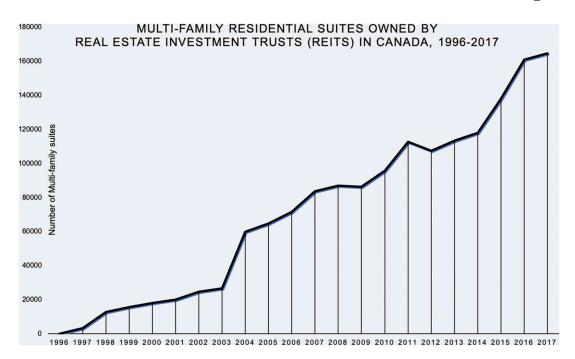


Figure 1. REIT ownership and the financialization of rental housing in Canada.

Rank	Landlord	Type of Company ("shaded if financialized")	Suites
1	CAPREIT	REIT	43,080
2	Boardwalk REIT	REIT	33,187
3	Realstar Properties Ltd.	Real Estate Investment and Asset Manager for pensions (e.g. bcIMC)	30,200
4	Homestead Landholdings Ltd.	Private, family-run company	25,790
5	Starlight Investments Ltd.	Real Estate Investment and Asset Management Company	26,221
6	Northview REIT	REIT	25,188
7	Timbercreek Asset Management	Real Estate Investment and Asset Management Company	18,429
8	Skyline REIT	REIT (private)	16,654
9	Killam REIT	REIT	14,983
10	Minto Properties Inc.	Private integrated real estate company and fund manager (REIT as of 2019)	11,755
11	Quadreal (bcIMC)	Institutional Investor (Pension fund)	11,258
12	Mainstreet Equity Corporation	Publicly-traded real estate company (TSX: MEQ)	10,181
13	Drewlo Holdings Inc.	Private, family-run company	8,558
14	Park Property Management	Private real estate company	8,418
15	InterRent REIT	REIT	8,660
16	Morguard Corporation (includes North American Residential REIT)	REIT and publicly-traded company (TSX: MRG.UN, TSX: MRC)	9,364
17	Q Residential (Conundrum Capital)	Private Equity firm	7,418
18	Akelius Canada Ltd.	Foreign private real estate company	5,500
19	Oxford Properties Group	Institutional Investor, on behalf of OMERS, large Canadian pension plan	6,403
20	Globe General Agencies	Private real estate company	6,720
21	Centurion REIT	REIT (private)	5,511
22	Osgoode Properties	Private real estate company	5,624
23	Hollyburn Properties Ltd.	Private, family-run company	5,143
24	M&R Holdings	Private, family-run company	4,810
25	Pinedale Properties	Private, family-run company	3,855
	Total ownership by financialized landlords in	Top 25, 2017 (ie. shaded entries)	290,712
	Total ownership by all landlords in Top 25, 2	017 (ie. all entries on this list)	352,910

Table 1. The top 25 largest Canadian landlords, 2017<sup>a.</sup>

<sup>a</sup>CAPREIT (2017, p. 4), Boardwalk REIT (2017, p. 3), Northview (Northview REIT, 2017), Killam (2017), Akelius (2017, p. 3); InterRent REIT (2017), Morguard (2017), Q Residential's 2017 totals estimated by combining suites held by their two operable funds (http:// conundrumcapital.com/funds/). Canada Apartment Magazine's 2017 "Who's Who" in Canadian apartment ownership data was used for the remaining companies not cited above.

Name of REIT	Years in	Suites, 2017 (or		
(shaded if defunct)	operation	noted)	Markets	Details
Canadian Apartment Properties REIT ( <b>CAPREIT</b> ) CAR.UN	- 1997	43,080	Focus on ON, also holdings in: BC, AB, SK, QC, NS, PEI	Toronto-based; Canada's first REIT, absorbed ResREIT in 2004
Residential Equities (ResREIT) REE.UN	1998–2004	10,890 (as of 2004)	Focus on Greater Toronto Area (GTA)	Toronto-based, Purchased by CAPREIT in 2004
Northern Properties REIT (NPR. UN)	2002-2015	10,765 (as of 2015)	Biggest landlord in NL and North (NWT, NU); resource focus in BC, AB, SK, OC	Calgary-based; Merged into Northview REIT in 2015
Lanesborough REIT (LRT.UN)	2002 –	1,279	Mostly AB, one property in MB	Winnipeg based; invested heavily in Fort McMurray, AB
Boardwalk REIT (BEI.UN)	2004 -	33,187	Most suites (19,752) in AB, other holdings in SK, ON, QC	Most suites (19,752) in AB, other holdings in SK, ON, Calgary-based REIT, converted from Boardwalk Equities Inc. in 2004 QC
InterRent REIT (IIP.UN)	2007 -	8,660	Secondary market focus in ON and QC	Ottawa-based, converted from publicly-traded company in 2007
<b>TransGlobe</b> REIT (TGA.UN)	2010-2012	21,516 (as of 2012)	ON (70%) with remainder in AB, QC, and Atlantic Canada (NS and NB)	Created from TransGlobe Property Management in 2010; Privatized in 2012 and sold to Starlight, TN REIT, and others
<b>True North</b> REIT (TN.UN)	2012-2015	8,908 (as of 2015)	ON (53%), QC (24%), AB, NS, NB	Created by Daniel Drimmer with properties from TransGlobe REIT
Morguard North American Residential REIT (MRG.UN)	2012 –	5,335	Most suites in ON, small number in AB	Toronto-based, Created with properties from Morguard Corporation (TSX:MRC)
Northview Reit (NVU.UN)	2015 –	25,188	BC, AB, SK, ON, QC, NB, NS, PEI, NF, NWT, NU	Merger of NP and TN REITs and properties from Starlight and a public sector pension
Killam Apartment REIT (KMP.UN)	2016 –	14,983	Atlantic Canada (NS, NB, PEI, NL), also AB and ON	Halifax-based, converted from publicly-traded Killam Properties Inc.

2002, and converted into a REIT in 2016 with a portfolio of 14,983 suites. In addition to REITs, asset managers and institutional investors entered the fray in these early years, including British Columbia Investment Management Corporation (bcIMC) in 1999, Kingsett Capital in 2002, and Timbercreek in 2007.<sup>13</sup>

Financialization to date has expanded not through new development, but largely by consolidating existing stock. In Canada, the scarcity of this stock (amidst high demand) is central to its appeal. In 1999, Mainstreet Equity, explained that "the threat of new supply coming into the marketplace does not exist in the multi-family market throughout Canada" (p. 18), and 2 decades later Starlight's CEO argued that "there is a significant shortage and nothing is being replaced … we like the fact that there is still virtually a complete barrier to entry in the multi-family space." Financialization has created opportunities to overcome these barriers, and a goal of many firms is to acquire as much of the finite existing stock as possible.

Demand for apartments went from "insatiable" in the early 2000s (McMahon, 2015), to "sizzling" after the 2008–2009 global financial crisis, with multi-family outperforming all other sectors of the real estate market (Lobo, 2013). New players emerged and snapped up properties at a "torrid pace" (Ashlar Urban, 2013), including Akelius—the only foreign firm among Canada's biggest landlords. Post-crisis, other large companies (e.g. Realstar, Minto Group, and Oxford Properties<sup>14</sup>) launched IPOs, expanded, and transformed into sophisticated financial vehicles. Starlight Investments exemplifies this trend. It began as Transglobe Property Management with three buildings in 1995, and had expanded to 26,500 properties by 2010 when it was converted into TransGlobe REIT. Two years later, CEO Daniel Drimmer privatized the REIT and many of its properties were acquired by his newly-launched vehicles, Starlight Investments and True North (TN) REIT. In 2016, TN merged with failing Northern Properties REIT to create the 25,188-suite Northview REIT. In 2018, Starlight managed Northview and multiple financial vehicles with \$9 billion in assets.

As REITs and other real estate investment vehicles have grown, the profile of investors has changed as well. Early investors were individuals (i.e. "retail" investors), seeking high yields and payout ratios. As the vehicles matured and grew, domestic institutions came to dominate, and more recently the larger players have garnered sufficient trading volume to attract foreign institutional investors as well. Minto REIT, the newest multi-family REIT launched in 2018, found that 80% of its investors were large institutions—a reversal of the experience of early REITs in which individuals held the majority of the stock.<sup>15</sup>

# Uneven geographies of rent control

A national-scale analysis is valuable for revealing how state policies enable or limit financialization (Fernandez & Aalbers, 2016). Canada's varied landscape of rent control regulations provides an opportunity to compare the uneven penetration of financial investment into different provincial apartment markets. Perhaps the most striking pattern is that some provinces are over-represented in terms of REIT penetration (compared to their total share of the nation's multi-family stock), while others are under-represented. The absence of rent controls, which are set by provincial legislation, appears to be strongly related to REIT activity.

In Manitoba, Quebec, and British Columbia—three of five provinces with rent control (Prince Edward Island and Ontario also have it)—the share of Canada's REIT-owned suites is *lower* than would be expected, given each province's proportional share of the country's total stock (see Figure 2 and Table A1 in the Appendix). Manitoba is noteworthy: it is home to 3.22% of Canada's apartment units, but only 0.05% of its REIT-owned suites. Manitoba has been virtually ignored by REITs, save for one 77-suite property. Manitoba's rent control is especially strong, as it is tied to apartment *units* and not to *tenants*, preventing the increases enabled elsewhere by vacancy decontrol. By comparison, Manitoba's prairie neighbor Saskatchewan, which scrapped rent control in 1992, has half the suites but 70 times more REIT ownership. In Saskatchewan, other factors attract investment, including strong market fundamentals associated with an economic boom on the back of oil and gas

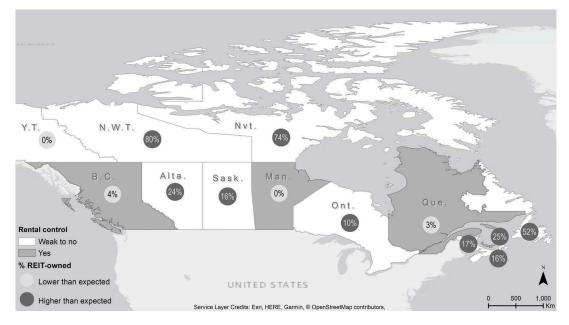


Figure 2. REIT-owned suites (as a percentage of suites in a given province/territory) and patterns of rent control in Canada. Map credit: Rob Feick.

development. In addition, the biggest investor, Boardwalk REIT, started in Alberta and expanded in 1996 into Saskatchewan as its economy boomed. At that time and subsequently, the absence of rent controls in both provinces was noted favorably in the REIT's reports (Boardwalk, 1998, 2010).

A similar comparison can be made between Quebec and Ontario. Quebec is subject to rent control and has 42% of Canada's apartments, but only 14% of Canada's REIT-owned suites. Only 3% of multi-family rental units in the province are REIT-owned.<sup>16</sup> By contrast, Ontario—with vacancy decontrol and weak tenant protection—has fewer of Canada's suites (33%) but 42% of its REIT-owned suites, and three times more than Quebec. This disparity is striking, and rent controls likely play a role. Ontario also hosts headquarters for many key firms, which built up local portfolios based on local expertise. In Quebec, other factors also serve to chill investor interest (lower demand, more social housing, French language barriers), along with housing characteristics that might deter investors—including small buildings (many have three to five units) with a low-rise, walk-up character. While other factors have contributed to the varied REIT penetration across provinces, the general pattern is clear: provinces that are over-represented in terms of REIT ownership have weak or no rent control, including Ontario, Alberta, Saskatchewan, the North (Northwest Territories and Nunavut), and parts of Atlantic Canada (Nova Scotia, New Brunswick, Newfoundland and Labrador).<sup>17</sup>

Financialized landlords have articulated their preferences for deregulation. Killam's management noted in 2017 that with "the majority Killam's portfolio not exposed to rent controls," they have the "flexibility to move rents to market on an annual basis" (p. 8). They also noted that "in Ontario and PEI, both with rent control," the REIT will still "maximize rental rates" because the markets are extremely tight (Ibid.). Representatives of several big firms shared their thoughts on rent control with the media, with Starlight's Drimmer calling it "completely counterproductive," and Timbercreek's Ugo Bizarri underlining the need for "vacancy decontrol" (Marr, 2017).

# A typology of geographic-investment strategies

Examining changes in private multi-family ownership at the national scale reveals how financialization opens up geographical frontiers. Investors have distinct strategies for different types of properties, and I argue that these map on to the geography of multi-family housing in Canada. Financial investors differentiate between core, value-add, and opportunistic strategies (Kuzmicki & Simunac, 2008).<sup>18</sup> The safest approach preferred by institutional investors is to target *core* real estate assets, which are stable, well-maintained assets that generate reliable cash flow. In the world of apartments, these would be luxury or recently renovated, fully occupied buildings with higher rents. Secondly, for those seeking higher returns and open to higher risk, a *value-add* asset is appealing. Value-add properties have room for improvement: they may be under-maintained and in marginal locations. Value-add properties can be improved through "repositioning," which extracts greater value and generates profits for shareholders. A third category of property attracts an *opportunistic* strategy, which offers higher risk and reward, for properties that are badly neglected, vacant, poorly located, or in emerging markets (Ibid.).

It is possible to conceive of geographical choices in these categories of core, value-add, and opportunistic (see Table 3). Well-located parts of major-market communities would be a spatial analog of core investments, while marginal areas (such as disinvested inner suburbs) and secondary and tertiary towns and cities would align with a value-add investment strategy—offering higher risk and potentially higher reward. Finally, communities experiencing resource-driven economic growth attract opportunistic strategies for risk-taking investors chasing resource-based speculation. The following sections explore these "actually existing" geographies of financialization in detail.

# Major markets, repositioning, and accumulation by dispossession

In major market cities with high growth, risk-averse institutional investors own and operate a range of core multi-family assets. Financialized landlords can make bigger gains, however, from value-add buildings, using investment strategies that "reposition" them to be more profitable, sometimes even transforming them into core assets that can be sold to pension funds and insurance companies. Repositioning strategies fall on a spectrum ranging from bare-bones efforts to "squeeze" new value from old buildings, to intensive renovation programs that remake buildings for a gentrified tenant base. Elsewhere these strategies have been called "squeezing" and "gentrification-by-upgrading" (August & Walks, 2018). "Squeezing" extracts value with minimal investment, and can be achieved via strategic deployments of capital, finding operating efficiencies, and by extracting revenue from tenants (via rent increases, fees, sub-metering, AGIs, and so on). In areas with a rent gap, "gentrification-by-upgrading" goes a step further and features investments in upgrading (lobbies and suites) to attract higher income renters. It requires tenant removal (sometimes through harassment or eviction), and includes significant rent increases. In both cases, repositioning is a business model that accumulates by dispossession-it extracts greater value from sitting tenants, or displaces them and extracts higher rents from the subsequent (potentially more affluent) tenant who replaces them.

Mainstreet Equity is an example of a firm that appears to operate on the slumlord-end of the "squeezing" spectrum. Operating in major western Canadian markets, Mainstreet went public in 1998, growing from 250 to 9,878 suites by 2017. They purchase "underperforming" buildings in Edmonton and Calgary, and implement a multi-stage process to add value through repositioning. They "unlock value" (1999, p. 10) first through operational efficiencies: making energy and utility

Table 3. A typology of geographic-investment strate	egies.
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Asset/Investment Type	Geography
Core	Well-located parts of major-market communities
Value-Add	Marginal parts of major-markets; secondary- and tertiary-towns; Manufactured home communities
Opportunistic	Remote and "emerging" markets; Communities with extractive and resource-based growth

modifications to save on costs. The greatest gains, however, come from tenants: in 1 year alone, Mainstreet boasted a 10% increase on rent rolls (2000, p. 10). According to a market analyst, "Mainstreet's business model is snapping up run-down apartment buildings, fixing them up (i.e. 'stabilizing' them), and renting them out at higher rents suitable for the middle of the market" (Milstead, 2015). Displacing tenants is central to this business model. Mainstreet's website (2017a) explained a strategy to reposition buildings "at higher rents [with] attractive features for credit-worthy tenants" who would replace existing tenants—a group characterized as to blame for creating a "downward spiral effect" on buildings.

Mainstreet's strategy emphasizes profits over upgrades. In 2015, they were issued the largest public health prosecution fine in Alberta's history. The \$250,000 fine (plus a \$37,500 victim fine surcharge) was for "life threatening" risks related to unsanitary and unhealthy conditions at an Edmonton property with pest infestation, garbage issues, mold, faulty plumbing, unheated common areas, unlit stairwells, broken windows and scattered glass, and the presence of a squatter (Blais, 2015). This extreme property neglect was acceptable to Mainstreet's management, who claimed that "the long-term benefits will far outweigh the short-term effect [of the fine] on the financial performance of the corporation" (2017b, p. 3).

Boardwalk targets major markets in the west, using value-add strategies. The company has a three-tier repositioning program, with "Boardwalk Living"—the lowest end category—comprising the majority of their stock. When western markets were hot, the REIT found it easy to squeeze rents from lower-income (or "price-sensitive") tenants, but post-resource crash, they have turned to "repositioning a large number of suites" (2017, p. 4) into their "Boardwalk Communities" brand or "Boardwalk Lifestyle" luxury suites. The "Communities" buildings are surrounded by gentrification—"mature areas near schools, parks, downtown core, shopping, and other desirable amenities"—and are targeted for suite modernization. In "extremely attractive locations and desirable neighborhoods" the "Living" brand targets "the more discriminating renter" (2017). Boardwalk's renovations are followed by rental increases, aiming for an 8% return (2017, p. 38).

Starlight also uses a range of value-add strategies in major markets. As per their website, their "Canadian multi-family value-add program" targets "underperforming and undercapitalized properties in strong rental markets," and has repositioned "more than 100 buildings." Starlight's business model reveals the importance of displacement to financialized landlords, and how accumulation advances by dispossession at the site of the individual suite. As described earlier, the company's CEO explained, "the money and returns are made in the suites when the suites turnover." In other words, the site for profits is *in the suites*, but these are realized *when the suites turnover*, that is, when tenants are removed. In addition, Starlight has what they call a "core plus" business line, in which they sell a partially-repositioned building (having completed "30–40% of the unit turns") to a buyer who can "take it for the next 5–10-year hold period and wait to turn the next batch of un-renovated units." Drimmer explained that "in a rising market-rent environment there is also money to be made on the *second turn* apartments, as we call it, as the first apartments turn over." Investor profits therefore derive, in some cases, from plans to capitalize on repeated tenant turnover and rent increases.

In addition to squeezing value add properties in major markets, firms like Timbercreek more aggressively gentrify-by-upgrading. Their "value-add repositioning program" begins with "stabilizing" a building to increase operating revenue with minimal capital investment. This involves finding operational efficiencies, but also "improving the quality of the tenant and tenant profitability" using "stronger disciplinary measures for problem tenants, including evictions" (2012, p. 7). Second, Timbercreek applies a "value-add renovation and repositioning program ... with the objective of increasing monthly rents," which involves "structural and cosmetic renovations to the building's common areas and apartment suites" (Ibid.). Timbercreek's niche focus is on gentrifying buildings in areas that will support significant rental increases. According to founding director Ugo Bizarri: "we look for buildings in good locations that need a little TLC ... you can fix a building but it is very, very hard to fix a location" (Anderson, 2012, p. 19). They acquire run-down buildings in "local markets that are getting gentrified," (O'Dea & Schwartz-Driver, 2014) and in under 3 years, can sell a repositioned building to an institutional investor seeking a stabilized "core" asset. Like their competitors, Timbercreek's profits are linked to displacement. According to Patrick Smith, VP of Debt Investments, repositioning brings apartments "up to a condo quality" and "in many cases, double rents." Referencing Vancouver, he explained that "the business plan there is to *roll the tenants*, and in that market, we are seeing them take rents two-three times what the existing rents are."<sup>19</sup>

Akelius, the only foreign-based financialized landlord among Canada's major players, operates similarly. Since 2012, Akelius has acquired 5,500 suites in Toronto and Montreal, aggressively upgrading to what they call "first class". They target gentrifying areas, "such as Brooklyn in New York, Parkdale in Toronto, and Kreuzberg in Berlin," where "young people move in and lift the area" having a "positive effect on the rent level" (2017, p. 12). In Toronto, their aggressive approach has attracted media attention and tenant resistance, related to firing superintendents, disruptive renovations, illegal unit entries, failure to repair suites, and issuing costly back-to-back AGIs (Gallant, 2014a, 2014b; Spurr, 2014). Eviction-related data from the Landlord and Tenant Board (or LTB, where disputes are resolved) speak to the qualitative shift in the approach taken by Akelius. In one building, acquired in 2014, the previous landlord had made four LTB applications over the previous 2 years. Akelius matched this after a month of ownership, and has averaged 28 LTB filings per year ever since—14 times the rate of the former owner.<sup>20</sup>

### Secondary and tertiary towns, and manufactured home communities

A second geographical category for investors includes secondary and tertiary markets—communities with slower growth and fewer existing apartments. Their strategy is to overcome the barriers to investment in these smaller places—including economics that do not support new construction, distance from other markets, and the absence of large stocks of apartments to build a significant portfolio. Once situated, financialized landlords benefit from lack of competition, barriers to new entrants, and monopoly-style benefits over local markets.

Skyline REIT exclusively pursues smaller markets. The family-run company started with one building in the 1990s, and by 2017 owned 15,178 suites in six provinces. According to CEO Jordan Castellan, "Our bread and butter is the secondary and tertiary markets—cities like London, Kingston and Windsor, which we like to call 'OHL hockey towns'" (cited in Ruddy, 2015, p. 24).<sup>21</sup> Sidestepping large cities where financialized players compete for pricier properties, Skyline has acquired modest apartment blocks in a large number of "B and C market communities" (White, 2013), like Ontario's Tillsonburg, New Hamburg, or Mount Forest—with populations under 20,000. Skyline's markets "do not have rental rates that justify competition from new building and/or condo development" (Skyline, 2016, p. 57) and lack "the critical mass required by large real estate companies to enter the market and increase competition for acquisitions" (Skyline Apartment REIT, 2016, p. 57). Focusing on value-add properties, Skyline benefits from strategic debt management and from "economies of scale and the supportive infrastructure to drive added value from its properties," compared to previous owners who had "less leverage with vendors and utility companies for paring expenses and/or bulk purchasing" (Skyline Apartment REIT, 2016, p. 55).

Skyline's gains are also "squeezed" from tenants. Castellan put it this way: "we have one major revenue stream (rent), we work at controlling expenses ... and then we take the income that is left over and share it on a pro-rata basis with our Unitholders" (2015, p. 8). Limited supply in small markets ensures that tenants have few alternatives, and are forced to absorb increases. In 2013, Castellan explained that "the rental stock has not kept up with the population in 90% of the communities we buy in," putting Skyline "in a position to make significant rent increases" (White, 2013).

InterRent REIT targets secondary markets that are "fragmented in terms of ownership and are not generally the focus of larger [REITs], pension funds, or institutional investors" (InterRent, 2007, p. 12). In addition to higher cap rates<sup>22</sup> and low vacancies, InterRent identified "greater opportunities for rent increases" in these markets, given "the relative lack of significant competition from the development of condominiums" (InterRent REIT, 2007, pp. 15–16). Unlike Skyline, InterRent aggressively repositions value add buildings in gentrifying areas. This began in 2006, when InterRent entered the city of Hamilton,

"with the intention of undertaking significant capital improvements to reposition the building of a highly desirable neighborhood" (InterRent, 2006, p. 39). Their "value creation" strategy involves "increasing rents through exterior, common area, and in-suite improvements," applying for AGIs, raising parking and ancillary fees, and "improving first impressions of buildings (lobbies, entrances, landscaping) to make them more marketable" (InterRent, 2014, p. 5). Displacement is central to "value creation," as InterRent seeks to "grow the rental revenue base ... by removing undesirable tenants and implementing policies and processes to attract more desirable tenants" (Ibid.). In addition to explicitly promoting displacement, management explicitly intends to capitalize on gentrification. In 2006, they explained that the "common element" in buildings targeted for acquisition, "is the working-class target market of its tenant profile," despite being "generally located in middle class neighborhoods with good transportation access" (2006, p. 39). In other words, they target buildings in gentrifying communities and remove "working class" tenants. In Hamilton this has inspired tenants in four buildings to declare a rent strike, opposing AGIs that InterRent is seeking to cover cosmetic renovations while neglecting basic repairs (Moro, 2018).

Mobile home parks represent another non-major-market geography that has been swept into the orbit of finance capital. In 2005, Realstar was one of the first to bring "institutional investment and management" to the sub-market, with its "Manufactured Housing Partnership Fund I" (followed by II and III). The 5,000 mobile home pads acquired through these funds are operated under the Keystone and Realstar brands.<sup>23</sup> CAPREIT has also financialized the trailer park, with its first acquisition in 2007 and growing to 6,456 "manufactured home community" (MHC) suites by 2017. According to former CEO Tom Schwartz, MHCs offer stable long-term cash flows, high occupancy rates, steady increases in average monthly rents, and far lower capital and maintenance costs than apartment buildings (Marketwire, 2012). Called "recession proof" by one industry observer (cited in O'Brien, 2016), trailer parks have also attracted investment from Boardwalk REIT and from bcIMC, which bought Canada's largest modular home park developer (Parkbridge Lifestyle Communities) in 2010 (Ibid.). Killam REIT also owns trailer parks, and their strategy appears to be to milk them for profits. In Gander, Newfoundland, tenants were frustrated at constant fee hikes that had been imposed since Killam took over. According to a tenant, "Ever since they've bought the land, every year our land lease goes up \$10 dollars every year ... They're just collecting money and just sitting back and the money is coming in, just raising it every year" (quoted by CBC News, 2016a). At two communities, Killam was accused of neglecting basic health and safety, with arsenic reported in the drinking supply at a community in Ottawa, and a 13-month boil water advisory at a community in Lake Echo, Halifax. In that community, Killam's lawyers fought a tenant who sought a rent abatement after living over a year without drinking water in his home (CBC News, 2016b; Jeffrey, 2013).

### Opportunistic investing in resource-oriented and northern communities

A third geographic-investment strategy adopted by financialized landlords is opportunistic investment in resource-oriented and northern communities. In private equity real estate, "opportunistic" strategies offer high risk and high return, and involve things like "repositioning of poorly managed, obsolete, and/or vacant assets," and investing in "emerging markets" (Kuzmicki & Simunac, 2008). Opportunistic strategies have been common in the United States, in areas affected by the foreclosure crisis. Timbercreek (2012), for example, has acquired assets from "distressed operators" in order to allow Canadian investors to "take advantage of the recent correction in the U.S. multi-residential real estate market." Focusing on "landlord-friendly legal environments" where they can acquire "mispriced or mismanaged" buildings, their U.S. Opportunity Fund repositions properties, increases rents and seeks a gain on the sale of the asset (Ibid.). In Canada, declining buildings are targeted with value-add strategies and squeezed for profits, while the truly opportunistic strategies, I argue, chase speculative growth associated with resource extraction in northern communities. This is an approach taken by Northview and its predecessors (Urbco Ltd. and NP REIT), and by Lanesborough and Boardwalk REITs (for some of their holdings).

Canada's north includes three territories: Yukon, Northwest Territories (NWT), and Nunavut (NU; established in 1999), with a combined 2016 population of 113,604, and a dispersed pattern of settlement, with many communities accessible by airplane or by winter ice road. The roots of financialized investment trace to 1991 when Calgary-based Urbco Ltd. went public to "get in on the ground floor" (1998, p. 5) with northern economic development, acquiring the properties and expertise of 11 existing northern real estate companies. Urbco targeted "opportunistic real estate markets such as Yellowknife and Iqualuit"—"emerging" areas "overlooked by other developers," with limited housing supply (1998, pp. 3-7), and burgeoning growth from the "treasure chest" of resources (2003, pp. 2-3). Specifically, diamond mining, oil and gas exploration, and pipeline development spoke to opportunity in NWT, while government-driven business expansion and housing shortages in the newly-created NU promised longterm growth in the east. Urbco's goal of "continuously prospecting new land development opportunities" (1998, p. 2) led them to chase natural gas extraction in Fort Liard; pipeline development in Inuvik; oil drilling in St. John's Newfoundland; coal, gas, oil, and timber development in northern British Columbia; and rapid speculative growth in Fort McMurray, home to the largest oil sands production facility in the world. In 2002, Urbco converted to Northern Properties (NP) REIT, which continued to capitalize on speculation accompanying resource exploration and extraction, charging high rents to the rush of workers who encounter very tight housing markets.

High barriers to entry are central to NP REIT's objective of renting to "creditworthy tenants in northern Canadian markets which are experiencing rapid economic growth and where there are significant structural impediments to new competition" (Urbco, 2002, p. 6). NP REIT (now Northview) has an effective monopoly, holding 74 and 85% of all privately-initiated rental structures in Iqaluit and Yellowknife, respectively.<sup>24</sup> As a result, the REIT boasts its ability to "influence rental rates and other rental conditions favourably" (Ibid., p. 36). For tenants, the downsides of this are obvious. In the media, NP REIT was accused of using monopoly power to drive high rents (Sabin, 2014), neglect service, and allow pest problems to fester in some buildings (CBC News, 2015; Rendell & Taylor, 2016; Willis, 2013). Monopoly enables exclusionary practices, and in 2014, NP announced that it would no longer provide housing to income assistance recipients in Yellowknife (Punter, 2014), a move challenged as contrary to the NWT Human Rights Act (Campbell, 2014). While NP REIT formally reversed its position, they retained de facto power to rent selectively. According to people who have experienced homelessness in Yellowknife, Northview is known for "blacklisting" tenants, preventing them from accessing housing-even in different northern communities (Christensen, Personal Communication, 2017 02 09). Blacklisted tenants have very few options—even if they obtain a government subsidy for use in the private market, Northview's refusal to rent to them has forced some to remain in homeless shelters.

Northview's business model reproduces social divisions and uneven development. Their focus on "creditworthy" tenants in centers of economic growth sharpens patterns of uneven rural-urban development in the north (see Christensen, 2013), and privileges spaces with higher proportions of non-Indigenous local residents. In these centers, the REIT pursues "strong rental covenants"-long-term leases with government and corporate tenants (who then sub-lease to their employees, often from the Canadian south). This reinforces a divide between higher-paid people from the south and locals from the north—the majority of whom are Indigenous peoples (including people with First Nations, Inuit, and Metis ancestry) and who tend to experience higher levels of poverty, lower quality housing options, and higher levels of homelessness (Ibid.). While investment in government administration and resource extraction boosts northern economies, it rarely benefits Indigenous peoples (in terms of jobs, housing, or wealth), and is often experienced as another step in a long history of colonial dispossession. Industrial mining, for example, has enriched non-Indigenous outsiders, while leaving a legacy of social and cultural disruption, health issues, and environmental destruction for locals (Keeling & Sandlos, 2009). In these ways, financialization premised on catering to privileged populations and chasing extractive industries deepens existing patterns of exploitation and intensifies uneven landscapes of northern housing opportunity.

The key strategy in opportunistic markets appears to be to "squeeze" high rents while making minimal investments, thus capitalizing on tenant desperation in tight markets. With opportunism, however, comes

risk. In 2007–2008, the global financial crisis was followed by a 2009 collapse in western Canadian oil markets, leading to significant losses for NP REIT, and also for Boardwalk and Lanesborough, investors in Fort McMurray and oil sands communities. NP REIT initially faced the crisis with brazen opportunism, promising to "more efficiently 'mine' property we already own" for more profit (2008, Ibid., p. 5). The next year NP conceded "this seemed to good to last ... and it was" (Northern Property REIT, 2010, p. 3). As "business conditions began to decline for the REIT" (Ibid.), they acknowledged the limits of a bare-bones "squeezing" strategy dependent on low vacancy rates, noting that "in the boom years in Alberta pre-2008, apartment buildings in places like Fort McMurray and Lloydminster were so full and labour conditions so tight, that it had been difficult for us to keep properties in 'tip top' condition" (p. 4), and once vacancies increased, their properties "were not in rentable condition for the few potential tenants willing to take them up" (Ibid.). The opportunistic approach, it would seem, is to cash in on squeezing tenants and neglecting upkeep until the party is over.

## Conclusions

Financialization is re-shaping Canada's multi-family private rental housing sector. Beginning in the mid-1990s, financialized ownership has expanded to penetrate formerly fragmented markets in all corners of the country. In 2 decades, REIT ownership rose from zero to 10% of suites, and financial vehicles now dominate among the nation's biggest landlords. In Canada, this process has been homegrown, involving the evolution of small, locally based real estate companies into large and sophisticated real estate investment platforms. The conditions for profitable reinvestment in the moribund multi-family sector were produced by neoliberal retrenchment and deregulation, generating an affordability crisis for tenants and an opportunity for investors. In addition, financial innovations offered new and lucrative opportunities to access vast amounts of capital, consolidate ownership, and reinvest in the scarce supply of aging multi-family structures, buoyed by strong demand from tenants with few other options.

Across Canada, financialized landlords have targeted big city neighborhoods with sizzling markets and sleepy rural towns alike, adopting varied geographical-business strategies. In this paper, I propose a typology that links core, value-add, and opportunistic investment strategies to geographies including major markets, secondary and tertiary towns and cities, and northern and resourcedriven boom towns in Canada. For many financialized landlords, a value-add strategy extracts profits from aging buildings in marginal areas: by finding efficiencies, raising rents, and profiting from tenant dispossession. In hotter markets, an aggressive strategy of "gentrifying-by-upgrading" remakes entire buildings for an affluent tenant base. By furthering impoverishment in marginal markets, and intensifying gentrification pressures in others, this process contributes to patterns of socio-spatial inequality, within and between cities and regions.

In the neoliberal era, capital increasingly accumulates by dispossession (Harvey, 2003), a process that centers, according to Andreucci et al. (2017), on the transfer of property rights. In this paper, I have argued that when property rights transfer to financialized landlords, a multi-family structure undergoes a transformation that has relevance at two scales. The first is the scale of the building, which is reborn as a financial asset and is newly available to finance capital as an investment product. Across the country, the steady "assetization" of buildings enrolls them into the supply-side side of financialization (Ward & Swyngedouw, 2018), opening up the sector as a new frontier for financial accumulation going forward. As a financial asset, a building is changed in many ways. First, its potential to make money for investors is prioritized over its value as a home. Mainstreet Equity's comments on real estate illustrates this: "many would say Mainstreet Equity Corp. is in the real estate business. The truth is, we're in the business of making money. And the real estate industry happens to be our vehicle for doing that" (2000, p. 4). As vehicles for making money, multi-family properties are subjected to new styles of management driven by financial logics, metrics, and priorities to expand shareholder gains. As this paper has shown, these practices aggressively "reposition" buildings to be more profitable. Importantly, this affects not only the "assetized" corner of the sector, but will increasingly compel non-financialized landlords to follow suit. Colliers International (2006)

noted, "the emergence of REITs and other large investors has deeply impacted the multifamily investment landscape," and warned that "Laissez-faire landlords will not survive unless they maintain competitive product quality and service level" (p. 3).

A second site of importance is the suites—or individual homes—in multi-family buildings. While financialization occurs when a building changes hands, the profits for investors are made from individual tenants, in individual suites. As Starlight's CEO put it, "the money and returns are made in the suites when the suites turn over." Specifically, financialized landlords accumulate from each suite through dispossession, whether by dispossessing tenants of a greater share of their income and wealth (through rent increases, AGIs, cost increases, submetering, and so on), or by dispossessing tenants of their homes (to achieve vacancies that enable decontrolled rent increases). These practices can harm tenants by burdening them with new costs, generating stress and anxiety, and displacing them from their home and community. Because the suite is so important to both financialized landlords (as their source of revenue generation) and to tenants (as their home), it emerges as a key site of struggle, and a key point of contradiction between the use value and exchange value of housing. According to Andreucci et al. (2017), property will increasingly be the focus for challenges to neoliberal capitalism, in a context where finance accumulates by "grabbing value" from future income streams of working people in the form of rents. It is not surprising then that financialized landlords are keenly eager to control the property rights related to suites-including rights over occupancy and eviction, and control over rents. This points to the value, from the perspective of advancing housing justice, in strengthening regulations that protect tenants from rent increases and that secure their tenure. Indeed, my analysis has shown that in Canadian provinces with rent controls, financialized landlords have been less active in acquiring properties and seeking to, in the words of a Timbercreek executive, "roll the tenants." It is also not surprising that tenant-based movements have begun to gain power. In Canada, organized tenants have recently launched struggles against the tactics of financialized landlords (and non-financialized landlords using similar strategies) in Parkdale (Parkdale Organize, 2018), Ottawa (Crosby, 2019), and Hamilton (Power & Risager, 2019).<sup>25</sup> Their efforts have involved extra-legal rent strikes, acknowledging the failure of existing laws to protect tenants from rent gouging and eviction, and to protect communities from rampant gentrification.

While policymakers might laud financialized landlords for reinvesting in aging multi-family housing, this reinvestment is uneven and extractive, improving assets not for tenants but at their expense. If preserving and providing affordable housing are a priority, governments could focus on better rent control regulations and tenant protections. Federally, the Canadian government could stop providing favorable CMHC-backed lending to financialized landlords, or make lending contingent on anti-displacement guarantees. Governments could also bar financial vehicles from owning multi-family residential housing, in recognition that this important component of social wealth should not be treated as a financial asset. Germany, for example, has banned REITs from owning certain multi-family residential buildings. In Berlin, a planned referendum proposes to ban rental housing ownership by large landlords, and expropriate 200,000 units for conversion to social housing (Stone, 2019), potentially setting a bold example for Canada and other countries.

### Notes

 The assessed value, according to data publicly available on the Municipal Property Assessment Corporation's (MPAC's) kiosk at Toronto City Hall, was \$16,879 million in 2010. A sales data report, purchased from MPAC by the author revealed the sales price to be \$22 million.

3. These and subsequent quotes were taken public comments made by Starlight Investments CEO Daniel Drimmer in his capacity as a panelist in a Queen's University Commercial Real Estate Executive Seminars event, "Real Estate Capital Markets, 2019," held in Toronto on Feb. 7, 2019.

<sup>2.</sup> Janine is a pseudonym.

<sup>4.</sup> Op cit, footnote 2.

<sup>5.</sup> This figure was cited by an industry expert at the executive seminar, *Real Estate Capital Markets 2019*, held in Toronto on Feb. 7, 2019.

- 18 👄 M. AUGUST
  - 6. The history and growth of REITs described here is compiled from the author's analysis of REIT filings on to Canadian Securities Administrators (www.sedar.com) from 1997 to 2017.
  - 7. This total includes all publicly-traded REITS and two private REITs in Canada, and includes their apartment suite holdings *and* manufactured home community (MHC, or mobile home park) holdings. Without the latter, Canadian REIT suite holdings total 153,868 in 2017.
  - 8. This figure (9.5%) was calculated using the REIT suite holdings (153,968), without MHCs (see footnote 7), divided by the October 2017 total for privately-initiated rental stock in Canada, six suites or more (1,622,752), as reported by CMHC (2017). While most data on privately-initiated rental refers to buildings with 3+ suites, the figure for buildings with 6+ suites more accurately reflects the trends explored in this paper, given that buildings targeted by financialized investors are apartments (very few are three to five units).
  - 9. Calculated based on data in Table 1 for all entries excluding "family-owned private real estate company." The percentage was calculated with this total of 291,702 suites, and the total number of privately-initiated rental structures over six suites in Canada, as in footnote 1.
  - 10. These figures are underestimates because I only include in the "financialized" category those entities that are in the top 10, missing out the (potentially) large aggregate ownership of smaller players. Secondly, it's very hard to get hard portfolio numbers for nonpublic financialized players, including pension funds. In this sense, large players may be missing from my list. AIMCO, which manages public pensions in Alberta, for example, co-owns 1,203 suites in Toronto's Parkdale, which I discovered through industry literature and media sources. They are an example of an entity whose holdings aren't included in these totals.
  - 11. For the top 20 biggest landlords in 2017 (who are estimated to hold 327,967 units), I used figures from Table 1. For the top 20 biggest landlords in 2011 (who were estimated to have held 241,449 units), I adapted self-reported data (by landlords) submitted to *Canadian Apartment Magazine's* (2011) annual "Who's Who" list of apartment owners in Canada, including both "owned" and "owned and managed" categories, improving it to the best of my knowledge (adding in data for Northern Properties REIT and Interrent REIT, for example).
  - 12. This was calculated based on data for the privately-initiated apartment universe in Canada in 2017 (1,624,353) and 2011 (1,525,577), using data available from CMHC's online Housing Market Information Portal.
  - 13. While launching earlier, Timbercreek entered the Canadian multi-family housing market in 2007.
  - 14. Realstar began in the 1970s as a family-based firm with few properties, and by the 2000s had adopted an asset management function for pensions and banks, and in the 2010s launched private equity real estate funds investing in Canadian multi-family housing. Minto similarly evolved from a family-run firm to include asset management functions, private equity, joint ventures, and co-tenancies with institutional partners. In 2018 Minto converted to a REIT. Oxford properties began with one Edmonton property and now serves as the real estate investment arm of an Ontario pension fund, managing \$20 billion in assets.
  - 15. These trends were discussed by participants at the Queen's University *Real Estate Capital Markets* executive seminar held in Toronto, Feb. 7, 2019.
  - 16. Incidentally, at the 2019 Canadian Apartment Investment Conference, Montreal was identified by many presenters as a "hot market" with lots of new interest.
  - 17. An outlier in this general trend: Prince Edward Island is also over-represented in terms of REIT ownership, but it does have rent control.
  - 18. These definitions and categories are derived from an article outlining six types of private equity real estate funds (core, core plus, value-add, opportunistic, mezzanine lending/distressed debt, and funds of funds). The three simplified categories used here emerged from an analysis of the language used and strategies adopted by multi-family oriented REITs and other financialized landlords, in annual reports and other filings, as well as through other literature.
  - 19. Mr. Smith's comments were made as a panelist at the Queen's University Commercial Real Estate Seminars event "Real Estate Capital Markets," held in Toronto, February 7, 2019.
  - 20. This was calculated using LTB data for applications made to the board, but does not include information on what the application was for, or the outcome of the application. The building is 99 Tyndall Avenue, the former owner was Jeff Rand.
  - 21. OHL stands for "Ontario Hockey League," a league for players aged 16–21 and recruiting ground for the big league National Hockey League (NHL). The OHL has teams across smaller centers in southern Ontario and the American Midwest.
  - 22. The capitalization rate or "cap rate" is used to describe the rate of return that can be expected from a property investment. It is calculated by dividing the net operating income (NOI) from a property by its current market value.
  - 23. Details available at: http://www.realstargroup.com/capital.
  - 24. This was calculated using Northview's 2017 figures for its multi-family and execusuites holdings in Nunavut (1,235) and Yellowknife (1,409), from their annual report. In 2017, Nunavut had a private rental housing universe of 1,675 units (Canada Mortgage and Housing Corporation [CMHC], 2017, p. 15), and Yellowknife is estimated to have had 1,724 privately-initiated rental suites, based on CMHC's (2015) rental housing statistics (p. 20), updated to include new multi-family starts and forecasts listed in CMHC, 2017).

25. In Ottawa tenants are fighting against Timbercreek's plans to demolish the Herongate community (see herongatetenants.ca/); In Hamilton, organizers in seek to build tenant power, and have launched rent strikes in InterRent-owned buildings (hamiltontenantssolidarity.ca/).

### Acknowledgments

This paper was presented at the 2018 UAA Annual Conference in Toronto, and was awarded the Best Conference Paper Award. The author wishes to thank Alan Walks and James DeFilippis for providing valuable feedback on early drafts of this paper, as well as the editor and three JUA reviewers who suggested significant improvements. Many thanks to Rob Feick for creating the map.

### **Disclosure statement**

No potential conflict of interest was reported by the author.

## Funding

This work was supported by the Social Sciences and Humanities Research Council of Canada.

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### 20 👄 M. AUGUST

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### 22 🛞 M. AUGUST

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## Appendix

#### owned suites<sup>b</sup> Total Rental % of P/T suites Suites<sup>a</sup> REITowned by REITs % of Canada's % of Canada's Proportion rental suites in **REIT-owned suites** of REITin each P/T each P/T owned to rental suites in each P/T Province/Territory (B÷A) $= E \div D$ (P/T) А В x 100% D Е West/Prairies British Columbia 169,586 7,360 4% 8.81% 5.07% 0.58 Alberta 119,103 28,591 24% 6.19% 19.71% 3.18 5,406 Saskatchewan 33,318 16% 1.73% 3.73% 2.15 0.05% Manitoba 61,927 77 0% 3.22% 0.02 Central Ontario 632,938 63,439 10% 32.89% 43.72% 1.33 Quebec 809,255 21,005 3% 42.06% 14.48% 0.34 Atlantic Canada Nova Scotia 53,283 8,360 16% 2.77% 5.76% 2.08 New Brunswick 32,018 5,484 17% 1.66% 3.78% 2.27 Prince Edward 5,840 1,457 25% 0.30% 1.00% 3.31 Island Newfoundland 5,323 2,791 52% 0.28% 1.92% 6.95 North Northwest 1,724 1,409 80% 0.08% 0.90% 10.67 Territories Nunavut 1,675 1,235 74% 0.09% 0.85% 9.44 Yukon 1,036 0% 0.05% 0.00% 0 0 Canada 1,924,218 145,091 7.5% 100% 100% 1.00

<sup>a</sup>The figures for total rental suites per province here refer to privately-initiated rental structures over three units, spring 2015 (CMHC, 2016), the most current province-by-province data available. Data for rental structures over six units (used in the rest of the paper) were not available. Data for Yukon, NWT, and Nunavut are for 2016 (CMHC, 2017). The Canadian total is from CMHC (2016) and thus does not quite equal the sum of figures in the column.

<sup>b</sup>REIT-owned suites by province were calculated from 2016 Annual Reports for each REIT.

#### Table A1. REIT-owned suites by province and territory.

Blackstone Blackstone Commercial is in the Beltline Community in Calgary where I Live

Blackstone, world's largest real estate investor, sees 'significant' opportunities in Canadian student housing, multifamily rentals and more – The Star Calgary – June 29, 2022 STOP Predatory Financialization of Homes and Long-Term Care Homes



Sources: Blackstone Q1 2022 Commercial Multi-Property Report ; Blackstone, world's largest real estate investor, sees 'significant' opportunities in Canadian student housing, multi-family rentals and more – The Star Calgary – June 29, 2022; Blackstone takes aim at publicly listed real estate vehicles – Financial Times – April 24, 2022; Deals for seniors residences surge as sector shrugs of pandemic downturn – The Globe and Mail – February 9, 2022; Billions of dollars worth of Canadian apartment buildings on the block as sellers rush to cash out at record prices – The Globe and Mail – April 26, 2021; The rental rush: Investors are scooping up apartment buildings – and tenants are getting squeezed – The Globe and Mail – April 26, 2021; The rental rush: Investors are scooping up apartment buildings – and tenants are getting squeezed – The Globe and Mail – April 26, 2022; Time to end profit-making in seniors' care – Policy Note, Andrew Longhurst and Kendra Strauss – April 22, 2020; When Private Equity takes over a Nursing Home – New Yorker – August 25, 2022. By: A Landry 2022-09-22



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## BUSINESS

## Blackstone, world's largest real estate investor, sees 'significant' opportunities in Canadian student housing, multi-family rentals and more

Real estate titan says it plans to expand in Canada but avoid single-family homes.

## **READ THE CONVERSATION (24)**

Blackstone Inc., the American real estate giant that announced plans to expand its Canadian operations last month, says it intends to expand its portfolio of Canadian assets "significantly" in the coming years, with a focus on industrial space, multi-family rentals and student housing.

In an interview on Monday, Blackstone real estate director Nadeem Meghji said the company sees an opportunity to acquire — and in some cases develop — office space, residential buildings and more in several Canadian cities.

"We have scale capital, and that allows us to invest heavily when we get excited about certain (assets)," said Meghji. "Our hope and expectation is that we're going to grow our portfolio significantly in Canada in the coming years."

To date, Blackstone owns roughly 450 properties in Canada — mostly warehouses and industrial space, along with a few office towers.

In the coming years, the company says, it will be interested in office space for life-science technology companies and studio production facilities for entertainment companies.

"We're seeing a content revolution ... and a burgeoning life-science technology ecosystem in some major Canadian cities. There's a way to express a view on these trends in technology by buying hard assets," said Meghji.

Janice Lin, a former Canadian Pension Plan Investment Board executive who was tapped to helm Blackstone's Canadian arm, said the company also has a particular interest in purpose-built student housing in smaller urban markets, citing Kingston — home to Queen's University — as an example.

"When you think of the housing that's available across major universities in Canada, there's not enough supply, and not enough purpose-built student housing. So we're thinking about: how can we improve supply and build up stock?"

"Student nodes would not be in downtown Toronto, for example," added Lin. "If you're looking for student housing, Kinston has a big student base."

One type of real estate the company is not investing in, Meghji said, is Canadian single-family homes.

Blackstone, world's largest real estate investor, sees 'significant' opportunities in Canadian student housing, multi-family rentals a...

Top Business News: - Stockland CEO on FY Results



Since the outset of the COVID-19 pandemic, institutional investors have faced sharp criticism for buying up single-family homes and transforming them into rental properties, a tactic critics say is exacerbating an affordability crisis in Canada.

Blackstone's May announcement sparked fear among housing advocates that the private-equity firm — which bought more than \$5.5 billion worth of single-family homes in the U.S. after the 2008 subprime mortgage crisis — would test this strategy north of the border.

But the company has "no intention of investing in single-family homes in Canada," Meghji told the Star.

"It's just not our focus. When we think about the Canadian market, we got most excited about investing in real estate assets like logistics and urban office buildings. To the extent we invest in rental housing, the focus will be on multi-family rentals, and even that is a small percentage of our business."

Blackstone's Canadian properties are worth roughly \$14 billion (all figures U.S.) in total, the company says. Globally, the company has a real estate portfolio worth approximately \$514 billion.



Jacob Lorinc is a Toronto-based reporter covering business for the Star. Reach him via email: jlorinc@thestar.ca

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## Calgary - CENSUS 2021 – Housing Affordability

Source: CENSUS 2021 - Table 98-10-0252-01 Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations

## The following CHARTS reveal the need to plan affordable housing by household income groups and by renter VS owner.

See that as per Census 2021 that the **6,770** households in the lowest income bracket – **Under \$10,000** – spent more than 30% on shelter – **70.4%** of the income grouping. The median household income of renters - **\$66,000** - is LESS than the median household income of owners - **\$119,000**. The median income of households who spent 30% or more on shelter costs is **\$34,000** for renters and **\$56,000** for owners. **34.2%** of renters and **27.5%** of owners spent more than **30%** on shelter. **29.5%** of households were renters; **70.5%** were owners. As per the CUMULATIVE CHART for Calgary, **42%** of households earning **\$99,999** or LESS (**117,275**) spent more than **30%** on shelter.

## Calgary Census 2021 VS Census 2016 - in BRIEF

Apparently, little progress has been made on ensuring affordability of housing in Calgary since Census 2016:

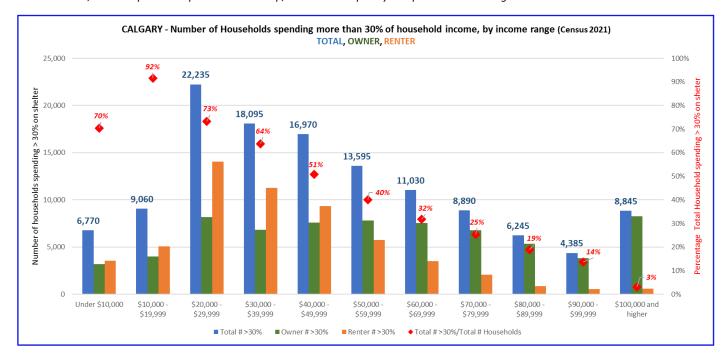
- Approximately 1/3 of renters STILL find shelter unaffordable: 34.2% (56,695) in 2021 VS 36.2% (50,810) in 2016.
- **17.5%** of home owners (69,415) in 2021 found shelter to be unaffordable VS 16.3% (61,950) in 2016.
- Number of households spending > 30% on shelter: **126,120** (22% 2021) VS **112,770** (22% 2016).
- Number of households earning \$99,999 or less spending > 30% on shelter = 117, 275 (42%) in 2021 VS 107,655 (41%) in 2016.
- Renters in Calgary increased at more than three times the rate as owners from Census 2016 to Census 2021: 18.3% increase
  for renter households VS 4.6% increase for owner households.

Households	Census 2021	Census 2016	Change	% Change
Renters	166,020	140,355	25,665	18.3%
Owners	396,770	379,220	17,550	4.6%
TOTAL	562,790	519,575	43,215	8.3%

How do ALL levels of government plan to address this given that HOUSING is a HUMAN RIGHT as per the <u>National Housing</u> <u>Strategy Act, 2019</u> and international law and given that Both the <u>United Nations</u> and <u>Canada</u> have sustainable development goals to ensure access to safe, <u>adequate</u> and affordable housing and basic services by 2030?

## See the standard CMHC definition of affordable housing:

"In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure : rental, ownership and co-operative ownership, as well as temporary and permanent housing."

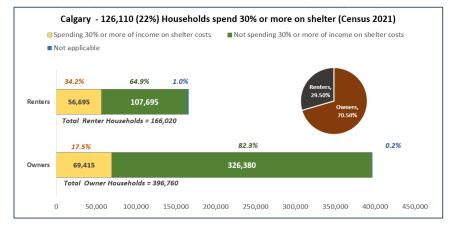


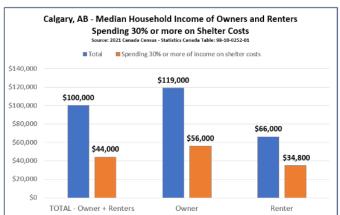
## Calgary - CENSUS 2021 – Housing Affordability

Source: CENSUS 2021 -	Table 98-10-0252-01 Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and
	census agglomerations

In CALGARY: Number & Percentage of Households spending > 30% on shelter by Household Income Range (Census 2021) TOTAL, OWNER, RENTER Households									
	TOTAL Households spending > 30% on shelter		OWNER Households		RENTER H	louseholds	TOTAL		
Household income range	Number spending >30% on shelter	Percentage number of households spending >30%/Total # Households	Number spending >30% on shelter	Percentage Owner number spending >30%/Owner # Households	Number spending >30% on shelter	Percentage Renter number spending >30%/Renter # Households	Number of Households	Number of Owner Households	Number of Renter Households
Under \$10,000	6,770	70.4%	3,215	76.6%	3,560	65.6%	9,620	4,195	5,425
\$10,000 - \$19,999	9,060	91.6%	3,995	94.4%	5,105	90.1%	9,890	4,230	5,665
\$20,000 - \$29,999	22,235	73.2%	8,185	65.6%	14,045	78.4%	30,380	12,470	17,905
\$30,000 - \$39,999	18,095	63.7%	6,820	49.7%	11,270	76.6%	28,420	13,710	14,715
\$40,000 - \$49,999	16,970	50.9%	7,615	43.4%	9,355	59.3%	33,340	17,550	15,785
\$50,000 - \$59,999	13,595	40.1%	7,820	41.7%	5,770	38.2%	33,870	18,760	15,110
\$60,000 - \$69,999	11,030	31.8%	7,540	36.6%	3,495	24.8%	34,720	20,605	14,115
\$70,000 - \$79,999	8,890	25.4%	6,795	31.2%	2,090	15.9%	34,970	21,790	13,175
\$80,000 - \$89,999	6,245	18.9%	5,350	24.6%	890	7.9%	33,005	21,735	11,270
\$90,000 - \$99,999	4,385	13.6%	3,845	17.1%	535	5.5%	32,195	22,445	9,755
\$100,000 and over	8,845	3.1%	8,270	3.5%	580	1.3%	282,375	239,280	43,100
TOTAL	126,120	22.4%	69,450	17.5%	56,695	34.1%	562,785	396,770	166,020

CENSUS 2021 in Calgary - number of households spending > 30% on shelter by CUMULATIVE household income 42% of households under \$99,999 are spending > 30% on shelter						
CUMULATIVE household income range	Number of Households spending >30% on shelter	Percentage of households spending >30% on shelter	Cumulative number of Total Households			
Under \$10,000	6,770	70%	9,620			
Under \$19,999	15,830	81%	19,510			
Under \$29,999	38,065	76%	49,890			
Under \$39,999	56,160	72%	78,310			
Under \$49,999	73,130	65%	111,650			
Under \$59,999	86,725	60%	145,520			
Under \$69,999	97,755	54%	180,240			
Under \$79,999	106,645	50%	215,210			
Under \$89,999	112,890	45%	248,215			
Under \$99,999	117,275	42%	280,410			
Under \$100,000 and over	126,120	22%	562,785			





## Housing Assessment Resource Tools (HART)

See BELOW <u>https://twitter.com/ubcHART/status/1585692657351036928</u> and <u>https://twitter.com/CWhitzman/status/1591108259657961472</u>

HA Housing Assessment Resource Tools (HART) @ubcHART
@ubcHART

Turning to the prairies: in **#Calgary**, there's an existing deficit of almost 60k homes costing under \$2,000, and marginalized communities like single mothers, refugees, and black households are 2x as likely to be in **#housing** need. Dive in here: bit.ly/3zjkwTW **@ #yycpoli** 



Carolyn Whitzman she/her @CWhitzman

You can't end homelessness or inadequate housing without a rights-based approach based on housing costs geared to income, not market rent @Make\_TheShift @CANURB @HousingRightsCA @R2HNetwork @ubcHART @HousingLogement @globeandmail



### theglobeandmail.com

Opinion: Governments across Canada need common, inco... While developers appeal the City of Toronto's new definition of affordable-housing rent, that definition is also used by ...

...

9:39 AM · Nov 11, 2022 · Twitter Web App

## Who We Are

Excerpts from <a href="https://housingresearchcollaborative.scarp.ubc.ca/2022/10/27/hart-calgary-data/?login">https://housingresearchcollaborative.scarp.ubc.ca/2022/10/27/hart-calgary-data/?login</a>

## **Our Partners**

HART has two stages. In our second stage (November 2021 to March 2023), we are working with 14 governments across Canada to roll out our methods nationally. We are adding an acquisitions assessment component to our land tool. We are developing a training course and a national database on housing needs. We are exploring policy implications of our findings.

Yukon Territory	Halton Region	C
City of Victoria	Victoria County,	C
City of Edmonton	Nova Scotia Peel Region	1
,	0	
City of Calgary	York Region	
City of Hamilton	City of Toronto	

Durham Region City of Ottawa

Ville de Gatineau



## The Team

https://housingresearchcollaborative.scarp.ubc.ca/hart-housing-assessment-resource-tools/who-we-are/ HART is based in UBC's Housing Research Collaborative, which brings together a national network of relevant researchers in urban planning, law, economics, and geography.

<u>Penny Gurstein</u> – Project Lead (Lead, training) <u>Alexandra Flynn</u> – Project Co-Lead, (Lead, evaluation) <u>Craig E. Jones</u> – Coordinator <u>Carolyn Whitzman</u> – Expert Advisor and Outreach <u>Julia Harten</u> – Lead, Housing Need Assessment <u>James Connolly</u> – Lead, Land Assessment <u>Martine August</u> – Lead, Acquisitions Assessment <u>Raymond Ng</u> – Lead, Data Management

## **Advisory Committee**

Our Advisory Committee represents national expertise in housing need and land assessment.

Aboriginal Housing Management Association <u>BC Non-Profit Housing Association</u> <u>Canadian Alliance Against Homelessness</u> <u>Canadian Housing Renewal Association</u> <u>Canadian Urban Institute</u> <u>Chartered Institute of Housing Canada</u> <u>City of Kelowna</u> <u>City of Montreal</u> <u>City of Toronto</u> <u>City of Vancouver</u> <u>Community Housing Transformation Centre</u> <u>Community Land Trust (BC)</u> <u>Co-operative Housing Federation of Canada</u> <u>Federation of Canadian Municipalities</u> <u>VanCity Community Investment Bank</u> Women's Housing and Homelessness Network

## Housing Research Collaborative

School of Community and Regional Planning (SCARP) 229 - 1933 West Mall Vancouver, BC | Canada V6T 1Z2 Tel 1 604 827 4486 Email <u>hrc.coordinator@ubc.ca</u>

# **HART Calgary data**

The Housing Assessment Resource Tools (HART) project is funded by the Canadian mortgage and Housing Corporation (CMHC) to research solutions to Canada's Housing Crisis. We offer comprehensive, equity-focused solutions to the unique problems faced by communities of all shapes and sizes cross-country. The goal of the project is to develop standardized, replicable and sustainable tools, along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada.

The following data, which was compiled using our Housing Needs Assessment Tool, represents information about Housing Need in Calgary using 2016 data from Statistics Canada. 2021 data will be published in 2023.

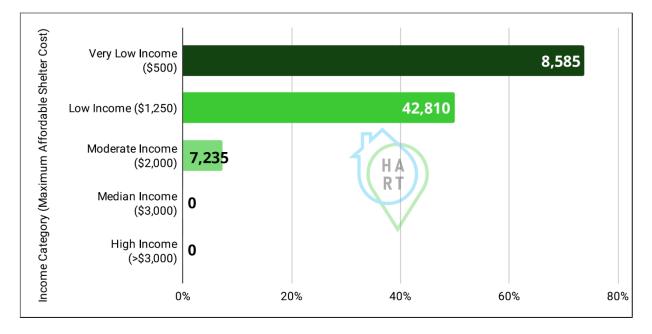
The full suite of our tools, methodology, and data will be published open source by early 2023.

# Area Median Household Income (AMHI) Categories and Shelter Costs (2016)

Income Group			Annual Household Income	Affordable shelter cost (2015 CAD\$)	
Area Median Household Income Portion of total HHs		\$100,000	\$2,500		
Very Low Income	up to 20% of AMHI	2%	<= \$20,000	<= \$500	
Low Income	21% to 50% of AMHI	19%	\$20,001 - \$50,000	\$501 - \$1,250	
Moderate Income	51% to 80% of AMHI	17%	\$50,001 - \$80,000	\$1,251 - \$2,000	
Median Income	81% to 120% of AMHI	21%	\$80,001 - \$120,000	\$2,001 - \$3,000	
High Income	121% + of AMHI	41%	>= \$120,001	>= \$3,001	

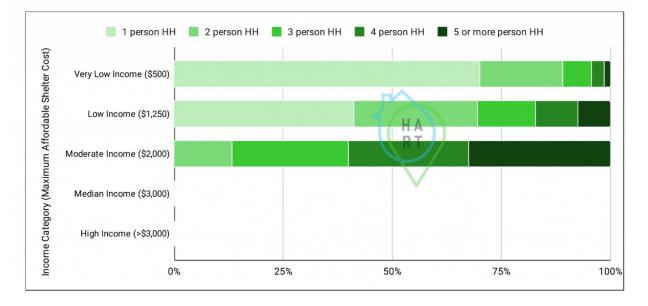
This table shows the income categories used by the HART project, and the characteristics of each group, including their income range and affordable shelter cost.

## Percent of Households in Core Housing Need, by Household Income Category (2016)



This graph shows the total proportion of households and number of households that were in core housing need in the community according to the 2016 census data. For example, this chart shows that nearly 50% of households in the Low Income category (maximum affordable monthly shelter cost is \$1,250) were in Core Housing Need, which is 42,810 households.

# Percent of Household Size Categories in Core Housing Need, by Area Median Household Income (AMHI) (2016)



This graph shows the breakdown of household size for households in core housing need. For example, this graph shows that of Moderate Income households (maximum affordable monthly shelter cost \$2,000), over 85% of households in core housing need were made up of three or more people, and over 100% require space for two or more people.

## **Total Affordable Housing Deficit (2016)**

		н	louseholds in Co	ore Housing nee	d	
Income Group	1p HH	2p HH	Зр НН	4р НН	5p + HH	All HH sizes
Very Low Income	6,025	1,625	570	250	115	8,585
Low Income	17,670	12,085	5,740	4,185	3,130	42,810
Moderate Income	0	960	1,935	1,995	2,345	7,235
Median Income	0	0	0	0	0	0
High Income	0	0	0	0	0	0
All Income Categories	23,695	14,670	8,245	6,430	5,590	58,630

This table shows the 2016 existing housing deficit at each income category level. For example, in 2016 there was a deficit of at least 12,085 two-person homes that were affordable to Low Income households. This number does not necessarily indicate a lack of homes, but a lack of homes at or below the maximum affordable shelter cost for this income category.

## Percentage of Households (HHs) in Core Housing Need, by Priority Population (2016)



This graph shows the proportion of marginalized households in core housing need against the proportion of all households in core housing need. For example, single mother-led, black-led, refugee-led and very elderly-led households are twice as likely to be in core housing need than the city as a whole.

## FAQ on this data

## 2016 was seven years ago, why does this data matter?

The census, which is the most reliable source of open-source, disaggregated data in Canada, occurs once every five years. HART will release data from the 2021 census in early 2023, however it is likely that 2016 is a more reliable determinant of housing need, as the census was administered during the distribution of the Canadian Emergency Response Benefit (CERB), which offered significant income assistance to millions of households, and dramatically impacted affordability for the lowest income groups.

## Why do you use income categories?

We use five main income categories based on Area Median Income, which better reflects groups with similar needs and price elasticity than quartiles or deciles. By using Area Median Income as a basis for these categories, the data is insulated from inflation and other factors that change over time.

## Where is the raw data for these graphs?

The data for these graphs, alongside with data and charts for every municipality and region in Canada, will be released by HART over the course of the next 6-8 months. Our Housing Needs Assessment Tool also includes data and charts on Loss of Affordable Housing and Household Projections, which will be published in due course.

## What else is HART doing?

HART is producing three vital tools to measure and address the housing crisis in Canada: the Housing Needs Assessment Tool, Land Assessment Tool, and Property Acquisitions Strategies. These tools aim to help governments at every level to measure housing need more accurately and address need where it is most acute.

## **Housing Research Collaborative**

School of Community and Regional Planning (SCARP) 229 - 1933 West Mall Vancouver, BC | Canada V6T 1Z2 Tel 1 604 827 4486 Email <u>hrc.coordinator@ubc.ca</u>

## BYLAW NUMBER 11M2018

## BEING A BYLAW OF THE CITY OF CALGARY TO ESTABLISH A REGISTRY OF SECONDARY SUITES AND BACKYARD SUITES

**WHEREAS** pursuant to section 7 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26, The City of Calgary may pass bylaws respecting:

- (a) the safety, health and welfare of people and the protection of people and property; and
- (b) the enforcement of bylaws made under the <u>Municipal Government Act</u> or any other enactment;

**AND WHEREAS** the <u>Safety Codes Act</u>, R.S.A. 2000, c. S-1, and the safety codes established pursuant to the Act establish minimum requirements for life safety for buildings in Alberta;

**AND WHEREAS** the Land Use Bylaw 1P2007 regulates the use and development of land and buildings in Calgary;

**AND WHEREAS** there are prominent technical components required by the safety codes and the Land Use Bylaw which are unique to secondary suites and backyard suites;

**AND WHEREAS** it is desirable to establish a registry of legal and safe secondary suites and backyard suites to help citizens verify if a suite has been approved and inspected by The City under the safety codes and the Land Use Bylaw at the time of its approval;

# NOW, THEREFORE, THE COUNCIL OF THE CITY OF CALGARY ENACTS AS FOLLOWS:

## SHORT TITLE

1. This Bylaw may be cited as the "Suite Registry Bylaw".

## **DEFINITIONS AND INTERPRETATION**

- 2. (1) In this Bylaw:
  - (a) *"backyard suite*" has the meaning as set out in the Land Use Bylaw 1P2007;
  - (b) *"Chief Building Official"* means the *City Manager* or the *City Manager's* delegate;
  - (c) *"officer"* means a person appointed pursuant to Bylaw 60M86 to enforce the provisions of this Bylaw and other bylaws of The City of Calgary;

- (d) *"owner"* means the person shown as the owner on the land title for a *parcel*;
- (e) *"parcel"* has the meaning as set out in the Land Use Bylaw 1P2007;
- (f) *"secondary suite"* has the meaning as set out in the Land Use Bylaw 1P2007;
- (g) "suite" means a backyard suite or a secondary suite;
- (h) *"Suite Registry"* or *"Registry"* means the record of *suites* established by this Bylaw and maintained by the *Chief Building Official*.
- (2) All schedules attached to this Bylaw form part of this Bylaw.
- (3) Headings or sub-headings are inserted for ease of reference and guidance purposes only and do not form part of this Bylaw.
- (4) Where this Bylaw cites or refers to any act, regulation, code or other bylaw, the citation or reference is to the act, regulation, code or other bylaw as amended, whether amended before or after the commencement of this Bylaw, and includes reference to any act, regulation, code or other bylaw that may be substituted in its place.
- (5) Each provision of this Bylaw is independent of all other provisions and if any provision is declared invalid for any reason by a court of competent jurisdiction, all other provisions of this Bylaw remain valid and enforceable.
- (6) Nothing in this Bylaw relieves a person from complying with any provision of any federal, provincial or municipal law or regulation or any requirement of any lawful permit, order or licence.

## ESTABLISHMENT OF REGISTRY

- 3. (1) The *Suite Registry* is hereby established and shall be comprised of:
  - (a) a list of all *parcels* on which a *suite* that satisfies the requirements of section 5 is located; and
  - (b) any other information relating to a *suite* that the *Chief Building Official* deems necessary.
  - (2) The Chief Building Official shall maintain the Suite Registry.
  - (3) The *Chief Building Official* shall publish on the City's website a list of the municipal addresses of all *parcels* listed in the *Suite Registry*.

## APPLICATION FOR REGISTRATION OF A SUITE

4. (1) The *owner* of a *parcel* on which a *suite* is located must register the *suite* with the *Chief Building Official*.

- (2) In order to register a *suite*, the *owner* must submit to the *Chief Building Official*:
  - (a) the following information, in the form prescribed by the *Chief Building Official*:
    - (i) the address of the *parcel* on which the *suite* is located;
    - (ii) the address, telephone number and email address of the *owner*, and
    - (iii) any other information the *Chief Building Official* may reasonably require;

and

- (b) a fee in the amount of \$232.
- (3) If there is a change in any of the information submitted pursuant to subsection
   (2), the *owner* must notify the *Chief Building Official* within 30 days.
- (4) An *owner*, when submitting information or notifying of a change in information pursuant to subsections (2) or (3), must not provide false or misleading information to the *Chief Building Official*.

## **REGISTRATION OF A SUITE**

- 5. (1) The *Chief Building Official*, upon receiving the information and the fee set out in subsection 4(2) and being satisfied that:
  - (a) both:
    - (i) a development permit has been released; and
    - (ii) a development completion permit has been issued;

for the *suite*, where such permits are required pursuant to the Land Use Bylaw 1P2007 or any previous land use bylaw;

and

- (b) both:
  - (i) a building permit has been issued; and
  - (ii) an occupancy permit or written permission for occupancy has been issued;

for the building that contains the *suite*, pursuant to the Building Permit Bylaw 64M94 or any previous building permit bylaw; must enter the *suite* on the *Registry*.

(2) Despite subsection (1)(a), the *Chief Building Official* may enter a *suite* on the *Registry* if a development permit or development completion permit has not been released or issued for the *suite* if the *Chief Building Official* determines that the *suite* is a non-conforming use pursuant to section 643 of the *Municipal Government Act,* R.S.A. 2000, c.M-26.

## **PROOF OF REGISTRATION**

- 6. (1) The *owner* of a parcel on which a registered *suite* is located must display proof of registration in a form and manner prescribed by the *Chief Building Official*.
  - (2) A person must not display or permit the display of proof of registration on a *suite* or otherwise represent that a *suite* has been registered unless the *suite* has been registered with the *Chief Building Official*.

## REMOVAL FROM REGISTRY

- 7. (1) The Chief Building Official may remove a suite from the Registry if:
  - (a) the *Chief Building Official* becomes aware that a registered *suite* no longer satisfies the requirements set out in section 5;
  - (b) the registration was based on mistaken, false or incorrect information; or
  - (c) the registration was made in error.
  - (2) Upon removing a *suite* from the *Registry* pursuant to subsection (1), the *Chief Building Official* must notify the *owner* of the *parcel* on which the *suite* is located of the removal.

## **REMOVAL OF SUITE**

- 8. (1) If a registered *suite* is removed from a *parcel*, the *owner* of the *parcel* must notify the *Chief Building Official* within 30 days.
  - (2) Upon receiving notice pursuant to subsection (1), the *Chief Building Official* must remove the *suite* from the *Registry*.

## PROHIBITION

9. A person must not advertise for rent or otherwise offer for profit to a prospective occupant an unregistered *suite*.

## **OFFENCES**

10. Any person who contravenes any provision of this Bylaw by doing any act or thing which the person is prohibited from doing, or by failing to do any act or thing the person is required to do, is guilty of an offence pursuant to this Bylaw.

## **ENFORCEMENT**

- 11. (1) Where an *officer* believes that a person has contravened any provision of this Bylaw, the *officer* may commence proceedings against the person by issuing a violation ticket in accordance with the *Provincial Offences Procedure Act*, R.S.A. 2000, c. P-34.
  - (2) This section shall not prevent an *officer* from issuing a violation ticket requiring a court appearance of the defendant pursuant to the *Provincial Offences Procedures Act* or from laying an information instead of issuing a violation ticket.

## PENALTY

- 12. (1) Where there is a specified penalty listed for an offence in Schedule A to this Bylaw, that amount is the specified penalty for the offence.
  - (2) Where there is a minimum penalty listed for an offence in Schedule A to this Bylaw, that amount is the minimum penalty for the offence.
  - (3) In this section, "specified penalty" means an amount that can be paid by a person who is issued a violation ticket and is authorized to make a voluntary payment without a Court appearance.

## **COMING INTO FORCE**

13. This bylaw comes into force on June 1, 2018.

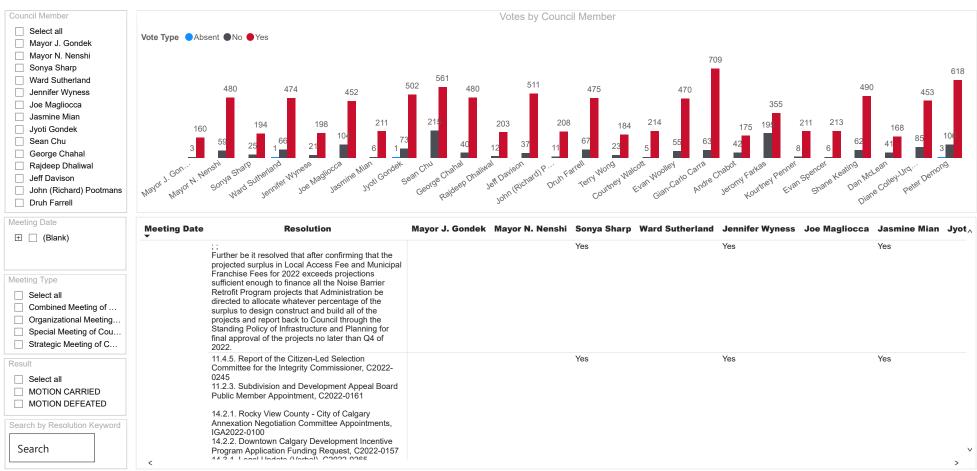
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READ A SECOND TIME ON	MARCH 1 2 2018
READ A THIRD TIME ON	MARCH 1 2 2018

MAYOR 1 2 2018 MARCH SIGNED ON ACTING CITY CLERK 1 2 2018 MARCH SIGNED ON

## SCHEDULE A

## PENALTIES

Section	Description of Offence	Minimum Penalty	Specified Penalty
4(1)	Fail to register <i>suite</i>	\$200	\$1000
4(3)	Fail to advise of change in information	\$200	\$400
4(4)	Provide false or misleading information	\$500	\$1000
6(1)	Fail to display proof of registration	\$200	\$400
6(2)	Identify or represent unregistered <i>suite</i> as registered	\$500	\$1000
9	Advertise or offer unregistered suite	\$500	\$1000



## City Council Meeting Dashboard

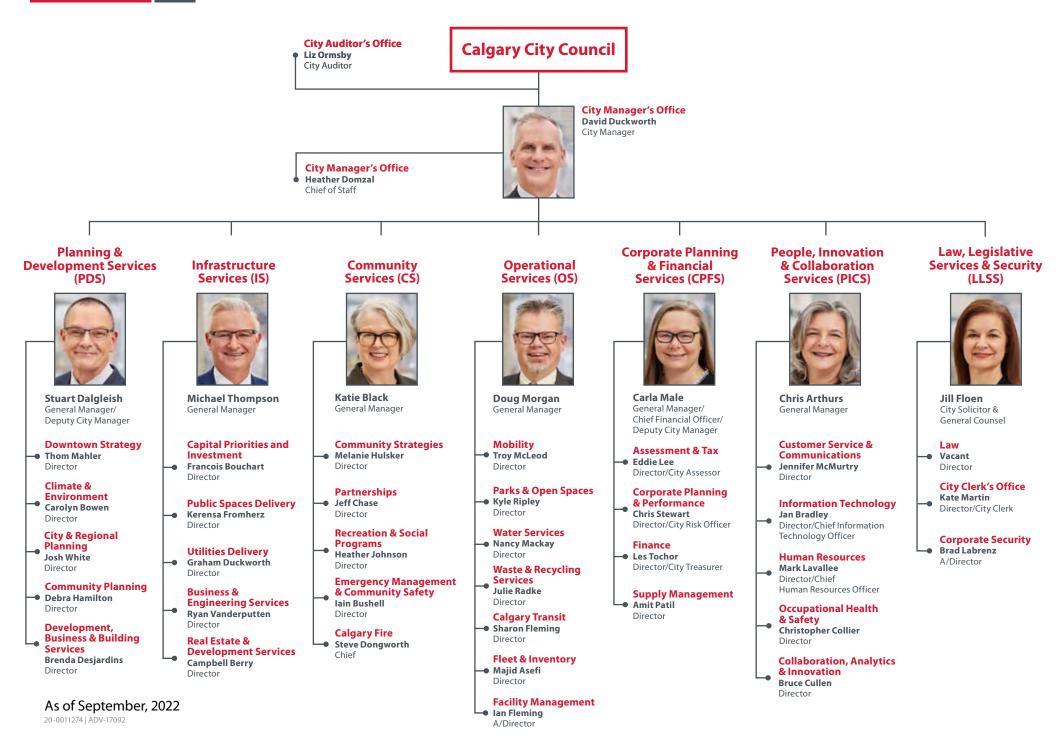
#### Find your Councillor.

This dashboard displays data from the Open Data Portal. To see the full dataset visit Council and Committee Votes.

The dashboard is delayed in displaying the latest data until the meeting minutes have been confirmed. This could result in up to a month delay in the data being posted. This practice is in place to ensure validation occurs prior to the information being posted.

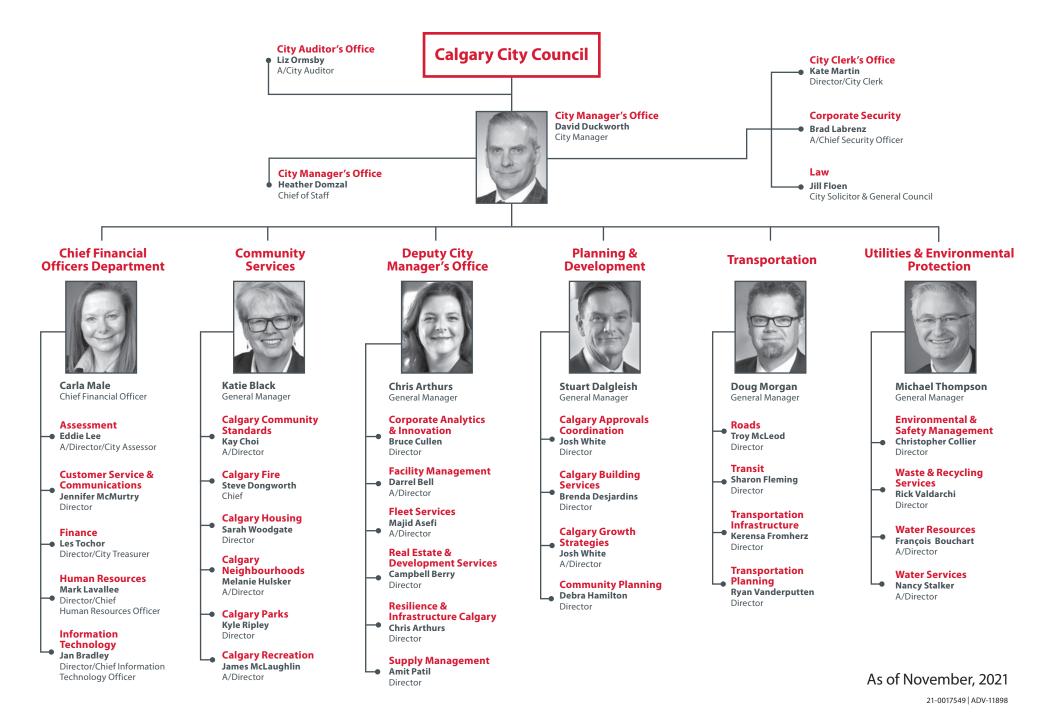


# The City of Calgary | Organizational Structure 2022





# Calgary The City of Calgary | Organizational Structure 2021





A growing EMERGENCY of lack of affordable, adequate, accessible housing exists in Calgary that is NOT being appropriately addressed

- ~126,120 (22%) households in Calgary find shelter to be unaffordable (spend more than 30% of household income on shelter)
   – including 42% of households earning \$99,999 or LESS (Census 2021).
- Up to 40% to 50% apartment turnover in Calgary – as per <u>Boardwalk REIT financial</u> <u>reporting</u> – apparent literal destruction of communities. CMHC reports Calgary has one of the HIGHEST apartment turnover rates in CANADA. <u>CMHC Rental</u> <u>Market Survey Data Tables - Table 1.0</u>
- Up to ~30% increase in rents year-to-year in Calgary – among HIGHEST in CANADA. <u>Rentals.ca Sept, Oct 2022 Rent Report</u>
- Calgary had the HIGHEST RENTS of major cities in CANADA in 2008 and 2014-2015, prior to recessions (<u>CMHC</u>).
- Rents in Calgary's cheapest rental units are the MOST EXPENSIVE among Canada's BIG CITIES. <u>Housing in Canada's Big</u> <u>Cities – City of Calgary</u>, pg.36...AND MORE!

The City of Calgary Council, take <u>IMMEDIATE</u> action to protect renters and the supply of affordable, adequate, accessible housing in Calgary! City of Calgary Council, say <u>NO</u> to a Housing and Affordability Task Force at time of 4-Year Budget & Services https://engage.calgary.ca/HATaskForce

- Positions as a SUCCESS a long FLAWED/FAILED affordable housing program – a "GONG SHOW".
- Redefined the <u>standard CMHC</u> <u>definition of affordable housing</u> – largely ignored renters that are ~29.5% of households in Calgary. (Census 2021)
- Led by Administration we need HOUSING HUMAN RIGHTS experts!
- Lacks in results-based/evidenced accountability to Calgarians – including NO public Dashboard for Budget & Services to targets and citizen need.
- <u>Q3 2023</u> for a report to Council is TOO LONG – we need <u>REAL HELP</u>, <u>RIGHT</u> <u>NOW</u>.....AND MORE!

City of Calgary Council say <u>YES</u> to HOUSING is a HUMAN RIGHT - <u>NOW</u>!

- IT'S the LAW <u>National Housing</u> <u>Strategy Act, 2019</u> and international laws including <u>United Nations</u> <u>International Covenant on Economic,</u> <u>Social and Cultural Rights, 1966</u>.
- Both the <u>United Nations</u> and <u>Canada</u> have Sustainable Development Goals for safe, <u>adequate</u> and affordable housing by 2030. 2022-11-19-1



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STOP rent gouging by HIGHLY PROFITABLE "financialized" landlords! Rent payment increases to tenants in Calgary are FAR ABOVE inflationary increases.

- Why is **Boardwalk REIT** increasing rental payments to tenants of ~\$197 per month per rental unit "Mark to Market" in Calgary when its operating cost increased by ~\$9 per month per rental unit in ALBERTA - from ~\$502 to ~\$511 per month per rental unit (Q3-2022, 9 months ending September 30, 2022 VS prior period)? Boardwalk REIT has approximately 5,960 same property rental units in Calgary. See financials at https://www.bwalk.com/en-ca/investors/.
- Why is Mainstreet Equity Corp. increasing rental payments to tenants of ~\$212 per month per rental unit "Mark to Market" in Calgary when its operating cost increased by ~\$15 per month in ALBERTA from ~\$397 to ~\$412 per month per rental unit (Q3-2022, 9 months ending June 30, 2022 VS prior period)? Mainstreet Equity Corp. has ~3,014 stabilized rental units in Calgary Q3 2022. See financials at https://www.mainst.biz/investors.

NOT in MY CALGARY! LOWER and FREEZE RENTS! The City of Calgary Council and Chamber of Commerce should require Boardwalk REIT, Mainstreet Equity Corp. who have their headquarters in Calgary – as well as other "financialized"\* landlords - to appear before them to justify apparent predatory rent increases. \*"Financialized" landlords are landlords who treat housing as a commodity for profit/ever-increasing rents and NOT as a HUMAN RIGHT and social good

City of Calgary Council, say YES to HOUSING is a HUMAN RIGHT - RIGHT NOW!

- Publicly commit to the progressive realization of HOUSING HUMAN RIGHTS.
- Declare a HOUSING-CLIMATE EMERGENCY & take IMMEDIATE protective actions, including: Landlord ESG Tracking with Landlord Licencing Fees & Fines; Historically Affordable Homes designation (LOWER & CAP RENTS on older, lower cost rental buildings); FIRST RIGHT OF REFUSAL for non-profits to purchase multi-family, rental buildings for sale; address predatory Financialization of Housing and HOUSING HUMAN RIGHTS violations... & MORE!
- Hire an independent HOUSING HUMAN RIGHTS Commissioner to report to Council as selected involving an expert Consultant. The expert Consultant to conduct a HOUSING HUMAN RIGHT audit of Calgary Housing Company and The City of Calgary's LONG FLAWED/FAILED affordable housing program + conduct a HOUSING HUMAN RIGHTS needs analysis for Calgary; address apparent HOUSING HUMAN RIGHTS VIOLATIONS...& MORE!

## HELP FOR RENTERS & HOME OWNERS and LOW- & MODERATE-INCOME HOUSEHOLDS

- On Friday September 23, 2022 the Federal Housing Advocate asked the National Housing Council to launch a public hearing into corporate investment in housing -"financialization" of housing.
- In June 2022, two historic claims to the Federal Housing Advocate were made regarding violations of HOUSING HUMAN RIGHTS: THE CRISIS ENDS WITH US by the Women's National Housing and Homelessness Network (WNHHN) and

HOMELESS ON THE HOMELANDS by Keepers of the Circle. See. https://womenshomelessness.ca



 The Association of Community Organizations for Reform Now - ACORN - is NOW in Calgary! See: https://www.facebook.com/ ACORNAB/ . Advocating for: HOUSING is a HUMAN RIGHT:

RENT CONTROL; TENANT PROTECTIONS. EMAIL:

CGYORG@ACORNCanada.org I - Anne Landry - am a longterm-renter in a Boardwalk **REIT** building and a Housing is a HUMAN RIGHT Advocate!

GET INVOLVED

JOIN THE ACORN

TENANT UNION

In Calgary, a builder emphasi

on rental puts pressure on

existing tenants - The Globe

& Mail - Jan. 2020

WATCH for MORE about HOUSING HUMAN RIGHTS engagement groups in Calgary! 2022-11-19-I

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• I - Anne Landry - am a longterm-renter in a **Boardwalk REIT** building and a Housing is a HUMAN RIGHT Advocate!

GET INVOLVED

on rental puts pressure on existing tenants – The Globe & Mail - Jan 2020



WATCH for MORE about HOUSING HUMAN RIGHTS engagement groups in Calgary! 2022-11-19-





## **Boardwalk REIT**

In Calgary/ALBERTA, as of Q3 2022 financials, per month per rental unit & number of units.

# **\$197**

"Mark to Market" rental payment <u>increase</u> to tenants in Calgary.

# **\$9**

**Operating cost increase in ALBERTA.** 

# \$502 to \$511

Operating cost, 9 months ending September 2022 VS prior period. 57.7% operating margin. In ALBERTA.

# 5,960

Same property rental units in Calgary.

## Mainstreet Equity Corp.

In Calgary/ALBERTA, as of Q3 2022 financials, per month per rental unit & number of units.

# **\$212**

"Mark to Market" rental payment increase to tenants in Calgary.

# \$15

**Operating cost increase in ALBERTA.** 

# \$397 to \$412

Operating cost, 9 months ending September 2022 VS prior period. 56% operating margin.

# 3,014

Stabilized rental units in Calgary.

HOUSING is a HUMAN RIGHT, NOT a for-profit commodity. Council, say NO to the Housing and Affordability Task Force and say YES to HOUSING is a HUMAN RIGHT! We need REAL HELP – RIGHT NOW. Presentation to The City of Calgary Council by Anne Landry on November 22, 2022.

## Calgary Council: Declare a Housing-Climate Emergency and immediately protect renters and the most vulnerable. Make "THE SHIFT" to Housing Human Rights. We need REAL HELP – RIGHT NOW.

This past June, heavy rains surged in the Bow River and, within 18 hours, <u>The City of Calgary swiftly</u> created a berm of earth across Memorial Drive to protect homes. This followed <u>Council's declaration in November 2021 of</u> <u>a Climate Emergency</u>. The properties remained unscathed as the Bow River subsided.

Such swift action is urgently needed to address the long-occurring apparent destruction of rental communities in Calgary. <u>CMHC reports</u> Calgary has among the highest apartment turnover rates in Canada (28.4% in 2021). <u>Boardwalk Real Estate Investment Trust (REIT) reports</u> up to <u>40% to 50% rental unit turnover</u>.

It's not hard to understand why. <u>Boardwalk REIT</u>, with <u>approximately 5,960 "same property" rental units</u> in Calgary, is unsustainably increasing tenants' rental payments by <u>\$197 per month per rental unit "Mark to</u> <u>Market"</u> when its operating costs have increased by only \$9 per month – from approximately \$502 to \$511 per month per rental unit (<u>Q3, 2022, 9 months ending September 30, 2022 VS prior period in ALBERTA</u>)

Similarly, <u>Mainstreet Equity Corp</u>. with approximately <u>3,014 "stabilized" rental units</u> in Calgary is increasing tenants' rental payments by \$212 per month per rental unit "Mark to Market" at a time of that its operating costs increased by \$15 per month per rental unit – from \$397 to \$412 per month per rental unit (<u>Q3-2022, 9</u> <u>months ending June 30, 2022 VS prior period in ALBERTA</u>).

The <u>Rentals.ca October 2022 Rent Report</u> reveals a 29.0% increase in rents in Calgary year-over-year.

These statistics paint an alarming image of financialization of housing\* gouging the pockets of everyday renters – a clear violation of our housing rights. <u>Recent reports commissioned by the Office of the Federal Housing</u> <u>Advocate on financialization</u>\* reveal <u>negative impacts to tenants</u>, including: unaffordable rising rents; harassment; reduced quality of life, physical and mental health; higher rates of eviction/displacement; and gentrification.

More supply of affordable, adequate, accessible housing is URGENTLY needed in Calgary - approximately <u>60,000</u> homes costing under \$2,000 with marginalized communities such as single mothers, refugees and black communities twice as likely to be in housing need as per research by <u>HART (Housing Assessment Resource</u> <u>Tools</u>). But NEW supply is NOT enough as we are <u>losing affordable housing faster than we can build</u> it due to predatory financialization of housing.

Renters with <u>ACORN Alberta</u> are calling for province-wide rent protections.

As per <u>United Nations Guidelines</u>, governments must ensure that the right to housing informs and is responsive to climate change. We call on The City of Calgary Council to immediately declare a housing-climate emergency and <u>utilize all available tools and resources to protect renters and the most vulnerable</u>.

It's time for City Council to make <u>"THE SHIFT"</u> and recognize housing is a human right as per the <u>National</u> <u>Housing Strategy Act, 2019</u> and <u>International Law (United Nations International Covenant on Economic, Social</u> <u>and Cultural Rights</u>). Calgarians have rights to <u>adequate</u>, accessible, affordable housing.

Protect renters by using measures such as designating homes **Historically Affordable** to lower and cap rents on older, lower-cost buildings, and **Landlord Licensing** to ensure landlords know and uphold the human rights of tenants.

Similarly, the City of Calgary Council should immediately hire:

- 1. An independent housing human rights commissioner and office reporting to Council. To conduct an independent audit of the City's affordable housing program and Calgary Housing Company, and to lead a housing needs analysis for Calgary with expert consultants.
- 2. An independent women's rights commissioner to report to Council <u>to ensure the rights of women and</u> <u>gender-diverse people, including housing rights</u>, are at the forefront to <u>ensure an equitable and inclusive</u> <u>post-pandemic recovery</u>.

Despite efforts by the recently formed <u>Housing and Affordability Task Force at The City of Calgary</u>, it is failing to address the <u>urgency of today</u> and to acknowledge and embed housing as a human right.

What renters, families and the vulnerable in Calgary need is REAL HELP – RIGHT NOW.

\*<u>Treating homes as commodities</u>.

**Khulud Baig** works as the Director of Community Engagement and Policy with the Women's National Housing and Homelessness Network (WNHHN). WNHHN has recently led a historic claim submission to the Office of the Federal Housing Advocate on housing rights violations experienced by women and gender-diverse peoples across Canada. You can read the claims at <u>http://womenshomelessness.ca/</u>.

**Hilary Chapple** is a homeless, poverty and LGBTQ2S advocate, member of Fair Calgary Community Voices, member of the Women's National Housing and Homelessness Network and member of the Client Action Committee of the Calgary Homeless Foundation.

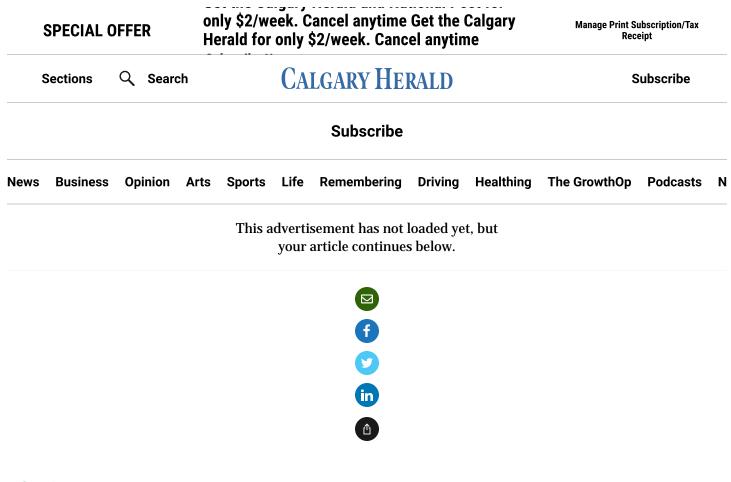
**Fable Dowling** is a spokesperson for the Calgary City Centre Chapter for ACORN Alberta and a renter. Until recently they were a student at the University of Calgary, and care deeply about fighting for students' right to safe and affordable housing.

Anne Landry is long-term renter in a Boardwalk REIT building in Calgary, has a disability (post-traumatic stress), has been unemployed in her career since the 2015 recession and will soon be of retirement age. She is a housing human rights and human rights advocate who is a member of <u>Voices of Albertans with Disabilities</u> (VAD), as well as <u>ACORN Alberta</u> and who sits on the Steering Committee of the <u>Women's National Housing and</u> <u>Homelessness Network (WNHHN)</u> as well as provided input into <u>THE CRISIS ENDS WITH US</u> Housing Human Rights Claim by WNHHN to the <u>Federal Housing Advocate</u>.

**Sam Mason** is a queer long-term renter and advocate for all human rights, including housing. They are an advocate of persons with disabilities and their unique housing needs including accessibility and affordability.

**Kavin Sheikheldin** is an advocate for people living with housing, healthcare, and disability issues in the province of ALBERTA, is a member of ACORN Alberta and lives in a subsidized apartment owned by the Calgary Housing Company.

Opinion: Calgary's post-pandemic plan will fail by excluding women | C... https://calgaryherald.com/opinion/columnists/opinion-without-emphasizi...



**Columnists** 

# **Opinion: Without emphasizing women,** Calgary's post-pandemic recovery plan is doomed to failure

**Kimberly A. Williams** May 02, 2022 • May 2, 2022 • 5 minute read • 🔲 16 Comments





As Calgary works through post-pandemic recovery, the plight of women must be emphasized, says Kimberly Williams, an associate professor of women and gender studies at Mount Royal University. PHOTO BY GAVIN YOUNG /Postmedia file

According to the Canadian Centre for Policy Alternatives, Calgary ranks consistently among the worst cities in Canada for women to live and work, largely as a consequence of their poor economic security. "Economic security" refers to whether or not women have access to stable, sustainable employment that enables them to support themselves and their dependent children.

STORY CONTINUES BELOW

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In Calgary, they largely do not.

First, there's the rate of women living in poverty. According to the latest available municipal census data (in other words, before the coronavirus pandemic), 28 per cent of First Nations women, 23 per cent of single mothers and 15 per cent of visible minority women in our city live in poverty. The good news, according to a <u>2022 poverty snapshot</u> produced by Vibrant Communities Calgary and also based largely on data gathered before the pandemic, is that "while women remain over-represented nationally among those experiencing poverty, this trend appears to be diminishing in Alberta and Calgary."

But as the poverty snapshot also reveals, "Equity issues persist with women making up a greater share of people on low wages." At <u>66 cents on the dollar</u>, Alberta's <u>gender wage gap</u> is the second-highest in Canada. In other words, from mid-September to the end of December, most women in Alberta work essentially for free.

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Third, there's the dismal rate of women in the paid workforce. According to Calgary Neighbourhoods, the city's "business unit tasked with addressing the social needs of the individuals and communities of Calgary," only 47 per cent of Calgarian women work outside the home for wages. But these jobs are largely in the undervalued, underpaid areas of what Statistics Canada calls the five Cs: care work, clerical work, catering, cashiering and cleaning. These jobs are also largely part-time, contingent, and without benefits. "Women have high rates of part-time work in Calgary compared to other big cities," said the Canadian Centre for Policy Alternatives in 2019. Indeed, even before the pandemic, Calgary's gender gap in full-time employment was a whopping 81.2 per cent.

STORY CONTINUES BELOW

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Obviously, "normal" wasn't working for the vast majority of women in our city, and COVID has made an already bad situation much, much worse.

<u>Research</u> emerging from the Institute for Gender and the Economy at the University of Toronto's Rotman School of Management reveals that women faced disproportionate job loss during the

pandemic. Those who did keep their jobs were more likely than men to be front-line workers in lowpay, low-value essential services and were thus more likely to do high-contact, economically insecure and unprotected work. In addition, women's unpaid domestic and caregiving burden increased and intensified. It's important to note, too, that Indigenous, racialized, low-income, LGBTQ2S+ and other oppressed groups have been more negatively affected than white settler women.

STORY CONTINUES BELOW

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And when women are economically insecure, so are their families, including their dependent children. This has been borne out in Calgary in recent years by the sharp increase in women accessing the Calgary Food Bank and the Women's Centre's Basic Needs Program.

Shockingly, despite the long history of women's economic insecurity in our city that worsened during the pandemic, the City of Calgary's post-pandemic recovery plans do not explicitly include women. The city is (quite rightly) thinking about seniors, children and youth, new Canadians, Indigenous people, and housing insecure and unhoused people. But women and girls are nowhere.

The problem, though, is that we are also everywhere. In fact, because women tend to live longer than men, we comprise a majority of seniors. We are also a significant percentage of children and youth. We are new Canadians and Indigenous people. And we are housing insecure and unhoused people.

STORY CONTINUES BELOW

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Precisely because we are everywhere, the absence from the city's post-pandemic recovery plans of "women" as a category of concern — even though it is women who have been most negatively affected by the pandemic - is a sure path to failure.

As early as April 2020, United Nations Secretary-General António Guterres urged governments to put women and girls at the centre of their pandemic recovery efforts. "Gender equality and women's rights are essential to getting through this pandemic together, to recovering faster, and to building a better future for everyone," he said. He emphasized that all "measures to protect and stimulate the economy ... must be targeted at women." The <u>Calgary Chamber of Commerce agrees</u>, arguing in June 2020 that Calgary now has an unprecedented "opportunity to put in place public and organizational policies that ensure equality and help to remedy many of the structural economic disadvantages that occur due to gendered differences."

STORY CONTINUES BELOW

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So, I'm calling on Mayor Jyoti Gondek and city council to follow the advice not only of scholars and activists, but also of the United Nations and its own chamber of commerce by building and implementing a feminist, anti-racist COVID-19 response and recovery plan that includes (at least) policies that acknowledge unpaid work, expanded access to childcare, a plan to lobby the province to support a guaranteed basic income, and a commitment to systemically incorporate intersectional, gender-based analysis (GBA+) across all municipal policy-making moving forward. This undertaking could be overseen by a newly appointed special adviser to the mayor on the status of women, gender, and sexualities.

Additionally, I call on Gondek and our councillors to form the city's first-ever gender equity action committee that would be akin to and work in collaboration with the new anti-racism action committee, whose goal since it was formed in October 2020 has been to "oversee the development of a community-based anti-racism strategy." As necessary as eradicating racism is to the future of our city (and it is), so is relieving women's economic insecurity.

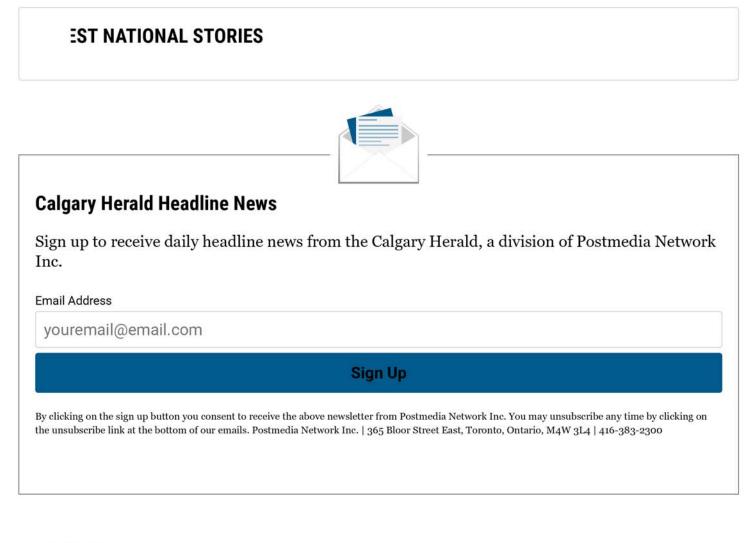
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Solving this historical problem, which has only worsened during the coronavirus pandemic, will take time, dedication and co-operation. Several community organizations, including the Women's Centre, Vibrant Communities Calgary, Basic Income Calgary, and Fair Fares Calgary, are already collaborating on city-wide anti-poverty initiatives, but they need the city to step up in a big way. A feminist, anti-racist COVID-19 response and recovery plan, in combination with the creation of a gender equity action committee and the appointment of Calgary's first-ever special adviser to the mayor on the status of women, gender and sexualities, is a guaranteed way to move the needle on poverty reduction efforts in our city.

Kimberly A. Williams is an associate professor and co-ordinator of women's and gender studies at Mount Royal University.





### TRENDING

- 'A panic': Calgary firearms shops say proposed gun control law triggers run on pistols
- Pedestrian struck by mirror of passing truck in life-threatening condition: Police 2
- UCP disregarded research, court order to disclose rationale for lifting school mask mandate, union 3 charges
- VIDEO: Take my word for it: Airport Taxi Service 4
- Calgary's Lilac Festival returns on Sunday after two years to reconnect the city 5

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News / Local News

# Calgary renters struggle to handle 21% average hike to rent

Affordable housing, however, is getting left behind in this

**Josh Aldrich** 

Jun 20, 2022 • June 20, 2022 • 5 minute read • 💭 9 Comments





A for rent sign is shown in front of a rental property on 4th Street S.W. in Calgary. Jim Wells//Postmedia

The cost of rent took a big jump for Calgarians in May and it is impacting those already pushed to the brink the hardest.

STORY CONTINUES BELOW



According to a monthly report released by Rentals.ca this past week, rent in Calgary jumped 21 per cent year-over-year in May, up 6.1 per cent month-over-month. The increase in rent far outpaced the national average of 10.5 per cent year-over-year. Even with the increase, Calgary only ranked 24th out of 35 major cities for average monthly rent for a one-bedroom home at \$1,471 and 26th for a two-bedroom home at \$1,794. The average rent for all property types was \$1,661.

"Calgary is experiencing some of the same problems that Toronto and Vancouver experienced for . . . three years now," said Paul Danison, content director for Rentals.ca.

Across Canada, rents were up 3.5 per cent month over month, the largest increase in three years. Vancouver had the highest average rent for all properties at \$2,909 while Edmonton was at \$1,225.

STORY CONTINUES BELOW

Danison said he expects rent to continue to go up in Calgary through the end of the year, though not necessarily on the same trajectory.

#### RENTAL RATES ACROSS CANADA

Although Calgary's average rental rate is in the middle of the pack among large centres, the city recorded one of the highest percentage increases over last year.

	Average for two-bedroom		Year-over-year change	
Vancouver	2	\$3,495		24%
Toronto	\$3,002			22%
Mississauga	\$2,282		11%	
Ottawa	\$2,074		5%	
Halifax	\$2,037		10%	
Montreal	\$2,012		3%	
Calgary	\$1,794			17%*
Winnipeg	\$1,500		2%	
Edmonton	\$1,309		6%	
Regina	\$1,209		4%	
Saskatoon	\$1,145		8%	

\*Average for one-bedroom in Calgary is \$1,471, a 21% increase over the previous year.

SOURCE: RENTALS.CA

Driving this spike is an influx of people moving to the market, many for a rebounding economy and burgeoning tech sector, coupled with a record-setting real estate market through the first quarter of the year. This has led to more landlords selling after years of flat values, particularly in the condo and apartment market.

Danison said the vacancy rates in bigger homes were tracking at less than one per cent.

Landlords who are not selling are faced with rising costs for taxes, insurance, utilities and many other expenses. There is no cap in Alberta for landlords when it comes to raising rent.

STORY CONTINUES BELOW

The increases are hitting across all sectors of the rental market, be it condos and apartments, townhouses or single detached homes and in all parts of the city, though those closest to the downtown are seeing the higher hikes. This is due in part to the return to work and a desire of people to be closer to their office as those workplaces open up.

According to the Canada Mortgage and Housing Corporation, vacancy rates in the city for apartments and condos fell from 6.6 per cent to 5.1 per cent in 2021 and that was with 2,700 more units coming on line. Michael Mak, a senior analyst for CMHC, said there are about 6,000 more units currently under construction across the city.

Mak said the new units will help calm some of the growth in rent but it may take some time for the impacts to trickle down, as the new units will initially raise average prices.

STORY CONTINUES BELOW

"But of course, with these units, being on the market and competing against other units . . . older units might not have the same amenities, they might not be able to charge as much or compete against these units," he said.



Rental properties closest to downtown are seeing higher hikes. Brendan Miller/Postmedia

Affordable housing, however, is getting left behind in this. Of the 44,000 units in Calgary tracked by CMHC, only nine per cent would be considered affordable housing, though this does not include the secondary market with legal suites or other income properties.

https://calgaryherald.com/news/local-news/calgary-renters-struggle-to-handle-21-average-hike-to-rent

The Calgary Housing Company put the total percentage of affordable housing units in the city — including rental and ownership — at 3.4 per cent. Sarah Woodgate, president of CHC, said this is about half the rate of other big cities in Canada.

STORY CONTINUES BELOW

The CHC said those earning \$65,000 a year or less and paying more than 30 per cent of their income to housing — which works out to about \$1,600 a month — are overspending on housing. The largest demographic overspending on rent are those earning \$65,000 or less. Only four per cent of those with a household income of more than \$80,000 are overspending on rent. Woodgate said most of the people they work with can only afford \$500 to \$900 a month for rent.

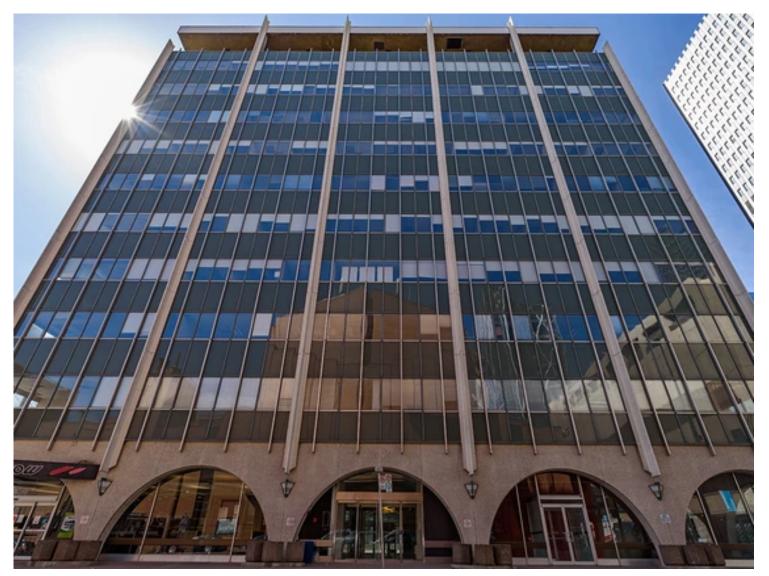
Woodgate said in 2015 they estimated the need for affordable housing was 88,000 households and the city is estimating that by 2024 there will be 100,000 households struggling with housing. The social housing waitlist has also grown from 4,500 in 2020 to almost 6,000 households.

STORY CONTINUES BELOW

MNP estimated earlier this year that 52 per cent of Albertans were within \$200 of not being able to meet their financial obligations at the end of the month.

The CHC has several different programs where they work with people on housing: some of it marketbased and some of it income-based.

"It's really exciting (to have) growth in our economy, and the economy is doing better," said Woodgate. "Unfortunately with growth in Calgary, it doesn't benefit all Albertans equally and as the economy has rebound, many Calgarians are falling further behind, struggling to find safe adequate housing for their families and also afford basic needs."



HAT @ Arts Common, one of the first three approved projects of the Downtown Calgary Development Incentive Program. Azin Ghaffari/Postmedia

Inflation as a whole is at a 30-year high, hitting 6.3 per cent for the year in Alberta, with a monthly rate of 6.9 per cent. Much of this has been driven by higher commodity prices like gas and wheat due to many factors, but housing makes up a large chunk of the rising cost in living. Wages, though, are not keeping

up with inflationary pressures.

https://calgaryherald.com/news/local-news/calgary-renters-struggle-to-handle-21-average-hike-to-rent

STORY CONTINUES BELOW

Woodgate said the best option is to increase the number of rental properties and affordable housing options on the market. She pointed to other jurisdictions that have mandated thresholds of affordable units for new neighbourhoods.

Other provinces, like Manitoba, have a cap on rent increases, but Woodgate said those measures have been largely ineffective.

Lori Sigurdson, NDP seniors and housing critic, said the province needs to pull every lever they have to bring on more affordable housing. She said the impacts of housing stresses trickle down to all parts of life, from work to mental health and security.

"It's making it so difficult for regular Calgarians to afford rent," she said, "It's really a very, very difficult time."

STORY CONTINUES BELOW

### **MORE ON THIS TOPIC**



There's a huge gap': Council to debate creating task force on affordable housing

In April, the government put forward Bill 78 which will prioritize the construction of 25,000 affordable housing units over 10 years in the province. They have also matched the federal government in funding for the National Housing Strategy with \$561 million.

The federal government also <u>prioritized affordable housing in its budget</u>, increasing funding to the rapid housing initiative and the NHS.

Alberta Seniors and Housing Minister Josephine Pon said in an emailed statement they will be working closely with municipalities to fully assess what the needs are over the summer.

"This will ensure new projects are community-driven and focused for better community results. Specific decisions about which of the first projects and initiatives will be supported under the strategy will be made in the coming months. Project selection will be informed through the completion of needs assessments."

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- Tornado alerts, watches issued across Alberta
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**OPINION** 

# Sky-high rents aren't just hard on renters. They're a drag on Canada's economy

THE EDITORIAL BOARD

PUBLISHED AUGUST 22, 2022



Signs for apartments available for rent in a building at 608 Church St. in Toronto on Jan. 28, 2021. FRED LUM/THE GLOBE AND MAIL

Julia Belittchenko and her partner have hunted for a home to rent in Toronto since June. In <u>a recent story</u> in this paper, she described how high prices and intense competition have led them to contact more than 200 places. The continuing search is a full-time job. "I am constantly on every single site looking," said Ms. Belittchenko.

Welcome to The Hunger Games: Canadian Renter Edition – where the odds are never in your favour.

In Canada's obsession over overpriced real estate, talk tends to focus on the high price of buying a home. The rental market gets less attention – even though one-third of Canadian households rent, including nearly half in Toronto, and more than half in the City of Vancouver.

Right now, the rental market is badly strained. The high cost of buying a home appears to be relegating more people to renting, with the added demand exacerbating the existing shortage of rentals. Further pumping up rental demand are what are otherwise good news stories: low unemployment and strong population growth.

It adds up to surging rental prices. In July, the national average rental rate was \$1,934 a month, up 10.4 per cent from a year ago, <u>according to Rentals.ca</u>. A two-bedroom in Victoria jumped 35 per cent to \$2,836. A one-bedroom in Calgary shot up 27 per cent to \$1,583. In <u>the Greater Toronto Area</u>, rents have hit new highs as the vacancy rate has fallen to just 1.4 per cent. Rent inflation nationwide <u>is at nearly 5 per cent</u>, the highest in more than three decades.

For renters, especially the young, monthly costs are eating into more and more of their incomes. A long-standing <u>rule of personal finance</u> is to put no more than 30 per cent of gross pay into rent. But average rents in Vancouver and Toronto are now around 50 per cent of average income.

This is bad news for individuals. It's also bad for Canada. Our big cities are dynamic economic zones; people want to live there because it's where the jobs and the wealth are, and the more people who move there to pursue jobs and wealth, the more a city's economy becomes a virtuous cycle of wealth creation. But all that gets short-circuited when people who could fill in-demand jobs can't afford to live there.

It's why the Toronto Region Board of Trade last December called on Queen's Park to <u>reform</u> <u>zoning provincewide</u>, to boost supply and lower prices. "Our competitiveness in attracting talent [and] driving innovation," the board said, "depends on solving the housing shortfall."

The key is density. Rental buildings are often restricted to <u>busy arterial streets</u> and much of the rest of the city is reserved for detached homes. In the City of Vancouver, 65 per cent of

households live on 19 per cent of the residential land.

After Toronto's board of trade called for widespread new density, a <u>report commissioned by</u> <u>the Ontario government</u> did so as well, but the province has largely ignored its findings. Canada Mortgage and Housing Corp. in June said <u>millions of new homes</u> are needed this decade, <u>and argued</u> "the housing supply system is broken."

Within that overall need for new housing, rentals deserve particular attention. In the 1960s and 1970s, a growing Canada got lots of rentals built, often backed by the financial heft of governments. That vanished by the 1990s, and condos have mostly filled the rental gap – inherently precarious housing because units can be sold, and renters evicted, at any time.

Rental construction <u>has risen in recent years</u> but there's a massive catch-up needed after decades of underbuilding. And even as overall housing construction, including rentals, has climbed, the per-capita level of building is still <u>much lower than in the 1970s</u>.

The federal Liberals have tried to boost rentals through construction financing, but their goals are more modest than Canada's achievements of the 1960s and 1970s. In British Columbia, the leading candidate to become the next premier has <u>proposed to build</u> "housing for the middle class on public land, using public resources."

The biggest underlying issue, however, is zoning. To house all the people who want to live in cities – people who make cities and their economies thrive – zoning has to be loosened to get more housing to be built, and in particular denser housing in established neighbourhoods. The future starts there.

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Calgary

# Calgary's state of local emergency lifted as approaching weather system tracks south

#### Temporary berm on Memorial Drive will be taken down by Monday morning



CBC News · Posted: Jun 17, 2022 6:00 PM MT | Last Updated: June 17

The Bow River near where flood prevention measures were undertaken due to heavy rain earlier this week. (Oseremen Irete/CBC)

comments

The City of Calgary rescinded its state of local emergency Friday, with Mayor Jyoti Gondek saying an approaching weather system was tracking farther south than originally anticipated.

The special order went into effect on Monday as the city braced for significant rainfall.

Although river levels are high, the risk of flooding in Calgary has passed for now, Gondek said, and the order is no longer needed.

"We are still in the midst of flood season ... please make sure you are staying safe," she said.

"For households that may be in flood prone areas, please make sure that you're either ready to move anything in the basement or you've already done so. We're still anticipating that rain."

- Stay vigilant, city says, as second Calgary-area weather system lurks
- Calgary and area cleaning up after days of rain and wind

The temporary berm installed on Memorial Drive will be removed beginning Saturday at 7 a.m. Road closures will be in effect to accommodate crews and equipment, with the road opening for regular traffic by Monday at the latest.

Installing the berm cost the city about \$115,000 — with at least \$17,000 in additional funds to have it removed — but Sue Henry with the Calgary Emergency Management Agency said it was well worth the expense.

"The cost ... protected \$53 million in Calgarians property and critical infrastructure. There comes a point in response where you have to make a decision because things take time to put into place," she said.

"I think this was an incredible example of how much we've learned since the 2013 floods."



https://www.cbc.ca/news/canada/calgary/state-of-local-emergency-rescinded-1.6493374

7/3/22, 6:17 PM

Calgary's state of local emergency lifted as approaching weather system tracks south | CBC News



Calgary built this flood-mitigating berm on Memorial Drive near the Bow River in just 18 hours at a cost of about \$115,000, city officials said. (Charlotte Dumoulin/Radio-Canada)

A boating advisory is still in effect for both the Bow and Elbow rivers. Officials warn that high and fast moving water continues to create dangerous conditions. Calgary's high river flow season runs from May 15 to July 15, according to the city.

In a news release Friday, the province also said no major flooding has been reported across Alberta despite significant rainfall and some localized floods.

# More rain on the way

Wet weather is still on the way this weekend, says Francois Bouchart, director of water resources with the city, but this latest system will mostly miss Calgary.

The city has been working with Environment and Climate Change Canada to track the weather system, and the current models show the risk has dissipated.

• City of Calgary enters state of local emergency in response to heavy rainfall

"We're seeing the jet stream tracking south of us, taking that system actually farther south," he said.

The city will be looking at lessons learned from this experience to ensure they're applied to future flooding risks.

It will also continue to monitor and update Calgarians on any approaching systems.

Some provincial parks remain closed because of high water levels. The government continues to post updates on those here.

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# **Op-Ed: Housing policies are** failing women and genderdiverse people

A first-of-its-kind survey in Canada documents key accessibility issues and housing rights violations across the country

BY KHULUD BAIG AND KAITLIN SCHWAN Nov 7, 2021



Canada's housing crisis is deepening with each passing year and women and gender-diverse people are bearing the brunt of soaring housing costs and inadequate action from all orders of government.

Recent findings from the Pan-Canadian Women's Housing & Homelessness Survey, conducted by the Women's National Housing and Homelessness Network, illustrate that policies consistently fail to address the unique circumstances of women and gender-diverse people.

The survey is the first of its kind in Canada conducted through grassroots engagement and with the participation of more than 500 women and gender-diverse people in 12 provinces and territories. It documents key housing issues and housing rights violations across the country. The results show that gender intrinsically shapes pathways and experiences of housing precarity.

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CULTURE

# The invisibility of homelessness

Women's experiences of homelessness are largely invisible.

Women are more likely to rely on relational supports in order to avoid the violence they experience in shelters and on the streets. This hidden form of homelessness makes them vulnerable to other forms of violence, whether that be engaging in survival sex to keep a roof over their head, staying in relationships with abusive partners or couch-surfing in unsafe and inadequate housing.

For those who turn to shelters and emergency services, more than 30 per cent are refused access and those with disabilities report many accessibility issues.

Many public systems meant to serve individuals experiencing housing issues are underfunded and functioning beyond their capacities. This leads to specific populations, such as Indigenous peoples and queer and trans people, seeking help from systems that often fail to meet their unique needs. The result is traumatization from systemic and structural failures.

# **Judgment and discrimination**

Approximately a quarter of the participants reported experiencing discrimination and judgment at shelters, illustrating challenges in navigating the systems in Canada.

Around 80 per cent of women experiencing precarious housing have histories of trauma. Similarly, queer and trans people report higher levels of discrimination from landlords compared to heterosexual people.

The survey also shows that disabilities are significantly linked with housing precarity, with 80 per cent of the survey participants reporting a disability.

Importantly, the survey also reveals that child welfare involvement is linked to affordability issues, evictions and experiences with human trafficking.

For women, queer and trans grassroots advocates who have been fighting for better housing outcomes for decades, this information is not new. The survey paints an extensive statistical portrait that echoes their stories and strengthens their voices.

# The path to housing justice

For women and gender-diverse people, transformative change is needed that's focused on eradicating chronic poverty and addressing <u>gendered disparities in labour force</u> <u>participation</u>, <u>low social assistance rates</u> and lack of supports for those with disabilities.

Women's and gender-diverse people's homelessness is a profound violation of the right to housing under the <u>National Housing Strategy Act</u>, as well as other human rights.

We need to start treating it as such. To chart a better path forward, governments must adopt a gendered, rights-based approach to housing.

Khulud Baig is a housing advocate and policy researcher with the Women's National Housing and Homelessness Network. Kaitlin Schwan is director of research at The Shift and co-chair of the Women's National Housing and Homelessness Network's Steering Committee.

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# **By Khulud Baig**

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# THE CONVERSATION

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A new Canada-wide survey shows 28 per cent of women-led households struggle with the affordability, suitability or adequacy of their housing. This is almost double the rate of households led by men. THE CANADIAN PRESS/Paul Chiasson

# New data shows that homelessness is a women's rights issue

Published: October 4, 2021 5.16pm EDT

#### Hannah Brais

PhD Student, Geography, McGill University

#### Alex Nelson

PhD Candidate, Anthropology, Western University

#### Jesse Jenkinson

Postdoctoral Fellow, MAP Centre for Urban Health Solutions, Li Ka Shing Knowledge Institute, St. Michael's Hospital, University of Toronto

#### Kaitlin J. Schwan

Senior Researcher, Canadian Observatory on Homelessness, York University, Canada

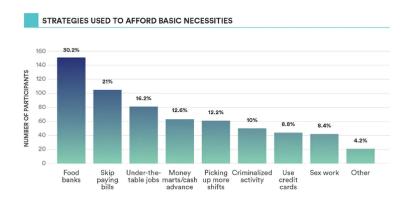
Visible homelessness during the COVID-19 pandemic has highlighted the housing crisis across Canada. For women, girls and gender-diverse people, homelessness is often hidden, meaning that they are more likely to avoid shelters, couch surf or remain in abusive relationships than end up on the streets. Because of this, we know less about their experiences.

New data from the Pan-Canadian Women's Housing and Homelessness Survey, the largest genderspecific data collection of its kind in Canada, tells us a clear story. Lack of access to housing has gendered causes and effects, and gender equality in Canada depends on fair access to adequate housing. This survey, completed by 500 women and gender-diverse people in 12 provinces and territories, shows us why housing is a women's rights issue.

#### Housing affordability and low incomes

Twenty-eight per cent of women-led households struggle with the affordability, suitability or adequacy of their housing. This is almost double the rate of households led by men.

The Pan-Canadian Survey found that many women and gender diverse people who have experiences of homelessness have no money after paying for housing. Only 14.2 per cent can make ends meet after paying rent.



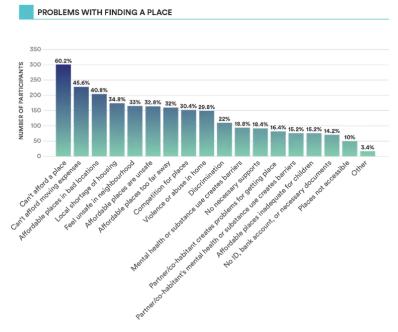
Strategies used to afford basic necessities, according to the Pan-Canadian Women's Housing & Homelessness Survey. (Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey, Canadian Observatory on Homelessness)

We know that women and gender-diverse people still earn less than men, limiting access to an increasingly unaffordable housing market. Women are also more likely to have minimum wage or part-time employment, meaning housing is even more unaffordable for them.

In the Pan-Canadian Survey, 60.2 per cent of participants reported not being able to afford a place to live, and 46.5 per cent reported not being able to afford a damage deposit, moving expenses and/or utility hookups.

Participants also noted that the available affordable housing was inadequate for children (15.2 per cent), in bad condition (40.8 per cent), unsafe (32.8 per cent) or inaccessible to people with disabilities (more than 70 per cent).

More than one-third of participants had also been forced to leave their most recent housing because they couldn't afford it anymore (34.8 per cent). Gender pay inequities have a real impact on women's right to housing.



Reasons why it's difficult to find affordable housing. (Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey, Canadian Observatory on Homelessness)

#### Housing often dependent on a romantic partner

Homeless counts of the general population, without a gendered lens, report that the top reason people lose their housing is because of addiction and substance use.

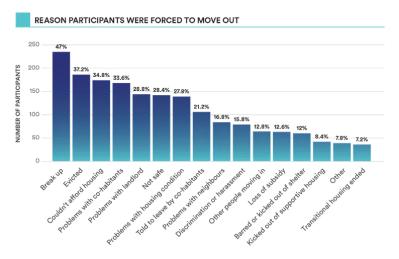
In contrast, the Pan-Canadian Survey reported 47 per cent of participants said a breakup was the main reason they lost their most recent housing. This means that many women and gender-diverse people are forced to choose between staying in a personal or romantic relationship or becoming homeless.



Many reported they couldn't afford a new place or moving expenses, forcing them to stay where they are. (JD Mason/Unsplash)

Under human rights standards, women and gender-diverse peoples' housing should not depend on their relationship status.

Advancing gender equity in Canada means protecting independent housing for women and increasing access to home ownership for low-income women and gender-diverse people.



Reasons why survey participants had to move out of their homes. (Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey. Canadian Observatory on Homelessness)

#### Struggles to find access to emergency shelters

Women-specific homelessness services in Canada are overcrowded and underfunded. Participants reported major barriers to accessing emergency shelters, with almost a third (32.6 per cent) being unable to access a bed when they needed one.

This problem is even worse in rural, remote and Northern communities, where there's a lack of shelter beds for women, Indigenous, racialized and 2SLGBTQIA+ people, as well as people with disabilities. This 32.6 per cent shared that the main reason they were unable to access shelter was because services were too full when they arrived.

Additional barriers are caused by shelters with extra rules for entry. Participants shared examples of being refused service for reasons that included pregnancy, not meeting domestic abuse criteria, shelters unsuited to their physical needs or for being too masculine-presenting.

When they were unable to access shelter, many participants turned to rough sleeping, survival sex, returning to abusive situations, and begging friends or acquaintances to take them in. Addressing the housing gender gap means ensuring equitable access to emergency shelter and services for women and gender-diverse people.

#### 🔊 a graph shows the top problems at drop-ins and shelters

The top seven problems at shelters. (Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey. Canadian Observatory on Homelessness)

If policy, programming and practice do not explicitly include gendered lived realities, women, girls and gender-diverse people will continue to be left behind. What was previously known only through stories and small-scale studies emerges as a clear message in the Pan-Canadian Survey. Realities of housing costs, relying on personal or romantic relationships to stay housed and limited access to shelters are made worse by how little we know and see of women and gender-diverse homelessness.

The hidden nature of gendered homelessness means that many women and gender-diverse people are not included in homeless counts, so their needs are under-served and unrecognized.

To achieve equality for women and gender-diverse people in Canada, we need to hold governments accountable and demand they tackle the issue of gender inequality in housing.



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#### **REAL ESTATE**

# Disabled Canadians more likely to live in unaffordable and unsuitable homes, study finds

A StatCan study found a higher percentage of the disabled live in unaffordable homes or units in need of major repairs compared to all Canadians.

By Donovan Vincent Housing Reporter Mon., June 13, 2022 ( ) 3 min. read

#### JOIN THE CONVERSATION (5)

A new Statistics Canada study on housing affordability for people with disabilities found a significantly higher percentage of the disabled live in unaffordable homes or units in need of major repairs compared to the total population of Canadians.

The report looked at housing experiences in Canada for people with disabilities living in private dwellings. Statistics Canada examined factors such as whether the residents were renters or owners, housing affordability, the condition of the dwelling and living arrangements.

The statistics were derived from the 2016 Canadian census and questions for disabled people aged 15 and older (the Canadian Survey on Disability) within the census. The survey captured 6,246,640 people with disabilities in Canada out of a total population of 28,643,015 who are 15 years or older.

The study found that overall, 25 per cent of people with disabilities (1,544,600) live in unaffordable households compared to 20 per cent (5,505,845) of the total population aged 15 and over.

The term "unaffordable" is used to describe situations where people in a home spend more than 30 per cent of their total household income on shelter.

According to the study, people with disabilities were more likely to live in rental dwellings (33 per cent) than the total population (26.4 per cent).

In terms of those rentals, the report found that 44 per cent of disabled people are estimated to live in unaffordable housing compared to 35 per cent of the total population.

"This is one of the larger gaps we're seeing in the (study)," said Jeff Randle, a senior analyst with the agency who co-wrote the study with analyst Zach Thurston.

People with disabilities were also more likely to live in subsidized rental dwellings (340,000 people or five per cent) than the total population (870,000 individuals or three per cent).

The survey also looked into the issue of housing suitability — whether the dwelling has "enough bedrooms for the size and composition" of a particular household.

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The National Occupancy Standard (NOS), the indicator used to assess housing suitability for the study, assesses the required number of bedrooms a household needs based on factors including the age and sex of members in the home and the relationships between them.

The study notes that the Canadian Survey on Disability found that six per cent of people with disabilities (369,000 people) were in unsuitable housing — not enough bedrooms in the home to meet the needs of the household.

But that was actually lower than eight per cent of the total population (2,250,000) in unsuitable housing, which the study authors attribute to the fact that a relatively larger share of people with disabilities live in one-person households (20 per cent compared to 14 per cent for the total population) and as couples without children (31 per cent of those with disabilities compared to 27 per cent for the total population).

The study also looked at data on the condition of the homes disabled people live in — whether the home is habitable based on three criteria: in need of regular maintenance, needing major repairs, needing minor repairs.

Dwellings in need of major repairs — defective plumbing, defective electrical wiring, needing structural repairs to walls, floors or ceilings — are considered inadequate housing.

According to the Canadian Survey on Disability, 10 per cent of people with disabilities lived in private dwellings in need of major repairs. That is higher than the six per cent of the total population.

In rentals, people with disabilities (12 per cent) lived in dwellings in need of major repairs, compared to eight per cent of the total population.



Donovan Vincent is a housing reporter based in Toronto. Follow him on Twitter: @donovanvincent

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#### THE CONVERSATION

Academic rigour, journalistic flair



On top of struggling to pay rent and mortgage, seniors are having trouble affording basic necessities. (Shutterstock)

# One-third of Canadian seniors who rent or pay a mortgage are struggling to pay their bills

Published: February 21, 2022 7.19am EST

#### Alex Bierman

Associate Professor, Department of Sociology, University of Calgary

#### Yeonjung Lee

Associate Professor, Faculty of Social Work, University of Calgary

Seniors are being forced out of their homes due to rent increases. They're having trouble finding new, affordable accommodations. And the rent for senior housing can be more than a pension pays.

Our recent survey shows that these aren't isolated incidents. Many Canadian seniors who rent or pay a mortgage are having trouble making ends meet.

In September 2021, we worked with the Angus Reid Forum to survey over 4,000 people. We asked people from all across Canada between the ages of 65 and 85 about their recent financial experiences — whether they had trouble paying for bills, necessities and whether their debt had increased.

And our results were consistent and disturbing.

#### **Cutting back**

Many seniors are struggling to pay bills. Over a third of older adults who rent or pay a mortgage reported trouble paying bills, while only about 12 per cent of outright homeowners struggled with their bills.

And they're not just struggling with rent and mortgage. Seniors are also having trouble affording basic necessities, like food. We asked people about eating less than they thought they should because of a lack of money — over one-quarter of renters and almost one-fifth of people paying mortgages reported having eaten less. Meanwhile, less than 10 per cent of Canadian homeowners also reported cutting back on food.

# Read more: Enabling better aging: The 4 things seniors need, and the 4 things that need to change

Medical care is another big issue. With Canada's publicly funded healthcare system, it may seem like seniors shouldn't have trouble affording medical care. But many still do, and paying for a home is a major risk factor.

We asked people whether they delayed or skipped medical care or prescriptions because of the costs. About 13 per cent of outright-homeowners told us they had. Almost double for those paying a mortgage and it was even worse for people paying rent. About one-third of senior renters had trouble affording medical care or prescriptions.

The finances of seniors who rent or pay a mortgage also got worse during the pandemic. Over 30 per cent reported increased debt in the past year. While only about 12 per cent of outright-homeowners reported greater debts.

#### **Reigning in rent**

The financial plight of renters and mortgage-holders is likely to become an even more pressing issue. Larger groups of people are entering their senior years, while more seniors are being burdened by debt than in the past.

Some provinces are trying to address these issues by reigning in rent increases. Provinces like British Columbia, Ontario, Nova Scotia, New Brunswick and Prince Edward Island (PEI) restrict how much landlords can raise rent — these limits are usually between one and two per cent.

#### An older man counts coins in his hand

Greater directed subsidies to assist financially vulnerable seniors may be a better solution. (Shutterstock)

But rent control isn't enough. When finances are stretched so thin, even small increases in housing costs may be a serious threat to financial stability. Rent control also won't help people who pay a mortgage and mortgage-holders are subject to fluctuations in interest rates that can increase required payments.

Building more housing is also unlikely to be a solution because supply of housing is only one factor in housing prices. Also, landlords still need to take in enough rent to cover the costs of building and operating rental housing — that limits how much rent can decrease, even if new rentals are built.

This is why greater directed subsidies to assist financially vulnerable seniors may be a better solution. Financial supports can contribute to helping older adults avoid having to choose between keeping a roof over their heads or food on the table.

#### **Financial supports**

The federal government is taking steps to assist financially vulnerable seniors. Supports for those aged 75 and over are increasing by 10 per cent in July 2022. But this change won't help those younger than 75.

Although government support for low-income seniors has increased in recent years, it clearly isn't enough. And financial shortfalls are forcing many seniors to make tough decisions when it comes to being able to afford a home or other needs.

Canadians need to take steps to better address the financial insecurity of seniors. Otherwise, Canada may encounter a growing tide of desperate seniors in the near future.

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# Fact Check: Affordable rental housing isn't affordable

As always, the devil is in the details.



**Ricardo Tranjan** August 25, 2021 -

2-minute read

The term "affordable rental housing" is used left and right in Canadian politics. So far in this federal election, housing appears as a central theme, so we are likely to hear the term a lot. But what does affordable housing even mean? And is it truly affordable?

Affordable housing usually refers to rental units built with financial support from governments. In exchange for the support, housing developers have to commit to charge lower rent for a share of new units.

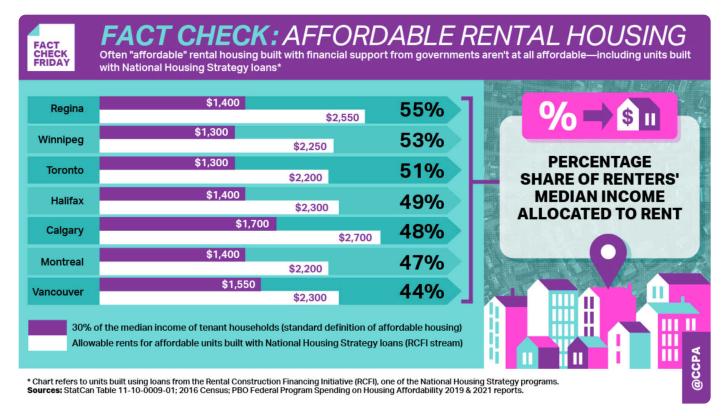
Sounds good, right? But as always, the devil is in the details.

The share of new units designated as affordable in housing developments is usually small, and rarely above 20%. This is why many housing announcements sound fairly unambitious, given the size of the problem, with a lot of political fanfare around a <u>few hundred</u>, sometimes even a <u>few dozen</u> new units. Research shows that Canada <u>is</u> <u>losing affordable rental housing</u> units faster than it is creating them.

The other catch is how long units remain "affordable." To receive support from governments, developers agree to keep rents for the affordable units below market rates for a set period of time, usually 10 to 20 years, depending on the housing initiative. After that period, landlords can charge whatever they want for units built with government subsidies.

Finally, the affordability thresholds used in agreements with housing developers are, more often than not, awfully inadequate. This frequently results in rent levels that are above what low- and moderate-income tenant households can actually afford.

Here's an example: Affordable rental units built with the support of loans from the federal National Housing Strategy's (NHS) Rental Construction Financing Initiative (RCFI) can rent for more than 30% of the median income of tenants—the standard definition of affordable shelter costs. How so? The affordability criteria for these loans has been set at 30% of the median income of all households in a particular area, including all homeowner households whose income are, on average, much higher than that of tenants. As a result, the government is helping finance "affordable rents" that cost between 44% and 55% of tenant households' incomes in the largest cities in the country. That's not affordable.



Other housing initiatives use 20% below average-market rent as the affordability threshold.

In cities such as Toronto and Vancouver, that adds up to more than what many tenants can afford to pay. In 2019, for example, this threshold put rents in Toronto \$150 above the standard affordability threshold (30% of household income). Some programs use median market rent, instead of average, which improves the criteria slightly. In either case, it's not affordable.

The other problem with the 20% below average- or median-market rent threshold and this one applies to most cities—is that rents often rise faster than inflation and wages, so that 20% "discount" can be eaten up in less than a decade. Affordable housing in 2011 may not be in 2021.

Affordability definitions tied to out-of-control rents are fundamentally flawed. Put it this way: if the car ahead of you is driving at 200 kilometres an hour, driving a bit slower than them is not enough to keep you within the speed limit.

For all these reasons, the term "affordable housing" should be challenged whenever presented in vague terms, during this election, and any time after it.

To truly lower rents and make housing affordable for all, we ought to take profit out of the equation by investing in public and non-profit housing.



#### Ricardo Tranjan

Ricardo Tranjan (he/him) is a political economist and senior researcher with the Canadian Centre for Policy Alternatives' Ontario office. Find him on Twitter at <u>@ricardo\_tranjan</u>.

#### Topics addressed in this article

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# Affordable, secure and adequate housing as an economic strategy

The federal government needs to step up and take a cue from countries that treat safe, affordable housing as something that benefits all of society.

by <u>Penny Gurstein</u> June 30, 2021

As has become abundantly clear, the COVID pandemic has exacerbated existing inequities in our social fabric and in how we live. Those who have secure jobs that can be conducted online at home are coping, while those with precarious jobs who can't work at home – and even if they could work at home, are living in homes unsuitable for paid work – are struggling.

Even worse, physical distancing can't be practised in many homes because of overcrowded living conditions, thus making these homes vectors for the virus. As well, people with precarious employment are being <u>threatened with evictions</u> because they are unable to pay their rents. Indigenous communities that already had unsafe and overcrowded homes and lack of access to clean drinking water are even more vulnerable. Homelessness is growing and becoming more visible as the hidden homeless (those who find a temporary solution by staying with family members or friends) can no longer couch-surf.

If we can learn anything from this pandemic, it is that we need to address housing inequities that already were in place prior to COVID. We also have to rethink how we provide housing and who should be responsible. All Canadians should be able to afford housing – but this goal must be addressed by many sectors and not just one level of government. Globally, as well as in Canada, COVID's health and socioeconomic impacts have compounded disparities based on race, gender and disabilities.

There are different outcomes creating disparities in housing. Those with secure employment and financial resources have more options for where they can live. They are driving sales and higher prices for homes with outdoor space in large cities as well as small- and medium-sized communities. Those without these resources are finding their options further constrained because finding affordable rental units on their reduced incomes is almost impossible. COVID rates in racialized communities have skyrocketed. There are growing rates of violence against women and children as social isolation in homes has compounded their risk.

Given the precariousness that many people are experiencing, what is being done? Both the federal government (through transfer payments to provinces) and some provincial governments have moved

rapidly, though temporarily, to better shelter the homeless, demonstrating that with sufficient political will, change can occur. This, of course, was not done without activism by housing organizations and advocates who demonstrated the need for quick solutions.

Provinces such as British Columbia are ramping up their housing acquisitions and partnerships to increase their portfolio of social and affordable housing. An eviction ban and rent subsidy program, though again temporary, were instituted within a month to serve renters in B.C. who needed assistance during the pandemic. These initiatives, while laudable, do not stem the swelling of homeless ranks and the exponential growth in <u>waiting lists</u> for subsidized housing throughout Canada.

All these measures, however, are not enough to end more than 30 years of federal government inactivity on housing for moderate- to low-income citizens. We now have a unique opportunity to make significant changes to our housing system. For too long, housing has been viewed as not a home, but a real estate investment. We have allowed our large cities to be hollowed out, leaving only the rich, who can afford the exorbitant housing prices, and the very poor, who have few options.

At the same time, in Canada's major cities, 63 per cent of <u>Montreal's</u> population, 51 per cent of <u>Vancouver's</u>, and 35 per cent of <u>Toronto's</u> are renters, with very limited rights living in insecure housing. The proliferation of <u>short-term rentals</u>, such as Airbnb, is making it even more precarious to find affordable housing. The growing inequality has hurt everyone, but especially those in racialized communities. Households in these communities are generally poorer and often face discriminatory rental practices from landlords. New immigrant and refugee households are particularly susceptible to insecure, unsafe housing.



What can be done? We need to stop viewing housing as a real estate vehicle. Countries like <u>Singapore</u> along with <u>Austria</u> and other European Union members have developed housing policies and programs that use the provision of affordable, secure and adequate housing as one of the cornerstones of their economic strategies. Safe and affordable housing allows households to move forward in their lives to further their education, generate entrepreneurial opportunities, and pursue social, cultural and artistic activities that benefit not just themselves but all of society.

Our greatest threat right now is the increasing <u>predatory financialization</u> of land and housing. In the crisis that we are currently experiencing, it is a perfect time for real estate investment trusts (REITs) to buy up large swathes of rental housing. We need policies and an ambitious government procurement plan to thwart this.



In Singapore, the high-density apartment and condo area of Bishan North has a mix of low-rise blocks and highrises. The area is home to some of the many apartments built by the city's Housing & Development Board. Shutterstock.com, by Dr David Sing.

Land under government control, and other land such as that owned by religious institutions, should be used to create affordable housing. The federal government needs to develop policies that mandate banks, which have profited handsomely from escalating residential prices, to develop programs to support the financing of non-profit housing. Credit unions in Quebec and B.C. have a track record in financing such developments, which could be used as a model for other financial institutions.

The pandemic has made it clear that governments play an important role in keeping us safe and secure, and that when failures occur in other sectors, they have to step in. We can no longer ignore the conditions in many long-term care homes for seniors, and there are increasing calls for governments to take over the management of private seniors' homes that are inadequate. We should learn from other countries and Canadian jurisdictions that are developing innovative policy directions such as permanent supportive housing for the homeless in the Yukon; measures that prevent REITs from buying foreclosed housing in California, evicting renters and raising rents; and the banning of short-term rentals in Portugal.

The COVID pandemic has made us acutely aware that to solve inequities, an integrative approach to problem-solving is needed to recognize complexity and try to overcome the siloed nature of most policy-making and implementation. For example, <u>the Aboriginal Coalition to End Homelessness</u> <u>Society</u> in Victoria has developed a dual model of housing care that incorporates culturally supportive housing and Indigenous harm-reduction strategies to support long-term health and healing for Indigenous people experiencing homelessness.

We have a lot to learn from the pandemic, and what can be done to redress systemic housing inequities that have been exposed and amplified. We cannot do it without reframing what the housing problem is, and who are the actors who can address it. An effective response to the expanding need for housing that all Canadians can afford requires not only innovative multi-sectoral strategies, but also a re-conceptualization of housing as fundamental infrastructure that enables a prosperous economy and thriving communities.

#### This article is part of the Reshaping Canada's Cities After the Pandemic Shockwave special

#### feature.

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#### **Penny Gurstein**

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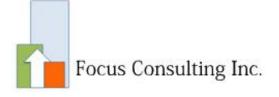


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# Why Canada needs a non-market rental acquisition strategy. May 2020

#### **By Steve Pomeroy**

# The challenge: Canada is losing affordable housing faster than we can create it

The erosion of "naturally occurring affordable housing" (NOAH) units is the most serious threat to Canada's supply of affordable housing. Between 2011 and 2016 the number of private rental units affordable to households earning less than \$30,000 per year (rents below \$750) declined by 322,600 units — a trend that appears to be continuing.



Over the same period, the F/P Investments in Affordable Housing program together with unilateral provincial initiatives, mainly in BC and Quebec, added fewer than 20,000 new affordable units – **so for every (1) one new affordable unit created,** 

at considerable public cost, fifteen (15) existing private affordable units (rents below \$750) were lost![1]

These losses are driven chiefly by the financialization of rental housing – an asset class attracting investment from both large capital funds, as well as smaller investors, both seeking to capitalize on dramatically rising rents). A further contributor is the intensification and redevelopment of sites with older low-moderate rent properties.

These annual losses far outstrip the 150,000 (only 15,000 per year) new affordable units planned under the 10-year National Housing Strategy (NHS).

This much heralded \$40 Billion national initiative establishes a number of new funding envelopes. But missing from this array is an initiative to preserve Canada's rapidly eroding privately owned affordable rental stock.

#### The solution: preserve Canada's affordable housing stock through a nonmarket community-based acquisitions strategy

While some are advocating for regulation to constrain the financialization of moderately priced rental housing, a complementary approach is to intervene to acquire these affordable properties. If you can't beat them join them – this suggests an approach that would enable community-based non-profit providers to emulate the behavior of the REITs and capital funds to acquire rental buildings with rents at or below the median market rent.

Such non-market acquisition can shift these assets out of the speculative market (where they are considered "under-performing assets") into a non-market environment where these precious affordable rental units can be managed to preserve affordability in perpetuity.

Over the past three or four years the median rent in many cites has been increasing and double and triple the rate of inflation, abetted by turnover and a regulatory policy of vacancy decontrol. Holding rent increases to an inflation or rent index, can ensure the units remain at below median market levels. Indeed an analysis in Ottawa found that after 10 years of inflationary increases compared to ten years at 5% per year, rents would be 25% lower that if left in the market.

By reducing the loss of critically important moderate rent homes, this approach can help to prevent homelessness – especially family homelessness. In the immediate post-Covid recovery period, this can also help to manage the risk that speculative capital funds will scoop up affordable rental facing financial difficulty. Why Canada needs a non-market rental acquisition strategy. May 2020 | Focus Consulting Inc.

[1] Malatest Associations (2019) Sponsorship and Funding of Investment in Affordable Housing Construction, prepared for CMHC enumerated 9,.839 IAH . This excluded any unilateral provincial units, and during this period both BC and Quebec were constructing on average over 2,100 units annually (so together likely contributed a further 10,000 units in addition to the 9,839 reported in Malatest (2019).

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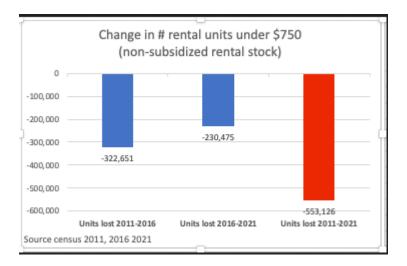
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### New census data reveals a continuing issue in the erosion of lower rent housing

Steve Pomeroy



In 2020 I published a brief seeking to make a case for the National Housing Strategy to add a funding stream to enable non-profit housing organizations to acquire existing moderate rent rental properties. That analysis highlighted the issue of the rapid erosion of such lower rent stock, and how these effectively negates efforts to increase affordable supply under the NHS.

I argued the need to encourage mechanisms and funding to support non-profit acquisition to address this loss and to slow the impact of private capital funds buying these existing affordable properties with the intent to increase rents to generate strong investment returns.

In that brief I determined that between 2011-2016 some 322,00 lower rent (below \$750/month, affordable at incomes of \$30,000) units were "lost". And noted that when compared to the production of new affordable housing, five units were being lost for every one new affordable unit created (at substantial subsidy cost).

The release of the shelter cost and income data from the 2021 Census now provides an opportunity to update this assessment. As expected the trend has continued, albeit at a slightly slower pace. But still substantially outpaces new affordable construction.

Between 2016-2021 a further 230,000 low rent units were lost (an average of 46,000 per year). This represents 6% of total unsubsidized rental housing.

To date the NHS has committed funding to build just over 95,000 new homes with roughly two thirds having some level of affordability (RCFI units account for 38,000 and most are well above any reasonable definition of affordable and almost none below the \$750/month used to assess the census data). Very few have yet been completed with most in process or under construction.

So, by comparison the annual rate of loss (46,000) is more than double the number of new units being added annually (fewer than 20,000) under NHS funding.

Without a response to address this rate of erosion it will be impossible for the substantial funding under the current array of NHS initiatives to have any impact in expanding the net stock of low rent units.

#### McKinsey & Company

# A smarter approach to cost reduction in the public sector

June 8, 2018 | Article

By Tera Allas, Roland Dillon, and Vasudha Gupta

Most cost-cutting programs fail. To do better for less, governments need to build capabilities, harness data and analytics, and reinvest savings.

## DOWNLOADS

 $\pm$  Article (PDF-156KB)

**T** he demands on governments are greater than ever, yet many countries face tough constraints on public spending. Worldwide, total gross government debt increased from \$51 trillion in 2010 to \$65 trillion in 2016 (in real 2010 prices). Several of the world's major economies now have debt-to-GDP ratios approaching or exceeding 100 percent and fiscal deficits of 4 percent or higher, according to data from the International Monetary Fund.

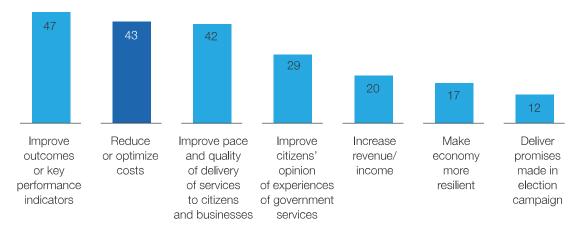
In response, many governments have initiated cost cutting on a large scale. A new survey conducted by the McKinsey Center for Government gauged the experience of nearly 3,000 public servants in 18 countries that together account for 75 percent of global GDP. The

respondents included officials in national, regional, and local governments as well as stateowned enterprises. The survey found that 43 percent of all public-sector transformation efforts over the past five years have had cost reduction as a core goal.

Cost cutting was one of the most frequently cited goals of transformation programs in the countries covered in our survey (Exhibit 1). One in ten transformation efforts had the sole focus of reducing costs, while one in three combined cost cutting with improvement goals, such as boosting outcomes and improving the pace and quality of service delivery.

Exhibit 1

Reducing or optimizing costs is frequently a key objective for public-sector transformation efforts.



Share of transformation efforts that included objective,  $^1$  %

 $^{1}$ As reported by respondents. Respondents weighted by GDP share of their country; unweighted total number of respondents = 2,909.

Source: McKinsey Center for Government survey on public-sector transformations, December 2017

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The problem is that most of these cost-reduction efforts fail. Of all the cost-driven

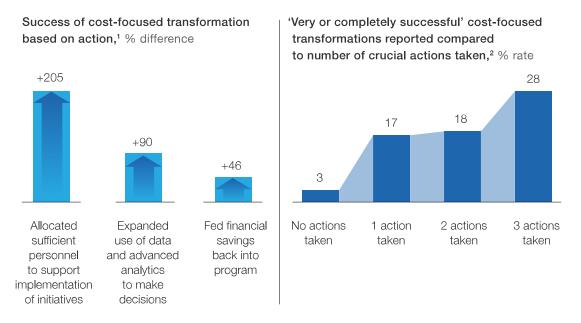
transformation programs by governments covered in our survey, only 19 percent were "very

or completely successful" in meeting their goals, by the respondents' assessment.

What explains this dismal record? One explanation is that many change leaders are using the wrong approach to cost cutting. Our survey found that governments that make big budget cuts simply to "force" efficiency improvements are less likely to deliver and sustain the intended cost reductions. That might seem counterintuitive, but the numbers bear out this finding. Among all the cost-reduction efforts we surveyed, those that used direct budget cuts were 15 percent less likely to be successful (as assessed by respondents) than those that did not. Of all the government-transformation levers we examined in our survey, budget cuts were among those that had the highest correlation with change-effort failure.

That is not to say that budget cuts never work: some respondents to our survey did report instances in which direct cost reductions led to sustained improvements. As our survey findings make clear, however, such successes are the exception rather than the rule. If governments want to make sustained headway in containing costs, they need to look beyond budget cuts to a much broader, more sophisticated tool kit.

As our recent research on government productivity highlighted, the tools available in a costreduction effort include spending reviews, procurement optimization, and digitization. Our survey findings point to three additional, crucial actions that can double or triple the success rate of government transformation programs that involve cost reduction (Exhibit 2). When used in combination, these tools have an even greater positive impact on outcomes. Transformations aimed at cost reductions can boost success by using a more sophisticated approach to data analysis and resource allocation.



<sup>1</sup>Difference of transformations that included action vs those not including action being reported as "very or completely successful," as reported by respondents involved in cost-focused transformations. Respondents weighted by GDP share of their country; unweighted total number of respondents = 2,909. <sup>2</sup>Crucial actions defined as allocated sufficient personnel to support implementations of initiatives, fed financial savings back into program, and expanded use of data and advanced analytics to make decisions.

Source: McKinsey Center for Government survey on public-sector transformations, December 2017

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The first action is allocating sufficient personnel to implement the change. Our survey shows that this is one of the most critical success factors in any cost-reduction program. Among "very or completely successful" cost-focused transformations, 92 percent had sufficient personnel staffed. That was true for only 50 percent of "unsuccessful" cost-reduction efforts. This is unmistakable evidence that change efforts—even those aimed at saving costs —should not lack resources.

The second action is using financial savings from change initiatives to fund further reforms. Cost-focused transformations that used this approach were 46 percent more likely to succeed than were those that did not. Using savings to fund further improvements—for example, in infrastructure, services for citizens, and civil servants' capabilities—appears to create a more meaningful purpose for cost-reduction efforts and to boost the motivation of the staff implementing the changes. This approach, however, might require governments to change their budgeting processes and decision-making time frames to enable ministries and agencies to "invest to save."

The third action is using data and advanced analytics, which points to a new horizon in effectively managing public finances. Cost-focused transformations that harness data and analytics to target their efforts are nearly twice as likely to succeed as those that do not, as shown by plenty of case studies. For example, one large public-sector agency we worked with used advanced analytics to optimize its fleet of 7,000 vehicles. It reduced costs by \$10 million a year (or 20 percent), in part by cutting the use of short-term car rentals by 70 percent.

As analytics advances, governments can harness data to shape smarter cost-saving initiatives. For example, our analysis of primary- and secondary-education budgets in 33 countries found that spending per student increased by an average of around 30 percent in real terms from 2005 to 2015; it is questionable whether such increases are sustainable in the future. McKinsey's extensive analysis of data from the Program for International Student Assessment has pinpointed opportunities to achieve savings while improving education outcomes. For instance, technology in the classroom—often a significant expense item— yields dramatically different student outcomes depending on the equipment used. In one region we studied, giving a single computer to a teacher raised student test scores six times as much as giving every student in the class a computer. In another region, installing a data projector in each classroom had twice as much impact on test scores as giving students computers.

Governments the world over must urgently find ways to do more—and better—for less. Before embarking on large-scale cost cutting, however, they should take a sober look at the success rates of such programs. There are smart ways to ensure that cost-reduction efforts not only achieve their targets but also support better outcomes for citizens. It is time for governments to harness the full strategic and technological tool kit to target savings better and use the released funds to shape a more effective, responsive public sector.

## ABOUT THE AUTHOR(S)

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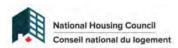
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#### Canada



#### **National Housing Council**

Co-Creating the Right to Adequate Housing in Canada: Interim Report on What We Heard (thus far)

#### Background

The first National Housing Council (the Council) was announced on November 22, 2020 and has initiated its work to provide advice to the Minister for Housing and Diversity and Inclusion on the vision for the progressive realization of the right to adequate housing within a Canadian context. This work covers expectations, duties, and responsibilities of the Canadian government to meet its international obligations as recognized in the *International Covenant on Economic, Social, and Cultural Rights*.

The Council, through its Progressive Realization Working Group, commissioned SHS Consulting and the SHIFT Collaborative to run a Solutions Lab process to break down the complex issue of establishing a vision for and finding tangible recommendations towards progressively realizing the right to adequate housing in Canada. This process involves engagements with a variety of stakeholders. The first phase of this engagement was conducted with people with lived experience of housing need and homelessness and organizations supporting them. The result of this initial engagement is a report entitled *Co-Creating the Right to Adequate Housing in Canada: Interim Report on What We Heard (thus far)*.

#### About the Report

This report examines results from 11 focus groups and 100 surveys conducted nation-wide. Participants included persons who are non-affiliated to an organization, or identified and selected through Blue Door, Canadian Lived Experience Network, Making the Shift (A Way Home), Covenant House Toronto, Houselink and Mainstay Housing, Sooke Shelter Society, and Parkdale Neighborhood Land Trust.

Smaller focus groups were intentional to allow for deeper, more intimate conversations with lived experts to give them the space to more extensively share their stories and policy suggestions.

#### **Next Steps**

A letter with high-level recommendations has been sent to the Minister of Housing and Diversity and Inclusion for his consideration, drawing from the key findings, themes and urgent priorities identified through this report and other work undertaken by the Council. A second, more detailed report with recommendations will follow in 2023. This work will include additional engagement sessions with people with lived experience in addition to human rights and housing experts, and government officials.

If you have any questions about this work, please contact the National Housing Council Secretariat at <u>nationalhousingcouncil@cmhc-schl.gc.ca</u>.

#### Disclaimer

Please note that the views expressed in this report are the personal views of the author and does not reflect the views or position of the National Housing Council, CMHC or the Government of Canada. The National Housing Council, CMHC, and the Government of Canada accept no responsibility for the views expressed in this report or any consequences that may arise in using or relying on this report.

#### About the Council

In July 2019, the National Housing Strategy Act (NHSA) became law. The NHSA, among other things, recognizes that a National Housing Strategy supports the progressive realization of the right to adequate housing. The Act includes the establishment of a National Housing Council. The Council's mandate is to provide advice to the Minister of Housing and Diversity and Inclusion and further the housing policy of the Government of Canada and the National Housing Strategy. Drawing on the diverse expertise and experience of its membership, the Council promotes participation and inclusion in the development of housing policy through the diversity of its members and engagement with communities.



# **Adequate Housing in Canada Co-Creating the Right to**

Interim Report on What We Heard (thus far)

June 2022

Prepared for the National Housing Council by



initiative. This document highlights what we heard to date Co-Creating the Right to Adequate Housing in Canada This Interim Report provides a preliminary look into the from people in Canada with lived experience of housing need and homelessness.

| |

the research presented. This work is far from complete—we are in the There are many groups whose voices have not yet been captured in progressively realizing the right to adequate housing in Canada. recommendations to the Federal Government on the path to early stages of a participatory process to bring forth fulsome

## **Table of Contents**

Part 1 • Introduction	13
Part 2 • Methodology	17
Part 3 • Current Experiences	22
Part 4 • A Vision for the Future	30
Part 5 • Directions for Change	41
Part 6 • Conclusions and Next Steps	57
Appendix • Additional Materials	60

# LAND ACKNOWLEDGEMENT

The report's authors acknowledge the contributions of several Indigenous peoples who participated in this initiative to date. While our work took place virtually, the **SHS Consulting** team acknowledges the land we are working on is the traditional territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit. The **SHIFT Collaborative** team acknowledges and respects the lakwaŋan peoples on whose traditional territory the consultants are located and the Songhees, Esquimalt and <u>WSÁNEĆ</u> peoples. Their historical relationships with the land continue to this day.

We will continue to work towards infusing Indigenous voices and leadership in this initiative.

#### Part 1 • Introduction

This section provides an introduction to the Co-Creating the Right to Adequate Housing initiative, key project definitions, our intended project outcomes and a guide to reading this report.

4

#### Terminology

- This document uses the term participants to refer to those engaged through the organizational survey, or the lived expert focus groups.
- We use the terms survey respondents and focus group participants when referring to the voices of those specific participants.
- We use the acronym "R2AH" as a short form for the right to adequate housing.
- We refer to this Co-Creating the Right to Adequate Housing in Canada initiative as "this initiative" or "this project."

#### Introduction

**Co-Creating the Right to Adequate Housing in Canada** is a cross-Canada initiative of the National Housing Council (NHC), led by the NHC in collaboration with SHS Consulting and SHIFT Collaborative. This initiative aims to support existing NHC efforts toward realizing the right to adequate housing in Canada over time. Specifically, this project aims to:

- Dive deeper into the perspectives of people across Canada about how this right can be realized
- Identify ways for the federal government to work towards this goal; and
- Expand the conversation to other stakeholders and levels of government.

To do this, we are engaging with a wide range of people and organizations, including those most affected by housing challenges and homelessness, human rights and housing experts, and various levels of government. This process began in February 2022 and will continue through March 2023.

What is the progressive realization of the right to adequate housing? According to the United Nations and international human rights law, the **right to adequate housing** means recognizing that all people have the "right to live somewhere in **security, peace and dignity**." This requires meeting standards of adequacy, including legal security of tenure, affordability, habitability, availability of services and materials, accessibility, location, and cultural adequacy. Progressive realization refers to the obligation in article 2(1) of The International Covenant on Economic, Social and Cultural Rights (ICESCR), requiring States "*to take steps*... *to the maximum of its available resources*, with a view to achieving progressively the full realization of the rights recognized in the present Covenant by all appropriate means, including particularly the adoption of legislative measures."

# What are Canada's commitments and responsibilities?

model that does not rely on courts but on and independent monitoring and access to hearings and effective remedies. The recommendations to ensure compliance ensured through policies and programs alternative, accessible and participatory provide for investigation, hearings, and The National Housing Strategy (NHS) international standards, which require adequate housing (National Right to the right to adequate housing to be NHS Act does so through a unique mechanisms that give a meaningful voice and role to rights-holders and with the commitment to the right to Act brings Canada in line with Housing Network, 2019).

The Literature Review commissioned by the National Housing Council (NHC), prepared by the National Right to Housing Network (NRHN), provides further details on the Government of Canada's responsibilities for implementing the right to adequate housing.

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What makes this project different from previous conversations about housing in Canada?

#### This project aims to:

- Take the conversation about the right to adequate housing from academic and technical spaces to the everyday lives of people in Canada.
- Take a participatory approach that focuses on amplifying the voices of rights holders, particularly those with lived experience of housing need and homelessness.
- Engage people in exploring housing as a human right in ways that lead to understanding and action, going beyond consultations about barriers.
- Take a systems approach by involving a diverse mix of stakeholders.
- Provide recommendations for a set of solutions that can create profound shifts within the housing system towards realizing the right to adequate housing.

How does this project complement the other work of the NHC? The National Housing Council has identified three priority areas. This initiative is part of the work the **progressive realization of the right to adequate housing** working group is undertaking, in addition to the Council's work on **improving the National Housing Strategy (NHS)** and **Urban**, **Rural, and Northern (URN) Indigenous Housing**.

#### **Overarching Challenge**

This initiative is focused on the following overarching challenge:

How might we develop a collective vision and pathways towards the progressive realization of the right to adequate housing in Canada by co-creating new policy interventions and partnership opportunities at the national level?

Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)

Project Goals

The project goals are as follows:

Create a foundational vision and roadmap for realizing the right to adequate housing in Canada. This initiative seeks to forge a path to progressively realizing the right to adequate housing in Canada, centred on the desires and expectations of lived experts and informed by other system stakeholders.

#### Provide recommendations to the Minister of Housing and Diversity and Inclusion.

While this report contains preliminary insights from engagements conducted to date, this process will lead to more concrete recommendations of steps that the Government of Canada can take to lead the transformation towards stakeholders' collective vision. Following further engagements, a report with detailed recommendations from this process will be completed in 2023.

# **Reading this Report**

#### **Report Format**

The report begins with an overview of the methodology undertaken and conversations with people with lived experience and community organizations to date. The feedback received so far is presented in three chapters:

## Part 3 • Current Experiences

An overview of current housing challenges and experiences of rights holders in Canada, highlighting the gaps in today's system

## Part 4 • A Vision for the Future

A vision for what a preferred future could look like for people in Canada, including what it would feel like for people and what shifts would bring us to somewhere different from today

## Part 5 • Directions for Change

A proposed set of approaches, success criteria, preliminary actions, and directions for change

#### A Focus on "What we Heard" so Far

This report should be read as a summary of early insights we heard from participants. With this document, we hope to paint a broad picture of what people in Canada with lived and learned experiences face, think, and feel about the right to adequate housing. This picture is preliminary and does not include everything we have heard or all perspectives, but there is a strong sense that people are looking for bold actions and interventions. Part 5 of the report includes some potential directions for creating more fulsome recommendations and the first steps that the federal government could take today to create the conditions for the uptake of the upcoming recommendations.

More information on the limitations and gaps in our engagement to date can be found in the Methodology section.

#### A NOTE

## Why is this report so long?

Every effort was made to create a clear and concise report on what we heard from participants so far. We do not intend to create "yet another lengthy report" without meaningful action.

The length of this report allows us to:

- Highlight the many views, facets, and elements of the diverse housing experiences faced by honouring the wide range of stories and feedback we collected from participants;
- Showcase the complexity of the challenges faced today—they are not mutually exclusive and are connected to many of the social determinants of health; and
- Pave an initial pathway forward, acknowledging the steps we must take will not be linear—we require a suite of actions and approaches to work together.

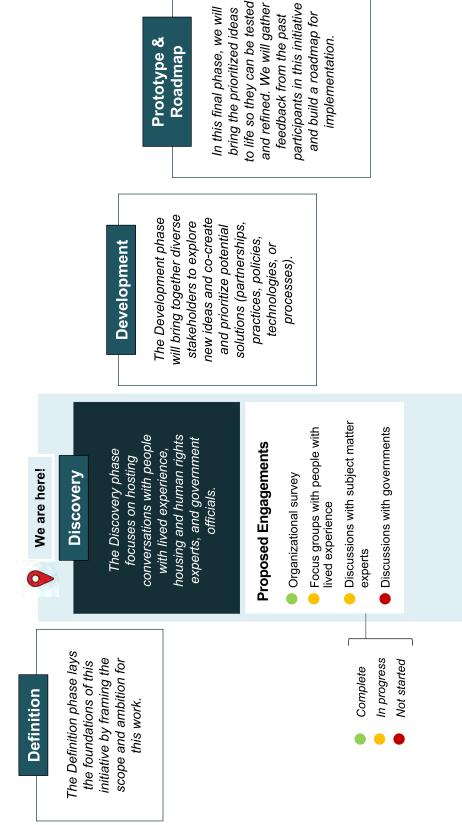
#### Part 2 • Methodology

This section provides an overview of the project timeline, the organizational survey, and focus groups with lived experts.

The limitations, research gaps, and our approach to addressing the gaps in subsequent phases of work are included.

The visual below shows an overview of the process planned for this initiative, with a spotlight on the Discovery Phase, which focuses on understanding the current system and opportunities for moving the right to adequate housing forward in Canada.

As this work is in its early stages, this what we heard report captures preliminary findings from our first engagements: a survey disseminated to organizations working with people with lived experience and a series of initial conversations with lived experts across Canada.



# **Organizational Survey**

#### About the Survey

This interim report highlights emerging themes from a national survey of organizations across Canada focused on housing, homelessness, and human rights, or a related field. The survey was issued to **175** organizations across Canada. The survey was also disseminated via almost **ten** (10) other network newsletters (e.g., Canadian Housing and Renewal Association, Canadian Alliance to End Homelessness, etc.).

The survey was offered in English and French and contained **32 questions** under the following key topics:

- Your vision for realizing the right to adequate housing;
- Your desired role of government; and
- Informing an approach to engaging with lived experts.

#### Responses

The response to the organizational survey was very strong, highlighting the level of interest and concern about this topic. Over the course of 2.5 weeks, we received approximately **100** surveys somewhat completed and about **60** respondents who made it to the end of the survey.

#### Areas of Focus

Of the organizations that filled out the survey, they identified the following areas of focus:

- 50% identified as a support service provider;
- 47% identified as an advocacy or community organization;
- 31% identified as a **housing operator** (including affordable, supportive, transitional, and emergency);
- 17% identified as research;
- 7% identified as a **housing developer**; and
- 20% identified as other.

The greatest number of respondents came from organizations supporting **people experiencing homelessness** (39 organizations), followed by low- or modest-income individuals or families, people with disabilities, including those requiring supports, women and children fleeing domestic violence, people involved with the criminal justice system, mental health and addictions, followed by Indigenous peoples (14 organizations), youth, racialized groups, seniors, single parents, newcomers, 2SLGBTQIA, refugees and refugee claimants, veterans, and caregivers.

#### **Geographic Scope**

We received responses from almost every province and territory in Canada, except New Brunswick, Nunavut, and Prince Edward Island. Of the responses received, 15 respondents identified as serving people in rural and remote communities in Canada. Twelve organizations operate at a national level. The greatest number of responses came from Ontario, Alberta, and British Columbia. The Research Gaps section in this report highlights the gaps we hope to fill in future phases of work.

Focus Groups with Lived Experts         About the Focus Groups with Lived Experts         About the Focus Groups with a Zoom in April 2022, with 57 participants.         Eleven (11) focus groups were held virtually via Zoom in April 2022, with 57 participants.         Each focus group was approximately one to two hours in length. The size of the focus groups ranged from 1 to 13 people per session, with breakout rooms used in sessions with more than five (5) participants for every notetaker and facilitator pair).       Monontation and facilitator pair).	Experts Who participate Organization Blue Door Blue Door Canadian Lived Experience Network Network Naking the Shift (A Way Home) Making the Shift (A Way Home)	ExpertsWho participated in the focus groups?Who participated in the focus groups?OrganizationContextDrganizationContextDradian LivedhomelessnessBlue DoorhomelessnessSure DoorhomelessnessMaking the Shift (AhomelessnessMaking the Shift (AhomelessnessMay Home)youthCorontoyouthCorontoyouthCorontohomelessnessAddiant HouseyouthCorontoyouthCor	roups? Lived B 8 8 4 4	Recruitment Process March 2022 We reached out to organizations and networks across Canada (along with the survey). Organizations replied that they are interested in coordinating a focus group with lived experts they are connected to or serve. Organizations select a time slot	rocess organizations ss Canada (ey). ed that they ordinating a ed experts to or serve.
The smaller-sized groups allowed us to have deeper, more intimate conversations with lived experts about: • Their current and past housing experiences; • Their visions for the right to adequate housing in Canada; and • Their ideas for getting to that vision, including the role of decision-makers	Houselink and Mainstay Housing Sooke Shelter Society Parkdale Neighbourhood Land Trust Non-affiliated	supportive housing for mental health and addictions homelessness low- and modest- income households National, range of	4 2 0 8	for the session. April 2022 Seven (7) organizational focus groups are held, with staff in attendance to provide support where needed. In addition, four (4) smaller focus groups were	participarity tional focus de support ddition, four oups were
(governments).       The focus group guide can be found in the appendix of this report.       Participants       Hearticipants         Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)	Total Participants	22	participants	held with individual lived experts (not connected to organizations)	lived experts rganizations)

- Their visions for the right to adequate housing in Canada; and •
- including the role of decision-makers Their ideas for getting to that vision, (governments). •

# Limitations and Gaps

#### Limitations

- There was a limited amount of time to coordinate and host the initial round of focus groups with lived experts. The focus groups and survey took place within 2.5 weeks, meaning there were likely participants and groups who would have liked to fill out the survey or participate in a focus group but could not do so under a short timeline.
- In addition to the seven (7) organizations that helped arrange a focus group and the eight (8) individual lived experts that stepped forward, **50+ additional organizations and individuals expressed an interest in participating in** some capacity.
- The focus group sessions took place on Zoom, which may have presented barriers to participation for some. Although the technology worked well in the sessions, conducting engagements in a virtual setting can limit relationship-building and fluid dialogue.
- Due to the nature of hosting focus groups, there may not have been sufficient space and time for all the lived experts to contribute equally in each session. In addition, some individuals may not have felt comfortable sharing specific experiences in a group setting.

## Participation to Date

information during the focus group. Of the focus group and survey participants, 90 of 117 respondents The following table provides an overview of the self-reported demographics across the focus groups Some critical perspectives have not yet been adequately captured in the lived expert focus groups. and survey. Please note to protect people's personal information, the facilitators did not ask focus group participants to self-identify as part of these groups. Some participants chose to offer the self-identified in some way.

Populations in Greatest Housing Need	%
People experiencing homelessness	29%
Low- or modest-income individuals or families	49%
Mental health and addictions	23%
People with disabilities	19%
Seniors	18%
Indigenous peoples	18%
Racialized groups	13%
2SLGBTQIA	12%
Youth	%6
People with developmental disabilities	8%
Caregivers	%L
Women and children fleeing domestic violence	%9
People involved with the criminal justice system	4%
Newcomers	4%
Single parents	3%
Veterans	2%
Refugees and refugee claimants	2%

This table shows the percentage of focus group and survey respondents who chose to self-identify under each category as a proportion of the 90 participants who chose to disclose at least one of these categories.

In addition to the populations shown in the table, the following geographies have the fewest number of representatives included to date:

- Quebec
- Northwest Territories
  - Nunavut
- Nova Scotia
- New Brunswick
   Prince Edward Island
  - Saskatchewan

There will be additional opportunities over the next phases of this initiative to fill these gaps in participation. Read more about our approach to addressing these limitations and gaps in the Conclusions and Next Steps section of this report.

## Part 3 • What We Heard Current Experiences

This section summarizes the current experiences as described by people with lived experience of housing need and homelessness. These experiences are categorized by those which emphasize the **urgency of today**, a need to **preserve and enhance what we have**, and the desired shift towards **resilience for tomorrow**.

# Current Experiences with the Right to Adequate Housing in Canada

# What makes this difficult?

The progressive realization of the right to adequate housing in Canada is one of the most critical and demanding challenges we face today as a country.

Focus group and survey participants from across Canada shared their experiences with a system that is currently failing many people in Canada. Three themes stood out as significant challenges that make it difficult to change today's system to reach our desired future of the right to adequate housing for all in Canada.

#### Urgency of Today

There is an urgency to fix today's problems. The severity and urgency of today's gaps underscore a needed focus on addressing them—people's lives are at stake today.

#### Preserving What We Have

While addressing today's problems, we must also halt continued backward movement. There is a need to keep up with change to maintain deteriorating housing situations for people who have housing today.

#### Resilience for Tomorrow

Finally, we must shift to a resilient system for the future. There is a need to hold the long-term view while addressing today's urgent needs.

#### Hearing from People in Canada

In this section, we provide:

- An overview of each of these realities
- The gaps they present in progressively realizing the right to adequate housing in Canada
- The personal lived experiences resulting from these gaps

From these lived experiences, we are beginning to reveal a series of tensions, mismatches, and barriers we must overcome to address these realities. Tensions are circumstances in which change in one direction is countered by change in an opposite direction resulting in a persistent challenge. Mismatches are discrepancies between an aspiration we are working towards and the realities of lived experiences in Canada today.

**Barriers** are obstacles getting in the way of change.

These dynamics will be explored in the remaining tasks in the Discovery Phase.

## Urgency of Today

#### GAP 1

#### There is a limited supply of housing geared to those in greatest need.

## LIVED EXPERIENCES

system. Respondents noted an inability to transition out of shelters due to a lack of other housing options—long waitlists for over-reliance on the emergency shelter housing. This gap is reflected by the non-market housing were frequently available, accessible, affordable People are experiencing a lack of cited.

he requirement of credentials (e.g., pay -ived experts shared examples of how refugees and newcomers to Canada. stubs, ID, and references) frequently imits housing access, especially for

and unique challenges faced in rural and Respondents spoke of a lack of housing northern communities.

Several people noted how the overall lack housing, leading to "pushing people out" of transitional housing too soon without the necessary supports or appropriate of available, affordable housing puts pressure on shelters and transitional nousing options.

People experience much discrimination in my harassment to being told there's no chance local municipality, from sexism, and sexual without a co-signer if you aren't at least 25 vears old. "

- Lived Expert

Stigma is a huge barrier, just because we're poor and homeless doesn't mean we can't move beyond - that message needs to be loud and clear. "

– Lived Expert

they do it all the time, As human beings even Every time we apply to housing, immediately if we had pets we should be allowed a home They judge them there is nothing we can do. away - they shouldn't be denying kids but but landlords don't want to meet my kids. they say no. Our rights are always taken J

– Lived Expert

#### GAP 2

#### stigma and discrimination. The lack of choice fuels

## LIVED EXPERIENCES

essential services and supports, including compromise access to transportation or The only available, affordable housing options for many are in locations that displacement from one's community, neighbourhood choice often means critical social supports. Lack of culture, or family. This lack of available options further fuels affordable housing developments to more making housing available to youth, single nighlighted experiences of discrimination these experiences ranged from NIMBYpersonal experiences with landlords not discrimination in housing. Examples of oward people who speak up for their neightened competition, stigma, and sm (not in my backyard) preventing women with children, or people with disabilities. In addition, participants nousing rights.

#### GAP 3

#### There is a significant income and support service gap.

## LIVED EXPERIENCES

Incomes from wages, supports, and supplements are not keeping up with rents and housing prices. This reality impacts people earning low incomes (e.g., minimum wage), people receiving income assistance, and people with disabilities. Many lived experts highlighted the critical importance and lack of complementary supports which can assist people in accessing and maintaining secure housing. In particular, seniors, persons living with disabilities, women and children at risk of violence, people involved with the criminal justice system, and people living with trauma, addictions, or mental health challenges often face barriers to accessing housing due to a lack of culturally appropriate, traumainformed supports.

For some populations, such as people with disabilities, the lack of available affordable and accessible housing paired with the lack of appropriate supports limit self-determination and perpetuate an over-reliance on institutionalized care.

66 Even with housing supplements it is very difficult to find a reasonable living place for a person with developmental disability given the limited income on the Ontario Disability Support Program (ODSP).

– Survey Respondent

Some people may need supports for a long time, but we push to getting people off social services as fast as possible vs. making it about healing. - Lived Expert

# Preserving what we Have

#### GAP 4

#### For those who have housing, situations may be inadequate.

## LIVED EXPERIENCES

For those who have housing that is affordable to them today, they may continue to experience a denial of their housing rights due to a lack of choice, control, and dignity in their housing.

and locations without recourse to remedy their situation. In particular, many people inadequate and often stressful or unsafe living in inadequate or unsafe conditions diverse experiences highlighting how a conditions which compromise people's The lack of affordability and barriers to appropriate for their physical or mental nousing access often result in people nealth and well-being. This can often lack of choice and control over their can only access housing that is not nealth needs. Respondents shared further impede people's access to housing has resulted in living in appropriate housing.

Through the survey, **41%** of organizations rated **habitability** as a barrier or significant barrier most often experienced. In many cases, people experience habitability issues in conjunction with the stress of barriers like affordability and accessibility. These gaps lead to additional stressors such as a lack of safety.

Participants spoke to the intersection of housing rights and Indigenous rights and the fact that Indigenous people communities face disproportionate housing and homelessness challenges in terms of housing access and habitability. This experience merits much deeper exploration and attention. <sup>16</sup> The shelter in Whitehorse does not provide adequate safety or space from each other. We have received many complaints of violence, assaults, theft, etc. I have also received complaints of people being forced to live in unsafe housing such as those with multiple large holes in the home with snow coming inside. Survey Respondent

#### GAP 5

#### There are few effective mechanisms for claiming one's right to housing.

## LIVED EXPERIENCES

There is a lack of legal protection and accessible recourse for people whose right to adequate housing has been violated. Many people named the lack of protective legislation and accessible legal supports as critical gaps across the country. In addition, there is a lack of information about housing services. The complexity of housing programs and lack of guidance or navigation supports are common barriers to finding and maintaining adequate housing. There is no legal aid help for tenants. 3 There is no legal aid help for tenants. 3 lawyers left so we have no one who deals with poverty law and no other legal services to make a referral. The lack of lawyers who are willing to help low income tenants.

- Survey Respondent

#### GAP 6

#### Inaction against backward movement is increasing the precarity of tenure for many.

### LIVED EXPERIENCES

Survey and focus group respondents spoke of a lack of regulations holding landlords accountable for security of tenure in Canada. This was identified as a critical factor preventing the right to adequate housing. Linked to the gaps highlighted under **Urgency of Today**, the absence of action to reduce the incidence of eviction (due to arrears related to "above guideline increases" and other factors) and to tame the competitive nature of the housing market, especially for people in greatest need, continues to perpetuate housing situations that can deteriorate and significantly impact a family's life.

If I had a place, and it was between me and another couple, I had first and last month's rent and we were excited but heard the other couple offered a full year of rent so I lost out.

#### – Lived Expert

<sup>14</sup> In Alberta there is no limit to how much a landlord can increase the rent. In Lethbridge, a landlord has increased the rent from \$675 to \$800 on a bachelor unit that has only a hot plate and a dorm room-sized fridge in it.

– Lived Expert

Renovictions are on the rise, and increasingly the type that there are no legal grounds to challenge. (i.e. no formal notice issues, more reports of tenant intimidation). – Lived Expert

Make it law that landlords cannot discriminate over disability or being different—no reason for anyone to be discriminated against. We're all the same. Some of us are down on our luck at a certain point in time but doesn't mean we can't build ourselves back up to help somebody else.

– Lived Expert

The power of the private sector (e.g. landlords and housing developers) within the housing system, and the privatization of previously non-market housing properties is a big issue.

- Lived Expert

#### SPOTLIGHT

The "financialization of housing" was cited as a top barrier to realizing the right to adequate housing by survey respondents and lived experts.

There is a growing understanding that a primary goal of our current system is to generate wealth by maximizing returns for both household and institutional investors in housing. For example, rising land and housing costs are commonly perceived as positive growth indicators in our current financial system.

This underlying function is seen as being fundamentally at odds with the goals of housing as a human right and was identified as contributing to, or linked to, several other barriers that respondents experience, including rising house prices, reduced security of tenure, and decreased supply of affordable and below-market rental units.

# **Resilience for Tomorrow**

#### GAP 7

## Rigid rules and mindsets get in the way of change.

## LIVED EXPERIENCES

Bylaws, building codes, zoning limitations, and other legal restrictions limiting access to public or traditional lands were cited as common barriers preventing more diverse housing options (e.g. tiny homes, vans), which have the potential to increase access to housing in communities where there are limited affordable housing options. In addition, the rules around housing and income subsidies make it difficult for people to access housing that meets their personal or cultural needs, for instance, when there are restrictions around living with roommates or engaging in cultural practices in one's home.

#### GAP 8

#### There is a sense of helplessness as housing situations worsen.

### LIVED EXPERIENCES

Participants described the significant gaps in the right to adequate housing, including affordability getting worse rather than better in their communities. Affordability was identified as the top barrier preventing housing rights in Canada. Of organizations surveyed, **88%** rated **affordability** as a barrier or significant barrier for their constituents. Participants shared their sense of disempowerment as they are left out of wealth-generating opportunities in housing that could lift them out of poverty and help them achieve longer-term stability.

Participants cited a rising trend of gentrification and financialization of housing, contributing to the loss of already limited affordable housing options and the displacement of people who are forced to seek housing away from their community and social supports. A survey respondent noted that clients were experiencing feelings of inadequacy and a belief that they will not qualify for or be able to maintain a proper place due to their life choices. Another observed that more "people are feeling hopeless" and "almost everyone I meet at one point or another says, "Why bother? They won't rent to me.' or it won't change anything".

These adverse experiences are paired with dwindling faith in governments to make meaningful change. There's a bylaw in Whitehorse that you have to build a minimum size house—I know someone who wanted to build an 800 squarefoot home on his own lot, but he wasn't allowed to because it wasn't big enough for the building code for that lot. – Lived Expert

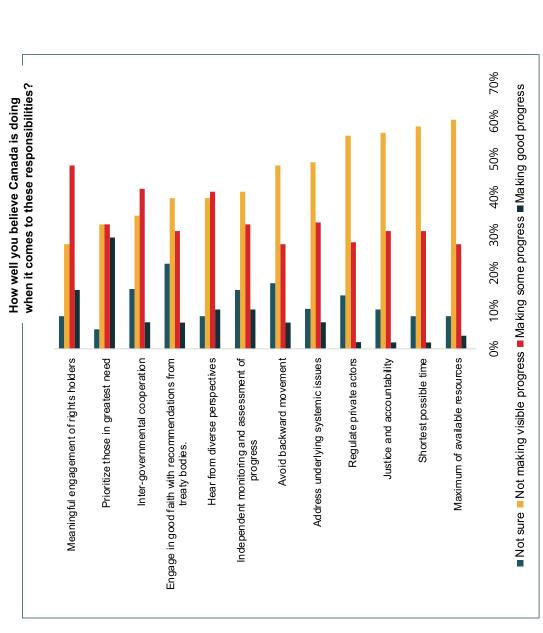
#### Views on the Federal Government's Progress

In the survey of non-governmental organizations, respondents were invited to indicate how well they believe Canada is currently doing concerning the key government responsibilities outlined in the National Housing Council's 2022 literature review. This page provides an overview of these responses.

## Lack of Visible Progress

There were several areas where the majority of respondents indicated a lack of visible progress—these included investing the maximum of available resources (60%), progressively realizing the R2AH in the shortest possible time (59%), providing access to justice and accountability (57%), and regulating private actors (56%).

There was a clear link between the lack of progress on these elements and the experiences provided through the lived experts' focus groups, as described in the previous slides in this section.



Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)

Source: Non-Governmental Organization Survey

## Part 4 • What We Heard A Vision for the Future

This section provides a vision for the future—what a preferred future where we progressively realize the right to adequate housing would feel like for people and what it would look like on the ground.

Also included are the shifts that would bring us to this future—a radically different system than we have today.

# A Vision for the Future

# Co-creating a vision of the desired future

In our engagements with lived experts and representatives of organizations and networks, we asked people to imagine a future state where Canada is fully meeting its obligations to progressively realizing the right to adequate housing. Participants described what this vision would entail.

Through discussion and written form, people provided diverse examples of what their desired future would *feel like, look like*, and *act like*. These ideas ranged from concrete, measurable housing outcomes to less tangible evidence indicating a world where the right to adequate housing is upheld and maintained.

With the information collected from participants, we've identified three categories of desires for the future:

- · Qualitative experiences of people (feels like)
- Observations in communities (looks like)
- Necessary shifts that have taken place to ensure housing for all (acts like)

Based on these learnings, we hope to paint a picture of the collective vision for the future of the right to adequate housing in Canada from personal, community, and systems-level perspectives.

Imagine a future where the right to adequate housing has been realized... *What does the future fiel like for the ground? How is this future for the ground?* 

# People's Experiences

# What does this future feel like for people?

Sense of security, peace, and dignity

Lived experts described a sense of security as long-term stability for people and their families: not living in fear of losing housing and knowing that there's a place for everyone, regardless of their income or circumstances. It also involves feeling **physically safe** and protected at home. Living in peace means having a **private space** to retreat to, shut the door, and let go. In day-to-day life, people would be able to relax and focus on other things instead of **worrying about housing** or spending energy trying to **uphold their rights**.

Many participants also mentioned the feeling of dignity in **having one's own home** would lead to a greater sense of wellbeing and improved quality of life.

# Sense of agency, choice, and control

In the desired future, people would be able to choose where they live and in what kind of housing. This sense of agency and choice also includes the freedom of movement instead of feeling tied to one particular place. For women and gender-diverse people experiencing violence, they would feel like they have options to leave a dangerous situation or remove violence from their homes.

#### Sense of possibility and hope for the future

In a world where people's housing and other basic needs are met, participants envisioned having the **foundation to** work on their issues and priorities in their lives. From working on mental health and addictions challenges to seeking employment, people saw **opportunities** for life improvement. With security, peace, and dignity in

with security, peace, and dignity in housing, people would have a sense of self-worth and hopes and dreams for what their lives hold.

> Sense of belonging and connection to community and place

Participants expressed a desire to feel accepted and respected by their family, peers, and community while contributing to the community in which they live.

# **Observations in Communities**

# What does this future look like on the ground?

#### Adequate housing options for everyone

Communities would have a range of diverse housing types, with affordable options suitable for various needs and sustainable for the planet. People would have access to the goods, services, and supports they need in their community.

## Less reliance on shelters

Everyone would have access to adequate, affordable housing; there would be less need for emergency shelters in today's forms.

## People are involved in their community

With housing security, individuals and families would have a "safe base" from which to participate in their community through work, volunteering, and cultural events. People envisioned more cohesive and engaged communities shaped by the contributions of residents.

#### Inclusion and equity

Communities would look diverse and inclusive, with everyone welcomed and housed, regardless of their background or identity.

## Healthier and happier society

Many participants saw far-reaching societal impacts of realizing the right to adequate housing, including increased mental and physical health, increased food security, better education and jobs, a decrease in crime, and healthier environments.

## Right to adequate housing in everyday conversations

Housing rights would be openly discussed and evident in dialogue throughout the community.

# Shifts to a Preferred Future

# How is this future different from today?

Unpacking and dissecting today's housing challenges revealed deeply embedded barriers to realizing the right to adequate housing and tensions in the systems that further impede the path to change.

When we asked participants to envision their desired future state and describe how it would be different from today, what we heard fell into **four key themes**, which represent major shifts from how things are in the current state.

These shifts mark a future where the right to adequate housing is realized and upheld, as envisioned by participants. These themes are deeply interconnected. A successful path forward involves these shifts happening concurrently and in connection to one another. In this co-created vision of the future, indicators of meaningful change involve not only the transformation of actions and behaviours of actors on the surface but the processes and mental models that drive the system underneath.

We think and work differently.

The most serious violations of the right to adequate housing are addressed.

People have the means to access adequate housing of their choice. The system prioritizes housing as a human right and basic need for all people.

# We think and work differently.

## From lack of understanding to...

# Shared understanding of housing as a human right

In this future, there would be collective understanding and support for housing as a human right, that everyone is entitled to housing, regardless of their background or circumstances. Here is how this shift would show up in this future:

# De-stigmatization of people facing challenges

- There is a change in public perception of people experiencing various challenges.
- There is greater understanding, empathy, and respect for all people, no matter their housing situation.

# Respect for diverse housing needs and desires

- We have widespread acceptance of different housing forms and models.
- We have respect for what people define as adequate housing for themselves, including culturally-diverse ways of living.

From lack of collaboration to...

## Collaboration and alignment across the system, with a sense of collective responsibility

In this future, there would be genuine collaboration across all levels of government, within the housing sector, and involving other sectors. There would be a sense of collective responsibility to work together and prioritize housing for all. Here is how this shift would show up in this future:

## Leadership from government

The government takes more leadership in ensuring the right to adequate housing for everyone living in Canada.
 Indigenous governments are recognized and respected as leaders in this space.

# Involvement of communities, individuals, and private sector

 There is an expanded role for diverse communities and people (including lived experts and organizations) to contribute using resources, skills, and knowledge.

# The most serious violations of the right to adequate housing are addressed.

# From growing homelessness to...

# **Eradication and prevention of homelessness**

In this future, there would be an emphasis on addressing the most severe violations of housing rights as quickly as possible, with measures in place to prevent them from occurring. Here is how this shift would show up in this future:

## Zero chronic homelessness

No person would experience chronic homelessness in Canada.

# Everyone has a safe and secure place to stay

- People can maintain their housing or be housed in a safe and suitable place, with supports as needed.
  - People are not evicted into homelessness.
- People are not discharged from institutions into homelessness.

## From lack of focus to...

# Prioritization of those in greatest need

In this future, there would be a priority to serve and support people who are most vulnerable. Here is how this shift would show up in this future:

# Understanding of who and where priority groups are

 We have access to accurate, and up-to-date information on where housing challenges are experienced and what supports are lacking to be able to respond appropriately.
 We address the needs of historically underserved groups.

# Rights holders are treated with dignity and respect

- Service providers seek to build relationships with people experiencing housing need, serving them without judgement or stigma.
  - People have support service and housing options to choose from.
    - People are set up for housing success.

# People have the means to access adequate housing of their choice.

# From growing unaffordability to...

# Guaranteed economic and housing security

In this future, people would have economic security, ensuring that they can attain and maintain housing. Here is how this shift would show up in this future:

#### Economic safety net

 We have a system in which individuals or families can maintain or access adequate housing, regardless of income or changes in circumstances.

## Provision for basic needs +

- People have access to an income that affords living with dignity, based on their location and context.
- People would be able to afford housing expenses, as well as other essentials for health, wellbeing, and quality of life.

From limited housing options to...

# Availability of diverse housing options that are affordable in every community

In this future, people would have access to different kinds of housing in their location of choice. Here is how this shift would show up in this future:

# Housing options for every income level

 We have an adequate supply of housing across income levels in all neighbourhoods.
 Communities are mixed-income.

# Housing supply is reflective of local context and need

- The availability of housing is proportionate to the population.
- Housing forms and models are suitable for the makeup of the community, designed to meet the needs of people.

# People have the means to access adequate housing of their choice.

From lack of appropriate supports to...

# Availability of personalized supports for people in housing

In this future, there would be adequate supports to ensure that people can attain and maintain housing and a high quality of life. Here is how this shift would show up in this future:

# Person-centred supports as the standard

- We have tailored supports based on choice.
- We respect individual needs, boundaries, and goals.
- People have access to culturally- and trauma-informed supports with an understanding of intersectionality.

## Layers of social support

- We recognize the role of social connection and
- community in maintaining housing.We offer community-based supports, including peer support.

# The system prioritizes housing as a human right and basic need for all people.

From lack of legal recourse to...

# Right to adequate housing protected and upheld by law with enforcement

In this future, there would be legislation and enforcement to ensure that people's right to adequate housing are upheld. Here is how this shift would show up in this future:

# People legally claiming their rights

- People would have knowledge of the right to adequate housing legislation.
- We have a fair and timely processes for people to claim their rights.

# Government obligation to protect and enforce

- There are robust protections against violations of right to adequate housing, including discrimination for tenants.
  - Responsibility is placed on the government to enact and enforce, so the onus is not placed on individual citizens.

From financialization of housing to...

# Protection of housing as a human right

In this future, people would treat housing as places to live, not vehicles for profit. Here is how this shift would show up in this future:

# End to financialization that puts profit over rights

- People living in housing are prioritized over investors.
   Developers and landlords are held accountable for huma
- Developers and landlords are held accountable for human rights violations.

# Rethinking of investment in housing for profit

- People view housing as a place to live, not an investment strategy.
  - People do not own more housing than they need.

# The system prioritizes housing as a human right and basic need for all people.

From dependence on market housing to...

# Housing autonomy and agency for people and communities

In this future, people would have agency and power to shape, create, and operate housing for themselves and their community. Here is how this shift would show up in this future:

## **Creation of alternative housing**

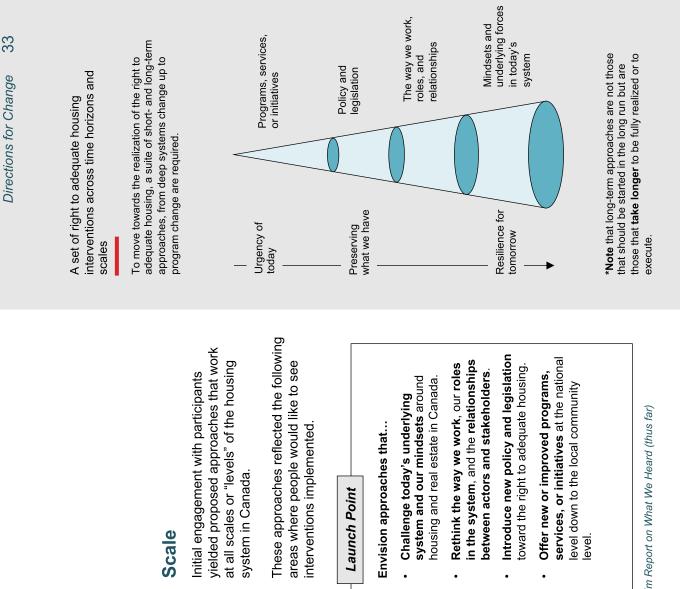
- We have unconventional housing options that are desirable and affordable, such as tiny homes, trailer communities, and co-housing.
- Land and resources are available for alternative housing projects.
- People, including those who are marginalized, are able to build, possess, and occupy housing.

# Re-alignment of power and ownership

- There is a de-emphasis of private or corporate ownership of housing
  - We have more collective ownership models, such as cooperative housing and land trusts

## Part 5 • What We Heard Directions for Change

This section provides **preliminary directions for change** as envisioned by participants. This includes the need for a set of interventions to take place over different time horizons and scales of impact. It also includes success criteria for future approaches and preliminary actions to create the conditions for larger systems change.



A Multifaceted Approach

Directions for Change found in this section of the report. Continue reading to learn about potential next steps proposed under each

This page sets up a framework for the

Participants identified actions, strategies,

**Time Horizons** 

category.

paces or across different time horizons.

These approaches fall into three time

norizons

implemented and adopted at different

and policy interventions that can be



Preserve what we have to prevent the

loss of housing stock or adequate

housing situations.

backwards movement in the past to eliminate homelessness and gaps in

adequate, affordable, and suitable

housing.

Address the urgency of today in

Envision approaches that...

Launch Point

reverting the lack of action or

Provide resilience for tomorrow-to

housing and create the conditions for

constant improvement.

commit us to the right to adequate

## **Success Criteria**

In addition to the time horizon and scale of interventions, participants identified a set of **success criteria** or principles from which future actions, approaches, and interventions should be designed. These criteria align well with the **proposed role of government** based on Biss and Raza (2021): *Implementing the Right to Housing in Canada: Expanding the National Housing Strategy.* 

#### Launch Point

We envision these success criteria as a starting point for generating new actions, approaches, and interventions the federal government will take on. The success criteria can also be used to evaluate the design of any approaches.

# "Our approaches must..."

- race, disability, Indigenous status, employment and job security, and income and those in greatest need, including income, social inclusion, food security, gender, 1. Our approaches must consider impacts on all social determinants of health for income distribution.
- Our approaches must have strong legal implications—they must be enforceable. ц Сі
- 3. Our approaches must boldly tackle the tension between profit and basic need.
- Our approaches must apply non-discrimination, gender-based, trauma-informed, human-rights-based, and decolonizing lenses. 4.
- Our approaches must level the playing field for a diversity of housing options and housing providers to exist in our system. <sub>ີ</sub>ດ.
- Our approaches must allow us to act with urgency but proceed with intentionality by building meaningful relationships with rights claimants instead of transactional ones. <u>ن</u>
- Our approaches must amplify the voices of rights claimants and people with lived experience, not just through consultation but in employment, shared governance, and decision-making. ۲.
- Our approaches must give people the power to shape their own destiny and living arrangements to live in peace, dignity, and security. œ.

# Preliminary Actions to Create the Conditions for Larger Systems Change

#### Immediate Actions

Do not wait until this project is complete to begin taking action. Use these eight preliminary actions as a starting point. Begin creating the conditions for larger systems change today to start a movement toward this preferred future of the R2AH for all in Canada. The housing need in Canada can be overwhelming. Focus group and survey participants emphasized the significance and size of the issue today and the implications of a worsening situation. However, the issue's complexity should not paralyze us from taking action. These preliminary actions provide a meaningful starting point. In keeping with international human rights obligations, participants call on the federal government to invest the **maximum available resources**. Everything possible must be done to address housing challenges for those in greatest need today and to **start a national movement** (involving all people in Canada) toward treating housing as a human right.

#### Creating Conditions for Change

- Raise awareness among rights claimants in Canada. Provide free seminars on tenant rights. Start a national campaign to educate people about their rights.
- 2. Plan to continue the conversation with rights claimants. This project will not have the scope to engage everyone in Canada. Start planning for continued relationship-building with people with lived experience to avoid "starting from scratch" every time.
- 3. Raise broader awareness about the R2AH to begin a collective dialogue about housing as a human right in Canada. Start a national campaign to educate everyone in Canada about the right to adequate housing. Raise awareness of how all of our actions impact people in greatest need.
- Educate decision-makers in all facets of government about the right to adequate housing, what makes it different from what we have today, and their responsibility to work towards the progressive realization.

## Larger Systems Change

- 5. Align Canadian policy with international human rights obligations.
- 6. Amend every Ministerial Mandate Letter pertaining to any social determinant of health and every government housing document to mention their role in progressively realizing the R2AH.
- Start the difficult conversations within government. For instance, are decisionmakers currently in a conflict of interest if they benefit from real estate investments? Is there enough political will to seriously move forward with the R2AH? Can we redirect funds from a focus on fuelling homeownership to a focus on fuelling all non-market housing options?
- Add the R2AH as a standing agenda item in all meetings of the Federal Cabinet (the meetings of the Members of Parliament appointed as Ministers).

# **Directions for Change**

This page provides a list of 11 proposed directions for change. Based on the focus group and survey participants ' suggested actions, these are high-level strategic directions the federal government and other stakeholders can take to move the country towards the progressive realization of the right to adequate housing.

A detailed overview and example concrete steps are provided for each direction for change.

#### Launch Point

We see this set of initial directions for change as potential umbrellas under which new actions, approaches, and interventions may be proposed for the federal government to take on. We recommend generating a robust suite of interventions that move these 11 directions forward.

#### Urgency of Today

- Commit to ending homelessness through poverty alleviation.
- Address the imbalance and discrimination that hinders marginalized populations from claiming their rights.
- Focus efforts primarily on creating housing for those in greatest need.
- Immediately invest the maximum available resources to progressively realize the right to adequate housing.

#### Preserving What We Have

- Maintain and enhance the housing adequacy and affordability we currently have.
- Maintain and enhance the security of tenure, peace, and dignity we currently have.

#### Resilience for Tomorrow

- Work with rights claimants to oversee the implementation and continue the dialogue.
- Create the conditions for a broader 8 range of non-market housing options.
- Infuse Indigenous knowledge and leadership.
- Shift the conversation in Canada 10 from housing as an investment to housing as a basic need.
- Lead, collaborate, and hold others 11 accountable for realizing the right to adequate housing.

Continue to the next page to read complete descriptions of these 11 directions for change, including concrete examples provided by lived experts and community organizations.

# Commit to ending homelessness through poverty alleviation.

Participants across Canada are calling for the federal government and other stakeholders to **commit to ending** homelessness through a comprehensive approach to poverty alleviation. Through the focus groups and survey responses, participants overwhelmingly called out the need to direct efforts to the root causes of homelessness and poverty. These suggested approaches predominantly focus on "demand-side" solutions that provide income supports to people currently living in poverty. Of note, most respondents called for a universal basic income, going beyond the scope of the Canada Housing Benefit.

If Sometimes these things (the social determinants of health) are not seen as related to housing and homelessness but they are interconnected. Survey Respondent

Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)

## Challenge today's system.

### Mindsets

Reframe the housing challenge, so it more holistically encompasses poverty challenges. Be responsible for directly addressing poverty in Canada. The shift towards thinking holistically about the intersection of all social determinants of health is fundamental; these factors cannot be decoupled from efforts to improve access to the right to adequate housing.

## The way we work, our roles, and relationships

At the highest level, people are looking for government priorities to move towards an increased focus on long-term and supportive housing instead of emergency housing. Commit to a robust public reinvestment in social services and supports to help stabilize people's lives and communities.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Focus on income. Provide a guaranteed basic income or similar income support program to lift people out of poverty and combat housing insecurity.
- Implement policies to protect the rights of people without adequate housing (e.g., people in temporary or tent communities).

2

### Address the imbalance and discrimination that hinders marginalized populations from claiming their rights.

Participants across Canada are calling for the federal government and other stakeholders to **support marginalized populations** by addressing the imbalances and discrimination they face in claiming their right to adequate housing. This would include a shift in attitudes about people experiencing homelessness or who are in precarious housing.

Efforts should move us from blaming those without housing to ensuring housing is a right for all people in Canada. Clean water is not available in a reliable way in many of the First Nations communities we service along James Bay coast.

– Lived Expert

## Challenge today's system.

#### Mindsets

Take steps to change the discourse around homelessness and poverty move away from judgement, blame, profiling, and stigma. Lead a shift in how we communicate our responsibility for the wellbeing of everyone in Canada, especially those who have historically been or are being marginalized.

## The way we work, our roles, and relationships

Apply gender-based, anti-discrimination, trauma-informed, human-rights based, and decolonization lens to all resource allocation and decision-making. Recognize the intersectional and systemic ways people with disabilities (developmental, physical, and others), Indigenous people, women, people involved with the criminal justice system, and others experience housing insecurity. Ensure that approaches taken address these experiences.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### **Policy and legislation**

- Fund and develop an Urban, Rural, and Northern (URN) Indigenous housing strategy, as previously recommended by the National Housing Council's URN Working Group (March 2022).
- Implement policies to fight discrimination among people seeking access to adequate housing.
- Increase funding for support services for people who access or seek to access supports to maintain their housing, including people with disabilities, people with mental health and addictions challenges, and others.

## Programs, services, or initiatives

 Introduce and fund more housing programs to provide specialized housing for people exiting an unhealthy housing situation (e.g., due to forced evictions, fleeing domestic violence, etc.).

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# Focus efforts primarily on creating housing for those in greatest need.

Participants across Canada are calling for the federal government and other stakeholders across the country to focus efforts primarily on creating housing for those in greatest need.

This direction for change includes expanding the stock of deeply affordable housing, focusing on ensuring everyone in Canada lives in housing that they can afford (no more than 30% of their household income). The suggested steps in this direction for change promote the creation of nonmarket housing options that are wellmaintained, affordable in perpetuity, and owned by non-profit, charitable, or community-based groups and organizations. If Recognize the intersectional and systemic ways priority populations experience housing insecurity. Survey Respondent

## Challenge today's system.

#### Mindsets

Shift public perceptions of housing programs and developments. Ensure that proposed housing development projects are not delayed or shut down due to negative public opinion or perceptions.

## The way we work, our roles, and relationships

Act with urgency when new affordable housing development projects are proposed—allocate effort and resources to providing early-stage funding, development approvals and entitlements, capital, and operating funding.

Direct efforts to expand non-market housing delivered by non-market players (community housing providers) and ensure all funds for the realization of the right to adequate housing provide affordability in perpetuity.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Provide Indigenous people with the resources they need to design and implement their own housing programs and services, <u>as previously recommended</u> by the National Housing Council's URN Working Group (March 2022).
- Dedicate a portion of every multi-family dwelling as rent-geared-to-income implementing a national inclusionary zoning policy.
- Eliminate GST costs for charitable affordable housing developments.

- Dedicate resources to creating a more diverse range of built forms and tenures, including tiny homes, cooperative housing, and supportive housing.
- Make housing and income subsidies portable so people in Canada can "take their benefits with them" and live in their communities and housing options of preference.

### resources to progressively realize the right Immediately invest the maximum available to adequate housing.

erm commitment to reverting the lack of available resources to realize the right action and backwards movement of the Participants across Canada are calling must demonstrate an urgent and longto adequate housing. This investment for the federal government and other immediately invest the maximum stakeholders across the country to past.

dedicated to the progressive realization of federal government in the form of funding action and strong commitment from the People in Canada are looking for bold the right to adequate housing.

of housing first and foremost as a basic actions that demonstrate a prioritization This funding should support steps and need and human right instead of an investment.

being built. Don't have money sitting in the bank waiting for more discussions to Ensure that affordable and safe housing is happen IJ

Survey Respondent

## Challenge today's system.

### Mindsets

realize the right to adequate housing with Build trust into the model—allow for a community-based organizations and collective approach to progressively other partners across the country.

### The way we work, our roles, and relationships

to this work by immediately investing the Act with urgency. Show a commitment maximum available resources.

### redistribution methods and funding Consider a wide range of

sources, such as increasing taxes on top income earners to direct specific funds to those in greatest need in Canada

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Federal Housing Advocate to ensure Adequately fund the work of the the right to adequate housing is implemented and upheld.
- Adjust the taxation rate on capital Canada to reduce the wealth gap gains for primary residences in between homeowners and nonhomeowners.

- profit and charitable community-Prioritize directing funds to nonbased organizations working on providing adequate housing and services to everyone in Canada.
- greatest need with access to adequate Make it easier and more flexible to access funding to support those in housing—loosen parameters and streamline the process. •

# Maintain and enhance the housing adequacy and affordability we have.

Participants across Canada are calling for the federal government and other stakeholders across the country to take action to **maintain and enhance the adequate and affordable housing stock we have.** This includes preventing the escalation of housing costs, especially in rental housing.

This direction for change focuses on steps and actions to ensure there is no backward movement in the progressive realization of the right to adequate housing in Canada. Many "affordable" rentals are run down and disgusting and not considered a legal unit so the renter has no protection to fall back on. Many renters are afraid to complain out of fear of reprisal. - Lived Expert

## Challenge today's system.

#### Mindsets

Think long-term—everything we do should take a long-term view of the housing stock's sustainability (physical buildings) and affordability over time.

## The way we work, our roles, and relationships

Revaluate where taxpayer dollars are going to other industries or sectors, creating backward movement in realizing the right to adequate housing and redirecting funds to maintaining housing.

Take on a more vital role in addressing and limiting the impacts of market forces on housing affordability.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Implement strict policies and regulations to protect housing costs from escalating.
- Employ strict rent controls for rental units, especially for "secondary rental" (where individuals invest in properties they rent out).
- Increase taxes on vacant buildings or units.
- Hold landlords accountable to affordability levels.
- Ban above guideline rent increases (i.e., do not allow landlords to increase rents above the guideline limits set out by the government, even in the case of capital improvements).

# Maintain and enhance the security of tenure, peace, and dignity we have.

Participants across Canada are calling for the federal government and other stakeholders across the country to take steps to maintain security of tenure, peace, and dignity for everyone in Canada. The actions and steps associated with this direction for change ensure our housing system works to prevent the right to adequate housing from being jeopardized and provide rights claimants with mechanisms to claim their rights.

Having a set standard of housing that landlord's can't take advantage of. Holding slumlords responsible for substandard rentals. Survey Respondent

## Challenge today's system.

#### Mindsets

This mindset shift requires adopting eviction prevention as a primary focus striving for a future where evictions are rare.

## The way we work, our roles, and relationships

Take on a stronger role in addressing and limiting the impacts of market forces on threatening security of tenure, peace, and dignity.

When security of tenure is threatened, the federal government should take a leadership role in coordinating efforts to ensure evictions do not occur and actors are held accountable. For instance, every province and territory could have a "housing ombudsperson."

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### **Policy and legislation**

- Regulate real estate investment trusts
   (REITs) (increasing rent)
- Continue preventing overseas investors from purchasing property in Canada.
- Align Canadian policy with international human rights obligations.
- Give people the ability to claim their right to housing in court (e.g., through a federal housing rights tribunal).

- Stabilize tenancies by providing needed supports to maintain tenancies.
- Introduce more social programs to prevent homelessness—a safety net to protect tenancies.
- Provide free seminars on tenant rights.

# Work with rights claimants to oversee implementation and continue the dialogue.

Participants across Canada are calling for the federal government and other stakeholders across the country to engage in an ongoing conversation and work with rights claimants (especially those with lived experience) to oversee the implementation of the progressive realization of the right to adequate housing.

#### We need to listen to people and act. Many people are tired of talking about the same issues for years now. There have been promises made, sometimes politically based, but people are not seeing these promises becoming real for them.

R2AH Participant

Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)

## Challenge today's system.

### Mindsets

Shift to a way of working where those experiencing housing and homelessness issues are front and centre in the solutions—their experiences are seen as valuable contributions.

## The way we work, our roles, and relationships

Establish mechanisms or governance structures to support and require the inclusion of persons with lived experience in decision-making (this could go beyond government decision-making into organizational governance).

Connect more frequently with community agencies to better understand what is happening on the frontlines.

Adopt inclusive planning and thinking recognize and accept all people and their diverse needs.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### **Policy and legislation**

 Ensure all policies and legislation are created with an inclusive, decolonization, gender-based, traumainformed, human-rights-based, and diversity lens.

- Ensure all programs, services, and initiatives are created with an inclusive, decolonization, genderbased, trauma-informed, human-rights based, and diversity lens.
- Support non-profit organizations to undertake participatory community research.

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# Create the conditions for a broader range of non-market housing options.

Participants across Canada are calling for the federal government and other stakeholders across the country to **create the conditions for a broader range of non-market housing options** to be generated in Canada.

This direction for change involves levelling the playing field for more housing providers to participate in community building and removing barriers for people in Canada to create their own housing options that suit their needs. We need all levels of government to support non-profit acquisition of land and buildings to create a long-term asset base for perpetually affordable housing. Current programs are incentivizing the private sector on 10-year terms, which provides short-term minimal relief but will not solve the problem for the long-term. Survey Respondent

## Challenge today's system.

#### Mindsets

Shift our focus away from homeownership assistance to creating deeply affordable rental housing and a more comprehensive range of non-market housing options and tenure types.

Remove restrictions that prevent people from living in the housing type and tenure that works for them.

## The way we work, our roles, and relationships

Foster collaborative relationships between community housing and service providers and governments instead of adversarial and competitive relationships.

End funding, subsidies, or incentives for developers who only provide luxury housing. Work towards a more broad acceptance of a more diverse range of suitable built forms and housing options such as tiny homes, co-housing, rooming houses, etc.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Eliminate the siloed funding approach health and housing need to work together. For instance, hospitals function as stop-gap housing providers.
- Move away from short-term funding models that prevent organizations from establishing long-term planning and impact.
- Review occupancy standards that are not culturally inclusive.

- Direct resources to community housing providers seeking to build and operate housing.
- Increase funding for small-scale housing providers.
- Rewrite zoning bylaws to permit more freedom to build more affordable housing.
- Flow money directly from the federal government to service and housing providers—remove the bureaucracy.
- Introduce more mixed living models (rentals, co-ops, subsidized rooming houses)
- Create an acquisition fund that funds the nonprofit sector's acquisition of buildings.

### Infuse Indigenous knowledge and leadership.

Participants across Canada are calling for the federal government and other stakeholders across the country to **infuse Indigenous knowledge and leadership** into the progressive realization of the right to adequate housing.

## Challenge today's system.

### Mindsets

Recognize that today's systems operate from a colonial framework.

## The way we work, our roles, and relationships

Commit to infusing Indigenous leadership into all decision-making around the right to adequate housing.

Develop a separate fully-funded process for implementing the right to adequate housing for Indigenous peoples in Canada.

> 66 We need a significant decolonization of thinking about who and what counts, what we can and cannot afford, why equity matters to all of us--with significant consequences for legislation, policy, and resource investment.

R2AH Participant

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Support and fully fund Indigenous-led housing and program development.
- Develop an Indigenous housing strategy.

It is important to note that the National Housing Council's Urban, Rural and Northern Indigenous Housing Working Group provided recommendations to the Minister of Housing and Diversity and Inclusion, where gaps in the National Housing Strategy were identified. These recommendations should be taken up. In addition, further engagement needs to occur in partnership with Indigenous communities for these next steps to represent a wider range of Indigenous voices.

### Shift the collective conversation in Canada from housing as an investment to housing as a basic need.

Participants across Canada are calling for the federal government and other stakeholders across the country to shift the collective conversation in Canada from housing as an investment to housing as a basic need. This direction for change includes sharing a belief and ambition that all people in Canada can have access to adequate housing and that homelessness can be eliminated.

We need to shift the way we think about housing from being a commodity to generate profit to being a human right that is accessible by all. - R2AH Participant

Our idea of housing is socially constructed there is currently a corrosive tension between housing as investment and housing as a social place that sustains residents. We need to collaborate to construct an alternative view. R2AH Participant

Co-Creating the Right to Adequate Housing in Canada • Interim Report on What We Heard (thus far)

## Challenge today's system.

#### Mindsets

Have the bravery to have conversations about "property ownership" as we know it today—open up our thinking to other forms of tenure such as property possession (e.g., having the continuous right to occupy a home and enjoy its benefits without the power to sell or destroy it).

Eliminate the mindset that homelessness will always exist, that right to adequate housing is just a theory or philosophy but not a tangible implementable framework.

## The way we work, our roles, and relationships

Have more conversations about the stigma surrounding poverty and homelessness, discrimination, and the social divide in neighbourhoods and communities.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

 Provide the public with clarity on housing rights policy, especially regarding rental housing.

- Encourage more community land trusts to build a stock of non-market community-owned housing.
- Provide education, awareness, and measures to tackle NIMBY-ism.
- Launch an education and awareness campaign to spread knowledge and tools about the right to adequate housing in Canada. Make this information easy to understand.
- Introduce a mandatory course in all law schools across Canada to educate students on the right to adequate housing in Canada.

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### Lead, collaborate, and hold others accountable for realizing the right to adequate housing.

Participants across Canada are calling for the federal government to **lead**, **collaborate**, **and hold others accountable for realizing the right to adequate housing**. This solution direction includes approaches to demonstrating federal government leadership in progressively realizing the R2AH. This would involve collaborating with other organizations and partners and holding all stakeholders accountable for housing rights in Canada.

Collaborate with sectors that impact vulnerable populations more directly on housing issues, to create better partnerships. - Survey Respondent

## Challenge today's system.

#### Mindsets

Shift our thinking from housing as a political decision to a human rights requirement.

## The way we work, our roles, and relationships

Take the lead in moving our country to this new vision of housing in Canada. Adapt to changing circumstances when needed to ensure rights are maintained in perpetuity.

Let go of working in silos. Align policies across all levels of government and the community for a cohesive, collaborative, and transparent approach.

Openly share knowledge.

### Take action.

Participants offered the following ideas for concrete actions the federal government can consider.

### Policy and legislation

- Implement a constitutional guarantee to the right to housing at the federal level.
- Take action to hold other levels of government accountable.
- Ensure all levels of government develop meaningful housing strategies, milestones, and timelines.
- Implement an independent monitoring and assessment body.

## Programs, services, or initiatives

- Undertake robust data collection, monitoring, and evaluation of housing and program successes and gaps.
- Ensure that there is a national inventory of housing available (especially for people with specific support needs such as those with disabilities) and those under construction.

## Part 6 • Conclusions and Next Steps

This section provides steps for moving forward and where we need to go next.

## **Moving Forward**

## This is just the beginning.

This report summarizes the early stages of a multi-year initiative to make progress towards realizing the right to adequate housing in Canada. This initial work involved starting a conversation with people in Canada about what the R2AH means to them, what a preferred future where this right is realized could look like, and the steps we can take to get to that future.

The housing need in Canada can be overwhelming. Focus group and survey participants emphasized the significance and size of the issue today and the implications of a worsening situation. In addition, people often feel that this conversation has already happened—that they have told this story many times. The continued advocacy with a persistent lack of improvement can be tiring and leave people feeling helpless.

What stood out as "different" from other conversations about housing in Canada was the emphasis on the following:

- A call to invest the maximum of available resources—everything possible must be done to address housing challenges for those in greatest need today
- A need for easily accessible legal recourse in the case of rights violations to solidify this right
- Finally, this shift requires a national movement (involving all people in Canada) toward viewing housing as a human right

We know we will need a suite of approaches, policies, and initiatives, spanning from short-term actions to longer-term ones. We also need to adopt a holistic approach, focusing not only on tangible changes through new policies and programs but creating conditions for deeper systems change by changing mindsets in Canada.

## There is more work to do.

The next steps for this initiative include:

- Filling gaps in the lived experience engagement process so far, including Indigenous and Québécois perspectives
- Launching the second phase of the Discovery process, involving conversations with multiple levels of government and subject matter experts
- Further unpacking the tensions and barriers in the system that are getting in the way of change
- Working with people in Canada to more concretely build out a series of pathways forward and testing those approaches with the community
- Socializing this work with a broader audience in Canada to begin a national conversation about the R2AH

### Addressing Gaps

We plan to address as many of these gaps as possible in the remainder of the **Discovery Phase**. Currently, we are exploring leads to connect with groups that represent some of these outstanding perspectives, including organizations and individuals that were not able to participate in the initial round of focus groups. We recognize that some groups, such as Indigenous peoples, who are frequently being asked to consult in various capacities, may require a different process outside the scope of this initiative to ensure that they are engaged respectfully and equitably.

## We have a duty to act.

The road to the progressive realization of the right to adequate housing is not linear or straightforward. However, those in greatest need are counting on our federal government and everyone in Canada to rally behind this cause and for all of us to make a collective shift towards this future where everyone has a home where they can live in peace, dignity, and security.

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- Focus Group Guide
  Survey for Organizations working with People with Lived Experience

## **Engagement Materials**

### Focus Group Guide

This page provides an overview of the questions posed during the focus groups. Note that the focus groups were "semi-structured" meaning the facilitators allowed participants to introduce questions that were not included and followed threads raised by participants.

### What the R2AH Means to You

- Introduce yourself. What brings you to this conversation about housing?
- What does it mean to you when you hear that Canada has recognized that adequate housing is a fundamental human right?
   What does having the right to
- b. Thinking about your current and past housing experiences, do you feel your right to adequate housing has been upheld and honoured in this country?
- If not, could you share an example or two of when your right to adequate housing has been taken away or not protected?

- If yes, could you share a bit about what it looks like and feels like to have your right to adequate housing upheld and honoured? What are some examples of the things that have helped protect your right?
  - In your experience, what are some of the barriers preventing people from having the guaranteed right to adequate housing?
     How could reconsistent the right to
    - b. How could recognizing the right to adequate housing in law make things different for people experiencing housing challenges?

### **Stepping into the Future**

Let's step into the future—to a time where Canada is fully meeting its obligations to progressively realizing the right to adequate housing so everyone in Canada's right to adequate housing is being upheld (or maintained). Think of this as a big transformation.

- In this future, where everyone in Canada has the right to adequate housing fully realized, what do you hope would be different for you in your life (or in the lives of others)? What would change?
- In this future, how might people's attitudes be different (e.g., towards housing, people experiencing housing challenges)?
   In this future, what might decision-makers

(e.g., governments) do differently?

### **Getting to our Vision**

Now, let's think about how we could get to that future vision you described. What changes would have to happen to achieve that vision of the right to adequate housing?

- What should decision-makers (e.g., governments) do today to move us towards this future (for example laws you would like to see created, new regulations, new funding, direct help to people whose rights have been violated, etc.)?
   How might others in the community (e.g.,
  - organizations, employers, landlords, individuals) be involved in maintaining this right?
    - What part do you see yourself playing in working towards this future?
- What would help you play your part?
   What could the federal government do to help different "actors" in the system (e.g., local governments, provincial/territorial governments, non-government organizations, and others) work together towards achieving this shared vision of the right to adequate housing for all?

#### Closing

- Is there anything else you would like to share with us about the right to adequate housing in Canada?
- 11. Would you be open to participating in further conversations as part of this project?
  - Do you have any questions for us?

### Survey for Organizations working with People with Lived Experience

This page provides an overview of the questions posed through the survey to organizations working with people with lived experience.

### Part 1: Your Organization

- Select your language (English or French)
- Your name
- 3. Your email address
- 4. Your organization or affiliation
- 5. Your position or role within your organization
  - What best describes the main function(s) of your organization?
    - Housing operator (including affordable, supportive, transitional, emergency)
      - Housing developer
- Support service provider
- Advocacy or community organizing
  - Research
- Other (please specify)

Which best describes your role?
 Frontline staff (working directly with

7.

- the people you serve) Management or organizational leadership
  - Administrative staff
- Communications staff
- Researcher or peer worker
  - Educator or trainer
    - Other (please specify)
- What is the geographic scope of your organization?
- What population groups does your organization serve? Please indicate the primary population group(s) your organization serves, if applicable.
   People experiencing homelessness
  - Indigenous peoples
    - Mental health and addictions
      - Newcomers
- Refugees and refugee claimants
   Racialized groups
- People with disabilities, including those requiring supports to live at home
  - Seniors
    - Youth
- Yourn
   Veterans
- Women and children fleeing domestic
  - violence
- Single parents
  - Caregivers
    - · 2SLGBTQIA
- People involved with the criminal
- justice system
  Low- or modest-income individuals or families
  - Other (please specify)

- Which, if any, of these population groups do you personally identify as being part of?
- How would you describe your organization's primary role(s) and activities related to housing?
- Research
- Advocacy or community organizing
- Housing provider, operator, or property manager
  - Support or service provider
    - Consulting
- Education
- Other (please specify)

## Part 2: Envisioning and Realizing the Right to Adequate Housing

- 12. What are the main barriers to the right to adequate housing faced by the people you serve? Fill out the matrix below. We're providing the "7 criteria of the right to adequate housing" (UN Habitat) as a starting point. (Significant barrier, barrier, somewhat of a barrier, not a barrier, don't know)
  - Legal security of tenure (legal protection against forced eviction,
- harassment, or other threats)
  Availability of services and materials (safe drinking water, sanitation, energy, heating, lighting, food storage,
- refuse disposal)
  Affordability (when cost threatens the person's enjoyment of other human
  - rights)
     Habitability (physical safety, adequate space, protection against weather and
    - health hazards)
       Accessibility (considering specific needs of people with disabilities and marginalized groups)
- Location (access to employment, health, education, childcare, social facilities)
- Cultural adequacy (respect and considering expression of cultural identity)
  - Other (please specify)

- For the features you indicated as a "significant barrier", tell us a bit more about how this barrier shows up for the people you serve (e.g., do you have any examples of common circumstances or experiences people have described to you?).
- 14. How would a world where this right is protected look different from what we have today in Canada? List the top five differences you envision. (Think about: how governments, community, people with lived experience, organizations, and others would behave differently, or how outcomes and experiences for people would be different from what they are now.) [5 open fields]
- 15. What are the "big leaps" that are needed to achieve this vision of the right to adequate housing for all in Canada? (Think about: What needs to shift? What might we need to let go of? What needs to be developed or nurtured? Consider things such as policy, legislation, mindsets, resources, or relationships.)
- 16. What is working well today that we would want to continue or do more of to support the right to adequate housing in Canada?

### Part 3: Role of Government

- Previous research by the National Housing Council highlighted the following responsibilities of the federal government. Please indicate how well you believe Canada is doing when it comes to these responsibilities. [matrix of multiple choice: leading the way with excellent progress; making good progress; making some progress; not making visible progress]
   Ensure the meaningful engagement
- Ensure the meaningful engagement of rights holders across all levels of government, in an ongoing dialogue, to identify and respond to their circumstances (e.g., violations to their right to adequate housing).
  - Identify and prioritize those in the most need or extreme or vulnerable circumstances.
    - Address underlying systemic discrimination, colonization, and socio-economic inequity.
- Adopt a comprehensive approach to addressing the right to adequate housing by hearing from diverse perspectives across Canada.
  - Ensure access to justice and accountability across all aspects of housing and levels of government.
     Exercise national leadership to
    - Exercise national leadership to allocate responsibilities and ensure co-operation of all orders of government, including through funding and inter-governmental agreements.

- Ensure appropriate the government is allocating a maximum of available resources, including all appropriate taxation methods, to reaching the right to adequate housing for everyone.
  - Ensure independent monitoring and assessment of progress.
- Ensure all appropriate means including regulatory and legislative measures to ensure that investment and actions of non-profit and private actors contribute to and do not undermine the right to adequate housing (e.g., regulate private actors).
- Ensure a transformative dimension to policy and programs to achieve the right to housing within the shortest
  - possible time. Avoid any actions that directly or indirectly lead to a backward movement in the right to housing in Canada, except where absolutely necessary in times of crisis, with arrangements to ensure that
- vulnerable groups are not affected. Engage in good faith with recommendations from treaty bodies.

- The National Housing Strategy Act places a statutory obligation on the federal government to develop and maintain a national housing strategy that improves housing affordability and accessibility.
  - national housing strategy that improves housing affordability and accessibility, especially for Canada's most vulnerable populations. In your opinion, how are the NHS programs meeting the standards of adequacy (legal security of tenure, affordability, habitability, availability of services and materials, accessibility, location, and cultural adequacy) for the most vulnerable?
- Programs under the NHS meet all of the standards
- Programs under the NHS partially meet all of the standards
  - Programs under the NHS do not meet all of the standards
    - Not sure

19. Maintaining the right to adequate housing requires a broad range of actions and interventions. What are the top five roles or actions you would like to see the federal government take on to maintain the right to housing in Canada?

### Program development and funding

- Bringing Canadian policy into alignment with internal human rights obligations
  - Providing funding for building or maintaining housing
- Providing funding to support the right to housing beyond bricks and mortar
  - Introducing regulations for developers and financial actors to ensure they do not create backward
    - ensure rirey to not create backwar movement away from the right to housing (e.g., addressing the financialization of housing)
- Undertaking more robust data collection and monitoring around housing and program gaps
- Supporting independent monitoring and assessment processes

### Policy coordination and stakeholder

- management

   Facilitating policy alignment across

   different levels of covernment to
- r adminuting policy any intrem across different levels of government to coordinate efforts
  - Acting as a consensus builder or facilitator to bring more groups together to maintain the right to

housing

Leadership

- Taking action to hold other levels of government accountable
- government accountable Taking action to hold developers and landlords accountable
  - Disseminating knowledge of innovations and best practices
- Education and awareness-raising

### Working with PWLE

- Providing individuals seeking remedies for violations of their right with a way to claim the right to housing (e.g., access to justice) Encacing with richtsholders to assi
- Engaging with rightsholders to ensure policy supports their circumstances and dignity
  - Other (please specify)
- 20. What are the top three IMMEDIATE actions the Federal government could take to ensure the right to adequate housing in Canada (e.g., implementing a specific policy or regulation, issuing an action plan, dedicating resources, etc.)? [3 open fields]
- 21. What are the top three LONGER-TERM actions the Federal government could take to ensure the right to adequate housing in Canada (e.g., shifting its focus, bringing on specific team members or resources, implementing policy, etc.)? [3 open fields]

- 22. One of the recommendations from previous NHC research is that the federal government should exercise national leadership to ensure greater alignment, collaboration, and co-operation across jurisdictions and all levels of government (including through funding and intergovernmental agreements). To what extent do you believe other levels of government are currently aligned with Canada's commitment to the right to adequate housing? [matrix of multiple choice] (very aligned; aligned; somewhat aligned; not aligned; not sure)
  - Your local municipal or regional government
    - Your provincial or territorial
       government
- 23. Based on your response to the previous question, can you share any steps or actions local, regional, provincial, or territorial governments could take to align themselves with Canada's commitment to ensuring the right to adequate housing? [6 open fields]

Section 1: Local or regional government steps

 Action 1: open field

- Action 2: open field
  - Action 3: open field

Section 2: Provincial or territorial government steps

- Action 1: open field
- Action 2: open field
- Action 3: open field

24. What could the federal government be doing to support increasing collaboration across governments, the housing and homelessness sectors, and others to promote a shared commitment and responsibility for the right to adequate housing in Canada?

## Part 4: Engaging with Lived Experts

- Human Rights lawyer, Sandra Liebenberg, to a rights-based dialogic and participatory silencing." Liebenberg notes "commitment approach as adopted by the NHSA should not be confused with mere consultation or policy and legislation between the federal and Canada's National Housing Strategy might "meaningful engagement" around the UN Special Rapporteur on Housing, Act agree that "participation is central to human rights-based housing strategies other participatory processes," and that importance. Based on your experience experienced housing challenges, what ollow-ups, and progress updates, etc. requency and format of engagement because it challenges exclusion and meaningful engagement with rightsclaiming communities" is of utmost experience look like? Consider the working with the people who have government and people with lived 25.
- 26. Based on your experience, what is needed to support lived experts' meaningful and ongoing engagement and participation in informing the right to adequate housing in Canada?

### Part 5: Next Steps

- 27. After reflecting on the role of the federal government, what roles can organizations such as yours play in supporting the right to adequate housing in Canada?
- 28. We are hoping to speak with people with lived experience about the topic of the right to adequate housing. Would your organization be willing to refer us to people with lived experience (lived experts) to participate in a focus group on the topic of the right to adequate housing? [multiple choice]
  - Yes, please follow up with me.
     No, not at this time.
- May we use your contact information to follow up with you if we have questions about your survey responses?
   Yes
  - No Yes
- 30. Please check the boxes below if you would like to: (select as many as apply)
  - Receive updates from this initiative, mainly any documents summarizing our findings
- Be included in invitations to future engagement events (e.g., surveys, interviews, focus groups, or workshore, related to this initiative
- workshops) related to this initiative
   Be listed in the "acknowledgements" section of our report, as a survey participant
- Have your organization's name listed in the "acknowledgements" section of our report, as a survey participant

- 31. Do you have any readily available reports that illustrate the barriers that people are experiencing that prevent them from finding or keeping adequate housing? If yes, please share the link(s) to this document(s).
- 32. Do you have any questions for us or is there anything else you would like to share with us?



# This is an Interim Report on What we Heard so Far from the **Co-Creating**

This is an Interim Report on What we Heard so Far from the **Co-Creating the Right to Adequate Housing in Canada initiative**. This report was prepared for the National Housing Council by SHS Consulting and SHIFT Collaborative.





#### About the Women's National Housing and Homelessness Network

designgoblin.com

#### **Our Purpose**

Women's homelessness is an urgent crisis in Canada, requiring immediate action. Housing insecurity and homelessness for women is largely invisible and women remain profoundly underserved across many systems and services. Women, especially those who are multiply marginalized, face systemic barriers to accessing safe, affordable, and adequate housing.

The Women's National Housing and Homelessness Network is trying to change that.

Activities of the Network include, but are not limited to:

- Conducting research on the causes of, and solutions to, homelessness and housing insecurity for women, girls, and gender diverse peoples;
- Advocating for policy change in support of preventing and ending homelessness for women, girls, and gender diverse peoples;
- Valuing, listening to, and actualizing the voices and ideas of womenidentifying people with lived experience of homelessness and housing insecurity in policy discussions and public debate;
- Developing toolkits and training to support transformation of programs and systems to support ending homelessness for women and girls (for example, developing toolkits and training on Housing First for Women)
- Hosting webinars featuring best and promising practices on preventing and ending women's homelessness

#### **Our Principles**

- 1. We are vocal, determined advocates and allies for the voices of lived experience.
- 2. We believe that ending homelessness is possible.
- 3. We serve women and girls who are at risk of or are experiencing homelessness.
- 4. We believe in the Right to Housing.
- 5. We employ an intersectional approach.
- 6. We are committed to equity and inclusivity.
- 7. We honour trans and gender diverse identities.
- 8. We are committed to children's rights.
- 9. We commit to advancing the Truth and Reconciliation Commission's Calls to Action and the Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

#### National Indigenous Housing Network

The **National Indigenous Housing Network** is a movement of First Nations, Inuit, and Métis Peoples who are dedicated to improving the living situations of Indigenous women and girls, two-Spirit, and gender-diverse persons across Turtle Island and ending incidents of becoming unsheltered. All members have the lived experience of needing adequate shelter and a place to call home. Read their Human Rights Claim, *Homeless on Homelands* by **clicking here**.

#### **Network Team**



#### Kaitlin Schwan

Executive Director

View bio



#### Khulud Baig

Director of Policy and Community Engagement

#### View bio



#### Stefania Seccia

#### Advocacy and Communications Lead

#### View bio



#### Katłįà Lafferty

Co-Chair, National Indigenous Housing Network

View bio



#### Marie McGregor Pitawanakwat

Co-Chair, National Indigenous Housing Network

#### <u>View bio</u>

#### **Steering Committee**

Alex Nelson

Althea Guiboche

Anne Landry

Elisabeth Zimmerman

Faith Eiboff

Hanah Brais

Hilary Chapple

**Hilary Marks** 

Janet Tzupa

Janice Campbell

Jayne Malenfant

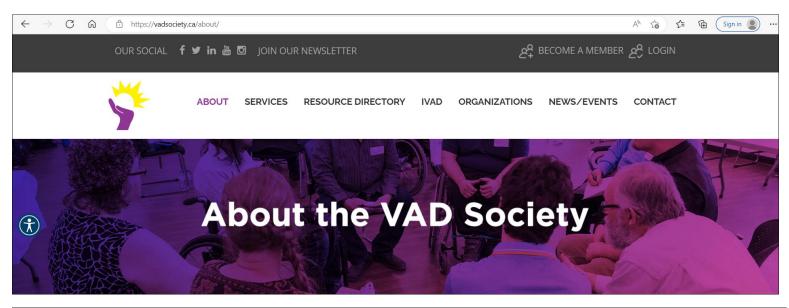
Jesse Jenkinson Jewelles Smith Jyoti Singh Kelly Wu Kerin Jackson Laura Winters Lieran Docherty Lise Laforge Lorie English Mary Elizabeth Viccaro Nicole Chaland Rachel Caplan Tanyss Knowles

#### **Become a Member**

If you wish to become a member of the Women's National Housing and Homelessness Network and receive correspondence, resources, and invitations to future events, please complete the membership form.

Become a member

#### Voice of Albertans with Disabilities (VAD) - About (excerpts) <u>https://vadsociety.ca/about/</u>



#### OUR HISTORY

#### Voice of Albertans with Disabilities (VAD) came into existence in 1973.

Two organizations realized the importance of fostering an attitude amongst people with disabilities, encouraging their personal participation in overcoming social and physical barriers to their full participation in society. Since 1973, Voice of Albertans with Disabilities has been a provincial, cross disability organization of individuals with physical, mental, sensory, learning and intellectual disabilities. We are dedicated to improving the quality of life of people with disabilities through our efforts, services and programs. Over the years we have consulted and collaborated with like-minded organizations on many important projects that impact the daily lives of individuals with disabilities. All over the province, people with disabilities are making their voices heard and Voice of Albertans with Disabilities is an enthusiastic partner in this movement.

#### **OUR MISSION**

The Voice of Albertans with Disabilities actively promotes full participation in society and provides a voice for Albertans with disabilities.

#### **GUIDING PRINCIPLES**

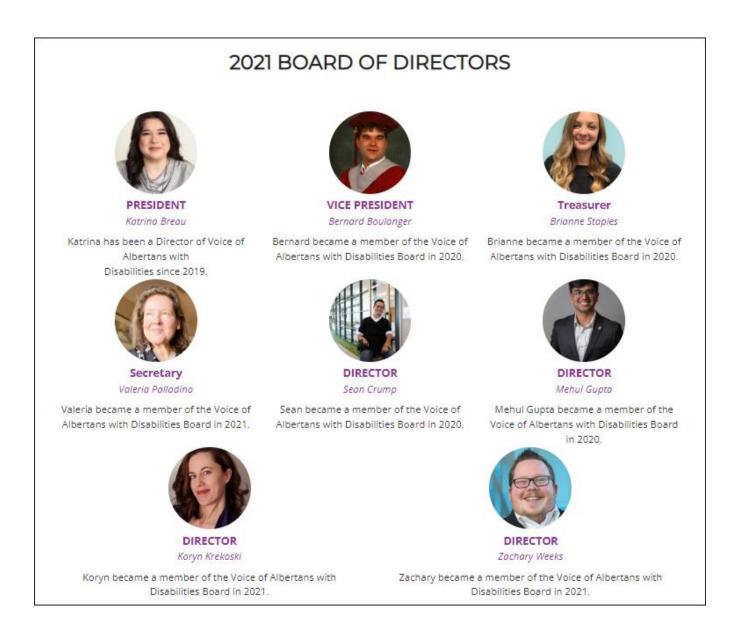
The work of Voice of Albertans with Disabilities is guided by the principles of full participation, accessibility and equality.

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STAFF		
Provincial Accessibility Coordinator	Program & Services Manager	Education Coordinator
Som Mason	Teresa Jackson	Michelle Bissell
Executive Director Morgot Brunner		Financial Accountant Ava Morasch
worgot bi uniter		Ava wordsen
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	. It's because of the amazing sponsors that support VAD and our efforts to continu nd organization are imperative to ensuring that VAD can continue to provide the re	e to make a difference for Albertans with Disabilities is a reality. Contact us to get involved sources and support that's so desperately needed in Alberta.
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#### **ACORN** Canada

ACORN (Association of Community Organizations for Reform Now) Canada is a multi-issue, membership-based community union of low- and moderate-income people. We believe that social and economic justice can best be achieved by building community power for change. Each member has a vote, and only members speak for the organization and have the authority to set the policy and determine the tactics of each group.

Our local and national boards are elected directly from our membership.

We have a long and deep history of organizing in low- and moderate-income neighbourhoods, fighting and winning change through a variety of means - including doorknocking; petitioning; local, regional, and national meetings (both internal and public forums); and last but not least, peaceful direct actions - all building power in the process.

We have over 140,000 members organized into twenty-four neighbourhood chapters in nine cities across Canada. We have three levels of membership. Full members pay \$15/month; associate members chip in what they can; provisional members join the vision of the organization. General community members wanting to participate are always invited to our community events!

Since 2004 we have won several important victories including payday lending legislation, raises in the minimum wage, housing rights by-laws across the country, affordable internet program, disability rights and more.

Get Involved, Fight Back, Join ACORN! - click here to JOIN!

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#### <u>JOIN THE ACORN</u> <u>TENANT UNION!</u>

Housing is a Human Right and we need immediate action from the Government of Alberta to protect tenants!

Join us in fighting for:

- RENT CONTROL
- TENANT PROTECTIONS

Rent prices for a 1-bedroom rental in Calgary have risen by over 27% in the past year, making it one of the biggest hikes in rent prices in the country. The average 2 bedroom rental in Calgary is now going for \$1,934/month according to an August 2022 rent report by Rentals.ca.



Facebook.com/ACORNAB CGYORG@ACORNCanada.org ACORNCanada.org

ACORN victories include:

- Expanded rent control laws in in Nova Scotia, New Brunswick and Ontario
- North America's best tenant protections in Burnaby and New Westminster, BC
- Landlord Licensing in Toronto

#### CALGARY SUN

#### Advocacy group calls for rent increase cap

Author of the article: **Dylan Short** Publishing date: Oct 29, 2022 • October 29, 2022 • 2 minute read \_7 Comments



Anne Landry, a resident of Boardwalk Skygate Tower and a group of Calgarians participate in a rally organized by ACORN Tenant Union for rent control outside the Boardwalk head office on Saturday, October 29, 2022. PHOTO BY AZIN GHAFFARI /Postmedia

#### Article content

A handful of renters rallied in Calgary to call for the provincial government to introduce a rent increase cap to help quell increasing costs in the local rental market.

Fable Dowling, an organizer with the Alberta chapter of Acorn — an advocacy group for people with low to moderate incomes, helped lead the rally outside Boardwalk REIT's headquarters on 15 Avenue S.W. to call for a rent increase cap in the province.

An increase cap would legally limit how much landlords can raise their rent in a year. Dowling said other jurisdictions in Canada have such a cap in place and that they wanted to help steer the conversation in Alberta towards such a policy being implemented here.

"Two per cent is the number that exists already in other places in Canada like Montreal, Vancouver," said Dowling. "It is just a starting point. And our job is not necessarily to write the policy for the government, we'd love to enter into conversations and see what's actually possible." Dowling said the average cost to rent a one-bedroom unit in Calgary has increased by more than 20 per cent in the past year.

"Our members at Acorn are mostly low- to moderate-income tenants. So they're really feeling that increases," said Dowling.



A group of Calgarians participate in a rally organized by ACORN Tenant Union for rent control outside the Boardwalk head office on Saturday, October 29, 2022. PHOTO BY AZIN GHAFFARI /Postmedia

Anne Landry, a long-time renter, went a step further saying landlords should not be allowed to increase rents at all this year. She said operation cost increases have been minimal for large landlords and said there should be a registry created to track the data behind rent increases.

"We need programs like that, where we're actually tracking metrics, key metrics," said Landry.

Dowling argued that inflation is driving a portion of that increase but that "corporate greed" is also playing a part. He said a rental cap increase would also help smaller landlords reach tenants and stay in the market. He said Acorn has spoken to local city councillors to discuss the potential of creating a landlord licensing program.

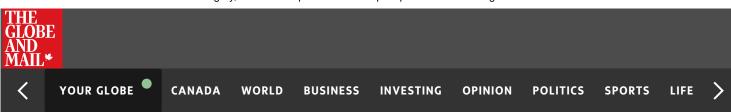
Boyd Belisle, vice-president of community and culture with Boardwalk Real Estate Investment Trust, said they support policies that lead to more affordable units in the market but said that would come through increasing the supply of rental properties and improving supports to lowincome earners.

"The evidence suggests and shows us that the price controls are not the best approach," said Belisle. "Not only does it impact the development of affordable housing, a new product, it also impacts the quality and the maintenance of the existing affordable supply in Canada." Belisle said Alberta, along with Saskatchewan, continues to have some of the lowest average rental prices in the country. He also called for taxes to be lowered around the creation of affordable rental units.

The provincial government did not respond to requests for comment Saturday afternoon.

# dshort@postmedia.com

Excerpt from: <u>https://calgarysun.com/news/local-news/advocacy-group-calls-for-province-to-implement-two-per-cent-rent-increase-cap/wcm/208323fd-ced9-4d9f-b05e-e276aaff0348</u>



# In Calgary, a builder emphasis on rental puts pressure on existing tenants

### **TERRY INIGO-JONES**

CALGARY SPECIAL TO THE GLOBE AND MAIL INCLUDES CLARIFICATION PUBLISHED JANUARY 16, 2020 UPDATED JANUARY 24, 2020

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#### **PUBLISHED JANUARY 16, 2020**

This article was published more than 1 year ago. Some information in it may no longer be current.

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Calgary renter and activist Anne Landry recently received a rent-increase demand of more than 17 per cent from Boardwalk REIT, the owner of the apartment in Calgary's Beltline neighbourhood where she has lived for 21 years.

#### JEFF MCINTOSH/STRJMC

The development of new, high-end rental apartments in Calgary's inner-city neighbourhoods is putting pressure on rents in existing buildings and leading to calls for more tenant protections.

"This is part of a pattern of gentrification when you start to get new developments in an area because land rent is sufficiently low," says Ms. Kate Jacobson, a member of the Renters Action Movement (RAM), an activist organization that aims to expand the scope of laws that protect tenant rights.

With the arrival on the market of new buildings charging premium rents, the owners of some existing buildings see an opportunity to increase the rents they charge and boost their profits, she says.

"While we consider apartments to be a home, landlords consider apartments and other properties they rent out to be financial investments and they treat them like financial investments. When you can get a higher return on your investment by making the rent go up by five, 10, 15, 20 per cent, you are going to take that opportunity," says Ms. Jacobson, who rents her home in and older building in downtown Calgary.

"In Alberta we have no form of provincial rent control, which means that your rent can go up as long as your landlord gives you sufficient notice. It can go up by any amount. My landlord could call me on the phone tomorrow and as long as they gave me sufficient notice, they could triple my rent.

"That is completely ridiculous because it removes the ability for tenants to plan long term and to actually invest themselves in their communities, in their schools, in their workplaces, because their housing is so precarious."

A total of 2,236 purpose-built rental units came onto the market in Calgary so far in 2019, says Andie Daggett, manager, rental market date (Alberta) for Urban Analytics. The average rent is about \$2 a square foot, but can be up to \$2.44 a sq. ft., which is higher than most older legacy buildings, because these ones are new, with high-end finishings and extra amenities.

"What we're finding happening is obviously the brand new purpose-built rental buildings are achieving market-leading rents, so they are pushing the boundaries on what renters are willing to spend per month on rental rates," Ms. Daggett says. While this may be good news for the developers, it can be bad news for tenants of legacy buildings, often dating back 40 or 50 years, who are seeing their rents go up faster than inflation, according to Anne Landry, who has a background in strategic planning, data analytics and project management.

She recently received a rent-increase demand of more than 17 per cent from Boardwalk REIT, the owner of the apartment in Calgary's Beltline neighbourhood where she has lived for 21 years. Last year, the landlord wanted to increase her rent by 19.5 per cent.

Parts of these increases were attributed to the end of previous rent incentives and parts to raises in the normal rental rate, but to Ms. Landry, they amount to more than she says she can afford as an unemployed soon-to-be-senior citizen suffering from Post-Traumatic Stress Disorder (PTSD).

Each year, she has pushed back and had the original demand reduced – last year to four per cent and this year to a rate still to be negotiated, but the landlord's latest offer is six per cent.

She considers the demands to be excessive considering that a raise matching the Consumer Price Index (CPI) this year would have been 1.42 per cent.

A spokesman for Boardwalk REIT said the company negotiates potential increases with residents and considers financial hardship. He said this year's increase was 5.8 per cent because she chose not to renegotiate, instead going on a month by month basis. He noted that her rent is still less than it was in 2015.

In a recent presentation to Calgary City Council, she said: "I will soon be a senior and I can't afford these exorbitant rent increases or the mental stress of the repeated rent negotiations."

She called on city council to transform its affordable housing strategy to provide protection against soaring rents. "We need to change direction at the City of Calgary immediately, because we're past crisis, we're into an emergency."

Ms. Landry says there needs to be 'a conscious and intentional decision by the City of Calgary' to implement some form of rent control.

JEFF MCINTOSH/STRJMC

To support up her claim, Ms. Landry cites the city's own statistics. These show that about 89,000 Calgary households, or 21 per cent, earn less than \$45,000 a year and do not have sufficient income to afford an average rental apartment. Among major Canadian cities, Calgary has the highest rents in the bottom tier of rentals, with 68 per cent of low-income renters over-spending on shelter.

Meanwhile, the City's affordable housing strategy is focused on the tiny proportion of homes supplied by non-market, public-subsidized housing, not on the much larger private sector, where most renters live, she says.

Only 3.6 per cent of Calgary's housing stock is publicly owned and subsidized, compared with the national average of six per cent. The city says that 15,000 of these non-market homes are needed and wants to increase to the national average. However, that would require between 2,000 and 2,500 non-market units to be added every year. The city has averaged about 300 per year and in 2018 the figure was 120, she says.

Ms. Landry called on the city to look for inspiration to Vancouver City Council and municipal authorities in Burnaby, B.C., and Banff, Alta., where plans are in place focusing on how to accommodate those earning low to moderate incomes.

Vancouver has a plan to provide 72,000 homes over the next 10 years in the private and nonmarket sectors, but with 20 per cent of the floor area of these homes to be set aside for renters on incomes of \$30,000 to \$80,000 a year. Rent increases for these moderate-income units are capped, she says. The Vancouver affordable housing strategy has the support of some landlords and developers, including the group Landlord BC, which represents 3,300 members.

Ms. Landry has called on Calgary to expand its strategy to include the private sector because its plans for public housing will never be able to meet demand. She'd like to see some form of rent control, such as a tenant-loyalty program that restricts rent increases to CPI, plus a reasonable extra amount for capital improvements.

"There has to be ... a conscious and intentional decision by the City of Calgary, it needs to happen, regarding what level of rent increase is appropriate and, by intimation, needing to consider what level of capital return is appropriate."

If a landlord is making \$600 to \$1,000 a month in profit from rent, how much is it appropriate for the rent to be increased, she asks.

Ms. Jacobson says that "rent caps are absolutely a good idea, rent controls are absolutely a good idea," but may not be enough. If the market place is fundamentally unable to meet the affordable housing needs of citizens, the role the state plays can be expanded.

For example, restrictions can be placed on how long landlords can leave housing units vacant. Cities can be given the authority to take over properties from negligent landlords, as happened recently in Vancouver where two buildings were expropriated for \$5 each.

"We believe housing is a human right and we believe it should be available to everyone. ... we believe that the best way to ensure that housing is seen as a human right is to ensure large proportions of your society live in de-commoditized housing," Ms. Jacobson says.

"In cities like, say, Vienna, almost 50 per cent of people ... live in social housing. That means that social housing is not something that is stigmatized, it's not only for people who are poor, vulnerable, in a moment of crisis, it is something that is very ordinary and average to live in and it creates really strong communities."

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Editor's note: (Jan. 24, 2020): An earlier version of this article did not include Boardwalk REIT's response.

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Phillip Crawley, Publisher





**CALGARY** | News

# Calls for Calgary rent control

ctvnewscalgary.ca



# Chris Epp

CTV News Calgary Anchor Weekend News at 6 & 11:30 | Video Journalist **@CTVchrisepp | Contact** 

Published Friday, January 17, 2020 5:16PM MST Last Updated Friday, January 17, 2020 8:45PM MST CALGARY -- Calgarian Anne Landry says it's tough enough to pay the rent, even worse when, like a lot of Calgarians, she doesn't know what her rent will be.

"This is a huge strain on me to address this every year," she says. "It's excessively stressful and it takes a lot out of me."

Landry says she's been in her current apartment for more than two decades but that her rent varies each year - sometimes, she says, going up by nearly 20 per cent.

She says she's often managed to convince her landlord to reduce that, but thinks there should be more protection for people in similar situations.

She's a senior and has been unemployed for several years She says the city needs to improve its effort to make housing more affordable in a way that should be focused on everyone, not just those waiting for subsidized housing.

"I see no strategy for senior housing at the City of Calgary and we need to address that because we are coming," she says.

On Wednesday the city announced plans to sell five plots of land at a steep discount so more affordable housing could be built.

The municipal and federal government have vowed to see 15,000 affordable housing units eventually available in Calgary.

Landry say that's an admirable goal, but that it only helps a small percentage of the population when tens of thousands of more people are struggling to make ends meet without subsidies.

She says the city should consider capping rent increases through rent control and also legislate benefits for long-term renters.

Still, Gerry Baxter, with the Calgary Residential Association says that approach could potentially backfire

"Right now the market controls the rent" Baxter says. "If the the market says we are in bad shape and we need to reduce the rent, the market will reduce the rent and that's what we saw over the last few years."

In fact, Baxter says rent has been dropping in Calgary for the past five years due to the recession.

He also points out there are just 40,000 dedicated rental units in the city, far less than any other major Canadian city.

# **RELATED IMAGES**



Calgary resident Anne Landry says she sees no strategy for senior housing at the City of Calgary, putting seniors at risk of housing instability.

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Hinshaw received huge bonus in 20-21



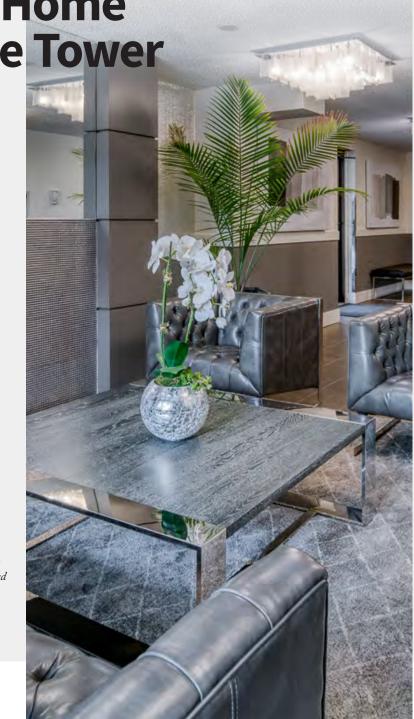
# Welcome Home to Skygate Tower

# You'll love the journey home.

Our thoughtfully designed one and two bedroom apartments take advantage of every square inch for your comfort and convenience. Enjoy laminate flooring and upgraded kitchens that feature a fridge, stove and more. Renovations vary by suite.

Despite being one of the most urban addresses in the city, the neighbourhood is flush with charming parks and green spaces like Central Memorial Park. Eminently walkable, with an endless array of options for shopping and dining, the Beltline is always bustling with activity.

> Skygate Tower's newly-renovated lobby.



20 19

#### BOARDWALK REIT | INVESTOR TOUR 2019



# **Renovation Overview**

- » Upgrades to front entrance and signage. » New lobby and experience centre.
- » Upgrades to laundry room.
- » Upgrades tohallways.







**20 19** 

<b>Renovation Costs</b>							
Labour, Parts, & Supplies	\$184,900						
Furniture, Design, & Layout	\$12,500						
Total Project Cost	\$197,400						

# **Market Rent**

Adjustment /Suite Projected Yield Skygate's newly renovated, experience centre, fitness room, and common areas. (lobby before, inset)

# **Rent Detail**

\$30

25.9%

Notes	From	Management
noces		management

Skygate Tower is located in the heart of Calgary's beltline, and was renovated in mid-2018 by the Trust's in-house team, and is an example of the Trust's common area renovation program which provides elevated returns. Currently, Boardwalk is targeting renewal increases of 4% to 8% per month, and leasing new rentals on turnover at market rents with limited incentives.

		July	l, 2019	July 1, 2018				
	Number of Suites	Average Rent	Average Market	Average Rent	Average Market			
1 Bedroom	20	\$1,236	\$1,327	\$1,120	\$1,279			
1 Bedroom + Den	20	\$1,210	\$1,404	\$1,146	\$1,349			
1 Bedroom + Den Pren	nium 2	\$1,307	\$1,549	\$1,220	\$1,499			
1 Bedroom Premium	1	\$1,115	\$1,469	n/a	n/a			
2 Bedroom	82	\$1,261	\$1,402	\$1,164	\$1,338			
2 Bedroom Premium	17	\$1,372	\$1,611	\$1,223	\$1,564			
	142	\$1,263	\$1,419	\$1,163	\$1,359			
Vacancy		2.8	8%	3.5%				

Figures do not include ancillary revenue.



I presented before The City of Calgary Council on November 25, 2019 at the time of discussions regarding the Budget - <u>CLICK for video</u>. I started at approximately 4 hours, 16 minutes. I spoke regarding the exorbitant rent increases of my landlord <u>Boardwalk REIT</u> and about the need for Transformational Change of The City of Calgary's long flawed Affordable Housing program as well as to root out bullying and harassment. The City of Calgary appears to have gone BACKWARDS since my presentation.

### < Home



# CALGARY

# Tenants of Boardwalk property in Calgary demand more security

CTV News Calgary



Michael Franklin CTVNewsCalgary.ca Senior Digital Producer @CTVMFranklin | Contact

Published Wednesday, July 3, 2019 9:08PM MDT

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Residents who live at an apartment building in southwest Calgary say they are very concerned about a number of issues at the facility, including a 'frightening' situation last week when an armed intruder broke in.

Last Friday morning, an unknown suspect gained entry to the Skygate Tower, a Boardwalkowned building located on 16 Avenue S.W.

Residents say the man smashed his way through the front door and pulled a fire alarm then used a large pipe he found inside to threaten residents as they exited the building.

The offender was arrested by police who also arrived at the scene with fire crews, but the situation has left residents very worried about their safety.

Anne Landry, who has lived at Skygate for the past 21 years, wants to see better security at the building.

"There's been a lot of issues, a lot of criminal activity at the building."

Landry organized a tenant meeting and says the building needs things like electronic FOBs for the doors, some sort of monitoring for the parking lot and more than anything else, a security guard.

"When I came to the building we had a security guard in the evenings so we would like to have on-site security once again here."

She also says their long-time superintendent recently passed away and hasn't been replaced, so there is no one affiliated with Boardwalk at the building to watch over things.

Boyd Belisle, Boardwalk's director of community corporate culture, says the company takes safety of residents very seriously and has already taken steps to improve the situation.

"Recently, we've all seen economics being what they are, there has been increased needs for security everywhere. Certainly at our properties and here at Skygate as well."

Measures are being taken to help address the issues raised by residents, Belisle says.

"With the increase, we have instituted a permanent placement here at Skygate to work 10 hour shifts, primarily between 7 p.m. and 5 a.m., the time when the activity has proven to be most difficult and challenging for us."

Several dozen people have signed a petition to change the situation at the building and Landry says it shows a great deal of support.

She also hopes Boardwalk will continue to make the changes that are needed to keep residents safe.

"It is time to address these serious issues."

Belisle says they are listening to concerns from residents and are also working on improving camera coverage in the building to deter intruders.

# **RELATED IMAGES**



The tenants at Skygate Tower say they are scared for their safety after a rise in crime targeting the building but the building's management group says it is working to improve the situation.

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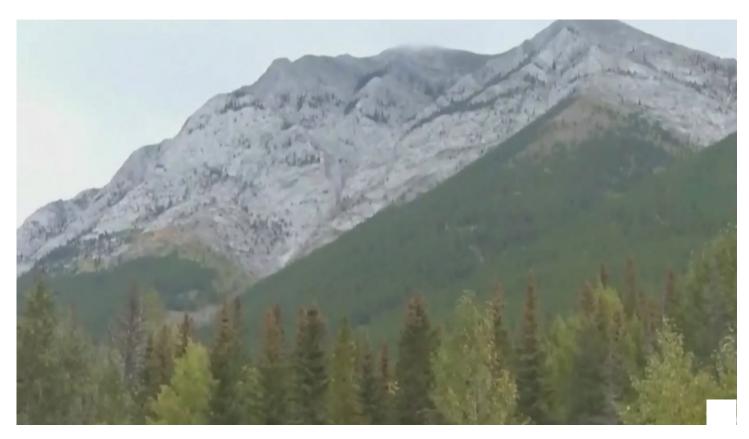
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Calgary

# Boardwalk Rentals' removal of on-site managers angers apartment tenants

# Anne Landry says the company removed superintendents without any notice to tenants

Colleen Underwood · CBC News · Posted: Dec 16, 2015 5:00 AM MT | Last Updated: December 16, 2015



Boardwalk tenant Anne Landry says many of her neighbours are concerned about the loss of safety, security and prompt service now that their superintendents have been moved off-site. (Colleen Underwood/CBC)



Boardwalk Rental Communities has stopped using on-site superintendents in some of its 29 buildings in Calgary — but residents of at least one apartment tower are circulating a petition that demands the service be restored.

The company says it's opting for a new "hub-style" process in which managers oversee several "communities" at once. So, for example, at Boardwalk's 142-unit Skygate Tower in the Beltline, the building's two superintendents are now working out of an office several blocks away.

- MORE CALGARY NEWS | <u>Alberta house prices to fall the most of all provinces in</u> 2016: CREA
- MORE CALGARY NEWS | Insurance companies say using federal benefits keeps disability rates down

Residents can either call a local or a 1-800 number if they need emergency assistance.

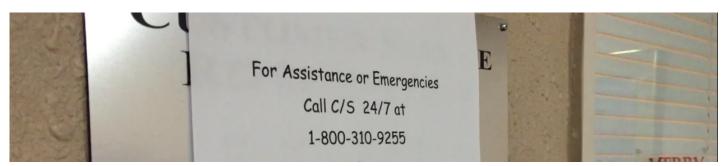
But Anne Landry, one of the residents who's upset at the change, says she's lost the feeling of safety and security in the building she's lived in for 18 years.

She says that's because there's no longer someone keeping an eye on things from the office on the main floor.

"It's not the same feeling. When you have an on-site superintendent in the building, you have the sense of security to know that, OK, nobody is just going to walk in the building that shouldn't be here," says Landry.

# **Informed by letter**

In a letter to residents dated Dec. 9, Boardwalk said that as of Dec. 2, the leasing office will only open during specific times.





Residents of Skygate Tower in the city's Beltline now have to call for emergency assistance after losing their on-site superintendents. (Colleen Underwood/CBC)

The company writes that it's grouping on-site managers from a few different buildings into one nearby office for "better collaboration and teamwork."

The new format is based on a successful trial in some of its other communities, according to the letter.

Boardwalk declined to do an interview with CBC, but in an email said it is retaining the same number of associates.

And that in other locations it has found the changes actually improve customer service.

Landry is concerned the building's proximity to 17th Avenue S.W. leaves it vulnerable to criminal activity, but says it's not just an issue with security — because the two managers had been there for years, they were like family and were easily accessible for those day-to-day concerns, she says.

# Long-distance help

"We don't want to be calling a toll-free number in Toronto to get the service that we know can't even meet what Priscilla and Clint can provide on-site," said Landry.

Landry says the company prides itself on community building and customer service, but she believes this new "hub-style" method of delivering that service contradicts the commitment.

"This absolutely makes no sense. I think maybe somebody has thought out some operational way to save a few pennies but in the end I don't think it's going to save them anything. I think it's going to cost them loyal customers."

The Skygate tenants plan to deliver their petition to Boardwalk management later this week.

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# Rental giant backs off on separate billing

#### KELLY CRYDERMAN CALGARY HERALD

Rental-giant Boardwalk is backing away from a policy that would have imposed a separate billing system on longtime tenants for their electricity.

"Going forward, we're just going to give our customers a choice," said David McIlveen, a Boardwalk spokesman.

At issue is a system called submetering, which allows apartment buildings to be converted to measure individual water, heating, or electricity use. Landlords say it's meant to encourage conservation.

However, tenants have pushed back. Some renters have said they don't understand a number of charges on their bills. Long-term tenants who rent by the month — and who signed leases that stipulated utilities would be included in the rent — have balked at paying sub-metering bills.

Last month, the government released a tipsheet that said sub-metering can be introduced to longtime month-to-month renters only with their consent.

On Monday, Boardwalk said it disagreed with the Alberta government's interpretation of the province's residential tenancy laws. The Alberta government responded by saying the issue would be resolved by the quasi-judicial residential tenancy dispute service or in court.

But Boardwalk reversed course on Tuesday. McIlveen said the company still believes it is on the right side of the law, but in the interest of customer satisfaction, it will offer month-to-month renters with older contracts a choice on submetering. Potentially, hundreds of renters across the province could be affected. "At the end of the day, we're just here to serve our customers," he said. "It's not worth all the trouble to try to be right."

Anne Landry, a renter who has been battling the company, was happy with Boardwalk's decision. But she said the government needs to introduce stronger legislation to protect renters.

"Boardwalk is just deciding to abide by the law, so this is not a grand hurrah," Landry said.

KCRYDERMAN@THEHERALD.CANWEST.COM

# Rich getricher whileCanada sheds jobs

BY WITH FILES FROM DAN HEALING, CALGARY HERALD, FINANCIAL POST; NOVEMBER 20, 2009

It takes money to make money-- especially in a recession--according to the Canadian Business 2009 list of the richest Canadians, which shows the rich got richer despite the economic downturn that has cost 400,000 Canadians their jobs in the past year.

In a 2009 top 100 list with 10 Calgary entries (one more than in 2008), the five wealthiest Canadians from last year again topped the list.

The Thomson family of Toronto, of Thomson Reuters and Woodbridge Co. Ltd., retained a solid hold on the title of richest Canadians, with a combined wealth of \$21.99 billion.

However, there was some jockeying for other positions:Toronto's Rogers family, of Rogers Communications, slipped a spot to No. 5, with a combined wealth of \$4.7 billion, while Vancouver's Jimmy Pattison (\$5.07 billion) jumped from No. 5 to No. 4.

Galen Weston, of George Weston Ltd. and Loblaw Cos. Ltd., remained Canada's third-richest person at \$6.47 billion. James and John Irving, of New Brunswick's Irving Oil Ltd., at \$7.28 billion, stayed in second place.

Meanwhile, in Calgary, familiar names were joined by two people not on the list last year: landlords Sam and Van Kolias of Boardwalk REIT grew their fortune by 42.6 per cent to \$550 million to claim 92nd spot on the list.

The top Calgarians were Fred and Ron Mannix, moving up one spot to 10th with \$2.98 billion in worth, followed by Calgary Flames governor and chairman Murray Edwards, up from 27th to 23rd, thanks to a 15 per cent jump in wealth to \$1.9 billion. They're followed by oilman Clay Riddell, 36th; cable TV mogul J.R. Shaw, 51st; Tim Hortons co-founder Ron Joyce, 54th; ATCO founder Ron Southern, 61st; CCS Corp.'s David Werklund, 66th; Cliff and Dave Lede of Ledcor, 76th; and oilman Allan Markin, 85th.

The Thomsons grew their wealth by 19 per cent despite the recession, which was particularly harmful to media interests. But in terms of rate of wealth increase, the Thomsons have nothing on Ivanhoe mining executive Robert Friedland, whose bank account grew by 217 per cent to \$1.59 billion, according to the magazine, and who jumped from 61st on the top 100 to 32nd in the past year.

Goldcorp founder Rob McEwan returned to the list after dropping off last year, as his money pool grew 134 per cent deeper, to \$568 million, landing him in 89th spot. Bill Comrie of the Brick Group's Income Fund fell off the list after the treasure in his chest dropped to \$415 million.

Canadian Business, a magazine founded in 1928, says it goes through proxy statements, insider

http://www.calgaryherald.com/story\_print.html?id=2243417&sponsor=

trading reports and other sources to estimate the worth of rich Canadians.

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# Table

- Top 5 richest Canadians in 2009: Name Worth Per cent change
- 1. Thomson family \$21.99 billion +19.2%
- 2. James Arthur and John Irving \$7.28 billion +2.3%
- 3. Galen Weston \$6.47 billion -1.7%
- 4. Jimmy Pattison \$5.07 billion +2.8%
- 5. Rogers Family \$4.7 billion -6.9%

Source:Canadian Business

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Opinion: Housing is a human right; Alberta must act like it | Edmonton J...

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Bradley Lafortune, Anne Landry, Dena Carver Nov 20, 2021 ⋅ November 20, 2021 ⋅ 3 minute read ・ □ 87 Comments



A vulnerable person sleeps on a bench in downtown Edmonton on Friday May 28, 2021. PHOTO BY LARRY WONG /POSTMEDIA

Housing is an essential need, like food and water. Canada recognized this basic fact in 2019, enshrining housing as a human right in the National Housing Strategy Act.

Opinion: Housing is a human right; Alberta must act like it | Edmonton J...

https://edmontonjournal.com/opinion/columnists/opinion-housing-is-a-...

STORY CONTINUES BELOW

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So, why are so many Albertans laying awake at night wondering how they will afford their rent or mortgage?

Communities across Canada recognize Nov. 22, as National Housing Day. This year it is especially urgent that we work together to address the growing housing crisis in our communities. And it's something almost everyone — regardless of their political stripes — can get behind. In a recent poll from Nanos Research, seven in 10 Canadians agree that urgent action is needed to address access to adequate, accessible and affordable housing.

This ongoing crisis has been deepening for decades, and has been accelerated by the pandemic. In Canada, wages have stagnated for over 40 years and we have suffered with decades of cuts to public services — including public affordable housing. Canadians living with disabilities have seen their income support shrink year over year. In major Albertan cities, the minimum wage is far below the living wage where someone can afford adequate housing.

STORY CONTINUES BELOW

your article continues below.

Presently, one in three renters are concerned about their ability to pay rent next month and 24,000 Albertan households are on a waitlist for affordable housing. Combined with skyrocketing food costs, the financial pressure is keeping many Albertans from living healthy lives full of dignity and opportunity. Both the United Nations and Canada have sustainable development goals to ensure access to safe, adequate and affordable housing and basic services by 2030. Yet 500,000 Albertans currently spend more than 30 per cent of their household income on housing costs; this is unsustainable.

It is vital to address this urgent crisis before it spirals even further out of control. In our economic recovery, we cannot leave anyone behind — especially those most vulnerable to housing insecurity, including seniors, people with disabilities, immigrants, and Indigenous people.

STORY CONTINUES BELOW

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However, the Kenney government is not stepping up to help Albertans in desperate need of affordable housing. Instead, the UCP is — yet again — giving a gift to wealthy corporations at the expense of the rest of us with the introduction of Bill 78, the Alberta Housing Amendment Act, and the release of Stronger Foundations, the province's so-called affordable housing strategy.

The Kenney government's strategy is to sell off or transfer public housing into profit-motivated private hands, ignoring decades of research that clearly demonstrates how public "partnerships" with private landlords result in higher costs and worse results for communities. The Alberta government's plans will leave many more families struggling even harder to survive while boosting the already-high profit margins of the big corporate landlords.

STORY CONTINUES BELOW

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It is well past the time to reverse course. There are immediate actions that the government can take to ease the burden faced by low- and moderate-income Albertans, and long-term steps to enshrine housing as a human right enjoyed by all.

There is currently no limit to how much a landlord can raise rent after a year of tenancy. Boardwalk-REIT and other large financialized landlords have plans to increase rents for Albertans imminently. First, the government must immediately implement a rent freeze for both current residents, and for when residents turn over in a rental unit. This freeze must be kept in place until at least the end of 2022. This will allow for Albertans to have the stability they need.

Furthermore, the provincial government must institute a moratorium on evictions; this is not only the right thing to do, but also critical for public health. Like the rent freeze, the eviction ban must extend to the end of 2022, at least.

STORY CONTINUES BELOW

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Also, landlords should be licensed and rental units should be subject to regular public inspection to ensure the adequacy, safety and affordability of housing, and dignity of all Albertans.

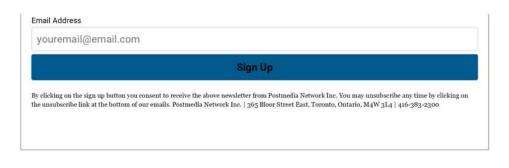
Public housing dollars going to private hands and ever-increasing rents must end. With consistently low operating costs of approximately \$500 or less per rental unit per month, why are the rents of the large financialized landlords so unsustainably high and increasing? And why is the Kenney government prioritizing their bottom line over the lives and dignity of Albertans?

Alberta can do so much better, starting with not leaving anyone behind. Housing is a human right. We need to act like it.

Bradley Lafortune is the executive director of Public Interest Alberta, Anne Landry is a renters and housing rights advocate in Calgary, and Dena Carver is the Calgary-Eastside chairperson for ACORN Alberta.







# TRENDING



# THIS WEEK IN FLYERS

# COMMENTS

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C2022-1051 Attachment 3

# 2023-2026 Service Plans and Budgets



# Affordable Housing

Led by: Director of Partnerships

# Description

Affordable housing is critical for creating a socially resilient city where Calgarians have vibrant, safe, and secure places to live, work and play.

This service improves outcomes for Calgarians by increasing the supply of affordable housing and improving the housing system. We use municipal initiatives and support the Calgary Housing Company and other partners to create solutions and leverage investments. We supported the creation of 3600 non-market homes for low and moderate-income Calgarians since 2017, helping to prevent and reduce poverty in Calgary. There are about 2500 City-owned,1860 Calgary Housing Company-owned and 777 Silvera for Seniors owned affordable units.

# Value and benefits

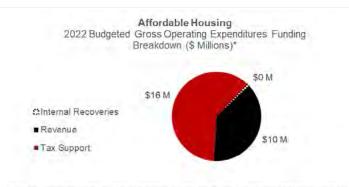
Affordable housing is foundational to Calgarians well-being and community prosperity. It creates local jobs; strengthens purchasing power, attracts employers with a stable workforce and reduces demand for emergency services. The private housing market meets the needs of 78 per cent of Calgary's households. Of the remaining, four per cent are supported by government and non-profits, but 18 per cent cannot find housing affordable for their income. It is especially difficult for Indigenous people, newcomers, people with disabilities, lone parent households and seniors. In 2016, 60 per cent of Calgarians earning less than \$60,000 annually spent over 30 per cent of their income on shelter. Addressing this critical need requires collaborative partnerships and City investment to leverage and stack federal and provincial funds to increase the housing supply for social well-being.

# Customers

The service's customers include low and moderate-income Calgarians needing affordable housing, non-profit housing providers needing support to build affordable housing, nonprofit agencies to support the delivery of programs/services to Calgarians and affordable housing tenants needing safe and stable affordable housing.

# **Partners**

This service partners with Calgary Housing Company who operates/maintains City-owned units, Silvera for Seniors, Attainable Homes Calgary, non-profit housing providers and industry that build/operate units, provincial and federal governments, non-profit service agencies delivering supportive programs, and other Service Lines to collaborate on policies, programs and solutions.



\* Gross operating budget may include internal recoveries that are also included in other services' gross operating cost.

Note: Internal recoveries is how The City accounts for the costs of goods or services between services

### What we deliver

This service delivers new and regenerated City-owned affordable homes, City land at below-market cost to support the non-profit projects, prioritized planning services for affordable housing development, programs and incentives to secure leveraged dollars for affordable housing development and City and non-profit agencies programs to improve outcomes for affordable housing residents.

15,000	10-year need for new units in the sector
81,000	Calgary households in housing need
3,600+	Non-market homes created 2016-2021
777	Subsidized supportive homes for seniors

### Key assets

The City's wholly owned subsidiary, Calgary Housing Company (CHC), stewards City-owned housing assets (\$399 million current replacement value) and the CHC-owned housing assets (current replacement value of \$382 million).

# What we have heard & what we are watching

### What we have heard

In the 2022 Spring Pulse Survey, Calgarians identified Affordable Housing as important (94 per cent), and the service was the highest-ranked area in which people want more investment (72 per cent).

The survey also indicated that satisfaction in Affordable Housing has statistically declined since spring 2021, signifying desire to address the increased need for affordable housing. This service will work with the housing sector, other orders of government, and providers to invest in the housing system and increase the number of affordable units to provide Calgarians with stable, safe, and affordable housing.

Equity deserving groups highlighted access, affordability and gaps in housing for different household types as inequities. Safety and affordability were ranked as the top values followed by availability, accessibility and prevention (Service Value Dimensions Report).

# What Council has directed

The Affordable Housing service supports strong communities that have vibrant, safe and secure places to live, work and play for those most in need of housing. We enable everyone to participate in a strong, diverse economy. Through the Corporate Affordable Housing Strategy, our service develops and delivers programs that provide equitable access to affordable housing. We work in partnership with other orders of government, nonprofit organizations and industry to increase the supply of affordable housing. When low to middle-income Calgarians have affordable housing, they can find and keep jobs, build skills and be active participants in their communities. The local economy benefits from infrastructure investments, and from having a stable and skilled workforce. We contribute to the Social Wellbeing Strategy, Mental Health and Addiction Strategy, Enough for All Strategy, the Age-Friendly Strategy, Downtown Strategy, Diversity and Inclusion Framework and Resiliency Strategy.



Housing in Calgary: An inventory of housing supply, 2015/2015, The City of Calgary. Building from the Ground Up, March 2010, The Conference Board of Canada.

# What we are watching

Over 81,000 Calgary households need affordable housing. This number is expected to rise to 100,000 by 2026. Significant investment is needed to close the growing gap between supply and demand and to improve affordability. Calgarians want more investment in affordable housing. An updated Corporate Affordable Housing Strategy will include approaches to close the gap.

Substantial capital funding is needed to maintain aging properties to avoid their closure which would reduce the total number of affordable housing units.

The City hopes to secure significant investment from the federal Housing Accelerator Fund to support housing affordability and affordable housing.

Several actions that could be implemented as part of the province's affordable housing strategy will impact the delivery of affordable housing in Calgary. This could include a new real estate framework, change in the provincial role, and an increase of affordable housing to serve up to 25,000 more households in the next 10 years.

# **Comparing our service**

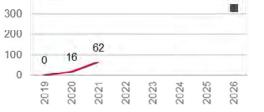
Only 3.6 per cent of total households in Calgary are supported by non-market housing, compared to 6 per cent nationwide. To reach the 2016 national average, Calgary would need to add approximately 15,000 new affordable housing units. A lack of overall rental stock and expensive rents for low-income households compared to other major Canadian cities adds to Calgary's supply challenge. The City is addressing the affordable housing supply deficit and improve outcomes for affordable housing residents through collaboration and housing system transformation. This is the most current data available.

# Measuring performance & where we want to go

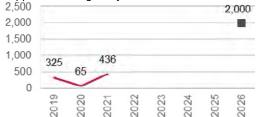
Actuals

Expected Future Performance

PM1: Number of new City-owned affordable units development through leveraged federal or provincial funding 400



PM2: Number of new affordable units planned for development by non-market housing providers that are supported through City initiatives



PM3: Applicant level of satisfaction with the Home Program (per cent)



PM4: Number of affordable housing units built through the Non-Market Housing Land Sale



PM5: Applicant's level of satisfaction with the Housing Incentive Program (per cent)



# Story behind the curve

Over 81,000 Calgary households are in need of affordable housing, and this number is expected to rise to 100,000 by 2026. Investment by The City, and the federal and provincial governments, is required to close the expanding gap between supply and demand. In 2017-2021, The City opened 198 units with leveraged funding from other orders of government. Approximately 145 more units are planned by 2023. Federal investment is expected through a variety of programs, and this will be targeted as leverage funding for construction of new City-owned units. Data for this measure will fluctuate year-to-year.

The number of affordable units developed by non-market housing providers is increasing. However, inflation, economic conditions, COVID-19 and the lack of operating and capital funding from other orders of government has constrained development in recent years and more investment continues to be needed. The City's Non-market land sale, Housing Incentive Program and collaboration on federal Rapid Housing Initiative applications are critical for enabling the sector to increase supply. New federal funding programs and City programs enable this growth.

The City's Home Program provides grants to non-profit organizations to deliver programs that will improve housing stability and successful tenancies for affordable housing residents or people in core housing need. The desired result is to have 75% of applicants satisfied with the program to track the quality of the service delivery. This is a new measure for the 2023-2026 budget cycle, and no historic data is available.

The City's Non-Market Housing Land Disposition Policy allows for the sale of surplus City-owned land at below market value to experienced non-profit affordable housing developers every two years. The Non-Market Land Sale supports non-profit providers by providing land needed for development. There is a significant shortage of land to develop in Calgary that is suitable for affordable housing development. Since the program began, 166 new units have been committed to being built. This measure indicates the impact the program has on providing below-market housing for those in core housing need.

The City's Housing Incentive Program encourages the building of affordable housing units and helps stimulate the economy to support the development of a wide range of housing projects with a flexible approach. The program particularly helps non-profit housing providers with pre-development work and supports them to obtain grants and funding from other orders of government and financial institutions. The desired result is to have 75% of applicants satisfied with the program to track the quality of the service delivery. This is a new measure, and no historic data is available.

# What we plan to do

### **Result for 2023-2026**

Affordable Housing supports affordable, safe and secure housing for Calgarians. This service will collaborate with partners, governments, and industry to create new units, maintain existing units, evolve policy and leverage provincial/federal funding to strengthen Calgary's social resiliency.

# How we are going to get there

Increase the number of affordable housing units by leveraging funding from provincial and federal governments for City-led projects.

Increase the number of units developed and operated for those in housing need by collaborating with Calgary Housing Company and non-profit housing partners to leverage funding from other orders of government to increase the number of units developed and operated by non-profit housing providers and to strengthen partners' delivery of services.

Support the planning, designing, and building of new City-owned units and maintain existing City-owned units by supporting the Affordable Housing Capital Program.

Create an updated Corporate Affordable Housing Strategy to set the high-level direction for the next five to ten years.

Respond to Council's Housing and Affordability Task Force Notion of Motion by presenting the Housing and Affordability Task Force's recommendations, findings on a Housing Commission, recommendations for updating the Non-Market Land Sale program and policy, and strategies to undertake with partners to leverage federal funding programs.

Support the creation of additional affordable housing units by modifying relevant corporate policies and practices to create additional opportunities for the Non-Market Housing Land Sale.

Increase housing stability and successful tenancies for affordable housing residents or people in core housing need by providing grants through the Home Program to non-profit organizations to create and deliver programs that help Calgarians in the areas of education and skill building, financial empowerment, community inclusion and integration and supports during COVID-19.

Help non-profit organizations reduce development costs and enable them to leverage funding form other orders of government and financial institutions, by providing grants to non-profit organizations towards pre-development activities and rebates on eligible City development fees for both affordable rental and homeownership housing projects through the Housing Incentive Program.

Improve outcomes for Calgarians in need of core housing by leading policy, research and advocacy that will strengthen the housing system and provide Calgarians to access opportunities and overcome barriers.

Fund Silvera for Seniors Lodge Program as required by Ministerial Order under the Alberta Housing Act.

#### **Operating budget needed to achieve results**

For Council Approval

	20	23	20	24	20	25 202		26
	Base	One-time	Base	One-time	Base	One-time	Base	One-time
Previous Year's Net Budget	15,713		16,691		17,351		17,663	
Previously approved One-time budget		-		-		-		-
2022 One-time carry forward		-		-		-		-
Revenue Changes	1,616	-	200	-	41	-	-	-
Internal Recoveries Changes	-	-	-	-	-	-	-	-
Inflation	355		379		312		306	
Operating Impact of Previously Approved Capital	-	-	-	-	-	-	-	-
Operating Impact of New Capital (Incremental)	-	-	-	-	-	-	-	-
Service Reductions	(1,616)	-	(200)	-	(41)	-	-	-
Service Increases	623	350	281	200	-	150	-	100
Total net budget*	16,691	350	17,351	200	17,663	150	17,969	100

#### Breakdown of net operating budget (\$000s)

\*The previous year's One-Time Budget is not carried forward to the following year.

#### **Operating Grants to Civic Partners (\$000s)**

Civic Partner	Budget as of April 30, 2022	2023	2024	2025	2026
Silvera for Seniors	7,830	8,185	8,563	8,876	9,182

#### Total Operating Budget (\$000s) for Approval

	2022 Budget		2023			2024			2025			2026	
	At April 30	Base	One- Time	Total									
Expenditures	25,983	22,763	350	23,113	23,223	200	23,423	23,494	150	23,644	23,800	100	23,900
Recoveries	(187)	(187)	-	(187)	(187)	-	(187)	(187)	-	(187)	(187)	-	(187)
Revenue	(9,883)	(5,885)	-	(5,885)	(5,685)	-	(5,685)	(5,644)	-	(5,644)	(5,644)	-	(5,644)
Net	15,913	16,691	350	17,041	17,351	200	17,551	17,663	150	17,813	17,969	100	18,069
Base	15,713												
One-Time	200												

Note: Figures may not add up due to rounding.

#### Capital budget needed to deliver service

Activity	Investment Name	2023 Request (\$000s)	2024 Request (\$000s)	2025 Request (\$000s)	2026 Request (\$000s)	2027+ Request (\$000s)	Total Request (\$000s)
Annual Inve	stment Program(s)						
414000	Housing Lifecycle CHC owned	2,294	2,294	2,294	2,293	-	9,175
482001	Housing Lifecycle City Owned	6,250	6,250	4,141	4,140	-	20,781
480350	Silvera Lodge Lifecycle	4,771	2,545	2,136	4,548	-	14,000
Program(s)	Program(s)						
482000	Increased Affordable Housing	2,500	20,500	56,500	29,500	-	109,000
Projects(s)							
		-	-	-	-	-	-
Sub-Total (Ne	w Budget Requests)	15,815	31,589	65,071	40,481	-	152,956
Previously App	proved Budget Remaining	19,387	10,506	56,229	-	-	86,122
Total Capital Ir	nvestment	35,202	42,095	121,300	40,481	-	239,078

#### Explanation of capital budget requests

#### Annual Investment Program(s)

#### Activity 414000: Housing Lifecycle CHC Owned

Lifecycle maintenance and suite renovations for two portfolios: Calhome (DOF) with 1654 units, and Private Non-Profit (PNP) with 207 units. With 55% of the Calhome and Private Non-Profit properties > 40 years old, funding is required to reach and maintain the minimum housing standards.

Funding From: Municipal Sustainability Initiative (\$9,175 thousand) Contributing Services: None

Operating Impact: None

#### Activity 482001: Housing Lifecycle City Owned

Lifecycle maintenance and suite renovations for two portfolios: City Owned (CHP) with 1047 units, and City Partnerships (INT) with 1176 units. With 50% of the City Owned and City Partnership properties > 45 years old, funding is required to reach and maintain the minimum housing standards.

Funding From: Municipal Sustainability Initiative (\$20,781 thousand) Contributing Services: None

Operating Impact: None

#### Activity 480350: Silvera Lodge Lifecycle

Lifecycle maintenance of properties in the Municipal Lodge Program operated by Silvera for Seniors lodge facilities. Maintenance of Lodge properties supports service delivery and resident safety.

Funding From: Lifecycle Maintenance & Upgrade Reserve (\$14,000 thousand) Contributing Services: None Operating Impact: None

#### Program(s)

#### Activity 482000: Increased Affordable Housing

New development and redevelopment of affordable housing under the City's Affordable Housing Capital Development Program. This will increase the supply of new and regenerated affordable housing and position the City to leverage provincial and federal funding.

Funding From: Municipal Sustainability Initiative (\$26,750 thousand) and Pay-As-You-Go (\$26,750 thousand). The remaining budget (\$55,500 thousand) is contingent on identifying and allocating funding from other sources, including Other Federal Grants and Other Provincial Grants.

Contributing Services: None Operating Impact: None

# 2023 – 2026 Service Plans and Budgets

Approval Items from the 2023-2026 Service Plans and Budgets

### Social Programs and Services

	Affordable Housing									
Performance Measures							Expected Performance by 2026			
PM1: Number of new City-owned affordable units development through							329			
		provincial funding	fordoval				2 000			
		affordable units planned ders that are supported th					2,000			
		of satisfaction with the Ho					75			
		dable housing units built					119			
Housing La	and Sale	_	_							
	icant's leve	I of satisfaction with the F	lousing Ir	ncentive P	rogra	m	75			
(per cent)										
	rating Bud	get (\$ 000's) for Approv	/al		2023		2024	2025	2026	
Net Total				17	,041	1	7,551	17,813	18,069	
New Capit	al Budget	(\$ 000's) for Approval								
Category	Activity	Investment Name	2023	2024	20	25	2026	2027+	Total	
AIP	414000	Housing Lifecycle CHC owned	2,294	2,294	2,2	:94	2,293	0	9,175	
AIP	482001	Housing Lifecycle City owned	6,250	6,250	4,1	41	4,140	0	20,781	
AIP	480350	Silvera Lodge Lifecycle	4,771	2,545	2,1	36	4,548	0	14,000	
Program	482000	Increased Affordable Housing	2,500	20,500	56,5	00	29,500	0	109,000	
Sub-Total	(New Bud	get Requests)	15,815	31,589	65,0	71	40,481	0	152,956	
Commun	ity Strato	ajes								
Performar							Expected Performance by 2026			
		orators and advisory boa s is helping prevent socia				hat	85	-		
	y Strategies	orators and advisory boa s is helping to remove ba					90			
		the Anti-Racism Action S cism (per cent).	Strategy is	impactfu	l in		85			
	PM4: Financial Empowerment program participants that report being less stressed about their financial situation than they were a year ago (per45									
PM5: Socia	PM5: Social inclusion program participants that report feeling they have someone to enjoy their time with compared to a year ago (per cent).									
Total Oper	Total Operating Budget (\$ 000's) for Approval2023202420252026									
						31,393				
New Capit	al Budget	(\$ 000's) for Approval								
		This service has no	o new cap	oital recon	nmen	ded.				



C2022-1051 Attachment 6

# 2023 – 2026 Service Plans and Budgets

Council and Committee Referred Items



# Council and Committee Referred Items

This attachment summarizes the status for each item that Committee or Council directed to the 2022 November 08 Council meeting or directed Administration to include in the 2023-2026 Service Plans and Budgets.

Reference	ltem	Direction	Related Service(s)	Status
PFC2021- 1113, EC2022-0829, CD2022-0996	Properties	<ul> <li>On 2021 July 26, Council directed Administration:</li> <li>To address concerns associated with problem properties (i.e., those that are unsafe or uninhabitable by neglect, misuse, disrepair, construction, or non- compliant land use), including reviewing City bylaws, provincial legislation, and current teams, committees, programs, community partners and social supports with the intent of identifying gaps and additional resourcing required. Administration was directed to report back by 2023 Q2.</li> <li>On 2022 July 26, Council directed Administration to:</li> <li>Include short-term rentals and other residence-based businesses within the scope of work already directed regarding problem properties;</li> <li>Bring forward for Council's consideration a funding request for</li> </ul>	Bylaw Education & Compliance	<ul> <li>On 2022 September 27, Administration provided a briefing to Council that confirmed that short term rentals and other residence-based businesses, are now included within the scope of work currently underway to respond to Notice of Motion PFC2021-1113.</li> <li>A team of cross-departmental and external service providers is working to address problem properties, and Administration is responding to the original Notice of Motion in stages as directed.</li> <li>At this time, current efforts to address problem properties will be maintained within existing budget resources, along with any additional pieces that can be implemented without budget implications such as advocacy or bylaw changes.</li> <li>Administration will return in 2023 Q2 with a report that includes further bylaw amendments, recommended advocacy approaches, and proposed operational changes, including enhanced enforcement, intended to more effectively address concerns related to problem properties. It is anticipated that budget requirements for proactive</li> </ul>



Reference	Item	Direction	Related Service(s)	Status
		proactive problem property programming and enhanced enforcement as part of 2023-2026 Service Plans and Budgets deliberations.		problem property programming and enhanced enforcement will be recommended for future budget adjustments as part of the scope of that report.
CD2021-1617, CPS2021- 1353, EC2022-0662	Arts & Culture Investments	<ul> <li>Through reports to Council 2021 September 8 and 2021 December 20, Administration was directed to:</li> <li>Bring forward future operating and capital budgets required for implementation of the Winter City Strategy and Eventful City Strategy through the 2023-2026 Service Plans and Budgets process.</li> <li>In related Council direction through a Notice of Motion on Developing Municipal Event and Landmark Policy Areas on 2022 June 7, Administration was directed to:</li> <li>Explore strategies to reduce the negative impacts of festivals and events on nearby communities, and to incorporate any resulting resource requirements in alignment with the implementation of the Eventful City Strategy into the 2023-2026 Service Plans and Budgets process.</li> </ul>	Arts & Culture	<ul> <li>On 2022 September 27, Administration provided a briefing to Council on the progress of the work undertaken in response to the Notice of Motion EC2022-0662. Based on the feedback from impacted communities and event organizers, key community concerns were identified with actions developed to address them (e.g., improving signage, identifying taxi and rideshare zone improvements, standardizing an event notification toolkit, and a microgrant to improve waste collection).</li> <li>These actions, in addition to a greater focus on internal and external communications, will provide Administration with the tools to improve the existing event response plan. Improvements will be ongoing through the implementation of the Eventful City strategy within existing budget resources, and Administration will provide updates as key milestones are achieved.</li> <li>Administration also continues to progress the Winter City Strategy, and for both strategies will continue to advance implementation as</li> </ul>



Reference	ltem	Direction	Related Service(s)	Status
CD2021-1671,	Community	On 2021 December 8, Council directed	Community	<ul> <li>opportunities arise to leverage existing budgets and potential collaborations with partners are identified; however, due to constrained resources, including limited capital funding, it is expected this work will continue at a much slower pace and not all initiatives will be realized within the four-year budget cycle.</li> <li>In a report to the Community Development</li> </ul>
CD2022-1088	Strategies Investments	<ul> <li>Administration to:</li> <li>Allocate up to \$750k to the Calgary Homeless Foundation to coordinate a community cold weather response to support Calgarians experiencing homelessness and report back on outcomes of the investment to the Community Development Committee by the end of Q3 2022;</li> <li>Convene partners to ensure a collaborative approach in alignment with the Calgary Mental Health and Addiction Strategy and Action Plan prior to setting the 2023-2026 budget;</li> <li>Report back on these activities and outcomes by the end of Q3 2022.</li> </ul>	Strategies	<ul> <li>Committee on 2022 September 27, Administration advised that the Calgary Homeless Foundation has been approved for multi-year funding through the Community Safety Investment Framework to coordinate year-round responses to extreme weather and continued provincial advocacy for funding was recommended.</li> <li>Funding through the 2023-2026 Service Plans and Budgets cycle will therefore not be required.</li> </ul>
EC2022-0365,	2023-2026	On 2022 March 29, a Notice of Motion was	Fire &	The requested analysis for Council's
EC2022-0538	Service Plans and Budgets -	approved by Council that directed Administration to:	Emergency Response	information was presented in 2022 June



Reference	Item	Direction	Related Service(s)	Status
	Calgary Fire Department	<ol> <li>Report back through the Executive Committee no later than 2022 June with:         <ul> <li>A high-level overview of risks facing the Calgary Fire Department, and associated mitigation strategies currently in place along with a preliminary assessment of these strategies' effectiveness;</li> <li>An estimate of resources (reflecting both operating and capital costs) required to meet the applicable staffing levels and service model recommended by NFPA Standard 1710;</li> <li>Potential timelines for a phased approach for meeting applicable staffing levels recommended by NFPA Standard 1710; and</li> <li>Options for approaches to Fire &amp; Emergency Response service levels for the 2023-2026 budget cycle for discussion, informed by the above.</li> </ul> </li> <li>Report back, as part of the deliberations for the 2023-2026 budget cycle, with:         <ul> <li>A recommended approach to Fire &amp; Emergency Response service levels for the 2023-2026 budget cycle, with:</li> <li>A recommended approach to Fire &amp; Emergency Response service levels for the 2023-2026 budget cycle, with:</li> </ul> </li> </ol>		<ul> <li>including a series of options to improve service levels for discussion.</li> <li>Investments to implement these options, which represented a total base budget increase of almost \$52M over the 4-year cycle, were incorporated into the 2023-2026 Service Plans and Budgets development process, and will begin being implemented in 2025.</li> <li>The proposed options for service improvement are only partially funded within this budget cycle but will be a longer-term focus. Within the budget increase allocated to the Calgary Fire Department (CFD), these options could not have been fully implemented even if all allocated operating funds were directed towards those options. Due to the critical nature of CFD's other needs, CFD prioritized those.</li> </ul>



Reference	ltem	Direction	Related Service(s)	Status
IGA2022-0490	Provincial Budget 2022 Commitment to Downtown (Verbal)	<ul> <li>b. A general overview of the relationship between municipal fire protection service levels and home insurance costs in Calgary.</li> <li>On 2022 April 26, Council directed Administration to:</li> <li>Invest the provincial commitment to The City of Calgary of \$4 million for downtown revitalization through Alberta Budget 2022 towards initiatives and partnerships which promote safety and enhance the activation of spaces in the Greater Downtown area, ensuring downtown is a great place to live, work and visit, attracting investment and driving Alberta's economic recovery, and report back as part of deliberations for the 2023-2026 budget cycle with recommended strategies to enhance the greater Downtown area.</li> </ul>	City Planning & Policy	<ul> <li>An agreement has been established between The City and the Province for the \$4 million indicated, which is outside of the 2023-2026 Service Plans and Budgets investments. Once finalized, the resulting funds will support Council focus areas and specific service initiatives including:         <ul> <li>programming and the provision of gathering spaces for cultural activities and entertainment options downtown;</li> <li>initiatives to enhance vibrancy and safety to make downtown living more attractive; and</li> <li>strategies to support the recovery of the business community to promote Calgary as a destination city.</li> </ul> </li> <li>Administration will continue to provide Community Safety Updates to Council, which will include details on how this funding is</li> </ul>
EC2022-0638	Housing and Affordability Task Force	<ul> <li>On 2022 June 7, Council directed</li> <li>Administration to:</li> <li>Return to Council during the 2023-2026 budget discussions with a workplan and budget request to support the work for a</li> </ul>	Affordable Housing	<ul> <li>Administration created a workplan in 2022 July and established an administrative Housing and Affordability Task Force to engage with external and internal interested</li> </ul>



Reference	ltem	Direction	Related Service(s)	Status
		<ul> <li>report to Council by 2023 Q3</li> <li>considering: <ul> <li>a) The development of a "Housing and Affordability Task Force," that would report to Council with advice and policy recommendations relating to increasing, measuring, and managing Housing Affordability and Affordable Housing along the entire housing continuum, including a survey/review of existing programs, policies, and solutions both locally and in other relevant jurisdictions;</li> <li>b) An exploration of models for the creation of a "Housing Security Commission" to work in collaboration with The City, supportive housing providers, nonmarket housing providers, Calgary Housing Company, attainable homeownership providers, the provincial and federal governments, to increase equitable outcomes for Calgarians seeking safe, affordable, and supportive housing; and</li> </ul> </li> <li>c) Address these considerations as a part of the refreshed Corporate Affordable Housing Strategy.</li> </ul>		<ul> <li>parties. The recruitment was concluded and members announced in 2022 September.</li> <li>The Task Force will produce advice and policy recommendations relating to increasing, measuring, and managing Housing Affordability and Affordable Housing along the entire housing continuum.</li> <li>Existing resources within the current operating budget have been identified to carry out the work directed by Council, with project plans now developed for each of the items listed; additional funding through the 2023-2026 Service Plans and Budgets cycle will not be required.</li> <li>Administration will bring to Council a summary report of the Task Force recommendations and the exploration of a Housing Security Commission by 2023 Q3, ahead of the revised Corporate Affordable Housing Strategy.</li> </ul>



Reference	ltem	Direction	Related Service(s)	Status
EC2022-0828	Reducing Barriers and Becoming More Efficient with The Service Policy and Governance Program	<ul> <li>On 2022 June 29, Council directed</li> <li>Administration to:</li> <li>Prepare a One Calgary budget ask for two full-time resources to support the establishment and on-going maintenance of the Service Policy and Governance program.</li> </ul>	Corporate Governance	<ul> <li>Funding for 2 FTEs to support this work is included in Administration's recommendation.</li> </ul>
C2022-1057	Project Scoping Report for Taxes and User Fees by Community (Verbal)	<ul> <li>On 2022 September 20, Council directed Administration to:</li> <li>Provide Council with a project scoping report that undertakes a comprehensive approach toward more directly attributing the taxes and user fees paid to cover expenditures by community - with a focus on outcomes, project scope, budget, and timelines - to be considered as part of the 2023-2026 budgetary discussions.</li> </ul>	City Planning & Policy	<ul> <li>The scoping report is included in this report as Attachment 7 – Administrations Response to Project Scoping Report. The costs associated are not included within Administration's recommended budget.</li> </ul>
EC2022-0936	Mayor & Council – Ward Office budgets	On 2022 September 29, the Executive Committee recommended that Council include a Ward Budget for consideration as part of the 2023-2026 Service Plans and Budgets.	Mayor & Council	<ul> <li>The report and all attachments are placed on the 2022 November 8 Regular Meeting of Council.</li> <li>The increase outlined in EC2022-0936 is included in the 2023-2026 Service Plans and Budgets</li> </ul>



# 2023 – 2026 Service Plans and Budgets

2023 – 2026 Climate Implementation Plan

- City Planning & Policy
- Development Approvals
- Climate & Environmental
   Management

## External collaboration

- The City is committed to working with key building industry members and Calgarians to ensure proposed legislative changes and process updates are implementable and reflect inherent development and city building realities.
- The City is committed to leveraging the latest science and research provided by post secondary institutions, utility providers, energy industry leaders, non-profit organizations, and other levels of government.

# Program Highlight

The Growth and Development Climate Framework is a made-in Calgary approach that aims to integrate climate considerations throughout the planning approvals continuum - from strategic planning, through to the construction stage. The intent is to provide a coordinated and meaningful approach to growth and development that has reduced GHG emissions (mitigation) and increased resiliency to the impacts of severe weather and longer-term climate conditions (adaptation). Work to implement the Growth and Development Climate Framework will continue in 2023-2026.

# Focus land use planning to prioritize zero emissions and climate-resilient city design

Calgary is expected to reach a population of two million people over the next 50-60 years. Achieving a status of a net zero and climate-resilient city will require a shift to the way The City plans, finances, operates and facilitates buildout of new and redevelopment of existing communities. Holistic approaches to city-building must include new frameworks for land use planning, changes to building and infrastructure designs, and measures to enhance Calgary's resilience.

This program identifies strategic actions to establish process and legislative frameworks necessary for Calgary to become a leader in climate resilience and energy efficiency. The actions listed below have been integrated into the Council approved Growth and Development Climate Framework designed to integrate key objectives of the Climate Strategy into the planning approvals continuum.

# Key planned actions

- Integrate climate mitigation and adaptation principles and requirements through updates to key processes, bylaws, policies, guidelines and standards that inform and enable new growth and redevelopment.
- Develop and implement Net Zero Emissions and Climate Resilient Design Guidelines for both new and established communities.
- Prioritize climate mitigation and adaptation in the review of subdivision outline plan applications.
- Consider all available options to enable climate innovation including additional flexibility in applying City subdivision design standards.
- Allow a greater mix of housing types and support uses throughout all parts of Calgary to facilitate complete communities and reduce dependency on private vehicles.

### Results

 Key guiding legislation is in place so that the way Calgarians build new and renovate existing buildings, move around the city, and manage adaptation efforts in response to changing climate advances the goals of the updated Climate Strategy.

# Monitoring & measurement

- Number of climate-resilient infrastructure projects.
- Number of multi-community plans that used Community Climate Risk Profiles to inform planning policy.
- Number or percentage of new buildings built to a net zero ready and/or net zero standards.

- Facility Management
- Affordable Housing
- Climate & Environmental
   Management
- Capital Priorities & Investment

### External collaboration

 Infrastructure and Buildings -Adaptation State of Play Report – being updated by Infrastructure Canada Working Group for improving building resilience. City SMEs are supporting this update through review and expertise.

# Leveraging external investment

Climate risk assessments are required to support many federal infrastructure funding applications.

## Program Highlight

The Marda Loop Main Streets Project underwent a Climate Risk and Resilience Assessment process and integrated information from associated Community Climate Risk Profiles to design a unique, holistic, and climate resilient main street for the Marda Loop communities. This process of climate resilience integration is also being trialed in similar projects such as Stephen Avenue and the Manchester Industrial Complex.

# Reducing climate risk to existing City-owned infrastructure

Assessing, prioritizing and retrofitting City-owned infrastructure to be more resilient to climate change demonstrates leadership to the community. The City owns more than \$90 billion of total assets, supporting more than 28 services (e.g., buildings, sports and recreation facilities, water and wastewater infrastructure, roads, bridges, pathways, and transit). This existing infrastructure was designed and maintained based on historic climate norms which may not be resilient to future climate impacts. Risks that are amplified due to climate change must be assessed and addressed through operations, maintenance and retrofit stages of infrastructure and facility life cycles to maintain long-term infrastructure performance. This program will focus on understanding the risk profile of existing City infrastructure, prioritizing buildings in the next four years. It will work to integrate climate risk perspectives into asset management processes as this is critical to providing long-lasting infrastructure and services for Calgarians.

# Key planned actions

- Integrate climate risk and adaptation into asset management processes and practices (e.g., targeted investigations within Building Condition Assessments, asset deterioration modelling) to better identify and manage investment.
- Develop a screening process for climate risk to supplement the Climate Risk and Resilience Assessment process to identify and incorporate risk reduction measures in a more streamlined manner.
- Complete an Economic Climate Risk Analysis for City buildings to better understand the impacts of climate adaptation on our facility portfolio, identify risk reduction measures, and understand the investment impacts.
- Develop a guide for climate-resilient retrofits for facilities to support the tangible implementation of climate risk reduction measures.

I.

• Administer a Centralized Climate Fund to support prioritized climate resilience measures in retrofit projects.

Results	Monitoring & measurement	
<ul> <li>Improved longevity, durability, and business continuity outcomes from more climate adapted infrastructure.</li> </ul>	<ul> <li>Number of existing City-owned or managed assets that are screened for climate risk, and the number of retrofit projects that incorporate climate resilience measures.</li> <li>Economic climate risk analysis is completed for City buildings so that we can monitor the projected cost of climate risk to City-owned facilities.</li> </ul>	

- Building Safety
- Climate & Environmental
   Management
- Development Approvals
- Affordable Housing

## External collaboration

- Institute for Catastrophic Loss Reduction - The City will be engaging, supporting, working with, and learning from industry and regulators in the development of climate resilient building standards, guidelines, and incentive programs.
- There are some co-beneficial adaptation practices with existing energy efficiency programs (e.g., Canada Greener Home Grant) however none are focused on adaption. Collaboration across sectors and jurisdictions will be necessary to offer incentive programs and the option for low-interest financing.

# Program Highlight

The Resilient Roofing Program, rolled out in the aftermath of the June 2020 hailstorm, won a national award for Resilience in Recovery from the Institute for Catastrophic Loss Reduction (ICLR). The rebate program helped some 1600 Calgary homeowners install impact-resistant roofing. The Program and education associated with it, provided an opportunity to build awareness about climate hazards in Calgary and what Calgarian's can do to reduce their risk.

# Developing climate-resilient private homes and buildings

The goal of this program is that private homes and industrial, commercial and institutional (ICI) buildings are resilient to the effects of climate change. The City will work within its legislative authority to improve climate resilience in private homes and ICI buildings through education, engagement, advocacy, and incentive programs. Although often considered as a privately managed cost, the true impacts of climate related damages and insurance claims have a broad societal impact and implications for City costs and services. A holistic approach to climate resilience, low carbon energy alternatives and buildings that promote wellness is necessary to manage the many facets of climate change and avoid maladaptive measures.

# Key planned actions

- Launch the Climate Ready Home Program as a pilot method to engage, inform, and support Calgarians.
- Conduct a financial analysis to investigate the Return on Investment (RoI) and market cost implications of common climate resilience measures for homes.
- Incorporate aspects of climate risk and resilience assessments into the Development Permit process for new builds.
- Scope a potential incentive program to support climate ready home resilience measures, building on lessons learned from similar programs.
- Develop a low-interest financing program (e.g., similar to the Clean Energy Improvement Program) to support homeowners in making their homes more climate-resilient.
- Support key pilot projects in affordable housing to demonstrate the Rol for energy efficiency and climate-resilience in non-market housing.
- Develop a Climate Ready Guide for the ICI sector.

Results	Monitoring & measurement	
Calgary's stock of	<ul> <li>Track the number of units of climate-resilient</li></ul>	
private homes and	affordable housing built/retrofit/supported annually. <li>Once it is in place, The City will track the number of</li>	
buildings are more	people accessing the climate-resilient retrofit financing	
suited to the	program. <li>Monitor the number of new builds that integrate</li>	
changing climate,	climate resilience measures. <li>Track the number of climate risk and resilience</li>	
improving outcomes	assessments that are completed for major private	
for Calgarians.	sector development permits for new projects.	

- Climate & Environmental
   Management
- Facility Management
- Infrastructure & Engineering
- Building Safety
- Development Approvals
- Capital Priorities & Investment

## External collaboration

- The City is a participating municipality in the Canadian Home Builders' Association 'Net Zero Energy Ready Residential Renovations' initiative.
- City SMEs participate in QUEST Canada's National Deep Energy Retrofit Working Group.

# Leveraging external investment

- The City leveraged its initial investment in the residential Clean Energy Improvement Program to secure a loan and grant from the Federation of Canadian Municipalities, more than tripling the available funding for the program.
- Execute the Public Buildings Retrofit Initiative investment program to leverage private sector capital and low interest financing to retrofit City owned and Civic Partner facilities to achieve energy, emissions, and operating cost savings.
- Alberta Ecotrust manages the Climate Innovation Fund that invests in low carbon projects including in existing buildings.

# Retrofit existing buildings to a net zero standard

Approximately 50 per cent of the buildings standing in Calgary today will still be in use in 2050. This means that ambitious and widespread building retrofits, like building envelope improvements, heating and cooling equipment upgrades, and on-site renewable energy system installations, need to occur now. This can be challenging as retrofits can be more expensive and complicated than simply building new buildings to a net zero emissions standard at construction. This program reduces the barriers of energy retrofits, through education, capacity building, incentives, financing, and eventually through regulation.

### Key planned actions

- Facilitate the disclosure of existing building energy performance through a residential digital energy labelling program and the Commercial and Institutional Energy Benchmarking program.
- Launch the Clean Energy Improvement Program, an accessible financing offering for residential building owners to invest in energy efficiency and renewable energy improvements and continue developing other innovative financing offerings for both residential and commercial buildings.
- Design and implement the Deep Energy Retrofit Challenge, an energy performance and climate resilience grant program linked to the Downtown Conversion Incentive Program.
- Participate in the Canadian Home Builders' Association's 'Net Zero Energy Ready Residential Renovations' initiative to provide training to local renovators and industry partners and to pilot residential deep energy retrofit projects.
- Develop Low Carbon & Climate Resilient Affordable Housing Pilot Projects.
- Develop incentive programs to support deep energy retrofits, including waiving building permit fees to incentivize low carbon renovation projects.
- Complete engagement and initial development of a Net Zero Emissions Retrofit Standard in Calgary that aligns with federal government direction.
- Develop the City Facility Climate and Energy Plan to optimize, utilize, and advance decision making around asset sustainment, operational and maintenance activities of Facility Management's portfolio to achieve an improved environmental footprint.
- Use the Facility Climate Sustainment Fund to invest in opportunities to improve energy performance that do not meet the requirements for typical sustainment funding (e.g., piloting zero carbon/low carbon facilities).

### Results

renovation sector.

## Monitoring & measurement

•	Existing buildings are retrofitted to a high energy performance standard on the pathway to net zero. Increased availability of energy performance data for existing buildings. Increased collaboration and capacity for net zero design	•	Number of buildings disclosing energy performance. Number of Clean Energy Improvement Program applicants. Number of buildings with improved energy performance in Calgary. Number of deep energy retrofit pilot projects initiated.
	and retrofits within the		

#### II. BUILDINGS

Finding ways to reduce energy use in buildings can be timeconsuming and expensive, making it difficult for nonprofits to lower their operating costs. To help reduce overall operating costs in an inexpensive way, carbon capture and storage units can be used to rapidly reduce building energy use and emissions while creating a new income stream.

That is why Alberta Ecotrust Foundation, with support from Cenovus, has partnered with the technology provider, CleanO2, to launch the Carbon Capture for Nonprofits pilot project. This program works with nonprofits, charities and social housing organizations in Calgary and Edmonton to install the CARBiN-X unit in their building so they can reduce emissions, lower costs and improve building performance.

# Contractor-led Third-party Financed Green Home Program - Alberta Ecotrust

Alberta Ecotrust is exploring launching a program that will assist homeowners to make decisions to decarbonize their home utilizing private financing and contractor focused delivery. The program minimizes government involvement and unleashes the entrepreneurial expertise of the contractor community. The program is complementary to the public financed Clean Energy Improvement Program, focusing not on those homeowners that are already undertaking amenity or aesthetic renovations as the entry point into the conversation.

This financing program design relies heavily on the private sector for all financing and program delivery. Contractors are the gateway to this program, playing the key role of driving sales. Contractors are a trusted partner for the homeowner during the renovation process. They provide homeowners with information on budget, scope, and financial support. They can provide an informed decision about including additional energy efficiency measures into project scope. Contractors will be the main point of entry by providing a 'green pathway' during the consultation process.



Meeting Date: 2022 May 17

# NOTICE OF MOTION

#### RE: Housing and Affordability Task Force

#### **Sponsoring Councillor(s):** Councillor Walcott, Councillor Carra, Councillor Penner

#### WHEREAS...

- The Canadian National Housing Strategy and the United Nations International Covenant on Economic, Social and Cultural Rights have declared that "Housing is a Human Right" and as such, all orders of government should work collaboratively toward the goal of housing for all.
- The Canadian National Housing Act brings Canada in line with international standards, which require the right to housing to be ensured not only through policies and programs but also through independent monitoring and access to hearings and effective remedies.
- The City of Calgary Council has a key role to play in addressing the housing crisis and is responsible to provide services that maintain and improve the daily life and quality of life for all Calgarians.
- Meaningfully addressing the housing crisis in Calgary is essential to make our city socially, economically, and environmentally resilient, which is the foundation for Council's Strategic Direction 2023-2026.
- The City of Calgary Council creates, approves, and regulates local planning, land use and development policies and activities, and therefore is a significant partner in creating opportunities to build, operate, and regulate housing.
- The City of Calgary Council is the key regulator of the policies that influence the creation of affordable housing and of the policies that influence the affordability of homes across the housing continuum.<sup>1</sup>

#### AND WHEREAS...

- In the recent 2022 Federal Budget, Housing Affordability and Affordable Housing are used interchangeably, however, at the Municipal level, a differentiation is necessary.
  - Housing Affordability is a measure that analyzes market costs/trends with the purchasing power of Calgarians across the housing continuum, as well as the ability for homeowners and renters to keep pace with the rising cost of housing (i.e., property taxes, rent increases, assessments, and associated costs).
  - Affordable Housing is housing provided by Municipal and Provincial Governments, not-for-profit entities, and private entities, which spans the spectrum of housing from Emergency Shelters to Supportive Housing, to below and near market housing. It does not include Market Housing, however Market Housing and Non-Market housing have an intrinsic and extrinsic relationship.

<sup>&</sup>lt;sup>1</sup> <u>https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada</u>

- Affordable market and non-market housing along the housing continuum<sup>2</sup> is in increasingly short supply. This is a "cost of living crisis."<sup>3</sup> New Canadians, urban dwellers, seniors, singles, single parents, and renters experience more barriers to housing than they can afford. Calgary is, nonetheless, considered to be among North America's most affordable cities<sup>4</sup> and yet, 81,240 households are in need Affordable Housing.<sup>5</sup>
- Housing is foundational to community prosperity, beyond providing shelter, by creating local jobs; strengthening residents' purchasing power; attracting employers with a stable workforce; and reducing demand for emergency services, saving \$34,000 per unhoused person housed.<sup>6</sup>
- In the 2021 Citizen Satisfaction Survey, affordable housing was Calgarians' top priority for investment, where 95% of Calgarians agreed that affordable housing for low-income families and individuals was important, and 70% of residents urging The City to invest the same or more.
- The City of Calgary has made significant progress in increasing the supply of Affordable Housing in Calgary, primarily through the Corporate Affordable Housing Strategy, *Foundations for Home*. For example, 17% of the entire non-market housing inventory has been constructed or acquired since the strategy was approved by Council in 2016.
- Recognizing that the housing landscape is significantly different now than it was in 2016, at the 2022 May 10 Combined Meeting of Council, Administration was directed to develop a refreshed Corporate Affordable Housing Strategy to be brought to the Community Development Committee by 2023 Q3.

#### NOW THEREFORE BE IT RESOLVED ...

That Council Direct Administration to:

- 1. Return to Council during the 2023-2026 budget discussions with a workplan and budget request to support the work for a report to Council by 2023 Q3 considering:
  - a) The development of a "*Housing and Affordability Task Force,*" that would report to Council with advice and policy recommendations relating to increasing, measuring, and managing Housing Affordability and Affordable Housing along the entire housing continuum, including a survey/review of existing programs, policies, and solutions both locally and in other relevant jurisdictions;
  - b) An exploration of models for the creation of a "Housing Security Commission" to work in collaboration with The City, supportive housing providers, non-market housing providers, Calgary Housing Company, attainable homeownership providers, emergency shelters, the provincial and federal governments, to increase equitable outcomes for Calgarians seeking safe, affordable, and supportive housing; and
  - c) Address these considerations as a part of the refreshed Corporate Affordable Housing Strategy.
- 2. Report back to Council by 2023 Q1 with:
  - a) A review of all City-owned parcels to ensure broad consideration for the Non-Market Land Sale, and modification of relevant corporate policies and practices, including the Non-Market Land Sale Policy, to ensure The City can capitalize on and leverage the Federal 2022 Budget commitments to Housing; and to better position The City to support the creation of more Affordable Housing; and
  - b) Strategies to support non-profit and private sector efforts to better leverage the National Housing Strategy/Canada Mortgage and Housing Corporation affordable housing and missing middle programs.

<sup>&</sup>lt;sup>2</sup> <u>https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada</u>

<sup>&</sup>lt;sup>3</sup> Poverty Snapshot: Enough For All 2021

<sup>&</sup>lt;sup>4</sup> Ibid

<sup>&</sup>lt;sup>5</sup> Ibid

<sup>&</sup>lt;sup>6</sup> <u>https://calgaryherald.com/opinion/columnists/opinion-affordable-housing-saves-money-and-changes-</u>

 $<sup>\</sup>underline{lives\#:} \sim: text = When \% 20 people \% 20 are \% 20 housed \% 2C \% 20 we, \% 24 34 \% 2C 000 \% 20 per \% 20 per son \% 20 housed \% 20 annually.$ 

#### Attachments:

1. Notice of Motion Checklist

# **Notice of Motion Checklist**

The checklist is a tool intended to support the sponsor(s) of a Notice of Motion. The items listed below are important considerations when crafting and submitting a Notice of Motion. It is also intended to support other Members of Council, as the same considerations are important when reaching a decision on a Notice of Motion.

The checklist is therefore an opportunity for the sponsor(s) to:

- Consider what advice might be helpful to them in formulating their proposal; and
- Share key points about the advice received with their council colleagues, to inform their deliberations.

This document is recommended to be provided to City Clerks alongside every Notice of Motion and will become part of the Corporate record. It is at the discretion of the sponsor(s) to decide with whom to consult and what information to include.

Title of the Motion: Housing and Affordability Task Force

There are two classifications of a Notice of Motion (Check the one that applies):

⊠Regular

□ Urgent (Include details in Urgency Rationale box below)

□ Is this Notice of Motion Confidential? (Include details in procedural box below)

Financial and Other Resource Capacity

This has been reviewed by Administration, and in and of itself, it poses no additional costs. The bullet points attached to "Therefore be it resolved" #1 would be presented back to Council at budget as part of our next four year cycle for which council could decide then to adopt or deny.

The bullet points attached to "Therefore be it resolved" #2 fit within the current capacity of work requiring no additional budget allocation.

Legal/Legislative

Legal has reviewed this NoM and has not alerted me to any concerns.

Technical Content
N/A
Procedural (Include reasons for confidentiality)
N/A
Other Considerations
Municipalities are uniquely positioned to manage several policies that have a direct impact on
housing affordability and the availability of non-market affordable housing. This NoM would
housing affordability and the availability of non-market affordable housing. This NoM would
housing affordability and the availability of non-market affordable housing. This NoM would set the tone for acting in advance of a housing crisis further settling in here in Calgary.
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JANUARY 2022

# Poverty Snapshot in Calgary

# Taking Decisive Action



vibrant communities calgary **enough** for ∰ all

# Affordable Housing Urgently Needed

Affordable housing of all kinds is in increasingly short supply. Manulife Financial's chief economist calls this a "cost of living crisis." New Canadians, urban dwellers, seniors, singles, single parents, and renters experience more barriers to affordable housing. Calgary is, nonetheless, considered to be among North America's most affordable cities.

From 2020 to 2021, the cost of a home in Canada rose by 31%, and in Calgary by 7%. The increasing cost of housing is a complex issue to tackle, but at its core is the financialization of housing. Wealth is increasingly stored in housing. In fact, increases in household net worth in the last two years in Canada are related to the increasing values of housing. This means home ownership becomes increasingly unattainable for those trying to break into the market and inflates rental costs because owners have increased property taxes and fees that result from higher values.

Calgary is also facing a housing shortage. Building more housing and increasing density are often touted as solutions to create more affordability. While more housing stock is needed, and more density creates a host of benefits including more affordable lifestyles, it may not make housing more affordable. Changing land-use zoning to allow additional density can increase the value of land so much that housing units are not comparatively more affordable. Thus, it cannot replace affordable housing strategies. Some cities have elected to pair zoning changes that allow additional density with requirements for providing affordable housing. For example, in Cambridge, Massachusetts, upzoning is paired with 100% affordable housing.

**The Housing Hardship Measure** looks at whether or not a household can pay for all necessities, as well as housing. The measure considers net income and all expenses, as well as the size of the family and where they live.

**Affordable Housing** is often defined as housing that costs no more than 30% of a household's income. The City of Calgary considers a household that earns less than 65% of Calgary's median income and spends more than 30% of that income on shelter to be in need of affordable housing.



#### 14% rise in rental costs

In 2016, 29% of Calgarians were renters. More than a third of renters and nearly half of people living in subsidized housing were living in housing that was unaffordable for them, compared with 16% of homeowners.

#### 81,240 households in need of affordable housing

Households are considered to be "in need" if they spend more than 30% of their income on shelter, and earn less than \$63,267 annually. More than half of those in need are renters.

In 2018, 4,200 households were on a waitlist for subsidized affordable housing in Calgary. As of 2020, the City of Calgary estimates 15,000 more units of affordable housing are required to meet the need. Nearly 5,000 of those units are currently planned for development or already constructed, primarily through the non-profit sector.

In fact, according to the Canadian Mortgage and Housing Corporation's *Housing Hardship Measure*, the number of households in need of affordable housing could be much higher than we think.

# Calgary ranks among the lowest for housing supply

Calgary ranks with Toronto, Hamilton, and Kitchener for least housing supply, according to a 2021 Scotiabank report. While housing shortages can inflate the cost of housing, research suggests the opposite is not true: increasing supply has not consistently lowered the cost of housing. This suggests both increasing housing stock and providing strategies to reduce cost are needed. \*The Terms of Reference is for discussion purposes, and will be confirmed the first meeting of the Housing and Affordability Task Force by Task Force members.



#### Housing and Affordability Task Force <u>Terms of Reference</u>

#### 1. Background

Affordable market and non-market housing along the housing continuum is in increasingly short supply. The incidence of housing need is elevated for urban Indigenous Calgarians, recent immigrants, youth, seniors, singles, single parents, and households with disabilities or activity limitations<sup>1</sup>. In 2018, 81,240 households were identified to be in need of affordable housing in Calgary, and this number is expected to exceed 100,000 households by 2026<sup>2</sup>. Beyond providing shelter, housing is foundational to community prosperity by creating local jobs; strengthening residents' purchasing power; attracting employers with a stable workforce; and reducing demand for emergency services, saving \$34,000 per unhoused person housed<sup>3</sup>.

According to The City's definition, a household is in need of affordable housing when it earns less than \$60,000/year and pays more than 30 per cent of gross income on shelter costs<sup>4</sup>. According to the Canadian Definition of Homelessness, homelessness is "the situation of an individual, family, or community without stable, safe, permanent, appropriate housing, or the immediate prospect means and ability of acquiring it."<sup>5</sup>.

The City of Calgary has made significant progress in increasing the supply of affordable housing in Calgary, primarily through *Foundations for Home*, Calgary's Corporate Affordable Housing Strategy. For example, 17% of the entire non-market housing inventory has been constructed or acquired since the strategy was approved by Council in 2016. Recognizing that the housing landscape is significantly different now than it was in 2016, at the 2022 May 10 Combined Meeting of Council, Administration was directed to develop a refreshed Corporate Affordable Housing Strategy to be brought to the Community Development Committee by 2023 Q3.

#### 2. Purpose:

At the 2022 June 7 Combined Meeting of Council, Administration was directed to develop a Housing and Affordability Task Force as per Notice of Motion EC2022-0638 to "report to Council with advice and policy recommendations relating to increasing, measuring, and managing housing affordability and affordable housing along the entire housing continuum, including a survey/review of existing programs, policies, and solutions both locally and in other relevant jurisdictions". This Terms of Reference establishes the scope, expectations, commitments and role of the Housing and Affordability Task Force.

#### 3. Scope:

The scope of the Task Force will be:

- Surveys/reviews of existing programs, policies, and solutions both locally and in other relevant jurisdictions.
- Advice and recommendations to Council relating to actions the three orders of government can take to increase, measure, and manage housing affordability and affordable housing along the entire housing continuum.
- Inform the refresh of the Corporate Affordable Housing Strategy that will be brought forward in 2023 Q3.
- Recognizing that Administration's Rethink to Strive strategy is in the process of being implemented, structural changes will be out of scope for the Task Force. Recommendations made are intended to leverage the new organizational arrangements for the delivery of housing in The City.

Public members recruited during Q3 2022 will serve until the Task Force has fulfilled its mandate. The Task Force will be disbanded no later than Q4 2023.

#### 5. Guiding Principles

Members of the Task Force will be expected to work in good faith and abide by the following guiding principles:

- **Psychological safety.** Creating an environment where everyone can contribute and share their expertise. This includes respect for equity, diversity and inclusion and for the principles of Truth and Reconciliation and supporting the commitment to end systemic racism.
- **Confidentiality.** Maintaining appropriate levels of confidentiality and respecting personal and/or confidential information.
- **Openness.** Creating an open and shared space for listening and learning on the topics being discussed. Approaching issues, topics, and solutions with an open mind.
- **Equity.** An equitable space where all individuals are supported to contribute, including the removal of barriers and making reasonable accommodations where needed.
- **Community Centric.** The Task Force will ensure that the issues, topics, and possible solutions put Calgary's citizens at the forefront.
- Accountability. Members will be accountable to meeting the deliverables and deadlines of the Task Force.
- **Responsive and committed.** Task Force members will be active and committed participants throughout the duration, until disbandment.
- Active Listening. Members will ensure to listening actively and honour other members and guests' perspectives to ensure collaboration and leveraging unique perspectives.

#### 6. Roles and Responsibilities

#### All:

• All information about members of the Task Force is subject to the *Freedom of Information and Protection of Privacy Act*. The list of members and their organization affiliations will be made public in the spirit of openness and transparency.

#### Task Force Public Members

- Contribute expertise and experience to the work of the Task Force.
- At all times adhere to the guiding principles of the Task Force and applicable City of Calgary policies including the Respectful Workplace Policy.
- Attend all meetings, review information provided by The City, including email correspondence, and provide timely feedback and input on components of the project.
- Act as a liaison to stakeholder groups and associations that the members belong to.

#### City of Calgary Administrative Members

• Bringing forward the recommendations and findings from the Task Force to Council and Committee.

#### **Task Force Chair**

- Chair all meetings of the Task Force and ensure adherence to this Terms of Reference, including Guiding Principles.
- Lead the development of the Task Force work plan and be accountable for delivery according to Council's deadlines.
- Ensure resources are available to ensure prompt coordination and administration of the Task Force.
- Act as the designated media spokesperson for the Task Force.

#### 7. Resources

Supports from Administration provided to the Task Force may include but not limited to, providing meeting space, scheduling meetings, providing agendas and supporting materials for meetings,

- Up to two (2) Calgarians with experience working with organizations related to housing and homelessness
- Up to two(2) Calgarians with lived experiences of homelessness, housing insecurity and/or social housing
- Up to two (2) Calgarians with experience working with or for social serving agencies
- Up to two (2) Calgarians with experience working in the housing development industry
- Up to two (2) Calgarians with experience working in academia and currently involved in research in housing, homelessness, and housing affordability.

Two administrative support members as follows:

- Task Force Coordinator
- Scribe

External members will be recruited through an open process to ensure fairness, equity, and inclusion.

#### 9. Meeting Schedule

The Task Force will meet as required at the call of the Chair. Task Force meetings will generally be held in public, with citizens welcome to attend and observe. On occasion, the Task Force may decide that it is appropriate to meet in-camera and shall give reasons for doing so in accordance with the *Freedom of Information and Protection of Privacy Act*.

#### 10. Quorum

Quorum is established as greater than 50% of Task Force members.

#### 11. General Terms & Code of Conduct

a) Decorum and Debate

Housing and Affordability Task Force members are expected to prepare for meetings by reading through their agenda materials ahead of time, arriving to the meeting on time and being respectful of others' thoughts and opinions.

b) Recommendations and Decision-making

A consensus decision-making model will be used to determine the recommendations of the Task Force. For the purposes of the Task Force, consensus will be defined as a: "deliberate process of consensus building, whereby members of a group actively participate in finding a decision together that all members can feel comfortable with. A consensus decision does not necessarily reflect complete unanimity. However, decisions reached by consensus do reflect the thoughts and feelings of the group as a whole, rather than just the majority. Effective consensus building results in decisions that have been thoughtfully deliberated, incorporate diverse experience and views, and may produce the best possible decision given the configuration of interests that have come together for a given purpose<sup>6</sup>".

c) Communication Channels

Some Housing and Affordability Task Force members will be the primary point of contact for their respective agencies and will manage questions, consultation, and requests for information. As described above, the Chair will be the primary spokesperson for the Task Force.

- d) Attendance and Participation Members are expected to devote the necessary time and effort to prepare for meetings and provide feedback in keeping with the Housing and Affordability Task Force mandate.
- e) Authority and Reporting

The Housing and Affordability Task Force members will not represent themselves as having any authority beyond what is delegated in this Terms of Reference.

f) Conflict of Interest

The Housing and Affordability Task Force members are expected to provide objective

Housing and Affordability Task Force members will not release personal and/or confidential information obtained through their membership of the Task Force and/or or use it to further private interest or those of friends, relatives, or colleagues.

#### 12. Group Member's Agreement to the Terms of Reference

This space will be used for a paper (hardcopy) for all group members to sign as agreement to the Housing Affordability Task Force Terms of Reference.

Printed Name	Signature

#### Draft Schedule – Housing and Affordability Task Force

Session	Date	Time
Introduction and Kick Off	September 21, 2022	6:00PM to 8:00PM
Market Housing #1	October 5, 2022	6:00PM to 8:00PM
Market Housing #2	October 19, 2022	6:00PM to 8:00PM
Non-Market and Social Housing #1	November 9, 2022	6:00PM to 8:00PM
Non-Market and Social Housing #2	November 23, 2022	6:00PM to 8:00PM
Transitional and Supportive Housing #1	January 11, 2023	6:00PM to 8:00PM
Transitional and Supportive Housing #2	January 25, 2023	6:00PM to 8:00PM
Homelessness #1	February 8, 2023	6:00PM to 8:00PM
Homelessness #2	February 22, 2023	6:00PM to 8:00PM
Wrap Up	March 8, 2023	6:00PM to 8:00PM
Final Report Review	March – April 2023	
Feedback on the Corporate Affordable Housing Strategy	June – July 2023	

Disclaimer: This schedule is draft and for discussion purposes only. The schedule will be confirmed on the first meeting of the Task Force.



# Engage (https://engage.calgary.ca/)

SEARCH

# Housing and Affordability Task Force

The Task Force is to advise and recommend policies and actions to increase, measure, and manage housing and affordability across the housing continuum.

#### Home (https://engage.calgary.ca/) > Housing and Affordability Task Force

# WELCOME

ABOUT THE PROJECT BACKGROUND PROJECT GLOSSARY
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The Housing and Affordability Task Force is an exciting opportunity to bring together people who build, study and have experience living in different levels of the housing continuum, and use their experience and recommendations to improve our approaches to improving housing affordability and increasing access to affordable housing. All parts of the housing continuum – market housing, non-market and social housing, transitional housing, and homelessness – will be discussed through targeted task force sessions.

Calgarians that are not part of the task force will be able to submit feedback or request to speak at a session.

The outcomes of the task force will be summarized and presented to Council in the spring of 2023. The summary and recommendations made by the task force will be used to revise The City's Corporate Affordable Housing Strategy and influence other City policies and strategies related to housing and affordability.

The following page includes many housing-related terms that used in this work. Please check the **Project Glossary** for definitions of these terms.

*In 2018, 81,240 households were identified to be in need of affordable housing in Calgary, and this number is expected to exceed 100,000 households by 2026.* 

- City of Calgary, Housing Needs Assessment 2018

#### Share Your Experience!

We want to hear from you about your experience with housing and affordability in Calgary. The Housing and Affordability Taskforce is providing recommendations to Council and they are interested in your feedback on four key topics related to housing in Calgary:

- **Market Housing** Housing generated by the real estate market without direct subsidy.
- **Non-Market Housing** Rental or for-sale housing from the private housing market made affordable for income groups.
- **Transitional and Permanent-Supportive** Housing that provides supports to individuals and families with special needs to achieve housing stability and independence.
- **Homelessness** the situation of an individual, family, or community without stable, safe, permanent and appropriate housing.

\*For additional definitions, please see the Project Glossary tab under "Welcome" at the top of this page.

#### **Submission Guidelines**

To share your feedback, fill out and submit the form below.

If you have any questions or would like to talk to someone to share your feedback, please send an email to <u>HATaskForce@Calgary.ca (mailto:HATaskForce@Calgary.ca)</u>.

Open

#### Choose one of the four key topics listed:

----

#### Question #1 Required

Regarding the topic you selected above, what are your thoughts regarding Housing and Affordability in Calgary? What are potential solutions to explore?

#### Question #2 Required

Would you like to present at an upcoming meeting for the Housing and Affordability Task Force? (Please note that space is limited. Opportunities will be offered to as many interested people as possible)

Yes

) No

l'm not a robot	
	reCAPTCHA
	Privacy - Terms

Submit

#### HOUSING AND AFFORDABILITY TASK FORCE MEMBERS

Following a public application process that began in August 2022, The City of Calgary has selected the following individuals to the Housing and Affordability Task Force:

- Swati Dhingra
- Teresa Goldstein
- Alison Grittner
- Jim Gordon
- Patricia Jones
- Maya Kambeitz
- Gerrad Oishi
- Minori Olguin
- Morgan Parker
- Kevin Webb

In addition, the Task Force will also have membership from the following members of City of Calgary Administration:

- Jeff Chase (Director, Partnerships)
- Debra Hamilton (Director, Community Planning)

- Melanie Hulsker (Director, Community Strategies)
- Josh White (Director, City and Regional Planning)
- Tim Ward (Manager, Housing Solutions), Chair

#### SCOPE

The term for Task Force members will be September 2022 through March 2023.

Members of the Task Force will provide The City of Calgary with valuable advice and recommendations on how to increase housing affordability and the amount of available affordable housing, measure the effectiveness and impact of our programs and policies, and the management of City policies, programs, and affordable housing complexes. Their feedback will also be used to help inform revisions to The City's Corporate Affordable Housing Strategy.

In the fall of 2023, following the term of the Task Force, they will report back to Council on their work and recommendations.

# Timeline June 2022 June 7, 2022: Combined Meeting of Council (https://pub-calgary.escribemeetings.com/Meeting.aspx? Id=9ee7542e-9aa1-4890-aaf0-06334fe834b8&Agenda=PostMinutes&lang=English&Item=69&Tab=attachments) direction for the Housing and Affordability Task Force **August 2022 Recruitment of Task Force Members** September 2022 First Meeting of Task Force October 2022 - March 2023 **Task Force Meetings** March/April 2023 Report Back summary of the Housing and Affordability Task Force June 2023 Report Back to Council on the Task Force Recommendations and Findings September 2023 Refreshed Corporate Affordable Housing Strategy presented to Council

See less

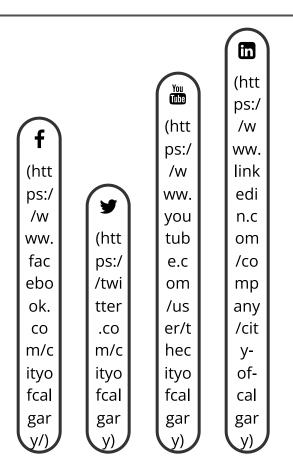
#### **Document Library**



Housing and Affordability(https://engage.calgary.ca/download\_file/7362/1877)Task Force Terms ofReferencePDF (872.84 KB)



(https://engage.calgary.ca/download\_file/7361/1877) **Draft Meeting Schedule** PDF (76.46 KB)



#### About

You see the results of decisions made by The City of Calgary every day – in your roads, drinking water, parks and much more. Get involved and provide your input on City projects and programs. Together we can build a better community!

Have questions or want to learn more about a project, contact us below:

Phone311 or 403-268-CITY (2489)

Website www.calgary.ca (http://www.calgary.ca)

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ABOUT THE PROJECT	BACKGROUND	PROJECT GLOSSARY			
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# The City of Calgary Housing and Affordability Task Force - Excerpts <u>https://engage.calgary.ca/HATaskForce</u>

ABOUT THE PROJECT	BACKGROUND	PROJECT GLOSSARY	
Below is a list of commo	nly used terms and	their definitions.	
— Housing affordabil	lity		
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— Missing middle ho	using		
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Affordable housing	-	ng Corporation, housing is	considered to be affordable when a

Affordable housing

According to Canada Mortgage and Housing Corporation, housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.

The City of Calgary defines affordable housing more narrowly as housing for people who, because of financial or other circumstances, need assistance to cover their housing costs. It may take a number of forms on the housing spectrum, from non-market rental units to attainable homeownership. In order to exclude discretionary overspending, The City targets affordable housing to households earning 65% or less of the Calgary area median income.

Affordable housing need

A household is in need of affordable housing when they earn less than 65% of the Calgary area median income and spend more than 30% of their gross income on shelter costs.

Non-market housing

Rental or for-sale housing from the private housing market made affordable for income groups. Nonmarket housing is typically made affordable through public and/or non-profit ownership of housing units, or through rent assistance that allow low-income households to access housing in the private housing market.

Social housing

Social housing refers to a set of programs designed by the federal and provincial governments, in which non-market housing units are provided for low-income households.

In regulated social housing units, rent is made to be 30% of the tenant's household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by

Social housing

Social housing refers to a set of programs designed by the federal and provincial governments, in which non-market housing units are provided for low-income households.

In regulated social housing units, rent is made to be 30% of the tenant's household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by ongoing significant subsidies from the federal and provincial governments.

Supportive care housing

Housing that provides supports to individuals and families with special needs to achieve housing stability and independence. While there is no maximum length of stay in supportive housing, these programs may aim to eventually transition clients out of the program to less intensive community-based services, or may constitute long-term permanent housing, depending on the program goals and population served.

# The City of Calgary Housing and Affordability Task Force - Excerpts

https://engage.calgary.ca/HATaskForce

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In 2018, 81,240 households were identified to be in need of affordable housing in Calgary, and this number is expected to exceed 100,000 households by 2026.

- City of Calgary, Housing Needs Assessment 2018

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\*For additional definitions, please see the Project Glossary tab under "Welcome" at the top of this page.

#### Submission Guidelines

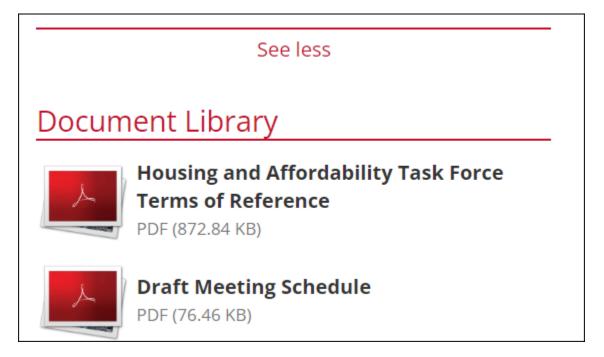
To share your feedback, fill out and submit the form below.

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#### Open

Question #1 Required	
Regarding the topic you select What are potential solutions t	ed above, what are your thoughts regarding Housing and Affordability in Calgary o explore?
Would you like to present at a	n upcoming meeting for the Housing and Affordability Task Force? (Please note th s will be offered to as many interested people as possible)
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<sup>рназе</sup>

ISC: UNRESTRICTED CD2022-0478 Page 1 of 4

# Corporate Affordable Housing Strategy Q2 2022 Update

# **RECOMMENDATIONS:**

That the Community Development Committee recommend that Council:

- 1. Endorse the investigation of the ideas presented in Attachment 2 Affordable Housing Opportunities, and;
- 2. Direct Administration to develop a refreshed Corporate Affordable Housing Strategy to be brought to the Community Development Committee by 2023 Q3.

# HIGHLIGHTS

- This report provides an update for Council on the achievements of the Corporate Affordable Housing Strategy (CAHS) and Implementation Plan, and the recommendations endorse Administration to investigate emerging opportunities and develop a refreshed Strategy that will be brought to Committee and Council for approval.
- What does this mean to Calgarians? The City is committed to addressing the urgent need for more affordable housing in Calgary by working within its municipal roles to strengthen the affordable housing sector and to increase the number of social housing and affordable rental housing units in Calgary.
- Why does this matter? Nearly one in five Calgary households are struggling with shelter costs and meet The City's definition of needing affordable housing, and more than 81,000 households are earning less than \$60,000 annually and paying more than 30 per cent of their income on shelter costs. This need is forecasted to exceed 100,000 households by 2025.
- Foundations for Home, The City's Corporate Affordable Housing Strategy approved in 2016, has six key objectives. These objectives are on track or have exceeded the goals of the Implementation Plan.
- Due to the ever-changing landscape, there are emerging opportunities that may impact the future of the Strategy and Implementation Plan and should be considered to understand the relevance to Calgary's housing need.
- Strategic Alignment to Council's Citizen Priorities: A prosperous city
- Background and Previous Council Direction is included as Attachment 1.

# DISCUSSION

# Corporate Affordable Housing Strategy

The City's Corporate Affordable Housing Strategy (2016 – 2025), titled Foundations for Home, was approved alongside the 2016-2022 Corporate Affordable Housing Strategy Implementation Plan. The Strategy outlines how The City plans to address the ongoing need for affordable housing and defines The City's role. The current scope of The Strategy focusses on low- to moderate-income Calgarians, supporting the transitional, social housing, affordable rental part of the housing continuum. The Strategy includes six key objectives that establish the strategic direction and support the creation of affordable housing through 2025.

- 1. Get the Calgary community building
- 2. Leverage City land
- 3. Design and build new City units
- 4. Regenerate City-owned properties

# **Corporate Affordable Housing Strategy Q2 2022 Update**

- 5. Strengthen intergovernmental partnerships
- 6. Improve the housing system

As per previous Council direction, Administration has brought forward regular reporting on the progress of the strategy. Ambitious advancements regarding the six objectives have been made since 2016, as efforts to scale up the non-profit housing sector since the approval of Foundations for Home have had a significant impact as highlighted below:

Table 1: Highlights o	f 2016 – 2021 Accomplishments	
Get the Calgary community building	<ul> <li>17.5% of the entire non-market inventory has been constructed or acquired between 2016 and 2021.</li> <li>\$41.2M in funding from CMHC's Rapid Housing Initiative helped create nearly 250 new homes.</li> <li>Housing Incentive Program (HIP) provided predevelopment grants and fee rebates to support over 2,300 new affordable homes.</li> <li>Expedited approvals for housing providers developing affordable housing units.</li> </ul>	
Leverage City land	<ul> <li>City land value of \$6.4M delivered more than 150 new homes, leveraging over \$30M in additional government funding.</li> <li>Land sales account for 25% of all units proposed by the non-profit sector.</li> </ul>	
Design and build new City units	<ul> <li>Almost 200 city-owned units built since 2016.</li> <li>An additional 400 units anticipated in the next 2-3 years.</li> </ul>	
Regenerate City Owned properties	<ul> <li>Repaired 2250 units operated by the Calgary Housing Company.</li> <li>Two buildings in the process of regeneration (285 units)</li> </ul>	
Strengthen intergovernmental partnerships	<ul> <li>Advocated for Calgary's affordable housing sector through         <ul> <li>the Provincial Affordable Housing Panel and Affordable Housing Strategy</li> <li>CMHC's Rapid Housing Initiative and Accelerator fund</li> <li>National Housing Strategy</li> <li>COVID-19 Community Affordable Housing Advocacy Strategy</li> </ul> </li> </ul>	
Improve the housing system	26 organizations in 2021 funded to deliver education and skills, financial empowerment, community inclusion & integration and COVID-19 response projects to provide housing stability for people living in affordable housing.	

Further details regarding each objective and respective achievements can be found in Attachment 3 – Foundations for Home: Progress Summary.

The City of Calgary's Affordable Housing division works in collaboration with The City's wholly owned corporation, Calgary Housing Company, federal and provincial governments, non-profit agencies, and private sector developers to make affordable housing readily available to citizens living with low and moderate incomes, improve the lives of those living in affordable housing, and implement initiatives to improve the way the housing sector works together.

# **Corporate Affordable Housing Strategy Q2 2022 Update**

The implementation of the strategy is gaining momentum and is well underway with great progress made to support Calgarians. However, ongoing effort is required to continue to scale up the capacity to meet housing needs of citizens and consider new opportunities to incorporate into the Strategy.

#### Emerging Opportunities in Housing

On 2022 March 30, Council approved Council's Strategic Direction 2023-2026. Within Council's Focus Area of Social Equity, a desire to "diversify the range of housing options by increasing transitional and affordable housing and simplifying the pathways to permanent housing" is identified. The Corporate Affordable Housing Strategy focuses on objectives and actions to increase transitional, permanent supportive, social, affordable rental and affordable homeownership housing, and identifies strategies to improve the housing system. Since the approval of the Strategy in 2016 there are also additional opportunities and actions planned and underway to increase the affordable housing supply and improve the affordable housing system towards achieving the strategy goals. Further details regarding these opportunities are listed in Attachment 2.

The 2023-2026 Service Plans and Budgets will bring forward ongoing actions and programs that align with Council's Strategic Direction and move towards achieving the goals of the existing Corporate Affordable Housing Strategy. Administration recommends bringing forward a refreshed Corporate Affordable Housing Strategy to Council no later than 2023 Q3 to further enhance strategies to deliver on Council's Strategic Direction and respond to emerging factors in the housing system. As we understand the resources and needs in the exploration of emerging opportunities as part of the new Strategy, refinements may need to occur and budget adjustments may be brought forward in future years.

# STAKEHOLDER ENGAGEMENT AND COMMUNICATION (EXTERNAL)

- Public Engagement was undertaken
- Public Communication or Engagement was not required
- Public/Stakeholders were informed
- Stakeholder dialogue/relations were undertaken

Public Engagement was not required for this report. Further engagement with internal and external consultation will occur through the development of the new Corporate Affordable Housing Strategy.

# IMPLICATIONS

# Social

Great cities are places where everyone can afford to live and work. Affordable housing is foundational to individual and community well-being. Income disruptions resulting from COVID-19 and Calgary's economic downturn may exacerbate the demand for affordable housing, which pre-pandemic, was understood to be at 100,000 new units by 2026.

# Corporate Affordable Housing Strategy Q2 2022 Update

# Environmental

With adequate investment by the provincial and federal governments, new and renovated stock will be more environmentally efficient, support climate action goals, and help achieve The City's growth and development targets as per the Municipal Development Plan.

# Economic

People in affordable housing have greater opportunities to find and keep jobs, learn and build skills, and be active participants in their communities. Preventing homelessness reduces demand and pressure on emergency services, hospitals and correction facilities. Providing housing for one homeless person has been shown to save taxpayers \$34,000 annually.

#### **Service and Financial Implications**

# No anticipated financial impact

The current report and recommendations do not anticipate any financial impact to operating or capital budgets. The opportunities listed in Attachment 2 may impact future budget as part of the 2023-2026 business plan or future budget adjustments.

# RISK

Affordable housing continues to be a significant interest for citizens of Calgary. Ongoing implementation of the six strategies as part of the Strategy will continue to move Calgary forward to meeting citizens' needs for more investment and increased supply of affordable housing. It is recommended that Administration continue to deliver programs and initiatives to implement the affordable housing strategy while also investigating additional opportunities to meet Council's directive. The risk of not delivering programs and initiatives would impact the most vulnerable Calgarians.

# ATTACHMENTS

- 1. Previous Council Direction, Background
- 2. Opportunities in Housing
- 3. Foundations for Home Progress Summary

#### **Department Circulation**

General Manager/Director	Department	Approve/Consult/Inform
Not applicable		

рназе **2** 

# Affordable Housing Capital Program

# **RECOMMENDATIONS:**

That the Community Development Committee recommend that Council:

- 1. Direct Administration to include the updated Affordable Housing Capital Program, appended in Attachment 3, into the 2023-2026 service plans and budgets for Council's consideration at that time;
- 2. Approve a \$3.4 million funding transfer from the Southview project to the Rundle project in program P489\_000, funded Pay-as-you-go, and a \$1.6 million funding allocation to the Rundle project in program P489\_000 funded by the Fiscal Stability Reserve; and
- 3. Direct that Attachments 1 & 3 remain confidential under Sections 24 (Advice from officials) and 25 (Disclosure harmful to economic and other interests of a public body) of the *Freedom of Information and Protection of Privacy Act* to be reviewed by 2026 January 1.

# HIGHLIGHTS

- To meet the need for affordable housing in Calgary, The City has a comprehensive Affordable Housing Capital Program (the Program) that aims to maintain existing homes, develop new, and support and incentivize the non-profit and private housing sectors to create more homes. The last version of the Program was approved by Council in 2018. The purpose of this report is to present an update on one of the Program's key areas, New City led Development and Regeneration, for Council's approval, to bring this as part of the 2023-2026 service plans and budgets. In addition, the report requests funding approvals from Council to support the immediate continuation of one of the projects in the Program's New City led Development and Regeneration area.
- What does this mean to Calgarians? Affordable housing is a critical component of a
  great city and a vital contributor to our citizens' successes. Affordable housing yields
  tangible social and economic benefits that residents see every day. If approved, and
  funded, the Affordable Housing Capital Program would maintain existing assets, build
  new homes for Calgarians and support our partners to do the same.
- Why does this matter? Given the high levels of housing need in Calgary, the proposed updated Affordable Housing Capital Program is a vital tool for The City to meet that need, and to support its partners to do the same. Providing new supply is critical to ensuring more individuals and families can benefit from affordable housing and to continue doing everything The City can to meet the growing need for affordable housing in Calgary.
- The highlights of the Program's New City led Development and Regeneration updated version are:
  - Since 2016, 198 units have been completed and are providing housing to lowand moderate-income Calgarians.
  - 199 units are slated to be in construction by Q2 2022.
  - 549 units are in feasibility and/or are partially funded.
  - 175 units are expected to be delivered through other initiatives and partnerships.
  - 224+ units are in the long-range development pipeline.
- Strategic Alignment to Council's Citizen Priorities: A prosperous city
- Background and Previous Council Direction is included as Attachment 1.

# Affordable Housing Capital Program

# DISCUSSION

Calgary has a sustained and persistent need for affordable housing which is only increasing. At the last count, 80,000, or one in five households in Calgary are struggling to pay their housing costs. This number is expected to rise to 100,000 households by 2025. Need for affordable housing is not distributed equitably. Indigenous peoples, persons with disabilities, recent immigrants and lone parent families all have a higher rate of housing need than the general population<sup>1</sup>.

At the same time, there is a significant gap between the supply of affordable housing and the demand. Approximately 2,000 additional households need affordable housing each year, but historical, only 300 units have typically been added to the stock on average, leaving a gap of 1,700 units. In recent years, The City and its partners have been working hard to increase that number and in the last four years, that number has risen to 370 units.

To meet the need, within the limited resources available, The City focuses on the following key areas: Lifecycle Maintenance; New City led Development and Regeneration; and Supporting the non-profit housing sector. The Affordable Housing Capital Program acts in all these areas to meet the need and to align with several of the objectives outlined in The City's Corporate Affordable Housing Strategy, *Foundations for Home*. This includes increasing supply, redevelopment, and intergovernmental partnerships.

In 2018, Council approved The City's Affordable Housing Capital Development Program. This was intended to be a 10-year plan, backdated to 2016 and to run until 2026. The Capital Development Program identified a goal of creating up to 1,000 new units through a combination of levers in all key areas outlined above. With four years remaining until the expiry of the prior Capital Development Program, Administration is reporting back to the Community Development Committee on progress so far, and with a proposed update to the Program. Both the progress update and the program update should be viewed in the light of significant changes in the funding landscape for affordable housing.

Through the Program's New City led Development and Regeneration presented in this report and in Attachment 3, Administration is proposing to shift from a 10-year program, to a rolling program, with a continuous four-year target of 400 units per cycle. This would allow Administration to focus on the New City led Development and Regeneration as a full development pipeline, with sites acquired and projects planned in one cycle, and delivered in the next. Administration has been through a comprehensive process to review the previous capital development program, engage with internal stakeholders and analyze the current funding environment for delivering affordable housing.

The City-led Capital Development Program is designed to work in concert with key strategies within the corporate affordable strategy. The proposed Program's New City led Development and Regeneration focuses on the creation of up to 400 new affordable homes in the next four years and to regenerate up 550 units of existing affordable homes, delivering more units to people that need them and delivering on the ambitious target set out in the original Affordable Housing Capital Development Program.

<sup>&</sup>lt;sup>1</sup> City of Calgary – Housing Needs Assessment 2018

CD2022-0484

Page 3 of 4

**ISC: UNRESTRICTED** 

#### Community Services Report to Community Development Committee 2022 April 27

# Affordable Housing Capital Program

#### New Capital Funding Request

One additional element within this report is to bring a specific request to Council to make adjustments to deal with cost escalations and move forward with the Rundle project. This includes a \$3.4 million funding reallocation from the Southview project to the Rundle project and a \$1.6 million funding allocation to the Rundle project funded by the Fiscal Stability Reserve. This move will support the continuity of the Rundle project and maintain the Program's New City led Development and Regeneration momentum.

# STAKEHOLDER ENGAGEMENT AND COMMUNICATION (EXTERNAL)

- Public Engagement was undertaken
- Public Communication or Engagement was not required
- Public/Stakeholders were informed
- Stakeholder dialogue/relations were undertaken

Stakeholder engagement is an important component to every affordable housing project. Efforts have been made to continually learn from affordable housing engagement sessions to improve the way information is delivered, received, and applied. As projects in the program move into the planning phase, public engagement will be undertaken.

Internal discussions have been held at a high level with relevant impact business units including Real Estate & Development Services, Facilities Management and Calgary Housing Company.

# **IMPLICATIONS**

#### Social

Affordable housing is a critical component of our city and a vital contributor to citizens' successes. Income disruptions resulting from COVID-19 and Calgary's economic downturn may exacerbate the demand for affordable housing, which pre-pandemic, was understood to be at 100,000 new units by 2026.

#### Environmental

By providing people with safe, affordable, energy efficient housing, The City can ensure those on low-incomes and the homeless are not disproportionately impacted by climate change. Each proposed project in the Program's New City led Development and Regeneration will build on recent work to be more environmentally efficient, support climate action goals, and help achieve The City's growth and development targets as per the Municipal Development Plan. The projects will start to work towards the Net Zero target and will strive to be as energy efficient as possible and seek to use new and innovative technologies and building design to promote energy efficiency.

#### Economic

Affordable housing supports economic resilience by providing homes in close proximity to employment areas and transportation networks so that people can easily access jobs. Affordable housing yields tangible social and economic benefits that residents see every day and strengthens residents' purchasing power and boosts the local economy. Affordable housing is also an important factor for businesses looking to locate in Calgary, to ensure the availability

# Affordable Housing Capital Program

of a local workforce. Providing one homeless person with housing has been shown to save taxpayers \$34,000 annually.

#### **Service and Financial Implications**

#### New capital funding request

To support the immediate development of one of the projects in the Affordable Housing Capital Program's New City led Development and Regeneration, Administration is recommending the reallocation of \$3.4 million from the Southview project to the Rundle project in program P489\_000, funded Pay-as-you-go, and \$1.6 million funding allocation to the Rundle project in program P489\_000 funded by the Fiscal Stability Reserve.

Cost escalations caused by inflation, supply chain disruptions and the COVID-19 pandemic have created additional challenges for delivering the Program's New City led Development and Regeneration. Administration has been working to control the cost escalations through a significant program of value management, but a budget gap remains, and the additional funding is needed to ensure the Rundle project can continue.

The overall financial implications to the Program that will be coming back in November to council, will reflect the impacts of funding programs under the Government of Canada's National Housing Strategy that are not well suited to The City's new development program and the absence of a comprehensive funding program from the Government of Alberta. These conditions will continue to challenge the Program's progress and will necessitate a different funding model that will look at leveraging and maximizing diverse funding sources (e.g., grants, municipal funding, federal/provincial programs, borrowing bylaw, etc).

# **RISK**

The following risks have been identified in relation to the Affordable Housing Capital Program's New City led Development and Regeneration (see Attachment 4 for Risk Assessment): Funding from other sources is not available, meaning projects cannot be delivered; Lack of capacity to deliver projects; Risks inherent with large construction projects; and Risks of significant cost overruns.

# ATTACHMENTS

- 1. Previous Council Direction, Background (Confidential)
- 2. Affordable Housing Capital Program
- 3. Affordable Housing Capital Program (Confidential)
- 4. Risk Assessment

**Department Circulation** 

General Manager/Director	Department	Approve/Consult/Inform
Carla Male	Chief Financial Officer	Inform

# BRIEFING

Community Services Briefing to Priorities and Finance Committee 2019 July 02

# ISC: UNRESTRICTED PFC2019-0872

# Corporate Affordable Housing Strategy Q2 2019 Update

# PURPOSE OF BRIEFING

This briefing meets the direction as per PFC2018-0584 to provide a progress update by Q2 2019 on the *Foundations for Home: Corporate Affordable Housing Strategy 2016-2025* (the Strategy) and the accompanying Implementation Plan (the Plan). The City has met or exceeded all short-term 2018 targets and is on track to achieving the vision and objectives outlined in the Strategy. To ensure continued momentum, Administration will develop a refreshed Plan for 2021-2025, which will be completed in 2020.

The provision of affordable housing supports a strong local economy and advances the Citizen Priority for a Prosperous City. Only 3.6% of households in Calgary are supported by non-market housing, as compared to 6% of households across Canada's largest cities. Since adoption of the Strategy, the affordable housing sector is moving the needle towards meeting the 15,000-unit shortfall to get Calgary to the national average. Through a combination of City-led efforts and partnerships, over 2,300 new affordable homes are being delivered, with over 1,400 of these units at the development permit stage or beyond. The City's efforts are also beginning to change how affordable housing is delivered in Calgary. The City's investment is incentivizing and streamlining development, helping partners to scale up their operations and leverage additional resources, and encouraging collaboration across the sector, as well as across orders of government.

# SUPPORTING INFORMATION

#### Progress Update

The following outlines key accomplishments under each of the Strategy's six strategic objectives. A progress summary for each objective can be found in Attachment 1 (Foundations for Home: Q2 2019 Progress Summary), and a detailed update can be found in Attachment 2 (Foundations for Home: 2019 Detailed Progress Report).

# 1. Get the Calgary Community Building

- Through the <u>Housing Incentive Program</u>, City funds are supporting the delivery of approximately 2,313 new affordable homes, with an average incentive of \$3,585/unit.
- The City is partnering with private sector developers to provide affordable housing in exchange for an increase in density. In 2019 April, the first of these initiatives was approved for a project in the Beltline, which will deliver 22 affordable homes.

# 2. Leverage City Land

 City investment of \$6.4M in land value for the <u>2017-2018 Non-Market Housing Land Disposition</u> <u>Program</u> will deliver approximately 160 new homes and produce 370 direct and indirect jobs. This investment leveraged over \$30M in additional funding, resulting in a nearly 460% return on City dollars.

# BRIEFING

• In 2019 May, Council adopted the <u>Non-Market Housing Land Disposition Policy</u>. This Policy replaces the former ad-hoc process of one-off sales with a predictable offering of land every two years, providing measurable results and accelerating the number of non-market units developed in Calgary.

# 3. Design and Build New City Units

• The City delivered 120 new homes by the end of 2018. Approximately 250 additional homes are currently in the planning, design, or development phases.

# 4. Regenerate City-owned Properties

- Over 200 City-owned units have undergone critical maintenance repairs, and building condition assessments were completed for 47 City-owned properties.
- Feasibility studies have been completed for two existing housing sites.

# 5. Partnerships

- Under the new authority in the City Charter, Administration designed and executed housing agreements for the 2017-2018 Non-Market Housing Land Disposition Program, protecting The City's investment for up to 40 years.
- Administration is in discussions with the Government of Alberta to ensure long-term funding stability for City-owned social housing units.
- The City continues to participate in the <u>Provincial Government and Big City Housing</u> <u>Collaboration Table</u>.

# 6. Improve the Housing System

- The <u>Foundations for Home Community Development Program (Home Program)</u> provided seed funding for programs that successfully improved housing stability and self-sufficiency for residents of affordable housing. The Home Program reached more than 1,000 individuals, as detailed in Attachment 3 (Foundations for Home Community Development Program Highlights).
- The City continues to participate in the <u>Community Housing Affordability Collective</u>. Through the collective, The City is leading the One Window initiative to design a coordinated intake process for non-market housing. A progress update from the Community Housing Affordability Collective is attached to this report (Attachment 4).

# Upcoming Work

In the current economic climate and constrained budget environment, it is important that The City continues to fully leverage available resources to make Calgary's communities affordable, inclusive and accessible for all. With all 2018 targets achieved, Administration's work is now focused on implementing medium and long-term actions identified in the Plan, and developing a refreshed Plan for 2021-2025. The refreshed Plan will reflect the shifting landscape and capture emerging opportunities, such as a preliminary investigation of a made-in-Calgary approach for inclusionary housing, efforts to increase private sector involvement in affordable housing, and avenues to support affordable housing delivery for urban Indigenous Calgarians.

# BRIEFING

# ATTACHMENT(S)

- 1. Attachment 1 Foundations for Home: Q2 2019 Progress Summary (one-pager)
- 2. Attachment 2 Foundations for Home: Q2 2019 Detailed Progress Report
- 3. Attachment 3 Foundations for Home Community Development Program Highlights
- 4. Attachment 4 CHAC Update Summer 2019

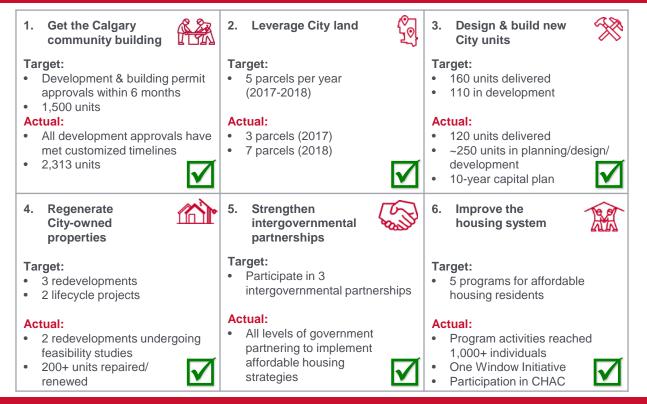


# FOUNDATIONS FOR HOME: Q2 2019 PROGRESS SUMMARY

Corporate Affordable Housing Strategy (2016 – 2025) Implementation Plan (2016 – 2022) ISC: UNRESTRICTED PFC2019-0872 ATTACHMENT 1

The City of Calgary is supporting the affordable housing sector to collectively **increase the non-market housing supply** and **improve the housing system**. To meet the national average, Calgary would need to add 15,000 new affordable homes. Affordable housing is integral to supporting a strong local economy and a prosperous city.

# Summary of 2018 Short-Term Targets



# Recent Accomplishments

#### 2017-2018 Non-Market Housing Land Disposition Program

City land value of \$6.4M will deliver ~160 new homes. This investment leveraged over \$30M in additional funding, capturing a 460% return.



# Non-Market Housing Land Disposition Policy

In 2019 May, Council approved this policy to replace the former ad-hoc process of one-off sales with a predictable offering of land every two years to help grow non-profits.

#### Foundations for Home Community Development Program

The Home Program successfully improved outcomes for residents of affordable housing, reaching more than 1,000 individuals.

#### New City-Owned Affordable Homes

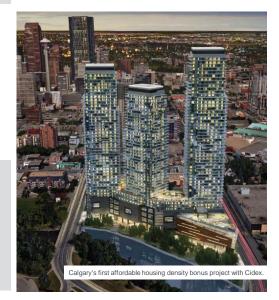
In 2018 October, The City delivered 48 new affordable homes in Wildwood. Future developments are progressing in Bridlewood, Rosedale, Mount Pleasant, and Varsity.

# Housing Incentive Program

Predevelopment grants and fee rebates are committed to support 2,313 new affordable homes, at an average incentive of \$3,585/unit.

#### Affordable Housing Density Bonus

In 2019 April, the first affordable housing density bonus was approved for a project in the Beltline, which will deliver 22 affordable homes.



# Calgary

# How Affordable Housing Helps Calgarians

### Affordable housing is about people. People with hopes, needs, dreams, and the drive to succeed.

However, with market rental rates among the highest in Canada, it's difficult for some Calgarians to pursue their dreams while affording a place to live.

Here is how affordable housing is helping some residents work towards their future. Watch their stories.

#### Meet Lori

Lori left a difficult relationship, along with her son and daughter. It wasn't easy. Lori and her children arrived at a Calgary shelter seeking help.

Lori applied for assistance with the Calgary Housing Company and received an offer of a place to live three months later. Today Lori works at a non-profit society, where she uses her experience to help other women leaving similar circumstances. She is also saving up for her forever home. Lori's kids are thriving, getting involved in community activities and making friends.

"The best thing about affordable housing is looking around in the morning with my coffee, and my kids aren't scared," says Lori.





#### Meet Lana

Lana lives in affordable housing with her service dog MacGyver. Lana trained as a nurse and worked in Calgary as a real estate agent until Multiple Sclerosis forced her to stop. She uses a wheelchair to get around and is also legally blind. However, these challenges are no match for the tenacious spirit she developed playing basketball on Yugoslavia's junior national team, and her desire to make a difference.

Lana started knitting with her grandmother when she was five and continues to work her needles by muscle memory. She puts this skill to good use by knitting hats, scarves and mittens for homeless people, and giving them away around downtown Calgary. She also works with the Affordable Housing – Foundations for Home Community Development Program to get yarn and teach others. In her spare time, she plays wheelchair basketball, rugby and tennis.

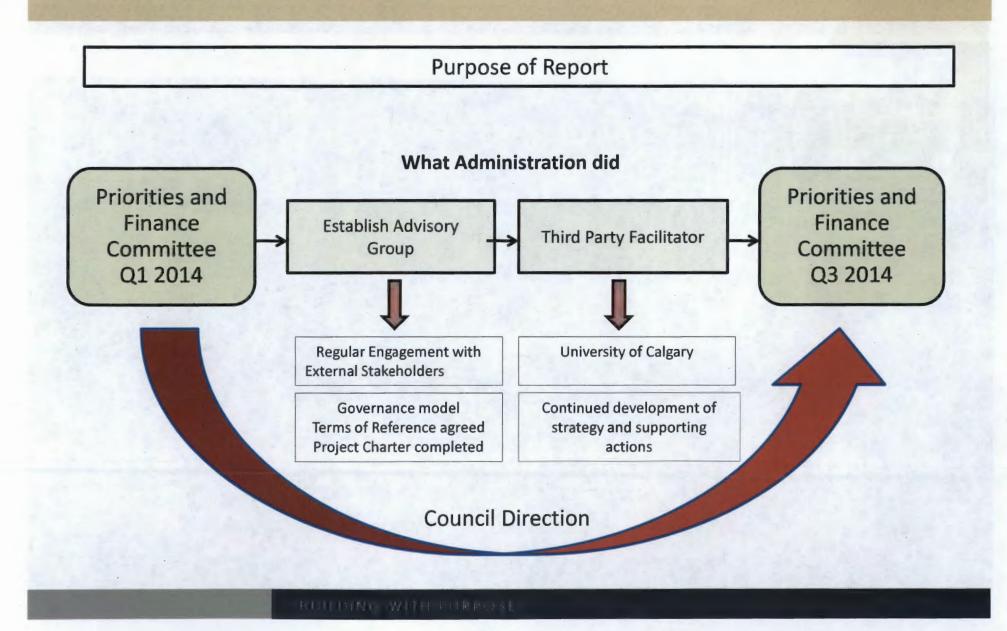


# Meet Tarek

Tarek immigrated to Canada from Lebanon in 2011 with his wife and two children, seeking a life where he can "have some peace and raise my kids in a good way." Tarek is a former banker who is unable to work due to Multiple Sclerosis. By 2014, Tarek's family could no longer afford to pay rent for a furnished apartment. They faced the real possibility of having to move back to Lebanon.

Tarek's family applied for affordable housing through Calgary Housing Company (CHC). CHC was able to find the family a comfortable townhouse with recently upgraded windows. In the future, Tarek hopes to own a house with a yard where his kids can play.





# **Community Affordable Housing Strategy Advisory Group**

Emergency/ Transitional Housing	Supportive Care Housing	Non-Market Housing (subsidized rental & ownership)	Market Housing (rental & ownership)
•Calgary Homeless Foundation		•Faith Evangelical	•Calgary Real Estate Board
•The Mustard Seed	•Silvera for Seniors	•Horizon Housing Society	•Calgary Residential Rental Association
•Alpha House		•Calgary Homeless Foundation •YWCA	•Urban Development Institute
		•Calgary Housing Company	•Canadian Home Builders Association
		•Attainable Homes Calgary	•Boardwalk Rental Communities
		•InHouse Attainable Homes Society	
•City of Calgary	Ot	her/Government:	
•Federation of Calgary •Immigrant Services Ca •United Way		•Government of Albe	nd Housing Corporation erta – Alberta Works erta – Human Services

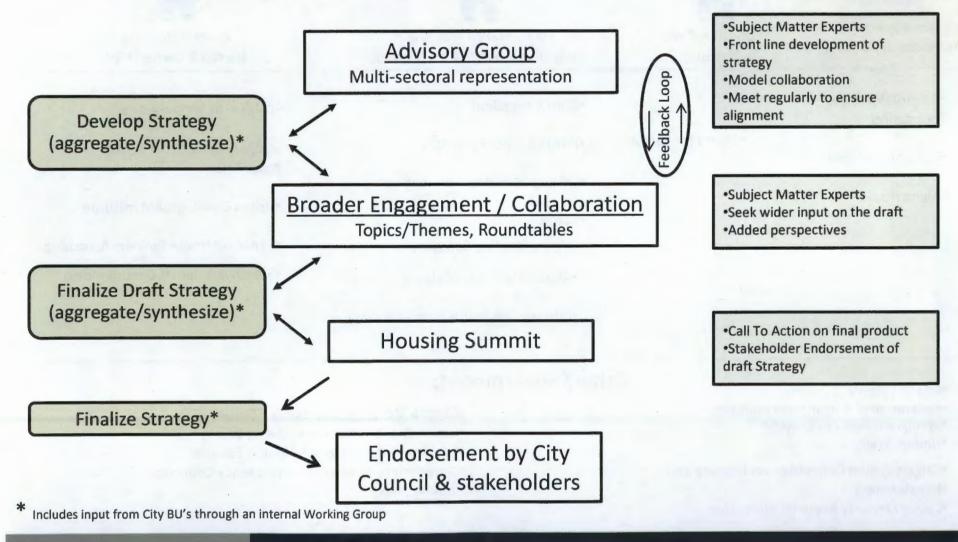
•Calgary Action Committee on Housing and Homelessness •Calgary Poverty Reduction Initiative

 Government of Alberta – Human Services •Government of Alberta - Interagency Council on Homelessness

Community Affordable Housing Strategy -Proposed governance structure

Collaborative development of the strategy

# **Roles & Responsibilities**



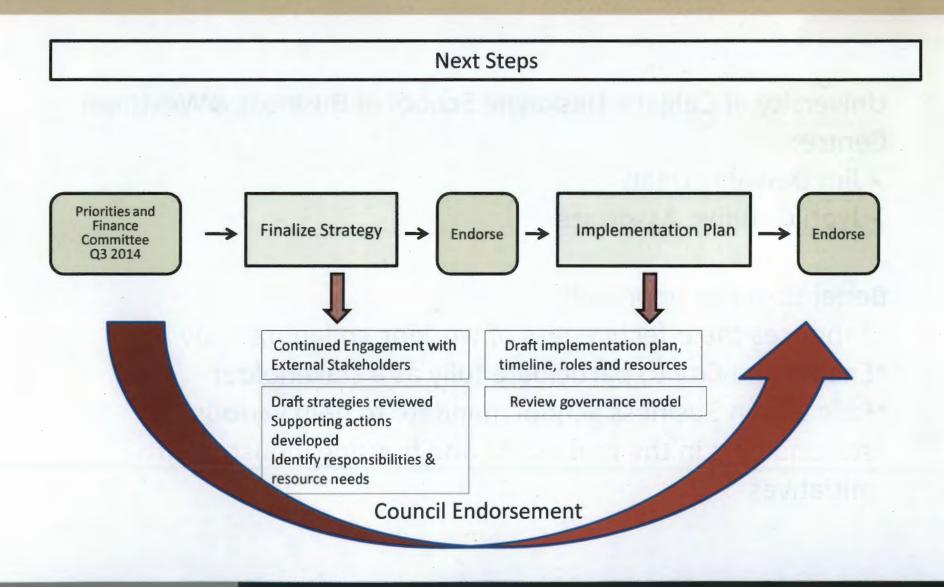
BUILDING WITH PURPOSE

# Independent Facilitator

University of Calgary, Haskayne School of Business &Westman
Centre:
➢ Jim Dewald , Dean
➢ Jyoti Gondek, Associate

Benefits of this approach:

- Enhances the effectiveness of working collaboratively
- Enable The City to participate fully as a stakeholder
- Falls within Business School mandate to help various stakeholders in the real estate and housing industry with initiatives



BUILDING WITH PURPOSE

# **Administration Recommendations**

That the Priorities and Finance Committee recommends that Council endorses:

- 1. The governance model for the community affordable housing strategy Attachment 1); and
- 2. The terms of reference for the community affordable housing strategy advisory group (Attachment 2)

# Community Affordable Housing Strategy Advisory Group

### **Terms of Reference**

#### **Community Affordable Housing Strategy Vision**

In the future, Calgary will have housing that:

- supports choice along the entire housing spectrum;
- is safe, appropriate and in suitable locations;
- allows Calgarians to meet their lifetime needs; and
- is affordable to all Calgarians across all income levels.

#### **Advisory Group Mission**

To provide subject matter expertise into the development of an affordable housing strategy for Calgary, resulting in a strategy that is endorsed by stakeholder organisations.

#### **Objectives:**

- Actively engage the expertise of stakeholders across the entire housing system
- Collaboratively contribute to the development of a Community Affordable Housing Strategy
- Finalise the Community Affordable Housing Strategy with established goals, strategies, and supporting actions by the end of Q4 2014
- Develop an Implementation Plan during Q1 2015
- Identify and enable the implementation of early wins as appropriate, but also recognise the need for medium and long term achievement of objectives
- Encourage the development of creative solutions
- Make the most efficient and effective use of stakeholder resources

#### Membership

The Advisory Group consists of those stakeholders involved in the Community Capacity Research project, plus representatives from Canada Mortgage and Housing Corporation, Calgary Poverty Reduction Initiative, Federation of Calgary Communities, Canadian Home Builders Association – Calgary Region, and any others identified by the Advisory Group members. This ensures representation from all three orders of government, non-profit housing providers, community based organisations, service agencies that provide support services, affordable home ownership providers, rental and home ownership housing providers, industry associations and advocacy groups. A complete list is attached at Appendix 1.

#### Frequency of meetings

The Group will meet on a monthly basis as per an agreed schedule until the end of Q1 2015.

Correspondence will be by electronic mail, and supplemented by other methods of communication as determined by a communications strategy.

#### Member Responsibilities

Members of the Advisory Group will support the development of a Community Affordable Housing Strategy in the following ways:

- Attend regular meetings of the Advisory Group
- Provide input into the strategic direction of a community affordable housing strategy
- Bring resources and knowledge of their organisations to the development of the strategy, supporting actions and tactics
- Broker contacts and resources that will support the strategy
- Advise and contribute to the broader engagement and collaboration of stakeholders as the strategy develops
- Keeping their individual organisation apprised of the direction of the strategy as it evolves.

#### City of Calgary Responsibilities (additional)

- Facilitate, support and inform the Advisory Group
- Record outcomes for all meetings and distribute to members
- Develop an Engagement Strategy and Communications Plan to:
  - a) Support the work of the Advisory Group
  - b) engage with a broader range of stakeholders
- Develop the Community Affordable Housing Strategy by aggregating the input from the Advisory Group and broader engagement process.

#### How we work together

- We will have open and respectful dialogue
- We support an environment that encourages collective and creative thinking
- We believe everyone brings valuable experience to the table
- We will honour and respect the opinions, issues, accomplishments, commitment and investments made by the Group members and the sectors/organisations they represent
- Contribute a broad strategic perspective rather than acting solely as a representative of their sector or organisation

#### **Guiding Principles for the Strategy**

The following guiding principles were endorsed by Council:

- Develop a system-based approach: Understanding housing issues from a system-based perspective (why)
- 2. Provide flexible programs and services to meet Calgary's evolving needs: Providing affordable housing options that respond to Calgary's needs (what)

- 3. Create complimentary and collaborative practices for stakeholders and citizens: *Collaborating with stakeholders to maximize resources and reduce overlap (who)*
- 4. Ensure financial sustainability and effective governance: Finding stable funding sources and ensuring financial sustainability **(how)**
- 5. Become policy entrepreneurs to initiate and maintain social leadership: Demonstrating leadership by initiating change to the status quo (mission)

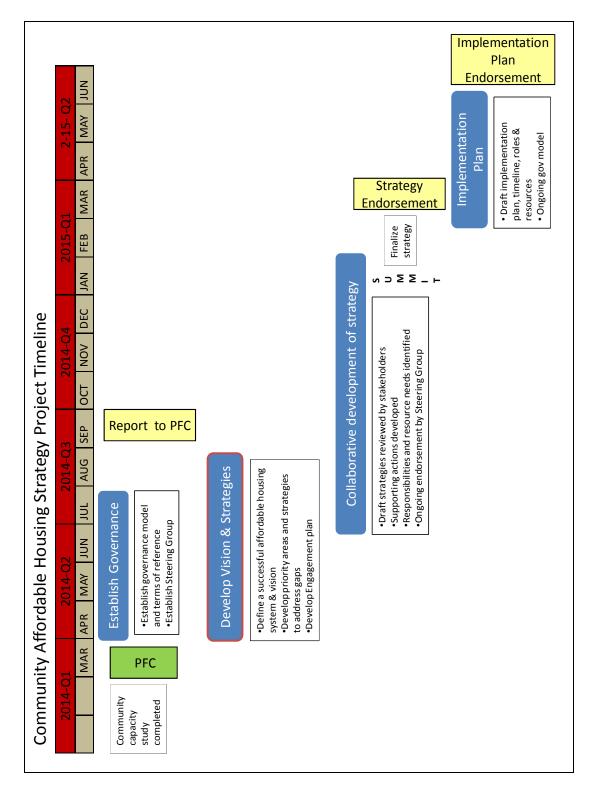
# PFC2014-0650 ATTACHMENT 2

# Appendix 1

#### **ADVISORY GROUP MEMBERS**

Non-profit housing organisations, community based organisation & service agencies
Alpha House
Calgary Homeless Foundation
Calgary Housing Company
Horizon Housing Society
Silvera for Seniors
The Mustard Seed
YWCA Calgary
Faith Evangelical Lutheran Church
Federation of Calgary Communities
Immigrant Services Calgary
United Way
Affordable home ownership providers
Attainable Homes Calgary Corporation
InHouse Attainable Homes Society
Rental and home ownership housing providers, and industry associations
Boardwalk
Calgary Residential Rental Association
Calgary Real Estate Board
Canadian Home Builders Association – Calgary Region
Urban Development Institute
Municipal, provincial and federal Government
City of Calgary, Office of Land Servicing & Housing
Canada Mortgage and Housing Corporation
Government of Alberta (Alberta Works)
Government of Alberta (Municipal Affairs)
Government of Alberta (Human Services)
Government of Alberta (Interagency Council on Homelessness)
Advocacy Groups
Calgary Poverty Reduction Initiative
Calgary Action Committee on Housing and Homelessness

**Project Timeline** 



PFC2014-0650 Community Affordable Housing Strategy Update Att-3.doc ISC: UNRESTRICTED

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY EXECUTIVE SUMMARY

At the 2016 January 11 Combined Meeting of Council addressing PFC2015-0939: Affordable Housing – Community and Corporate Strategies, Administration was directed to accelerate the update to The City of Calgary's Corporate Affordable Housing Strategy and report back to Council through PFC no later than July 2016.

The Corporate Affordable Housing Strategy (the Strategy; *Attachment 1*), defines a new 10-year strategic direction for The City of Calgary across six objectives, which respond to existing challenges for affordable housing delivery in Calgary. It will clarify The City's mandate for affordable housing delivery, position The City to leverage federal and provincial capital funding to support internal and community development of units, and guide City actions to create safe, affordable homes that support individual and community success and well-being. It is proposed to replace the 2002 Strategy (Council Policy CS007; *Attachment 3*).

The Strategy is accompanied by an initial Implementation Plan (the Plan; *Attachment 2*) that identifies immediate actions for the next two years of this business cycle, which will be considered for mid-cycle adjustments and integration into Action Plan. Progress against these actions will be reported on by Q2 in 2017 and 2018. The Plan also establishes priorities and actions for the next business cycle. The report includes implementation timelines and targeted outcomes.

#### ADMINISTRATION RECOMMENDATION(S)

That the Priorities and Finance Committee recommend that Council:

- 1. Approve the Corporate Affordable Housing Strategy and confirm affordable housing as a Council Priority;
- 2. Approve the Implementation Plan in principle and direct Administration to bring forward budget recommendations for 2017 and 2018 for Council consideration through Action Plan mid-cycle adjustments;
- 3. Direct Administration to provide a progress update on the Implementation Plan to Council through the Priorities and Finance Committee by Q2 in 2017 and 2018;
- 4. Rescind the 2002 Corporate Affordable Housing Strategy (Council Policy CS007).

# **PREVIOUS COUNCIL DIRECTION / POLICY**

The existing Corporate Affordable Housing Strategy (Council Policy CS007) has been effective since 2002 July 23. At the 2016 January 11 Meeting of Council, Council directed Administration to: "accelerate the update to The City of Calgary's Corporate Affordable Housing Strategy and report back to Council through PFC no later than July 2016;" and, "support Administration's continued participation in the Community Housing Affordability Collective through December 2016, reporting back to PFC with a completed Terms of Reference by end of Q1, 2016."

At the 2016 March 21 Strategic Session of Council, (C2016-0267), a presentation was provided to Council to discuss the mandate for affordable housing at The City of Calgary and to inform the Corporate Affordable Housing Strategy.

### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY BACKGROUND

The existing Corporate Affordable Housing Strategy was adopted by Council in 2002 with the intent of positioning The City to take advantage of opportunities that existed at the federal level at that time. Departments from across The Corporation have contributed to the implementation of the Strategy since 2002. Over this 14-year period, approximately \$200 million in federal and provincial funding was used to leverage an approximate 30% contribution of municipal funds, primarily dollars allocated through the Municipal Sustainability Initiative. Funding was used to create 1,048 new affordable housing units, increasing the City portfolio to over 2,100 units.

In addition to building new units, City initiatives have recently shifted in focus to fostering better outcomes and increased self-sufficiency for residents. Improved people-centric service delivery through Calgary Housing Company (CHC) has included initiatives such as the Opportunities for Homeownership program, which provides eligible tenants with information about attainable homeownership opportunities. The City also conducts research, administers programs, and builds partnerships targeted toward improving Calgary's housing system as a whole, for example through the Community Housing Affordability Collective. The recent organizational change to move Calgary Housing into the Community Services department is indicative of this shift in focus, and has allowed for closer alignment with other City business units involved in direct service delivery to Calgarians.

Since 2002, the broader Canadian political context for affordable housing has shifted significantly. While Calgary's need for affordable housing has remained constant over the past 20 years at approximately 19% of all households, capital funding from other orders of government declined. No new funding was committed to affordable housing between 2011 and 2015. The City's affordable housing development program is currently deploying the last of the funding that was allocated prior to 2012. Demand for affordable housing remains strong, as evidenced by the 88,000 Calgary households currently earning less than 65% of area median income and spending more than 30% of their income on housing costs, and by CHC's current wait list of 4,000 households.

However, the recent 2016 federal and provincial budgets each demonstrate a renewed commitment to affordable housing, with a pledged federal investment of \$2.3 billion over two years and provincial investment of \$892 million over five years for new construction and preservation of existing units. Regulatory and policy changes underway in Alberta and across Canada will also impact affordable housing delivery in the near future, including the provincial review of regulations under the *Alberta Housing Act*, ongoing conversations with the province around the development of a Calgary City Charter and a Provincial Housing Strategy, and the federal government's promise to release a National Housing Strategy over the next year.

In this context, there is substantial opportunity for municipal leadership. In recent months, other Canadian cities have shown initiative through actions such as pledging City-owned land to leverage federal dollars for affordable housing, making capital grants available for new construction, and investigating new models to restructure and rationalize existing social housing portfolios.

The updated Strategy reflects these current opportunities and clarifies The City of Calgary's mandate in relation to affordable housing over the next 10 years. A clear strategic direction relevant to the current political context that formalizes affordable housing as a Council Priority is

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY

necessary for The City to capture and optimize use of federal and provincial funding, effectively support partner organizations to improve their own delivery of units and services, and maintain a seat at the table with other orders of government to shape provincial and national policy decisions. Continued investment in affordable housing will create jobs, strengthen residents' purchasing power to boost the local economy, attract employers with the promise of a stable workforce, reduce pressure on hospitals and corrections facilities, and lower City spending on policing, by-law, and fire services. Results from Housing First programs piloted in Calgary as one of Alberta's Seven Cities have shown that providing housing to one homeless person yields \$34,000 in annual savings to taxpayers.

# INVESTIGATION: ALTERNATIVES AND ANALYSIS

Corporate Affordable Housing Strategy

The Strategy clarifies The City's mandate in delivering affordable housing and establishes a strategic direction to guide City actions over the next 10 years. The Strategy's vision is for The City to: (1) Enable a transformed housing system in Calgary, where collaboration between stakeholders drives better outcomes for individuals and communities, and (2) Contribute to an increase in non-market housing supply sufficient to house 6% of all households in Calgary, consistent with the national average.

Formalizing affordable housing as a clear Council Priority will be crucial to realizing this vision. Prioritizing affordable housing means:

- Using a Corporate approach to meet affordable housing objectives, seeking out creative solutions through collaboration and experience in service delivery.
- Systematically identifying and prioritizing opportunities to integrate affordable housing into City projects and initiatives.
- Proactively considering how City policies and decisions may affect affordable housing supply or delivery, mitigating negative impacts where necessary.
- Utilizing all appropriate municipal tools to enable affordable housing development and support affordable housing providers.
- Targeting advocacy and collaboration with other orders of government to ensure that affordable housing policies and programs meet the needs of Calgarians.
- Supporting affordable housing residents with municipal services that enable individual and community well-being.

The Strategy sets a strategic direction across six objectives, which respond to existing challenges for affordable housing delivery in Calgary. Details regarding these objectives are provided in *Attachment 1*, Corporate Affordable Housing Strategy.

# Implementing the Strategy

The 10-year Strategy will be realized through a series of implementation plans that align with the current City budget and planning cycle. The initial Plan identifies immediate and mid- and long-term actions to progress against the six objectives described above. Immediate actions will be enacted through the current business plans and annual work programs pending consideration of budget adjustments in 2017. Following Implementation Plan updates by Q1 and Q2 2018, medium and longer-term actions will be incorporated into the 2019-2022 Business Plan and Budget. Updates will also be provided to members of Council by-annually.

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY

#### Stakeholder Engagement, Research and Communication

The Strategy and the Plan were developed following extensive consultation with all City departments impacted by the proposed actions. In addition, The City conducted engagement over several months with over 30 external non-profit and private sector housing providers, as well as stakeholders from across the housing spectrum. The City also leveraged input from the 22 stakeholder organizations in the Community Housing Affordability Collective. Feedback from these stakeholders was instrumental in shaping The City's strategic direction and implementation actions.

Key findings from stakeholder engagement include the following:

#### Lack of housing supply

There is widespread consensus that the primary challenge facing Calgary's affordable housing providers is a lack of housing supply. A shortage of permanent affordable units prevents providers from moving clients efficiently through transitional housing and jeopardizes the success of Housing First programs to address homelessness. Established non-market rental providers struggle to grow their programs and services to the scale of the need in Calgary. All housing providers interviewed agreed that supply of new units should be The City's top priority.

#### Concern that The City has not historically treated affordable housing as a priority

Many stakeholders expressed that affordable housing is not consistently treated as a priority by The City. Some housing providers expressed frustration with The City's planning and development review processes, citing the need for shorter approval timelines and more predictable outcomes. They emphasized that any development delays substantially impact a project's overall feasibility and ability to offer discounted rents. Additionally, housing providers expressed confusion around the criteria and processes for contributions of City land for affordable housing projects. In the absence of transparent criteria, land transactions are often perceived as being driven by relationships. More generally, a lack of clarity around how The City defines affordable housing and what types of projects it will support means that developers are unable to plan projects to capture City incentives and target the need in Calgary.

Engagement and collaboration with the affordable housing community will be ongoing as projects are implemented, as many action items rely on closer working relationships with external stakeholders, as well as multi-stakeholder groups, to drive better outcomes for individuals and communities.

#### **Strategic Alignment**

The Strategy will help to advance the goals and policies of existing City plans that call for increased housing affordability to meet the diverse needs of Calgarians. The Strategy is aligned with the 60-year Calgary Municipal Development Plan which includes the following objective under Part 2.3.1: Housing: "Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create sustainable local communities." Additionally, the City of Calgary Action Plan 2015-2018 includes Strategy P6, "Increase affordable and accessible housing options," under its area of focus for a prosperous city.

The Strategy is also well aligned to the goals of multiple external plans. Calgary's Updated Plan to End Homelessness (2015) includes "Increasing housing & supports and affordable housing

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY

options" as a priority direction. The Seniors Age Friendly Strategy and Implementation Plan (2015) includes a strategy to "Support policy changes and initiatives to increase overall affordable housing supply through the Community Affordable Housing Strategy" (Priority III, Result 2, Strategy A). The Calgary Economic Development Strategy (2014) includes an action to "Build a range of housing options for all ages, income groups and family types to meet the needs of residents today and tomorrow" (Community Energy, Strategy 1, Action 1). The Enough For All Poverty Reduction Initiative (2013) proposes actions to "enhance access to affordable housing" under Priority 4.3.3: "Ensure people's basic needs are met."

#### Social, Environmental, Economic (External)

A fully mixed housing market creates and retains jobs, attracts new workers, assuages poverty, meets the needs of seniors and families, and keeps our most vulnerable residents off the street. This in turn reduces financial stress on the health care system, the justice system, policing, social services, City Administration and other municipal and provincial services. Adequate housing enables all Calgarians to maximize their contributions to the wider community. The City of Calgary has an opportunity to create better outcomes for individuals and communities through safe, affordable housing solutions.

#### **Financial Capacity**

#### **Current and Future Operating Budget:**

The Plan will be implemented in 2016 through the existing operating budget. Recommendations regarding a one-time operating budget increase of about \$1.5M per year for two years, funded through the Public Housing Reserve, will be presented as an investment package in the mid-cycle adjustment process for the 2017 and 2018 Business Plan and Budget. These resources are required to invest in key initiatives to get Calgary building new affordable housing, leverage land, improve the housing system, as well as to initiate pilot programs and services that support positive outcomes for tenants. It is important to note that progress against the targets in the Implementation Plan will be impacted by this budget decision. Future budget considerations will be incorporated into the 2019-2022 Business Plan and Budget process.

#### **Current and Future Capital Budget:**

The Plan will be implemented in 2016-2018 through existing capital budgets. Future budget considerations will be incorporated into the 2019-2022 Business Plan and Budget process.

#### **Risk Assessment**

The goals defined in the Strategy and Plan, particularly the short-term targets, are ambitious, and support resources across the organization to achieve. The need for additional capacity will be addressed through the mid-cycle adjustment process for the 2017 and 2018 Business Plan and Budget. Progress against short term targets will be impacted by this budget decision.

The City's progress could also be impacted by several factors outside the control of Council and Administration. Capital funding for affordable housing remains primarily a provincial and federal responsibility. It is possible that other orders of government may not deliver on their 2016 budget commitments, or may not allocate funds to Calgary as expected. Adverse funding or policy decisions by other orders of government, particularly as governments change over the 10 year outlook, could significantly impact The City's ability to make progress against its goals for affordable housing supply and improved outcomes for Calgarians.

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY

There is also significant risk associated with inaction should The City choose not to adopt an ambitious Strategy. If The City does not demonstrate leadership in affordable housing, it will likely be unable to effectively compete with other local jurisdictions for federal and provincial funding. Without municipal leadership, Calgary's affordable housing need will continue to grow. Negative social and economic impacts will be felt at the local level, including increased homelessness, poverty, crime, and reliance on emergency services. Additionally, failure to adequately house the local workforce could result in a potential loss of investment in Calgary over the long term as employers struggle to attract and retain workers.

#### **REASON(S) FOR RECOMMENDATION(S):**

Administration seeks endorsement of the Corporate Affordable Housing Strategy and Implementation Plan, with direction to return to Council for budget requirements through the midcycle adjustment process. At this critical time for affordable housing, the updated Strategy will allow The City to capitalize on current provincial and federal support to drive local solutions. The Strategy reflects extensive feedback from community engagement, positioning The City to break down silos, support partner organizations, and strengthen the sector as a whole. By making affordable housing a clear Council Priority, there is reason to believe that The City can advance the actions in its Plan and make substantial progress toward providing housing to the 88,000 Calgary households that need it.

#### ATTACHMENT(S)

- 1. 2016-2025 Corporate Affordable Housing Strategy
- 2. 2016-2022 Corporate Affordable Housing Strategy Implementation Plan
- 3. CS007 2002 Corporate Affordable Housing Strategy (to be rescinded)



Policy Title: Corporate Affordable Housing Strategy Policy Number: CS007 Report Number: CPS2002-57 Approved by: City Council Effective Date: July 23, 2002 Business Unit: Office of Land Servicing and Housing, Community and Neighbourhood Services, Land Use Planning BACKGROUND

 In 2002 January, the Affordable Housing Team of Council directed Administration to bring forward a Corporate Affordable Housing Strategy by the summer of 2002. These policy statements, adopted by resolution of the City Council, are the City of Calgary's Corporate Affordable Housing Strategy.

#### <u>PURPOSE</u>

This Strategy:

- Considers the current stakeholders planning and delivering affordable housing in Calgary, and how the City relates to them
- Defines Affordable Housing for the City of Calgary
- Identifies and defines the City of Calgary's eight roles in housing, four of which have direct financial implications, and three of which are unique strengths of the City
- Establishes goals, policies for each role
- Summarizes Operating Principles for how The City can support other stakeholders and contribute directly to the provision of affordable housing in the community
- Summarize municipal Policy to date influencing The City's involvement in affordable housing

#### POLICY

#### Eight Roles define the City's involvement in affordable housing:

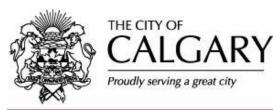
- 1. Management & Operation of Non-Market (Social) Housing
- 2. Administration of Resources from other governments
- 3. Direct Funding and Development
- 4. Strategic Partnerships
- 5. Planning & Regulation
- 6. Community Development & Education
- 7. Research
- 8. Advocacy



#### **Operating Principles**

This is a summary of the principles linked to each of the City of Calgary's Eight Housing roles. Council retains discretion regarding the implementation of these principles.

- 1. The City's core business and first priority is to build/operate non-market housing
- City financial resources should leverage other resources through public/private/non-profit partnerships & joint ventures for City and community initiated projects
- 3. The City will administer financial assistance for capital projects, preferably in the form of land, whose value is charged against Program 485, the Capital Housing Reserve. The Value of the land will be determined at the discretion of the Affordable Housing Team as per the Terms of Reference of the Corporate Housing Capital Reserve (FB99-62 and its amendment).
- 4. Council's Affordable Housing team will establish priorities for the use of City financial and staff resources, including a decision about the ratio of funds to be used for City core business projects in relation to funds allocated through a community process (e.g. The Calgary Homeless Foundation Funders' Table) based upon the results of a biennial housing needs assessment undertaken by the City in consultation with other affordable housing stakeholders.
- 5. Although The City will cultivate partnerships with all relevant stakeholders, it will assign staff or request aldermanic involvement in other organizations' Boards only when The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by other level of government.
- 6. Council of The City of Calgary will be requested to reduce/waive/relax development fees and standards, subject to Affordable Housing Team recommendation, where it clearly enhances the viability and affordability of the project.



- 7. Wherever possible affordable housing shall be provided on a "mixed income" basis where some residents receive a rental subsidy while the remainder pays a "low end" of market rent. This kind of affordable housing creates healthy communities, reduces the concentration of low income households and contributes to affordable housing opportunities for both non-market and market renters.
- 8. The City of Calgary will support the increase of expertise within communities to develop and implement local solution to local housing issues.

# See attached Corporate Affordable Housing Strategy for the complete Policy.

#### PROCEDURE

- The operating principles should be used to prioritize initiatives and respond to future ad-hoc project requests. Council retains discretion regarding the implementation of these principles; and
- To utilize the Corporate Affordable Housing Strategy as a tool for administrative priority-setting, a communication strategy and stakeholder dialogue

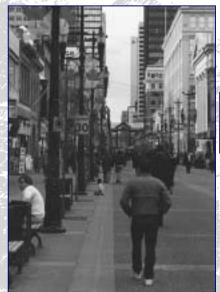
See attached Corporate Affordable Housing Strategy for the complete procedures

#### AMENDMENTS

#### None

2010 revision-policy number change from AMCW007 to CS007 due to department reorganization

#### PFC2016-0512 ATTACHMENT 3



## CITY OF CALGARY CORPORATE AFFORDABLE HOUSING STRATEGY

Implementing a vision for the future... "A range of housing options exist for all ages, income groups, family types and lifestyles"



JULY 2002

## **TABLE OF CONTENTS**

p		3
	'NEED' AT A GLANCE	5
	FACTORS INFLUENCING NEED	6
	CALGARY STAKEHOLDERS IN PLANNING/DELIVERING AFFORDABLE HOUSING	7
Å	EIGHT AFFORDABLE HOUSING ROLES	
	MANAGEMENT & OPERATIONS	9
14	ADMINISTRATION OF RESOURCES	10
1 dr	DIRECT FUNDING & DEVELOPMENT	11
"(A)	STRATEGIC PARTNERSHIPS	12
ĠЯ.		13
11	COMMUNITY DEVELOPMENT & EDUCATION	
		15
$\mathcal{V}_{\mathcal{C}}$	ADVOCACY	10
- 1999 - 1997 - 1997 - 1997		17
-	APPENDICES	
-12	1. What is Affordable Housing?	18
$\mathbb{R}^{2}$	2. Calgary Stakeholders in Affordable Housing	19
$\phi^{\dagger}$	3. Operating Principles	21
4	4. Policy Summary	22
5 . J	5. City Organization, Roles and Responsibilities	27
Δi,	6. Timeline of Affordable Housing Milestones since 1997	31
$e^{-K}$		
ine Anessa		
u./		
17		
/5		
2.		

## **INTRODUCTION**

This Corporate Affordable Housing Strategy has been drafted by the Corporate Affordable Housing Steering Committee, with input from the following City of Calgary **Business** Units:

- Community Strategies
- Corporate
   Properties
- Calgary Housing Company
- Planning & Transportation Policy

What do we want to achieve?

... An increased supply of safe and affordable housing

from Looking Ahead – Moving Forward: Council's Priorities 2002 - 2004 The provision of affordable housing and supports is complex. It is a responsibility shared by all levels of government, the private sector and the citizens of Calgary. By working in collaboration with senior governments, the private and non-profit sectors and with communities themselves, the City of Calgary can more effectively respond to the housing needs of its citizens.

Previously, The City of Calgary has responded to the need for affordable housing through a variety of policies and initiatives that evolved over time. The purpose of this Corporate Affordable Housing Strategy is to focus The City's future efforts in a consistent manner, to both capitalize on its own unique strengths, and to support other stakeholders to capitalize on theirs. When this Strategy is approved by Council, it will become a tool for community dialogue, as well as guiding future municipal activities in the field. Its implementation will be the responsibility of Council's Affordable Housing Team, the Corporate Affordable Housing Steering Committee, and a number of City Business Units, whose work plans are being modified to specifically include initiatives generated by this Strategy.

The Calgary Plan's<sup>1</sup> vision of the future includes a range of housing options that exist for all ages, income groups, family types and lifestyles (section2-2.2.2). The Plan identifies the provision of affordable, appropriate housing options for all Calgarians as one of the four major residential development goals. It should be clarified though, that "affordable housing" for the purpose of this Strategy addresses the needs of low and moderate income households only (see Appendix 1). We also know that this vision cannot be The City's alone, but rather, speaks to a community-wide outcome where The City is one of many valuable partners.

The Corporate Affordable Housing Strategy is a vehicle for achieving the affordable housing objectives of the Corporate Business Plan and the Calgary Plan (Municipal Development Plan) with the following **mission**:

The City of Calgary contributes strategically to the provision, support and facilitation of affordable, accessible and adequate housing options for Calgarians.

<sup>&</sup>lt;sup>1</sup> The Calgary Plan outlines a residential plan for the future which includes "A range of housing options that exist for all ages, income groups, family types and lifestyles: (Section 2-2.2.2). The Plan further identifies the provision of affordable, appropriate housing options for all Calgarians as one of the four major residential development goals.

The Corporate Business Plan states that The City of Calgary will work toward: Addressing the supply of accessible, affordable and adequate housing.

This Strategy ...

- Summarizes the **need** for affordable housing in Calgary
- Considers the **current stakeholders** planning and delivering affordable housing in Calgary, and how The City relates to them
- Identifies The City of Calgary's eight roles in housing, four of which have direct financial implications, and three of which are unique strengths of The City

In addition, appendices to the Strategy ...

- Define "affordable housing"
- Summarize operating principles for how The City can support other stakeholders and contribute directly to the provision of affordable housing in the community
- Summarize municipal **policy** to date influencing The City's involvement in affordable housing

A Workplan has also been prepared, and will be presented to Council along with this Strategy. Both the Strategy and the Workplan will be updated biennially, in conjunction with a Biennial Housing Statement.

The City's involvement in affordable housing must be considered in relation to a dynamic **housing continuum**:

	nergency elter	Transitional Housing	Non-market or Social Rental	Formal & Informal Rental	Affordable Home Ownership
hon pec mai dor as i sho in fa sup	rves neless ople using ts/ rooms/ ms, as well meals, owers, drop- acilities & oport vices.	Provides stable and supported housing for a period generally of 6 months – 2 years.	Requires ongoing subsidies to reduce shelter costs for very low-income households (also known as "subsidized" housing). The municipal non-profit Calgary Housing Company is Calgary's primary non-market housing provider.	Formal rentals include rental apartments and town-houses. The Canada Mortgage & Housing Corp. (CMHC) tracks 48,230 Calgary units. Informal rentals (units rented out by individual owners, secondary suites & lodging houses) are believed to number roughly 64,000 in Calgary.	Arrangements where people can purchase a home using no more than 32% of their gross income for housing. Examples can include traditional home ownership, equity coop housing, condominiums, mobile homes, rent-to-own and Habitat-for- Humanity housing

## **NEED AT A GLANCE**

The City of Calgary's involvement in affordable housing is driven largely by community need. The following points indicate the magnitude of need for housing in the continuum categories.

Emergency Shelters	Emergency Transitional Shelters Housing		Formal & Informal	Affordable Home
Unchers	nousing	/Social Rental	Rental	ownership
The 2002 Homeless Count identified 1,737 individuals in shelters and on the streets, a 34% rise over 2000, when 1296 were counted In 2000, 11,000 different individuals used homeless shelters in Calgary; the shelters' collective capacity on any one night was 1000 Calgary currently has roughly 1400 emergency shelter beds	Calgary currently has roughly 970 units of transitional housing, a figure which the Calgary Homeless Foundation believes was adequate for their 2001 target.	Calgary Housing Company (CHC) has a wait list of roughly 1800 applicants for its 7500 units of mixed market housing In 2001, 66% of CHC applicants were families and 50% were employed CHC does not provide crisis housing A challenge for CHC is assisting people to transition out, due to lack of affordable alternatives MCF Housing for Seniors operates roughly 1200 units with 662 seniors on wait list	"Affordable" rent is 30% of gross income (max.);working 40 hrs/wk at Alberta's min. wage (\$5.90/h) affordable rent would be \$306/mo. In fact the avg. rent for a 2BR apt. in 2001 was \$784/mo. Since 1994, 10% of formal rental stock has been converted to condos. (CMHC) Avg. rent has increased 26% between 1995 and 2001 An est. 64,000 rental units in Calgary (57%) are "informal" i.e., basement / secondary suites, rented condos/ houses, etc.	Avg. house sale prices in Calgary have climbed 70% from 1991 to 2001 Minimum household income of roughly \$45,000/yr is required for a "starter" single detatched house (\$143,000) Avg. sale price for a single- family home in 2001 was \$194,000 ("affordable" to households with income over \$60,000/yr

## FACTORS INLUENCING NEED

The Canada-Alberta Affordable Housing Program . signed 2002 June 24, will contribute \$25.000 per door, to be matched. If maximized. this funding could result in 800 new units for Calgary

An additional municipal contribution of \$1.3 million annually for the next four years would, together with existing funding commitments represent the Municipal contribution.

# Key factors that have increased the need for affordable housing in Calgary:

- Since 1993, the Provincial and Federal governments have substantially reduced the capital funding of new affordable housing.
- The market has been unable to deliver new rental stock.
- Existing formal rental stock has been demolished or converted to condos.
- A buoyant economy has bolstered in-migration causing a higher demand for rental housing.
- Alberta's minimum wage is the second-lowest in Canada and Social Assistance rates have not increased since 1993; one in five Calgarians lives in poverty.
- Minimal new social housing has been built for people who cannot afford market rents.
- While constitutional responsibility to address housing issues rests with the provinces, it has fallen to municipal governments to identify and fund the solutions.

#### Hope on the horizon:

The 2001 merger of the provincial and municipal social housing agencies (Calgary Housing Authority and Calhome Properties) created the municipally owned and operated Calgary Housing Company (CHC). CHC administers social housing programs (non-seniors) in Calgary through the ownership or management of approximately 7500 housing units. Many of these units are operated on a "mixed income" model where some residents receive a rental subsidy while the remainder pay a "low end of market" rent. This model avoids a concentration of low income housing and provides a range of affordable housing options in the community. The Province of Alberta works closely and collaboratively with The City of Calgary and its Calgary Housing Company.

The establishment of the CHC is one example of the larger emerging municipal role in social housing delivery. The Province will continue to be the primary funder of social housing, but the City of Calgary with the Calgary Housing Company, has a unique opportunity to determine and address local social housing needs through local solutions, allocating resources and assuming the lead role administering social housing in Calgary. In addition the opportunity may exist to re-profile some of the CHC's existing housing assets to create a model that more effectively responds to changing housing needs and is more financially sustainable.

Most recently, the Canada-Alberta Affordable Housing Program promises a modest injection of new monies for new affordable housing projects. The City has eligible projects ready to go, in keeping with this Strategy.

## CALGARY STAKEHOLDERS IN PLANNING/DELIVERING AFFORDABLE HOUSING

Although this Strategy is designed to guide the City of Calgary in its efforts to ensure that Calgarians in need have affordable housing, it would be neither possible nor appropriate for the City to establish its direction in isolation, when there are so many other organizations involved in affordable housing. For example, The City is a primary developer and operator of housing but the money it spends comes in large part from senior governments with their own program objectives and stipulations for expenditure.

In addition there are many agencies and organizations involved in advocacy, research, fundraising, development and operation of various types of affordable and special needs housing. All of these bodies have their own objectives, strengths and challenges.

The Calgary stakeholders in planning for affordable housing are presented graphically as Appendix 2 to this Strategy.

The overall strategy for the creation of affordable housing in Calgary will be a sum of the efforts and resources from all these agencies and organizations, including The City. As The City must in large part react to initiatives taken by other bodies, it cannot develop an exclusive statement of its strategies and long term objectives except in very general terms. Affordable housing planning and provision is a collaborative process; The City relies on its partners and they rely on The City. The City will take leadership in some areas at some times, and may react, support and respond to the lead of other organizations in the same areas at other times. Flexibility and sensitivity to constantly changing conditions and inter-organizational dynamics, are necessary foundations of this plan.

The following section identifies The City's eight roles in affordable housing, to provide a framework for future City actions (both alone and in partnership) bearing in mind the necessary flexibility described above. Following approval of this internal Strategy, the intent is to enter into a dialogue with key stakeholders to inform a broader community plan.

#### EIGHT CITY OF CALGARY AFFORDABLE HOUSING ROLES

Guideposts for Calgary...2020 From time to time any Calgarian may be disadvantaged. Community success can be determined by the manner in which we provide one another with opportunities and incentives to improve the quality of life. (The Calgary Plan, 1998)

#### 2001 Resources from other Governments:

- Family & Community Support Services-\$4M (25.4% from Millrate)
- Residential
   Rehabilitation
   Program- \$1.1M
- Infrastructure Canada Alberta Program -\$1.6M
- Private Landlord Rent Supplement-\$5M

#### Direct Funding & Dev't 2001: (City funds)

 Savings from cancelled subsidy commitment to Prov: \$927K

- Corp Prop Res. Units (20% of revenue): ~\$249K
- Borrow for 65 units at CFB West ~\$2.5M

#### 2001 Strategic Partnerships:

- (City Funds)
  Metropolitan Calgary Foundation- \$1.6M
- Horizon Housing Society- \$.95 M

2001 Management and Operation of Non-Market Housing

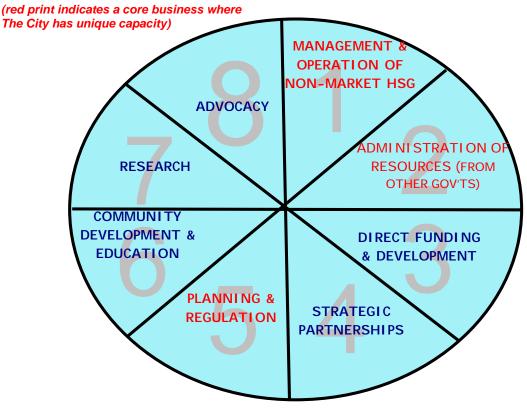
 Calgary Housing Company ownes and manages \$500 M in assets The City of Calgary recognizes the importance of housing to the quality of life and health of its residents and the communities they live in. But with limited resources and jurisdiction the active participation of other levels of government in partnership with industry and community is essential.

Where should the City focus its efforts? How can various governments' roles be better integrated with those of the community and industry, to provide better service to citizens?

The following section of this Strategy identifies, defines, and describes eight areas where The City of Calgary participates in affordable housing. These Eight Affordable Housing Roles (four involving significant financial/land resources and the other four involving primarily staff resources) are carried out with varied emphasis. Three roles unique to The City include the management and operation of non-market, non-seniors housing; administration of resources from senior governments; and planning and regulation.

By reviewing the resources affiliated with the eight roles outlined below, it is clear that The City's most significant *core business* in affordable housing, as defined by the magnitude of the assets at stake, is the *management and operation of non-market housing*. The other roles are also essential supports to the important work of other affordable housing stakeholders and other housing types on the affordable housing continuum.

#### EIGHT AFFORDABLE HOUSING ROLES:



## MANAGEMENT & OPERATION OF NON-MARKET (SOCIAL) HOUSING

The City Calgary is the primary operator of non-market (social) housing

#### GOAL

• To be the primary provider (through the Calgary Housing Company, a subsidiary of The City of Calgary) of the non-market (social), non-seniors housing portfolio in the City of Calgary.

#### THE CITY OF CALGARY WILL:

- Continue to be the primary operator of non-seniors non-market housing and related programs through the Calgary Housing Company;
- Maintain or increase the ratio of subsidized housing to market housing as the city grows;
- Review current City initiatives supporting subsidized housing and explore new funding sources for this housing; and
- Support non-profit organizations in the development and operation of social housing programs that are complementary to and beyond the primary affordable housing roles of The City of Calgary.

#### **RELEVANT OPERATING PRINCIPLE:**

Where possible, non market or social housing shall be provided on a **mixed income basis** where some residents receive a rental subsidy while the remainder pay a "low end" of market rent.

## **ADMINISTRATION OF RESOURCES FROM OTHER**

**GOVERNMENTS** 

The City of Calgary is an effective administrator of senior government housing programs

#### GOAL

 To effectively coordinate and administer Federal and Provincial housing programs and support services as requested by senior governments that relate in part to the provision of affordable housing.

#### THE CITY OF CALGARY WILL:

- Continue to administer programs provided by senior government levels; and,
- Support senior government initiatives that enable municipalities to better provide for affordable housing activities such as: providing grants and other financial incentives, tax benefits or reductions, and enabling legislative changes to empower municipalities.

#### **RELEVANT OPERATING PRINCIPLE:**

City financial resources should **leverage other resources** (public/ private/ non-profit partnerships & joint ventures).



The Corporate

Reserve was

development initiatives that

the supply of

affordable rental housing and

Housing Capital

established to support

enhance or increase

social/special needs housing. FB99-62

## DIRECT FUNDING AND DEVELOPMENT

The City of Calgary is a limited resource provider for affordable housing

## GOAL

 To strategically contribute municipal resources to the development of new affordable housing projects, leveraging other contributions

#### THE CITY OF CALGARY WILL:

 Contribute financial resources, preferably in the form of land, to capital projects undertaken primarily by The City and secondarily by the community.

#### **RELEVANT OPERATING PRINCIPLES:**

The City will **contribute financial assistance for capital projects**, **preferably in the form of land**, the value of which is charged against Program 485, the Capital Housing Reserve.

**Council's Affordable Housing Team will establish** priorities for the allocation of City financial and staff resources and will be guided by the results of a **biennial housing needs assessment** undertaken by the City in consultation with other affordable housing stakeholders.

**The Team** will determine the **ratio of funds** to be used for City core business projects in relation to funds allocated through a community based process.

Where possible, affordable housing should be provided in a **mixed market/non-market** environment.

Current practice for non-profit access to subsidy for offsetting operating deficits are

as follows: 1. No land is given away

2. Corporate Properties sells land or leases at market value

3. Cost of land is accounted for in the Corporate Housing Capital Reserve

- 4. Any social benefits etc. are funded by the Corporate Housing Capital Reserve;
- 5. Full and regular disclosure of revenues and expenditures in the appropriate program budgets LA2001-115

## STRATEGIC PARTNERSHIPS

The City of Calgary is a partner with the public, the private and the not-for-profit sectors to encourage the provision of affordable housing

#### Principles for Partnerships/Joint Ventures in Affordable Housing

- shared equity arrangement with a public, private or non-profit entity to construct and operate the project;
- civic assets to leverage other resources including land, buildings, long-term leases or financial support;
- City owned sites identified and set aside for future proposals for affordable housing. Land and/or improvements may be donated at no charge, or provided at less than market value;
- rents at low end market or subsidized rates and should also address social supports necessary to create and maintain affordable and special needs housing;
- City's risk minimized.
   (CPS99-39)

## GOALS

- To pursue partnerships with the public, private and community sectors to facilitate the provision of affordable housing;
- To partner in land development for housing projects; and,
- To establish links with special groups working towards housing solutions.

#### THE CITY OF CALGARY WILL:

- Contribute civic assets, generally in the form of leased land, to leverage other resources, in accord with The City's policy on Principles for Partnership/Joint Ventures in Affordable Housing (CPS99-39) and Affordable Housing Initiatives (CPS2000-47) (see Appendix 4);
- Identify municipal lands appropriate for future development of affordable housing, which could be leased in strategic partnership; and
   Cultivate partnerships with all relevant stakeholders.
- Cultivate partnerships with all relevant stakeholders.

#### **RELEVANT OPERATING PRINCIPLES:**

City financial resources should **leverage other resources** (public/private/non-profit partnerships & joint ventures).

The City will **administer financial assistance for capital projects**, **preferably in the form of land**, whose value is charged against Program 485, the Capital Housing Reserve.

Although The City will cultivate partnerships with all relevant stakeholders, it will **assign staff or request aldermanic involvement in other organizations' Boards only when** The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by another level of government.



## PLANNING AND REGULATION

The City of Calgary is a regulator and enforcer of development and building standards

#### GOALS

- To encourage competition and choice in the housing marketplace;
- To support and provide implementation tools for affordable housing initiatives;
- To facilitate research and experimentation to reduce housing costs through innovation in housing types and construction methods;
- To explore ways to expedite the development process for affordable housing projects; and
- To actively pursue changes to statutory regulations and the building code to facilitate affordable housing.

### THE CITY OF CALGARY WILL:

- Develop regulatory incentives to encourage the private sector to provide and protect lower cost housing;
- Encourage the development of new rental housing and the protection and enhancement of existing rental housing stock;
- Support actions to encourage competition and choice in the housing marketplace by implementing the policies of the Calgary Plan;
- Enforce building and fire safety standards to regulate older, multiple unit rental housing and the demolition of that housing if required; and
- Where appropriate on a site specific basis facilitate the provision and retention of affordable housing by supporting changes to land and building development standards and land use by-law regulations.

#### **RELEVANT OPERATING PRINCIPLES:**

City Council will be requested **to reduce / waive / relax development fees and standards,** subject to Affordable Housing Team recommendation, where doing so clearly enhances the viability and affordability of the project.

#### **COMMUNITY DEVELOPMENT AND EDUCATION** The City of Calgary is an educator and builder of community capacity

## GOAL

 To increase community and stakeholder awareness and capacity to support affordable housing initiatives. (e.g. build awareness in the private sector of their role)

#### THE CITY OF CALGARY WILL:

- Work with community agencies and support providers to reduce local opposition to affordable housing initiatives through an education and participation approach.
- Communicate the role of affordable housing in terms of a determinant of health, well-being and stability of individuals, families and communities.

### **RELEVANT OPERATING PRINCIPLE:**

• The City of Calgary will **support the increase of expertise within communities** to develop and implement local solutions to local housing issues.

## RESEARCH

The City of Calgary is a collector and disseminator of affordable housing research

#### GOALS

- To collect, analyse, evaluate and initiate research to support Corporate housing initiatives.
- To disseminate research, to facilitate the research of others, and to develop a common understanding of housing needs in Calgary.

#### THE CITY OF CALGARY WILL:

- Develop a Biennial Housing Needs Assessment,
- Work with government and community partners to develop a base of information and expertise about affordable housing to share with interested parties and the public, to facilitate assessment and understanding of the need for affordable housing and support programs;
- Establish common protocols for the collection, measuring and reporting of housing data;
- Encourage research and experimentation to reduce housing costs through innovation in housing types and construction methods;
- Monitor the outcomes of housing and social programs, particularly those receiving City support as they relate to the provision of affordable housing in Calgary; and
- Continue to provide municipal resources to support community partners with the collection and dissemination of housing information, as budget permits.

## ADVOCACY

The City of Calgary is an Affordable Housing Advocate

### GOAL

• To encourage changes in policy by the senior levels of government to foster the development and funding of affordable housing and adequate support services.

#### THE CITY OF CALGARY WILL:

- Advocate for the provision of capital and operations funding from senior government levels for affordable housing;
- Support initiatives to encourage the provision of support services and appropriate employment opportunities to help reduce the need for affordable housing e.g. SFI Review, Child Welfare Report; and,
- Continue to support established federal and provincial advocacy groups representing municipal interests e.g. Alberta Urban Municipalities Association, Federation of Canadian Municipalities, Canadian Housing and Renewal Association.

## CONCLUSION

The City of Calgary is a significant stakeholder in affordable housing, along with senior levels of government, the private and the non-profit sector. The purpose of this Corporate Affordable Housing Strategy is to identify The City's areas of unique strength, so that it can focus its own future efforts as well as supporting other stakeholders to focus on theirs.

Eight roles define The City's involvement in affordable housing:

- The management and operation of non-market (social) housing
- The administration of resources from other levels of government
- Direct funding and development
- Strategic partnerships
- Planning and regulation
- Community development and education
- Research
- Advocacy

The management and operation of non-market (social) housing is The City's core business in relation to affordable housing.

This Strategy will inform future decisions about The City's involvement in affordable housing (through the goals and operating principles), and will act as a tool for dialogue about how The City's roles complement those of other stakeholders.

Bringing the Strategy to life will require completion of regular biennial housing statements in consultation with the community, which in turn will provide a tool for Council's Affordable Housing Team to monitor the plan's relevance. As Calgary's housing-related needs shift over time, the Strategy will need to be adjusted as well.

## APPENDIX 1WHAT IS AFFORDABLE HOUSING?

Affordable housing adequately suits the needs of low and moderate income households at costs below those generally found in the Calgary market. It may take a number of forms that exist along a continuum, from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental, and ending with affordable home-ownership.

Affordable Housing projects are targeted to households with 65% or less of the area Median Income. In the City of Calgary, Affordable Housing initiatives would be targeted to those with an income below \$30,000 (based upon \$45, 879 median income using 1996 Statistics Canada). For housing to be affordable, the Canada Mortgage and Housing Corporation has defined that a household should not spend more than 30% of it gross income on shelter costs. Highest priority for affordable housing are "core need households" that spend more then 50% of their income on shelter costs.

Using this example, an affordable housing project would target households with a gross annual income below \$30,000 with rents at a maximum of \$750/month (30% of gross income).

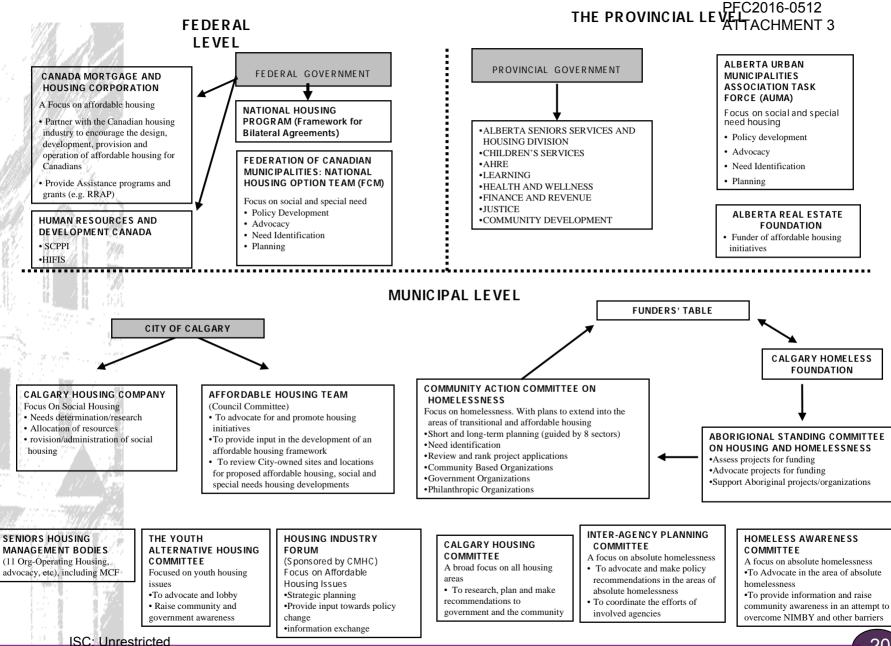
PFC2016-0512 ATTACHMENT 3

## **APPENDIX 2**

## **CALGARY STAKEHOLDERS IN AFFORDABLE HOUSING (2002)**

					Ι			1
	MNGMNT & OPERATION	ADMIN OF RESOURCES	DIRECT FUNDING & DEV'T	STRATEGIC PARTNER- SHIPS	RESEARCH	PLANNING & REGULATION	COMMUNITY DEV'T & EDUCATION	ADVOCACY
MUNICIPAL GOVERNMENT								
AFFORDABLE HOUSING TEAM OF COUNCIL				X				Х
COMMUNITY STRATEGIES		Х		Х	Х		Х	Х
COMMUNITY & NEIGHBRHD SERVICES							Х	Х
CORPORATE PROPERTIES			Х	Х			Х	
CALGARY HOUSING COMPANY	Х	Х		Х	Х		Х	
INTER-GOVT'L AFFAIRS								Х
PLANNING & TRANSPORTATION POLICY					Х	Х	Х	
DEV'T & BUILDING APPROVALS		Х	Х			Х		
PROVINCIAL GOVERNMENT					1 1			
ALBERTA SENIORS			Х					
CHILDREN'S SERVICES			Х					
MUNICIPAL AFFAIRS						Х		
FEDERAL GOVERNMENT								
HUMAN RESOURCE DEVELOPMENT CANADA (HRDC)			Х					
CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)			Х	Х	Х	Х	Х	
COMMUNITY					1 1		4	
METROPOLITAN CALGARY FOUNDATION	X	Х	Х	Х				Х
CALGARY HOMELESS FOUNDATION		Х	Х	Х	Х		Х	Х
I NTER-AGENCY SHELTER COMMITTEE				Х	Х		Х	Х
CALGARY HOUSING COMMITTEE				Х	Х		Х	Х
PRIVATE			•	•	· ·		•	
FINANCIAL INSTITUTIONS					Х			
REAL ESTATE ASSOCIATION			Х		Х			
URBAN DEVELOPMENT INSTITUTE						Х		
DEVELOPERS					Х			
HOME-BUILDERS ASS'N			Х		Х			
ACADEMIA					Х		Х	Х
	L		1	1	1		1	

Contraction and the



20

## **APPENDIX 3: OPERATING PRINCIPLES**

This is a summary of the principles linked to each of The City of Calgary's Eight Housing Roles. These operating principles should be used to prioritize initiatives and respond to future ad-hoc project requests. Council retains discretion regarding the implementation of these principles.

- 1. The City's core business and first priority is to build/operate non-market housing.
- City financial resources should leverage other resources through public/private/non-profit partnerships & joint ventures for City and community initiated projects.
- 3. The City will administer financial assistance for capital projects, preferably in the form of land, the value of which is charged against Program 489, the Capital Housing Reserve. The value of the land will be determined at the discretion of the Affordable Housing Team as per the Terms of Reference of the Corporate Housing Capital Reserve (FB99-62 and its amendment).
- 4. Council's Affordable Housing Team will establish priorities for the use of City financial and staff resources, including a decision about the ratio of funds to be used for City core business projects in relation to funds allocated through a community process (eg., The Calgary Homeless Foundation Funders' Table), based upon the results of a biennial housing needs assessment undertaken by the City in consultation with other affordable housing stakeholders.
- 5. Although The City will cultivate partnerships with all relevant stakeholders, it will assign staff or request aldermanic involvement in other organizations' Boards only when The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by another level of government.
- 6. Council of The City of Calgary will be requested to **reduce / waive / relax development fees and standards**, subject to Affordable Housing Team recommendation, where it clearly enhances the viability and affordability of the project.
- 7. Wherever possible affordable housing shall be provided on a "mixed income" basis where some residents receive a rental subsidy while the remainder pay a "low end" of market rent. This kind of affordable housing creates healthy communities, reduces the concentration of low income households and contributes to affordable housing opportunities for both non-market and market renters.
- 8. The City of Calgary will **support the increase of expertise within communities** to develop and implement local solution to local housing issues.

## APPENDIX 4 CITY OF CALGARY AFFORDABLE HOUSING POLICY REVIEW

As the Corporate Affordable housing Strategy goes forward for approval it builds on an existing foundation of key strategic plans and policies adopted by Council and which have guided the City of Calgary's role in affordable housing initiatives.

#### BACKGROUND

An investigation of City policies regarding affordable and special needs housing initiatives, as directed by Land Committee in 2001 May LA2001-115, revealed a need for Corporate policies to respond more effectively to the changing social and affordable housing environment resulting from:

- 1) The merger between the Provincial Calgary Housing Authority and the Municipal Calhomes Properties Limited to create the Calgary Housing Company. The City now owns and manages 7,500 units of mixed market housing with an asset base of ~\$500M. This merger has resulted in the City of Calgary playing the lead role in the management and operation of non-market (social) housing, thus providing the City with an opportunity to plan strategically for the development of new non-market housing initiatives. Necessarily, non-market housing forms the core business of municipal housing initiates;
- The announcement of the Federal-Provincial Bilateral Framework on Housing and an anticipated \$20M in federal funds being allocated to Calgary affordable housing initiatives. The details of the program and the Provincial contribution has yet to be identified;
- A realignment of community stakeholders' focus toward affordable housing and their request for clarity from The City regarding its policies, roles and funding commitments of affordable housing initiatives.

In 2002 January a request from the Affordable Housing Team of Council to Administration for the development of a Corporate Affordable Housing Strategy to guide the City's housing initiatives. This request further precipitated a review of existing policies.



#### AFFORDABLE HOUSING POLICY REVIEW

A review of these existing plans and policies is as follows:

#### Summary of Key Strategic Plans

#### Bylaw 10P98, THE CALGARY PLAN, 1998 July 20

The Calgary Plan, as per the terms of the Municipal Government Act, fulfils the requirements of a Municipal Development Plan by identifying long term planning goals for The City. In so doing, The Calgary Plan identifies the provision of affordable, appropriate housing options for Calgarians as one of four major residential development goals of The City of Calgary in terms of access to housing, development related costs and residential intensification and innovation.

The Calgary Transportation Plan (The Go Plan) 1995 & The Sustainable Suburbs Study 1995 – Both documents encourage a range and diversity of housing options and a minimum density all communities must achieve.

#### Land Use Bylaw 2P80

As required by the Municipal Government Act, Part 17.

#### Summary of Key Housing Policies

**CSP97-38 Metropolitan Calgary Foundation** - As set out by Ministerial Order, in accordance with the management body regulation of the Alberta Housing Act, Metropolitan Calgary Foundation (MCF), in their five year business plan, has exercised their requisitioning authority and requested an annual contribution of \$1.6 million from The City of Calgary. It is understood in their business plan that they will move toward a model of self -sufficiency wherein no further funding from The City will be requested. (Subsequent requisitions have been made by MCF and honored by the City under the terms of requisition).

**CPS98-39 Corporate Strategies to Support the Provision of Low Income Rental Housing** - To develop long term strategies for affordable rental and special needs accommodation. To develop municipal policies and incentives to support the provision of low income rental accommodation. To examine opportunities that might be available through the land use planning and regulatory system to develop a wider range of private and public sector affordable housing.

**CPS98-73 Status Report on Actions to Address the Housing Crisis** - In 1998 The City committed to developing a corporate response to the Community Action Plan. In so doing, Council formed the Corporate Steering Committee to oversee three project teams within a four pronged strategy to examine housing supply, the development of an umbrella system, support of the aboriginal community and a community awareness/public education plan.

**CP99-39 Status Report on the Response to Affordable Housing** - This report identified the need to examine a broad range of affordable housing issues in addition to the needs of the homeless. This report directed that Administration bring forward to Council, through the Calgary Planning Commission, a report on opportunities that might be available through the land use planning and regulatory system, to develop a wider range of private and public sector affordable housing.

**FB99-62 Terms of Reference for the Corporate Housing Capital Reserve** - Established to encourage and support development of initiatives that enhance or increase the supply of affordable rental and social/special needs housing. The Reserve supports the development of affordable and social/special needs housing infrastructure as a specific initiative and not from surpluses/shortfalls within other programs. The Reserve will be funded in a number of ways including through the budgeted savings resulting from the cancellation of the municipal subsidy agreement with the Province.

# **CPS2000-47** Status Report on Homelessness and Affordable Housing Initiatives

• Attachment 1: Principles for Partnerships/Joint Ventures in Affordable Housing (CPS99-29)

In the pursuit of public/private/non-profit partnerships/joint ventures in the development of affordable and special needs housing a range of development alternatives may be considered including:

- Establishing a shared equity arrangement with a public, private or non-profit entity to construct and operate the project;
- Contributing civic assets to leverage other resources including land, buildings, long-term leases or financial support;
- A number of City owned sites within The City's inventory will be identified and set aside for future proposals for affordable housing;
- Land and/or improvements may be donated at no charge, or provided at less than market value;
- Projects should be able to offer rents at low end market or subsidized rates and should also address social supports necessary to create and maintain affordable and special needs housing;
- The City's risk will be minimized;

• Attachment 2: Terms of Reference Affordable Housing Team of Council

Terms of Reference for the Affordable Housing Team of Council is:

- To advocate for The City's interests in the intergovernmental arena;
  - To assume a leadership role both at Council and in the community;
  - To advocate and support the development of innovative public private partnerships and joint ventures with the Administration;
  - provide guidance regarding the development of affordable housing policy framework and strategies; and
  - To review potential City owned sites and locations for proposed developments of affordable, social and special needs housing.

#### LA2000-206 CHPL Management of the Corporate Properties

**Residential Portfolio** - Identifies that 20% of the net eligible revenue be transferred annually to the Corporate Housing Capital Reserve.

CHC2001-03 Calgary Housing Company Macro Organizational Structure – In 2001 January 22 Council approved two major proposals concerning the delivery of social housing in Calgary;

- 1) The development of a new model for the delivery of social housing in Calgary and
- 2) The consolidation of Calhome Properties Limited and the Calgary Housing Authority.

The amalgamation of the two social housing operating agencies is only an extension of the much larger role of planning and determining the needs for social housing in Calgary.

**CHC2001-43 Interim Social Housing Agreement** – In 2001 November 23 Council approved the interim Operating agreement with the Province of Alberta for the management and operation of the Social Housing Portfolio in Calgary. Attachment 1 of CHC2001-43 includes the Ministerial Order.

**CPS2001-58 Tabled/Referred List – Status Update** – 2001 September Council passed a motion that the Affordable Housing Team prepare an "annual" item to the SPC on Community and Protective Services.

#### PFC2016-0512 ATTACHMENT 3

LA2001-115 Policy for Disposing of Interest in Land for non-profit Organizations – The Capital Housing Reserve was identified as a way to contribute to affordable or social housing by offsetting a not-for-profit organizations operating deficit caused by having to pay market rates for the purchase or lease of land. A clear and transparent corporate housing policy was requested due to the changing social and affordable housing environment.

#### APPENDIX 5 CITY OF CALGARY, AFFORDABLE HOUSING ORGANIZATION, ROLES AND RESPONSIBILITIES

#### THE PURPOSE OF THE AFFORDABLE HOUSING TEAM OF COUNCIL

The role of Council's Affordable Housing Team, confirmed by Resolution of Council CPS2000-47 Terms of Reference for Affordable Housing Team of Council is:

- Advocate for the City's interests in the intergovernmental arena for emergency, transitional and affordable housing projects;
- Assume a leadership role to support the development of affordable, social and special needs housing initiatives;
- Advocate innovative public/private partnerships;
- Provide input in the development of an affordable housing framework; and
- Preview City owned sites and locations for proposed affordable, social and special needs housing developments.

**COMPOSITION OF THE AFFORDABLE HOUSING TEAM OF COUNCIL** The Team is comprised of the Mayor and six aldermen and supported administratively by the Affordable Housing Steering Committee.

# THE PURPOSE OF THE CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING

As per the terms of CPS2000-47Council formed the Corporate Steering Committee on Affordable Housing to develop a Corporate response to the Community Action Plan. In practice the Steering Committee supports the Affordable Housing Team of Council, provides a co-ordination function for Corporate housing initiatives amongst relevant business units and identifies public/private/non-profit partnership opportunities.

# COMPOSITION OF THE CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING

#### Core Participants

Executive Officer, Community Vitality and Protection General Manager, Corporate Properties Manager, Residential Planning and Development, Corporate Properties Affordable Housing Coordinator, Corporate Properties General Manager, Calgary Housing Company (Corporate Properties) General Manager, Community Strategies Social Research Planner (Homeless Coordinator), Community Strategies General Manager or Representative, Planning and Transportation Policy Planner, Planning and Transportation Policy

#### Special Advisors

General Manager, Development and Building Approvals General Manager, Community and Neighbourhood Services Corporate Consultant, Intergovernmental Affairs Manager, Strategic Initiatives, Corporate Strategy and Economics Communications Consultant, Customer Service and Communications Social Integration Manager, Calgary Housing Company Manager, Policy and Planning, Community Strategies Project Coordinator, Corporate Properties Manager, Finance and Asset Management, Corporate Properties Issue Strategist, Aboriginal/Seniors/Youth, Community Strategies Manager, Finance Tax Services Community Relations Advisor, Office of the Mayor

Executive Assistant, Executive Officer of CVP

## **RESPONSIBILITIES OF THE STEERING COMMITTEE**

- To co-ordinate Corporate housing initiatives amongst relevant business units.
- To communicate Corporate housing policies and issues to affected business units
- To communicate relevant Corporate initiatives to affected stakeholders
- To make recommendations to the Affordable Housing Team of Council and/or Council and its committees
- To respond to direction from the Affordable Housing Team of Council
- To respond to Council's agenda
- To review emerging issues and the implications for Corporate policy and expenditures



### **REPORTING STRUCTURES**

The Steering Committee will report regularly to the Affordable Housing Team of Council, annually to the Standing Policy Committee of Community and Protective Services and as needed to Committees of Council and/or City Council.

#### **STEERING COMMITTEE OPERATIONS**

- Chair of the Steering Committee, Executive Officer Community Vitality and Protection
- Administrative Support from Homeless Coordinator/Affordable Housing Coordinator will include:
  - Identifying items to be brought forward to the Steering Committee and the Affordable Housing Team of Council;
  - Preparation of agendas and organization of meetings;
  - Briefing of staff and/or presenters; and
  - Recording and distribution of minutes.
- The Steering Committee and the Affordable Housing Team of Council will meet monthly
- The Steering Committee will report annually, through a Status Report on Homelessness and Affordable Housing to SPC on CPS as per CPS2001-58

## **CITY OF CALGARY AFFORDABLE HOUSING OGANIZATIONAL CHART**

#### **Mayor and Council**

#### ATTACHMENT 3

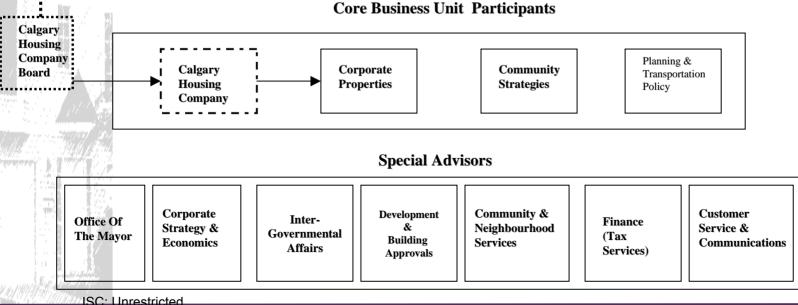
#### AFFORDABLE HOUSING TEAM OF COUNCIL

•Mandate:Advocate at the intergovernmental level. Support the development of affordable housing initiatives at Council and in the community. Provide guidance in developing affordable housing policies and strategies. Review City-owned sites for proposed developments of affordable housing.

E. O. CVP

#### AFFORDABLE HOUSING STEERING COMMITTEE

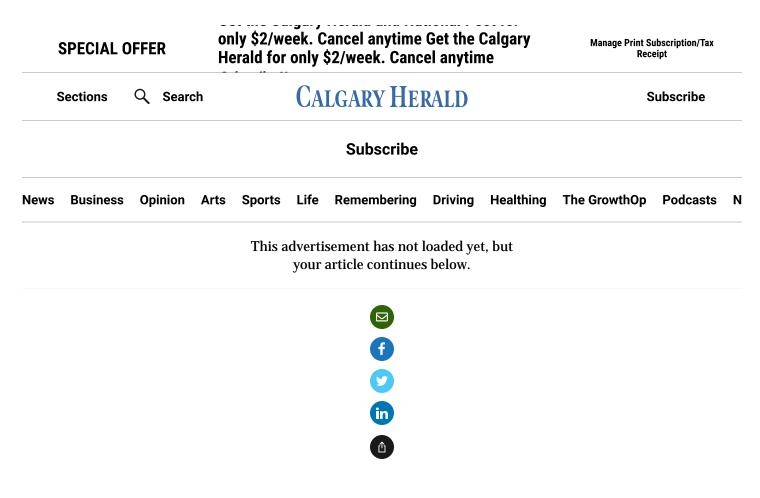
Mandate: To support the Affordable Housing Team of Council. To plan and implement actions to address affordable housing needs, involve relevant City departments and identify partnerships with the private and community sectors and other levels of government.



PFC2016-0512

APPENDIX 6 CITY OF CALGARY HOMELESSNESS & AFFORDABLE HOUSING MILESTONES 1997125023								
	1997	1998	1999	2000	<b>2001</b>	2002		
CITY POLICIES	CPS97-38 City agrees to fund Metropolita	<u>CPS98-39</u> CORPORATE STRATEGIES TO SUPPORT THE PROVISION OF LOW INCOME RENTAL HOUSING	<u>CPS99-39</u> PRINCIPLES FOR PARTNERSHIP/JOINT VENTURES IN AFFORDABLE & SPECIAL NEEDS HOUSING		LA2001-115 POLICY FOR DISPOSING OF INTEREST IN LAND FOR NON-PROFIT ORGANISATIONS	Alderman elected President of Federation of Calgary Municipalities (FCM)		
CLAUSES	n Calgary Foundation (MCF) \$1.6M for five years with understandi ng that no further requisition to be made past 2001	CPS98-45 RESPONSE TO COMMUNITY ACTION PLAN: REDUCING HOMELESSNESS IN CALGARY C98-63 INTERIM EMERGENCY SHELTER LOCATIONS	<u>C99-73</u> Terms of Reference for the AFFORDABLE HOUSING TEAM OF COUNCIL – Chaired by Mayor and comprised of five Aldermen <u>FB99-62</u> – CORPORATE HOUSING CAPITAL RESERIVE created. Funded by redirected monies resulting from the		CHC2001 CALGARY HOUSING COMPANY (CHC) MACRO-ORGANIZATIONAL STRUCTURE merger between Calhomes & Calgary Housing Authority results in Municipality taking leading role in administering non-market (social) housing with	Proposed CORPORATE AFFORDABLE HOUSING STRATEGY City approves MCF requistion of \$1.6M for 2002-2003 in compliance with The		
		CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING forms. Chair is Director of Community & Social Dev't BIENNIAL HOMELESS	cancelled municipal subsidy agreement for Provincially owned public housing. *CORPORATE STEERING CMTTEE now chaired by <u>Commissioner</u> of Community Services	BIENNIAL HOMELESS COUNT (1,296)	~7,500 units and an asset base of ~\$500M.	ALBERTA HOUSING ACT BIENNIAL HOMELESS COUNT (1,737)		
	950 1927 19	COUNT (998) Report: MEETING THE CRITICAL NEED FOR AFFORDABLE HOUSING	City plays leading role in FCM National Housing Policy Options Team					
CITY INITIATIVES (City & Community Partners)		CFB B-4 LODGE – 60 units of transitional housing	<ul> <li>SUNALTA TEMPORARY SHELTER (150 mats)</li> <li>DISCOVERY HOUSE (15 Units of 2<sup>nd</sup> stage shelter)</li> <li>FOREST LAWN (29 units)</li> <li>RADDISSON (2 units family)</li> <li>1112 7<sup>th</sup> Avenue (46 Units singles)</li> <li>YORK HOTEL (SRO)</li> </ul>	<ul> <li>KENSINGTON SUB- STATION TEMPORARY SHLETER (150 mats)</li> <li>JOHN ROBSON HOUSING (Days of Caring) 10 units of family housing</li> </ul>	<ul> <li>CALGARY DROP IN CENTRE (460 units)</li> <li>SALVATION ARMY CENTRE OF HOPE (260 units)</li> </ul>	<ul> <li>CFB LINCOLN PART (65 family units)</li> <li>HORIZON HOUSING – (60 units special needs)</li> </ul>		
	9 - 1 10 10 10		THE HOUSING REGISTRY – funded by City operated by Calgary Homeless Foundation SECONDARY SUITE PILOT PROJECT determined unfeasible.			<ul> <li>OGDEN/BOWEN STATION (127 units of 1 &amp; 2 bdrm affordable)</li> </ul>		
	CALGARY HOMELESS STUDY	COMMUNITY ACTION PLAN presented to Council. Invites Government to take action to reduce homelessness CALGARY HOMELESS FOUNDATION (CHF) forms		SUPPORTING COMMUNITY PARTNERSHIP INITIATIVES (SCPI). Fed Gov't allocates 3 year \$753M national homelessness initiatives. Prov. provides \$1M annually. Monies adminstered by HRDC through the CHF	FRAMEWORK FOR A BILATERAL AGREEMENT ON AFFORDABLE HOUSING - Feds commit \$680M over four years for affordable housing (Alberta not yet signed)	THREE YEAR PLAN – A PATH OUT OF HOMELESSNESS UPDATE OF CALGARY HOMELESS STUDY		

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**Local News** 

# Calgary's new housing affordability strategy falls flat, say councillors

Trevor Howell 
• Calgary Herald Nov 30, 2015 
• November 30, 2015 
• 4 minute read 
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FILE - In this Sept. 24, 2007 file photo, a "for rent" sign is posted outside a home in Denver. Real estate data firm Zillow reports on U.S. home rental prices in January 2015 on Friday, Feb. 20, 2015. PHOTO BY DAVID ZALUBOWSKI /AP

Councillors say the city's new affordable housing strategy -18 months in the making and currently residing in bureaucratic limbo - falls short of expectations and veers wildly off the rails.

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A draft of the Community Housing Affordability Collective (CHAC) report was briefly mentioned at last month's Calgary Housing Company meeting but quickly sent back to city administration, where it currently resides, for further work.

"We asked for a strategy on how we can deliver more affordable housing in Calgary, and this report is not that," said Coun. Brian Pincott, chair of the Calgary Housing Company, which manages roughly 9,500 affordable housing units across the city.

"(It's) basically saying, 'We need to work together, break down the silos, and talk for another year, year-and-a-half, and then come up with some strategy items," Pincott said.

"This ... is where we were a year-and-a-half ago as opposed to where we are now or should be starting now."

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The 46-page CHAC report says facilitators will turn priorities, created by a steering committee, into actionable projects and bring "Calgary-based solutions with blueprints for action to the collective and providing support and integration as required."

The report suggests advocating member organizations — including homeless and housing agencies as well as home builders and governments --to endorse the collective and agree to "work together differently for at least the next two years."

Members who join the collective can expect to be "engaged and informed ... every six months," provided access to data and reports, and be supported on initiatives that align with CHAC priorities.

In an email, Jen Arntfield, senior project manager for affordable housing, said the city worked collaboratively with community stakeholders from across the housing spectrum to develop this report.

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"By working together, we can more effectively address Calgary's affordable housing challenges," Arntfield said. "We are excited about this collective approach and look forward to working with the housing community on the next steps to produce better results for Calgarians."

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But several councillors say administration failed to follow its direction, set two years ago, when the city's priorities and finance committee unanimously approved proceeding with a new affordable housing strategy.

"I'm pleased that a variety of agencies got together and found a way to work together and share information. That's critical. But that's not what council asked for," said Coun. Druh Farrell.

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Farrell says the report failed to examine measures like inclusionary zoning, which mandates a portion of any new development be set aside for affordable housing, or a no net loss policy mandating the replacement or addition of any rental housing lost to condominium conversions or demolition.

The University of Calgary published a paper in 2011 noting the city lost 7,500 apartment units to condo conversions from 2001 to 2009, when the city's population was exploding.

"We have relied on administration to fulfil the direction and they did not do that," she said. "We need to bring them as a set of tools to council with targets so that we start seeing units."

Councillors acknowledged two years ago that previous efforts had failed to increase the supply of affordable homes for low-income earners – largely due to governments, social service agencies, and private developers working independently.

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Kevin McNichol, vice-president of strategy for the Calgary Homeless Foundation, said he understands the frustration of some councillors who expected concrete housing solutions for City Hall to pursue.

"The frustration has been one of a misunderstanding or miscommunication that led to a misalignment of what was intended to be produced," said McNichol.

But councillors should not diminish the collective's success in forging relationships between groups that have never worked together or been suspicious of each other.

"It's huge. It's very, very necessary for us to have that collective conversation," he said. "There's

### mistrust, there's misunderstanding and there, frankly, just haven't been relationships that existed."

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Coun. Evan Woolley, a member of the Calgary Housing Company, said the report is light on tangible actions and deliverables.

"There were many people expected that it would have been more robust," said the Ward 8 councillor.

Many of those people would be Calgarians.

The city's 2015 Citizen Satisfaction Survey, released last week, found 64 per cent of Calgarians think the city needs to invest more in affordable housing, behind public transit.

That poll also found Calgarians satisfaction level (69 per cent) with affordable housing ranked near the bottom of the cities 34 services and programs and services.

"We fundamentally know that housing people and investments in affordable housing, from social to near market, reduces the impacts that are much more costly, such as homelessness and the impacts on our social services," said Woolley.

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Meanwhile, the waiting list for subsidized housing through CHC stood at 3,395 according to its 2014 annual report. Further, nearly two-thirds of its rapidly aging housing units are at risk of closing because of skyrocketing repair costs and shrinking federal and provincial dollars.

"Our homeless numbers are going up, our waiting list for CHC is going up, our economy is leading to increased pressure on people looking for affordable housing. Rents are not really mitigating in the market," said Pincott.

"That's why we need to do something right now and not talk about it for another year and a half to come up with ideas on what we're going to do."

### thowell@calgaryherald.com

### twitter.com/TSHowell

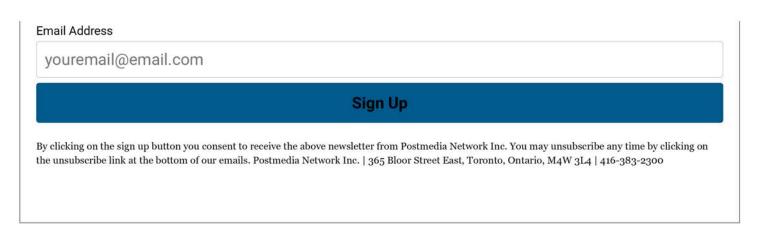


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Attachment 4 PFC2017- 0234



## Leadership Strategic Plan

Progress report

For 2016

## The story behind the plan

In 2014, we took the pulse of citizens and City Council to determine where our efforts as a local government should be focused. City Council said they expect us to provide services in a coordinated and integrated way; to collaborate and work together as a team; deliver services with a citizen and customer-focused approach; provide a sustainable financial plan; and instill confidence and trust in all that we do. Citizens told us they want us to be mindful of spending; show value in the services we offer; invest in infrastructure; be transparent and accountable; and ask for their opinions before making decisions that affect the future of our city.

Citizens also want quality customer service through easily accessible channels. They expect our behaviours and our values to align with those of the community we live in, and hold us accountable to meet those expectations on a daily basis. They want us to help out when our neighbours, locally, nationally and internationally are in need. They also expect us to monitor and respond at a moment's notice. These are the expectations of a modern municipal government.

The Leadership Strategic Plan (LSP) is to intentionally manage a well run city and to close the gap in expectations. It guides us toward becoming a modern municipal government through a change in our culture. The LSP is how we align the hopes, dreams and aspirations of the community and the direction we receive from Council.

We present our collective progress on pages 5 to 9 of this report for each of the focus areas. It is organized as follows:

1. High level recent accomplishments in 2016.



- 2. Headline performance measures to show how we are doing. Where available, baseline information for the measures show history (represented by a solid grey line) and forecast (indicated by a dotted black line). Anticipated changes are represented by a solid black arrow, to depict where we can "turn the curve" on our performance.
- 3. The story behind the numbers describes the conditions, causes and forces at work that helps explain the current and expected performance.
- 4. What we propose to do highlights initiatives planned or currently underway to advance success in the focus area.

Ongoing performance accountability is essential to the success of the LSP. A sustainment strategy will be developed to integrate these initiatives in the work we do, and to continue to measure and report on our performance.

## Leadership Strategic Plan: Contract with Council

Approved by Council September 15, 2014 (C2014-0703)

#### 1. Establish a cooperative and meaningful relationship with Council (page 5)

- Build a shared strategic agenda focused on Council priorities, through the City's Action Plan
- · Focus on results by establishing timely and meaningful reporting of accomplishments
- Develop a corporate calendar aligned to the term of Council, and a new strategic agenda management process
- Improve Council/Administration communications

#### 2. Cohesive leadership culture and collaborative workforce (page 6)

- Engage and focus administrative leadership on the shared strategic agenda (Action Plan)
- Reinforce a leadership culture that champions a respectful workplace and a progressive public service organization
- Create more opportunities for leadership development and recognition
- Maintain a supportive workplace, and promote an engaged workplace culture founded on:
  - our future for The City as a great place to work
  - o a mission based on a well-defined public service mandate
  - o the values of responsible and accountable public service
  - o good government and sound management practices, including reducing duplication and eliminating redundancies
  - a progressive partnership with all Unions

#### 3. Better serve our citizens, communities, and customers (page 7)

- Implement a performance management system including:
  - performance measurement
  - zero-based review and improvement
  - o service based business planning and budgeting
  - o integrated risk management
  - Individual performance evaluation
- · Provide a comprehensive strategy for citizen engagement and customer service delivery , including:
  - o a philosophy of trust, communication, and participation
  - o an overall 'citizen first' orientation for municipal public services to meet citizen needs
  - o establish a 'One City' senior management mind set

#### 4. Focus immediate and collective attention on planning and building a great city (page 8)

- Coordinate a corporate approach to strategic planning and investment
- Integrate all planning and development activities, including
  - o all City master plans with a comprehensive Growth Management philosophy,
  - o alignment of municipal capital investment with strategic infrastructure requirements, in particular transportation and utilities
- · Work with all partners to build trust, and together address future growth related investment matters

#### 5. Strengthen the Corporation's financial position (page 9)

- Update and implement The City's strategic financial plan that addresses immediate financial pressures, and meets longer term financial needs
- Create an infrastructure investment strategy to fund essential infrastructure and close the current infrastructure gap, emphasizing return on municipal investment
- Secure provincial commitment through City Charter negotiations and MGA review
- Generate greater investment capital for infrastructure financing, and realign investment to current priorities
- Rationalize City holdings by divesting of land
- Redirect capital to align with The City's priorities

## Roadmap

#### **Stage One: Organizational Stability**

- Step 1: Articulate the Leadership Vision
- Step 2: Concentrate on Priorities
- Step 3: Establish Goals
- Step 4: Set Specific Objectives, Measures and Targets

#### **Stage Two: Organizational Effectiveness and Economy**

- Step 5: Align with Strategic Direction
- Step 6: Clarify Accountability
- Step 7: Enhance Organizational Development
- Step 8: Enable Service Integration
- Step 9: Build Organizational Flexibility
- Step 10: Focus on Customer Needs and Citizen Engagement
- Step 11: Balance Scope and Scale of Departments

#### **Stage 3: Organizational Efficiency**

- Step 12: Address Structural Efficiency
- Step 13: Strive for Cost Efficiency

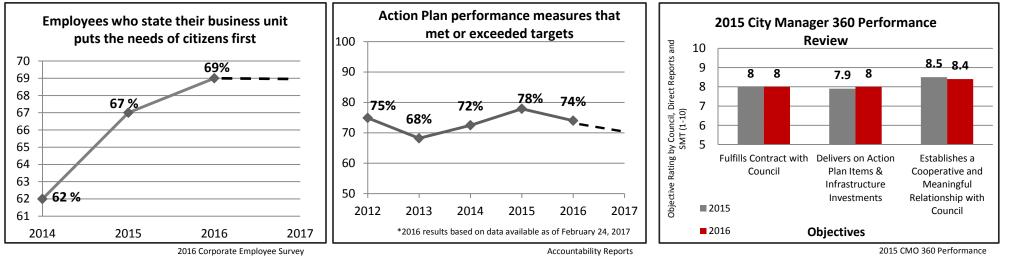
## 1. Establish a cooperative and meaningful relationship with Council

This area focuses on Administration's relationship with Council. It is imperative that a meaningful relationship is maintained to deliver on Council's direction and maintain quality of life for Calgarians.

#### **Recent accomplishments**

- Developed and distributed 64 editions of Council and committee News in Brief, a communications tool used to provide a summary of highlights from Council and committee meetings.
- Improved processes to identify strategic topics and provide information for strategic Council meetings based on Council's feedback.
- Refined the format and structure of Accountability Reports to reflect Council's feedback.
- Completed a review of the 2013 Council orientation and on-boarding program. A team has been assembled to begin work on a Council orientation program for 2017.
- Established the Corporate Calendar Pilot Project to help create cross-departmental awareness and identify opportunities for collaboration.
- Revised existing and developed new policies, and posted them to the Council Policy Library.

#### How we are doing?



#### The story behind the numbers

Employees are delivering on Council's direction as outlined in the 2015-2018 Action Plan. Increasingly, employees believe their business unit is putting the needs of citizens first, based on their responses in the Corporate Employee Survey (CES). However, the number of Action Plan performance measures that met or exceeded targets in 2016 has dipped slightly compared to 2015. Under current economic conditions this trend is not expected to improve and may decline further. Note: it is not expected that 100 per cent of performance targets will be met in any year, as they are designed as stretch targets.

A 360 degree feedback review is conducted for the City Manager on an annual basis. This review includes an assessment of the City Manager's core objectives, including the ability to fulfill the contract with Council, deliver on Action Plan and infrastructure investments, and establish a cooperative and meaningful relationship with Council. In 2015 and 2016, the City Manager scored high in all three areas.

#### What we propose to do

- Provide Council with the 2016 year-end accountability report in Q1 2017 with comprehensive reporting on all performance measures.
- Develop a tool to measure Administration's relationship with Council (e.g. survey).
- Evolve the Corporate Calendar Pilot Project to create greater awareness of corporate activities and ensure activities are appropriately timed.
- Continue to refine the process behind strategic Council meetings to ensure topics are timely and relevant for members of Council.

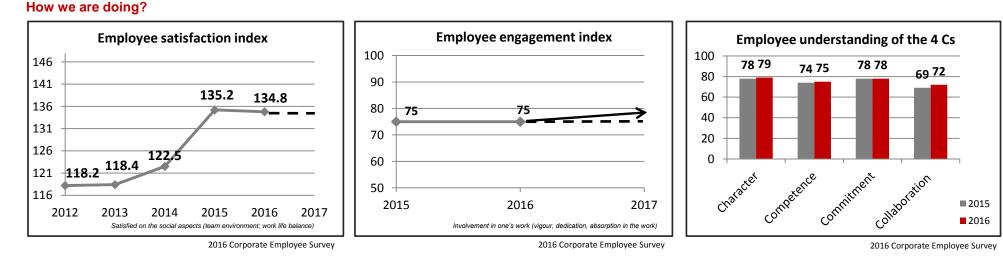
## 2. Cohesive leadership culture and collaborative workforce

This area focuses on reinforcing a leadership culture that champions a respectful and engaged workplace founded on a progressive public service organization.

#### **Recent accomplishments**

- Collaborated as an organization on the Budget Savings Account (BSA).
- Presented mid-cycle adjustments by Council priority focussing decisions on results achieved, rather than on organizational structure.
- Incorporated Results Based Accountability (RBA) methodology to measure indicators of culture, performance, and leadership/employee satisfaction and engagement to drive business results.
- Corporate Employee Survey now includes two additional indices: inclusion and mental health which together provide robust measurements on the employee experience (in addition to the existing indices of safety climate, engagement and satisfaction).

- Developed strategies to manage the principal corporate risks.
- Developed, tested and measured a coaching approach to quality conversations to enhance collaboration.
- Supported business unit realignment and leadership efforts with change specialists' expertise and coaching.
- Delivered inclusion workshops to improve intercultural competencies, unconscious bias, bridging cultures, respectful workplace and human rights.



#### The story behind the numbers

Employee satisfaction jumped 12 points in 2015 and remained stable in 2016. The change from 2013 to-date coincides with the flood, a new City Manager, focused attention on leadership development, implementation of The City's defined culture and behaviours and the strategic alignment of administration resources. In addition, the clarity of direction provided by the City Manager's Roadmap and the LSP may be factors that drive employee satisfaction results.

Team culture and leadership impact are two direct measures of employee engagement and satisfaction. These measures demonstrate our employees' perception of leadership capability and overall engagement/commitment. They also demonstrate that we are making progress and will require further attention to impact leadership cohesiveness and overall collaboration to improve the indices. This is demonstrated by our high scores of the 4 Cs framework.

#### What we propose to do

- Continue to use the RBA approach to measure progress on culture and evaluate cohesive leadership and collaborative workforce.
- Explore correlation between citizen and employee satisfaction and timing of the surveys.
- Continue to focus on leadership development in the areas of strategic alignment and intentional management.
- Implement redesigned programs such as Code of Conduct, recruitment, recognition, inclusion efforts, and Mental Health Strategy.
- Continue with skill development in the areas that support an inclusive workforce.

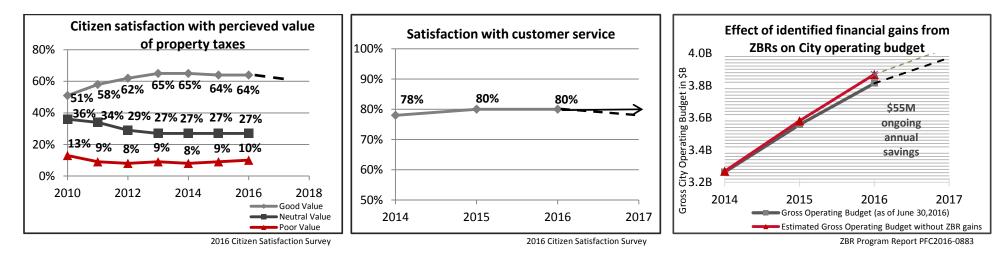
## 3. Better serve our citizens, communities, and customers

This focus area includes implementation of a performance management system and a comprehensive strategy for customer service delivery and citizen engagement.

#### **Recent accomplishments**

- Launched the Performance Management System service review and improvement, service plans and budgets, performance measurement and accountability, integrated risk management, and individual performance development.
- Enhanced risk management tools and processes to improve risk identification, assessment and management and to support an organization-wide perspective on risk.
- Completed seven ZBRs with three more underway and another seven scheduled. In addition to identifying ongoing annual efficiency gains of approximately \$55 million, ZBRs have increased customer service and improved performance measurement to support ongoing service delivery and improvement.
- Received Council's unanimous approval for mid-cycle adjustments, reduced 2017 tax rate from 4.7% to 1.5%, and reduced the planned increase in user fees and utility rates without a significant reduction in services.

- Used funding from the Fiscal Stability Reserve (FSR) to invest in emerging needs and absorb lower corporate revenues while providing a one-time rebate in 2017, effectively bringing the tax rate to 0 per cent for 2017.
- Reported service performance through the external-facing citizen dashboard and through twice yearly accountability reports to Council.
- Designed the Service Delivery Model for communications in accordance with the One City, One Voice mandate, ensuring that key value messages are presented in a unified and strategic manner.
- Received direction during a strategic session with Council to realign the Engage! Policy and Framework to improve outcomes.
- Completed three stages of Service Requests (SRs) in 311 to provide request tracking to citizens. Exceeded targets for SRs processed through the 311 app and website.



#### The story behind the numbers

The five elements of the performance management system, along with tools for customer segmentation and journey mapping, have brought an increased discipline to the way we understand customer needs, manage and deliver services, continually improve efficiency and results, and provide value for investments in service levels.

Despite the economic downturn and increased pressure on citizens' ability to pay, citizen perceptions of value for tax dollars and customer service have remained relatively high. The ZBR program, along with other initiatives, has visibly increased the efficiency, effectiveness and customer-orientation of City services. The challenge will be to maintain service results in the face of a continued economic downturn and financial restraint, and as the ZBR focus turns from large, customer-facing business units to smaller, internal services.

#### What we propose to do

- Develop and implement sustained behavioural change and an ongoing focus on customer experience through tactical frontline training.
- Leverage our existing data in new ways to provide customer insights to deliver a consistent experience regardless of service or channel.
- Complete the design of service-based plans and budgets, incorporating service levels and value, risk and results based accountability.
- Enhance the information in the risk section of Council reports.
- Modify the Engage! Policy and Framework to align with Council's direction and expectations.
- Find efficiencies in upcoming ZBRs by looking across business unit and departmental boundaries. Exact amount of efficiencies is to be determined as program changes are just now being implemented.

#### How are we doing?

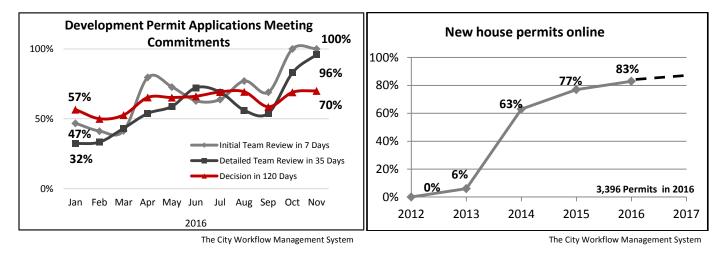
## 4. Focus immediate and collective attention on planning and building a great city

This area focuses on working together across the corporation to integrate our planning and development activities / investment to align with the Municipal Development Plan (MDP) and the Calgary Transportation Plan (CTP) with the goal of building trust with all partners.

#### **Recent accomplishments**

- Created a new business plan for Planning & Development with a clear mission: to plan and facilitate building a great Calgary that advances the MDP/CTP vision, ensures development is realized and buildings are safe.
- Developing both the Established Areas and Centre City Guidebooks to provide more clarity on how MDP direction should be applied in these areas.
- Created a centralized business unit Calgary Approvals Coordination, responsible for oversight and support of the approvals process. This has increased efficiency by reducing duplication and centralizing accountability.
- Approved the first Building Maintenance Bylaw in Alberta to address public safety of existing building facades over five stories and adjacent to public property.
- How are we doing?

- Initiated a shift from a process-centered approach to one of a customer and citizencentered approach through comprehensive employee training.
- Worked collaboratively with major customer groups on a joint process improvement work plan that includes 13 specific areas of focus.
- Improved the consistency in meeting Council commitments regardless of file type.
- Processed 87 per cent (down 1 per cent from 2015) of 46,186 trade permits online and 83 per cent (up 6 per cent from 2015) of 3,396 new homes permits online in 2016, saving customers time and money.



#### The story behind the numbers

Having a clear direction focused on the three key results for the approvals process is leading to a renewed citizen and customer experience for the planning and building of a great city.

A more cross-departmental approach is being taken with a corporate approvals team that is shifting their efforts to be solutions-oriented. There has been increased support from senior leadership on training and staff development to ensure that employees involved in development are better prepared to work together with citizens and customers to advance the Municipal Development Plan policy objectives while realizing the development of safe buildings.

#### What we propose to do

- Align policy and department tools to better support achieving the results in the Municipal Development Plan.
- Report on our progress in 2017 toward the Municipal Development Plan and Calgary Transportation Plan core indicators.
- Enhance file tracking and support for files that go to Calgary Planning Commission for decision.
- Manage files proactively on complex projects.
- Deliver the 13 areas of focus in the process improvement work plan.
- Increase employee support through training and development.
- Work to migrate more customers to online services.

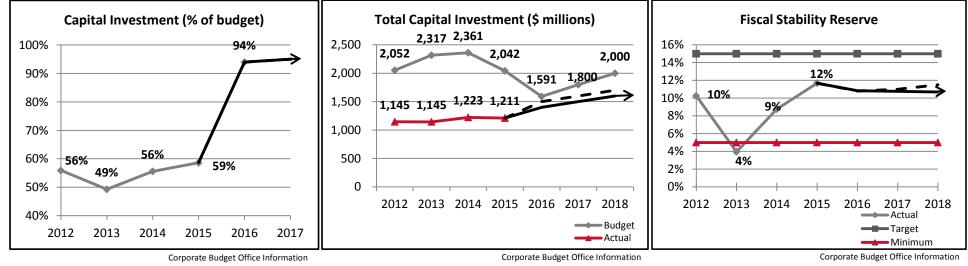
## 5. Strengthen the Corporation's financial position

This area focuses on addressing immediate financial pressures and long-term financial needs, creating an infrastructure investment strategy that identifies City priorities to fund essential infrastructure and close the infrastructure gap, and secure provincial funding commitments through the City Charter negotiations and MGA review.

#### **Recent accomplishments**

- Received unanimous Council approval on the 2015-2018 Action Plan mid-cycle adjustments, reducing the tax rate and providing targeted initiatives to respond to areas of greatest need.
- Continued negotiating a new City Charter fiscal framework with the Province.
- Recast the 2016 capital budget to better estimate capital investment cash flows and project delivery.
- Updated the budget reporting policy to allow for more efficient management of capital investments.

- Effectively managed the Fiscal Stability Reserve to help maintain service levels due to the current downturn in the economy.
- Identified funding for new or currently unfunded capital projects that aligns with the Councilapproved Capital Investment Plan.
- Received the Government Financial Officers Association (GFOA) award for reporting excellence for our 2015 annual financial report.
- Enhanced capital project delivery capacity and increased the capital investment rate by accelerating Capital for Economic Resiliency (ACER) program initiatives.
- Maintained AA+ credit rating.



#### The story behind the numbers

Action Plan 2015-2018 was approved during a time of economic prosperity, however shortly after it was approved, in November 2014, the local economy shifted downward. Through prudent financial management, a healthy fiscal stability reserve balance has allowed The City to lower property tax rates and maintain service levels to citizens while maintaining an AA+ credit rating.

Through Infrastructure Calgary, The City has been working to address the needs of Calgarians by increasing the quality and velocity of capital investment through its Capital Infrastructure Investment Strategy. The newly approved Capital Investment Plan reflects a shifted strategic approach to investment and value, including leveraging from the private sector and other levels of government in an effort to invest in capital to create jobs and deliver value to Calgarians. Although the balance in the FSR is forecasted to decline, The City intends to manage the reserve in order to turn the curve back to the 2015 levels. This will ensure that it is available when it is needed again.

#### What we propose to do

- Continue to identify funding that can be used for new or currently unfunded projects that align with the Council approved Capital Investment Plan.
- Continue to find efficiencies while increasing the investment rate of the approved capital budget.
- Recast the 2017 and 2018 capital budgets to better estimate capital investment cash flows.
- Reposition capital projects to align with and realize the Capital Investment Plan.
- Maintain and enhance external partnerships to leverage capital investment.
- Continue negotiations with the Province on the City Charter, with approval in 2017.
- Continue to use prudent financial practices to maintain a strong liquidity and financial position.

#### How are we doing?

## **Progress Summary**

Administration has made significant advancements toward improving the Leadership Strategic Plan's five focus areas. This report has provided information on the accomplishments and progress that has been made to-date and identified areas where more work will happen over 2017.

Overall, work on the LSP has contributed to an improved focus on delivering value for citizens and strengthening The City's leadership culture. This focus has resulted in continued high satisfaction rates amongst Calgarians and strong engagement scores with employees, along with several other notable accomplishments.

AA+

Standard & Poors (S&P) reaffirmed Calgary's AA+ credit rating. The rating is one of the best among Canadian municipalities. (S&P, 2016)

## \$55 million

in ongoing annual savings through The City's Zero-Based-Review (ZBR) program (2013-2016) contributes to keeping taxes and fees lower, improving our customer service and maximizing our service value. (ZBR Program Report, 2016) of Calgarians are satisfied with the level and quality of City programs and services.

(Citizen Satisfaction Survey, 2016)

87%

score in our safety audit (Corporate-wide safety audit score (COR), 2016)

80%

of Calgarians are satisfied with the overall level and quality of customer service at The City. (Citizen Satisfaction Survey, 2016)

## of Calgarians agree that City employees are courteous, helpful and knowledgeable.

(Citizen Satisfaction Survey, 2016)

94%

75%

employee work engagement, driven by culture, remains high and impacts operational performance and customer service. (Corporate Employee Survey, 2016)

79%

00 /0

## T'm Speaking Out:' Calgary Firefighters Allege Decades of Racism

Accusations stretching back 25 years have spurred city officials to acknowledge racism within the department and pledge to address it.



Published Feb. 11, 2021 Updated Feb. 12, 2021

When Chris Coy became Calgary's first Black firefighter 25 years ago, his heroic vision of the profession was almost immediately upended.

First, he said, during training he was hazed more than his colleagues, strapped to a stretcher against his will and repeatedly doused with a fire hose. Then there were the co-workers who ostracized him at lunch. Throughout his career, he said, fellow firefighters used a racial slur directed at Black people.

For years, Mr. Coy said he suffered in silence as he feared speaking out would mean dismissal, or, worse, other firefighters not shielding him from danger in the field.

But since retiring in December, Mr. Coy has begun speaking publicly about what he said was decades of racially motived physical and verbal abuse, joining a group of current and former firefighters who have been voicing similar grievances. The city's mayor and fire chief have acknowledged the racism within the department and pledged to address it.



The retired Calgary Fire Captain Cris Coy, photographed over an internet connection from his home in Jamaica. Amber Bracken for The New York Times

"Here in Canada we are proud and sometimes smug about our commitment to diversity," Naheed Nenshi, Calgary's mayor, said in an interview. "I don't want anyone who gets a paycheck I sign to feel that they aren't valued because of the color of their skin."

In Canada, a country that prides itself on its liberal humanism and multiculturalism, Prime Minister Justin Trudeau made reconciling with Indigenous peoples an early priority of his premiership. Now, the country has been undergoing a national reckoning about institutional racism in its city halls, law enforcement and cultural institutions, particularly since the global uprising for Black rights spurred by last year's police killing of George Floyd in Minneapolis.

Brenda Lucki, the chief of Canada's storied national police force, the Royal Canadian Mounted Police, was recently forced to walk back her previous denials of systemic racism within the force. Mr. Trudeau was among those arguing that police forces across the country were grappling with systemic racism.

While there have been complaints of discrimination in other fire departments in Canada, Calgary has become a high-profile case. The accusations of racism at the fire department were first reported by the CBC, the national broadcaster.

Mr. Nenshi said that while Calgary had evolved into one of Canada's most diverse cities, people of color and women were woefully underrepresented in the fire department. Of 1,400 firefighters in the department, he said, only 40 were women; the city does not track minority numbers.

The department has conducted two internal reviews of workplace culture that have not been made public; the mayor cited the need for employee confidentiality. An internal investigation into racism is also underway, Adam Noble-Johnson, a spokesman for the mayor, said Wednesday.



Naheed Nenshi, the mayor of Calgary, Alberta. Amber Bracken for The New York Times

Calgary's fire chief, Steve Dongworth, said in an interview that he was proud the fire department had counted Mr. Coy among its ranks and stressed that all accusations of racism, bullying and sexism were thoroughly investigated. He declined to comment on individual complaints.

"I have to acknowledge that we live in a society where ingrained racism and sexism exists and this extends to the Calgary Fire Department," he said. "We are predominantly a Caucasian male department and we are trying to change that."



"We are predominantly a Caucasian male department and we are trying to change that," said Steve Dongworth, Calgary's fire chief. Amber Bracken for The New York Times

Alberta, an oil and cattle center in the country's west, has long been billed as "the Texas of Canada." It is a province where socially conservative political parties dominate and where a highlight of the year is the annual Calgary Stampede, the world's largest outdoor rodeo.

But decades of migration have transformed the social fabric and politics of Calgary, Alberta's biggest city, which elected a Muslim mayor more than a decade ago. Today, about one-third of the city's residents are Black, people of color, or Indigenous, according to City Hall.

100 MILES

#### CANADA

SASKATCH-EWAN

#### ALBERTA

Edmonton

BRITISH COLUMBIA Calgary

WASH. U.S. MONTANA

Mr. Coy said tensions between the old and new Alberta had boiled over into racism at the fire department, Canada's third-largest, where, he said, a culture of nepotism still held sway.

This summer, after thousands of antiracism protesters took to the streets of Calgary, the city held three days of public hearings on the issue of local systemic racism.

Among those testifying was Shannon Pennington, a veteran firefighter. He described an episode about a decade ago, when a large pink panther stuffed toy was smeared with black shoe polish on its face and hands, and hung with a rope around its neck from the rafters of Calgary's Fire Station 5. The toy was wearing a uniform belonging to a Black firefighter.

"It was a mock lynching," said Mr. Coy, who said he counseled the Black firefighter. "I was outraged but the victim didn't want to do anything because he feared a backlash." The alleged victim did not return phone calls.

Elder Doreen Spence, 83, an Indigenous nurse who counsels minority firefighters, also testified about the case of Barry Dawson, an Indigenous firefighter, who rose to the rank of captain and who took his own life in November 2017, at age 47. Ms. Spence, who had dinner with Mr. Dawson the night before he died, said in an interview that he had told her about being bullied repeatedly about his hair, which he wore long to honor his culture.



Elder Doreen Spence, a registered nurse and Indigenous leader, counseled Barry Dawson, an Indigenous firefighter who committed suicide in 2017. Amber Bracken for The New York Times

"He told me he had PTSD from the job, and the constant bullying and verbal abuse exacerbated it," she said in an interview. (The fire department said Mr. Dawson had been asked to cut his hair during training, in line with regulations, but later was allowed to wear it long).

Following the hearings, a group of current and former minority firefighters, led by Mr. Coy, wrote a letter to Chief Dongworth, saying they had faced an "extremely toxic" environment at work.

"We have been ostracized, humiliated, degraded, slandered, undermined, ignored, verbally and physically assaulted," the letter said.

They made nine demands including calling for the creation of an independent body to investigate workplace abuses.

While firefighters the world over are revered as heroes, Carrie Edwards-Clemons, President of the International Association of Black Professional Firefighters, said the issues in Calgary reflected a global challenge in a profession dominated by a white old boys network.

"The difference now is that the world is paying attention and people are saying 'enough is enough," said Ms. Edwards-Clemons, who is deputy chief of Flint, Michigan's fire department.

In Canada, Chris Coy said he was determined that discrimination at fire departments come out of the shadows.

The son of Jamaican immigrants who came to Canada in the 1960s, Mr. Coy, 60, previously taught English literature to college students. As a firefighter, he went to the scene of a lethal explosion at an oil recycling plant, rescued children with their necks stuck in playground equipment and worked on a recovery team pulling dead bodies out of the river.

He said the racism at the department was never far beneath the surface. If basketball was playing on the fire station's television, he said colleagues would say, "Why are we watching N-word ball?"

Even after training, he said, he was blocked by superiors from attending fire emergencies, with no explanation.



A fire crew leaving Fire Station 5, in Calgary, Alberta. According to retired firefighters, approximately 10 years ago, a stuffed animal toy was painted black and hung from a noose at the station. Amber Bracken for The New York Times

In 2013, he said he was promoted to captain of a station near Calgary's airport, on the basis of seniority. His colleagues stopped using the racial slur in front of him, he said, but he would still overhear them using it.

Anwer Amery, a retired Calgary firefighter with Middle Eastern roots, said he never considered himself a visible minority member until he began to work for the department.

As a young recruit, he said, other firefighters called him the "Snake charmer," "Turban twister" and "a sand N-word."

"People asked if I ate sand lizards," he recalled, saying he was singled out for menial tasks like scrubbing the walls of the station. He said physical abuse followed, including being spit on and having wet rags thrown at him. When he complained to superiors, he said they laughed.

After he was promoted to captain in 2010, he said he routinely faced insubordination from other firefighters. "I was the person in charge of emergencies so if people disobeyed or walked away, it was dangerous for the public and other responders."

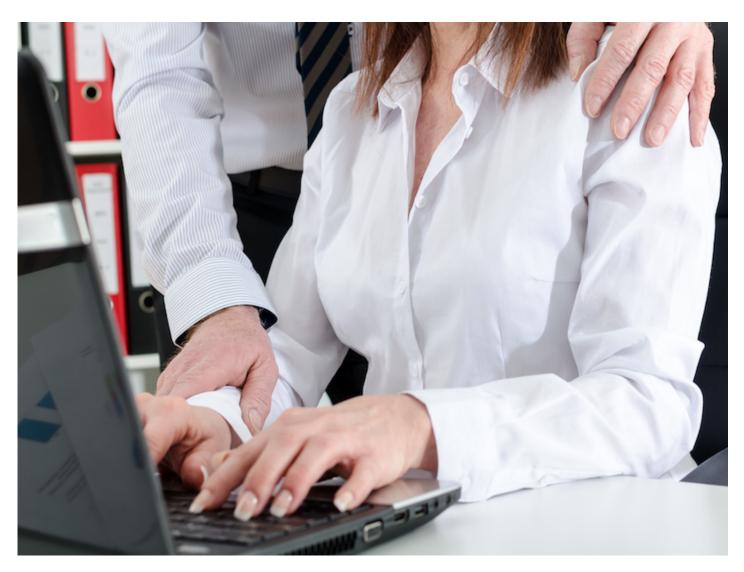
After a junior employee who had refused to obey his orders complained to the firefighter's union about him, he said, he was suddenly suspended by the department, without cause. He said he was eventually offered a settlement of \$17,500 from the city, which he refused, and lost out on at least \$200,000 in wages. Distraught, he retired in 2016.

"I'm speaking out to stop this from happening again," he said.



# 70% of Canadian employees have experienced workplace violence or harassment: survey

By: Staff | April 14, 2022 | 14:45



### Staff

Seven in 10 Canadian employees have experienced some form of violence and harassment at work, according to a survey by the Canadian Labour Congress in partnership with researchers at Western University and the University of Toronto. The survey, which was conducted to address the lack of Canada-specific data around issues of violence and harassment in the workplace, found 88 per cent of respondents who experienced harassment and violence were transferred, suspended, fired or lost a shift, while 70 per cent had to miss work due to the negative effects.

Almost half of Canadian workers also experienced some form of sexual harassment and violence in the last two years, according to the survey.

## Read: <u>Feds supporting B.C. workplace violence, harassment prevention training</u> <u>program</u>

"The report provides an important and sobering insight into the state of harassment and violence in Canadian workplaces today," said Bea Bruske, president of the CLC, in a press release. "We see this as a wakeup call and as an opportunity to reassess what is and is not working. The results will give us a strong evidence base to decide what actions we need to take next."

The results showed not all employees experience violence and harassment to the same extent. Women, transgender, non-binary and gender-diverse workers were found to experience higher rates of violence and harassment, as well as workers with a disability. Indigenous respondents also experienced higher rates of harassment and violence (79 per cent) and sexual harassment (47.8 per cent).

The most commonly reported perpetrators were third parties, such as customers, clients and patients, and co-workers. Few survey respondents said they actually reported incidents of violence and harassment and those who have were often not satisfied with the outcome.

## Read: McDonald's mandating anti-harassment training worldwide

"We know there is no one-size-fits-all solution and we are ready to do the work to address harassment and violence in all its forms," said Bruske. "We are particularly concerned by the results around reporting which shows that too few workers are reporting and those that do are often not satisfied with the outcome. Clearly, the reporting procedures that we have in place today are not working." © 1998- 2022 Contex Group Inc. All rights reserved.



# 72% of workers feel employers too tolerant of 'toxic' employees: survey

By: Staff | November 19, 2019 | 08:45



## Staff

Almost three in four (72 per cent) employees wish their employers were less tolerant of so-called toxic employees, according to a new survey by leadership development and training company Fierce Conversations.

The survey's respondents said the three most toxic traits are a negative attitude, a tendency of being manipulative and not being a team player.

When asked how managers address the issue of a toxic employee once they've been alerted, the top response was confronting the broader issue at team meetings, followed by doing nothing and confronting the employee directly. The fourth most-listed response was encouraging the person who reported the toxic behaviour to confront the employee themselves.

## Read: How to ensure employees don't feel anxiety before workweek begins

"Toxic employees are wreaking havoc on workplaces of all sizes and across industries, yet we are not seeing necessary efforts to combat these problem employees," said Stacey Engle, president of Fierce Conversations, in a press release. "The fact that confronting problematic employees directly is people's third choice of action should be concerning to all organizational leaders. The amount of time and energy that can be saved by providing employees the skills and empowerment to address issues head-on, before they become larger issues, is so important."

The survey also found 72 per cent of employees believe toxic employees never or infrequently change their behaviour after it's addressed. And it found that allowing toxic employees to be ignored is causing harm to employees, including an increase in stress at work, decrease in overall job satisfaction, decrease in team morale and an increase in the desire to leave their jobs.

## Read: Workplace stress a leading cause of mental-health issues: survey

"The bottom line is that when employees do speak up about someone exhibiting toxic behaviour and then nothing happens, it creates an environment where people feel defeated and that their voices, their happiness, don't matter," said Engle. "Company leaders must take every concern seriously and follow up after an issue is addressed."

Among employee respondents, 44 per cent said the most common way to deal with a toxic coworker was to ignore them. This is a decrease from the 50 per cent who said the same in Fierce Conversation's 2017 toxic employee survey, "indicating some progress is being made on employees feeling empowered to address issues head-on," noted the release. The second most common method of handling the toxic employee was addressing their behaviour with management, followed by confronting them.

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Succeed At Work Manage Challenges

# Bullies at Work: What to Know and What You Can Do

When you hear the term bullies, chances are you may think of children in the schoolyard. You may not realize that childhood bullies often go on to become workplace bullies.

Workplace bullying is a serious problem that can deeply affect the mental, physical and financial health of the bully's target (the person or group the bully abuses). The Canada Safety Council reports that in the workplace, one person in six has been bullied and one in five has witnessed a co-worker being bullied.

## What is workplace bullying?

Workplace bullying is a repeated pattern of negative behaviour aimed at a specific person or group—the bully's target. Although it can include physical abuse or the threat of abuse, workplace bullying usually causes psychological rather than physical harm. Workplace bullying can involve sexual harassment and discrimination.

Because workplace bullying is often psychological, it can be hard to recognize. The most harmful forms of bullying are usually subtle rather than direct, and verbal rather than physical.

#### Workplace bullying often involves one or more of the following:

- · rudeness and hostility that disrespects the target
- · threats and intimidation, including the abuse of power
- deliberate acts that interfere with the target's work.

#### **Bullying is:**

- spreading rumours and gossip
- making offensive jokes or comments, verbally or in writing
- · using insults or put downs
- blaming, scolding, criticizing and belittling
- · excluding or isolating
- · intimidating by standing too close or making inappropriate gestures
- making unreasonable demands, constantly changing guidelines, setting impossible deadlines and interfering with work
- discounting achievements and stealing credit for ideas or work
- · disciplining or threatening job loss without reason
- withholding information or giving the wrong information
- · taking away work or responsibility without cause
- blocking requests for training, leave or promotion
- using offensive language or yelling and screaming
- · pestering, spying, stalking or tampering with personal belongings and equipment
- · physically abusing or threatening abuse

#### Bullying is not:

- · enforcing workplace policies and procedures
- evaluating or measuring performance
- providing constructive feedback
- denying training or leave requests with good reason
- · discussing disciplinary action in private
- dismissing, suspending, demoting or reprimanding with just cause

## Who are the bullies?

Bullies can be managers, supervisors, co-workers, or clients.

People bully to:

- sideline someone they feel is a threat (the target)
- · further their own agenda at the expense of others
- deny responsibility for their own behaviour
- · mask their lack of confidence and low self-esteem

The bully's target is usually a capable, dedicated person; 80% of targets are women.

## What are the effects of workplace bullying?

Physical effects of bullying include the following:

- losing sleep or sleeping too much
- · eating too much or too little
- · symptoms like stomach pains or headaches
- · increased use of alcohol or drugs

Psychological effects of bullying include the following:

- shock, anger, frustration, feeling helpless and vulnerable
- · loss of focus, confidence, morale and productivity

- family tension and stress
- panic or anxiety, especially about going to work
- · clinical depression or suicidal thoughts

## How can you tell if you're a target?

If you can answer "yes" to the following questions, you may be the target of bullying behaviour:

- Would most reasonable people consider the behaviour unacceptable?
- Are you spending a lot of time defending your actions and seeking support from your co-workers?

## What can you do if you're being bullied?

Many workplaces are developing anti-bullying policies. If your workplace has a policy in place, follow it.

If your workplace has no anti-bullying policy, the following suggestions will help you take action:

- Keep a factual journal of events. Record the date, time, witnesses, what happened (in as much detail as possible) and the outcome. Record the number and frequency of events to establish a pattern of bullying.
- Keep copies of any letters, emails, memos or texts you receive from the bully.
- Keep copies of performance appraisals or references that prove you can do your job. Continue doing your job to the best of your ability.
- If you feel safe doing so, tell the bully that the behaviour is unwelcome and unwanted:
  - Describe the bullying behaviour, explain why it's unacceptable and describe how it affects you.
  - Focus on the problem not the person. Use "I" language and describe the outcome: "I feel like our customers lose confidence in my abilities when you criticize me in front of them."
  - Tell the bully firmly you want the behaviour to stop.
  - If you need support to take this step, ask a witness to be present when you approach the bully.

If you don't feel comfortable talking to the bully in person, write a letter to the bully and send it by registered mail or courier. Keep the delivery receipt and a copy of the letter.

• Avoid being alone with the bully. When you communicate with this person, stick to the issues and stay as calm as possible. Walk away if the bully makes threats, scolds or puts you down.

- Stay connected with your co-workers and others. Don't let a bully isolate you.
- Resist the urge to retaliate. It can make you look like a bully.

#### What can you do if the bullying continues?

You have a number of options:

- Talk with your supervisor.
- If your supervisor is the bully, talk with your supervisor's manager.
- You may also be able to find support from human resources staff, the person identified in your organization's harassment policy, or your union or professional association.

Present your concerns in a professional, factual way. Bring your record of the bullying with you, including the names of any witnesses.

#### What are your legal rights?

If the bullying is focused on gender, ethnicity, disability, age, religion or marital status, you may be protected under the *Alberta Human Rights Act*. Visit the <u>Alberta Human Rights Commission</u> website or call the Commission's confidential inquiry line at:

- 780-427-7661 north of Red Deer
- 403-297-6571 Red Deer and south
- 310-0000 toll free, and enter the 10-digit regional office number after the prompt.

If the bully threatens or commits physical assault, call the police.

#### What if you witness workplace bullying?

Bullies thrive where co-workers think that bullying behaviour is none of their business. But bullying affects everyone in the workplace, not just the target. If you witness workplace bullying, follow these suggestions:

• If you see bullying in progress, gather some co-workers and stand in plain view of the bully. The bully will be aware that you're witnessing the behaviour and the target will feel supported.

- Keep detailed, factual records of any incidents of bullying you witness.
- Offer the target your support and encourage him or her to take action. Show the target this article or other articles on workplace bullying.
- · Help the target prepare to meet with or write to the bully.
- Go with the target to meet with a supervisor or speak with the bully about the behaviour.

#### You can help stop bullying

Workplace bullying is harmful behaviour that neither you nor your employer can afford to ignore. Don't allow a workplace bully to threaten your health or your career.

#### **More On This Topic**

Canadian Centre for OHS: Bullying in the Workplace Check out the Centre's Occupational

Health and Safety easy-to-read fact sheet for dealing with workplace bullying and links to courses on workplace violence.



Talk it Out: How to Use Issue-Based Problem Solving Differences of opinion and

disagreements can be positive, but when left unresolved, conflict has a negative effect on everyone.



Handling People Problems at Work

Check out these common problems in workplace relationships and try the suggested solutions.



Managing Conflict at Work Differences of opinion and disagreements aren't always a bad thing. But if you don't address the problem, the conflict has a negative effect on everyone.

# THE RIGHT TO HOUSING 101

### WHAT IS THE RIGHT TO HOUSING?

According to the UN, the right to housing means all people have the "right to live somewhere in **security, peace and dignity**." While this doesn't mean that governments have to provide a home to everyone, it does require them to **implement reasonable policies and programs, within available resources**, to ensure the right to housing for all **within the shortest possible time**. It also means that priority must be given to to vulnerable groups and those in greatest need of housing. What is considered "reasonable" varies depending on the context. What does the right to housing look like for Canada?

### THE CANADIAN CONTEXT

- Although not all components of the right to housing can be achieved immediately, in a rich country like Canada, the government must ensure that everyone has access to adequate housing within a reasonable period of time. In fact, the government of Canada has committed internationally to ensuring adequate housing for all by 2030 under the Sustainable Development Goals.
- Canadian governments must recognize that widespread homelessness and inadequate housing in an affluent country such as Canada constitutes a serious human rights violation demanding urgent action.

- The UN has said that Canada must put in place a housing strategy with legislated goals; timelines; a process for hearing complaints; and independent monitoring and accountability.
- Governments must ensure the right to housing is enjoyed equally without discrimination of any form.
- Homelessness amongst Indigenous Peoples should be considered as a consequence resulting from Canada's history of colonization and exploitation of Indigenous land and populations.
- Governments must ensure security of tenure, protection from forced evictions and displacement, and preservation of affordable housing and communities.

### WHAT IS CONSIDERED "ADEQUATE" HOUSING IN CANADA?

Adequate housing means more than four walls and a roof. Overall, the right to housing entitles everyone to live in peace, security, and dignity. The UN has also stated that a number of conditions must be met before housing can be considered adequate.

- AVAILABILITY OF SERVICES, MATERIALS, FACILITIES & INFRASTRUCTURE, including safe drinking water, adequate sanitation, and affordable heating.
- **SECURITY OF TENURE**, including legal protection against forced evictions, harassment and other threats.
- **AFFORDABILITY** such that the cost of adequate housing does not threaten or compromise your enjoyment of other human rights.
- HABITABILITY, such that housing must provide a safe, healthy, and secure environment in which to thrive.
- ACCESSIBILITY, so that housing meets the needs of disadvantaged and marginalized groups including persons with any form of disability.
- **LOCATION** of housing must provide access to employment opportunities, education, health-care, and social services.
- CULTURAL ADEQUACY, meaning housing must respect and take into account the expression of cultural identity.

HOUSINGRIGHTS.CA

#### Special Rapporteur's Checklist for a Rights Based Housing Strategy A/HRC/37/53

**Principle 1: based in law and legal standards:** Is there legislation to give the housing strategy legal effect? Does it recognize the primacy of the right to housing as a legal right subject to effective remedies? Does it map a process for its realization, identifying both immediate and progressive obligations consistent with maximum of available resources?

**Principle 2: prioritize those most in need and ensure equality:** Does the strategy prioritize those most in need, ensure substantive equality and respond to the particular circumstances of groups facing discrimination? Are the effects of colonization addressed in a manner consistent with the United Nations Declaration on the Rights of Indigenous Peoples?

**Principle 3: comprehensive and whole-of-government:** Is the strategy comprehensive, including all dimensions of the right to housing and addressing all relevant issues, policies, groups and regions? Does it engage all levels and spheres of government?

**Principle 4: rights-based participation:** Does the strategy ensure rights-based participation through specific mechanisms? Is meaningful participation guaranteed in the design, implementation and monitoring of the strategy, and is support provided for the participation of marginalized groups?

**Principle 5: accountable budgeting and tax justice:** Does the strategy ensure the allocation of maximum available resources? Does it include measures to address inequalities and injustices in the tax system, including tax avoidance, and does it ensure that taxation promotes the realization of the right to housing?

**Principle 6: human rights-based goals and timelines:** Does the strategy include reasonable goals and timelines that are based on human rights indicators and subject to rigorous monitoring and enforcement?

**Principle 7: accountability and monitoring:** Does the strategy provide for an independent monitoring body with jurisdiction to address systemic issues directly with Governments and in a variety of forums?

**Principle 8: ensuring access to justice:** Does the strategy ensure effective claiming mechanisms for the right to housing through courts and other means, including where violations result from failures to progressively realize the right to housing?

**Principle 9: clarify the obligations of private actors and regulate financial, housing and real estate markets:** Does the strategy clarify the obligations of private actors and ensure regulation of financial, housing and real estate markets, consistent with all aspects of States' obligations, including the obligation to fulfil the right to housing?

**Principle 10: implement international cooperation and assistance:** Does the strategy incorporate international cooperation and assistance and engage international financial institutions so as to address global challenges to the right to adequate housing?

# COVID-19 AND THE RIGHT TO HOUSING

### <u>A/75/148</u>

Report to 75th UN General Assembly by the Special Rapporteur on the right to adequate housing, **Mr. Balakrishnan Rajagopal** 

# INTRODUCTION

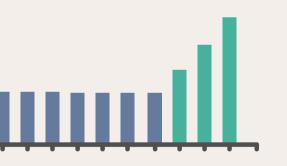
The report underscores that housing has emerged as a key defense against COVID-19. At the peak of the COVID-19 emergency response, more than 3.9 billion people, or half of the world's population, were asked or ordered to stay at home by their governments.

However, 1.8 billion people do not have a decent home and live in informal settlements where physical distancing is difficult or impossible. Many millions, especially renters and small landlords, are at risk of losing their home due to the economic impact of the pandemic. Too many people live in overcrowded homes in which it is hardly possible to self-isolate. Millions lack adequate access to water and sanitation to follow hygiene recommendations. And many have no home at all and live in street situations or in encampments.

# **KEY FINDINGS**

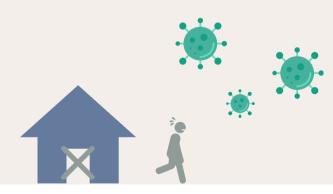
First, **the impact of the pandemic on the right to housing has been very unequally distributed**, reflecting pre-existing hierarchies and inequalities along racial, gender and other lines. Mortality and infection rates are significantly higher among minorities and other vulnerable groups. **Inadequate housing conditions** for millions of marginalized people have contributed to excessive, and largely preventable, levels of death and suffering. The economic crisis caused by the pandemic is **further entrenching these inequalities**.





Second, while the pandemic continues to rage, many temporary mitigation measures have either already ended or may soon do so. An unprecedented spike in evictions, hunger, homelessness and, eventually, mortality is therefore to be expected.

Third, **forced evictions have continued**, if not accelerated, during the pandemic. Homeless persons, persons who live in informal settlements, migrant workers and many other vulnerable groups are now facing **worsening conditions, with a heightened risk of infection**, community spread of the virus and mortality.



# METHODOLOGY

To inform his report the Special Rapporteur invited States, local Governments, National Human Rights Institutions, UN agencies and civil society organizations to respond to a questionnaire and submit relevant information. In addition virtual consultations were held with States, local Governments and civil society organisations on 10, 16 and 24 June 2020.

Responses to the questionnaire are available on the OHCHR website.

# THE RIGHT TO ADEQUATE HOUSING

It is recognized in international norms that the right to housing must be central to any response to the pandemic, and such norms contain calls for a rights-based response in measures to tackle it. Under international human rights law, the right to adequate housing cannot be subject to any derogation, and thus exceptional circumstances do not allow States to ignore the prohibition on forced evictions or to flout their obligation to protect the right to adequate housing. Most poor communities, including marginalized communities, lack adequate housing, and in informal settlements and collective or substandard housing, physical distancing, which is sought through stay-at-home orders, has become hard to achieve. For persons experiencing homelessness, there is nowhere to hide from the virus unless they are granted access to affordable housing that ensures privacy and physical distancing. As a result of stay-at-home orders, an increased number of women and children have become victims of domestic abuse, and for them housing is not "safe"

# **POLICY RESPONSES**

The Special Rapporteur welcomes that many countries have temporarily postponed evictions, offered relief to renters or mortgage payers or found temporary housing for homeless populations. The temporary mitigation measures taken by States and local governments prove that national laws and policies can be changed or interpreted to better protect the right to housing. What is needed now is the political will to turn temporary measures into more permanent solutions that ensure the protection and realization of the right to adequate housing for all.

Examples of positive measures include:

Providing water and sanitation facilities for informal settlements Making a concerted effort to end street homelessness Preventing evictions, through local, provincial, or national bans

Many States increased or established new social transfers to households to help them to cover rental, mortgage and other costs for their survival. Some States prohibited any utility service cut-offs to prevent energy poverty and ensure continued access to safe water and sanitation. Many of these measures should be renewed and be in force until the end of the pandemic is in sight, starting with a global moratorium on evictions.

#### **GROUPS IN SITUATIONS OF** /ULNERABILITY Racial and ethnic Women Older persons Lesbian, gay, and persons minorities and bisexual and and children indigenous peoples with disabilities transgender persons Persons living in Persons Residents of institutionalized settings experiencing informal or in situations of homelessness settlements conflict or violence

# RECOMMENDATIONS

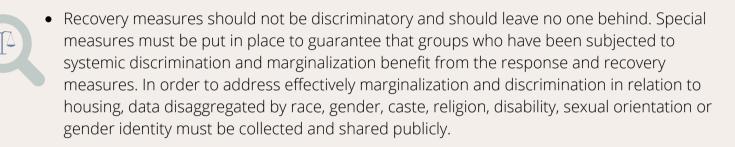


• The right to housing should be a key element of response and recovery measures to the pandemic. This requires that sufficient resources are allocated towards realising the right to adequate housing for all.





 National and local governments should house people experiencing homelessness in hotels or make vacant housing and buildings accessible to them. Homeless people should not be put back on the street.





• States should consider rent caps and subsidies for tenants and small landlords, and ensure that a global health crisis does not become a global housing crisis. As a general goal no one should have to pay more than 30 percent of her or his income towards housing.



• States should constrain the role of private equity firms as landlords and improve rights and protections of tenants.



• Low income countries should receive adequate development financing so that they can continue to address grossly inadequate housing conditions.

Read the entire report

# **COVID-19 GUIDANCE NOTES**

Additional guidance notes developed by the previous Special Rapporteur on the right to adequate housing, Ms. Leilani Farha, are available here for download. These Guidance Notes have been endorsed by Mr. Rajagopal.

Prohibition of evictions Protecting Residents in Informal Settlements

Protection for those living in Homelessness Protecting renters and mortgage payers Protecting housing from financialization and building back a better future



# GUIDELINES ON THE IMPLEMENTATION OF THE RIGHT TO ADEQUATE HOUSING

UN SPECIAL RAPPORTEUR ON THE RIGHT TO ADEQUATE HOUSING, LEILANI FARHA

UN Human Rights Council Report (A/HRC/43/43)

Infographic by UN Human Rights Cambodia Office



1. GUARANTEE THE RIGHT TO HOUSING AS A FUNDAMENTAL HUMAN RIGHT LINKED TO DIGNITY AND THE RIGHT TO LIFE

2. TAKE IMMEDIATE STEPS TO ENSURE THE PROGRESSIVE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING IN COMPLIANCE WITH THE STANDARD OF REASONABLENESS



3. ENSURE MEANINGFUL PARTICIPATION IN THE DESIGN, IMPLEMENTATION AND MONITORING OF HOUSING POLICIES AND DECISIONS

4. IMPLEMENT COMPREHENSIVE STRATEGIES FOR THE REALIZATION OF THE RIGHT TO HOUSING





# 6. PROHIBIT FORCED EVICTIONS AND PREVENT EVICTIONS WHENEVER POSSIBLE

"States continue – with impunity – to evict people from their homes, contrary to international human rights law"

"[F]orced eviction [is] a gross violation of human rights... evictions ... can only occur as a last resort, must be carried out with dignity, and must never result in homelessness."

"No private investment or development should be permitted without ensuring that it also respects the right to housing."



8. ADDRESS DISCRIMINATION AND ENSURE EQUALITY





9. ENSURE GENDER EQUALITY IN HOUSING AND LAND

### 10. ENSURE THE RIGHT TO ADEQUATE HOUSING FOR MIGRANTS AND INTERNALLY DISPLACED PERSONS





11. ENSURE THE CAPACITY AND ACCOUNTABILITY OF LOCAL AND REGIONAL GOVERNMENTS FOR THE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING







12. ENSURE THE REGULATION OF BUSINESSES IN A MANNER CONSISTENT WITH STATE OBLIGATIONS AND ADDRESS THE FINANCIALIZATION OF HOUSING

13. ENSURE THAT THE RIGHT TO HOUSING INFORMS AND IS RESPONSIVE TO CLIMATE CHANGE AND ADDRESS THE EFFECTS OF THE CLIMATE CRISIS ON THE RIGHT TO HOUSING



14. ENGAGE IN INTERNATIONAL COOPERATION TO ENSURE THE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING

15. ENSURE EFFECTIVE MONITORING AND ACCOUNTABILITY MECHANISMS



# 16. ENSURE ACCESS TO JUSTICE FOR ALL ASPECTS OF THE RIGHT TO HOUSING





### Human rights cities

#### What is a human rights city?

Human rights cities is a term used to describe local governments of any size that base some of their policies on international human rights law and principles.

There is no single methodology or strict definition of what qualifies as a "human rights city." Rather, cities all over the world – including some in Canada – have taken different rights-based approaches to frame and find solutions to local challenges. In all, the intention is to ensure local decision-making furthers the protection and realization of human rights.

#### Which human rights should cities focus on?

Though cities may draw on any number of human rights laws, the focus of Maytree's work on human rights cities is on economic and social rights – those relating to employment, social security, access to housing, food security, water and sanitation, education, health, and an adequate standard of living.

Cities in Canada are perfectly positioned to champion these rights, given their responsibilities in corresponding policy and program delivery areas. For example, throughout the COVID-19 pandemic, cities have been called upon to provide safe accommodation for persons who are homeless or ensure local food banks can address the rising tide of hunger.

By implementing economic and social rights obligations under domestic and international law – which have often been neglected – cities can recognize the central importance of human rights in urban life and emerge from the pandemic as more equitable and inclusive communities.

#### Where is this happening?

A number of local governments in Canada, including Toronto, Montreal, and Winnipeg, have begun localizing economic and social rights to varying degrees over the past several years. Other cities, such as Barcelona, Seoul, and San Francisco, have been developing local human rights infrastructure for a longer time.

#### How does it work in practice?

Some of the ways cities are applying human rights in their decision-making and governance processes include:

- Local recognition of human rights through an ordinance or a charter, which includes a statement of rights, the city's obligations and responsibilities, how these will be met, and how local authorities will be held to account;
- **Mainstreaming of rights**, such as implementation of rights-based audits of policies, plans, and budgets, setting aside adequate staff and financial resources to embed a culture of rights, and providing relevant training to municipal staff;
- **Participatory governance and inclusion**, through close collaboration with residents and civil society in the development of local strategies and monitoring of progress; and
- **Accountability mechanisms**, such as human rights ombudspersons, local human rights commissions, and citizen juries, which empower people to claim their rights.

The United Cities and Local Government network has also developed a helpful guide for cities: The Global Charter-Agenda for Human Rights in the City. The guide is centred on local recognition of international human rights laws, prioritizing marginalized and vulnerable groups, and mainstreaming human rights in local policies.

#### What are the benefits of this approach?

Human rights provide a useful blueprint for addressing systemic challenges like social exclusion and inequality. Though at times human rights might be

#### Human rights cities - Maytree

perceived as vague or idealistic, their meaning has been clarified over decades of court cases and through evidence gathered by UN Committees.

The norms and standards associated with the right to food, accessibility, or adequate housing, for example, have been clearly articulated. Guidance on implementation, monitoring, and accountability is also specified, and focuses strongly on the meaningful involvement of people and communities in the decisions that affect them.

In looking to rebuild more inclusive and equitable communities post pandemic, cities don't have to start from scratch. By adopting human rights as core principles in decision-making and taking a rights-based approach in the design of policy and program solutions, cities can truly effect the systemic change that is now required.

Maytee also supports the Canadian Urban Institute and the Institute on Municipal Finance and Governance, which work to advance stronger, more equitable, and prosperous cities through research, events, network building, and other activities.



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Published on 10/12/2020

A growing number of local governments from across the world are turning to human rights to affirm a vision of more equitable, inclusive, and sustainable communities. Such places may be broadly categorized as "human rights cities."

#### Read more



Submission

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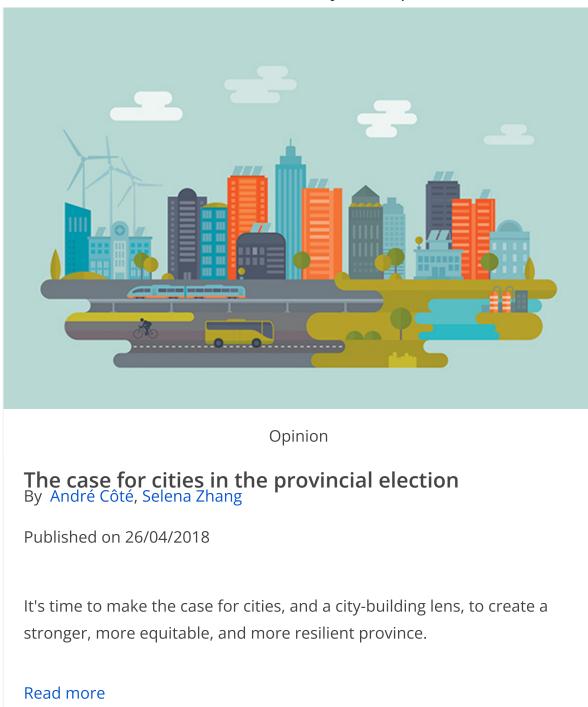


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# REALIZING THE RIGHT TO HOUSING IN CANADIAN MUNICIPALITIES

WHERE DO WE GO FROM HERE?

**EXECUTIVE SUMMARY** 

March 2022 Kaitlin Schwan & Julieta Perucca



# INTRODUCTION

In June 2019, the <u>National Housing Strategy Act</u> (NHSA) received Royal Ascension and for the first time in Canada's history the right to housing was enshrined in domestic legislation. The historic Act was preceded by Canada's first-ever <u>National Housing Strategy (NHS)</u>, a 10-year, \$70 billion plan to advance the right to housing and significantly reduce homelessness and housing need. Through the NHSA, the Government of Canada has recognized that the Canadian housing crisis can only be addressed through a fundamental reorientation of how we view housing – from a commodity to a human right.

In order to meaningfully advance the right to adequate housing in Canada, all levels of government have a key role to play. Local governments are in a unique position to implement this new right to housing because of their proximity to residents and their responsibility for providing basic services, delivering housing and homelessness programs, leading urban planning, and enforcing building standards. Despite being most proximate to the housing challenges faced by residents, however, municipalities are often dependent on political choices at higher levels of government and lack some of the competencies, revenue, and policy frameworks critical to securing the right to housing.

In light of the potential for cities to emerge as right to housing leaders, <u>The Shift</u> undertook a pan-Canadian policy scan to explore how existing Canadian Federal/Provincial/Territorial (FTP) policy and legislation influences the adoption, implementation, and actualization of the right to housing at the local level. Relying on guidance provided by the UN Special Rapporteur on the Right to Adequate Housing in her 2020 report, <u>Guidelines for the Implementation</u> of the Right to three areas:

- (1) federal and provincial/territorial policies and legislation that create barriers to advancing the human right to housing at the local level,
- (2) key opportunities and recommendations for how Canadian cities can progressively realize the right to housing locally, and

(3) promising rights-based practices and policies from across Canada and around the world that could be scaled in Canadian cities to advance the right to housing.

Drawing on a pan-Canadian policy scan and literature review, key informant interviews, and analysis of meeting minutes from the *Right to Home Canadian Municipal Working Group*, our review highlights 7 key priority areas that are central to realizing the right to housing at the local level. Backed by the NHSA, Canadian cities can become international human rights leaders in all of these areas.

## ADVANCING THE RIGHT TO HOUSING IN CANADIAN MUNICIPALITIES - 7 KEY PRIORITIES

### 1. Human Rights Infrastructure

The right to housing – in the absence of the legislative and policy architecture to implement and defend it – is illusory. In order to meaningfully implement the right to housing at the local level, cities might consider establishing human rights infrastructure that formally recognizes this right, establishes accountability mechanisms, and provides avenues for community members to claim their right and participate in policymaking and progress monitoring. Our review suggests that such human rights infrastructure might include:

- Recognizing the human right to housing in local charters, declarations, or ordinances, as was done in the *Toronto Housing Charter* or Victoria's *Housing Strategy 2016-2025*.
- Implementing local accountability and enforcement mechanisms to secure the right to housing, such as a Housing Commissioner or Ombudsperson.
- Collecting real-time, person-specific data capable of assessing progress towards realizing the right to housing locally, including in relation to homelessness and core housing need. <u>Medicine Hat, Alberta</u>, is a strong example of success in this area.

While municipalities have important opportunities to create such infrastructure, research indicate some federal and provincial/territorial decisions and policies impede progress. Our review suggests that the failure to recognize the right to housing in provincial/territorial legislation or policy is a key barrier. It has meant that provinces/territories are not required to align their policy, programming, or funding with a rights-based approach to housing and homelessness, making it more difficult for municipalities to do so. Further, many policy areas that shape the human rights landscape in housing are cross-jurisdictional or occur at the provincial/territorial level (e.g., child welfare). Despite this, there remain few tools for collaborative, rights-based policymaking across policy areas and jurisdictions. The coordinated or collaborative creation of such human rights infrastructure at the provincial/territorial and municipal levels would greatly assist local progress on the right to housing.

### 2. Progressive Realization

The most egregious violations of the right to housing are often the result of governments' failures to take *positive measures* to address unacceptable housing conditions.<sup>1</sup> In light of this, all governments must take progressive steps towards ensuring adequate housing for all. Under international human rights law, progressive realization requires that measures taken to ensure the right to housing are reasonable and proportionate to the circumstances of rights holders, and that such measures are immediate and match the urgency and scale of rights violations experienced.<sup>2</sup> The scale and severity of housing need and homelessness in Canadian municipalities underscores how important it is for cities to take this obligation seriously. Municipal efforts towards progressive realization might include:

<sup>&</sup>lt;sup>1</sup> A/HRC/43/43, No. 2, para 17.

<sup>&</sup>lt;sup>2</sup> A/HRC/43/43, para 19 (c, d).

- Adopting rights-based budgeting across city departments and divisions, seeking to use maximum available
  resources to address the housing of needs of those most marginalized. Existing mechanisms like <u>Equity</u>
  <u>Responsive Budgeting</u> in the City of Toronto can serve as models.
- Embedding Indigenous Peoples' right to housing and distinct rights under <u>United Nations Declaration on the</u> <u>Rights of Indigenous Peoples</u> in municipal housing strategies and plans to end homelessness, transferring decision-making power and resources wherever possible. A powerful example of progress in this area at the provincial level is <u>Aboriginal Housing Management Association</u> (AHMA) in BC.
- Training municipal staff to understand the human right to housing and meet their human rights obligations, including in departments like urban planning and parks and recreation.

Our research suggests that the capacity of municipalities to progressively realize the right to housing locally is powerfully shaped by decisions made at the federal and provincial/territorial level. While the COVID-19 pandemic has powerfully shaped fiscal spending since 2020, our review nonetheless indicates that many provinces and territories have not yet allocated the maximum resources available towards supportive, social, or affordable housing, making it difficult for municipalities to address the scale of need they are experiencing. This underinvestment is reflected at the federal level as well, with the *Parliamentary Budget Officer* concluding that in the first three years of the NHS, "CMHC spent less than half the funding allocated for two key initiatives, the National Housing Co-Investment Fund and Rental Construction Financing Initiative."<sup>3</sup> Given that the NHS is aligned with the NHSA and its commitment to progressive realization, there are important opportunities for the NHS to be revised to reflect rights-based principles such as the maximum allocation of resources, the swift delivery of programming, and the prioritization of those most in need.

### 3. Meaningful Participation

Meaningful participation is grounded in the idea that people have the right to shape policies that affect them. Rather than a secondary consideration, rights-based participation "is a core element of the right to housing and critical to dignity, the exercise of agency, autonomy and self-determination."<sup>4</sup> Under international human rights law, people experiencing housing need have the right "to influence the outcome of decision-making processes"<sup>5</sup> at the highest levels. In seeking to advance meaningful participation, our review suggests that cities should consider opportunities to:

- Develop municipal infrastructure that embeds the meaningful participation of people with lived expertise<sup>6</sup> into all policy development relevant to housing and homelessness.
- Advance the participation of Indigenous Peoples in all municipal policy areas that affect the right to housing locally, in alignment with <u>UNDRIP</u>.

<sup>&</sup>lt;sup>3</sup> Office of the Parliamentary Budget Officer. (2021). *Federal program spending on housing affordability in 2021*. Ottawa, ON: Parliamentary Budget Officer, p. 2. https://distribution-a617274656661637473.pbo-dpb.ca/c14c97d8ca19d3036782918415de2bd3c976a66ed53e0030daf83b206c8d36e1

<sup>&</sup>lt;sup>4</sup> A/HRC/43/43, No. 3.

<sup>&</sup>lt;sup>5</sup> A/HRC/43/43, No. 3.

<sup>&</sup>lt;sup>6</sup> The term "people with lived expertise" is used throughout this report to refer to people who have experienced homelessness or housing precarity (currently or in the past). The term "lived expertise" is used, rather than "lived experience," to acknowledge that these experiences generate knowledge and insights that constitute a form of expertise. This expertise is critical to generating policy and programs that meaningfully improve housing conditions for people who are homeless or precariously housed.

• Adopt the *Lived Experience Advisory Council Principles* within local policy making processes related to housing and homelessness, seeking to ensure equitable decision-making power is allocated to people with lived expertise.

Despite the centrality of meaningful participation to actualizing the right to housing, our review suggests that the inclusion of people with lived expertise in housing policy and design within Canada has been largely ad hoc and piecemeal. At present, there are limited mechanisms through which people with lived expertise can participate in program or policy design, and where these opportunities do exist, this inclusion is often not accompanied by respective authority or power. Municipalities have a unique opportunity to change this due to their particular proximity to residents, and can serve as leaders for other orders of government.

### 4. Ending Homelessness and the Criminalization of Homelessness

Homelessness is one of the most urgent human rights issues facing cities across Canada. Under international human rights law, homelessness is a *prima facie* violation of the right to housing.<sup>7</sup> Human rights standards require that all governments eliminate homelessness in the shortest possible time, allocating the maximum available resources in order to achieve this.<sup>8</sup> In response to the crisis of homelessness, cities across Canada have employed a range of policy and programmatic tools in their attempts to stem the number of people living without housing. Despite these efforts, many cities have continued to see their homeless populations grow, and some cities have increasingly used law enforcement and other punitive measures in response to this issue.<sup>9</sup> In order to adopt a human rights-based approach to homelessness, our review suggests that Canadian cities might consider:

- Re-deploying city-owned land and buildings, and acquiring existing distressed properties, to create permanent housing for people experiencing homelessness on an urgent basis. The NHS's <u>Rapid Housing</u> <u>Initiative</u> has supported many cities to do just this, including the <u>Thcho Region</u> of the Northwest Territories.<sup>10</sup> Other cities have chosen to sell city-owned properties to non-profit housing providers, such as Winnipeg (MB), who <u>approved selling 15 properties for \$1 each</u> in order to create new affordable housing units.
- Implementing local anti-discrimination campaigns focused on eliminating stigma and discrimination on the basis of housing status.
- Adopting a human rights-based approach to encampments, using <u>A National Protocol for Homeless</u> <u>Encampments in Canada</u> to guide the development of a local strategy.
- Ensure that local homelessness and Violence Against Women (VAW) housing and service providers have the training and supports they need to employ a rights-based approach to service delivery.

Despite municipal progress in this area, our review emphasized the impact of jurisdictional disconnects between revenue and responsibility, with municipalities often bearing the burden of addressing homelessness but lacking the tax base to address the scale of the issue. Our review also indicates that federal and provincial/territorial

<sup>&</sup>lt;sup>7</sup> A/HRC/31/54, para. 4.

<sup>&</sup>lt;sup>8</sup> A/HRC/31/54, para. 4.

<sup>&</sup>lt;sup>9</sup> See e.g., Van Dongen, M. (2020 April 21). "I Can't Pay It Anyway': Why Are Hamilton Police Ticketing The Homeless During The Covid-19 Pandemic?." *Toronto Star.* www.thestar.com/news/gta/2020/04/21/i-cant-pay-it-anyway-why-are-hamilton-police-ticketing-the-homeless-during-the-covid-19-pandemic.html

<sup>&</sup>lt;sup>10</sup> Tłįchǫ Government. (2021, 26 July). "Canada Supports Rapid Housing Project in the Tłįchǫ Region." https://www.tlicho.ca/news/canada-supports-rapid-housing-project-t%C5%82%C4%B1%CC%A8ch%C7%AB-region

governments have not specifically sought to address the widespread discrimination faced by people who are homeless or precariously housed, and protection against this form of discrimination is not well established in provincial/territorial legislation or policy.<sup>11</sup> This has meant that local governments have had to contend with discriminatory opposition to the creation of supportive housing, provision of services, and temporary shelters as they seek to improve their communities.<sup>12</sup> Our findings suggest that further FTP leadership on rights-based solutions to homelessness, combined with interjurisdictional cooperation and sufficient investments, will help cities achieve progress on ending homelessness.

### 5. Advance Substantive Equality for Marginalized Groups and Prioritize those Most in Need

Under international human rights law, governments must "prioritize the needs of disadvantaged and marginalized individuals or groups living in precarious housing conditions" in all efforts to secure the right to housing.<sup>13</sup> Those identified as 'most in need' – defined intersectionally and in relation to and the immediacy and urgency of housing rights violations<sup>14</sup> – must be prioritized in the allocation of resources. This means that municipal governments have an obligation to rectify discriminatory policies, practices, and systems that marginalize particular groups and impede their enjoyment of the right to housing, as well as adopt positive measures to prevent discrimination and advance substantive equality.<sup>15</sup> To do so, our review suggests municipalities might consider the following:

- Setting local targets, timelines, outcomes, and indicators that redress systemic barriers to adequate housing experienced by those most in need.
- Conducting Gender-Based Analysis Plus (GBA+), rights-based audits of local policies and programs relevant to securing the right to housing.
- Engaging in interjurisdictional and cross-sectoral cooperation in order to transform public system policies that undermine the right to housing. A good example of this at the provincial level is BC's <u>Office of</u> <u>Homelessness Coordination</u>, which works with municipalities to ensure a more coordinated approach to homelessness in British Columbia.

Our review indicates that policy choices at federal and provincial/territorial levels impact enjoyment of the right to housing for marginalized groups at the local level. In our review we focused on inequities experienced by women and girls (cis and trans), highlighting a few policy barriers to substantive equality for this group. These included: (1) failure to capture the experiences of women within federal definitions of chronic homelessness; (2) provincial/territorial underinvestment in Violence Against Women Shelters and services; and (3) conflicting and contradictory policies across provincial/territorial public systems that can undermine housing stability for women and exacerbate family dissolution. Such examples illustrate that advancing non-discrimination and substantive equality in housing involves centering equity and human rights in all stages of the policy process, both within and

<u>https://www.ohchr.org/Documents/Issues/Housing/SubmissionsCFIhousingdiscrimin/CERA-NRHN-SRAC.pdf</u>. <sup>12</sup> Krishnan, M. (2021, March 1). "NIMBYs Want to Save This Parking Lot from Becoming Affordable Housing." *Vice.* <u>https://www.vice.com/en/article/pkd9qm/toronto-residents-east-york-parking-lot-homeless-housing</u>

<sup>&</sup>lt;sup>11</sup> Centre for Equality Rights in Accommodation (CERA), National Right to Housing Network (NRHN), & Social Rights Advocacy Centre (SRAC). (2021). Housing Discrimination and Spatial Segregation in Canada. Ottawa, ON: CERA, NRHN, & SRAC.

<sup>&</sup>lt;sup>13</sup> A/HRC/43/43, No. 3, para 19 (b).

<sup>&</sup>lt;sup>14</sup> UN Human Rights Council. (2018, January 15). Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. A/HRC/37/53. http://www.undocs.org/A/HRC/37/53 <sup>15</sup> A/HRC/43/43. No. 8.

outside of the housing policy domain. This must involve working with people with lived expertise to ensure policy creation and implementation is responsive to lived realities and does not undermine equality or deepen exclusion.

### 6. Regulate the Private Sector and Address the Financialization of Housing

In Canada and around the globe, housing is increasingly positioned as a financial asset and commodity for global investors, rather than a place to live in security and dignity.<sup>16</sup> Cities often bear the consequences of financialization, including increased housing insecurity and need (particularly amongst marginalized and disadvantaged groups), increased evictions, decreased affordability, eroding housing conditions, and escalating homelessness.<sup>17</sup> International human rights standards require that governments, including municipalities, "regulate business in order to prevent investments having any negative impacts on the right to housing."<sup>18</sup> In order to address the effects of financialization locally, our review suggests that municipalities might consider:

- Embedding the right to housing in urban planning processes and practices.
- Preserving the existing stock of affordable housing through community-based, non-market acquisition of distressed housing. A good example of this is the <u>Right of First Refusal</u> bylaw adopted by the City of Montreal in 2020, which gives the City the ability to exercise a right of first refusal (a pre-emptive right) to purchase properties for social housing.
- Maximizing land use, zoning, and other bylaw opportunities to increase the availability of affordable housing and preserve existing affordable housing units. BC, for example, adopted a <u>Speculation and Vacancy Tax</u> that contributes to turning empty homes into affordable housing initiatives.
- Regulating short-term rentals, such as Airbnb and VRBO, as is being done in Toronto with the adoption of a 4% <u>Municipal Accommodation Tax</u> on all registered short-term rentals.

Federal and provincial/territorial leadership is critical in this area. As it currently stands, the financialization of housing is poorly regulated in federal and provincial/territorial legislation and policy, making it difficult for cities to produce affordable housing at the rate that it is being lost.<sup>19</sup> Our review also indicated that some government programs are subsidizing corporate landlords and other developers in the place of creating deeply affordable housing.<sup>20</sup> Gaps in FTP regulation of businesses in alignment with the right to housing is likely connected to the fact that many Canadian governments rely heavily on tax revenue produced through real estate development to fund their budgets, creating a disincentive for them to adopt policies that would curb the financialization of housing.<sup>21</sup>

<sup>&</sup>lt;sup>16</sup> UNHRC. (2017, January 10<sup>)</sup>. Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. <sup>A/HRC/34/51.</sup> https://documents-dds-ny.un.org/doc/UNDOC/GEN/G17/009/56/PDF/G1700956.pdf?OpenElement <sup>17</sup> NRHN & CERA, 2021.

<sup>&</sup>lt;sup>18</sup> A/HRC/43/43, para 69.

<sup>&</sup>lt;sup>19</sup> Pomeroy, S. (2020). *Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness*. Calgary, AB: Canadian Alliance to End Homelessness. *https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf*.

<sup>&</sup>lt;sup>20</sup> This is perhaps most evident in the case of the <u>Rental Construction Financing Initiative</u> (RCFI). The RCFI provides low-interest loans for the construction of rental housing, and only requires that developers offer 20% of their units at 30% of the median total income for families in the area (over a duration of ten years). That 80% of the rental units constructed in this program have no affordability requirements, and only 20% have such a criteria for 10 years, reveals a structural bias towards the interests of housing developers and their investors, rather than the needs of those experiencing deep core housing need

<sup>&</sup>lt;sup>21</sup> August, M. (2020). The financialization of Canadian multi-family rental housing: From trailer to tower. *Journal of Urban Affairs*, 42(7), 975-997.

Our review suggests that policy change and oversight is needed at higher levels of government to enable municipal governments to prevent financialization locally and adopt creative solutions to preserving affordable housing stock.

### 7. Prevent Evictions and Prohibit Forced Evictions

Evictions are one of the most urgent crises currently facing Canadian cities, underpinned by the widespread unaffordability of housing. International human rights law recognizes that eviction is a significant threat to security, dignity, and may even put one's life at risk.<sup>22</sup> Eviction into homelessness is considered a gross human rights violation,<sup>23</sup> and forced evictions are strictly prohibited.<sup>24</sup> Human rights standards require that governments implement programs to actively prevent evictions, such as rent stabilization and controls, rental assistance, land reforms, and measures to eliminate underlying causes of eviction.<sup>25</sup> At the municipal level, such efforts might include:

- Developing screening programs to identify individuals and families at risk of eviction, providing immediate interventions to stabilize housing. The City of Toronto's <u>Eviction Prevention in the Community</u> (EPIC) is a great example of such a program, with <u>evaluation data</u> indicating 90% of EPIC clients were stabilized in their current housing during the first year of the program.<sup>26</sup>
- Analyzing local data on evictions to better understand and address systemic and neighbourhood-based inequities. <u>Research on evictions in Toronto</u>, for example, has demonstrated that Black households are at significantly greater risk of experiencing eviction, even after controlling for poverty and other factors. Such data can be used to target interventions and supports
- Investing in emergency financial supports for tenants at risk of eviction, such as rent banks or emergency cash relief programs.
- Improving access to legal information, advice, and representation for persons at risk of eviction. Examples of organizations that provide strong eviction prevention and legal supports include the <u>Centre for Equality</u> <u>Rights in Accommodation</u>, <u>Pivot Legal Society</u>, and <u>Justice for Children and Youth</u>.

Preventing evictions at the municipal level is deeply intwined with provincial/territorial policy choices, given that evictions are the outcome of processes defined under provincial or territorial landlord/tenant legislation. Our review indicated that some legal loopholes in provincial/territorial legislation can enable landlords to raise rents above rent control guidelines, contributing to evictions and the loss of naturally-occurring affordable housing (NOAH) at the municipal level. Some provinces and territories have also significantly reduced spending on legal aid supports in

<sup>&</sup>lt;sup>22</sup> Committee on Economic, Social and Cultural Rights. (1997, May 20). *General Comment No. 7: The right to adequate housing (Art.11.1): forced evictions*. E/1998/22, para 4. https://undocs.org/en/E/1998/22

<sup>&</sup>lt;sup>23</sup> See Committee on Economic, Social and Cultural Rights, General Comment No. 7 on forced evictions, para 16.

<sup>&</sup>lt;sup>24</sup> Forced evictions are defined as "the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection ... in conformity with the provisions of the International Covenants on Human Rights." See CESCR General Comment No.7.

<sup>&</sup>lt;sup>25</sup> A/HRC/43/43.

<sup>&</sup>lt;sup>26</sup> Ecker, J. Holden, S. & Schwan, K. (2018). *Eviction Prevention in the Community (EPIC) Pilot Program Evaluation*. Toronto, ON: Canadian Observatory on Homelessness. *https://www.homelesshub.ca/resource/eviction-prevention-community-epic-pilot-program-*

evaluation#:~:text=The%20EPIC%20program%20was%20launched,facing%20imminent%20risk%20of%20eviction.

recent years,<sup>27</sup> including supports for tenants facing eviction, despite evidence of the efficacy of such programs.<sup>28</sup> Fortunately, there are many domestic and international examples of successful programmatic and policy interventions that can help cities prevent evictions. In order to advance eviction prevention, higher levels of government should consider supporting and advancing these local innovations, while also addressing policy choices that contribute to poverty and put individuals at risk of eviction (e.g., low social assistance rates and minimum wage).

 <sup>&</sup>lt;sup>27</sup> Hasham, A. (2020, July 13). Legal Aid Ontario facing up to \$70 million funding drop amid COVID-19 'perfect storm.' *Toronto Star*.
 https://www.thestar.com/news/canada/2020/07/13/legal-aid-ontario-facing-up-to-70-million-funding-drop-amid-covid-19-perfect-storm.html
 <sup>28</sup> Seron, C., Frankel, M., Van Ryzin, G. & Kovath, J. (2001). The impact of legal counsel on outcomes for poor tenants in New York city's housing court: Results of a randomized experiment. *Law & Society Review, 35*(2), 419-434.

#### **National Housing Council**

Progressive Realization of the Right to Adequate Housing: Literature Review.

#### Purpose

The National Housing Council (the Council) commissioned a literature review in an effort to gather information and establish a concrete vision for what the progressive realization of the right to adequate housing should look like in the Canadian context. Findings from this review will help inform its recommendations to the Minister of Housing and Diversity and Inclusion.

#### **Consultants' Literature Review**

The National Right to Housing Network was commissioned by the Council to do this research and to survey the existing literature in order to answer the following fundamental questions:

- 1. What is the right to adequate housing and progressive realization with respect to this right within a Canadian context, specifically within the federal jurisdiction?
- 2. What has been committed to thus far by the Canadian government, as well as the Provincial/Territorial governments around the right to adequate housing?
- 3. What are the duties and responsibilities of various levels of government, including commitments made at the international level and implementation at national level with respect to this right?
- 4. What has the government accomplished so far and what are the steps the government is currently taking to progressively realize the right to adequate housing?
- 5. What are the mechanisms in place to protect the right to adequate housing in Canada including strengths and weaknesses of these mechanisms and what is missing compared to other international models?
- 6. What are Federal, Provincial, Territorial partnerships with respect to this right within Canada that can be leveraged to ensure this right to adequate housing is being progressively realized at all levels?
- 7. What are the barriers in place to achieving the progressive realization of the right to adequate housing in Canada, including legal challenges around this work?
- 8. What are relevant metrics and best practices that exist internationally to measure the progressive realization of the right to adequate housing?
- 9. What is the role that private, non-profit, and public sector institutions can and have played with respect to this right in countries around the world?

#### **Council's Review**

• On December 10, 2021, the Council voted to publish this literature review and agreed to use this research to help inform their future recommendations to the Minister.

#### **Next Steps**

• Consultations and engagement with people with lived experience and expertise of housing need and homelessness to further explore this topic will be conducted in early 2022.

If you have any questions about this work, please contact the National Housing Council Secretariat at <u>nationalhousingcouncil@cmhc-schl.gc.ca</u>.

**Disclaimer:** Please note that this is a piece of research commissioned by the National Housing Council. The views expressed in this literature review are the personal views of the authors and do not reflect the views or positions of the National Housing Council, the Government of Canada or Canada Mortgage and Housing Corporation (CMHC). The National Housing Council, the Government of Canada and CMHC accept no responsibility for the views expressed in such literature review or any consequences that may arise in using or relying on this literature review.

#### About the Council

In July 2019, the National Housing Strategy Act (NHSA) became law. The NHSA, among other things, recognizes that a National Housing Strategy supports the progressive realization of the right to adequate housing. The Act includes the establishment of a National Housing Council.

The Council's mandate is to provide advice to the Minister of Housing and Diversity and Inclusion and further the housing policy of the Government of Canada and the National Housing Strategy. Drawing on the diverse expertise and experience of its membership, the Council promotes participation and inclusion in the development of housing policy through the diversity of its members and engagement with communities.

### 2022

# PROGRESSIVE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING:

A LITERATURE REVIEW

Prepared for the National Housing Council by MICHÈLE BISS, BRUCE PORTER, SAHAR RAZA, & DAVID DESBAILLETS



# TABLE OF CONTENTS

- **3** Executive Summary
- **9** Chapter 1: Introduction
- **11** Chapter 2: Overview, definitions, and authorities on the progressive realization of the right to adequate housing
- **26** Chapter 3: The right to adequate housing of groups facing systemic discrimination
- **36** Chapter 4: Indigenous rights and progressive realization of the right to adequate housing
- 41 Chapter 5: Application of the right to adequate housing under the international law to Canada
- 52 Chapter 6: Assessing compliance with progressive realization of the right to adequate housing and the reasonableness standard
- **63** Chapter 7: Shared responsibilities of federal, provincial, and territorial governments
- 69 Chapter 8: Human rights indicators and metrics to assess compliance and determine reasonable measures
- 73 Chapter 9: Conclusion and summary of the government's responsibilities
- 76 Bibliography

### **Executive Summary**

In 2019, the Government of Canada passed its first right to adequate housing legislation establishing a National Housing Council, review panels, and Federal Housing Advocate. The legislation, entitled the *National Housing Strategy Act* (NHSA), invokes Canada's commitment to the International Covenant on Economic, Social, and Cultural Rights and presents a transformative paradigm shift in which the experiences and voices of rights-holders are centred in the development of Canada's housing and homelessness laws, policies, and programs.

This paper has been commissioned by the National Housing Council to review relevant research on the progressive realization of the right to adequate housing, with particular attention paid to implementation and avenues to progressively realize this right within the Canadian context. Recognizing that this is an evolving area of research—particularly when it comes to applying the right to adequate housing—the authors of this literature review draw from academic analyses, international human rights monitoring bodies and recommendations, and transnational best practices. They also draw from a meeting they convened in July 2021, where international and domestic housing and human rights experts-alongside members of the National Housing Council's Working Group on Progressive Realization of the Right to

Adequate Housing—explored key research questions and resources.

# What is the right to adequate housing?

The right to adequate housing as articulated in the NHSA is presented as a mechanism by which *the International Covenant on Economic, Social, and Cultural Rights* (ICESCR) is implemented domestically. General Comment No. 4, developed by the Committee on Economic, Social and Cultural Rights, provides a framework of the seven essential features of the right, including:

- legal security of tenure (which means legal protection of tenants from things like eviction)
- (ii) availability of services and materials
- (iii) affordability
- (iv) habitability
- (v) accessibility
- (vi) location
- (vii) cultural adequacy.<sup>1</sup>

In fact, countries like Scotland and New Zealand have already used these elements to review the effectiveness of their housing strategies—but critically, the right to adequate housing has evolved beyond the 7 components and is now understood

<sup>&</sup>lt;sup>1</sup> Committee on Economic, Social and Cultural Rights (CESCR), *General Comment No. 4: The right to adequate housing (Art. 11 (1) of the Covenant)* (13 December 1991) E/1992/23, Online at:

<sup>&</sup>lt;<u>https://www.refworld.org/docid/47a7079a1.html</u>>, at para 7 [General Comment No. 4].

more broadly as the **right to live in security, peace, and dignity**. The right to adequate housing goes beyond ensuring that people have access to four walls and a roof and is grounded in the concept of dignity as experienced by rights-claimants. It requires legal protections and addresses larger financial systems, taxation measures, and regulation of financial actors.

At the core of the literature on the right to adequate housing is the key concept of a dialogic and participatory approach which requires governments to genuinely engage with affected communities and draw on commentary and recommendations from international human rights bodies (like UN treaty bodies and Special Rapporteurs). In practical application, this means centring rightsclaimants in participatory processes throughout decision- and policy-making; for example, the Council could urgently recommend a process where all levels of government come together to discuss implementation of a certain housing remedy with rights-claimants.

#### Intersections of the right to adequate housing with Canada's other international commitments

Canada has ratified a number of human rights conventions including the UN Convention on the Rights of the Child (CRC), Convention on the Elimination of All forms of Racism (CERD), Convention for the Elimination of Discrimination Against Women (CEDAW), Convention on the Rights of Persons with Disabilities (CRPD), and UN Declaration on the Rights of Indigenous Peoples (the Declaration)—all of which also include a commitment to the right to adequate housing. Canada has also ratified three optional protocols which provide Inquiry and Complaints procedures for the Convention on the Rights of Persons with Disabilities, the Convention on the Elimination of Discrimination Against Women, and the Convention on Civil and Political Rights. Importantly, recommendations through these intersecting treaties and optional protocols have been, and will continue to be, made to Canada that are critical for the Council, including the Cecilia Kell v. Canada<sup>2</sup> case about access to housing for Indigenous women in Northern Canada.

Moreover, while Canada has not ratified the Optional Protocol for the Convention on Economic, Social, and Cultural Rights, literature suggests that Canada can still look to the complaints and decisions of other countries to understand how the International Covenant on Economic, Social, and Cultural Rights could be applied under the National Housing Strategy Act.

#### Intersecting Indigenous rights

Given that the authors of this paper are all settlers, we encourage readers to engage with the complimentary research conducted by Indigenous authors (and commissioned by the National Housing Council's Progressive Realization Working Group) on the intersections of housing rights and Indigenous rights. This work will be critically important as First Nations,

<sup>&</sup>lt;sup>2</sup> Jessie Hohmann, Lolita Buckner Inniss, and Enzamaria Tramontana, "Cecilia Kell v Canada" in

Loveday Hodson and Troy Lavers (eds.), *Feminist Judgments in International Law* (Hart 2019).

Métis, and Inuit persons disproportionately bear the brunt of Canada's housing crisis. Métis, Inuit, and many First Nations peoples do not live on reserve, but instead in large and small urban, rural, northern, and/or remote areas. The result is that many Indigenous peoples are not covered or addressed by treaty and legal processes—including those that may protect the right to adequate housing.

There is a gap in literature on the right to adequate housing and its intersections with Indigenous rights in Canada, though the work of the Council in this area is anticipated to be heavily influenced by Bill C-15 on implementing the UN Declaration on the Rights of Indigenous Peoples. In the meantime, we can also look to authoritative guidance in: the UN Special Rapporteur on the right to adequate housing's thematic report on the right to housing and Indigenous Peoples,<sup>3</sup> the National Inquiry into Missing and Murdered Indigenous Women and Girls' final report and Calls to Justice, and the Truth and Reconciliation Commission of Canada's reports and 94 Calls to Action.

#### Applying the right to adequate housing: How Canada is doing to meet international human rights law

There is a wealth of recommendations from UN authorities, including UN treaty bodies and Special Rapporteurs on

measures required to bring Canadian law, policies, and programs in line with the right to adequate housing. For example, the UN Committee on Economic, Social, and Cultural Rights (CESCR, or Committee on ESC Rights) has commented on taxation and financialization of housing, and recommended that Canada, "ensure the mobilization of resources sufficient for implementing economic, social and cultural rights, with special attention paid to disadvantaged and marginalized individuals and groups."<sup>4</sup> Other key recommendations have been to address the lack of social housing units developed through Canada's National Housing Strategy, and to remedy Canada's failure to address widespread homelessness as an urgent violation of the right to life and health as well as the human right to adequate housing.

The National Housing Council, review panels, and Federal Housing Advocate will have the new role of hearing from rightsclaimants, assessing whether or not the Government of Canada has violated the right to adequate housing, and identifying measures necessary to address systemic barriers (via recommendations to the relevant Minister). The standards that will be invoked to do this include **a standard of reasonableness** for assessing compliance with progressive realization under the ICESCR (best defined in a seminal South African case called *Grootboom*<sup>5</sup>). This requires that housing

<sup>&</sup>lt;sup>3</sup> UN General Assembly, Report of the Special Rapporteur on adequate housing (17 July 2019) A/74/183, Online at: <<u>https://undocs.org/A/74/183</u>> [UN Special Rapporteur Report on the Right to Housing of Indigenous Peoples].

<sup>&</sup>lt;sup>4</sup> Committee on Economic, Social and Cultural Rights (CESCR), *Concluding observations on the sixth periodic report of Canada* (23 March 2016)

E/C.12/CAN/CO/6, Online at:

<sup>&</sup>lt;<u>https://undocs.org/E/C.12/CAN/CO/6</u>>

<sup>&</sup>lt;sup>5</sup> Grootboom and Others v Government of the Republic of South Africa and Others - Constitutional Court Order (CCT38/00), 2000 ZACC 14.

policies: respond to the circumstances of the claimants and ensure their human dignity; target and prioritize those in greatest need; address underlying systemic racism, colonization and socioeconomic inequality; adopt a comprehensive approach, so as to meet a diversity of needs; ensure participation and meaningful engagement with rightsholders; and ensure cooperation and coordination among all orders of government.

Another key standard for consideration is that of a **maximum of available resources**, which looks at whether Canada's budgeting, programming, taxation measures, goals, and targets measure up to its international and domestic commitments to eliminate homelessness and realize the right to adequate housing within the shortest possible time based on available resources. This standard, alongside relevant recommendations from UN agencies, organizations, and experts—and especially rights-holders—will be particularly important for the National Housing Council to consider as it reviews Canada's National Housing Strategy.

#### Metrics and best practices in measuring the right to adequate housing

Two key models to measure the right to adequate housing include the OPERA method—to analyze the outcomes, policy efforts, resources, and assessment of government efforts alongside human rights obligations—and the "process", "structural", and "outcomes" indicators approach. Both methodologies look not only at numbers, but also lived experience and access to justice—i.e., whether rights claimants are genuinely able to exercise their human right to adequate housing and hold governments to account. As outlined in the literature review, many human rights investigations in other countries have been undertaken using the OPERA method.

# Federal, provincial, and territorial partnerships

Across the literature is evidence that the biggest barrier to implementation of the right to adequate housing in Canada is its jurisdictional divides. These are often used as a shield or defence—by various levels of government—to prevent the meaningful implementation of the right to adequate housing. Instead, however, the right to adequate housing can been used as a framework through which responsibilities can be clearly allocated, and the right realized through cooperation among different levels of government.

Collaboration can be ensured, for example, through methods like inter-ministerial meetings on human rights, reviews of provincial and territorial action plans to progressively realize the right to adequate housing, and collaboration with municipal governments. In fact, it is a fundamental requirement of international human rights law that a State does not invoke domestic jurisdictional restrictions to justify nonperformance of treaty obligations.<sup>6</sup>

<sup>&</sup>lt;sup>6</sup> Vienna Convention on the Law of Treaties (23 May 1969), Article 27.

Though many aspects of compliance with the right to adequate housing involve overlapping jurisdiction, federal spending power and its capacity to coordinate actions among different orders of government means that the federal government may almost always take action to ensure compliance with international human rights obligations. Such action may include making such compliance and collaboration a condition of receiving transfer payments. Thus, while the lack of jurisdictional coordination across levels of government to progressively realize the right to adequate housing is a major barrier to implementation, the right to adequate housing itself provides a unique framework to encourage interjurisdictional collaboration.

#### **Government responsibilities**

As novel legislation, the NHSA offers a unique opportunity to end the housing and homelessness crisis in Canada by applying the progressive realization of the right to adequate housing. The right to adequate housing transforms the relationship between rights holders and governments and requires Canada to:

- Start with meaningfully engaging with claimant community about their circumstances and dignity interests.
- Identify and **prioritize** those in the most extreme or vulnerable circumstances.
- **Engage in good faith** with treaty body recommendations.

- Address systemic discrimination and socioeconomic inequality, with particular attention paid to the rights of Indigenous peoples, women, persons with disabilities, persons relying on social assistance, racialized groups, and persons experiencing homelessness.
- Ensure a "comprehensive" approach by hearing from diverse perspectives.
- Exercise national leadership to allocate responsibilities and ensure co-operation of **all orders of government**, including through funding and inter-governmental agreements.
- Ensure appropriate budgeting and resource allocation based on "maximum of available resources" standard including all appropriate taxation measures.
- Ensure access to justice and accountability for the right to adequate housing and within all housing programs and areas of governance affecting the right to adequate housing.
- Ensure **independent monitoring** and assessment of progress.
- Use all appropriate means, including regulatory and legislative measures, to ensure that investment and actions of private and non-governmental actors contribute to and do not undermine progressive realization of the right to adequate housing (e.g., regulate private actors to address financialization of housing).

- Incorporate a "transformative" dimension to all legislation, regulation, planning, and decisionmaking to ensure the progressive realization of the right to adequate housing within **the shortest possible time**. This involves ensuring that housing policies (particularly national strategies on housing and homelessness) have goals grounded in, and consistent with international human rights law.
- Avoid any retrogressive measures, except where absolutely necessary and in times of crisis, with provisions to ensure that vulnerable groups are not affected.

The National Housing Council has a challenging task: alongside the Federal Housing Advocate and rights-claimants, members will make Canada's new and transformative approach to the right to adequate housing live. This important task is one that could genuinely end Canada's housing and homelessness crisis if the NHSA's core commitments to the right to adequate housing as recognized under international human rights law are treated, as proposed by the Supreme Court of Canada, not as "theoretical aspirations or legal luxuries, but moral imperatives and legal necessities."<sup>7</sup>

<sup>&</sup>lt;sup>7</sup> Nevsun Resources Ltd. v. Araya, 2020 SCC 5 para 1.

# Toronto Housing Charter – Opportunity for All

#### **Policy Statement:**

Adequate housing is a fundamental human right that is recognized in international law, including the Covenant on Economic, Social and Cultural Rights, to which Canada is a party. All orders of government, including municipalities, have a role to play in furthering the progressive realization of the right to adequate housing that is affirmed in international law.

It is the policy of the City of Toronto to recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities. The City of Toronto supports improved housing outcomes for its residents. Its Policy is to move deliberately to further the progressive realization of the right to adequate housing recognized in the International Covenant on Economic, Social and Cultural Rights. The Toronto Housing Charter is consistent with the federal Housing Policy Declaration adopted as part of the *National Housing Strategy Act* S.C. 2019, c. 29 s. 313.

The Act came into force on July 9, 2019, and states that it is the housing policy of the Government of Canada to recognize that adequate housing is a fundamental human right affirmed in international law and that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities. The Act received Royal Assent on June 21, 2019 and recognized that housing is a fundamental human right affirmed in international law.

# In this regard, the City adopts a human rights based approach to housing that is rooted in the following principles:

- All residents have a right to a safe, secure, affordable home in which they can live in peace and dignity and realize their full potential.
- All residents have a right to housing that is maintained in a state of good repair.
- All residents have a right to housing that is accessible and takes into account the specific needs of historically disadvantaged and marginalized groups.
- All residents have a right to housing that respects and takes into account their expression of cultural identity and way of life.
- All residents have a right to a home that is part of a complete community with equitable access to a range of opportunities to live, work, learn, and play.
- Regardless of whether they rent or own a home, or are homeless, all residents have an equal stake and voice in Toronto's future and to effective participation in decisions and policies affecting their communities and their housing.
- All residents have a right to equal treatment with respect to housing, without discrimination contrary to the Ontario Human Rights Code and to protection against arbitrary requirements that result in discrimination based on membership in groups protected by the Code or on homelessness or housing status.

#### Implementation:

The Toronto Housing Charter – Opportunity for All is designed to guide City Council and the City's public service in its decision-making, resource allocation, policy development, and in the provision of services and programs.

The City of Toronto will:

- Develop and maintain a housing strategy to further the progressive realization of the right to adequate housing, through all appropriate means, including creating and maintaining affordable housing, planning, zoning, licensing, regulation, enforcement, taxation and other measures within its authority. The strategy will focus on the full spectrum of housing need, with an emphasis on those persons most in need of adequate housing and will include measurable goals and timelines and a plan to reduce and ultimately end homelessness.
- 2. Require that any future City decisions, policies, services and programs that impact housing are screened and assessed for impact on the Toronto Housing Charter and revise them, as appropriate, to ensure that the City's Policy as stated in the Toronto Housing Charter is achieved and not negatively impacted.
- 3. Ensure necessary co-ordination and collaboration among relevant City Divisions to achieve the City's Policy as stated in the Toronto Housing Charter.
- 4. Take action to prevent arbitrary eviction, homelessness and other threats to human security and dignity, ensuring that City policies and programs are designed to avoid residents from being made homeless.
- 5. Continue to take appropriate measures to preserve existing affordable housing and facilitate the creation of additional affordable housing.
- 6. Review the establishment of a Housing Commissioner of Toronto to provide independent monitoring of the City's progress in meeting the goals of the City's housing strategy and in furthering the progressive realization of the right to adequate housing as recognized in international law including compliance with the Toronto Housing Charter.

# 7. Review the City's policies, programs and by-laws to evaluate those which penalize or criminalize homeless people or that displace them from where they are living without offering appropriate services and housing options and report to Council regarding amendments as appropriate.

- 8. Provide for participation by members of affected communities in decision-making related to housing, including by persons with lived experience of homelessness or of precarious or inadequate housing.
- 9. Allocate the maximum available resources within the City's means and jurisdiction, and according to the City's unique circumstances, to support the Toronto Housing Charter.
- 10. Provide opportunities for organizations and affected communities to advance a human-rights based approach to housing and participate in decisions that affect it.
- 11. Provide regular, public reports on its plans, actions, targets, and progress in relation to the housing strategy and making homelessness rare, brief and non-recurring, and ensure that these reports are available to all residents and other stakeholders in appropriate and accessible formats.
- 12. Consult and work with human rights bodies including the Federal Housing Advocate and the Ontario Human Rights Commission to support the progressive realization of the right to adequate housing of residents and to advance the policies as stated in the Toronto Housing Charter.
- 13. Work collaboratively with other orders of government to identify respective areas of responsibility and shared obligations to further the progressive realization of the right to adequate housing as affirmed in international law.

The City of Toronto will from time to time review the Toronto Housing Charter to reflect any amendments to complementary policies.

About Affordable Housing in Canada

Monitor our most recent <u>coronavirus (COVID-19) updates</u>.



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SAVE SHARE

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# **About Affordable Housing in Canada**

Programs and investments that help Canadians access high-quality affordable housing.

When the housing sector is efficient and well-functioning, the marketplace should be able to meet most people's housing needs. Fortunately, Canada has one of the best housing systems in the world. As a result, almost 80% of Canadian households have their housing needs met through the marketplace, supported by our housing finance activities. Our mortgage loan insurance, for example, helps borrowers get financing at competitive rates.

But not everyone has the financial means to access or compete in the housing market. The marketplace, too, isn't always able to meet the unique housing needs of certain groups, such as people with disabilities. In these cases, governments, community organizations, non-profits and the private sector work together to provide affordable housing.

### What is affordable housing?

In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure : rental, ownership and co-operative ownership, as well as temporary and permanent housing.



#### THE HOUSING CONTINUUM

Since 1946, we've been a vital partner in helping Canadians access high-quality affordable housing. The federal government, through CMHC, invests \$2 billion every year to ensure Canadians in need can access suitable housing.

### **Existing social housing**

Much of Canada's social housing was built between 1946 and 1993. The federal government continues to make substantial investments in the existing social housing stock.

In 2016, the federal government provided almost\$1.7 billion to support over 536,000 households living in social housing. Provinces and territories administer 80% of the agreements with social housing providers. We administer the remaining 20%, including on-reserve housing projects in First Nation communities.

Our Affordable Housing Centre works with social housing providers to help keep their housing projects financially viable for the long term.

### Investment in Affordable Housing program

The Investment in Affordable Housing (IAH) began in 2011. <u>Under the IAH</u>, the federal government is investing over \$238 million annually, through March 2019, to help Canadians in housing need.

Under <u>bilateral agreements with CMHC</u>, the provinces and territories match the federal investments with contributions of their own. As housing needs vary across Canada, the provinces and territories are responsible for deciding how best to use that funding. They have the flexibility to invest in a range of affordable housing programs and to choose how they're delivered.

### **National Housing Strategy**

<u>The National Housing Strategy</u> – Canada's first ever – was announced on November 22, 2017 with the goal of making sure Canadians across the country can access housing that meets their needs and that they can afford.

Building on investments announced in Budgets 2016 and 2017, the NHS is a detailed 10-year, \$40 billion plan that will deliver results and benefit all Canadians – including building more affordable, accessible, inclusive and sustainable homes.

The primary focus will be on meeting the needs of vulnerable populations, such as women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults.

### **CMHC Affordable Housing Centre**

Our team of affordable housing experts helps you build or preserve affordable housing. We provide personalized

support, including local expertise and networking opportunities and financial assistance. We understand community needs, and work with partners to offer clients solutions for local housing challenges.

Through our Affordable Housing Centre, we provide a hub of resources to help facilitate the creation of new affordable housing or preserve existing affordable housing. Groups in the public, private and non-profit sectors rely on the Centre for affordable housing knowledge and expertise. We offer many interactive tools, as well as Canada's largest inventory of housing information, research and market analyses.

We provide contributions and interest-free loans to qualifying projects through our <u>Seed Funding program</u>. This support helps with the up-front costs of a new affordable housing project or with preserving existing affordable housing.

Was this page relevant to your needs?



Date Published: March 31, 2018

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### **WNHHN - Human Rights Claims**

#### designgoblin.com





Submission to the Federal Housing Advocate on behalf of the Women's National Housing & Homelessness Network June 2022

#### The Crisis Ends with Us: Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada

The Government of Canada's failure to adequately address housing need and homelessness has manufactured a national human rights crisis for marginalized women and gender-diverse people. It has trapped us in situations of abuse and exploitation, separated us from our children, deepened our poverty, dislocated us from our lands and traditions, and eroded our dignity and self-determination. In some cases it has cost us our lives.

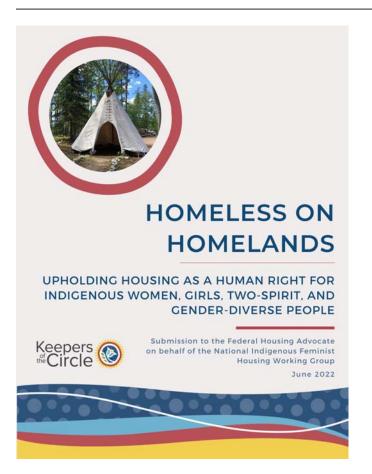
Canadian housing policy continues to prioritize profit over our right to a dignified life, to security, and to substantive equality. We disproportionately bear the consequences of the financialization of housing, but those of us who suffer most are rarely at decision-making tables or understood as rights-holders. Every day we watch the existing affordable housing stock dwindle at a rapidly escalating pace, driven by forces we cannot control, and decision-makers who do not hear our voices.

#### We see no future for ourselves in the current housing regime.

This Human Rights Claim, developed by the WNHHN Human Rights Task Force, articulates three key violations of the right to housing experienced by marginalized women and gender-diverse people across Canada:

- Violation 1: Failure to provide adequate, accessible, and affordable housing
- Violation 2: Failure to prevent and eliminate homelessness amongst women and gender-diverse people
- **Violation 3:** Failure to regulate the financialization of housing in alignment with the right to housing

Read the Claim



#### Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Genderdiverse People

In the context of inherent Indigenous rights, the *National Housing Strategy Act* (NHSA) emerges as a critical instrument that can be utilized to challenge colonial policies and mechanisms that attempt to displace Indigenous women, girls, Two-Spirit, and gender-diverse people from "their proper power and place."

This Human Rights Claim, developed by the National Indigenous Feminist Housing Working Group, articulates four key violations of our inherent rights that must be reviewed by the Federal Housing Advocate:

- Violation 1: Lack of Action on the Calls to Justice from the Inquiry into Missing and Murdered Indigenous Women and Girls Report and Calls to Action from the Truth Reconciliation Commission Report
- **Violation 2:** Failure to Provide Safe, Adequate and Culturally-Appropriate Housing, on Our Own Terms
- **Violation 3:** Interjurisdictional Neglect, Multiple Systems Failure, and Institutional Betrayal
- Violation 4: Security of Tenure under NHS and Secure Indigenous Land Tenure

Read the Claim

### Here's how to get involved:

- 1. Join the Women's National Housing & Homelessness Network.
- 2. <u>Submit a Claim</u> to the Federal Housing Advocate yourself, or with a group or organization. We would love to include your submission in our virtual database of claims! Please send us a copy at wnhhnetwork@gmail.com.
- 3. Participate in a people's tribunal, focus group, roundtable, or sharing circle in your community. Contact us at wnhhnetwork@gmail.com to find out where the nearest one is being held!
- 4. Interested in hosting a focus group, roundtable, or sharing circle in your own community? We can help you organize! Reach out to us at wnhhnetwork@gmail.com.

September 23, 2022

# Federal Housing Advocate asks National Housing Council to launch public hearing on corporate investment in housing

September 23, 2022 – Ottawa, Ontario – Office of the Federal Housing Advocate

Federal Housing Advocate Marie-Josée Houle has issued a formal request to the National Housing Council to launch a review panel on the human rights impacts of corporate investment in rental housing, also known as financialization.

Canada is seeing a growing trend of financial firms using housing as a commodity to grow wealth for their investors. Financialization often sees these firms acquiring rental buildings and increasing rents or decreasing services to maximize profits. This trend is not only contributing to unaffordability across the country – it is also denying people their fundamental human right to affordable, dignified, and safe housing.

Research recently published by the Office of the Federal Housing Advocate confirms that financialization affects disadvantaged groups most, such as seniors, low-income tenants, people with disabilities, members of Black communities, and many others. It is linked to unaffordable rent increases, worsening conditions and a rise in evictions and renovictions.

This is the first time the Federal Housing Advocate has referred a systemic housing issue to the National Housing Council for further examination by a review panel.

Review panel hearings centre around public participation, particularly for communities directly affected by systemic issues. The hearing will provide an opportunity for tenants and others to share their experiences with financialization and the solutions they want to see.

The review panel – made of up of three members of the National Housing Council – will issue a report with recommendations for action that the government of Canada should take to address the financialization of purpose-built rental housing and advance the right to housing in Canada.

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# Quotes

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*"I look forward to contributing to the review panel's hearing into the human rights impacts of financialization and its recommendations for rights-based solutions."* 

— Marie-Josée Houle, Federal Housing Advocate

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"Review panels are a new access to justice mechanism that are unique in the world. I'm glad to see this opportunity for public participation to take action on the housing issues that are directly affecting communities in Canada."

— Marie-Josée Houle, Federal Housing Advocate

# Background

The National Housing Council must establish a review panel if requested to do so by the Federal Housing Advocate.

Further details about the review panel's launch and opportunities to participate will be provided by the National Housing Council.

Review panels are a participatory, human rights-based, access to justice mechanism established by the National Housing Strategy Act, which recognized housing as a human right in domestic law for the first time. Instead of hearing individual complaints about human rights violations, review panels hold hearings into systemic housing issues.

The review panel will hold a hearing that allows for participation and meaningful engagement of individuals and communities who are affected by financialization. The review panel will also consult individuals and organizations with expertise on housing and human rights. The findings and recommendations of the review panel will be set out in a report to the Minister, and include the review panel's opinion on the issue and recommendations to address it. The Minister must respond to the report within 120 days and table that response in the House of Commons and the Senate.

# **Related links**

<u>News release - Corporate investment in housing linked to unaffordable</u> <u>rents, evictions, and long-term care deaths: study</u>

Key issue - financialization of housing

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The Office of the Federal Housing Advocate's 2021-2022 Annual Report to the Minister

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Cat. No.: CH1-44E-PDF ISSN: 2816-6965

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## **Table of contents**

Driving change: The Federal Housing Advocate's message1
A new era: Adequate housing for all in Canada
A brief history of housing as a human right in Canada
Bringing the housing and homelessness crisis into focus
High stakes: Financialization putting affordability at risk       5         A human rights crisis for residents of encampments       7         Locked out: Security of tenure, evictions and arrears       9
Charting the course forward11
Recommendations to the Minister11
Building communities
Identifying systemic housing issues in Canada15Speaking out16Making community connections16Working in partnership with Indigenous organizations18Collaborating with the National Housing Council19Working together at all levels of government20Bringing together thought leaders20
Tracking housing in Canada21
Building the big picture
Building on a strong foundation23
Canada's housing watchdog
About Us
About the Advocate
Annex A – Research Collaborations

# Driving change: The Federal Housing Advocate's message

Canada is facing a housing crisis that is growing worse by the day.

It has reached such a tipping point that housing affordability, evictions, and housing inequality dominated the national conversation last year.

The pandemic has exacerbated an already dire situation. As people's livelihoods were put at risk, many are now facing eviction or foreclosure as a result. Meanwhile, the economic crisis caused by the pandemic saw large investors accelerate the purchase of real estate for profit, driving up housing and rental prices and further threatening affordability for those most in need.

Experts are now calling homelessness in Canada the new epidemic. Housing programs and support services for people experiencing homelessness are stretched to a breaking point. The risk of contracting COVID-19 in a shelter has made it extremely difficult for people experiencing homelessness — many have resorted to finding shelter elsewhere, including in encampments.

Housing is a human right — it is more than an aspiration, it is an obligation. The human right to housing is an obligation defined in the international treaties Canada has signed and ratified. With the National Housing Strategy Act, the human right to housing is now enshrined in Canadian law.



Marie-Josée Houle Federal Housing Advocate Canadian Human Rights Commission Clearly, this human right has not yet been realized for many people in Canada today. There are 1.7 million people in Canada living in homes that are inadequate or unaffordable, and 235,000 people face homelessness each year.

We know that housing is more than just four walls and roof. It is essential for living with dignity. It provides peace and security. The right to housing is connected to countless other fundamental human rights. Housing is inextricably tied to health and social outcomes. We saw these links to health and home so clearly during the COVID-19 pandemic.

I became the Federal Housing Advocate in February of 2022. I come to the job as a person who has experienced poverty, displacement, geographic marginalization and housing precarity. I also bring varied professional experience in the community housing sector, as well as experience advocating for tenant rights and pushing all levels of government to create a more equitable housing system.

I want to make it clear that my role is as an independent, nonpartisan watchdog. It is part of my job description to hold government to account on its human rights obligations related to housing and homelessness. This is why my Office and team are based at the Canadian Human Rights Commission.

As I embark on my role as the Federal Housing Advocate, it is an opportunity to address the longstanding systemic issues that result in people in Canada being denied adequate housing and their human rights every day.

Undertaking this mandate is an opportunity to take action on inadequate housing and homelessness for the people who need it most. It is a chance to amplify marginalized voices. It is a chance to shine a spotlight on the systemic issues that are affecting people across the country.

And it is an opportunity to ensure that Canada makes progress on solving on these problems, with concerted resources and action on housing and homelessness at all levels. All levels of government have a role to play to ease the housing crisis, and the federal government has a responsibility to lead the way. I see an opportunity to improve the National Housing Strategy so that it better meets the needs of people in Canada, and so that it upholds Canada's human rights obligations.

I am here to learn, here to listen, and here to work together with partners across all sectors. I am here to push for meaningful solutions to urgent problems.

I know that we have a complex and daunting challenge ahead. I am optimistic that together, we will make progress towards a Canada where everyone has a home where they can live their lives in safety, peace and dignity.

### A new era: Adequate housing for all in Canada

#### A brief history of housing as a human right in Canada

The right to adequate housing is a human right for everyone in Canada.

The human right to adequate housing means that all people are equally entitled to live in dignity in a safe and secure home. Everyone should be able to access housing that meets their needs without discrimination or harassment.

Having an affordable, suitable and safe place to live helps people and families succeed and thrive.

Housing as a human right is an important precondition for several other human rights, including the rights to life, work, health, social security, vote, and education.

The human right to adequate housing is not a new concept. It is a fundamental human right that is recognized under international law, as early as the 1948 Universal Declaration of Human Rights. Canada committed to the progressive realization of the right to housing and an adequate standard of living in 1976 when its signature on the International Covenant on Economic, Social and Cultural Rights came into force.



Canada's commitment to the human right to adequate housing was reaffirmed in 2019 when Parliament passed the <u>National Housing Strategy Act</u> (the Act). The Act recognizes housing as a human right and commits the federal government to further the progressive realization of the human right to adequate housing. The Act establishes accountability tools to help promote and monitor the right to housing in Canada, including:

- A <u>National Housing Strategy</u>, to advance the progressive realization of the human right to adequate housing;
- A <u>National Housing Council</u>, of which the Federal Housing Advocate is an ex officio member, to oversee the implementation of the strategy; and
- A Federal Housing Advocate, to promote and protect the right to housing in Canada.

The Federal Housing Advocate's role is the first of its kind in Canada and unique in the world, with a mandate to promote and protect the right to housing for all.

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# Bringing the housing and homelessness crisis into focus

Over the course of 2021-2022, the Office of the Federal Housing Advocate identified evolving systemic housing issues that are of serious concern in Canada: financialization, homeless encampments, and evictions.

The COVID-19 pandemic has made these issues worse. They are symptoms of long-standing problems related to the housing system. They are directly impacting people experiencing inadequate housing and homelessness. And they have worrying consequences that infringe on people's human right to housing in Canada.

Last year, we supported research to better understand the drivers of these issues and who they are affecting, as well as create an evidence base for making recommendations to solve them. In the course of this research, we worked closely with scholars, lived experts, and partner organizations to inform our work.

As people in Canada continue to feel the effects of the housing and homelessness crisis, this work will help us shine a light on these systemic problems and push for action to solve them.



#### High stakes: Financialization putting affordability at risk

Financialization is a term used to describe how housing is treated as a commodity - a vehicle for wealth and investment - rather than a human right and a social good for people and communities.

In 2021-2022, we spearheaded a research project that brought together five researchers to examine the growing role of private equity and investment firms in the residential real estate market and long-term care in Canada.

Globally and in Canada, investment firms have been purchasing rental buildings and then upgrading them and raising rents, forcing low-income tenants out of their homes. Because the business model associated with financialization demands short-term high yield profits, there is pressure placed on locating and purchasing housing that is deemed "undervalued", which often means housing that is affordable and hence where the most disadvantaged and low-income communities are located. Financialization also affects other sectors of the housing system, including single-family homes, retirement communities, and long-term care homes.

This trend worsened during the economic crisis caused by the COVID-19 pandemic. Real estate became a safe profit-making opportunity for large investors in a volatile market, further driving up prices and putting affordability at risk for those most in need.

Financialization is a human rights issue. It has significant consequences for the affordability, security of tenure, and habitable conditions of rental housing for tenants. It is associated with elevated risks of illness and death for seniors and people with disabilities in long-term care facilities.

The goal of this research is to examine the drivers of financialization and its impacts, particularly on low-income, priority groups listed in the National Housing Strategy.

The project includes five papers which tackle diverse dimensions of financialization, including:

- The trends and policy drivers of the financialization of multi-family rentals in Canada
- The financialization of seniors housing and its impacts on care
- The uneven and racialized impacts of financialization on Black renters in Toronto
- A data report on a national survey and interviews with more than 600 tenant households across Canada
- A look at financialization in the international landscape and the global factors that entrench it

The research demonstrates that the financialization of purpose-built rentals and long-term care have had significant impacts for tenants, seniors, workers, and communities. It also points to actions that governments at all levels can take to curb financialization and mitigate its impacts.

The next step will be to share the findings with rights-holders, governments and other stakeholders. This research and engagement will help the Federal Housing Advocate to develop legislative and policy recommendations for government to implement better protections against the financialization of housing and its impacts on people, disadvantaged groups, and communities. Measures to address financialization must put human rights first.

This research contributed to the establishment of the Recommendations to the Minister contained in this report. Please see Annex A for a citation of this research collaboration.



#### A human rights crisis for residents of encampments

Encampments are not a new phenomenon in Canada. People facing homelessness have at times resorted to establishing informal settlements, here referred to as encampments, to meet their needs for shelter and safety while exercising autonomy and self-determination. National data demonstrates that First Nations, Inuit and Métis people are severely overrepresented among those living outside, in encampments, or in makeshift dwellings.

In 2021-2022, we launched a research project to take a close look at the human rights dimensions of encampments in Canada. We worked with a national network focused on encampments, whose members include people with lived expertise, scholars, advocates, and activists, from communities across Canada.

During the COVID-19 pandemic, shelter spaces decreased, indoor congregate settings became increasingly unsafe, and people lost their livelihoods. This has led to a rise in homeless encampments across the country. Many people had little choice but to turn to living in tents or informal shelters to survive.

A number of people have been harmed and died as a result of exposure, fire, overdose, and other threats to life and safety. Residents also face harassment and violence from state and non-state actors. These conditions amount to violations of fundamental human rights including the human right to housing.

The goal of this research is to highlight the human rights and right to housing dimensions of encampments. The project includes a literature review, a policy scan of municipal by-laws affecting encampments, a scan of media coverage of the issue, and case studies from across Canada.

While the research is still ongoing, it has already identified a number of areas where Canada must do better to uphold the rights of residents of encampments. First and foremost, encampment residents and their advocates have called for the provision of safe, appropriate, and secure housing.

A critical human rights dimension of encampments is the provision of essential services. The right to housing is understood to support other fundamental human rights, including the rights to life and health. Encampment residents frequently lack access to adequate water, sanitation, heat or cooling, and safety measures, and face severe threats to their mental and physical well-being linked to the failure to provide basic services. While select cities have provided some provision of basic services, such as toilet facilities and waste management systems, research suggests that access to basic services remains limited, unpredictable, or absent in many encampments. Major human rights violations identified by the research are the policing and enforcement measures directed at residents of encampments. Many municipal governments across the country have consistently elected to ticket, issue eviction notices, and remove or destroy tents and equipment, rather than uphold the rights of encampment residents to safety, security, and human dignity. Law enforcement in numerous Canadian cities have employed force during encampment evictions that is disproportionate to the alleged harm caused to public property. The use of such force has resulted in harm, pain, and injuries to encampment residents, advocates, and members of the public.

The research also identified that the treatment of encampment residents amounts to unsafe eviction and forced displacement. Encampment evictions often undermine safety, with encampment residents often displaced to increasingly insecure and unsafe situations. In the absence of basic services, many encampments have self-organized to meet their basic needs and fill gaps in services, such as by establishing centralized tents for harm reduction supplies, water, or food. Encampment evictions frequently undermine these efforts and result in the loss or destruction of these resources and selfestablished mutual aid systems to meet basic needs. In many cases, encampment residents are asked (or forced) to go to homeless shelters, which may be unsuitable or inaccessible for some people experiencing homelessness. Such forced relocation also undermines choice and self-determination.

Central to the realization of the right to housing is the meaningful participation of people living in homelessness in the design and implementation of policies, programs, and practices. The research shows that encampment residents are frequently perceived in the media and treated by the general public and decision-makers as non-citizens and as nuisances to public safety and public space. These perceptions have led to the widespread failure to meaningful engage encampment residents in sharing policies and practices that affect them. Encampment residents are often acted upon without any form of consultation, and are not encouraged to participate in informed decision-making regarding cohabitation, nor direct decisions that concern their well-being, tenure, their property and belongings. Processes for decision-making are rarely transparent or clearly explained to encampment residents before actions are taken, and there are few (if any) processes to challenge decisions, propose alternatives, and voice priorities and needs.

All levels of government should work together to plan and undertake concrete actions to ensure the right to housing for residents of encampments. Responses to encampments have been almost exclusively at the municipal level, with little direct involvement from provincial, territorial, and federal governments. While municipalities often have primary jurisdiction over encampments, they often lack the resources and powers to address the underlying structural causes driving homelessness and encampments, such as housing unaffordability, dwindling rental supply, and lack services and supports to make housing accessible for all. The federal government, in particular, has a duty to provide leadership on this issue, and ensure that municipalities have the resources required to fulfill their human rights obligations.

Residents of encampments must also be afforded meaningful participation and engagement in decisions that affect them. Governments at all levels must adopt rights-based approaches to homeless encampments by engaging residents in the design and assessment of the housing and services they require. Shelters are not an adequate response to homelessness. Ultimately, governments must ensure permanent, adequate housing for encampment residents and all people experiencing homelessness.

As this research nears completion, a second phase of the project is being planned, with a goal to engage encampment residents, advocates, and government duty-bearers to identify rights-compliant solutions. As this project continues, it will be critical to amplifying the voices and needs of encampment residents, and holding government to account on its human rights obligations.

This research contributed to the establishment of the Recommendations to the Minister contained in this report. Please see Annex A for a citation of this research collaboration.

#### Locked out: Security of tenure, evictions and arrears

Security of tenure refers to the right a person has to not live in fear of eviction. It is a key component of the human right to adequate housing. A lack of security of tenure has serious consequences for an individual's dignity, health, well-being, and sense of security. Establishing legal security of tenure and protecting against forced evictions and harassment are key measures for realizing the right to adequate housing. All levels of government are required under international human rights law to adopt appropriate measures to guarantee security of tenure and prevent evictions.

This 2021-2022 research project involved collaboration between the Office of the Federal Housing Advocate, the Canadian Human Rights Commission's legal team, and external legal experts to develop open research and legal analysis on eviction, arrears and security of tenure. The project focused on examining the scope for the Advocate to review and make recommendations on these issues.

Forced eviction is considered to be a violation of human rights. In other words, human rights law dictates that forced evictions should only occur as a last resort and only after a full exploration of alternatives. Evictions that are carried out without due process and without regards to human rights are considered to be a gross violation of human rights and a violation of the right to housing. Evictions based on someone being behind in paying their rent should not happen without first exploring fully any means to resolve these arrears. In addition, under human rights law, relocation to a more affordable adequate housing unit must be considered as an alternative to eviction and eviction must not result in homelessness.



The systemic and structural causes of evictions are well established. A lack of affordable and adequate housing, the financialization of housing, gentrification, racism, sexism, ableism, and other forms of discrimination result in evictions and leave the most disadvantaged at risk of human rights violations.

Tenants across Canada have experienced a crisis of evictions and inadequate housing for decades. Housing instability and the risk of eviction due to rental arrears have increased as a result of the COVID-19 pandemic. They are only expected to worsen as the provinces and the federal government have wound down their pandemic support measures, including eviction moratoriums and income security efforts like the Canada Emergency Response Benefit, while the cost of living continues to rise. Governments must work together to prevent the human rights crisis that could result.

The project includes seven research papers which provide legal analysis and recommendations on diverse issues involved with evictions. These include:

- The right to legal representation for tenants facing eviction
- International jurisprudence on security of tenure and how it can inform the Advocate's role
- The judicialization of evictions and the role of courts in meeting Canada's right to housing obligations
- Systemic barriers to security of tenure for people with disabilities
- Federal human rights obligations with respect to Indigenous Peoples and encampments established on federal lands
- Systemic barriers to security of tenure for Indigenous peoples
- Race and security of tenure in Canada

The findings demonstrate that Canada has a long way to go in fulfilling the human right to security of tenure. Laws about eviction and tenants' rights are inconsistent across the country, as are tenants' access to justice and legal representation when facing eviction. Indigenous people, racialized communities, people with disabilities, and other disadvantaged groups face significant barriers to security of tenure, while the impacts of eviction for these groups are disproportionately severe. As the ongoing pandemic continues to affect incomes, and with rapidly rising inflation in housing costs and the cost of living, more and more tenants are at risk of eviction due to rental arrears.

While landlord-tenant law is in the jurisdiction of provinces and territories, human rights law clarifies that the division of powers does not excuse systemic human rights violations. Governments should work together to implement effective laws and programs to protect security of tenure and prevent eviction, especially eviction of disadvantaged households, and eviction into homelessness.

Results of the research were presented at a symposium bringing together scholars, tenants, advocates, and policy makers. Further engagement on the findings of this research will help the Federal Housing Advocate develop legislative and policy recommendations to prevent evictions and uphold tenant rights.

This research contributed to the establishment of the Recommendations to the Minister contained in this report. Please see Annex A for a citation of this research collaboration.

# Charting the course forward

Last year, the Office of the Federal Housing Advocate worked to gather evidence-based recommendations to the Minister to improve the National Housing Strategy. This is the start of the work ahead to solving Canada's housing and homelessness crisis. It is a daunting task. But we must be up to the challenge.

Implementing the right to housing in Canada is going to take all of us, working together. It is going to take sustained government action and resources. It will require commitment and coordination at all levels.

It is our job to take a critical look at the problems and at the solutions. It is our job to push for change on the systemic housing issues that are denying people and families their right to housing in Canada. We look forward to identifying ways we can all work together and be part of the solution as we chart the course ahead.

## **Recommendations to the Minister**

Last year, we took the opportunity to take stock of how well the National Housing Strategy is working and where it can be improved. This work was particularly relevant given that 2022 marks five years since the Strategy was published. Furthermore, it is one of the Federal Housing Advocate's duties and priorities to monitor the progress of the Strategy in meeting its goals and timelines and contributing towards Canada's commitment to progressively realize the human right to adequate housing.

In March 2022, we provided the Minister with a series of ten fact sheets based on research we conducted with experts in the field of homelessness and the right to housing. These fact sheets included recommendations on how to strengthen and improve the Strategy. Prior to submitting the fact sheets, our Office and the researchers met with all implicated federal departments and central agencies to present the research and share the recommendations, which aim to ensure Canada's commitments to the right to housing are consistently reflected in all laws, policy and programs.

The Strategy is a positive step forward that sees the federal government reinvest in housing in partnership with provinces, territories and municipalities across the country. The Strategy currently commits \$75.3 billion (\$36.7 billion in federal spending, \$31.2 billion in loans and \$7.4 billion in provincial/territorial cost-matching) to "build new affordable housing and renew the existing affordable housing stock" and end chronic homelessness. The Strategy aims to bring together the public, private and non-profit sectors to re-engage in affordable housing. The Strategy's goal is to ensure everyone in Canada, with a focus on the most vulnerable, has access to housing that meets their needs and is affordable.



It is time to re-examine the Strategy and refocus efforts on meeting the needs of disadvantaged groups and those experiencing homelessness. The National Housing Strategy Act and its explicit commitments to the right to adequate housing were passed into legislation in 2019, two years after the Strategy was put in place in 2017. As such there, is an urgent need to reassess the Strategy to ensure its expected outcomes, programs and measurement frameworks are aligned with the right to adequate housing and a human rights-based framework. Furthermore, the Strategy has not been revised since its first iteration in 2017.

The following recommendations are key findings gathered from the research we conducted with experts, fact sheets we provided to the Minister, and analysis on the most critical areas for improvement in the National Housing Strategy. They offer a way forward to align the Strategy with the human rights vision of the Act and with an approach focused on the right to adequate housing.

1. Develop a whole of government approach in order to effectively deliver on the goals of the National Housing Strategy and the National Housing Strategy Act. Achieving the goals of the Strategy and the Act will require the development of mechanisms for inter-departmental coordination and clear direction to federal departments and agencies on the need to apply the Act consistently to advance the human right to housing. The federal government will also need to develop clear and transparent accountability mechanisms for responding to recommendations from the Advocate and those of the review panels. In addition to housing and homelessness support programs, a whole of government approach will require coordination and funding with other public-good programs such as transportation, public health, mental health and addiction support, income and taxation support, and programs for the elderly, people with disabilities, youth, women, immigrants and other groups. It will require coordinated action on key priorities to reduce barriers for priority groups, such as reconciliation with Indigenous peoples, rooting out systemic racism, and approaching programs with a Gender-based Analysis Plus lens.

- 2. Better target the National Housing Strategy's funding to address the needs of disadvantaged groups. The federal government's commitment to the progressive realization of the human right to housing means focusing first on those most in need. Research we commissioned as well as research conducted by others, including the National Housing Council, has demonstrated that a number of key National Housing Strategy programs are not meeting the needs of the most disadvantaged groups across the country. The federal government should engage its provincial and territorial counterparts to review and refocus the Strategy's programs that are targeted to people in core housing need and people experiencing or at the risk of experiencing homelessness. This includes discussions on funding included in bilateral agreements, such as the Rental Construction Financing Initiative, the National Housing Co-investment Fund, and the Canada Housing Benefit. These reforms to the Strategy should include:
  - a) Human rights-based measurement frameworks with clear targets and indicators;
  - **b**) Streamlined approval processes that make programs more accessible for non-profit organizations and projects targeting priority groups; and
  - c) Integration of rights-holders in the Strategy's program design, monitoring, and evaluation.
- 3. The federal government must address the legacy of colonialism and systemic housing inequality for Indigenous people and recognize the right of Indigenous peoples to create their own housing strategies. This is crucial in order to meet Canada's obligations in domestic legislation and international human rights law, particularly the United Nations Declaration on the Rights of Indigenous Peoples Act. Eliminating inadequate housing and addressing Indigenous homelessness must be a priority for the federal government, accompanied by adequate funding. The next iteration of the National Housing Strategy must also be re-framed to address the systemic drivers of homelessness, as well as an approach that emphasizes homelessness prevention and provides adequate housing for Indigenous people regardless of where they reside.
- 4. The National Housing Strategy should target its programs to prevent the financialization of purpose-built rentals and ensure its programs are not contributing to the financialization of housing. Housing is a critically important social good and a key social determinant of health. Advocates for the right to housing argue that states should prioritize the social function of housing, meaning that its value as a home should be elevated over its value as a commodity. The National Housing Strategy should fund the acquisition of rental buildings by non-profits, include measures to prevent the erosion of naturally existing affordable housing, and protect renters from the effects of financialization. Government actions should include protecting the housing market from the extractive actions of large corporate investors and financial actors like Real Estate Investment Trusts. It also requires national leadership to help put in place adequate rent controls, including vacancy controls, to protect security of tenure and prevent evictions. The Office of the Federal Housing Advocate is currently conducting research to identify recommendations related to financialization outside of the Strategy, including in taxation and the regulation of financial institutions.

- 5. The federal government must ensure that the approach for measuring the National Housing Strategy includes human rights-based targets and indicators and adopts a standard for all government departments and agencies. The measurement of the Strategy must be reassessed to capture rights-based indicators. This will make it possible to measure the impact of investments for priority populations who disproportionately experience homelessness and core housing need. Federal departments and agencies, in addition to CMHC, have a responsibility for achieving the goals of the Strategy. They should be engaged in monitoring its success as well as follow a standard for monitoring progress on the progressive realization of the human right to adequate housing. In order for the Advocate's monitoring mandate to be effective, federal departments should be able to provide the Office of the Federal Housing Advocate with relevant and timely information to assess Canada's progress towards the full realization of the human right to adequate housing.
- 6. The federal government should learn from the pandemic response and ensure that recovery plans take into account the vulnerability of many people experiencing inadequate housing or homelessness. The COVID-19 pandemic had a disproportionate impact on low-income and marginalized people and families who faced a greater risk of eviction into homelessness due to rent arrears. Income support programs, such as the Canada Emergency Response Benefit and eviction moratoriums played a critical role during the pandemic. Organizations and communities mobilized in innovative ways to provide housing for people experiencing homeless. The pandemic response has shown how resources can be mobilized when there is an emergency. The emergency is not over, as we continue to experience a housing crisis in this country. As the government moves towards a recovery, care must be taken to learn from these experiences and ensure that recovery from the pandemic does not lead to a new wave of housing precarity and homelessness.





# **Building communities**

Last year, the Office of the Federal Housing Advocate built important partnerships and engaged with people across Canada.

Engaging with the Canadian public using multimedia platforms is an important part of our work. We also rely on the valuable dialogue and collaboration we have with diverse organizations, stakeholders, housing rights advocates and people across Canada.

It is important that we listen and learn from their perspectives, expertise and experiences. We must work together to promote and protect the right to housing for everyone in Canada.

# Identifying systemic housing issues in Canada

Members of the public who have experienced inadequate housing and homelessness can make a submission to the Federal Housing Advocate about their situation.

The Advocate does not intervene in individual cases. Instead, the Advocate will use these submissions to better understand systemic housing issues in Canada, raise awareness on the most common and critical housing issues people are facing, make recommendations to improve Canada's housing laws, policies and programs, and drive change on systemic housing issues.

Submissions will be a key part of how the Advocate conducts an Advocate-led review or refers systemic housing issues to a review panel.

Over the course of 2021-2022, we built an online platform to receive and process these submissions. The online form offers people the option to make a submission as an individual or on behalf of someone else. It also provides organizations, associations and NGOs a way to submit relevant information directly to the Advocate.

We have also developed partnerships with community organizations, stakeholders and people with lived experience to test the tool. We worked with over 30 different organizations to test the tool and gather their feedback. Their feedback was extremely important in ensuring the form is responsive to a variety of needs, situations, and experiences.

These organizations will help us promote the tool and provide support to people in their communities who need help making a submission to the Advocate.





## **Speaking out**

As Canada's housing watchdog, one of the Federal Housing Advocate's roles is to raise awareness about inadequate housing and homelessness in Canada and to amplify the voices of marginalized communities. Helping people to understand their rights as they relate to housing is also an important role for the Advocate.

In 2021-2022, we worked closely with the Canadian Human Rights Commission (the Commission) to raise awareness about the right to housing in Canada and speak out about human rights violations related to housing and homelessness.

We worked with the Commission to publish several public statements about the right to housing – including a statement of concern following the deaths of people experiencing homelessness, a statement containing recommendations on the importance of governments addressing housing inequality, and most recently a statement regarding concerns about shelter systems being overwhelmed by the pandemic and increasing demands for service.

We also worked with the Commission to highlight Canada's National Housing Day on November 22, calling for increased awareness on the right to housing.

In an effort to make information on the Advocate's mandate as well as the right to housing widely available to people in Canada, we developed several practical videos that cover topics spanning what the right to housing means, what the Advocate does, and how to make a submission.

## **Making community connections**

Last year, we deepened our collaborations and partnerships with stakeholders, organizations in the community, and people with lived experience. A key component of a human rights-based approach and of the mandate of the Federal Housing Advocate is the meaningful engagement of rights holders in all aspects of policy and advocacy. Their experience and insights have been invaluable in strengthening and guiding the work that we do. Here are some of the key partnerships we developed:

## Canadian Lived Experience Leadership Network

We established an advisory partnership with the Canadian Lived Experience Leadership Network (CLELN). It is a cross-Canada collective of diverse people with lived experience of homelessness and expertise in grassroots organizing, advocacy, mentorship and peer support. CLELN works to ensure that the voices of people with lived experience are in the forefront of all matters regarding homelessness— and to eliminate homelessness and housing insecurity through research, policy, advocacy, training, and collaboration.

CLELN is conducting research and engagement to build a national database of organizations led by and with people with lived experience of homelessness. This database will help support the Federal Housing Advocate's ongoing engagement with people experiencing homelessness from coast to coast.

#### Front d'action populaire en réaménagement urbain

We worked in partnership with the Front d'action populaire en réaménagement urbain, or FRAPRU (Popular action front for urban renewal) last year to harness its invaluable advisory support. Founded in 1978, FRAPRU is a membership-based movement for the right to adequate housing, bringing together 140 member groups across Québec. FRAPRU is active on issues of urban planning and development, social housing, the struggle to end poverty, and the realization of social and economic rights.

FRAPRU will provide advice and recommendations on the Advocate's engagement strategy and partnership development in Quebec, and on the definition of targets, indicators, and outcomes for monitoring the National Housing Strategy and the progressive realization of the right to adequate housing.

#### 2-1-1

The 2-1-1 service is an essential partner in our efforts to help people get the help they need. 2-1-1 is a national source of information on government and community-based health and social services, including assistance for people experiencing homelessness and housing insecurity. They provide people in crisis with personalized help navigating the complex network of programs and organizations quickly and easily.

During the past year, we worked closely with 2-1-1 to build a partnership that will support the Advocate's duty to receive submissions from the public about systemic housing issues. 2-1-1 will help raise awareness about the Advocate's role and opportunities to make submissions. As we are not mandated or equipped to provide remedies for individual cases, people requiring immediate assistance will be referred to 2-1-1 so they can learn how to access local support services. This collaboration will help ensure that people experiencing inadequate housing and homelessness get the help they need.



## Working in partnership with Indigenous organizations

Over the past year, we made it a priority to engage with national Indigenous organizations to ensure that we establish a direct relationship with Indigenous peoples in our work. Advancing the right to adequate housing and improving housing outcomes for everyone in Canada must be accomplished in partnership with Indigenous peoples. The foundation for such partnerships must rest on recognition of the colonial and racist systems imposed on Indigenous peoples, and seek to move forward in a spirit of reconciliation, decolonization, respectful relationships, sovereignty, and self-determination.

Of critical importance to our engagement work is to build respectful relationships with Indigenous peoples, guided by the principles of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). The Federal Housing Advocate's mandate must be interpreted alongside Canada's recently adopted UNDRIP Act. The right to housing for Indigenous peoples includes rights related to lands, resources and territories, social and economic rights, rights related to non-discrimination and the importance of Indigenous peoples' right to determine their own housing institutions, programs and policies.

During the past year, we started the journey to build respectful relationships in a series of initial meetings with national Indigenous organizations and Indigenous service-based organizations. We also met to seek advice and input on how to operationalize the Advocate's monitoring mandate.

A series of individual meetings took place with the Assembly of First Nations, Inuit Tapiriit Kanatami, the Métis National Council, Native Women's Association of Canada, Congress of Aboriginal Peoples, the National Association of Friendship Centres and the Indigenous Caucus of the Canadian Housing and Renewal Association.

During these conversations, we invited each organization to share its vision for future collaboration with the Advocate and highlight their current priorities. These conversations confirmed interest in working together and the importance of developing direct and ongoing dialogue. They pointed to some of the shortcomings in the National Housing Strategy when it comes to Indigenous housing, including sharing their experience with the Indigenous distinctions-based approach, and highlighted the importance of filling gaps in current data and ensuring data-sovereignty.

#### Addressing the Assembly of First Nations

Following her appointment, Marie-Josée Houle, the Federal Housing Advocate, had the honour of speaking at the Assembly of First Nations' 5th National First Nations Housing Forum and Tradeshow on March 22.

In her keynote address, Ms. Houle touched on the importance of First Nations leadership in redefining housing policy. She underlined the urgency of addressing right to housing violations that First Nations communities have experienced for too long. She also invited collaboration and a working relationship with First Nations moving forward.

Building a new vision for housing in Canada means that we must build on the importance of Indigenous visions for culture, land, family and community. We must think of housing as a social good and a human right.

And above all, we must centre Indigenous leadership, approaches and voices to find solutions to systemic problems.

## **Collaborating with the National Housing Council**

In the past year, we worked closely with the National Housing Council to establish how we can collaborate to advance the right to housing for all in Canada.

The National Housing Council was established by the National Housing Strategy Act to promote participation and inclusion in the development of housing policy, provide advice to the Minister responsible for housing on advancing the right to housing, and to offer advice on the effectiveness of the National Housing Strategy to the Minister. The Council also plays a key role in conducting review panel hearings at the request of the Advocate. The Canada Mortgage and Housing Corporation (CMHC) is responsible for providing administrative support and services to the National Housing Council.

The Federal Housing Advocate is an ex-officio member of the Council, working closely with the Council on a shared mission to advance the progressive realization of the right to adequate housing. The Council also includes other ex-officio members from government departments and agencies. The full slate of members of the Council was appointed by the Minister in November 2020 after an open application process to identify diverse experts, members of disadvantaged communities, and people with lived experience of inadequate housing and homelessness across Canada.

Throughout last year, we attended Council meetings to exchange updates on the development of policies, procedures, and research. Following her appointment, Marie-Josée Houle, the Federal Housing Advocate, also attended Council meetings.

We contributed to the work of the Council's working groups, held regular working-level meetings, and developed collaborative initiatives to exchange information and ensure coordination between the Council and our Office.

The area of most intensive collaboration with the Council has been in the development of guidelines for review panels. Review panel hearings are a new participatory access to justice mechanism and a central component of Canada's new accountability structure for the right to housing.

# Working together at all levels of government

In the last year, we engaged with other government departments to discuss our research and recommendations with the goal of better informing policy makers on the housing crisis and how we can work together to make the right to adequate housing concrete in Canada through rights-based policies, laws, and programs.

We provided presentations on our research and suggested recommendations to several federal departments and central agencies that hold key responsibilities related to the National Housing Strategy.

Last year, we also participated in two ongoing networks with the goal of better collaboration: the Right to Home Working Group, a network of municipal governments convened by The Shift and the Canadian Urban Institute; and the Housing Policy Research Exchange, a network of housing policy experts and civil society advocates convened by Maytree.

In Canada, supporting the human right to adequate housing for all is a shared responsibility between all levels of government. It requires collaboration and a renewed relationship with Indigenous peoples based on reconciliation, decolonization, respectful relationships, sovereignty, and self-determination. This shared responsibility is also enshrined in international law – all levels of government in Canada are required to respect, protect, and fulfill the human right to adequate housing, since international human rights treaties and obligations apply equally at a federal, provincial and territorial level.

## **Bringing together thought leaders**

Last year, as part of our mandate to conduct research into systemic housing issues, we undertook a research project with legal experts to examine various facets of evictions and security of tenure across Canada.

On March 2, 2022, we convened a symposium on security of tenure to bring together the researchers as well as a number of stakeholders to discuss the findings and solicit thoughts and feedback on the research conducted. See the Section "Locked out: Security of tenure, evictions and arrears" for more details on this research.

Over 100 stakeholders attended the virtual event. They represented academia, legal clinics, independent national and provincial organizations, tenants associations and federal partners, among many others.

This dialogue session was a vital opportunity to hear from stakeholders on how we can better understand and incorporate their perspectives and realities in our research. It was an incredible opportunity to bring people together to strengthen our research and build a strong knowledge base that we can all draw from in our work towards adequate housing for all.

Bringing together thought leaders, researchers, and stakeholders to discuss current housing issues is an important aspect of our research, engagement and outreach mandate. It will inform much of the work we do moving forward.



# Tracking housing in Canada

Last year, we began putting the systems in place to monitor the right to housing in Canada. One of the Federal Housing Advocate's roles is to keep track of how Canada is doing on the progressive realization of the right to adequate housing. Having comprehensive monitoring tools and frameworks that are grounded in human rights will help us to see what progress Canada is making and where we still need to improve.



## **Building the big picture**

In 2021-2022, we partnered with Statistics Canada to release a <u>series of fact sheets on housing</u> <u>experiences in Canada</u>, which shed light on the disproportionate levels of housing need across disadvantaged groups.

Disaggregated data as well as human rights-based indicators and measurement tools are critical to understanding systemic housing issues and proposing practical recommendations and solutions.

We must give decision-makers access to the best information available to understand how inequality takes shape in our housing system and who it impacts most. We must also provide statistics and analysis in an easy to understand format to empower citizens impacted by inadequate housing and homelessness to communicate their housing needs.

In November 2021, we launched the first ten of 24 fact sheets examining the housing experiences of different population groups in Canada.

The reliable, disaggregated data produced by this partnership is key to help us understand who is being left behind and how we can focus our solutions on the most disadvantaged as we remedy the inequalities in our housing system.

We will continue to work with Statistics Canada and other stakeholders to ensure that disaggregated and human rights-based data is accessible and is being used to guide reforms to legislation, policies and programs that affect housing.

# **Developing a monitoring framework**

Over the past year, we gathered research and information as well as collaborated with partners on how we can establish an effective monitoring framework to track progress on housing and homelessness in Canada.

The unique legislated role of the Federal Housing Advocate means that there is little precedent internationally to inform its monitoring duties. We are therefore developing a "made-in-Canada" approach informed by engagement with experts, rights holders and duty bearers, and international good practices.

We are also collaborating with the Canadian Human Rights Commission's National Monitoring Mechanism (NMM), whose mandate is to monitor the implementation of the United Nations Convention on the Rights of People with Disabilities. In its 2020 engagement, the NMM received feedback from rights holders to prioritise issues of housing and disability. We will work together to coordinate efforts to create a consistent human rights-based approach to our respective monitoring duties.

Throughout 2021-2022, we met on a preliminary basis with the NMM and a range of experts to discuss our respective monitoring duties. These meetings included national Indigenous organizations and leaders, people with lived expertise, civil society organizations, both the current and former Special Rapporteurs on the right to adequate housing, Balakrishnan Rajagopal and Leilani Farha respectively, academics, and federal departments responsible for housing policy.

We also worked with a human rights legal expert to provide advice and direction on draft human rightsbased principles, targets and indicators for monitoring housing and disability rights. This advice will help us continue our participatory engagement and inform our work to establish targets, indicators and tools for implementing and monitoring the right to adequate housing.

As part of our monitoring work related to the National Housing Strategy, we partnered with experts to gather the research that is detailed throughout this report. This research and advice contributed to the Recommendations to the Minister in this report and will continue to inform the Advocate's assessment and recommendations of the Strategy.

The Advocate's monitoring duties will help to provide the Minister responsible for housing and other decision-makers with a solid evidence base to make necessary policy and legislative reforms to address systemic housing issues in Canada.



# **Building on a strong foundation**

## Canada's housing watchdog

#### Our mandate

The Federal Housing Advocate is an independent, nonpartisan watchdog, empowered to drive meaningful action to address inadequate housing and homelessness in Canada. The Office of the Federal Housing Advocate, housed at the Canadian Human Rights Commission, supports the Advocate in carrying out their mandate. Together, we promote and protect the human right to housing in Canada, including the progressive realization of the right to adequate housing.

The goal of the Advocate's work is to drive change on key systemic housing issues and advance the right to housing for all in Canada. The Advocate does this by receiving public submissions, by amplifying the voices of affected communities, by making recommendations to improve Canada's housing laws, policies and programs, and by holding government to account on its human rights obligations related to housing and homelessness.

The Advocate's mandate is guided by a human rights-based approach, which values participation, accountability, non-discrimination, equity, transparency, empowerment, accessibility, respectful relationships with Indigenous peoples, and respect for human rights laws and obligations.



#### Our focus

Inadequate housing and homelessness are complex, institutional and systemic problems. Addressing systemic housing issues means that we need to take a very wide look at the multiple intersecting factors and systemic issues that create inadequate housing, housing need, and homelessness.

The Federal Housing Advocate's focus on systemic issues includes approaches that recognize that racism, poverty, colonialism, sexism, homophobia, ableism and other structural inequalities can create barriers to access to, and inhibit the full enjoyment of, the human right to adequate housing.

Rather than a focus on remedies for individual cases, the Advocate is empowered to recommend systemic changes to improve housing outcomes for those most in need. For example, the Advocate will examine how laws, policies and programs should be changed to ensure the progressive realization of the human right to housing.

In line with the National Housing Strategy Act and the progressive realization of the human right to housing, the Advocate will put particular focus on those with the greatest housing need while Canada works towards housing as a human right for all.

The groups facing the greatest housing need include:

- people experiencing homelessness
- Indigenous people
- people fleeing domestic violence
- seniors
- people who identify as 2SLGBTQI+
- people with disabilities
- people with disabilities related to mental health or addiction
- veterans
- young adults
- racialized groups
- newcomers to Canada

The Advocate recognizes women and gender-diverse people within each of these groups are disproportionately affected by housing need. It is also important that we apply an intersectional lens when we consider these priority groups. For people who face intersectional forms of discrimination — such as women who identify as Indigenous or racialized people with disabilities — the barriers to housing are even greater.

#### Our work

<u>Driving change on systemic housing issues</u>: The Federal Housing Advocate holds government to account on its obligations to address inadequate housing and homelessness across Canada using the accountability mechanisms established in the National Housing Strategy Act. The Advocate makes recommendations to government to improve Canada's housing laws, policies and programs. The Advocate's goal is to ensure that Canada makes progress on solving systemic issues and implementing the right to housing at all levels.

<u>Receiving submissions:</u> The Advocate receives submissions from people across Canada on the systemic housing issues they are facing, and makes recommendations on how to address them.

The Advocate does not investigate individual cases; instead, they may both undertake their own review of a systemic housing issue raised in a submission, or request that the National Housing Council establish a review panel to hold a hearing to review any systemic housing issue within federal jurisdiction.

The findings and recommendations brought forward by Advocate-led reviews and review panels will help to identify solutions and necessary reforms to laws, policies and programs that affect housing and homelessness in Canada. This mechanism is a way to target the most critical systemic issues, as well as urge the government to take action on them. It also gives members of affected communities an opportunity to be included and participate in the process, and to contribute to housing policy and solutions.

<u>Amplifying people's voices:</u> The Advocate raises awareness on the most common and critical housing issues that people across Canada are facing. The Advocate consults people with lived experience of inadequate housing and homelessness and amplifies their voices. Public engagement and input is critical to informing the work of the Advocate.

<u>Conducting research</u>: The Advocate is responsible for monitoring and reporting on the right to housing and systemic housing issues in Canada. This work includes stakeholder engagement, analyzing and conducting research, initiating studies, and consulting on systemic housing issues. The Advocate can initiate studies as they see fit into economic, institutional, or industry conditions in federal jurisdiction that affect the housing system.

Monitoring the right to housing: The Advocate is responsible for monitoring the progressive realization of the human right to adequate housing in Canada, and assessing the impacts of legislation, policies and programs that affect housing. The Advocate also monitors the progress, outcomes, and timelines of the National Housing Strategy, and is directed to pay close attention to its impact on groups and people in greatest housing need.

<u>Reporting to Parliament:</u> The Advocate is responsible for reporting annually to the Minister responsible for housing, who tables the report in Parliament. The annual report will include a summary of the Office's activities, and contain recommendations to address systemic housing issues. The Advocate can also submit recommendations at any time to the Minister, who must respond within 120 days.



## An overview of the National Housing Strategy Act

The National Housing Strategy Act (the Act) creates a series of accountability tools that aim to address housing need and homelessness in Canada, including the National Housing Strategy, the Federal Housing Advocate, and the National Housing Council.

The National Housing Strategy was released on November 22, 2017 and promised legislation that included a rights-based approach to housing with an emphasis on disadvantaged groups. The legislation, called An Act respecting a national housing strategy, or simply the National Housing Strategy Act, was introduced in April 2019 and received Royal Assent on June 21, 2019. It came into force on July 9, 2019.

The Act declares that it is the government of Canada's housing policy to:

- recognize that the human right to adequate housing is a fundamental human right affirmed in international law;
- recognize that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities;
- support improved housing outcomes for the people of Canada; and
- further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights.

#### A rights-based approach

Approaching housing as a human right reinforces the intrinsic link between housing and human dignity. It also connects the human right to housing to other fundamental human rights, including the rights to life, work, physical and mental heath, social security, political participation, and education.

Using a human rights-based approach to housing policy reinforces the expectation that legislation, policies and programs affecting housing will emphasize participation, empowerment, accountability, and non-discrimination while fulfilling the human right to adequate housing. A human rights-based approach also focuses on groups with the greatest housing need, including people with lived experience of inadequate housing and homelessness.

In Canada, supporting the human right to adequate housing for all is a shared responsibility between all levels of government. It requires collaboration and a renewed relationship with Indigenous peoples and governments, and alignment with the United Nations Declaration on the Rights of Indigenous Peoples. This shared responsibility is also enshrined in international law – all levels of government in Canada are required to respect, protect, and fulfill the human right to adequate housing, since international human rights treaties and obligations apply equally at a federal, provincial and territorial level. Fulfilling the human right to adequate housing for everyone in Canada requires all levels of government to live up to their joint responsibilities.

### The National Housing Council

The National Housing Council was appointed in November 2020. Its duties include promoting participation and inclusion in the development of housing policy; providing advice to the Minister responsible for housing on how to improve housing outcomes; and offering advice on the effectiveness of the National Housing Strategy to the Minister. The Council is also responsible for convening review panels when requested by the Federal Housing Advocate. The Canada Mortgage and Housing Corporation is responsible for providing administrative support and services to the National Housing Council.

### The Federal Housing Advocate

The Federal Housing Advocate is housed at and supported by the Canadian Human Rights Commission. According to the National Housing Strategy Act, the Advocate:

- Holds government to account on its human rights obligations to address housing need and homelessness across Canada using the accountability mechanisms established in the National Housing Strategy Act;
- Makes recommendations to the federal government to improve Canada's housing laws, policies and programs;
- Raises awareness on the most common and critical housing issues people are facing;
- Consults and amplifies the voices of those impacted by housing need and homelessness;
- Receives submissions on systemic housing issues from affected groups, and conducts Advocate-led reviews of key systemic issues or refers them to the National Housing Council for hearings before a review panel;
- Monitors and reports on the progressive realization of the right to housing in Canada;
- Monitors and assesses the impacts of federal legislation, policies and programs affecting the housing system, including the National Housing Strategy's progress, outcomes and timelines;
- Analyzes and conducts research, initiates studies, engages with stakeholders, and consults on systemic housing issues; and,
- Reports annually to the Minister responsible for housing and makes recommendations to the Minister on how to address systemic housing issues.

The Advocate is empowered to conduct their own independent review of any systemic housing issue and make recommendations to the Minister responsible for housing. The Advocate may also request that the National Housing Council establish a review panel to hold a hearing to review any systemic housing issue within federal jurisdiction.

#### **Review** panels

Under the National Housing Strategy Act, the Federal Housing Advocate may decide to refer a systemic housing issue that falls under the jurisdiction of Parliament to the National Housing Council, and request that it forms a review panel to examine the issue. Review panels consist of three members from the National Housing Council.

The review panel holds a hearing, and must offer the public an opportunity to participate — particularly members of affected communities and groups that have expertise in human rights and housing. The panel then prepares a report with conclusions and recommendations for the Minister responsible for housing, who must respond within 120 days and table that response in the House of Commons and the Senate.



### Advocating for change: How we make recommendations

In order to make recommendations to improve systemic housing issues, the Federal Housing Advocate will examine how laws, policies and programs should be changed to ensure the progressive realization of the human right to housing. Rather than a focus on providing remedies to individual cases, the Advocate is empowered to recommend systemic changes to improve housing outcomes for those most in need.

The process of making recommendations starts with learning about a systemic housing issue. This happens through submissions we receive from the public, through engagement with key stakeholders, and through our research and monitoring work. All of the input we receive helps to flag some of the most critical and often-reported systemic issues that need to be examined further.

The next step involves conducting further research and analysis on the issue, including the causes, impacts and potential solutions to the issue. At this stage, we also engage with rightsholders, affected communities, and those who bear duties and responsibilities in implementing the right to housing.

Once we have learned about a systemic issue and done thorough research and consultation with key stakeholders, we move forward with issuing recommendations.

The Advocate has a number of opportunities and accountability tools as set out in the National Housing Strategy Act for making recommendations to drive change on systemic housing issues.

First, the Advocate can make recommendations to the Minister at any time. This will usually take the form of a report detailing their findings and any recommendations to take measures that further the progressive realization of the human right to adequate housing and the National Housing Strategy.

Second, the Advocate is empowered to conduct their own independent review of any systemic housing issue that is raised in a submission.

Following an Advocate-led review, the Advocate will provide the Minister and the person or group that presented the submission with a report setting out the Advocate's opinion on the issue and any recommendations to take measures to address it in housing policy.

Third, the Advocate can refer a systemic housing issue to be examined by a review panel convened by the National Housing Council. The Advocate can request that a review panel examine a systemic issue that has been raised in a submission, or based on any systemic issue the Advocate identifies. The Advocate provides the review panel with a summary of the information that formed their basis for identifying the systemic housing issue, works with affected communities and experts to prepare information for the review panel, and can present their proposed recommendations to the review panel.

The review panel holds a hearing on the issue, and must offer the public an opportunity to participate, especially members of affected communities and groups that have expertise in human rights and housing. The review panel then develops a report to the Minister that sets out its opinion on the issue and any recommendations to address it.

And finally, the Advocate must submit an annual report to the Minister that provides a summary of their activities, the submissions they received, and the results of consultations and analysis, research or studies conducted throughout the year. The report must also provide recommendations and recommended measures to address systemic housing issues.

The Minister must respond to the Advocate's reports, Advocate-led reviews, as well as review panel reports within 120 days. The Minister must also respond to the Advocate's annual report within 120 days.

The Advocate may provide advice to other levels of government or decision-makers, but these bodies do not have the same statutory responsibility to respond.

Providing evidence-based recommendations to the Minister is a critical way that the Advocate will drive change on systemic housing issues. The Advocate's engagement and dialogue with all levels of government will help to ensure that Canada makes progress on solving systemic issues and implementing the right to housing.

# **Defining the key terms**

There are many key concepts related to the right to adequate housing that are established in international human rights law. Understanding what these ideas and terms mean in practice is important foundational information that will guide the way we do our work.

#### Adequate housing

The human right to adequate housing means that everyone has the right to housing that meets a set of basic conditions. These conditions are recognized under international human rights law. The conditions required to meet this standard of adequacy mean that housing must be:

- **Secure** security of tenure means that a tenant is protected from arbitrary eviction, forced relocation or harassment;
- Affordable housing costs should not be a barrier to a person meeting their other basic needs such as food; costs should be protected against unreasonable increases;
- **Habitable** dwellings should have adequate space for the inhabitants, be properly maintained, and provide protection from the elements and other threats to health and well-being;
- **Provide basic services** including safe drinking water, sanitation, heating, lighting, and emergency services;
- In a location that is close to employment and basic social services such as childcare, education and healthcare, and is not located in a polluted or dangerous area;
- Accessible for people of all abilities, particularly those experiencing discrimination or living in disadvantaged circumstances; and
- **Culturally appropriate** respects and is appropriate for the expression of the inhabitants' cultural identity and ways of life, and uses appropriate building designs and materials.

All people should have equitable access to adequate housing, without discrimination based on gender, race, disability, Indigenous identity, faith, place of birth, age, sexual orientation, and other grounds.



#### **Progressive realization**

Inadequate housing and homelessness are complex, structural and systemic problems. In international human rights law, the phrase "progressive realization" acknowledges that solving these problems won't happen overnight – it will take time, effort, coordination and resources before everyone can equally enjoy adequate housing.

However, progressive realization also means that governments must act as quickly and as effectively as possible to promote, protect and fulfill the human right to adequate housing, especially for those most in need. Put simply, governments have an obligation to take effective measures and create the conditions to fulfill the human right to adequate housing for everyone.

In international human rights law, progressive realization creates an obligation for governments to take immediate concrete steps, to use the maximum available resources, and to use all appropriate means, including the adoption of legislative measures, to create the conditions for everyone to have access to adequate housing. It also means ensuring people's access to justice through administrative and judicial mechanisms. Finally, progressive realization puts an emphasis on prioritizing policies and programs for those most in need of housing.

The Federal Housing Advocate is responsible for monitoring that the progressive realization of the right to adequate housing is being fulfilled in Canada. This will require advocating for all levels of government to apply the maximum resources available to eliminate housing need and homelessness in the shortest timeframe possible.

## A closer look at the new law

Throughout 2021-2022, the Office of the Federal Housing Advocate worked with experts and researchers to help us take a closer look at the National Housing Strategy Act and the National Housing Strategy. The full body of research we conducted last year helped us gain a foundational understanding of how to use the Act and the Strategy to implement the right to housing in Canada, and we will continue to use it as an important reference tool. The following section summarizes some of this research and highlights key issues and understandings that we will apply to our work.

#### International human rights frameworks and the National Housing Strategy Act

Canada has both international and domestic obligations to realize the right to housing.

Last year, we worked with researchers to understand the frameworks in place that Canada and the Federal Housing Advocate can draw from in order to realize the right to housing - including legal obligations, international human rights principles, and existing models and guidelines.

This research explores the National Housing Strategy Act's unique reliance on international human rights frameworks as potentially transformative of housing policy and human rights in Canada.

It also considers how international human rights frameworks, laws and jurisprudence should inform the implementation of the Act, the mandates of the Federal Housing Advocate and the review panel mechanism.

This research helps us understand how other countries have taken action on the human right to adequate housing. It underlines how we can use these existing human rights frameworks, laws and examples to support a new human rights practice in housing.

*This research contributed to the establishment of the Recommendations to the Minister in this report. Please see Annex A for a citation of this research collaboration.* 

#### **Opportunities to expand the National Housing Strategy**

Last year, we worked with researchers to analyze Canada's National Housing Strategy through a rightsbased lens to understand its gaps and offer recommendations for improvement using human rights standards.

Housing policy and research on how to apply a human rights-based approach to housing has evolved since both the National Housing Strategy (the Strategy) and National Housing Strategy Act (the Act) were introduced. However, the Strategy has not been revised since its first iteration in 2017.

In 2021, the federal government began the process of reviewing and developing the next iteration of the Strategy. It is anticipated to continue throughout early 2022.

This research offers several recommendations for the expansion of the Strategy and ways in which it can align with the human rights approach that is set out in the Act as well as with international human rights frameworks. The research also notes that concerns regarding the efficacy of the Strategy are not simply policy critiques – they address Canada's legal obligations to implementing the right to housing under international human rights law.

Key among the recommendations is that the Strategy should set out a long-term vision for housing that aligns with internationally recognized principles – including recognizing the importance of housing in achieving social, economic, health, and environmental goals, targeting its approach to the central goal of reducing core housing need and homelessness, and meeting the standard of investing the maximum of available resources.

Establishing human rights-based targets, timelines and indicators is a second key recommendation of the research. The researchers recommend adopting a clear definition of homelessness and what it means to end homelessness, addressing systemic drivers of homelessness and emphasizing prevention, as well as assessing the Strategy's progress using rights-based indicators that measure its impact on priority populations and those disproportionately experiencing homelessness and core housing need.

The researchers recommend that to improve housing outcomes for those in greatest need, the Strategy must address the legacy of colonialism and systemic inequality for Indigenous peoples alongside the right to create their own strategies, align with Canada's Poverty Reduction Strategy to capture the dimensions of poverty that influence housing need and homelessness, as well as better address the rights of people with disabilities.

Finally, the Strategy should include better participatory processes to ensure ongoing inclusion and engagement, including resources for rights-claimants to address systemic issues and bring forward information to the Federal Housing Advocate and to a review panel.

The next iteration of the Strategy must respond to current realities, including measures to address financialization and the erosion of naturally existing affordable housing, as well as the disproportionate impact of the global COVID-19 pandemic. It must also initiate an "all hands-on deck" approach with all levels of government and prioritize its goals among other programs and departments that interact with the right to housing.

Canada took a bold step forward in 2017 by bringing together what were previously piecemeal housing policies into its first National Housing Strategy. Now, as we enter 2022 with a newly affirmed commitment to the right to housing and to end homelessness, this is the opportunity to make it clear that Canada is a world leader in the implementation of the right to housing.

*This research contributed to the establishment of the Recommendations to the Minister in this report. Please see Annex A for a citation of this research collaboration.* 



#### Left behind: Gender inequities in implementing the right to housing in Canada

Already marginalized groups bear the brunt of the housing crisis, and this includes women, girls and gender diverse people.

Last year, we worked with researchers to understand how women, girls and gender diverse people are uniquely impacted by the housing crisis, and how we can better address their needs using a rightsbased approach. It drew on literature, a pan-Canadian survey with women and gender diverse people experiencing homelessness or housing need, and an analysis of federal policy.

The research examines the ways in which gender shapes the causes, conditions and trajectories of homelessness and housing need. Women, girls and gender diverse people share commonalities that shape their experience with homelessness and housing need. This includes experiencing violence from intimate partners or within families, 'hidden homelessness', inequities and discrimination based on gender, supporting dependent children, and low income.

Furthermore, it highlights the gaps and inequities in emergency supports in Canada that specifically impact women, girls and gender diverse people. For example, there are very few women-specific emergency shelter beds across Canada, and violence against women shelters across Canada are chronically underfunded.

Gaps in federal programming also contribute to inequity and a lack of supports specific to women, girls and gender diverse people. This includes inadequate levels of support in the Canada Housing Benefit, the definition of chronic homelessness in the National Housing Strategy failing to account for the ways in women experience homelessness, and the lack of clear targets, timelines or indicators related to gender in the National Housing Co-Investment Fund. The authors make several recommendations to reduce gaps and inequalities for women, girls and gender diverse people to better realize their right to housing in Canada. Their recommendations include identifying and mobilizing rights-based indicators capable of tracking progress on the right to housing for women, girls and gender diverse people – including in the National Housing Strategy so that it can meet its overall goal of dedicating 25% of its resources to women and girls.

They also make recommendations for how projects funded by the National Housing Strategy should meet the needs of women, girls and gender diverse people. They recommend the projects be grounded in gender-based equity, prioritize substantial investment in deeply affordable housing that genuinely meets the needs of diverse women, girls, and gender diverse people, and that there are equitable investments in emergency homelessness supports and services dedicated to women, girls and gender diverse people.

A long-term vision for the right to housing for women, girls and gender diverse people must involve improved participation and access to justice. It also means preventing evictions and pathways into homelessness, and maximizing supports for women, girls and gender diverse people experiencing housing need, hidden homelessness, violence and poverty.

*This research contributed to the establishment of the Recommendations to the Minister in this report. Please see Annex A for a citation of this research collaboration.* 



# About Us

# About the Advocate

Marie-Josée Houle (she/her) was appointed as Canada's first Federal Housing Advocate in February 2022, marking a new chapter in a career defined by her work in the affordable housing and homelessness sector.

Ms. Houle is an experienced leader who is recognized for her community activism, expertise in human rights, and extensive knowledge of the housing and homelessness system.

Prior to her appointment as Canada's first Federal Housing Advocate, Ms. Houle has held a number of roles that inform her broad experience, including frontline work in housing co-ops, consulting and project management for affordable housing development, by-law review, housing-related research projects, developing educational programs for housing co-ops and non-profits, and senior leadership roles.

Most recently, she was the Executive Director for Action-Logement, an Ottawa housing loss prevention organization, where she did extensive work in research, education, community partnerships, and on developing tools to support successful tenancies in spite of intensified inequity, growing failures and human rights violations in the housing system. Ms. Houle was also formerly the Executive Director of OCISO Non-Profit Housing Corporation (now called Unity Housing Ottawa). She has also worked as a development consultant and project manager on seven new and existing housing co-operatives and non-profit housing corporations.

Ms. Houle has been actively involved in advocacy work at a national, provincial and community level. She has advocated for tenant rights and the non-profit housing sector at all three levels of government. She has worked with diverse partners in the sector to foster innovation and entrepreneurship, improve efficiencies, influence key opinion leaders, leverage strategic partnerships, and address gaps and human rights violations related to housing and access to housing. Building a sense of community among diverse partners is particularly important to her. Ms. Houle has been a member the National Right to Housing Network, the Ottawa Alliance to End Homelessness and the Canadian Housing and Renewal Association. She sat on the Ottawa Homelessness Community Advisory Board, the Ottawa Social Housing Network Steering Committee, and co-chaired both the City of Ottawa's Housing Loss Prevention Committee, and the Refugee 613 Housing Task Force.

A supporter and amplifier of marginalized voices, Ms. Houle promotes respectful and inclusive dialogue, creating a space for disadvantaged people to be heard, and applies an intersectional and anti-racism lens to her advocacy work. She has liaised with Indigenous housing providers, developers and tenant support organizations to devise ways to be a better ally, support their work and amplify their voices.

Born in Val D'Or, Québec, and raised in Edmonton, Alberta, she holds a Master of Arts in Sociology and Social Anthropology from Dalhousie University and a Bachelor of Science in Environmental Sciences from the University of Alberta. Ms. Houle is fluently bilingual in English and French.

# About the Office of the Federal Housing Advocate

The Office of the Federal Housing Advocate is housed and supported by the Canadian Human Rights Commission.

The Office of the Federal Housing Advocate supports the Advocate in carrying out their mandate. Together, we promote and protect the human right to housing in Canada, including the progressive realization of the right to adequate housing.

While the Advocate's position is independent, working in partnership with the Commission will strengthen our work as we both push for human rights and the human right to housing for all in Canada.





# **Annex A – Research Collaborations**

This section details the research papers that we commissioned last year which formed the basis of some of the sections of this report. These research partnerships are a critical foundation for the work that we do. We want to recognize the researchers for their insights and findings, which will help us advance change on key systemic housing issues.

#### Bringing the housing and homelessness crisis into focus

#### High stakes: Financialization putting affordability at risk

- The Financialization of Housing in Canada (Summary Report) and The Financialization of Rental Housing in Canada by Martine August, University of Waterloo
- The Financialization of Seniors Housing by Jackie Brown
- *The Uneven Racialized Impacts of Financialization* by Nemoy Lewis, X University (formerly Ryerson University)
- Impact of Financialized Housing on Tenants: ACORN Housing Survey Report by Bhumika Jhamb and Judy Duncan, ACORN Canada
- Housing Financialization International Landscape by Manuel Gabarre de Sus

#### A human rights crisis for residents of encampments

Research team:

- Sue-Ann MacDonald, Université de Montréal
- Caroline Leblanc, Université de Sherbrooke
- Alexandra Flynn, University of British Columbia
- Joe Hermer, University of Toronto Scarborough
- Estair van Wagner, Osgoode Hall
- Kaitlin Schwan, The Shift
- Sam Freeman, The Shift
- Palmira Lutoto, The Shift
- Carolyne Grimard, Université de Montréal
- Sydney Chapados, Carleton University
- Isabelle Raffestin, Université de Montréal
- Émilie Roberge, Table des organismes communautaires montréalais de lutte contre le SIDA
- Laury Bacro, Réseau d'aide aux personnes seules et itinérantes de Montréal

Reports:

- Literature Review on Encampments Across Canada
- Overview of Encampments Across Canada: Media Scan
- Homeless Encampments in Canada: 5 Key Human Rights Issues for Consideration
- La Situation des Campements au Québec

#### Locked out: Security of tenure, evictions and arrears

- Security of Tenure and the Right to Counsel for Tenants Facing Eviction by Sarah Buhler, University of Saskatchewan
- *International Jurisprudence and Security of Tenure* by Seema Kawar and Sahar Raza, National Right to Housing Network and Centre for Equality Rights in Accommodations
- *Judicialization of evictions and right to housing in Canada* by Martin Gallié, Université de Québec à Montréal
- Race and Security of Housing in Canada by Priya Gupta, McGill University
- Systemic Barriers to Security of Tenure for First Nations People: A Complex Web of Federal, Provincial, Municipal, and First Nation Jurisdictions by Alan Hanna, University of Victoria
- Security of Tenure Issues for Persons with Disabilities by Luke Reid, University of Toronto
- Encampments & Security of Tenure: Federal Lands as a Site of Federal Obligations by Estair van Wagner, Osgoode Hall

#### Building on a strong foundation

#### General research

- Implementing the Right to Adequate Housing Under the National Housing Strategy Act: The International Human Rights Framework by Bruce Porter, Social Rights Advocacy Centre
- *Implementing the Right to Housing in Canada: Expanding the National Housing Strategy* by Michèle Biss & Sahar Raza, National Right to Housing Network
- Implementation of the Right to Housing for Women, Girls, and Gender Diverse People in Canada by Kaitlin Schwan, Mary-Elizabeth Vaccaro, Luke Reid, & Nadia Ali (Women's National Housing and Homelessness Network)
- *Review and Options to Strengthen the National Housing Strategy* by Steve Pomeroy, Carleton University Centre for Urban Research and Education (CURE)

#### Housing Submission Form

Please note that your submission to the Federal Housing Advocate does not constitute a complaint at the Canadian Human Rights Commission. Not all submissions will be the subject of a review or hearing. The submission web tool is not a substitute for legal advice. If you believe you have experienced discrimination related to your housing situation or if you believe you need legal help with your individual circumstances, you may wish to pursue other mechanisms, such as a Landlord-Tenant Board, legal clinic, human rights commission or other mechanism in your province or territory.

#### **Privacy Statement**

When you fill out a submission form, you will have to provide some personal information. Please take a few moments to read our privacy statement before making your submission. It explains the measures put in place by the Office of the Federal Housing Advocate (the Office) at the Canadian Human Rights Commission (the Commission) to protect, store and use your personal information.

#### Why and how we collect your information

The *National Housing Strategy Act* allows the Office to receive submissions on systemic housing issues from the public. The Office collects the information provided in this submission form so that it can consider any systemic housing issues that your submission may raise. We collect this information in compliance with the *Privacy Act*.

#### How your information is used and when it may be disclosed

The personal information you provide in our submission form is protected by the Privacy Act.

The *National Housing Strategy Act* allows the Office to conduct a review into any systemic issue raised in a submission we receive. According to this law, we also can request that the National Housing Council (the Council), at the Canada Mortgage and Housing Corporation, create a review panel to hold a hearing on any systemic issue raised in a submission. To conduct reviews and prepare for review panels, we can work with individuals and communities affected by the issue(s), including experts, and may share details of your submission with them to do so.

If we conduct a review of your submission, we must make a report to the Minister that may include details from your submission. If we refer your submission to a review panel, we may share details of your submission with the Council. At the end of the hearing, the review panel must make a report to the Minister that can include details from your submission. The Office or the Council may also make the details of your submission public during a public hearing. We will only use and/or disclose information from your submission:

- To assess whether there are any systemic housing issues and, if so, deal with them as appropriate.
- To conduct studies or carry out research about systemic housing issues.
- To notify you if we conduct a review of your systemic housing issue and/or refer your submission to a hearing before a review panel.
- To refer your submission to the Council to create a review panel to hold a hearing on the issue(s) you have raised.
- To provide advice and/or submit reports to the Minister.
- For case management, to generate statistics, and for research and/or education.
- To report to Parliament.
- If there is a legal reason (e.g. if we need to disclose the information under the rules of a court or tribunal).

We will not otherwise disclose your information, except in limited situations described in subsection 8(2) of the *Privacy Act*. In such a case, we will only disclose the least amount of information required and will inform you if possible.

If you do not allow the Office to collect your personal information, we will not be able to assess your submission.

#### How to access and correct your information

You have the right to access and correct your personal information under the *Privacy Act*. You can find out how to do this by contacting the Commission's ATIP office:

**By phone, without fees**: 1-888-214-1090 **By email**: ATIP-AIPRP@chrc-ccdp.gc.ca

By submitting a Personal Information Request Form (PDF format): <u>http://www.tbs-sct.gc.ca/tbsf-fsct/350-58-nf-eng.pdf</u>) to <u>https://atip-aiprp.tbs-sct.gc.ca/</u>

On line: <u>https://atip-aiprp.tbs-sct.gc.ca/</u>

#### By mail:

Access to Information and Privacy Division Canadian Human Rights Commission 344 Slater Street, 8th Floor Ottawa, Ontario K1A 1E1

If you are not satisfied with the way the Office handles your personal information, you can file a complaint with the Privacy Commissioner:

Office of the Privacy Commissioner of Canada 30 Victoria Street Gatineau, Quebec K1A 1H3

#### Where we store your information

We store all personal information in Personal Information Bank CHRC PPU 00512 until we send this information to the Library and Archives of Canada or destroy it.

#### How we protect your information

We are committed to protecting the privacy of individuals. We protect all personal information you provide on the submission form, whether through our secure website or by mail, under the *Privacy Act*. To protect personal information, we take the security measures described in the [TBS] Policy on Government Security.

By submitting the form, I confirm that I have read and understood this privacy statement and consent to the Office's collection, use and disclosure of my personal information.

# **SUBMISSION**

# **Housing Issues**

Please choose the issue(s) that you experienced or are experiencing: (Please select all that apply)

Discrimination	
Eviction, foreclosure, or losing my housing	
Unaffordable housing	
Problems with the condition of my housing	
My home is not suitable or large enough for me, my family or household	
Housing is inaccessible for my disability(ies) or someone in my family	
Problems with the location of my housing	
Problems with utilities such as heat, hydro, water, internet	
Problems with my landlord, building manager, roommates, or neighbours	
Violence or safety issues in my housing	
Problems with finding housing	
Problems with waiting lists for housing lists or shelters	
Not having a place of my own, being homeless	
Problems with the services and conditions in the supportive housing or institutions where I live	
I want to share a comment about a government policy, program, or law, including programs of the National Housing Strategy	
None of these apply to my situation	

Please explain and include any details or dates that are helpful:

# **Government Actions and Access to Justice**

What would you like to see governments do to improve housing problems like yours?

Where have you turned for information and help about the housing problems you experienced? (Please select all that apply)

Family members, friends, or neighbours	
Websites, social media, and other online sources	
Housing help centre	
Legal clinic	
Shelter or drop-in	
Indigenous friendship centre or agency	
Tenant association or resident association	
Health centre	
Other social services	
A private service such as a lawyer	
I have not looked for information or help	
Other:	

Please explain where you have turned for help and information, and what happened: If you have not looked for information or help, please explain why. Have you made an official complaint or claim about this issue to a legal or administrative authority? Please explain what body you brought this issue to, the dates, and what happened.

### Living and Housing Situation

Please describe your current living situation, including whether you own, rent, or do not have a place of your own; how many people are listed on the residential tenancy/lease/sublet/ mortgage agreement; the type of building do you live in (example: house, townhouse, room, shelter, dormitory, etc.?) and any other relevant information about your current living and housing situation.

### History with Eviction and Homelessness

Have you ever been forced to move from a place you rented? Did you receive an eviction notice when you were last forced to move? Please tell us what happened:

Have you ever experienced homelessness? How old were you when this first happened? When was your most recent experience with homelessness? Please tell us more about your experience:

For example, this could include:

- Staying in someone else's place temporarily because you had no place of your own,
- Staying in a shelter or drop-in,
- Having your own place but not being able to stay there because it was not safe for you or your family,
- Staying outside, in a vehicle, or abandoned building,
- Or any other time you did not have a safe place of your own.

### **Collection of Personal Information**

By providing your information, the Federal Housing Advocate can assess how diverse groups may experience unmet housing need or inadequate housing.

The Advocate uses this information to tailor recommendations and solutions to specific communities and to those most in need, as well as drive change to housing policies, programs and initiatives.

The Advocate puts particular focus on ensuring that housing is equitable and accessible to all without discrimination based on race, ethnicity, Indigenous identity, faith, age, family status, gender, sexual orientation, gender identity or expression, disability, and other factors.

#### Providing information on your personal circumstances is optional.

Information gathered as part of the survey will be used in compliance with the Privacy Act. It will also be reported to Parliament and the National Housing Council. Any identifiable or private information will remain confidential.

### **Personal Information**

\* An asterisk means that this information is mandatory.

*First name:	Last name:		
Address:	*City:		
*Province/Territory:	Postal code:		
Phone:	*Email:	YES	NO
If you are submitting on behalf of someone else:			
What is your relationship to the person that you are submitting for?			
Contact's first name:	Contact's last name:	:	
Contact's primary phone:	Contact's email:		

### Gender and Sexual Orientation

How do you identify your gender?

Woman (Cis or Trans)	
Man (Cis or Trans)	
Two-spirit	
I use a different term to describe my gender:	
Do you identify as trans or non-binary?	
Yes	
No	
Not sure	
How do you describe your sexual orientation?	
Heterosexual (straight)	
Lesbian or Gay	
Bisexual or pansexual	
Two-Spirit	
I prefer not to answer	
None of these apply to my situation:	

### **Demographic Information**

	YES	NO
*Are you First Nations, Métis or Inuk (Inuit)?		

If yes, please tell us more about your Indigenous identity:

### **Race and Racial Identity**

How do you identify your race? Check up to three that apply.

White	
South Asian (East Indian, Pakistani, Sri Lankan, Bangladesh, Bhutanese, Nepalese	
Chinese	
Black (African, Afro-Caribbean, African-Canadian descent)	
Filipino	
Arab	
Latin American	
Southeast Asian (Vietanamese, Cambodian, Laotian, Thai, Myanmarese)	
West Asian (Iranian, Afghan)	
Korean	
Japanese	
None of these apply to my situation:	

How do you identify your ethnic and cultural background? Please list characteristics that you use to describe your identity (e.g. Indigenous origins, ethnic origins, origins from other countries):

What, if any, is your religious or spiritual affiliation?

### **Demographic Information**

What year were you born?

	Inside Canada	Outside Canada
Place of Birth:		

If born outside Canada, please tell us what year you arrived in Canada, what country you were born in, and your citizenship status:

### **Disability Status**

*The Accessible Canada Act* defines disability as "any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person's full and equal participation in society."

If you or someone in your family identify as a person with a disability, please tell us more:

### Languages:

What is your first language(s) or the language(s) you feel most comfortable communicating in?

English	
French	
ASL (American Sign Language)	
Indigenous (please specify):	
Prefer not to answer	
Other (please specify):	

### **Income Information**

Please estimate your monthly household income:

Note: In the estimate, please include wages, salaries, retirement income, investment earnings as well as income from government transfers, including social assistance, child benefits, employment insurance disability or workers compensation, etc.

Please estimate your monthly household expenses:

In the estimate, please include rent or mortgage, plus other costs such as heat, hydro, property tax, condo fees, etc.

What are your sources of income? (Example: full- time or part- time employment, casual employment, welfare or social assistance, senior benefits, etc.)

In the past 12 months, how difficult or easy was it for your household to meet its financial needs for transportation, housing, food, clothing and other necessary expenses?

Very difficult	Difficult	Neither difficult nor easy	Easy	Very easy
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In the past 12 months, did any member of your household ever do any of the following because they were short of money?

- Ask for financial help from friends or relatives for day to day expenses
   Yes, often
   Yes, sometimes
   No
- Take on debt or sell an asset for day-to-day expenses
   Yes, often
   Yes, sometimes
   No
- Use the services of a food bank, clothing bank, or other charity organization
   Yes, often
   Yes, sometimes
   No

### Household type and size

Please tell us more about your household.

How many people live in your household?	
What is your relationship with them?	
How many of these people are children under 18?	
Are you parenting alone or with another person?	
How many rooms are there in the dwelling? Count kitchen, bedrooms, finished rooms, in attic, or basement, etc. Do not count bathrooms, halls, vestibules, and rooms used solely for business purposes.	
How many of these rooms are bedrooms? Count all rooms designed as bedrooms, even if they are now used for something else. Also, count basement bedrooms.	

#### **Member of Priority Group**

Some groups face systemic barriers to adequate and affordable housing, and have been identified as a priority for the National Housing Strategy. This question helps us better understand the housing experiences of these priority groups. It may repeat some responses you have provided above.

Which of the following groups do you or members of your household identify with? (Check up to three that apply)

First Nations, Inuit, Métis, and / or other Indigenous	
Black (e.g. African, Afro-Caribbean, African-Canadian descent)	
Member of racialized group/ person of colour	
Woman	
Trans and / or gender-diverse (e.g. non-binary, gender queer)	
Person with a disability	
Person with a disability related mental health	
Person with a disability related to addiction	
Member of 2SLGBQI+ communities	
Recent immigrant or refugee	
Older adult 65 years or over	
Young adult 15-29 years	
Veteran	
Survivor of violence	
Person living on low income and / or receiving social assistance	
Single parent	
Person who has served time in detention centre and / or prison	
Person who has experienced or is experiencing homelessness	
Person who has been involved in the child welfare system as a child, youth or residential school system	
None of these apply to my situation	

Please mail your submission to: Office of the Federal Housing Advocate 344 Slater Street, 8th Floor Ottawa, Ontario K1A 1E1

#### \*\*\*\*\*\*\*\*\*

#### Thank you for making a submission to the Federal Housing Advocate

Once the Office of the Federal Housing Advocate receives your submission, they will send you a receipt confirmation of your submission and an ID. If you wish to edit your submission, you may contact the Office of the Federal Housing Advocate at housing-logement@chrc-ccdp.gc.ca. If your issue is selected to be referred to the National Housing Council, we will contact you to tell you about this and provide you with more information at that time.

If you have opted out of further participation, we will not contact you further.

Your submission will help the Advocate drive change on key systemic housing issues and advance the right to housing for all in Canada. We thank you very much for sharing your experience.

Please note that the Federal Housing Advocate does not help with individual disputes. People who need help with an individual circumstance will need to go to a Landlord-Tenant Board, human rights commission or other mechanism in their province or territory.

If you are seeking assistance regarding a housing rights dispute or concern, we invite you to contact United Way 211 service. 211 is a non-emergency helpline for essential social services, community organizations, health and government programs. It helps people navigate these programs and services quickly and easily. You can visit the 211 website here: <u>www.211.ca</u>

## **WNHHN - Human Rights Claims**

### designgoblin.com





Submission to the Federal Housing Advocate on behalf of the Women's National Housing & Homelessness Network June 2022

### The Crisis Ends with Us: Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada

The Government of Canada's failure to adequately address housing need and homelessness has manufactured a national human rights crisis for marginalized women and gender-diverse people. It has trapped us in situations of abuse and exploitation, separated us from our children, deepened our poverty, dislocated us from our lands and traditions, and eroded our dignity and self-determination. In some cases it has cost us our lives.

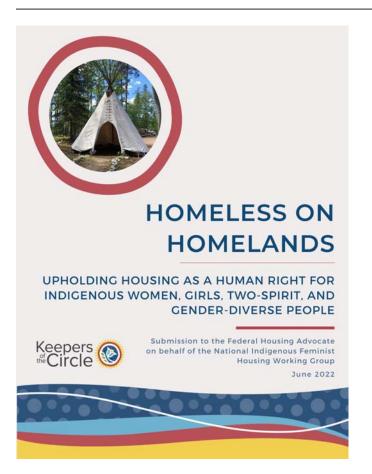
Canadian housing policy continues to prioritize profit over our right to a dignified life, to security, and to substantive equality. We disproportionately bear the consequences of the financialization of housing, but those of us who suffer most are rarely at decision-making tables or understood as rights-holders. Every day we watch the existing affordable housing stock dwindle at a rapidly escalating pace, driven by forces we cannot control, and decision-makers who do not hear our voices.

### We see no future for ourselves in the current housing regime.

This Human Rights Claim, developed by the WNHHN Human Rights Task Force, articulates three key violations of the right to housing experienced by marginalized women and gender-diverse people across Canada:

- Violation 1: Failure to provide adequate, accessible, and affordable housing
- Violation 2: Failure to prevent and eliminate homelessness amongst women and gender-diverse people
- **Violation 3:** Failure to regulate the financialization of housing in alignment with the right to housing

Read the Claim



### Homeless on Homelands: Upholding Housing as a Human Right for Indigenous Women, Girls, Two-Spirit, and Genderdiverse People

In the context of inherent Indigenous rights, the *National Housing Strategy Act* (NHSA) emerges as a critical instrument that can be utilized to challenge colonial policies and mechanisms that attempt to displace Indigenous women, girls, Two-Spirit, and gender-diverse people from "their proper power and place."

This Human Rights Claim, developed by the National Indigenous Feminist Housing Working Group, articulates four key violations of our inherent rights that must be reviewed by the Federal Housing Advocate:

- **Violation 1:** Lack of Action on the Calls to Justice from the Inquiry into Missing and Murdered Indigenous Women and Girls Report and Calls to Action from the Truth Reconciliation Commission Report
- **Violation 2:** Failure to Provide Safe, Adequate and Culturally-Appropriate Housing, on Our Own Terms
- **Violation 3:** Interjurisdictional Neglect, Multiple Systems Failure, and Institutional Betrayal
- Violation 4: Security of Tenure under NHS and Secure Indigenous Land Tenure

Read the Claim

### Here's how to get involved:

- 1. Join the Women's National Housing & Homelessness Network.
- 2. <u>Submit a Claim</u> to the Federal Housing Advocate yourself, or with a group or organization. We would love to include your submission in our virtual database of claims! Please send us a copy at wnhhnetwork@gmail.com.
- 3. Participate in a people's tribunal, focus group, roundtable, or sharing circle in your community. Contact us at wnhhnetwork@gmail.com to find out where the nearest one is being held!
- 4. Interested in hosting a focus group, roundtable, or sharing circle in your own community? We can help you organize! Reach out to us at wnhhnetwork@gmail.com.

## THE CRISIS ENDS WITH US:

REQUEST FOR A REVIEW INTO THE SYSTEMIC DENIAL OF THE EQUAL RIGHT TO HOUSING OF WOMEN AND GENDER-DIVERSE PEOPLE IN CANADA





June 2022



### The Crisis Ends with Us: Request for a Review into the Systemic Denial of the Equal Right to Housing of Women and Gender-Diverse People in Canada

### Authors & Contributors

This Claim was authored by the WNHHN Human Rights Task Force, including: Kaitlin Schwan, Alex Nelson, Hilary Marks, Anne Landry, Jewelles Smith, Hilary Chapple, Arlene Hache, Khulud Baig, Sahar Raza, Elizabeth Zimmerman, Valerie Sadler, Faith Eiboff, Janice Campbell, Nicole Chaland, Hannah Brais, Tanyss Knowles, Mary Elizabeth Vaccaro, Jesse Jenkinson, Jayne Malenfant, Lise Laforge, Fiona Traynor, Kaayla Ashlie, Hajar Masoud, and Haydan Fox. Additional authors and advisors include: Bruce Porter, Carolyn Whitzman, & Erin Dej.

### Land Acknowledgement

The authors of this Human Rights Claim would like to acknowledge and recognize that Canada is a settler colonial state on Turtle Island, which for generations has been governed and inhabited by Indigenous Peoples practicing traditional ways of doing, knowing, and being. This Claim acknowledges that the current homelessness crisis, disproportionately impacting Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and commodified land and housing as profitable assets leading to the concentration of wealth with a privileged few.

This Human Rights Claim is published by the Women's National Housing & Homelessness Network, which is situated in Tkaronto (Toronto, ON), the traditional and unceded territory of many First Nations including the Mississaugas of the Credit First Nation, the Anishinaabeg, the Chippewa, the Hodinöhsö:ni', and the Huron-Wendat. Tkaronto is now home to many diverse First Nations, Inuit, and Métis Peoples. We also acknowledge that Tkaronto is located within the lands protected by the Dish With One Spoon wampum agreement, and is covered by Treaty 13 signed with the Mississaugas of the Credit First Nation, and the Williams Treaties signed with multiple Mississaugas and Chippewa bands.

### Acknowledgements

The WNHHN Human Rights Task Force would like to thank our partners across the country who have supported this work, including: Keepers of the Circle, the National Right to Housing Network, the Centre for Equality Rights in Accommodation, the Feminist Housing Collective, the Canadian Feminist Alliance

for International Action, the Canadian Lived Experience Leadership Network, The Shift, Aboriginal Housing Management Association, the Elizabeth Fry Society, the Pan-Canadian Voice on Women's Housing, Atira Women's Resource Society, and the Canadian Observatory on Homelessness.

This work was made possible through funding and support provided by Keepers of the Circle, to whom we express our deepest gratitude and respect.

We would like to thank Bruce Porter, who generously shared his human rights expertise with us throughout the development of this Claim. We are grateful for your allyship and deep commitment to the realization of our right to housing. We would also like to thank the many individuals whose insights and expertise informed this Claim, including Amanda Dale, Michèle Biss, and many others.

Design and communications support was provided by Stefania Seccia, for which we are very grateful. Some design elements were also provided by Sarah Anne Charlebois, Canadian Observatory on Homelessness (Hub Solutions). We would like to express our gratitude to Fiona Traynor, who provided copy edit support.

### **Endorsements**

<u>Keepers of the Circle, National Right to Housing Network</u> (NRHN), <u>Centre for Equality Rights in</u> <u>Accommodation</u> (CERA), the <u>Pan-Canadian Voice for Women's Housing</u>, the <u>Canadian Lived Experience</u> <u>Leadership Network</u> (CLELN), the <u>Canadian Feminist Alliance for International Action</u> (FAFIA), the Feminist Housing Collective, and <u>Atira Women's Resource Society</u>.



## **Table of Contents**

Introduction	5
Part I - Systemic Violations of the Right to Housing Central Claim & Systemic Issue	
Violation 1: Failure to provide adequate, accessible, and affordable housing	
gender-diverse people	
to housing	
Part II - Relevant International Human Rights Norms under the National Housing Strategy Act	47
Part III - Request for Review	52

## Introduction

Across Canada, many women, girls, and gender-diverse people live in insecure or unsafe housing – or are made homeless – due to deliberate policy choices. We disproportionately live in core housing need, head single-parent households, and bear the burden of childcare, putting us at risk of eviction when faced with the impossible choice of paying the rent or feeding our kids. There is a severe lack of affordable and appropriate housing that meets our diverse needs. This affordable housing crisis is exacerbated by systemic issues that keep us trapped in poverty and struggling to access housing in overheated rental markets. With few housing options and overwhelmed emergency shelters, many of us rely on informal networks or dangerous survival strategies to meet our basic needs. The need to remain in situations of hidden homelessness<sup>1</sup> not only places us at risk of exploitation and abuse, it also renders our needs invisible within mainstream systems and policy development.<sup>2</sup>

**Research indicates that the** *National Housing Strategy* (NHS) is failing those of us who are suffering the most in the current housing system – Indigenous women, girls, Two-Spirit, and gender-diverse persons; single moms living on low-incomes; Black and racialized women; women and gender-diverse persons with disabilities; newcomers and refugees; and many others who face intersecting forms of marginalization.

The adoption of the *National Housing Strategy Act* (NHSA) in 2019 was groundbreaking and has the potential to transform these gender, race, and class-based inequities within the Canadian housing system. The NHSA establishes housing as a human right in domestic legislation, recognizing "housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities."<sup>3</sup> This legislation is grounded in international human rights law, including the *International Covenant on Economic, Social and Cultural Rights*, which guarantees that the right to housing "will be exercised without discrimination of any kind" and guarantees the equal right of women and gender-diverse people to "the enjoyment of all economic, social and cultural rights."<sup>4</sup> This commitment to substantive equality is foundational to addressing the gendered housing crisis in Canada.<sup>5</sup>

<sup>&</sup>lt;sup>1</sup> Hidden homelessness refers to persons who are living in temporary housing situations where their homelessness is not visible, but who live without the guarantee of continued residency or immediate prospects for accessing permanent housing. This includes women, girls, and gender diverse people who are in situations of family violence, couch-surfing, trading sex or labour for housing, or residing in overcroweded housing.

<sup>&</sup>lt;sup>2</sup> Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). *The State of Women's Housing Need & Homelessness in Canada: Executive Summary*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto: Canadian Observatory on Homelessness Press. <u>http://womenshomelessness.ca/wp-content/uploads/Executive-Summary-State-of-Womens-Homelessness.pdf</u>

<sup>&</sup>lt;sup>3</sup> Government of Canada. (2019, June 21). National Housing Strategy Act. https://laws-lois.justice.gc.ca/eng/acts/N-11.2/FullText.html

<sup>&</sup>lt;sup>4</sup> UN General Assembly, International Covenant on Economic, Social and Cultural Rights, International Covenant on Civil and Political Rights and Optional Protocol to the International Covenant on Civil and Political Rights, 16 December 1966, A/RES/2200, <u>https://www.refworld.org/docid/3b00f47924.html</u>

<sup>&</sup>lt;sup>5</sup> It should be noted that the right to equality in Canadian and international law does not mean treating everyone the same. Guarantees of "substantive equality" mean that governments must ensure equal dignity and rights, through positive measures, to address systemic inequality and address diverse circumstances. Under <u>Jordan's Principle</u>, the Government of Canada has recognized that substantive equality requires "the provision of services and benefits in a manner and according to standards that meet any unique needs and circumstances, such as cultural, social, economic and historical disadvantage. Substantive

In light of this historic legislation, we have come together to utilize the new procedures under the *National Housing Strategy Act* to claim our right to housing and our right to substantive equality. Convened by the <u>Women's National Housing and Homelessness Network</u> (WNHHN), we have developed this Human Rights Claim for urgent review by the Federal Housing Advocate.

We are single moms trying to make rent. We are women and gender-diverse persons living the sheer terror of homelessness. We are women with disabilities trapped in housing that undermines our health and threatens our life. We are gender-diverse and 2SLGBTQIA+<sup>6</sup> people surviving on minimum wage and checking our mailboxes for eviction notices each morning. We are Indigenous and racialized women facing race-based discrimination in housing markets and public systems. We are young women enduring harassment and violence because we cannot afford our own place. We are newcomers being renovicted by corporate landlords. We are children being removed from our mothers' care because of poverty and homelessness. We are allies, housing and social service providers, and researchers whose decades of work is overshadowed by the enormity of the housing crisis and policy failures. We are living proof that the housing system in Canada is broken.

We are here to claim a better future for ourselves, our children, our communities, and the planet. We will no longer accept the unacceptable. We call on the Government of Canada to fully realize our human right to housing and be held accountable for the human rights violations being perpetrated against us.

When we speak in first person plural throughout this Claim (using "us" and "we"), we are speaking together to amplify our collective voice. Our experiences and community-held wisdom should not be seen as representing a monolithic perspective. We are individuals, each holding unique and profound knowledge, speaking in solidarity to advance this message – one that is vitally important to all of us, and for many, concerns our survival. The way we refer to our collective selves signals our interdependence and solidarity in shouldering this work under the weight of systemic and structural inequities. The authors that bring forward this Claim represent a vast number of diverse communities and occupy distinct social locations, and our use of "we" should be seen as our sometimes imperfect, but vitally necessary, alliance. Our use of "you" is also an invitation – for those who read our words to join in this mutual project, to see yourself in these pages, and in pushing for a livable and equitable future for everyone.

### About the WNHHN & the Claim Development Process

The <u>Women's National Housing and Homelessness Network</u> (WNHHN) is Canada's leading national collective working to eliminate housing need and homelessness for women, girls, and gender-diverse

equality is both a process and an end goal relating to outcomes that seeks to acknowledge and overcome the barriers that have led to the inequality in the first place." Further, the Supreme Court of Canada has affirmed that substantive equality is the "animating norm" of the <u>section 15</u> [equality rights] framework, and that it requires attention to the "full context of the claimant group's situation," to the "actual impact of the law on that situation," and to the "persistent systemic disadvantages [that] have operated to limit the opportunities available to that group's members." See *Fraser v. Canada (Attorney General)*, 2020 SCC 28.

<sup>&</sup>lt;sup>6</sup> 2SLGTBQIA+ is an acronym for Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer and/or Questioning, Intersex, Asexual, and additional affirmative ways in which people choose to self-identify their sexuality.

people. We make change through research, advocacy, community organizing, human rights work, and public education. The WNHHN is composed of over 500 members, organizations, and agencies from across Canada with diverse expertise, including individuals with lived/living experience of homelessness, researchers, grassroots activists, housing and service providers, human rights experts, and community-based organizations. Ending housing need and homelessness is possible, but only if lived expertise is at the centre of solution-generation.

#### We are here to end this crisis.

Over the last several years, the WNHHN has engaged in <u>extensive community-based research</u> with the goal of exploring, documenting, and highlighting the intersectionally gendered nature of housing need and homelessness in Canada and to identify the most critical systemic issues depriving us of the equal enjoyment of the right to housing. In 2021 we published the <u>largest national survey on women's housing</u> and homelessness in Canada, alongside <u>a rights-based</u>, <u>Gender-Based Analysis (GBA+)</u> analysis of the <u>National Housing Strategy</u>. We authored a landmark report for the Canadian Human Rights Commission on the <u>implementation of the right to housing for women and gender-diverse persons in Canada</u>. This work was grounded in an extensive literature review we developed to provide a national portrait on gendered homelessness <u>– The State of Women's Housing Need & Homelessness in Canada</u> (2020).

Across all our research, one thing has become clear: women and gender-diverse people are facing widespread, systematic violations of their right to housing and their right to substantive equality. These violations all derive from a common systemic issue: the invisibilization of our unique circumstances, needs, dignity, and rights as women, girls, and gender-diverse people.

In light of these urgent human rights issues, in 2021 the WNHHN formed a 25-person Task Force to develop a Human Rights Claim for submission to the <u>Federal Housing Advocate</u> in accordance with sections 13(f) and 13.1 of the NHSA. The Task Force is a group of women and gender-diverse persons from across Canada, with participants spanning regions, demographics, professions, and expertise. Lived expert leadership and guidance was the central pillar of this work.

Between January and June 2022, we convened every 2-3 weeks to develop our analysis, discuss our priorities, and review research and international human rights standards related to housing and homelessness. We debated key issues, developed lists and frameworks, brought in international experts to share their knowledge, and wrote numerous drafts. Task Force members provided contributions and insights through meetings, internal surveys, collaborative writing in shared documents, and over the phone, by e-mail, and on napkins in crowded parks and coffee shops. The Claim you read today is the result of our collective work and vision.

We submit this Claim alongside, and in solidarity with, the Claim developed by the National Indigenous Feminist Housing Working Group - <u>Homeless on Homelands – Upholding Housing as a Human Right for</u> <u>Indigenous Women, Girls, Two-Spirit, and Gender-Diverse People</u>. This Working Group is a grassroots movement of First Nations, Inuit, and Métis women who are dedicated to improving housing and ending homelessness for Indigenous women, girls, Two-Spirit, and gender-diverse persons across Turtle Island. All members have lived or living experience of housing need or homelessness. <u>Keepers of the Circle</u> and the WNHHN provide support to the Working Group, but it operates independently and in alignment with its own self-determined processes and praxis. We are honoured and humbled to be able to include (verbatim) some of the key analyses and recommendations offered by the Working Group within this Claim. We do so in order to highlight and amplify this critical work. We strongly encourage the Federal Housing Advocate to urgently review the severe violations of the right to housing experienced by Indigenous women, girls, Two-Spirit, and gender-diverse persons, and to take action on the Working Group's <u>recommendations</u>.

### **Claim Structure & Outline**

Part 1 articulates our <u>Central Claim and Systemic Issue</u>, under which three pillars of human rights violations are articulated: (1) failure to provide adequate, accessible, and affordable housing; (2) failure to prevent and eliminate homelessness amongst women and gender-diverse people; and (3) failure to regulate the financialization of housing in alignment with the right to housing. Under each pillar, key issues and their human rights dimensions are explored, including issues raised by the National Indigenous Feminist Housing Working Group.

Part 2 outlines relevant international human rights obligations that realize the right to housing under the National Housing Strategy Act, highlighting the ways in which the right to housing has a particular meaning for women, girls, and gender-diverse persons and imposes distinctive obligations on governments in relation to these groups.

Part 3 provides recommendations directed at the Federal Housing Advocate regarding key issues requiring human rights oversight and review. These recommendations should be read and understood in concert with the recommendations articulated in the WNHHN's 2021 report, <u>Implementing the Right to</u> <u>Housing for Women and Gender-Diverse People in Canada.</u>

It must be noted that the human rights violations and systemic issues articulated in this Claim are neither exhaustive nor comprehensive. In accordance with the mandate of the Federal Housing Advocate to review systemic issues identified in submissions and to either submit her opinions and recommendations to the Minister of Housing and Inclusion and Diversity, or to refer the matter to a Review Panel to make findings and recommendations, we have identified particular systemic issues which warrant priority attention under the new procedure. However, the WNHHN Human Rights Task Force acknowledges the breadth of human rights issues facing women and gender-diverse persons experiencing housing need and homelessness. We strongly encourage groups, individuals, and organizations to submit additional claims to the Federal Housing Advocate identifying additional systemic issues or speak to their experiences of the issues we identify here.

### Where do we go from here?

In accordance with her mandate to engage with members of claimant groups, as well as persons with lived experience of housing need and homelessness, it is critical that the Advocate hear directly from

individuals most impacted by housing injustice. It is our hope that this Claim will provide opportunities for meaningful engagement with women and gender-diverse across the country on the issues raised within, thus embodying the NHSA's commitment to participatory processes.

To advance rights-claiming opportunities, the WNHHN Human Rights Task Force will be conducting community-based, evidence-gathering on systemic human rights violations experienced by women and gender-diverse persons across the country. The process of engagement and knowledge sharing that forms the foundation of this Claim is far from over: we want to hear from individuals experiencing systemic violations and will be inviting them to reach out to learn more and add their voice to our collective call for justice. This engagement may take the form of people's tribunals, focus groups, sharing circles, roundtables, or other formats. Our intent is to document and illuminate the intersectionally gendered nature of this human rights crisis in Canada. We expect that these processes will assist the Advocate in her review.

### Here's how to get involved:

- 1. Join the Women's National Housing & Homelessness Network.
- 2. <u>Submit a Claim</u> to the Federal Housing Advocate yourself, or with a group or organization. We would love to include your submission in our virtual database of claims! Please send us a copy at wnhhnetwork@gmail.com.
- 3. Participate in a people's tribunal, focus group, roundtable, or sharing circle in your community. Contact us at <u>wnhhnetwork@gmail.com</u> to find out where the nearest one is being held!
- 4. Interested in hosting a focus group, roundtable, or sharing circle in your own community? We can help you organize! Reach out to us at <u>wnhhnetwork@gmail.com</u>.

## PART I

### **Central Claim and Systemic Issue**

The Canadian Government's failure to adequately address housing need and homelessness has manufactured a national human rights crisis for marginalized women and gender-diverse people. It has trapped us in situations of abuse and exploitation, separated us from our children, deepened our poverty, dislocated us from our lands and traditions, and eroded our dignity and self-determination. In some cases, it has cost us our lives.

The patriarchal, colonial, racist, and ableist frameworks that guide Canadian housing policy continue to prioritize profit over our right to a dignified life, to security, and to substantive equality. We disproportionately bear the consequences of the financialization of housing, but those of us who suffer most are rarely at decision-making tables or understood as rights-holders. Every day we watch the existing affordable housing stock dwindle at a rapidly escalating pace, driven by forces we cannot control, and decision-makers who do not hear our voices.

## We see no future for ourselves in the current housing regime. Housing has become, in effect, the new frontier for the subordination of marginalized women and genderdiverse persons in Canada.

While our present circumstances have been determined for us, the future is not yet decided. We offer this Claim as part of our efforts to author a future for ourselves, our communities, and our planet through which housing is a tool for inclusion, equity, dignity, and interdependence. Out of respect for our right to author our own lives and futures, we urgently call on the Government of Canada to uphold and adopt all necessary measures to ensure our right to adequate housing.

## Violation 1: Failure to Provide Adequate, Accessible, & Affordable Housing

The Government of Canada has consistently failed to produce affordable housing options that meet the needs of low-income and marginalized women, women-led families, and gender-diverse persons. In fact, it has frequently enabled market forces to erode existing available housing stock upon which our wellbeing and survival depends.

We are most likely to be in core housing need and experience deep poverty, but least likely to benefit from *National Housing Strategy* capital investment programs. Federal housing policies consistently fail to embed an intersectional GBA+ approach, resulting in our systemic invisibilization and exclusion. Those of us who are Black, Indigenous, racialized, disabled, 2SLGBTQIA+ persons, newcomers, gender-diverse, or multiply-marginalized suffer the most in the current housing market, but housing programs often do not reflect our needs or realities.

The Government of Canada's failure to understand and respond to the intersectionally gendered nature of housing violates our right to substantive equality and our right to housing, including our right to equal participation in the design, construction, and administration of housing policies and programs.

## Key Human Rights Issues

# 1. The *National Housing Strategy* has a discriminatory impact on women and gender-diverse persons, violating the standard of substantive equality and the right to housing.

The right to housing under international human rights law has a distinctive meaning for women, girls, and gender-diverse persons. It must be interpreted and applied in light of our particular intersectional experiences of violence, oppression, marginalization, and exclusion. The commitment to the right to housing as affirmed in the NHSA includes the obligation to take all necessary measures to address structural and systemic inequality that deny women, girls, and gender-diverse persons the full enjoyment of their right to housing. Both international and national law guarantee substantive equality, including in the area of housing, requiring governments to prevent both formal discrimination and substantive discrimination. This means that governments must not only remove policies and practices

that are explicitly discriminatory (e.g., prior laws that prevented women from owning a bank account<sup>7</sup>), but they must also ensure *the equal enjoyment of rights* for women, girls, and gender-diverse people. As articulated by the UN Special Rapporteur on the Right to Adequate Housing,

"The right to housing must be recognized as a central component of women's right to substantive equality, which requires that laws, policies and practices be altered so that they do not maintain, but rather alleviate, the systemic disadvantages that women experience."<sup>8</sup>

Some aspects of the right to housing are subject to "progressive realization", requiring governments to use "all appropriate means" and the "maximum available resources" to realize the right to housing "in the shortest possible time."<sup>9</sup> The obligation to ensure that all policies and programs are consistent with both formal and substantive equality is an "immediate" obligation. While some of the systemic issues identified below may require some time to adequately address, others identify existing policies that discriminate by denying substantive equality. **These issues must be corrected immediately.** 

Our research and consultations indicate that the *National Housing Strategy* has a discriminatory impact on low-income and marginalized women and gender-diverse people in a number of ways. Three key issues include:

a) National Housing Strategy (NHS) capital investment programs create housing units that are unaffordable for the vast majority of low-income women, women-led families, and gender-diverse persons. The failure to focus on core housing need within NHS investments has a de facto discriminatory effect on women and gender-diverse people given their disproportionate housing need and depth of poverty.

Multiple evaluations have shown that the federal government's current housing programs provide support for housing that will disproportionately exclude low-income women and women-led households.<sup>10</sup> For example, <u>research</u> commissioned by the National Housing Council (NHC) concluded that two key NHS programs – the Rental Construction Financing

<sup>&</sup>lt;sup>7</sup> Women in Canada were prevented from opening a bank account without their husband's signature until 1964. See Red Cross, (8 Mar 2021), *Over 100 years of victories, large and small, of women in Canada*. https://www.redcross.ca/blog/2021/3/over-100-years-of-victories-large-and-small-of-women-in-canada

<sup>&</sup>lt;sup>8</sup> See also https://documents-dds-ny.un.org/doc/UNDOC/GEN/N21/289/75/PDF/N2128975.pdf?OpenElement, para 10 - "Both formal discrimination and substantive discrimination must be eliminated under international human rights law. While formal discrimination refers to laws, regulations or policies that may be discriminatory, eliminating substantive discrimination requires States to take steps to ensure the equal effective enjoyment of rights, even in the absence of any laws or policies of a discriminative nature."

<sup>&</sup>lt;sup>9</sup> ICESCR, article 2(2); CESCR General Comment 4, para 14.

<sup>&</sup>lt;sup>10</sup> Schwan, K., & Ali, N. (2021). *A Rights-Based, GBA+ Analysis of the National Housing Strategy*. Toronto, ON: The Women's National Housing & Homelessness Network. <u>https://womenshomelessness.ca/wp-content/uploads/EN-Rights-Based-GBA-Analysis-of-NHS-28-Sept-2021.pdf</u>. See also Biss, M., & Raza, S. (2021). *Implementing the Right to Housing in Canada: Expanding the National Housing Strategy*. Toronto, ON: Canadian Human Rights Commission. <u>https://housingrights.ca/wp-content/uploads/NRHN-OFHA-Expanding-the-NHS-2021.pdf</u>.

Initiative (RCFI) and the National Housing Co-Investment Fund (NHCIF) – have largely financed housing that is unaffordable to low-income, women-led households.<sup>11</sup> Remarkably, only 3% of units funded through the RCFI – the largest program expenditure in the NHS – would be both suitable and affordable for low-income households (households which are disproportionately women-led).<sup>12</sup> This constitutes discrimination that requires immediate correction.

In addition, research suggests that existing programs will not adequately meet the government's target of halving the net number of households in core housing need by 2027 – households which are disproportionately led by women.<sup>13</sup> The average income for households in core housing need is \$23,000, equating to a monthly maximum rent of \$575.<sup>14</sup> And yet the vast majority of loans and grants are being provided to private sector developers to create housing that is unaffordable to this group. This is substantiated in the 2019 Parliamentary Budget Office's Report on Federal Program Spending on Housing Affordability, which concluded that NHS spending largely represents a net transfer of targeted funding for low-income households towards middle-income households, stating "it is not clear" that the NHS "will reduce housing need relative to 2017 levels."<sup>15</sup> Not surprisingly, the result has been a proliferation of short-term unaffordable homes that fail to address the housing needs of low-income women and genderdiverse persons across the country. Reviewing NHS spending to date, a recent report commissioned by the Pan-Canadian Voice on Women's Housing found that it "appears likely that housing need outcomes will worsen under the *National Housing Strategy* as it is currently designed."<sup>16</sup> This failure to prioritize addressing core housing need is contrary to the obligation to progressively realize the right to housing.

The unaffordability of NHS-funded housing units is directly linked to the affordability guidelines within NHS programs. The RCFI, for example, requires that developers offer 20% of units at 30% of the median total income for families in the area, for ten years.<sup>17</sup> However, studies have consistently shown that tying affordability criteria to median income or median rent in no way reflects the capacity of low-income renters or households to pay.<sup>18</sup> For example, in Toronto, a

dpb.ca/c14c97d8ca19d3036782918415de2bd3c976a66ed53e0030daf83b206c8d36e1. P.1.

schl.gc.ca/sites/cmhc/nhs/rentalconstruction-financing/nhs-rcfi-highlight-sheet-en.pdf?rev=e821c3c7-9991-42e2-947d-5f50e28e1126

<sup>&</sup>lt;sup>11</sup> Blueprint ADE & the Wellesley Institute. (2022). *Analysis of Affordable Housing Supply created by Unilateral National Housing Strategy Programs: A Research Report*. Ottawa, ON: Government of Canada. <u>https://www.placetocallhome.ca/national-housing-council/media-newsroom/analysis-affordable-housing-supply-created-unilateral-nhs-programs</u> <sup>12</sup> *Ibid.* 

<sup>&</sup>lt;sup>13</sup> Canada Mortgage and Housing Corporation. (2019). *Core Housing Need Data — By the Numbers*. CMHC – SCHL. https://www.cmhc-schl.gc.ca/en/ data-and-research/core-housing-need/core-housingneed-data-by-the-numbers.

 <sup>&</sup>lt;sup>14</sup> Canada Mortgage and Housing Corporation. (2021). *Labour Market Outcomes and Incomes of Households in Core Housing Need*. CMHC – SCHL.https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-needs/labour-market-outcomes-incomes-households-core-housing-need
 <sup>15</sup> Segel-Brown, B. (2021). *Federal Program Spending on Housing Affordability in 2021*. Ottawa: Parliamentary Budget Office.

<sup>&</sup>lt;sup>13</sup> Segel-Brown, B. (2021). *Federal Program Spending on Housing Affordability in 2021*. Ottawa: Parliamentary Budget Office. <u>https://distribution-a617274656661637473.pbo-</u>

<sup>&</sup>lt;sup>16</sup> Whitzman, C. (2021). Pan-Canadian Voice on Women's Housing – Progress on 2018 Six Calls to Action. Vancouver, BC: PCVWH. <u>https://atira.bc.ca/wp-content/uploads/Pan-Canadian-Voice-for-Women-update-on-calls-report.pdf</u>. p.7.

<sup>&</sup>lt;sup>17</sup> See Canada Mortgage Housing Corporation. (n.d.). *Rental Construction Financing*. <u>https://assets.cmhc-</u>

<sup>&</sup>lt;sup>18</sup> Pomeroy, S. (2020, July). *Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness*. Canadian Alliance to End Homelessness. https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf

one bedroom unit offered at 80% of market rent would still be three times the housing benefit allocated for a single person under the Ontario Disability Support Program (\$375).<sup>19</sup> Similarly, in Ontario, a single mother on social assistance with 2 children receives a maximum shelter allowance of \$756. The rate has not changed since 2018. The average price of a two-bedroom apartment for rent in Toronto in April 2022 is \$2,776 per month, an increase of over 16% in one year.<sup>20</sup> This means it is impossible for a single mother on social assistance in Toronto to obtain an apartment through the RCFI.

The effect of these policy decisions is that while low-income women and gender-diverse people are most likely to be in core housing need (particularly if they are lone-parents, racialized, Indigenous, or have disabilities), we are least likely to benefit from *National Housing Strategy* capital investment programs. This contravenes a number of international human rights standards identified in Part 2, including the right to non-discrimination and to housing programs that prioritize those who are most in need. It may also contravene the <u>Canadian Charter of</u> <u>Rights and Freedoms</u> guarantee of the equal protection and benefit of all government action and the guarantee of equality in the Canadian Human Rights Act.<sup>21</sup>

b) National Housing Strategy gender-equity targets are not proportionate to the scale and depth of housing need experienced by women, women-led households, and gender-diverse persons in Canada. Further, a majority of NHS programs have not embedded gender-specific equity targets or conditions for funding, and there are few mechanisms through which to track progress towards the realization of the right to housing for women and gender-diverse people.

Research suggests there is a profound lack of safe, affordable, adequate, and appropriate housing for women, girls, and gender-diverse peoples in communities across Canada. In particular, research reveals very few women-only, trauma-informed housing services within Canada,<sup>22</sup> particularly for Indigenous women.<sup>23</sup> In fact, the most commonly cited barrier to housing security identified by service providers and women experiencing homelessness across the country – including mothers in Calgary,<sup>24</sup> Indigenous women in Winnipeg,<sup>25</sup> and street-

<sup>&</sup>lt;sup>19</sup> Whitzman, C. (2020). A Canada Wide Definition of Affordable Housing and Housing Need.

<sup>&</sup>lt;sup>20</sup> See, e.g., Rentals.ca. *April Rent Report*. https://rentals.ca/national-rent-report.

<sup>&</sup>lt;sup>21</sup> In the case of Action Travail des Femmes, CN was required to take measures to remedy the under-representation of women among employees of CN to ensure proportionate representation based on the general workforce. Federal housing programs may similarly be required under the Canadian Charter or the Canadian Human Rights Act to adopt measures to ensure, at a minimum, that women-led households are not disproportionately excluded in comparison to other tenant households in the area. (CN v. Canada (Canadian Human Rights Commission), [1987] 1 S.C.R. 1114.

<sup>&</sup>lt;sup>22</sup> See Fotheringham, S., Walsh, C. A., & Burrowes, A. (2014). 'A place to rest': the role of transitional housing in ending homelessness for women in Calgary, Canada. *Gender, Place & Culture, 21*(7), 834-853.

<sup>&</sup>lt;sup>23</sup> Martin, C. M. & Walia, H. (2019). *Red women rising: Indigenous women survivors in Vancouver's downtown eastside*. https://dewc.ca/resources/redwomenrising

<sup>&</sup>lt;sup>24</sup> Milaney, K., Ramage, K., Fang, X. Y., & Louis, M. (2017). Understanding mothers experiencing homelessness: A gendered approach to finding solutions for family homelessness.

https://www.homelesshub.ca/sites/default/files/attachments/Family\_Homelessness\_Report.pdf

<sup>&</sup>lt;sup>25</sup> Drabble, J. (2017). Finding Her Home: A gender-based analysis of the homelessness crisis In Winnipeg. Centre

level/survival sex workers in Ottawa<sup>26</sup> – is the acute lack of housing options for women in their respective communities. For instance, frontline workers have expressed that finding suitable family housing is the most significant barrier to implementing Housing First for families across Canada, a frustration echoed by many families.<sup>27</sup> This is particularly concerning for women-led families fleeing violence as lengthy wait times for safe and affordable housing can place women and their children at risk for further violence and homelessness.<sup>28</sup>

In light of these distinct challenges, the federal government articulated it "aims to put <u>33% of</u> <u>the Strategy's investments</u>, with a minimum of 25%, towards serving the unique needs of women and their children."<sup>29</sup> However, the only NHS program that embeds this commitment is the <u>Rapid Housing Initiative</u>. Other NHS programs provide grants, loans, and mortgages to developers without conditions or stipulations regarding the provision of housing for women and their children.<sup>30</sup> It appears that developers are not required to undergo human rights due diligence, or a GBA+ review of outcomes related to the housing they produce (e.g., how many units they create are occupied by newcomer, women-led families).

Similarly, a majority of NHS programs do not articulate clear targets, timelines, or indicators for their impact on women and gender-diverse people, including for those who are experiencing intersectional discrimination and the most severe forms of housing instability (e.g., refugee women-led families fleeing violence). This prevents ongoing monitoring of progress on the realization of the right to housing for these groups. Further, it makes it difficult to assess whether the NHS is reaching its overall goal of ensuring 33% of resources are dedicated to women and their children. In CMHC's 2020 <u>National Housing Strategy Progress Report</u>, gender equality outcomes were tracked for only one of the nine major NHS programs – the National Housing Co-Investment Fund (NHCF).<sup>31</sup> As stated, as of December 31, 2020, only 17.5% of all investments funded under the NHCF are "expected to directly benefit women and children in Canada."<sup>32</sup>

Most importantly, the federal government's commitment to allocate 33% of NHS funding to

<sup>31</sup> CMHC. (2020). Building the Future Together: 2020 National Housing Strategy Progress

<sup>32</sup> *Ibid*, p. 23.

for Policy alternatives, Manitoba.

https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2017/03/Finding\_Her\_Home\_ %20low-res.pdf

<sup>&</sup>lt;sup>26</sup> McAleese, S. & Schick, L. (2018). Housing, shelter, and safety: Needs of street-level/survival sex workers in Ottawa. https://static1.squarespace.com/static/5a4d46cdb1ffb6b826e6d6aa/t/5b60c76088251b66765a7423/153306915 4119/HSSW+Final+Report+-+FINAL+-+May+22+2018.pdf

 <sup>&</sup>lt;sup>27</sup> Noble, A. (2015). Beyond housing first: A holistic response to family homelessness in Canada. Raising the Roof. https://www.raisingtheroof.org/wp-content/uploads/2015/10/2015\_HousingFirstReport\_EN-WEB.pdf
 <sup>28</sup> Ibid.

<sup>&</sup>lt;sup>29</sup> Government of Canada. (2019, June 21). National Housing Strategy Act. <u>https://laws-lois.justice.gc.ca/eng/acts/N-11.2/FullText.html</u>. P.11.

<sup>&</sup>lt;sup>30</sup> Schwan, K., & Ali, N. (2021). *A Rights-Based, GBA+ Analysis of the National Housing Strategy*. Toronto, ON: The Women's National Housing & Homelessness Network. Online at: <u>https://womenshomelessness.ca/wp-content/uploads/EN-Rights-Based-GBA-Analysis-of-NHS-28-Sept-2021.pdf</u>

*Report*. https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/nhs-triennial-report-en.pdf?rev=7619f9f0-9c76-4aa6-a418-366e01ea2832

serve "the unique needs of women and their children"<sup>33</sup> does not appear to be evidence-based or human-rights compliant. As a matter of law, the NHSA requires that the government target federal housing investments to those of us who are in greatest need. <u>Forty percent of</u> <u>households are led by women</u>, and women-led households are almost twice as likely to be in housing need.<sup>34</sup> The majority of funding to lift households out of housing need should thus be going to women-led households.

c) Single mothers and their children continue to face the deepest poverty and core housing need in Canada, and distinct forms of discrimination in housing markets, and yet benefit the least from major *National Housing Strategy* investments. Similarly, there are no targets or timelines for the elimination of core housing need or homelessness for children – children who are disproportionately cared for by women.

Single mothers face overwhelming structural challenges to accessing safe, affordable, and adequate housing in Canada. National data indicate that women-led, lone-parent family households are more likely to be in core housing need than men-led households (27% vs. 16%),<sup>35</sup> and that single mothers experience greater levels of poverty than other demographic groups.<sup>36</sup> Canadian Census of Population (2016) data indicates that "lone-parent households, particularly lone-parent households led by women, are far more likely to be in core housing need than other family types," <sup>37</sup> with research showing "36% of those in lone-parent families were in core housing need, a far higher rate than couples without children (5%) and couples with children (8%)."<sup>38</sup> Housing need and homelessness is often heightened for women and children experiencing multiple forms of marginalization, particularly Indigenous women, girls, Two-Spirit, and gender-diverse people. For example, the rate of shelter use for Indigenous children (ages 0-15) is 9.2 times higher than non-Indigenous children, <sup>39</sup> and research consistently shows that Indigenous mothers face unique burdens to regaining housing stability, such as racist and discriminatory treatment by landlords.<sup>40</sup>

Research demonstrates discrimination against single mothers in the housing market<sup>41</sup> and

<sup>41</sup> Vecchio, K. (2019). *Surviving abuse and building resilience – A study of Canada's systems of shelters and transition houses serving women and children affected by violence*. Report of the Standing Committee on the Status of Women. https://www.ourcommons.ca/Content/Committee/421/FEWO/Reports/RP10429173/feworp15/feworp15-e.pdf

 <sup>&</sup>lt;sup>33</sup>CMHC. (29 July 2021). Serving women and their children through the National Housing Strategy. https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2021-nhs-projects/serving-women-children-through-national-housing-strategy
 <sup>34</sup> Prentice, J., & Simonova, E. (March 2019). Housing Conditions of Female-Led Households. CMHC. https://publications.gc.ca/collections/collection\_2019/schl-cmhc/nh70-1/NH70-1-4-2019-eng.pdf
 <sup>35</sup> CMHC, 2019.

<sup>&</sup>lt;sup>36</sup> Fotheringham, Walsh, & Burrowes, 2014.

<sup>&</sup>lt;sup>37</sup> Statistics Canada. 2016 *Census of Population*. Ottawa, ON: Government of Canada. https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/index-eng.cfm

<sup>&</sup>lt;sup>38</sup> Ibid.

<sup>&</sup>lt;sup>39</sup> Employment and Social Development Canada (ESDC). (2017). *The national shelter study 2005-2014: Emergency shelter use in Canada*. https://publications.gc.ca/collections/collection\_2017/edsc-esdc/Em12-17-2017-eng.pdf <sup>40</sup> Martin & Walia, 2019.

discrimination against mothers in the labour market.<sup>42</sup> For example, landlords across the country use rent-to-income ratios as a justification for denying rental units to women, which human rights tribunals and courts have ruled as discriminatory towards single women, single mothers, Black women, women on social assistance, young people, and other equity-seeking groups.<sup>43</sup> Similarly, human rights cases have been brought against banks and other financial companies who have refused to provide mortgages to single mothers on the basis of "rent to income" ratios.<sup>44</sup> For example, a Quebec tribunal ruled that the refusal of a mortgage to a single mother on the basis of her receipt of social assistance constituted discrimination on the basis of social condition.<sup>45</sup>

Despite the severe housing need and discrimination faced by many lone-parent, women-led households, the *National Housing Strategy* does not identify this group as a priority population. Further, major NHS programs largely do not reach this group. A recent <u>report</u> commissioned by the National Housing Council concluded, "very few (4%) new units produced by the Rental Construction Financing Initiative could lift lone-parent families out of CHN [core housing need], a group that is disproportionately in need of affordable housing."<sup>46</sup> The same report indicated that the RCFI – which represents 40% of NHS funding – will likely produce no units for single moms who are homeless with their children.<sup>47</sup>

Importantly, a majority of NHS loans are provided to developers without stipulations or targets regarding the creation of multi-room units for larger families, including lone-parent families. In the absence of such stipulations, developers will continue to prioritize building one-bedroom units because they are more profitable,<sup>48</sup> thereby excluding families from many NHS-funded building projects.

The NHS also articulates no targets, timelines, or indicators for the elimination of housing need or homelessness for children (90% of homeless families with children are led by women<sup>49</sup>). Tools for enumerating homelessness (e.g., coordinated access, by-name lists) rarely collect data on children's homelessness, making it impossible to track progress towards the realization of the right to housing for this vulnerable group. This is contrary to the obligation under the ICESCR and the NHSA to adopt clear timelines to eliminate homelessness and ensure access to adequate housing, prioritizing those who are most vulnerable to housing precarity. It is also contrary to the <u>Convention on the Rights of the Child</u>. As the Committee on the Rights of the

<sup>&</sup>lt;sup>42</sup> Milaney et al., 2017.

<sup>&</sup>lt;sup>43</sup> Callaghan et al., 2004; <u>Kearney v. Bramalea Ltd. (No. 2)</u> 1998 CanLII 29852 (ON HRT); <u>Shelter Corp. v. Ontario (Human Rights</u> <u>Comm.), 2001 CanLII 28414 (ON SCDC)</u>. See also *Whittom v. CDPQ*, 1997 CanLII 10666 (QC CA),[1997] RJQ 1823 (CA), p. 1826-1827, Judgment of the Quebec Court of Appeal confirming the decision of the Human Rights Tribunal in: *Quebec Human Rights Commission and Léonard Whittom & Al*,(1994)20 CHRR D/349.

<sup>&</sup>lt;sup>44</sup> Callaghan et al., 2002.

<sup>&</sup>lt;sup>45</sup> D'Aoust c. Vallières (1993), cited in Callaghan et al., 2002.

<sup>&</sup>lt;sup>46</sup> Blueprint ADE & the Wellesley Institute, 2022.

<sup>&</sup>lt;sup>47</sup> Ibid.

<sup>&</sup>lt;sup>48</sup> Ontario Non-Profit Housing Association. (2007, October). Implementing Inclusionary Policy to Facilitate Affordable Housing Development in Ontario. http://www.focus-consult.com/ResearchFiles/By%20Year/2007/Inclusionary%20Zoning%20to%20 Facilitate%20Affordable%20Housing%202007.pdf

<sup>&</sup>lt;sup>49</sup> ESDC, 2017.

Child <u>recently noted</u>, "Women and children are particularly vulnerable to housing insecurity due to a variety of reasons including family violence, a lack of affordable housing, low wages, under employment and low social assistance rates."<sup>50</sup>

### 2. Marginalized women and gender-diverse persons experience widespread evictions into housing precarity and homelessness due to breakups, violence, and the actions of co-inhabitants, indicating gendered violations of their right to security of tenure that remain unaddressed in federal housing policy.

Under human rights standards, women and gender-diverse person's security of tenure should not depend upon their relationship status, as explained by the UN Special Rapporteur on the Right to Adequate Housing: "The independent right of women to security of tenure, irrespective of their family or relationship status, should be recognized in national housing laws, policies and programmes."<sup>51</sup> Unfortunately, available data indicates that our housing is often dependent upon relational and familial ties. For example, the <u>Pan-Canadian Women's Housing & Homelessness Survey</u> indicates that amongst women and gender-diverse persons experiencing homelessness, their most recent housing loss was because of a breakup (47% reported this experience). This reason outpaced all affordability issues, concerns about safety, experiences of violence, loss of income or subsidies, or poor housing conditions (although these were frequently co-occurring). Importantly, almost half of this group (45.6%) also reported some form of violence in their current or most recent home, illustrating how violence undermines security of tenure for women and gender-diverse persons.

<sup>&</sup>lt;sup>50</sup> UN Committee on the Rights of the Child, Concluding Observations on Canada (9 June, 2022) CRC/C/CAN/CO/5-6 https://tbinternet.ohchr.org/Treaties/CRC/Shared%20Documents/CAN/CRC\_C\_CAN\_CO\_5-6\_48911\_E.pdf <sup>51</sup> A/HRC/43/43, No. 9. Para 53 (a).

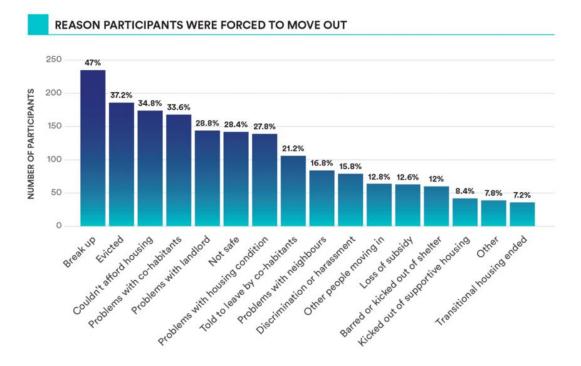


Figure 1. Reasons women and gender-diverse persons experiencing homelessness in Canada lost their most recent housing (Schwan et al., 2021).

This research suggests that women and gender-diverse people's security of tenure is often under the control of an intimate or sexual partner (most frequently a man), and that many of us have to remain in an intimate and/or sexual relationship in order to stay housed. A review of the literature also indicates that when women lose their housing due to a breakup, we often lose so much more– in some cases our property, our savings, our pets, access to services and supports, our community, and in some cases custody of our children.<sup>52</sup>

<sup>&</sup>lt;sup>52</sup> Schwan et al., 2020.



Figure 2. Women's National Housing & Homelessness Network members discussing gendered security of tenure issues at the 2021 CAEH Annual Conference on Ending Homelessness. Clockwise from left to right: Hilary Chapple, Kaitlin Schwan, Alex Nelson, Marie McGregor Pitawanakwat, Khulud Baig, and Hilary Marks.

Secondly, research also indicates that the actions of co-inhabitants are frequently the cause of housing loss (and pathways into homelessness) for women and their children, even within public housing.<sup>53</sup> A recent analysis of illegal evictions within housing provided by the Toronto Community Housing Corporation – one of the largest housing providers in North America – found that "90% of people threatened with eviction for the actions of third parties are women," indicating "women are far more likely than men to be evicted for actions that they did not personally commit."<sup>54</sup> The research report concluded:

"Any policy targeting leaseholders and holding them culpable for the actions of others in their homes will by its very nature disproportionately impact women ... illegal act evictions have a devastating impact on women, punishing them harshly for actions that they have not committed. In a public housing context, the consequences of these laws are particularly severe."<sup>55</sup>

<sup>&</sup>lt;sup>53</sup> Smith, L. (2017). The Gendered Impact of Illegal Act Eviction Laws. *Harv. CR-CLL Rev., 52*, p.537.

<sup>&</sup>lt;sup>54</sup> *Ibid*, p. 537, p. 556.

<sup>&</sup>lt;sup>55</sup> *Ibid*, p. 559.

Both studies illuminate that security of tenure is a deeply gendered issue. A woman's access to housing still depends in large part upon her relationship with a man, as well as whether that man engages in criminalized activities or violence against her, her children, or others. This dependence is part of broader patriarchal patterns that undermine women and gender-diverse people's economic stability more broadly. For example, available research indicates that women experience a more dramatic decrease in income loss following divorce or separation (a 23% decrease, compared to 10% for men),<sup>56</sup> undermining their ability to access housing. While these may appear to be interpersonal issues, underpinning these outcomes are policies and public system failures that create, foster, and enforce women's dependence on men for housing and income.

#### HOW DID THE CRIMINAL JUSTICE SYSTEM CONTRIBUTE TO YOUR HOMELESSNESS?

*"My husband went to prison and our house was auctioned off as a fine."* 

"My aggressor was removed from the home, but I lost my housing as a result."

"No contact order and the man owned the house, I had to leave only being on a disability income."

Lived experts quoted in Schwan et al., 2021.

3. The Government of Canada's failure to produce a sufficient stock of adequate, affordable housing directly affects women and gender-diverse people's ability to remain with their children. This failure leads to unnecessary child-parent separation and child apprehension, contrary to human rights standards, and creates the conditions for chronic and intergenerational homelessness.

Women and gender-diverse people's ability to remain with their children is deeply dependent upon their capacity to access adequate, affordable, and safe housing. In many cases, this access is dependent upon their economic status. The feminization of poverty has been well-documented in Canada,<sup>57</sup> with data indicating women often survive on lower incomes, are overrepresented in minimum-wage and part-time jobs,<sup>58</sup> assume disproportionate responsibilities for housework and childcare,<sup>59</sup> and their employment and income is more likely to be interrupted in the event of pregnancy and/or child rearing.<sup>60</sup> Income inequality is particularly evident for Indigenous and racialized women, with research indicating that racialized women in Canada earn only 55.6% of the income earned by non-racialized

https://www150.statcan.gc.ca/n1/en/pub/75-001-x/1997002/3073-eng.pdf?st=RQb gFbs

<sup>&</sup>lt;sup>56</sup> Galarneau, D. & Sturrock, J. (1997). *Family Income After Separation*. Statistics Canada.

<sup>&</sup>lt;sup>57</sup> Fotheringham, Walsh, & Burrowes, 2014.

<sup>&</sup>lt;sup>58</sup> Canadian Women's Foundation. (2018). *Fact Sheet: Women and Poverty in Canada*. https://canadianwomen.org/thefacts/womens-poverty/. See also Moyser, M. & Burlock, A. (2018). Time use: total work burden, unpaid work, and leisure. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/54931-eng.htm

<sup>&</sup>lt;sup>59</sup> Burt, M. R. (2001). Homeless families, singles, and others: Findings from the 1996 national survey of homeless assistance providers and clients. *Housing Policy Debate, 12*(4), 737-780. See Fotheringham et al., 2014, p. 834-853. <sup>60</sup> Vecchio, 2019.

men.<sup>61</sup> This gendered economic inequality, in the context of overheated housing markets, means many women and their children are forced to remain in situations of violence and/or inadequate housing. For example, research demonstrates women will remain in abusive situations for years because they cannot afford any other housing in their community, or available housing does not meet their children's needs (e.g., proximity to transportation, schools), and/or they fear for their children's safety in the care of their partners.<sup>62</sup> Mothers who do leave situations of intimate partner violence with their children often experience housing need and profound, systemic challenges in accessing supports and regaining housing stability.<sup>63</sup>

This collision of poverty, violence, and inadequate housing creates the conditions for child welfare involvement – including because poverty and housing conditions are frequently conflated with neglect in child welfare investigations.<sup>64</sup> Housing instability is frequently perceived as an indicator of adverse parenting behaviours, specifically neglect, resulting in apprehension of children.<sup>65</sup>

Once child welfare apprehension occurs, a horrendous cycle of harm often begins. Studies indicate that children and youth with experiences of child welfare involvement are at greater risk of becoming homeless as young people,<sup>66</sup> and that losing custody of one's child is a traumatic crisis that can precipitate homelessness for some women.<sup>67</sup> Child welfare involvement has been linked to lifelong experiences of eviction,<sup>68</sup> and studies indicate child and youth experiences of housing instability and violence are predictive of adult homelessness,<sup>69</sup> parent-



http://www.raisingtheroof.org/wpcontent/uploads/2015/10/CFReport-Final.pdf

<sup>&</sup>lt;sup>61</sup> Block, S., Galabuzi, G. E., & Tranjan, R. (2019). *Canada's Colour Coded Income Inequality (Report No. 978-1-77125-478-6). Canadian Centre for Policy Alternatives*. Retrieved from:

https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/12/Canad a%27s%20Colour%20Coded%20Income%20Inequality.pdf

<sup>&</sup>lt;sup>62</sup> See Schwan et al., 2020; Schwan et al., 2021.

<sup>&</sup>lt;sup>63</sup> Vecchio, 2019. See also Gulliver-Garcia, T. (2016). *Putting an end to child homelessness in Canada*.

 <sup>&</sup>lt;sup>64</sup> OACAS (Ontario Association of Children's Aid Societies).(2016). One vision one voice. Changing the Ontario child welfare system to better serve African Canadians. <u>http://www.oacas.org</u>. See also Trocmé, N., Knoke, D., & Blackstock, C. (2004).
 Pathways to the overrepresentation of Aboriginal children in Canada's child welfare system. *Social Service Review, 78*: 577-600.
 <sup>65</sup> OACAS, 2016. See also Park, J.M., Ostler, T., & Fertig, A. (2015). Physical and psychological aggression toward a child among homeless, doubled-up, and other low-income families. *Journal of Social Service Research, 41*, 413-423.

<sup>&</sup>lt;sup>66</sup> Gaetz, S., O'Grady, B., Kidd, S., & Schwan, K. (2016). *Without a home: The national youth homelessness survey*. https://homelesshub.ca/sites/default/files/WithoutAHome-final.pdf

<sup>&</sup>lt;sup>67</sup> van Berkum, A. & Oudshoorn, A. (2015). *Best practice guideline for ending women's and girl's homelessness*.

http://londonhomeless.ca/wp-content/uploads/2012/12/Best-Practice-Guideline-for-Ending-Womens-and-Girls-Homelessness.pdf

<sup>&</sup>lt;sup>68</sup> The <u>Pan-Canadian Survey on Women's Housing & Homelessness</u> indicates that child welfare involvement is predictive of eviction over the lifecourse. It found that "those who reported child welfare involvement as an adult, as well as those who had child welfare involvement during both childhood and adulthood, reported significantly more evictions than those with no histories of child welfare involvement."

<sup>&</sup>lt;sup>69</sup> See Caplan, R. (2019). "Invisible" parent experiences of homelessness and separation from their children in Canada. (Doctoral dissertation). Wilfrid Laurier University, Waterloo, Ontario.

child separation,<sup>70</sup> and violent victimization.<sup>71</sup> This suggests that chronic homelessness, adult homelessness, and intergenerational homelessness are linked to experiences of homelessness during childhood and youth, which are often inseparable from mothers' experiences of inadequate housing.

#### HOW DID THE CHILD WELFARE SYSTEM CONTRIBUTE TO YOUR HOMELESSNESS?

"You have to have your children 'living with you' in order to obtain social housing. But FCS [Family and Child Services] says you have to have adequate housing in order to get your kids back."

"Had children apprehended so I couldn't afford the house I was currently in."

- Lived experts quoted in Schwan et al., 2021.

Once children have been separated from their mothers, housing precarity is a barrier to reunification<sup>72</sup> and can undermine housing stability and income for mothers.<sup>73</sup> A review of the literature indicates that "Most social assistance systems cut entitlements for a mother as soon as her child is apprehended by child welfare, putting her in a position of losing her housing (which is not easily reestablished). This dramatically affects her ability to have her children returned to her care [because she needs to have proof of access to adequate housing, of a sufficient size, in order to be reunited with her children]. Similarly, housing providers often consider a woman immediately over-housed if she loses custody of her children or will not consider the mother's family size for housing entitlement if her children are not currently in her care."74

The Government of Canada's failure to provide a

sufficient stock of adequate, affordable housing that is financially accessible to low-income households led by women and gender-diverse persons violates a number of obligations under international human rights law, as discussed in Part 2. This includes obligations under article 11 of the <u>ICESCR</u> to ensure an adequate standard of living (including adequate housing), and under article 10 to accord the widest possible protection and assistance to the family, particularly for its establishment and while it is responsible for the care and education of dependent children. It is also contrary to the obligation under the <u>Convention on the Rights of the Child</u> (article 27) to assist parents and others responsible for the child to implement the right to a standard of living adequate for the child's physical, mental, spiritual, moral, and social development, and in case of need, to provide material assistance and support programmes, particularly with regard to nutrition, clothing, and housing.

<sup>&</sup>lt;sup>70</sup> Shelton, K. H., Taylor, P. J., Bonner, A., & van den Bree, M. (2009). Risk factors for homelessness: Evidence from a populationbased study. *Psychiatric Services*, *60*(4), 465-472.

<sup>&</sup>lt;sup>71</sup> Burczycka, M. (2018). Police-reported intimate partner violence in Canada, 2018. Statistics Canada.

https://www150.statcan.gc.ca/n1/pub/85-002-x/2019001/article/00018/02-eng.htm

<sup>72</sup> van Berkum & Oudshoorn, 2015.

<sup>&</sup>lt;sup>73</sup> Schwan et al., 2020.

<sup>&</sup>lt;sup>74</sup> Schwan et al., 2020, p. 34.

## 4. Women, women-led families, and gender-diverse persons with disabilities are systematically excluded from accessing housing that is affordable, accessible, safe, and enables them to maintain their health, self-determination, and relationships. This systemic exclusion violates numerous human rights, including the right to a dignified life.

Canadian research and data have long-demonstrated that women and gender-diverse persons with disabilities are severely disadvantaged in the Canadian housing market. Statistics Canada data indicates that nearly half (46%) of all women in Canada who report having ever experienced homelessness have a disability.<sup>75</sup> The <u>Pan-Canadian Survey</u> on Women's Housing Need & Homelessness paints an even darker picture. In a sample of 500 women and gender-diverse persons experiencing homelessness across Canada, 79% reported some form of disability, with almost half of the sample (46.4%) reporting a psychiatric or mental health disabilities, with some participants reported living with 3 disabilities, with some participants reporting as many as 11.<sup>77</sup> The overrepresentation of women and gender-diverse persons with disabilities in situations of homelessness illuminates the severe lack of adequate, accessible, and affordable housing stock that meets their needs.

"I was evicted and out in the street several times because a judge would not hear me out properly because of my anxiety I have a hard time speaking to authorities"

The Pan-Canadian Survey also illuminates a persistent accessibility gap in housing stocks and shelters across Canada, significant affordability problems for many persons with disabilities, and a heightened risk of eviction. Difficulties with finding a place because of affordability issues was significantly higher for persons with mental health disabilities (73.0% vs. 40.3%), substance use problems (77.0% vs. 49.8%), cognitive/intellectual disabilities (77.7% vs. 55.2%), and physical disabilities (65.0% vs. 53.0%) compared to women and gender-diverse people who are homeless but not disabled. Women and gender-diverse people who are homeless but not disabled. Women and gender-diverse people are often forced to sacrifice either housing that is affordable or housing that is accessible and/or otherwise adequate to their needs, well-being, and dignity. This group also reported more frequently that they did not have the supports or services necessary to get or keep a place (22.3% vs. 512.9%) and 2021. that the places they could afford were in bad condition (49.0% vs. 12.5%).

Housing precarity and exposure to violence for these groups is invariably tied to income. Studies across Canada have shown that the current rates of financial assistance (disability support programs) for those living with disabilities in Canada are rarely enough to afford recipients with access to adequate housing

<sup>&</sup>lt;sup>75</sup> Importantly, Statistics Canada reports: "Having a disability is associated with hidden homelessness. Out of the 7.2 million Canadians aged 15 and over who reported having a disability, 13% also reported having experienced hidden homelessness, compared with 6% of Canadians without a disability." See Cotter, A. (2018). *Violent victimization of women with disabilities, 2014*. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/85-002-x/2018001/article/54910-eng.htm

<sup>&</sup>lt;sup>76</sup> A total of 60% reported a physical disability, 38.2% reported a substance use problem, and 22.4% reported some form of cognitive, intellectual, or memory-related disability.

<sup>&</sup>lt;sup>77</sup> Schwan et al., 2021

and a decent quality of life.<sup>78</sup> This problem is compounded by the fact that living with a disability often requires individuals to incur significant additional expenses, frequently not covered by social assistance programs.<sup>79</sup> Alarmingly, in-community, accessible, and supportive housing options for women and gender-diverse persons with disabilities have been chronically underfunded in place of institutional and carceral forms of "warehousing" – in group homes, long-term care homes, homeless shelters, and jails. It is under-acknowledged that Canada continues to operate large, congregate institutions where persons with intellectual and developmental disabilities are locked away, facing dire human rights abuses.<sup>80</sup> There is a system-wide overreliance on institutional and carceral responses to persons with disabilities, which is even steeper for those who experience multiple forms of marginalization. This reality is only deepening as congregate spaces receive funding to expand their services, while persons with disabilities are routinely denied resources to live with dignity in their chosen communities.<sup>81</sup> In some cases, the cost of housing persons with disabilities in their community of choice is leveraged to warehouse and institutionalize people against their will.<sup>82</sup>

Despite these stark realities, current definitions exclude experiences within institutional settings as forms of homelessness, even when for many, institutionalization and incarceration result in deep human rights violations and a denial of our dignity. As many of our community members will tell you – institutions are not home. Research also shows that exposure to gender-based violence (exacerbated by housing precarity) puts women and gender-diverse people at risk of becoming disabled or further disabled.<sup>83</sup> Chronic overexposure to violence – as well as exposure to environmental stressors such as extreme heat and cold, and contaminants like mould and pollution – leads to increased and worsening debility and disability for many women, girls, and gender-diverse people. This occurs in situations of homelessness, but also living underhoused in inadequate or poorly maintained units.<sup>84</sup> In one striking example, the June 2022 <u>Report to the Chief Coroner of British Columbia</u> revealed that 98% of heat-related deaths in BC during the record-breaking summer of 2021 occurred indoors.<sup>85</sup> The review panel

<sup>&</sup>lt;sup>78</sup> For a review of these studies, see Schwan et al., 2020.

<sup>&</sup>lt;sup>79</sup> Dumais, L., Ducharme, M. N., & Prohet, A. (2014). *Identification des coûts supplémentaires généraux liés aux déficiences, incapacités et situations de handicap assumes par les personnes handicaps et leur famille*. Ecole de traveil social. Universite du Quebec a Montreal.

<sup>&</sup>lt;sup>80</sup> Spagnuolo, N. & Earle, K. (2017). *Freeing our people: Updates from the long road to deinstitutionalization*. Canadian Centre for Policy Alternatives. https://policyalternatives.ca/publications/monitor/freeing-our-people-updates-long-road-deinstitutionalization

 <sup>&</sup>lt;sup>81</sup> Biss, M., Porter, B., Raza, S. & Desbaillets, D. (2022). *Progressive Realization of the Right to Adequate Housing: A Literature Review*. The National Right to Housing Network. Pg 14. https://housingrights.ca/progressive-realization-right-to-housing/
 <sup>82</sup> Rankin, A. (2021). *Disability rights advocate Vicky Levack wins battle for home in the community*. Saltwire.

https://www.saltwire.com/halifax/news/disability-rights-advocate-vicky-levack-wins-battle-for-home-in-the-community-100628469/.

<sup>&</sup>lt;sup>83</sup> Alimi, S., Singh, S., & Brayton, B. (2018). *Parliamentary Brief A Brief Prepared for the Standing Committee on the Status of Women in Canada (FEWO) for their Study of the System of Shelters and Transition Houses in Canada*. https://www.dawncanada.net/media/uploads/page\_data/page-

<sup>63/</sup>dawn\_canada\_brief\_to\_fewo\_on\_access\_to\_shelters\_november\_16\_\_2018.pdf

<sup>&</sup>lt;sup>84</sup>See Gutnik, A., & Roth, M. (2018). *Disability and Climate Change: How climate-related hazards increase vulnerabilities among the most at risk populations and the necessary convergence of inclusive disaster risk reduction and climate change adaptation.* Lyon: Humanity & Inclusion.

https://www.ohchr.org/sites/default/files/Documents/Issues/ClimateChange/Submissions/Disabilities/Humanity\_and\_Inclusio n.pdf.; Hwang, S. J. (2001). Homelessness and Health. *Canadian Medical Association Journal*. (164) 2.

<sup>&</sup>lt;sup>85</sup> British Columbia Coroners Service Review Panel (2022). *Extreme Heat and Human Mortality: A Review of Heat-Related Deaths in B.C. in Summer 2021*.British Columbia Coroners Service. <u>https://www2.gov.bc.ca/assets/gov/birth-adoption-death-marriage-</u>

noted that these tragic deaths were higher amongst persons living with a range of chronic diseases and disabilities, were more likely to occur amongst people residing in "socially or materially deprived neighbourhoods," and were mostly people living in homes without adequate cooling systems.<sup>86</sup> Similarly, in a US-based study, a team of researchers began to lay out the links between early-life air pollution exposure, neighbourhood poverty, and asthma – finding that life-long exposure to air pollution not only increased risk and severity of asthma, but could also result in epigenetic changes.<sup>87</sup> In other words, this toxic exposure continues to hold both deadly and long term impacts for us as individuals, but also for our communities, and our families.

Once homeless, women and gender-diverse persons face a profound lack of emergency shelters and services as well. A DAWN Canada study reports that only 75% of homeless shelters have a wheelchair accessible entrance, 66% provide wheelchair accessible rooms and bathrooms, 17% provide sign language, and 5% offer braille reading materials.<sup>88</sup> While in the emergency shelter system, women, girls, and gender-diverse people with disabilities face increased surveillance, disciplinary action, criminalization, discrimination, and violence – particularly if they are also Black, Indigenous, or racialized, or if they are trans, Two-Spirit, or nonbinary.<sup>89</sup>

The consequences of the Government of Canada's failure to provide an affordable, accessible housing stock for people in Canada is perhaps most vividly illustrated in the recent emergence of cases wherein women with disabilities are pursuing medical assistance in dying (MAID) because they cannot find appropriate, accessible, and affordable housing.<sup>90</sup> An <u>article</u> published in May 2022 reports:

"A 31-year-old disabled woman in Toronto is nearing final approval for medical assistance in dying (MAID) after her efforts to secure suitable housing were denied. The chronically ill woman, who uses a wheelchair due to a spinal cord injury, has been diagnosed with Multiple Chemical Sensitivities (MCS), which triggers rashes, difficulty breathing, and blinding headaches ... the woman, identified in media reports by the pseudonym Denise, is seeking a medically assisted death because she cannot find an affordable apartment that does not aggravate her illness. Research has shown that people with MCS often improve in chemically cleaner environments."<sup>91</sup>

and-divorce/deaths/coroners-service/death-review-panel/extreme heat death review panel report.pdf. <sup>86</sup> British Columbia Coroners Service Review Panel, 2022, p.5.

 <sup>&</sup>lt;sup>87</sup> Kravitz-Wirtz, N., Teixeira, S., Hajat, A., Woo, B., Crowder, K., & Takeuchi, D. (2018). Early-Life Air Pollution Exposure, Neighborhood Poverty, and Childhood Asthma in the United States, 1990–2014. *International Journal of Environmental Research and Public Health*, *15*(6): 1114. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6025399/
 <sup>88</sup> Alimi, Singh, & Brayton, 2018.

<sup>&</sup>lt;sup>89</sup>Toronto Shelter Network (2020). *Transforming the Emergency Homelessness System: Two Spirited, Trans, Nonbinary and Gender Diverse Safety in Shelters Project*. Toronto Shelter Network.

https://static1.squarespace.com/static/5728db86b09f95bc05bf8dae/t/5fad6dbd0e8bbf646ff1e3b6/1605201345593/Final+Rep ort+Transforming+the+Shelter+System+Two+Spirited%2C+Trans%2C+and+Gender+Diverse+Safety+in+Shelters+Project Novem ber+12+2020.pdf

<sup>&</sup>lt;sup>90</sup> See Hill, S. (9 May 2022). Disabled Ontario woman pursues medically assisted dying after being denied access to suitable housing. *WSWS*. <u>https://www.wsws.org/en/articles/2022/05/10/uaat-m10.html</u>. See also: The Guardian. "Are Canadians being driven to assisted suicide by poverty or healthcare crisis?" <u>https://www.theguardian.com/world/2022/may/11/canada-cases-right-to-die-laws</u>

<sup>&</sup>lt;sup>91</sup> Hill, 2022.

Stark examples, such as this, highlight the dire consequences of not building accessible, affordable, safe housing for women and gender-diverse people with disabilities. Accessible housing must fit the diverse needs of disabled people in Canada, including those who are parents, live alone, or have partners. The <u>UN Convention on the Rights of Persons with Disabilities</u>, which has been ratified in Canada, ensures that "persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obligated to live in a particular living arrangement" (Art. 19.a), and Article 9 highlights Canada's obligation to address accessibility in building housing. Studies consistently indicate Canada's failure to uphold this standard, and especially women and gender-diverse people.

## Violation 2: Failure to Prevent & Eliminate Homelessness amongst Women, Girls, & Gender-Diverse People

The Government of Canada has failed to implement any coherent strategy to prevent and end homelessness amongst women and gender-diverse people. Definitions of homelessness, chronic homelessness, housing need, and affordability employed in federal policy do not reflect our experiences of housing precarity or homelessness, nor the depth of poverty we live in. There are few gender-specific *National Housing Strategy* targets and investments, and existing investments are insufficient to address the scale or nature of this gendered crisis. This means that women-focused and women-led housing programs and organizations are chronically underfunded and overwhelmed. Those of us who suffer most are rarely at decision-making tables or understood as rights-holders.

Homelessness is a *prima facie* violation of the right to housing. The very existence of homelessness in Canada is a human rights violation under the NHSA and international human rights law. The *National Housing Strategy* does not reflect this legal reality, or the legal requirement that governments immediately adopt measures that ensure access to adequate housing, in the shortest possible time, using the maximum available resources. In the absence of rights-based action, many of us will continue to experience a chronic, chaotic churn of precarious housing and homelessness – much of it hidden from view.

### Key Human Rights Issues

1. The Government of Canada has failed to adopt a coherent strategy to prevent and end homelessness amongst women and gender-diverse persons in Canada. There are no policy targets, timelines, indicators, or metrics to assess progress towards this goal.

The Government of Canada has not yet adopted a Strategy to prevent and end homelessness amongst women and gender-diverse persons in Canada. The existing federal commitment to end chronic homelessness by 2030 does not specify how this target will be reached for women and gender-diverse persons, especially given that chronic homelessness is commonly *hidden* chronic homelessness for this

population (e.g., chronic situations of abuse, couch-surfing, and/or relying on dangerous survival strategies to pay rent, such as trading sex for payment). As has been documented extensively elsewhere, current data collection methods (e.g., PiT Counts, Street Needs Assessments, By-Name Lists) are largely unable to capture experiences of hidden homelessness.<sup>92</sup> As a result, these gendered experiences are inadvertently invisibilized, making it difficult to track progress towards the elimination of homelessness amongst women and gender-diverse people.

Under the NHSA and international human rights law, the Government of Canada is required to establish human rights-based targets, timelines, outcomes, and indicators regarding the immediate elimination of homelessness and the progressive realization of the right to housing.<sup>93</sup> In some cases this has been done (e.g., federal commitment to eliminate chronic homelessness by 2030), many other targets have not been articulated (e.g., timeline for the elimination of children's homelessness). Similarly, while the federal government has committed to allocating "<u>33% of the Strategy's investments</u>, with a minimum of 25%, towards serving the unique needs of women and their children," it remains unclear how this has been achieved with respect to homelessness specifically. In CMHC's <u>2020 progress report</u> on the *National Housing Strategy*, gender-specific outcomes were noted for only one program – the National Co-Investment Fund – which does not address homelessness.<sup>94</sup> More broadly, much reporting to date on the impact of the National Housing Strategy has taken the form of reporting on dollars spent rather than *outcomes*,<sup>95</sup> such as the number of individuals and families lifted out of core housing need and homelessness.

The Government of Canada recognizes the importance of gendered analysis and has committed to employing a Gender-Based Analysis Plus (GBA+) approach across all areas of policy, including the *National Housing Strategy*.<sup>96</sup> This framework, provided by Women and Gender Equality Canada, means that the Government of Canada has committed to "taking a gender and diversity-sensitive approach to [their] work. Considering all intersecting identity factors as part of GBA+ [that ensures] the inclusion of

women, men and gender-diverse people."<sup>97</sup> However, a robust GBA+ analysis of federal policy on homelessness is lacking in a number of ways, including: definitions of homelessness and chronic homelessness; collection and reporting of genderdisaggregated data (including data on children's homelessness); measurement tools and data collection methods; the provision of funding and supports to women-led, women-focused organizations, housing developers, non-profits, and service-providers; and ongoing, public reporting on

Listen Now Women's Homelessness in Canada: A gendered experience

CRSP Talk podcast episode featuring WNHHN



 <sup>&</sup>lt;sup>92</sup> Bretherton, J. (2017). Reconsidering Gender in Homelessness. *European Journal of Homelessness*, 11(1),1-21.
 <sup>93</sup> CMHC. (2020). *Building the Future Together: 2020 National Housing Strategy Progress Report*. https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/nhs-triennial-report-en.pdf?rev=7619f9f0-9c76-4aa6-a418-366e01ea2832
 <sup>94</sup> National Housing Strategy (NHS), 2017, p. 24.

 <sup>&</sup>lt;sup>95</sup> Status of Women Canada. (n.d.). *GBA+ Research Guide*. https://cfc-swc.gc.ca/gba-acs/research-recherche-eng.pdf
 <sup>96</sup> National Housing Strategy (NHS), 2017, p. 24.

<sup>&</sup>lt;sup>97</sup> Status of Women Canada. (n.d.). GBA+ Research Guide. https://cfc-swc.gc.ca/gba-acs/research-recherche-eng.pdf

#### the impact of NHS funding and programs on women, women-led families, and gender-diverse persons.

In the Canadian context, pathways to engagement for women and gender-diverse persons – as rightsholders – are underdeveloped, and often fail to take a gender-sensitive, trauma-informed, and culturally appropriate approach. When women and gender-diverse people share their narratives and experiences of housing need, they are not always expressed in the language decision-makers find valid or valuable, so our stories may go ignored and unconsidered when making housing-related policies. Homelessness amongst women and gender-diverse people rests against a backdrop of a broader culture that assesses the stories women and gender-diverse people tell about their lives and experiences, and routinely dismisses them or finds them unreliable. This is rooted in broader trends of not "believing women" and serves to further marginalize voices that are not relatable to many who hold positions of power. Communities with lived experience, who are most impacted by decisions about policy, programs, and funding, need to be engaged at all stages of decision-making. Unfortunately, the agenda is often set well before we are consulted, if we are included at all.

### 2. Definitions of "homelessness" and "chronic homelessness" used in government policy do not reflect the distinct causes, conditions, or experiences of homelessness amongst women, girls, women-led families, and genderdiverse persons. Definitions also tend to be Eurocentric and fail to account for Indigenous ways of understanding and experiencing homelessness.

In the Canadian context, governments tend to focus on addressing visible homelessness, often in the form of rough sleeping (or 'unsheltered homelessness'), with investments and programs targeting people experiencing chronic homelessness.<sup>98</sup> Reaching Home and its predecessor, the Homelessness Partnering Strategy, prioritize addressing chronic homelessness in its programs,<sup>99</sup> and the <u>2020 Throne's</u> <u>Speech</u> committed the federal government to ending chronic homelessness in Canada. However, the definition of chronic homelessness used by Reaching Home<sup>100</sup> fails to account for the often hidden forms of homelessness that women, girls, women-led families, and gender-diverse persons experience.<sup>101</sup> These include conditions such as:

- "Remaining in an abusive relationship in order to maintain housing
- Living in inadequate or dangerous housing in order to keep the family together or maintain custody over one's children
- Engaging in survival sex in order to access housing

<sup>&</sup>lt;sup>98</sup> Advisory Committee on Homelessness, 2018.

<sup>&</sup>lt;sup>99</sup> Chronic homelessness refers to individuals who are currently experiencing homelessness and who meet at least 1 of the following criteria: they have experienced a total of at least 6 months (180 days) of homelessness over the past year; or they have had recurrent experiences of homelessness over the past 3 years, with a cumulative duration of at least 18 months (546 days).

<sup>&</sup>lt;sup>100</sup> Chronic homelessness refers to individuals who are currently experiencing homelessness and who meet at least 1 of the following criteria: they have experienced a total of at least 6 months (180 days) of homelessness over the past year; or they have had recurrent experiences of homelessness over the past 3 years, with a cumulative duration of at least 18 months (546 days).

<sup>&</sup>lt;sup>101</sup> Schwan & Ali, 2021.

• Couchsurfing with family, friends, or strangers in order to avoid shelters, or because shelter services and affordable housing are unavailable or unsafe"<sup>102</sup>



tiny, overcrowded apartment.

Commenting on these issues in 2018, the Advisory Committee on Homelessness articulated:

"The prioritization of chronic homelessness inadvertently excludes many women for being eligible for Homelessness Partnering Strategy funding because chronic homelessness is interpreted as chronically homeless emergency shelter users (where women are often under-represented) and chronically homeless individuals (many women are accompanied by children in homelessness) and does not consider the high degrees of situational vulnerability and high acuity homeless women often experience ... women experiencing homelessness are often not considered homeless for the purposes of Homelessness Partnering Strategy funding."<sup>103</sup>

<sup>&</sup>lt;sup>102</sup> Schwan et al., 2020, p. 55.

<sup>&</sup>lt;sup>103</sup> Advisory Committee on Homelessness, 2018, p. 22.

Regrettably, this feedback was not integrated into federal policy approaches, including within the National Housing *Strategy*. This failure to capture the unique experiences of women and gender-diverse persons within federal definitions of homelessness and chronic homelessness likely contributes to gender-based inequities in funding, and contributes to severe gaps in supports, services, and emergency housing. Further, it means that women and gender-diverse people may not be considered candidates for "priority housing lists" and Housing First programs because the ways in which they experience chronic homelessness are often distinct (e.g., multiple years trapped in a violent home vs. chronic shelter users). As such, the effect of the current definition of chronic homelessness contravenes the obligation that governments guarantee substantive equality and non-discrimination in the area of housing.<sup>104</sup>

Further, the definitions of homelessness employed in federal policy tend to be Eurocentric and fail to account for Indigenous ways of understanding and experiencing homelessness. Most definitions fail to account for the unique structural and "The form of women's homelessness often takes is referred to as 'hidden homelessness'. Their bodies – or our bodies – literally go unseen, our needs unmet, and our stories unheard. The crisis of women's homelessness, because of this lack of visibility, is much worse than even best estimates can fathom; we need to be seen if we want to end homelessness."

Alex Nelson – Community Outreach Coordinator, National Right to Housing Network; lived expert

systemic oppressions that shape homelessness for Indigenous women, girls, gender-diverse peoples, including: genocidal violence, intergenerational trauma, institutional betrayal, racism and discrimination, staggering levels of sexual violence and homicide, and criminalization.<sup>105</sup> <u>The Definition of Indigenous Homelessness in Canada</u> (2018) articulates that Indigenous homelessness is rooted in isolation from "relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities."<sup>106</sup> As Métis-Cree scholar Jesse Thistle explains,

"Indigenous homelessness has been incorrectly understood by settlers as being without a structure of habitation or being roofless (Somerville, 1992), when Indigenous homelessness is also about being without All My Relations. Being without a physical structure is only a symptom of the root causes of Indigenous homelessness, which are being without healthy social, cultural, spiritual, emotional and physical relationships (Christensen, 2013)."<sup>107</sup>

This is echoed in the <u>Human Rights Claim offered by the National Indigenous Feminist Housing Working</u> <u>Group</u>, which articulates: "The homelessness of our mothers, grandmothers, sisters, daughters, aunties,

<sup>105</sup> Thistle, J. (2017). *Definition of Indigenous Homelessness in Canada*. Canadian Observatory on Homelessness Press. <u>https://www.homelesshub.ca/IndigenousHomelessness</u>. See also Christensen, J. B. (2013). *Homeless in a Homeland: Housing (In)security and Homelessness in Inuvik and Yellowknife, Northwest Territories, Canada*. Montreal, QC: McGill University. <u>http://citeseerx.ist.psu.edu</u>; Patrick, C. (2014). *Aboriginal homelessness in Canada: A literature review*. Toronto: Canadian Homelessness Research Network.

<sup>&</sup>lt;sup>104</sup> A/HRC/43/43, No. 8, para 48.

<sup>&</sup>lt;sup>106</sup> Thistle, 2017, p. 6.

<sup>&</sup>lt;sup>107</sup> Thistle, 2017, p. 16.

and cousins is in itself a legacy of the residential school systems that tears our families apart and prevents us from building and keeping our relationships with lands, waters, and kin."

Canada's inadequate response to homelessness among women, girls, and gender-diverse people constitutes an egregious violation of international human rights law. As explained in Part 2, under international human rights law, homelessness is considered "a *prima facie* violation of the right to housing and violates a number of other human rights in addition to the right to life, including non-discrimination, health, water and sanitation, security of the person and freedom from cruel, degrading and inhuman treatment."<sup>108</sup>

### 3. Emergency shelters for women and gender-diverse persons are inequitably and systemically underfunded and overwhelmed. This has been the case for many decades. Governments have failed to adequately respond to the scale and nature of the gendered homelessness crisis we face, despite their human rights obligations to do so.

Homelessness is a *prima facie* violation of the right to housing.<sup>109</sup> International human rights standards require that governments eliminate homelessness in the shortest possible time with the maximum available resources.<sup>110</sup> Despite this, the vast majority of homelessness shelters and Violence Against Women (VAW) shelters continue to operate at or over capacity each day,<sup>111</sup> and the length of shelter stays amongst women-led families has increased significantly in recent years.<sup>112</sup> ESDC's <u>National Shelter</u> <u>Study</u> (2019) found that while the number of emergency shelter beds across Canada changed very little between 2005 and 2014 (hovering around 15,000 beds), the demand for shelter beds has increased.<sup>113</sup> On any given night in 2014, 92% of Canada's shelter beds were in use. In 2005, by comparison, just over 80% of shelter beds were in use across Canada.<sup>114</sup> VAW shelters are similarly at or over capacity in almost every community, with the majority only offering short-term lodging to women fleeing violence (less than 3 months).<sup>115</sup> The most recent national data indicates that 78% of VAW shelters across Canada are short-term (428 out of 552 shelters), and the top challenge facing women when they leave abusive situations is lack of affordable and appropriate long-term housing options.<sup>116</sup>

As demand for shelter beds increases, women and gender-diverse people face some of the greatest

<sup>113</sup> It should be noted that the *National Shelter Study* did not include VAW shelters or transitional housing. <sup>114</sup> Segaert, 2017.

<sup>&</sup>lt;sup>108</sup> Guidelines on the Implementation of the Right to Adequate Housing, *supra* para 30; See UN Human Rights Committee, Concluding Observations on the U.S.A. CCPR/C/USA/CO/4.

<sup>&</sup>lt;sup>109</sup> A/HRC/31/54, para. 4.

<sup>&</sup>lt;sup>110</sup> A/HRC/43/43, No. 5.

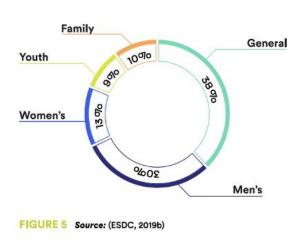
<sup>&</sup>lt;sup>111</sup> Schwan et al., 2020.

<sup>&</sup>lt;sup>112</sup> Segaert, A. 2017. *The National Shelter Study: Emergency shelter use in Canada 2005-2014*. Homelessness Partnering Secretariat. Employment and Social Development Canada. https://publications.gc.ca/collections/collection\_2017/edsc-esdc/Em12-17-2017-eng.pdf

<sup>&</sup>lt;sup>115</sup> Statistics Canada. (2016). *Survey of Residential Facilities for Victims of Abuse*. Statistics Canada Catalogue. Ottawa. https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3328

<sup>&</sup>lt;sup>116</sup> Statistics Canada. (2019). *Canadian residential facilities for victims of abuse, 2017/2018*. Statistics Canada Catalogue. Ottawa. https://www150.statcan.gc.ca/n1/en/catalogue/85-002-X201900100007

disadvantages. There continues to be a lack of equitable investment in emergency homeless shelters and shelter beds for women across the country, contravening human rights obligations of nondiscrimination in funding allocation. Across Canada, there are fewer women-specific emergency shelter beds – 68% of shelter beds are co-ed or dedicated to men, compared to 13% dedicated to women.<sup>117</sup> Men's shelters also have more than double the number of beds that women's emergency shelters have (4,280 beds compared to 2,092 beds).<sup>118</sup> Further, while 38% of beds are reported to be within "general" emergency shelters across Canada<sup>119</sup> – meaning shelter beds that are co-ed or open to all genders – research consistently demonstrates that many women will avoid co-ed shelters for fear of violence or because they have experienced violence within those spaces.<sup>120</sup>



### **Emergency** shelter beds by clientele served, PiT 2018

The <u>Shelter Capacity Report 2018</u> also indicates a very uneven spread of emergency shelters across the Canadian provinces/territories. For example, there are only two women-specific emergency shelters across all three territories, with a total of 37 beds across them.<sup>121</sup> Remarkably, the report revealed that some provinces and territories had zero women-specific emergency shelters in 2018, including PEI and the Yukon.<sup>122</sup> Similarly, data indicates that 70% of northern reserves have no safe houses or emergency shelters for women escaping violence, despite evidence that gender-based violence is particularly high in many of these communities.<sup>123</sup>

Despite the profound violence and trauma that women and their children face on the streets, many are turned away from VAW and homelessness shelters each day due to capacity issues. Many shelters, if not most, simply do

not have the number of beds needed to meet demand. A 2019 <u>Report by the Standing Committee on</u> <u>the Status of Women</u> recently reviewed national data, research, and testimonies on this trend in the VAW sector, reporting:

"The Committee heard that violence against women shelters and transition houses often operate at capacity. Almost every witness told the Committee that shelters and transition houses often turn away women and children fleeing violence because of a lack of space."<sup>124</sup>

This is perhaps most dramatically demonstrated in Statistics Canada's 2019 report, <u>Canadian Residential</u> <u>Facilities for Victims of Abuse, 2017/2018</u>. The study coordinated simultaneous data collection at VAW

<sup>121</sup> ESDC, 2019.

<sup>&</sup>lt;sup>117</sup> ESDC, 2019.

<sup>&</sup>lt;sup>118</sup> ESDC, 2019.

<sup>&</sup>lt;sup>119</sup> ESDC, 2019.

<sup>&</sup>lt;sup>120</sup> Bretherton, 2017; National Inquiry into Missing and Murdered Indigenous Women, 2019.

<sup>&</sup>lt;sup>122</sup> ESDC, 2019.

<sup>&</sup>lt;sup>123</sup> Martin & Walia, 2019.

<sup>&</sup>lt;sup>124</sup> Vecchio, 2019, p. 27.

shelters across the country on a single day, finding that:

"On the snapshot day of April 18, 2018, 669 women, 236 accompanying children, and 6 men were turned away from residential facilities for victims of abuse. The most common reason reported for a woman being turned away was that the facility was full (82%)."<sup>125</sup>

Given that shelters are often the last resort for many women, this lack of capacity within the VAW and homelessness sectors may contribute to the perpetuation of homelessness and associated trauma for some women.

Being unable to access a shelter bed has severe consequences for women and gender-diverse persons. The <u>Pan-Canadian</u> <u>Survey on Women's Housing Need & Homelessness</u> found that amongst a sample of 500 women and gender-diverse persons who had experienced homelessness, almost a third (32.6%) were unable to access a shelter bed when they needed one – primarily due to shelter capacity issues.<sup>126</sup> When asked what they did when they couldn't access a shelter bed, many participants described experiences of rough sleeping, survival sex, returning to situations of abuse, and begging friends or acquaintances to take them in for the night.<sup>127</sup>

## powoowoo

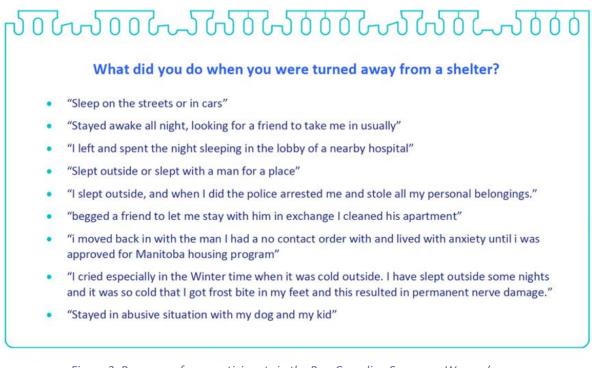
"Imagine having to run for your life in the middle of the night to escape being beaten to death. For many, escaping is the time when they would be most at risk of losing their life. You show up at the front door of a shelter with nothing but the clothes on your back. You then have to share your story with complete strangers and tell them about the horrors you have experienced, all the while blaming yourself for much of the abuse you have endured. You are then told that the shelter is full. Now what? You will likely return to your abuser, not because you want to but because if you had any other option you would have tried it before coming to a shelter."

- Jennifer Lepko, Chief Executive Officer of the YWCA Lethbridge and District (FEWO quoted in Vecchio, 2019, p. 27)

<sup>&</sup>lt;sup>125</sup> Statistics Canada, 2017, p. 3.

<sup>&</sup>lt;sup>126</sup> Schwan et al., 2020.

<sup>&</sup>lt;sup>127</sup> Ibid.



*Figure 3. Responses from participants in the Pan-Canadian Survey on Women's Housing Need & Homelessness (Schwan et al., 2021).* 

### SPOTLIGHT – Right to housing violations experienced by 2SLGBTQIA+ and Two-Spirit, transgender, nonbinary, and gender-diverse people within shelter systems

The unsafety of the shelter system is compounded for Two-Spirit, transgender, nonbinary, and genderdiverse people. With limited 2SLGBTQIA+-inclusive services and shelter spaces, the discrimination, exclusion, and violence that lead to homelessness for many queer people is reproduced in the homelessness sector. The shelter system is, as one researcher put it, an "atmosphere of normalized oppression,"<sup>128</sup> causing deep feelings of displacement and isolation. The VAW sector holds additional sometimes steeper - barriers for gender-diverse persons. The rigidly binaric nature of resources and spaces in the VAW sector (including favouring the term "Violence Against Women" over more gender neutral terms like "Intimate Partner Violence") are inappropriate and alienating for many genderdiverse people – and the women-centric language pervasive across this sector perpetuates this exclusion.<sup>129</sup> Attempts to access mainstream homeless and VAW services leads to routine experiences of transmisogyny, coercive feminization of transmasculine people, and transphobia while navigating these spaces. According to a 2020 <u>Report</u> from the Toronto Shelter Network:

<sup>&</sup>lt;sup>128</sup> Abramovich, A. (2017). Understanding how policy and culture create oppressive conditions for LGBTQ2S youth in the shelter system. *Journal of Homosexuality, 64*(11), 1484-1501. P. 2.

<sup>&</sup>lt;sup>129</sup> Toronto Shelter Network (2020). *Transforming the Emergency Homelessness System: Two Spirited, Trans, Nonbinary and Gender Diverse Safety in Shelters Project*. The Toronto Shelter Network.

https://static1.squarespace.com/static/5728db86b09f95bc05bf8dae/t/5fad6dbd0e8bbf646ff1e3b6/1605201345593/Final+Rep ort+Transforming+the+Shelter+System+Two+Spirited%2C+Trans%2C+and+Gender+Diverse+Safety+in+Shelters+Project\_Novem ber+12+2020.pdf

"Gender diverse clients, especially those who are Black and/or transmasculine, and/or are 'nonpassing' transfeminine individuals experience heightened surveillance, bullying, discrimination, harassment, punishment, service restrictions/refusal and police intervention. Against this backdrop, it is understandable that many gender diverse people are hesitant to access services, and why some prefer to stay on the street, in emotionally abusive situations or in encampments."<sup>130</sup>

This discriminatory and harmful setting is heightened for 2SLGBTQIA+ seniors and young people. Homelessness for many 2SLGBTQIA+ people begins in their youth, when they are pushed out of their family unit. As articulated in a 2019 <u>House of Commons Standing Committee on Health Report</u>:

"LGBTQIA2 youth are at greater risk of being homeless than heterosexual and cisgender youth. This disparity affects their health and well-being. Witnesses estimated that, of the 40,000 homeless youth in Canada, between 25% and 40% identify as LGBTQIA2. Family conflict relating to sexual orientation or gender identity is the main reason LGBTQIA2 youth become homeless."<sup>131</sup>

These individuals then experience similar dynamics within the mainstream homelessness system, leading many to choose sleeping rough outdoors over accessing shelter spaces.<sup>132</sup> Recent reporting also shows a lack of critical awareness in relation to 2SLGBTQIA+ seniors, many of whom are forced to leave their social support networks and go "back into the closet" when moving away from their communities and into retirement or long-term care homes.<sup>133</sup>

## 4. There is a lack of tenant protections for women and gender-diverse persons residing in transitional housing and other forms of second-stage or supportive housing, as well as long-term care homes. This violates the right to security of tenure for these residents, leaving them vulnerable to unlawful eviction and reentry into homelessness, contrary to their right to housing.

Transitional, second-stage, social housing, and rent-geared-to-income housing frequently provides critical support and housing to marginalized women, women-led families, and gender-diverse persons who are homeless.<sup>134</sup> In some cases, women and gender-diverse persons are able to transition from these units into stable, affordable housing (though the unavailability of such housing frequently prevents this from occurring, and some individuals cycle back into homelessness or situations of abuse<sup>135</sup>). Nonetheless, forms of housing defined as being temporary (e.g., transitional housing) do not

<sup>&</sup>lt;sup>130</sup> Toronto Shelter Network, 2020.

<sup>&</sup>lt;sup>131</sup> Standing Committee on Health. 2019. *The Health of LGBTQIA2 Communities in Canada: Report of the Standing Committee on Health*. Standing Committee on Health. P. 29.

https://www.ourcommons.ca/Content/Committee/421/HESA/Reports/RP10574595/hesarp28/hesarp28-e.pdf <sup>132</sup> Standing Committee on Health, 2019.

 <sup>&</sup>lt;sup>133</sup> Johnstone, H. (2019). 'Back into the closet': LGBTQ seniors face housing discrimination. *CBC News*.
 https://www.cbc.ca/news/canada/ottawa/lgbtq-seniors-housing-discrimination-ottawa-1.5356024
 <sup>134</sup> Vecchio, 2019.

offer residents security of tenure and protection under landlord tenant legislation, and the relationship between residents and housing providers is not a typical landlord-tenant relationship.

In the case of transitional housing, women and gender-diverse persons often sign a "program agreement," rather than a lease, which requires that they move out by a fixed end date and comply with program rules. Program rules may include participation in life-skills training, curfews, guest restrictions, and abstinence from drugs or alcohol. Their privacy may be limited, and they may be subject to room checks. Protections from eviction for failing to comply with program rules are non-existent, and there is no appeal mechanism for tenants who feel they have been unjustly exited from their unit by the housing provider.<sup>136</sup> These conditions are inconsistent with the right to housing given that eviction into homelessness constitutes a violation of the right to housing under international human rights law.<sup>137</sup> Preliminary research suggests that eviction from this type of housing can have severe consequences for women and gender-diverse persons who are experiencing some of the deepest forms of marginalization.<sup>138</sup>

An <u>inquiry into rental housing and human rights</u> by the Ontario Commission on Human Rights in 2008 identified similar issues in social housing, with particular policies having a disproportionately negative impact on women and women-led families. For example:

"Guest policies under the Social Housing Reform Act (SHRA) were also described as having a disproportionate impact on lone mothers. Section 21(3) of the SHRA allows housing providers to establish rules for the temporary accommodation of guests in its rent-geared-to-income units. Consultees told the Commission that these rules seem to be aimed at "boyfriends" or partners whose incomes were not considered by the housing provider when calculating the subsidy amount. The Commission was told that strict enforcement of these policies can have far-reaching effects on the ability of tenants to maintain their privacy and lead normal lives while at the same time maintaining their housing. If the guest is deemed to be an illegal occupant, the tenant's subsidy can be revoked and the tenant may be evicted. The Hamilton Mountain and Community Legal Clinic provided this example:

In one case at this office, a single mother of four children relied on her ex-husband to babysit while she attended the hospital with her four-year-old undergoing cancer treatment. She was repeatedly requested to provide proof that he was not staying overnight. Despite supplying affidavits and proof of his residency elsewhere, the provider removed her subsidy and brought an application to the housing tribunal to evict her family on the basis of sightings by neighbours and the superintended (sic) of his alleged overnight stays. When the so-called evidence was challenged, the matter was withdrawn, but not before serious suffering was inflicted on the entire family over the extended period."<sup>139</sup>

<sup>&</sup>lt;sup>136</sup> Chen, L. (2022). 'Supportive Housing' Is No Solution to Homelessness. *The Tyee*.

https://thetyee.ca/Analysis/2022/05/16/Supportive-Housing-No-Solution-Homelessness/

 <sup>&</sup>lt;sup>137</sup> UN Committee on Economic, Social and Cultural Rights (CESCR), General Comment No. 7: The right to adequate housing (Art.11.1): forced evictions, 20 May 1997, E/1998/22 para 16. https://www.refworld.org/docid/47a70799d.html
 <sup>138</sup> Chen, 2022.

<sup>&</sup>lt;sup>139</sup> Ontario Human Rights Commission. (2008). *Right at Home – Report on the Consultation on human rights and rental housing* 

Additional issues have been raised with respect to long-term care homes, which many marginalized women and gender-diverse peoples find themselves residing in at some point in their lives. Like transitional housing, in many provinces/territories individuals that live in a long-term care home are not protected under landlord-tenant legislation. In Ontario, for example, long-term care home residents are protected under the Long-Term Care Home Act, but not under the Residential Tenancies Act.<sup>140</sup> COVID-19 has exposed the severe housing rights violations experienced by older women and gender-diverse people living in long-term care homes – particularly those that are for-profit. Studies demonstrate that outbreaks of COVID-19 are more likely in for-profit than not-for-profit long-term care homes.<sup>141</sup> Higher fatalities in for-profit homes are underpinned by the growing financialization of long-term care facilities in Canada - where profits are pursued at the expense of quality operation of care facilities.<sup>142</sup> Specifically in Ontario in 2020, "…financial operators (REITs, private equity and institutions) had higher death rates than other for-profits, with 30% of beds and 48% of Ontario long-term care deaths."<sup>143</sup>

in Ontario. Toronto, ON.

https://www.ohrc.on.ca/sites/default/files/attachments/Right\_at\_home%3A\_Report\_on\_the\_consultation\_on\_human\_rights\_and\_rental\_housing\_in\_Ontario.pdf, p. 15.

<sup>&</sup>lt;sup>140</sup> Centre for Equality Rights in Accommodation. (2022). FAQs: Housing laws in Ontario.

https://www.equalityrights.org/frequently-asked-questions/housing-laws-in-ontario

<sup>&</sup>lt;sup>141</sup> Stall, N. M., Jones, A., Brown, K. A., Rochon, P. A., & Costa, A. P. (2020). For-profit long-term care homes and the risk of COVID-19 outbreaks and resident deaths. Cmaj, 192(33), E946-E955.

<sup>&</sup>lt;sup>142</sup> August, M. (2020, July 26). *The coronavirus exposes the perils of profit in seniors' housing*. https://theconversation.com/thecoronavirusexposes-the-perils-of-profit-in-seniors-housing-141915

<sup>&</sup>lt;sup>143</sup> August, 2020.

## Violation 3: Failure to Regulate the Financialization of Housing in Alignment with the Right to Housing

Canada's failure to regulate the financialization of housing is a failure of equality rights for women and gender-diverse people. Marginalized women and gender-diverse people disproportionately suffer the effects of financialized housing markets and the resultant loss of affordable housing. While every segment of the Canadian economy depends on our labour – paid and unpaid – we do not share in the profits of financialization, nor do we share in decision-making power about it. We disproportionately face unsustainable rent increases, evictions, renovictions, and demovictions – often alongside our children – only to enter overheated housing markets where we cannot afford any housing that is safe, accessible, or adequate. By deepening our poverty and narrowing our housing options, the financialization of housing creates the conditions for increased violence against us by landlords, propertymanagers, co-inhabitants, and partners.

At an ever-increasing pace, financial actors and real estate developers continue to dispossess Indigenous women, girls, and Two-Spirit people of their lands and homes, extracting profit while creating intergenerational poverty and homelessness. These actors are often aided by federal housing policies, rather than constrained by them. Further, the financialization of housing contributes to climate emergencies that inequitably impact us and destroy the planet for generations to come.

The failure to regulate the financialization of housing is not only a policy failure; it is a failure of equality rights for women and gender-diverse people.

### Key Human Rights Issues

1. The financialization of housing has a disproportionate and discriminatory impact on marginalized women and gender-diverse persons given the depth of our poverty and core housing need. Financialization results in the rapid removal of affordable housing upon which we rely, resulting in displacement from our communities, employment, education, healthcare, and other critical resources. Federal housing policy is failing to adequately respond to the escalating crisis of financialization and its effects on housing affordability, and in some cases is

### incentivizing it.

The housing crisis in Canada, particularly for women and gender-diverse individuals, is a two-fold challenge underpinned by the increased financialization of housing and deepening poverty for those on low incomes or social assistance. Financialization is "marked by the increasing penetration of financial practices, logics, and strategies into non-financial sectors."<sup>144</sup> As defined in <u>The Shift Directives – From</u><u>Financialized to Human Rights-Based Housing</u>:

"The 'financialization of housing' refers to structural changes in housing and financial markets and global investment whereby housing is treated as a commodity or asset, a means of accumulating wealth and often as security for financial instruments that are traded and sold on global markets. It refers to those institutional investors in housing who cater predominantly to their shareholder or investor clients and in the process – inadvertently or not – cause harm to tenants. It refers to the way capital investment in housing increasingly disconnects housing from its social function of providing a place to live in security and dignity and hence undermines the realization of housing as a human right."<sup>145</sup>

In effect, the financialization of housing positions governments as primarily accountable to investors rather than rights-holders, including marginalized women and gender-diverse persons.<sup>146</sup>

Given its emphasis on deregulation and profit-generation, financialization leads to a concentration of wealth and power that reinforces gender, socio-economic, and race-based inequities.<sup>147</sup> Increased house prices and rental costs that result from financialization have a *gendered* effect because of women's disadvantaged position in the workforce, their lower wages, and the greater care burdens they face.<sup>148</sup> The financialization of housing thus leaves marginalized women and gender-diverse persons in a uniquely vulnerable position because of economic inequities they face – inequities deepened in financialized housing markets. It does not escape our attention that large-scale financial actors in the housing space are largely under the leadership of white men.<sup>149</sup>

Emerging data indicates that financial actors are increasingly targeting housing that has been historically

<sup>146</sup> UNHRC. (2021). "Financialization of Housing." UNHRC.

https://www.ohchr.org/EN/Issues/Housing/Pages/FinancializationHousing.aspx.

<sup>&</sup>lt;sup>144</sup> August, M. & Walks, A. (2018). Gentrification, suburban decline, and the financialization of multi-family rental housing: The case of Toronto. *Geoforum, 89*: 124-125.

<sup>&</sup>lt;sup>145</sup> Farha, L., Freeman, S., Gabarre de Sus, M., Perucca, J., & McMurty, A. (2022). *The Shift Directives – From Financialized to Human Rights-Based Housing*. The Shift. <u>https://make-the-shift.org/wp-content/uploads/2022/05/The-Directives-Formatted-</u> <u>DRAFT4.pdf</u>. The Directives go on to state -"Housing, or residential real estate, has become the investment of choice for many, including institutional investors, who most often acquire housing for the profits or income that can be generated from it and convert homes into financial instruments that are traded on global markets. Residential real estate is attractive for its potential to offer secure income yielding investments, a hedge against inflation, portfolio diversification, and low volatility compared to other asset classes. Simply put, the housing sector has been taken over by finance. It has become a place to park, grow, leverage, and/or hide unprecedented amounts of capital."

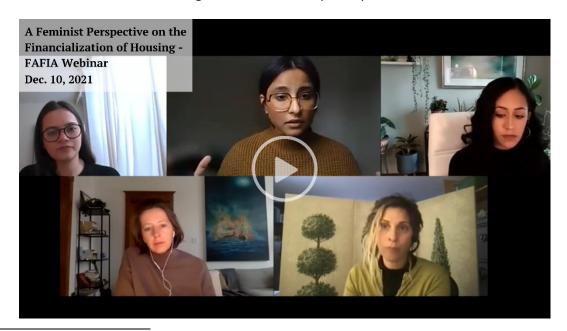
<sup>&</sup>lt;sup>147</sup> Dantzler, P. A., & Reynolds, A. D. (2020). Making Our Way Home: Policy, Racial Capitalism, and Reparations. *Journal of World-Systems Research*, *26*(2).<u>https://jwsr.pitt.edu/ojs/jwsr/article/view/1008</u>.

<sup>&</sup>lt;sup>148</sup> Schwan et al., 2020.

<sup>&</sup>lt;sup>149</sup> See, for example, Pollard, J. (2013). Gendering capital: Financial crisis, financialization and (an agenda for) economic geography. *Progress in Human Geography*, *37*(3), 403-423.

occupied by low-income and marginalized groups in Canada, including racialized, Indigenous, and newcomer women-led families.<sup>150</sup> Across the country, large investment firms are rapidly purchasing deteriorating apartment buildings, social housing, mobile homes, and other distressed rental properties, only to renovate and redevelop this housing into luxury units, short-term rentals, high-end rental housing, or other investment opportunities.<sup>151</sup> To achieve this, financialized landlords go to great lengths to evict, renovict, and demovict low-income and marginalized women, women-led families, and gender-diverse persons.<sup>152</sup> It should be noted that these renovictions and demovictions are linked to the federal divestment in social housing in the 1990s.<sup>153</sup> Part of the reason so many of these units are in such a state of disrepair is because they were abandoned by the federal government, creating the ideal circumstances for predatory redevelopment and speculation by financial actors.

Research demonstrates that the long-term effect of financialization is that low-income and racialized women-led households are pushed to the peripheries of cities,<sup>154</sup> resulting in decreased access to public services they rely on for essential needs like childcare, transportation, and healthcare services.<sup>155</sup> For example, given that women often take on the majority of childcare responsibility and that 30% of single parent female-led households are raising children below the poverty line in Canada,<sup>156</sup> access to



<sup>150</sup> See August & Walks, 2018.

<sup>151</sup> August, M. (2021). The rise of financial landlords has turned rental apartments into a vehicle for profit. *Policy Options*. https://policyoptions.irpp.org/magazines/june-2021/the-rise-of-financial-landlords-has-turned-rental-apartments-into-a-vehicle-for-profit/

<sup>&</sup>lt;sup>152</sup> Misra, S., Baig, K., Raza, S., August, M., Farha, L. (2021). *A Feminist Perspective on the Financialization of Housing*. Feminist Alliance for International Action. https://www.youtube.com/watch?v=RGj5ks5IAf0

<sup>&</sup>lt;sup>153</sup> Canada Without Poverty. (2014). *20 years ago Canada had a housing plan*. Canada Without Poverty. https://cwp-csp.ca/2014/01/20-years-ago-canada-had-a-housing-plan/

<sup>&</sup>lt;sup>154</sup> Centre for Equality Rights in Accommodation, The National Right to Housing Network & Social Rights Advocacy Centre. (2021). *Housing Discrimination and Spatial Segregation in Canada*. https://housingrights.ca/wp-content/uploads/SRAH-Submission-Discrimination-and-Spatial-Segregation-in-Canada-CERA-NRHN-SRAC-May-2021.pdf <sup>155</sup> *Ibid*.

<sup>&</sup>lt;sup>156</sup> Canadian Women's Foundation. (2021). *The Facts about Women and Poverty in Canada*. <u>https://canadianwomen.org/the-facts/womens-poverty/</u>.

affordable childcare services is essential to disrupting the cycle of poverty. One of the effects of displacement due to the financialization of housing is that it often reduces access to affordable childcare facilities,<sup>157</sup> which in turn affects women's ability and right to work outside the home and contributes to the feminization of poverty. Studies indicate that older adults are increasingly negatively

affected, with one-third of older adults who rent or pay a mortgage are having trouble making ends meet.<sup>158</sup>

Importantly, the financialization of housing occurs without our participation, often in boardrooms far away from our communities.<sup>159</sup> As detailed in The Shift Directives, "Many residential rental properties are now owned indirectly by investors who have no connection to those properties."<sup>160</sup> We largely do not know who these investors are, and we lack legal representation and recourse when we face evictions, illegal rent increases, inadequate housing conditions, or harassment by landlords or building managers. The Pan-Canadian Survey on Women's Housing Need & Homelessness, found that almost a third of women and gender-diverse people experiencing homelessness (27.9%) were unable to access the legal help they needed to address their previous housing situation.<sup>161</sup> This was particularly pronounced for 52.2% of young women and gender-diverse people (age 13 to 24) – a serious barrier to their access to justice. Such experiences are linked to weak tenant protections at the provincial/territorial levels.

As articulated in The Shift Directives, "Governments often compromise tenant protections to facilitate profit-making for owners of residential real estate, including by enacting legislation that allows rents to be raised without limits or with tenant turnover, and permitting the exploitation of legal provisions like no-cause or expedited eviction proceedings as a means of increasing rents."<sup>162</sup> This is well-documented in the Canadian context. For example, the Advocacy Centre for Tenants Ontario (ACTO) recently released a report citing a major rise in no-fault eviction applications in Toronto, with an 84% increase in private landlords filing for 'own use' claims and a 294% increase in 'renovictions' since 2016.<sup>163</sup> Canada's international and domestic obligations under the right to housing – including the obligation to prevent evictions into homelessness – are not considered by adjudicators in these eviction proceedings.

While there have been widespread calls for federal leadership to urgently curb the financialization of housing,<sup>164</sup> the *National Housing Strategy* has not challenged these patterns.<sup>165</sup> As explained by housing policy expert Steve Pomeroy,

<sup>&</sup>lt;sup>157</sup> Sultana, A. & Ravanera, C. (2020). *A Feminist Economic Recovery Plan for Canada: Making the Economy Work for Everyone*. The Institute for Gender and the Economy (GATE) and YWCA Canada. www.feministrecovery.ca

<sup>&</sup>lt;sup>158</sup> Bierman, A., & Lee, Y. (21 February 2022). "One third of Canadian seniors who rent or pay a mortgage are struggling to pay their bills." *The Conversation*. https://theconversation.com/one-third-of-canadian-seniors-who-rent-or-pay-a-mortgage-are-struggling-to-pay-their-bills-176122

<sup>&</sup>lt;sup>159</sup> Farha et al., 2022.

<sup>&</sup>lt;sup>160</sup> *Ibid.* 

<sup>&</sup>lt;sup>161</sup> Schwan et al., 2021.

<sup>&</sup>lt;sup>162</sup> Farha et al., 2022, p. 18.

<sup>&</sup>lt;sup>163</sup> ACTO, 2019.

<sup>&</sup>lt;sup>164</sup> Steve Pomeroy. (2020). *The perverse math of homeless investment*. Focus Consulting Inc. https://www.focusconsult.com/the-perverse-math-of-homeless-investment/

<sup>&</sup>lt;sup>165</sup> Biss & Raza, 2021.

"CMHC aids and abets the process of financialization by offering its insured mortgage products to assist these capital funds and REITs to secure the financing required to facilitate their acquisition programs ... This erosion massively negates all efforts of the *National Housing Strategy* to reduce renter need and homelessness – between 2011-16 for every new affordable unit created 15 existing affordable (under \$750/month) were lost."<sup>166</sup>

Further, while the largest NHS programs – such as the Rental Construction Financing Initiative and the National Housing Co-Investment Fund – require developers to create some "affordable" housing units, two issues persist: one, their affordability criteria are tied to average market rent or median household income such that they remain unaffordable for women and gender-diverse people in deepest housing need; and two, they are only required to uphold these affordability criteria for 10 years or 20 years respectively.<sup>167</sup> After this time, developers can presumably transition these units to whatever the market can bear, resulting in no long-term contribution to affordable housing stock in Canada.

## 2. By deepening our poverty and narrowing our housing options, the financialization of housing creates the conditions for increased violence against marginalized women and gender-diverse persons by landlords, property-managers, co-inhabitants, and exploitative partners.

It must be understood that the financialization of housing – and the upward pressure it puts on rents - creates the conditions for increased violence against marginalized women and gender-diverse persons. Insofar as the financialization of housing involves the removal of affordable housing from the market, escalating rental costs, increased evictions and renovictions (or the threat thereof), and the concentration of wealth in the hands of large corporate actors, the result is that many of us have fewer choices and less power in our housing decisions.<sup>168</sup> This does not go unnoticed by exploitative and violent landlords, property-managers, building staff, or other people in our lives.

Reports from lived experts across the country document that exploitative landlords and propertymanagers leverage our poverty, fear of eviction, fear of separation from our children, and lack of institutional power against us.<sup>169</sup> The <u>Pan-Canadian Survey on Women's Housing Need & Homelessness</u>, for example, found:

- 45.8% of women and gender-diverse people reported at least one type of safety concern within their most recent housing, with many citing violence, abuse, or harassment from landlords
- 15.8% reported they were forced to move out of their most recent place because of harassment or discrimination by a landlord, property-manager, or building staff
- 32.8% reported that available affordable housing is unsafe
- 80% experienced at least one form of discrimination from a landlord or property manager

<sup>&</sup>lt;sup>166</sup> Pomeroy, 2020, n.p.

<sup>&</sup>lt;sup>167</sup> For analysis see Biss & Raza, 2021; Schwan & Ali, 2021.

<sup>&</sup>lt;sup>168</sup> See ACTO, 2019; August, 2021; Farha et al., 2022; Misra et al., 2021; Pomeroy, 2020.

<sup>&</sup>lt;sup>169</sup> Schwan et al., 2021.

These experiences are more pronounced for those of us from multiple-marginalized groups. For example, a <u>report</u> on Indigenous women's experiences of housing in Vancouver revealed widespread exploitation and violence, including: illegal rent increases by landlords, building staff who attempt to elicit sex in exchange for maintenance, and illegal rules such as curfews and room checks.<sup>170</sup>

It is well-documented that poverty and housing need is correlated with increased risk of exposure to violence – particularly for women and other marginalized groups<sup>171</sup> – and as such we can infer that the financialization of housing is correlated with increased risk of violence. Insofar as the financialization of housing deepens our poverty and narrows our access to affordable housing, we are often exposed to harassment, violence, and exploitation that we otherwise might not have experienced. While the financialization of housing affects all low-income groups, it is critical to understand that marginalized women and gender-diverse persons are more likely to be vulnerable to the negative consequences of financialization due to our deeper forms of poverty and core housing need.

### "Free rent for a female that is willing to play the roll (sic) of a wife."

More broadly, the financialization of housing worsens the conditions wherein desperate women and gender-diverse persons are forced to rely on dangerous survival strategies to pay rent, or trade sex or labour for housing.<sup>172</sup> An illuminating indication of this is the scale of housing ads on websites like Craigslist that advertise <u>"free rent" for sex acts and/or</u> <u>ongoing sexual relations</u> (sometimes referred to as sex-for-rent arrangements).<sup>173</sup> Craigslist and other similar platforms in most major Canadian cities display ads such as "Nice room available for Hot Young Female" or "Free Rent for Female Student,"<sup>174</sup> often with specifications regarding appearance (e.g., weight and height) and the labour expected (including emotional labour, domestic labour, and the performance of a relationship (e.g., cuddling).<sup>175</sup> One Vancouver ad read, for example, "Free rent for a female that is willing to play the roll (sic) of a wife."<sup>176</sup>

"When the governments fail to provide safe, accessible housing for homeless girls, older exploitative men step in."

(Czapka et al., 2008, p.1)

While undoubtedly these types of exploitative arrangements pre-date the rise of financialized housing markets in Canada, it is the case that the financialization of housing has deepened gendered poverty and tightened housing markets considerably, putting marginalized women

<sup>&</sup>lt;sup>170</sup> Martin & Walia, 2019, p. 20.

<sup>&</sup>lt;sup>171</sup> See van Berkum & Odushoorn, 2015; Schwan et al., 2020.

<sup>&</sup>lt;sup>172</sup> Misra et al., 2021.

<sup>&</sup>lt;sup>173</sup> Schwartz, B., & Neff, G. (2019). The gendered affordances of Craigslist "new-in-town girls wanted" ads. *New Media & Society*, *21*(11-12), 2404-2421.

<sup>&</sup>lt;sup>174</sup> See Daflos, P., & Mangione, K. (29 April 2016). Shortage of affordable housing behind some sex-for-rent schemes. *CTV Vancouver*. <u>https://bc.ctvnews.ca/shortage-of-affordable-housing-behind-some-sex-for-rent-schemes-1.2881502</u>. See also Saltman, M. (29 April 2016). Men on Craigslist offering Vancouver women free rent in exchange for sex. *Toronto Sun. https://torontosun.com/2016/04/29/men-on-craigslist-offering-vancouver-women-free-rent-in-exchange-for-sex* <sup>175</sup> *lbid.* 

<sup>&</sup>lt;sup>176</sup> Saltman, 2016.

in impossible situations in their efforts to access housing. In response to the rise of these ads in Vancouver (BC), Samantha Grey, spokeswoman for Vancouver Rape Relief and Women's Shelter, stated:

"I think these ads are appearing on Craigslist as a way for men to use their power, their access to housing, as a way to exploit women's economic desperation. We're in a housing crisis, women are in poverty."<sup>177</sup>

# 3. The foundational logic of financialization is inherently inconsistent with – and hostile to – Indigenous Peoples' inherent human rights and treaty rights. The financialization of housing systematically displaces Indigenous women, girls, Two-Spirit, and gender-diverse persons from their lands and homes without regard for their rights and without free, prior, and informed consent.

It is critical to understand that the financialization of housing has become *the* foundational logic of housing provision in Canada. It is not the exception – it is the rule. Importantly, most policies focused on addressing housing need and homelessness do not attempt to disrupt financialization, but merely soften or mitigate its effects. As articulated in <u>The Shift Directives – From Financialized to Human Rights-Based</u> Housing,

"When housing is understood as an instrument of finance, governments adopt a framework of laws, policies, and resource expenditure based in and to support that understanding. When governments take legislative or policy measures to remedy inadequate housing conditions, they rarely intend for those measures to undo the framework that has caused the deleterious conditions; instead, the purpose of those measures is, more often simply to ameliorate the effects of the framework."<sup>178</sup>

The financialization of housing also creates unique forms of harm, marginalization, and violence for Indigenous women, girls, Two-Spirit, and gender-diverse persons. As articulated in <u>the Human Rights</u> <u>Claim authored by the National Indigenous Feminist Housing Working Group</u>, the positioning of housing as a commodity for profit generation contradicts Indigenous Peoples' inherent human rights and ways of knowing, doing, and being – all of which are protected under UNDRIP, the NHSA, and international law. The Claim states:

"We, as right claimants, want to emphasize that this relationship to land is at the heart of inherent rights of Indigenous peoples and underlines all rights that Indigenous Peoples hold under international and constitutional rights covenants, declarations, and committees. This relationship to land is rooted in mutuality and reciprocity, it believes in the stewardship of lands,

<sup>&</sup>lt;sup>177</sup> Samantha Grey quoted in Saltman, 2016.

<sup>&</sup>lt;sup>178</sup> Farha et al., 2022, p. 11.

waters, and resources for generations to come. Being informed by this relationship to land, Indigenous Peoples have traditionally built and engaged in ways of living and doing that are generative and sustainable.

Colonial conceptualizations of land and housing as market goods that are bought, sold, and speculated disrupt the aforementioned relationship of mutuality and reciprocity. It commodifies land and positions housing development as a tool for extracting wealth and profits. The increased financialization of housing that we are experiencing in Canada today deeply relies on disruption and elimination of Indigenous ways of knowing and living.

... Commodification and financialization of housing rely on dispossession of Indigenous peoples from lands that they have inherent rights to. Ensuring the right to housing for Indigenous women, girls, and gender-diverse persons must not only affirm principles of housing as a human right as iterated under NHSA and international law, but it must also reckon with the indivisibility of housing as a human right from inherent Indigenous rights and other human rights iterated under historic treaties and international bodies ... the over-representation of Indigenous women, girls, and Two-Spirit persons in cycles of poverty, homelessness, and housing insecurity is not just a result of extractive commodification of housing, rather the very function of it."

## PART II

## Relevant International Human Rights Norms under the National Housing Strategy Act

Our Claim relies on the National Housing Strategy Act's recognition (NSHA) of the right to adequate housing in international human rights law, which establishes housing as a fundamental human right essential to our inherent dignity and well-being, and to building sustainable and inclusive communities. In making this Claim, we rely on the mechanisms established under the NHSA for access to justice to address our experiences of systemic violations of this right in Canada.

We are planning engagement processes with communities of rights claimants to further develop our Claim. These engagements will help us to clarify how international human rights norms apply to our lived experiences, and to better understand Canadian governments' human rights obligations under international law, as affirmed in the NHSA.

In this section, we summarize a few of the key principles and requirements of the right to housing in international law that will guide us in the further development of our Claim, and to provide guidance to the Federal Housing Advocate or a Review Panel in making findings and recommendations.

### i) The Right to a Place to Live in Peace, Dignity and Security

The UN Committee on Economic, Social and Cultural Rights (UN Committee on ESC Rights) has emphasized in its General Comment on the Right to Adequate Housing that the right to housing must not be interpreted narrowly, such as referring to housing as a commodity or a mere physical dwelling. The right to housing is defined as the right to a place to live in peace, dignity, and security.<sup>179</sup> This definition has many components, including seven key components identified in General Comment 4 as security of tenure, availability of services, affordability, habitability, accessibility, appropriate location, and cultural adequacy.<sup>180</sup>

We embark on claiming our right to housing under the NHSA as a process through which the particular meanings of home, dignity, peace (freedom from violence and oppression), and security for women and gender-diverse people can be understood through our diverse experiences and knowledge. As noted in

<sup>&</sup>lt;sup>179</sup>UN Committee on Economic, Social and Cultural Rights (CESCR), <u>General Comment No. 4: The Right to Adequate Housing (Art.</u> <u>11 (1) of the Covenant)</u>, 13 December 1991, E/1992/23, para 7.

the Guidelines for the Implementation of the Right to Adequate Housing: "Women must be empowered to articulate and claim the right to housing in a manner that addresses their experience of housing disadvantage in all of its dimensions."<sup>181</sup>

The right to a place to live in peace, dignity, and security has particular meanings for Indigenous women, women with disabilities, racialized women, 2SLGBTQIA+ persons, and many others. The content of the right to housing is shaped by history, by diverse circumstances, and multiple intersectionalities. These important dimensions will be explored as we develop and present our Claim through the NHSA procedures.

The UN Committee on ESC Rights also recognizes that the right to adequate housing is "integrally linked to other human rights" and to the recognition of "the inherent dignity of the human person" from which all human rights derive.<sup>182</sup> In the Canadian context, this means that our right to housing is indivisible from our rights to substantive equality, to life, liberty, and security of the person, and to other rights under the *Canadian Charter of Rights and Freedoms*. We note that the Supreme Court of Canada has established that the *Canadian Charter* should be presumed to provide at least the same level of protection as international human rights law.<sup>183</sup> Our Claim relies on a recognition of the interconnectedness of our rights under both Canadian and international law.

The Supreme Court of Canada has also established that administrators making decisions that affect us must give due regard to our rights under international human rights law and that all laws and policies in Canada should be interpreted and applied wherever possible to ensure compliance with international human rights law.<sup>184</sup> Our right to housing, however, has been largely ignored by decision-makers. We advance our Claim with the hope and expectation that our rights under international law and the NHSA will also inform decisions made in multiple other contexts, including zoning, planning, administration of benefits, and eviction proceedings that affect our right to housing.

### ii) Access to Justice under the NHSA

We emphasize that the right to housing under international law as affirmed under the NHSA should never be treated as a mere policy aspiration which the government is free to neglect or ignore. As noted by the Special Rapporteur on Adequate Housing in her report on the right to life and the right to housing, "The right to adequate housing is too frequently disconnected from the human rights values which form its core, and is treated more as a socioeconomic policy aspiration than as a fundamental right which demands effective, rights-based responses and timely access to justice."<sup>185</sup>

<sup>&</sup>lt;sup>181</sup> Report of the Special Rapporteur on Adequate Housing <u>A/HRC/43/43</u> [Guidelines on the Implementation of the Right to <u>Housing</u>], para 52.

<sup>&</sup>lt;sup>182</sup> CESCR, <u>General Comment 4</u>, para 7.

<sup>&</sup>lt;sup>183</sup> <u>Slaight Communications v Davidson</u>, 1989 CanLII 92 (SCC), [1989] 1 SCR 1038 [referring to the International Covenant on Economic, Social and Cultural Rights]; See also <u>R. v. Hape</u>, [2007] 2 S.C.R. 292, 2007 SCC 26, <u>para 55</u>.

<sup>&</sup>lt;sup>184</sup> <u>Baker v. Canada (Minister of Citizenship and Immigration)</u>, [1999] 2 S.C.R. 817 para 70; <u>Canada (Minister of Citizenship and Immigration)</u> v. Vavilov, 2019 SCC 65, para 114.

<sup>&</sup>lt;sup>185</sup> Report of the Special Rapporteur on the Adequate Housing <u>A/71/310</u>, para 5.

The Supreme Court of Canada has affirmed that international human rights norms "were not meant to be theoretical aspirations or legal luxuries, but moral imperatives and legal necessities. Conduct that undermined the norms was to be identified and addressed."<sup>186</sup>

The Universal Declaration of Human Rights (1948) states that all fundamental human rights, including economic, social, and cultural rights, must be subject to effective remedies. "Everyone has the right to an effective remedy by the competent national tribunals for acts violating the fundamental rights granted by the constitution or by law."<sup>187</sup> The Committee on ESC Rights has affirmed ESC rights like the right to housing must have effective remedies.<sup>188</sup>

Our Claim relies on the procedures established under the NHSA to provide us with effective remedies to systemic violations of the right to housing. When the Government of Canada introduced critical amendments to the NHSA at third reading in Parliament to clarify the mandate of the Federal Housing Advocate and provide for hearings before Review Panels, these amendments were described as necessary to ensure that the recognition of the right to housing in the NHSA is accompanied by "robust accountability and reporting mechanisms."<sup>189</sup>

The UN Committee on ESC Rights has accepted that the right to effective remedies does not need to rely on courts. Other independent procedures, such as those under the NHSA, may be more accessible and timely. At the same time, the Committee has emphasized that alternative procedures to courts, such as those under the NHSA, must be effective in achieving compliance.<sup>190</sup> The findings and recommended measures emerging from our Claim should not be seen by governments as policy advice but as authoritative findings regarding our rights.

We expect the federal government to respond to and act on any findings in accordance with its obligation under the Vienna Convention on the Law of Treaties to implement the right to housing and other international human rights in good faith.<sup>191</sup> We also expect that provincial, territorial, and municipal governments will respond to any findings and recommendations in line with their own obligations to implement Canada's international human rights obligations in all areas of their jurisdiction.

### iii) Progressive Realization

We also rely on the core commitment in section 4(d) of the NHSA to the progressive realization of the right to housing as it is guaranteed in the ICESCR.<sup>192</sup> Article 2(1) of the ICESCR identifies four key elements of this obligation. The State must:

<sup>&</sup>lt;sup>186</sup> Nevsun Resources Ltd. v. Araya, 2020 SCC 5, para 1.

<sup>&</sup>lt;sup>187</sup> Universal Declaration of Human Rights (1948) <u>article 8</u>.

<sup>&</sup>lt;sup>188</sup> CESCR, <u>General Comment No. 9, E/C.12/1998/24</u>, paras 2-3.

<sup>&</sup>lt;sup>189</sup> *House of Commons Debates*, Volume 148, Number 424, 1st Session, 42nd Parliament Official Report (Hansard), (May 31 2019) at <u>1220</u>.

<sup>&</sup>lt;sup>190</sup> CESCR, <u>General Comment No. 9, E/C.12/1998/24</u>, para 9.

<sup>&</sup>lt;sup>191</sup> United Nations, Vienna Convention on the Law of Treaties CTS 1980 No. 37 paras <u>26</u>, <u>31</u>.

<sup>&</sup>lt;sup>192</sup> ICESCR <u>article 2 (1)</u>.

- adopt measures
- using all appropriate means
- applying the maximum of available resources
- to achieve progressively the full realization of the right

These obligations must be applied in accordance with article 2(2) of the Covenant, which requires that States "guarantee that the rights enunciated in the present Covenant will be exercised without discrimination of any kind."

Complying with these obligations under the ICESCR is the central commitment contained in section 4(d) of the NHSA that must be met by Canada's *National Housing Strategy*. These are not new obligations, however. Canada's historic and current failures to comply with its obligations under the ICESCR with respect to women, girls, and gender diverse persons has led to the violations identified in this Claim.

The obligation of progressive realization under the ICESCR does not mean that all obligations are in the future. The CESCR has clarified that the Covenant also imposes "various obligations which are of immediate effect."<sup>193</sup> Two of the most important immediate obligations are: (i) to eliminate discrimination and, (ii) to implement a plan or strategy for the full realization of the right to housing with clear goals and timelines and accountability mechanisms consistent with the requirements of progressive realization of the right to housing.<sup>194</sup>

Canada has failed to comply with both of these immediate obligations. As documented above, the current *National Housing Strategy* and other policies of multiple orders of government have failed to ensure our right to housing without discrimination. Some of the systemic violations identified are caused, at least in part, by policies which deny women and gender-diverse people the equal benefit of housing financing programs, or which define and address homelessness in a manner which denies equal consideration and benefits to those of us who experience hidden homelessness. These discriminatory policies must be corrected without delay.

The Committee on ESC Rights has made it clear that the obligation of progressive realization is not just an obligation to "make progress." It is not good enough to simply adopt a strategy to improve housing outcomes or to reduce homelessness without clear goals or timelines for the elimination of homelessness and the realization of the right to housing based on the rigorous standard established in article 2(1) of the ICESCR. The Committee has stated that "the obligation is to demonstrate that, in aggregate, the measures being taken are sufficient to realize the right for every individual in the shortest possible time in accordance with the maximum of available resources."<sup>195</sup> The point is not simply to make progress but to fully realize the right to housing "moving as expeditiously and effectively as possible towards that goal."<sup>196</sup> We believe that this goal is entirely achievable in a country as wealthy as Canada.

<sup>&</sup>lt;sup>193</sup> CESCR, <u>General Comment No. 3</u>, para 1.

<sup>&</sup>lt;sup>194</sup> CESCR, <u>General Comment No. 3</u>, para 1 and <u>General Comment 4</u>, para 12.

<sup>&</sup>lt;sup>195</sup> CESCR, <u>General Comment No. 4</u>, para 14.

<sup>&</sup>lt;sup>196</sup> CESCR, <u>General Comment No. 3</u>, paras 1, 9.

Progressive realization requires the government to adopt a strategy that "sets out the responsibilities and time frame for the implementation of the necessary measures." It must "reflect extensive genuine consultation with, and participation by, all of those affected, including the homeless, the inadequately housed and their representatives ... ensure coordination between ministries and regional and local authorities ... and provide for external monitoring."<sup>197</sup>

Housing strategies must "assess which communities and populations are in most desperate need or living in the most hazardous conditions and address their circumstances in a human rights compliant manner."<sup>198</sup> Governments must make "all possible effort, using all available resources, to realize, as a matter of urgency, the right to housing of persons who ... are in a situation of dire need."<sup>199</sup>

As noted by the Special Rapporteur on Adequate Housing: "Women's equal right to housing must be ensured in all aspects of housing strategies."<sup>200</sup> Strategies must address:

- "Women's distinct housing experiences, including discrimination with respect to land, property and inheritance, violence against women and the disproportionate impact on women of forced evictions, inadequate water and sanitation and pervasive poverty."<sup>201</sup>
- "The legacy of colonization and the systemic housing inequality and dispossession experienced by indigenous peoples. This requires specific measures led by Indigenous peoples based on their right to develop their own housing priorities and strategies."<sup>202</sup>
- "The unique housing experiences that result from intersectional and compound discrimination. For example, women with disabilities are more susceptible to violence in the home and less likely to have access to shelters or alternative accommodation."<sup>203</sup>
- "The close association between laws and government policies that position housing as a commodity, and the unaffordability of housing for those in the lowest income brackets, leading to growing homelessness and displacement and increased concentration of wealth."<sup>204</sup>

States also have an obligation to establish gender-responsive budgeting processes to address differing impacts on the housing experiences of women and ensure fiscal decisions that promote women's equality in housing.<sup>205</sup> Tax systems should also include measures to ameliorate systemic patterns of discrimination against women.<sup>206</sup> Appropriate measures must be taken to ensure women's equal participation in the design, construction, and administration of housing and reflect the diversity of

<sup>&</sup>lt;sup>197</sup> CESCR, General Comment No. 4, para 12.

<sup>&</sup>lt;sup>198</sup> Report of the UN Special Rapporteur on Adequate Housing, <u>A/HRC/37/53</u> [[Rights Based Housing Strategies], para 30. <sup>199</sup> *Ibid*, para 17.5.

<sup>&</sup>lt;sup>200</sup> *Ibid*, para 37.

<sup>&</sup>lt;sup>201</sup> *Ibid*, para 37

<sup>&</sup>lt;sup>202</sup> *Ibid*, para 38.

<sup>&</sup>lt;sup>203</sup> *Ibid*, para 39.

<sup>&</sup>lt;sup>204</sup> *Ibid*, para 33.

<sup>&</sup>lt;sup>205</sup> *Ibid*, para 74.

<sup>&</sup>lt;sup>206</sup> *Ibid*, para 82.

communities.<sup>207</sup> Housing strategies must prevent housing systems from sustaining and increasing socioeconomic inequality and exclusion of women.<sup>208</sup>

None of these obligations have been met for women, girls, or gender-diverse people in the existing *National Housing Strategy*. As documented above, Canada's vague commitment to eliminate chronic homelessness is discriminatory against women, whose experiences of homelessness are neglected. The federal government has failed to meaningfully engage with us to identify and implement necessary measures for the realization of our right to housing. It has failed to make "all possible effort" and "all available resources" to realize the right to housing for those of us living "in dire circumstances, as a matter of urgency."<sup>209</sup> The federal government has failed to exercise leadership or to clearly allocate responsibilities and or ensure co-ordination among different orders of government. Our Claim aims to address all of these ways in which the *National Housing Strategy* has failed to comply with our right to housing.

#### iv) Retrogressive Measures

The Committee on ESC Rights has also established that the obligation to progressively realize the right to housing means that any backward movement or "retrogressive measures" will almost always constitute a violation of the right to housing. Any backward movement in protections afforded by legislation, in programs or in the actual housing circumstances of women and gender-diverse persons must be considered a *prima facie* violation of the right to housing that can only be justified in the most exceptional circumstances. In times of severe economic and financial crisis, all budgetary adjustments affecting policies must be temporary, necessary, proportional, and non-discriminatory.<sup>210</sup>

The continued increases in homelessness among women-led households, the erosion of affordability, the decline in social assistance rates in relation to the cost of housing and living, the corporate capture of housing by private equity firms and other backward movement affecting our right to housing identified above can in no way be justified in the contexts of Canada's relative economic growth and prosperity.

### v) The Obligation to Eliminate Homelessness

Under international law, homelessness is considered a *prima facie* violation of the right to housing.<sup>211</sup> It is a profound assault on dignity, social inclusion, and the right to life.<sup>212</sup> The effects of homelessness on women, particularly women with children, women escaping violence, and women with disabilities has

<sup>&</sup>lt;sup>207</sup> Report of the Special Rapporteur on Adequate Housing <u>A/HRC/43/43</u> [Guidelines on the Implementation of the Right to <u>Housing</u>] para 24(c).

 <sup>&</sup>lt;sup>208</sup> Report of the UN Special Rapporteur on Adequate Housing, <u>A/HRC/37/53</u> [[Rights Based Housing Strategies],
 <sup>209</sup>CESCR, <u>Ben Djazia et al v Spain (20 Jun 2017) E/C.12/61/D/5/2015, para 17.6</u>.

<sup>&</sup>lt;sup>210</sup> Report of the UN Special Rapporteur on Adequate Housing, <u>A/HRC/37/53</u> [[Rights Based Housing Strategies] para 33.

<sup>&</sup>lt;sup>211</sup> Report of the Special Rapporteur on Adequate Housing, <u>A/HRC/43/43</u> [Guidelines on the Implementation of the Right to Housing] para 30

been a particular subject of concern among UN Treaty bodies.

The existence of widespread homelessness in so affluent a country as Canada and its disproportionate effect on women with children, Indigenous Peoples, persons with disabilities, and racialized groups has been one of the foremost issues of shock and concern among UN treaty monitoring bodies reviewing Canada's compliance with international human rights. For almost thirty years, the Committee on ESC Rights has been urging Canada in increasingly strident terms (given the very diplomatic and mild language usually adopted at the UN) to address homelessness. In 1998 the Committee urged Canada to address homelessness as "a national emergency." It stated:

The Committee recommends that the federal, provincial and territorial governments address homelessness and inadequate housing as a national emergency by reinstating or increasing, as the case may be, social housing programmes for those in need, improving and properly enforcing anti-discrimination legislation in the field of housing, increasing shelter allowances and social assistance rates to realistic levels, providing adequate support services for persons with disabilities, improving protection of security of tenure for tenants and improving protection of affordable rental housing stock from conversion to other uses. The Committee urges the State party to implement a national strategy for the reduction of homelessness and poverty.<sup>213</sup>

The following year in its review of civil and political rights in Canada, the UN Human Rights Committee stated for the first time that a failure to address homeless may constitute a violation of the right to life, stating that: "The Committee is concerned that homelessness has led to serious health problems and even to death. The Committee recommends that the State party take positive measures required by article 6 to address this serious problem."<sup>214</sup>

UN Treaty Bodies have repeatedly emphasized the particular obligations of Canada to address the effects of homelessness on women threatened with violence and responsible for the care of children.<sup>215</sup>

In its more recent General Comment on the right to life, the Human Rights Committee reaffirmed that the duty to protect and ensure the right to a dignified life under the International Covenant on Civil and Political Rights life requires States to address homelessness and may require measures such as social housing programs.<sup>216</sup> Yet when women have claimed in court that governments' failures to take necessary measures to address homelessness violates their right to life by forcing them to live in situations where they are exposed to violence, the federal government has rejected this claim and successfully prevented the claim from being fully considered by the courts.<sup>217</sup>

<sup>&</sup>lt;sup>213</sup> UN Committee on Economic, Social and Cultural Rights, <u>Concluding Observations: Canada</u> (10 December

<sup>1998)</sup> E/C.12/1/Add.31, available at: https://www.refworld.org/docid/3f6cb5d37.html para 28.

 <sup>&</sup>lt;sup>214</sup> UN Human Rights Committee: Concluding Observations: Canada, 7 April 1999, CCPR/C/79/Add.105 para 12.
 <sup>215</sup> See for example, UN Committee on Economic, Social and Cultural Rights, <u>Concluding Observations: Canada</u> <u>E/C.12/CAN/CO/6 paras 33-34</u>.

 <sup>&</sup>lt;sup>216</sup> UN Human Rights Committee, *General comment no. 36, Article 6 (Right to Life)*, (3 September 2019) <u>CCPR/C/GC/35</u> para 26.
 <sup>217</sup> In <u>Tanudjaja v. Canada (Attorney General)</u>, 2014 ONCA 852 the claimants, supported by organizations including the Women's Legal Education and Action Fund, argued that homelessness disproportionately affects women and threatens their lives and security. Canada brought a motion to strike the claim, which was successful, so the evidence of the effect of homelessness on women was never considered.

The Committee on ESC Rights has emphasized the need to address violence against women in a "holistic" manner by ensuring access to long term affordable housing and the integration of a "disability lens" into all housing plans and policies in Canada.<sup>218</sup>

The Committee on the Elimination on All Forms of Discrimination Against Women (CEDAW) has noted the disproportionate effect of inadequate housing and homelessness on women, particularly Indigenous women. At its most recent review of Canada, the CEDAW Committee recommended that Canada:

- "Ensure that the national poverty reduction strategy and the national housing strategy protect the rights of all women, with a focus on the most disadvantaged and vulnerable groups, by integrating a human rights-based and gender-based approach."<sup>219</sup>
- Increase the amounts of transfer payments to provinces and territories, earmark sufficient funds specifically for social assistance and make transfer payments to provinces and territories conditional on their setting their social assistance rates at levels that are sufficient to ensure an adequate standard of living and to prevent the discriminatory effects of inadequate incomes for women;<sup>220</sup> and
- Provide "affordable and adequate housing options, including in indigenous communities, with priority being given to low-income women.<sup>221</sup>

The CEDAW Committee utilized its rare Inquiry Procedure to conduct a special visit to Canada to assess Canada's response to missing and murdered Indigenous women and girls. The Committee's report pointed to the inadequacy of on-reserve housing, Indigenous women's homelessness, and their experience of grossly disproportionate violence as being intricately connected with the vulnerability to murder and disappearance and to systemic discrimination in the legal system.<sup>222</sup>

Just a few days before the filing of our Claim, the UN Committee on the Rights of the Child issued its concluding observations on its review of Canada. The Committee noted that: "Women and children are particularly vulnerable to housing insecurity due to a variety of reasons including family violence, a lack of affordable housing, low wages, under employment and low social assistance rates."<sup>223</sup> The Committee recommended that Canada establish timelines and priorities to achieve targets to end children's homelessness. It recommended that Canada "progressively guarantee all children from low-income families stable access to adequate and affordable long-term housing that provides physical safety, adequate space, protection against the threats to health and structural hazards, including cold, damp,

<sup>&</sup>lt;sup>218</sup> <u>CESCR, Concluding Observations on Canada</u> (2016) E/C.12/CAN/CO/6, para 46.

<sup>&</sup>lt;sup>219</sup> Committee on the Elimination of All Forms of Discrimination Against Women, Concluding Observations: Canada (2016) <u>CEDAW/C/CAN/CO/8-9</u>, para 47.

<sup>&</sup>lt;sup>220</sup> Ibid.

<sup>&</sup>lt;sup>221</sup> Ibid.

<sup>&</sup>lt;sup>222</sup> Committee on the Elimination of Discrimination against Women, *Report of the inquiry concerning Canada under article 8 of the Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women* (30 March 2015) <u>CEDAW/C/OP.8/CAN/1</u>, para 112.

<sup>&</sup>lt;sup>223</sup> Committee on the Rights of the Child, <u>Concluding Observations: Canada (2022) CRC/C/CAN/CO/5-6</u>, para 38 (b).

heat and pollution, and accessibility for children with disabilities."224

The violations identified in our Claim have directly resulted from Canada's failure to give due regard to the concerns of UN Treaty Bodies and to implement their recommendations. While these recommendations, like the recommendations of the Federal Housing Advocate and the Review Panel under the NHSA, are not directly enforceable by courts, all orders of government have a legal obligation under both Canadian and international law to implement international human rights obligations within their jurisdiction in good faith. The federal government has failed to implement recommendations within its jurisdiction and has exercise the national leadership and co-ordination necessary to ensure good faith responses and co-ordinated actions by provincial/territorial and municipal governments. We have borne the costs of these failures.

### vi) Equality, Non-Discrimination, and Intersections with Other Human Rights

The ICESCR guarantees in Article 3 that women have an equal right to enjoy all Covenant rights, including the right to housing and that States must guarantee Covenant rights without discrimination of any kind (Art. 2.2).

The right to equality and non-discrimination is an immediate obligation. It is not, itself, subject to progressive realization. In other words, where the programs in the *National Housing Strategy* do not equally address women's homelessness or housing precarity, or fail to provide equal outcomes for women, girls, and gender-diverse people, this must be addressed immediately as a violation of the right to non-discrimination and equality.

Women and gender-diverse people face widespread discrimination in access to housing on multiple intersecting grounds and UN Treaty bodies have repeatedly stated that such discrimination must be addressed.<sup>225</sup>

The right to non-discrimination and equality under international law, however, guarantees more than non-discrimination in existing housing and housing programs. Article 2(2) of the ICESCR guarantees that "the RIGHTS enunciated in the present Covenant will be exercised without discrimination of any kind." We therefore have a right to measures to address the ways in which the Canadian housing system denies our equal RIGHT to housing.

This guarantee of the equal enjoyment or exercise of the right to housing is also contained in other treaties ratified by Canada.

Article 6 if the Convention on the Rights of Persons with Disabilities recognizes "that women and girls

<sup>&</sup>lt;sup>224</sup> *Ibid*, para 39 (c).

<sup>&</sup>lt;sup>225</sup> The issue of widespread discrimination in housing was raised in the Committee on ESC Rights' first substantive review of Canada in 1993, in which the Committee expressed concern about widespread discrimination in housing, including families with children and on grounds related to poverty. UN Committee on Economic, Social and Cultural Rights, *Concluding observations: Canada* (10 June 1993) E/C.12/1993/5, para 20. This concern has been repeated in subsequent reviews of Canada.

with disabilities are subject to multiple discrimination, and in this regard [States] shall take measures to ensure the full and equal enjoyment by them of all human rights and fundamental freedoms [including the right to housing]."

The International Convention on the Elimination of All Forms of Racial Discrimination requires, in Article 5(e)(iii), that Canada guarantee the right of everyone, without distinction as to race, colour, or national or ethnic origin, to equality before the law in the enjoyment of the economic, social and cultural rights, and in particular the right to housing.

The <u>Convention on the Elimination of All Forms of Discrimination against Women</u> in <u>article 1</u> defines discrimination against women as "any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." <u>Article 3</u> requires that States "take all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms [including the right to housing] on a basis of equality with men."

The <u>Convention on the Rights of the Child</u> (Articles <u>2</u>, <u>27</u>) guarantees the right to an adequate standard of living and to necessary assistance to parents to ensure this right without discrimination of any kind.

### vii) The Right to Housing of Indigenous Peoples

The right to housing under international law also includes the rights guaranteed in the <u>United Nations</u> <u>Declaration on the Rights of Indigenous Peoples</u> (UNDRIP). UNDRIP was adopted by the UN General Assembly in 2007, endorsed by Canada in 2010, and given application in Canadian law by the <u>UNDRIP on</u> <u>the Rights of Indigenous Peoples Act</u> in 2021.

The commitment in the NHSA to the inherent right to a home in which to live in dignity must be understood through Indigenous understandings of dignity and inherent rights, including rights to land and culture.

The UNDRIP affirms that Indigenous Peoples "have the right to the dignity and diversity of their cultures, traditions, histories and aspirations" describing the rights in the UNDRIP as constituting "the minimum standards for the survival, dignity and well-being of the Indigenous Peoples of the world."<sup>226</sup>

The right to housing in the NHSA must include the rights of Indigenous women to the improvement of housing conditions, without discrimination, and to be actively involved in developing and determining housing and other economic and social programs affecting them and, as far as possible, to administer

<sup>&</sup>lt;sup>226</sup> UN General Assembly, <u>United Nations Declaration on the Rights of Indigenous Peoples</u> (2 October 2007) A/RES/61/295 [UNDRIP], Articles 15(1), 43.

such programs through their own institutions.<sup>227</sup>

Importantly, the right to housing in the ICESCR and the NHSA must be interpreted and applied in the context of the right of Indigenous Peoples to self-determination that is affirmed both in the ICESCR and in the UNDRIP. This right is closely linked to the right to free, prior, and informed consent in the UNDRIP. Under Article 1 of the ICESCR, Indigenous Peoples have the right to freely determine their political status and freely pursue their economic, social, and cultural development. Canada has an obligation under the ICESCR to "promote the realization of the right of self-determination, and shall respect that right as it applies to Covenant rights, including the right to housing."<sup>228</sup> Under Article 4 of the UNDRIP, Indigenous Peoples "in exercising their right to self-determination, have the right to autonomy or self-government in matters relating to their internal and local affairs, as well as ways and means for financing their autonomous functions."

As noted by the Special Rapporteur on the Right to Adequate Housing, the right to adequate housing for Indigenous Peoples requires States to guarantee self-determination, free, prior and informed consent, and meaningful consultation. The Special Rapporteur notes that free, prior, and informed consent "is the corollary to self-determination, imposing a duty on States to ensure that indigenous peoples can participate in decision-making and influence outcomes of decisions that affect them." <sup>229</sup> These rights are particularly important and have a particular meaning for Indigenous women, as described by the Special Rapporteur:

Indigenous women and girls often experience particular forms of violence, including household and sexual violence and even homicide, as a result of the intersection of their indigeneity, gender, socioeconomic and cultural status and their housing status. States must recognize the important role that access to adequate housing plays in preventing such violence. Under article 22 of the Declaration and article 3 of the Covenant, indigenous women and girls must enjoy full protection and guarantees against all forms of violence and discrimination, whether inside or outside their communities. States must meaningfully consult with indigenous women and girls to develop appropriate and responsive housing and related policies and laws on a priority basis.<sup>230</sup>

### viii) The Right to Housing for Women, Girls, and Gender-Diverse People with Disabilities

The right to housing in the NHSA must be interpreted and applied with particular attention to the rights of persons with disabilities under the Convention on the Rights of Persons with Disabilities (CRPD), and in line with the requirement in Article 6 of the CRPD, recognizing multiple areas of discrimination and

<sup>&</sup>lt;sup>227</sup> *Ibid*, Articles 21, 23. See also Report of the UN Special Rapporteur on Adequate Housing (July 2019) <u>A/74/183</u> [The Right to Housing of Indigenous Peoples]

<sup>&</sup>lt;sup>228</sup> ICESCR, <u>Article 1</u>.

<sup>&</sup>lt;sup>229</sup> Report of the UN Special Rapporteur on Adequate Housing (July 2019) <u>A/74/183</u> [The Right to Housing of Indigenous Peoples], para 52.

<sup>&</sup>lt;sup>230</sup> *Ibid*, para 59.

requiring measures to ensure the full and equal enjoyment of the right to housing through the development, advancement, and empowerment of women with disabilities.<sup>231</sup>

As the UN Special Rapporteur on the Right to Adequate Housing notes in her report on the right to housing of persons with disabilities: "For persons with disabilities, choosing where and with whom to live, being part of a community and having access to adequate and accessible housing are central to a life of dignity, autonomy, participation, inclusion, equality and respect for diversity."<sup>232</sup> This is particularly true of women and gender-diverse people with disabilities.

The indivisibility and interdependence of the right to adequate housing with other human rights are at the heart of the lived experience of persons with disabilities. There is an intricate connection between housing precarity and homelessness of persons with disabilities, and many other intersecting forms of exclusion, discrimination, and stigmatization. States have a particular obligation to address and remedy the criminalization and incarceration of persons with disabilities described by the Special Rapporteur. She notes a typical pattern in which persons with psychosocial or other disabilities lose their housing when their needs are not accommodated or when they do not receive adequate financial assistance and are then criminalized in the context of homelessness, sometimes incarcerated, resulting in further deterioration of mental health and an ongoing cycle of homelessness and incarceration.<sup>233</sup>

States have an obligation under international human rights law to address and remedy these patterns by ensuring that persons with disabilities have access to adequate housing, with "adequacy" understood through a disability lens and on the basis of meaningful engagement and participation of persons with disabilities. As outlined in the Special Rapporteur's report, all of the components of adequate housing identified by the Committee on ESC Rights in General Comment 4 have a distinctive meaning for persons with disabilities. Security of tenure for persons with disabilities must protect them from being displaced from accessible accommodation and critical connections to community and support. Affordability must be ensured through adequate financial assistance and rent subsidy in line with the right to a place to live in dignity. Habitability must ensure all necessary modifications required for accessibility and safety. Location must ensure access to work, accessible transportation, support services, and health-care facilities and States must ensure that housing that is accessible allows persons with disabilities to express their cultural identity and participate meaningfully in the development of culture within their communities.<sup>234</sup>

The requirement that adequate housing include "available services" is particularly important for persons with disabilities and must be interpreted in accordance with Article 19 of the CRPD, guaranteeing the right to live independently and be included in the community. Article 19 requires that persons with disabilities have the opportunity to choose where and with whom they live, and have access to a range community support services to facilitate inclusion in the community and prevent isolation or

<sup>&</sup>lt;sup>231</sup> Convention on the Rights of Persons with Disabilities: resolution / adopted by the General Assembly, 24 January 2007, A/RES/61/106, <u>Article 6</u>.

<sup>&</sup>lt;sup>232</sup>Report of the UN Special Rapporteur on Adequate Housing (July 2017) <u>A/72/128</u> [Right to Housing of Persons with Disabilities], para 1.

<sup>&</sup>lt;sup>233</sup>Ibid, para 14.

<sup>&</sup>lt;sup>234</sup> Ibid, paras 49 – 58.

segregation. States must adopt "effective and appropriate measures to facilitate full enjoyment by persons with disabilities of this right."<sup>235</sup>

In its most recent review of Canada's compliance with Article 19, the Committee on the Rights of Persons with Disabilities recommended that Canada: adopt a national guideline on the right to live independently and be included in the community; adopt a human-rights based approach to disability in all housing plans; ensure that provinces and territories establish a timeframe for closing institutions and create a comprehensive system of support for community living; ensure that accessibility legislation facilitates inclusion in the community, and; implement appropriate service provision within First Nation communities.<sup>236</sup>

### ix) Security of Tenure

In the Committee on ESC Rights' General Comment No. 7 (1997), forced evictions are defined as "the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection." The legal and other protections from evictions must be in accordance with the right to housing under ICESCR.<sup>237</sup> Forced evictions (evictions that are contrary to international human rights law) are considered a gross violation of international human rights.

The right to security of tenure and protection from forced evictions has a particular meaning for women and gender-diverse people, creating distinct obligations on governments. The Guidelines on the Implementation of the Right to Housing states that: "The independent right of women to security of tenure, irrespective of their family or relationship status, should be recognized in national housing laws, policies and programs."<sup>238</sup>

Women must be provided with protection from eviction from their homes due to violence: "In situations of household violence, legislation should ensure that, regardless of whether a woman has title, formal ownership, or tenancy rights, she is able to remain in her own home where appropriate and have the perpetrator removed. States should provide immediate access to emergency shelters and prompt access to front-line crisis services. Long-term housing programmes, including those for the allocation of permanent public or social housing, should prioritize women and families escaping violence."<sup>239</sup>

Women caring for children must be provided particular protections from eviction, based on the requirement in the ICESCR that: "The widest possible protection and assistance should be accorded to the family ... particularly for its establishment and while it is responsible for the care and education of dependent children."<sup>240</sup>

<sup>&</sup>lt;sup>235</sup> Ibid, Article 19.

<sup>&</sup>lt;sup>236</sup> Committee on the Rights of Persons with Disabilities, Concluding observations: Canada (8 May 2017) <u>CRPD/C/CAN/CO/1, para 38</u>.

 <sup>&</sup>lt;sup>237</sup> CESCR, General Comment No. 7: The right to adequate housing (Art.11.1): forced evictions, 20 May 1997, <u>E/1998/22</u> para 3.
 <sup>238</sup> <u>A/HRC/43/43</u> [Guidelines on the Implementation of the Right to Housing] para 53.

<sup>&</sup>lt;sup>239</sup> Ibid, para 53(c).

<sup>&</sup>lt;sup>240</sup> ICESCR, <u>Article 10</u>.

Any application to evict women or women with children must be assessed in the context of its impact, including their experience of violence, disability, and health concerns, and their income status, and whether it places women at risk of homelessness.<sup>241</sup> The Committee on ESC Rights has established that evictions should only be carried out as "as a last resort." The Committee further states "there must be a real opportunity for genuine prior consultation between the authorities and the persons concerned, there must be no less onerous alternative means or measures available and the persons concerned must not remain in or be exposed to a situation constituting a violation of other Covenant or human rights. In particular, evictions should not render individuals homeless."<sup>242</sup>

In its recent review of Canada, the Committee on the Rights of the Child noted that legislation governing evictions should ensure that "the best interests of the child are given primary consideration in all eviction matters, and that all avenues for eviction prevention are pursued prior to termination of tenancy."<sup>243</sup>

The right to security of tenure must also recognize the relationship of Indigenous Peoples to land and be assessed in the context of a history of forced eviction from their lands and territories. As noted by the Special Rapporteur on Right to Adequate Housing: "The right to housing prohibits forced evictions as a gross violation of human rights, in line with the Declaration, which prohibits the forced removal of indigenous peoples from their lands and requires free, prior and informed consent."<sup>244</sup>

The claims to the right to housing advanced by Indigenous women, girls, and gender-diverse person should be assessed in the context not only of their right to housing, but also in the context of their right to redress for past violations of their rights. As the Special Rapporteur on the Right to Adequate Housing has stated:

"States and other relevant actors must acknowledge past wrongs endured by indigenous peoples, including colonization, dispossession of lands and territories and forced displacement. Once those wrongs are acknowledged, effective redress mechanisms must be established in keeping with the provisions of the United Nations Declaration on the Rights of Indigenous Peoples. Addressing ongoing manifestations of past harm, such as a lack of security of tenure, substandard housing conditions or changing laws and policies that result in discriminatory outcomes, represents an essential contribution in this regard."<sup>245</sup>

 <sup>&</sup>lt;sup>241</sup> CESCR. Views adopted by the Committee under the Optional Protocol to the International Covenant on Economic, Social and Cultural Rights, concerning communication No. 52/2018, Rosario Gomez-Limon Pardo (E/C.12/67/D/52/2018 paras 9.5-9.7.
 <sup>242</sup> CESCR, <u>Ben Djazia et al v Spain (20 Jun 2017) E/C.12/61/D/5/2015</u>, para <u>15.1-15.2</u>.

<sup>&</sup>lt;sup>243</sup> Committee on the Rights of the Child, <u>Concluding Observations: Canada (2022) CRC/C/CAN/CO/5-6</u> para 39 (d).

<sup>&</sup>lt;sup>244</sup> Report of the UN Special Rapporteur on Adequate Housing (July 2019) <u>A/74/183</u> [The Right to Housing of Indigenous Peoples], para 7.

<sup>&</sup>lt;sup>245</sup> *Ibid*, para 50.

# **PART III** Request for Review

In response to the violations identified above, we offer this Claim as a submission under the section 13(f),13(1), and 13(2) of the *National Housing Strategy Act* (NHSA) and in alignment with the Federal Housing Advocate's working definition of a systemic issue:

"A systemic housing issue is an issue which inhibits the full and equal enjoyment of the right to adequate housing in Canada and is rooted in the housing system or other public and private market systems.

A systemic housing issue can result from, or be influenced by, actions or inactions by governments or private actors related to legislation, policies, programs, regulations, decision-making processes, spending priorities, business practices, administrative and operational requirements and/or attitudes. Systemic housing issues often intersect with other forms of disadvantage and discrimination, including colonialism, racism, sexism, homophobia and ableism and stigmatization/discrimination based on poverty, homelessness or other social condition."

Using this definition, our Claim has identified a number of gender-based housing inequities and discriminatory outcomes which stem from a common systemic issue: **the invisibilization of our unique circumstances, needs, dignity, and rights as women, girls, and gender-diverse people.** This has resulted in gender-based violations of our right to housing and our right to substantive equality.

The way to address this systemic issue is precisely as the NHSA suggests – to engage with those of us who have lived experience and to empower us to give meaning and content to our right to housing.

We therefore urge that this Claim be considered and reviewed as a single systemic issue, with the voices and experiences of lived experts centred throughout. This holistic approach would best address the gender-based inequities and discrimination that permeate our housing systems, policies, and programs, while aligning with the spirit of the NHSA and the Federal Housing Advocate's definition of a systemic issue.

Traditional legal practice in Canada have denied us effective remedies to systemic violations of the right to housing by insisting that only discrete provisions of legislation or programs can be challenged. We rely on the NHSA as a new mechanism that allows us to identify systemic patterns of exclusion and injustice throughout a range of housing policies and programs, and which must be considered and addressed in a holistic manner.

This Claim is the first step in defining the right to housing for ourselves, outside of patriarchal and colonial frameworks that have harmed us. This will be an ongoing process for us. However, the human rights crisis facing women and gender-diverse people – particularly Indigenous women, girls, Two-Spirit, and gender-diverse people – must be addressed as a matter of the utmost priority and urgency.

With this in mind, we propose that the Federal Housing Advocate move forward to expeditiously review the federal government's failure to adequately address the circumstances and rights of women, girls, and gender-diverse people in four areas of housing policy: (1) the *National Housing Strategy*, (2) homelessness, (3) eviction and security of tenure, and (4) the financialization of housing. In all of these areas, we request that the distinctive rights and experiences of Indigenous women, girls, Two-Spirit, and gender-diverse persons be considered through parallel processes of engagement led by Indigenous communities themselves.

We also request that the Federal Housing Advocate engage collaboratively with us and other affected communities in her review of this systemic issue. We hope that this will include drawing on the extensive research and analysis already done in the area, including our recent report, <u>Implementation of the Right to Housing for Women, Girls, & Gender-Diverse People in Canada</u>. Finally, we respectfully request that the Advocate utilize the participatory processes and hearings outlined in the NHSA, alongside a robust GBA+ approach, to clarify the legal obligations of all orders of government under international human rights law and support us to claim a better future for ourselves, our children, our communities, and the planet.

### 1. National Housing Strategy

With respect to the *National Housing Strategy*, we urge the Federal Housing Advocate to review and provide findings with respect to the federal government's failure to support and finance housing that meets the needs of women, girls, and gender-diverse people whose right to housing is being denied or who are at risk of homelessness. This review should:

- Assess whether the NHS meets the requirements of progressively realizing our right to housing in the shortest possible time, and whether it includes adequate indicators, goals, and timelines for monitoring progress as required by sections 4 and 5 of the NHSA.
  - This review should specifically assess whether NHS affordability metrics, prioritization criteria, and definitions of homelessness and chronic homelessness are in alignment with our right to substantive equality.
- Incorporate an Indigenous-led review of the effects and outcomes of the NHS on First Nations, Inuit, and Métis women, girls, Two-Spirit, and gender-diverse people, including those living in urban, remote, and northern communities.
  - This review should assess and provide findings as to whether the NHS adequately responds to the housing-related Calls to Justice outlined in <u>Reclaiming Power and Place:</u> <u>The Final Report of the National Inquiry into Missing and Murdered Indigenous Women</u> <u>and Girls</u> and the housing-related Calls to Action outlined in <u>Honouring the Truth,</u> <u>Reconciling for the Future: Summary of the Final Report of the Truth and Reconciliation</u> <u>Commission of Canada</u>.
- Provide guidance on transparent and publicly accessible mechanisms to monitor whether substantive gender equality is being achieved in NHS funding allocations and program outcomes, including through the collection of disaggregated data on the experiences of women,

girls, and gender-diverse people.

• Consider relevant recommendations from UN human rights bodies, including the recent recommendations from the Committee on the Rights of the Child requiring timelines for the elimination of children's homelessness and the prevention of evictions affecting children.

#### 2. Homelessness

With respect to homelessness, we request that the review consider and provide findings on the elimination of homelessness (including hidden homelessness) among women, women-led families, and gender-diverse people, based on the obligation to progressive realize the right to housing using all appropriate means and the maximum of available resources. This review should:

- Consider how federal definitions of homelessness can be revised to better reflect gendered experiences of housing need and homelessness, including hidden homelessness and homelessness amongst Indigenous women, girls, Two-Spirit, and gender-diverse people.
- Investigate systemic violations of the right to housing experienced by low-income, marginalized, and homeless women and gender-diverse persons with disabilities, including within prisons, healthcare centres, long-term care homes, shelters, transitional housing, and other institutional spaces.
- Identify means to ensure that mothers and children have access to adequate housing and are
  protected from the risk of homelessness, including through laws, policies, practices and
  programs that effectively prevent the removal of children from their mothers due to poverty or
  homelessness.
- Investigate and provide findings related to intersectional, gender-based forms of discrimination
  within emergency shelters and services for women and gender-diverse people experiencing
  homelessness and/or fleeing violence. Particular attention should be paid to discrimination and
  exclusion on the basis of ability, sexuality, gender, race, living with a mental illness, and
  substance use.
- Conduct an inquiry into transitional housing, social housing, and long-term care placements to understand where the gaps are in protecting the rights of women and gender-diverse people who live in these settings.

### 3. Eviction and Security of Tenure

With respect to eviction and security of tenure, we request that the review investigate and provide findings related to policies and practices that advance security of tenure and prevent evictions for low-income and marginalized women and gender-diverse people, in compliance with international human rights law. The review should:

- Investigate the gendered nature and consequences of evictions, including in social housing, transitional housing, and long-term care homes.
  - Intersections between gender-based violence and eviction should be reviewed, including with regards to whether provincial and territorial landlord/tenant legislation has a direct or indirect discriminatory effect on women, girls, and gender-diverse people.
- Identify measures to advance home ownership and self-determination over housing for marginalized women and gender-diverse persons, including specifically Indigenous women, girls, Two-Spirit, and gender-diverse persons.
- Consider how governments can fulfill their obligation to prevent evictions wherever possible, including by providing necessary financial supports and other assistance.
- Conduct a participatory rights-review of provincial/territorial landlord and tenant decisionmaking boards or tribunals, seeking to identify decisions that are inconsistent with the right to housing and provide findings related to core access-to-justice gaps for marginalized tenants.

### 4. Financialization of Housing

With respect to market regulation and the financialization of housing, we request that the review identify and investigate government practices, policies, and laws that enable the financialization of housing at the cost of women, girls, and gender-diverse persons' human rights. This review should:

- Explore the intersectional and gendered impacts of the financialization on low-income and marginalized women, girls, and gender-diverse people, including the displacement of low-income households from their communities.
- Identify emerging intersections between the financialization of housing and gender-based violence and exploitation, seeking to identify ways in which the financialization of housing fosters or exacerbates this violence.
- Investigate how the financialization of housing dispossesses Indigenous women, girls, Two-Spirit, and gender-diverse people of their land and erodes their self-determination.
- Assess the impact of the financialization of housing on children's right to housing, including children's ability to remain with their parent(s) or caregiver(s).
- Investigate promising and/or successful policy and regulatory measures to curb the financialization of housing that align with the federal government's human rights obligations, including with respect to taxation and the regulation of private market housing systems and actors.



# HOMELESS ON HOMELANDS

UPHOLDING HOUSING AS A HUMAN RIGHT FOR INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE

> Submission to the Federal Housing Advocate on behalf of the National Indigenous Feminist Housing Working Group



June 2022



# Authors & Contributors

This Claim was authored by the **National Indigenous Feminist Housing Working Group** under the leadership of Marie McGregor Pitawanakwat and Katlia Lafferty; with writing and research expertise from Khulud Baig, Fiona Traynor, Arlene Hache, Kaitlin Schwan, and Amrit Sago; guided by knowledge and wisdom from Lisa Thurber, Daphne Sinclair, Cori Kleisinger, Becky Bigcanoe, Tanyss Knowles, Beth Cook, Linda English, Katherine Gandy, Charlotte Nolin, Alexandra Bridges, Crystal Semaganis, Jenn Simpson, Brenda Norris, Kathryn Gagain, Joni Roy, Heather Maujary and Janine Harvey; with communications expertise from Stefania Seccia and administrative support from Haydan Fox.

# Land Acknowledgement

The authors would like to acknowledge and recognize that Canada is a settler colonial state on Turtle Island, which for generations has been governed and inhabited by Indigenous Peoples practicing traditional ways of doing, knowing, and being. This Claim acknowledges that the current homelessness crisis, disproportionately impacting Indigenous Peoples, is a direct result of colonial and patriarchal policies that have dispossessed Indigenous Peoples of their lands and homes, and commodified land and housing as profitable assets leading to the concentration of wealth with a privileged few.

This Human Rights Claim is published by Keepers of the Circle, which is situated on Robinson-Huron treaty land, traditional lands of the Anishinaabe, Mushkegowuk (Cree), Algonquin, and Métis peoples and home to First Nations communities of Beaverhouse, Flying Post, Wahgoshig, Taykwa Tagamou, Mattagami, Matachewan, Temagami, Temiskaming, Moose Cree, Fort Albany, Kashechewan, Attawapiskat and Weenusk. The Claim is published in collaboration with the Women's National Housing & Homelessness Network, which is situated in Tkaronto (Toronto, ON), the traditional and unceded territory of many First Nations including the Mississaugas of the Credit First Nation, the Anishinaabeg, the Chippewa, the Hodinöhsö:ni', and the Huron-Wendat. Tkaronto is now home to many diverse First Nations, Inuit, and Métis Peoples. We also acknowledge that Tkaronto is located within the lands protected by the Dish with One Spoon wampum agreement and is covered by Treaty 13 signed with the Mississaugas of the Credit First Nation 13 signed with the Mississaugas and Chippewa bands.

# Acknowledgements

The National Indigenous Feminist Housing Working Group would like to thank Keepers of the Circle and the Women's National Housing & Homelessness Network for providing financial, writing, and administrative support for this Claim. We would also like to thank our partners across the Turtle Island who have supported this work, including: the National Right to Housing Network, the Centre for Equality Rights in Accommodation, and the Aboriginal Housing Management Association.

We would also like to thank Bruce Porter, who generously shared his human rights expertise with us throughout the development of this Claim. We are grateful for your allyship and deep commitment to

the realization of our right to housing.

We would also like to thank Margaret Pfoh and Kelly Moon from Aboriginal Housing Management Association for taking the time to provide comments and research to strengthen our Claim.



# Table of Contents

Authors & Contributors	.2		
Land Acknowledgement	.2		
Acknowledgements	.2		
Decolonizing Housing Systems	.9		
Claim Structure & Outline1	.0		
National Indigenous Feminist Housing Working Group and the Claim Development Process1	0		
Scope and Limitations1	1		
Defining Indigenous Feminism1	2		
Respecting and Acknowledging our Two-Spirit, Queer, Trans, Non-Cisgendered Kin1	.3		
Structure of the Claim1	4		
1. Violation of Right to Culture and Right to Housing1	.6		
2. Violation of Right to Security and Right to Housing1	17		
3. Violation of Right to Justice and Right to Housing1	9		
4. Violation of Right to Health and Right to Housing2	21		
Violation 1. Lack of Action on the Calls to Justice from the Missing and Murdered Indigenous Women and Girls Report and Calls to Action from the Truth Reconciliation Commission Report23			
1.1. Lack of Action on the Calls to Justice from the Missing and Murdered Indigenous Women and Girls National Inquiry Report2	23		
1.2. Lack of Action on the Calls to Action from the Truth and Reconciliation Commission Report2	25		
Violation 2: Failure to Provide Safe, Adequate and Culturally-Appropriate Housing, on Our Own Terms			
2.1. Housing and Discrimination created through the Indian Act	27		

	2.2. The Manufactured Crisis of Housing on Reserve and its impact on women, girls, Two-Spirit, and gender-diverse people	)		
	2.3. Lack of Funding for the Urban, Rural and Northern Indigenous Strategy	2		
v	Violation 3: Interjurisdictional Neglect, Multiple Systems Failure, and Institutional Betrayal			
	3.1. Interjurisdictional Neglect and Violation of our Right to Housing	1		
	3.2. Child Welfare Systems and Housing	5		
	<i>3.3.</i> Systemic Challenges of Housing in the North and impacts on Indigenous Women, girls, Two-Spirit, and gender-diverse peoples			
	3.4. Navigating Homelessness Shelters and Transitional Housing40	)		
v	Violation 4: Security of Tenure under NHS and Secure Indigenous Land Tenure			
	4.1. Right Housing and Secure Land Tenure44	1		
	4.2. Home-Ownership and Models of Culturally Appropriate Housing45	5		
τI	The Way Forward - Recommendations			
	On Articulations of Rights - By Indigenous, For Indigenous48	3		
	On Housing Development - By Indigenous, For Indigenous49	)		
	On Housing Funding - By Indigenous, For Indigenous	)		



# Introduction

Indigenous women, girls, Two-Spirit, and gender-diverse people are experiencing some of the most egregious right to housing violations across Canada. We are over-represented in almost all aspects of housing insecurity, homelessness, and poverty, and are disproportionately impacted by violence and trauma linked to precarious living situations. These violations are a result of historic and ongoing attempts by the Canadian State to colonize Indigenous Peoples, our cultures, and our ways of living, doing, and being. In the face of these attempts, our Peoples – First Nations, Inuit, and Métis – have resisted and mobilized, continuing to uphold our ways. We continue to navigate and survive violent systems of institutionalization and exclusion, practicing our cultures through land and water stewardship and utilizing mechanisms like international and national human rights covenants and declarations to assert our rights.

The *Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls* ("The MMIWG Report"), released in 2019, comprehensively documents the colonial oppression of the Canadian State, and the grievous violations of Indigenous women, and gender-diverse people's inherent rights and human rights as promised under an array of national and international human rights bodies. The MMIWG Report is a monumental body of work that affirms our experiences within the oppression of the Canadian settler colonial state and our resistance to it. We have never forfeited and continue to uphold our inherent Indigenous rights, as well as our human rights.

The work of The MMIWG Report, and the Calls to Justice produced through the Inquiry, provide a roadmap for advocates across Canada to utilize every available human rights body as an accountability measure to hold the Canadian State accountable to its responsibility to First Nation, Inuit, and Métis women, Two-Spirit, and gender-diverse people across Canada. Our Claim to the Federal Housing Advocate is an exercise of such assertion guided by the knowledge and wisdom of the MMIWG report and compiled by us as a collective of Indigenous women who convene through the Working group situated within Keepers of the Circle and in partnership with the Women's National Housing and Homelessness Network.

Through our work on this Claim, and engagements that will follow-up the submission of this document, we hope to provide key considerations, recommendations and highlight key areas in which we see the Federal Housing Advocate playing a role in the progressive realization of housing as a human right for Indigenous women, girls, and gender-diverse people. We assert that this Claim highlights the indivisibility of housing as a human right for Indigenous women, girls, Two-Spirit and gender-diverse people from other rights enshrined in treaties made between the Indigenous people and the Crown, <u>Charter of Rights and Freedoms</u> as asserted within the Canadian Constitution, the <u>United Nations</u> <u>Declaration of Rights of Indigenous Peoples (UNDRIP)</u> and the international human rights covenants and conventions to which Canada is a signatory. *Our goal of pursuing this Claim through the Federal Housing* 

Advocate is to co-develop a transformative approach to housing as a human right, as articulated by our own ways of knowing, doing and being. For us, this Claim represents an exercise of self-determination to articulate what the right to housing means to us and how we would like to see its realization and enjoyment in our communities.

We also deem it critical that this human rights exercise, vis-à-vis the submission of this Claim, is understood as an exercise demanding accountability from the Canadian State on violence perpetrated against Indigenous women, girls, and gender-diverse people and created by colonial housing policies. As one of our knowledge keepers articulates,

Engaging in this Claims process with the Federal Housing Advocate is not an exercise in women, Two-Spirit, and gender-diverse people having their rights granted by mechanisms of the colonial governments. This is an exercise to recognize and hold colonial governments accountable as barriers to Indigenous Peoples' right to selfdetermination and realizations of their inherent rights.

In this sense, our engagement with the Federal Housing Advocate represents an exercise in resistance and resilience, utilizing human rights mechanisms to assert Indigenous People's inherent rights and the right to self-determination.

*Our articulation of rights through this Claims process echoes the articulation framed in the National Inquiry into MMIWG Report.* The Inquiry Report emphasizes the need to ensure that engagement in international and national human rights mechanisms is informed by knowledge of and respect for the inherent Indigenous rights of women, girls, Two-Spirit, and gender-diverse people. "Indigenous Peoples have their own understandings of rights based on their own laws, traditional knowledge systems, and world views, which are often expressed through stories. These rights are not determined by international agreements, Canadian legislation, or Supreme Court rulings. These are expressions of Indigenous women's, girls' and 2SLGBTQQIA<sup>1</sup> people's proper power and place."<sup>2</sup> The MMIWG Inquiry report contends that international and national human rights mechanisms that Canada is a signatory can play a significant role in the reclamation and assertion of Indigenous women's, girls, and gender-diverse people's power and place within our communities.

Mirroring this articulation in the MMIWG Report, our work on this Claim acknowledges the assertion of inherent Indigenous rights and human rights as "linked, but distinct ideas."<sup>3</sup> The distinction is critical as

<sup>&</sup>lt;sup>1</sup> Two-Spirit, Lesbian, Gay, Bi-sexual, Trans, Queer, Questions, Inter-sex and asexual

<sup>&</sup>lt;sup>2</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report">https://www.mmiwg-ffada.ca/final-report</a>, p. 118

<sup>&</sup>lt;sup>3</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report/">https://www.mmiwg-ffada.ca/final-report/</a>, p. 218

it underlines the primacy of Indigenous rights in relations between Indigenous Peoples and the Canadian State. As stated in the MMIWG Report, "solutions pursued must not harm Indigenous women by violating some rights while trying to uphold others."<sup>4</sup> Guided by this articulation of rights, our work through this Claim provides a transformative human rights approach that calls on the Federal Housing Advocate to facilitate the realization of our housing rights, as articulated by us. It is critical that the realization of our housing rights is interconnected with our collective and inherent rights as Indigenous women, girls, Two-Spirit, and gender-diverse people. Through this Claim, our goal is that the Federal Housing Advocate will co-produce reviews and recommendations that situate the realization of housing as human right within the interwoven contexts of inherent Indigenous rights.

This transformative approach to recognizing housing as a human right, calls on the Federal Housing Advocate to include the international and national human rights principles Canada is bound to. It further urges the Federal Housing Advocate to co-develop, with Indigenous women, girls, and gender-diverse peoples, articulations of human rights that are rooted in our right to self-determination. Through engaging with the Federal Housing Advocate in this transformative human rights approach, we are responding to guidance presented in the MMIWG Report as it states,

...one-dimensional approach to rights can serve to perpetuate violence. Indigenous women's rights include both individual human rights and collective Indigenous rights – with overlap between these two categories, where collective rights are also human rights and Indigenous rights also belong to individuals. As a result, solutions do not rest only within human or within Indigenous rights instruments, and neither do they rest only in governments. Addressing violence against Indigenous women, girls, and 2SLGBTQQIA people requires new solutions as conceived, driven, and managed by those affected. Therefore, it is important to stress that the realization of these rights, both within Indigenous contexts and within the framework of human rights, requires self-determined solutions.<sup>5</sup>

Across First Nations, Métis, and Inuit communities, women, Two-Spirit, and gender-diverse people express their roles as caretakers, nurturers, stewards of lands and waters, and knowledge keepers and transmitters. Colonial attempts to eliminate these roles displaces Indigenous women, Two-Spirit, and gender-diverse people from their inherent roles in their communities and disrupts their relationship to culture, kin, lands, and waters. Engaging with the Federal Housing Advocate through parameters set

<sup>&</sup>lt;sup>4</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report">https://www.mmiwg-ffada.ca/final-report</a>, p. 218

<sup>&</sup>lt;sup>5</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report">https://www.mmiwg-ffada.ca/final-report</a>, p. 221

within National Housing Strategy Act (NHSA) provide us, and other Indigenous women, Two-Spirit, and gender-diverse advocates across Turtle Island, a unique opportunity to highlight the egregious ways in which Canada's housing policies are hindering our ability to practice and transmit our cultures across generations, provide safety and security to ourselves and our families, and nurture their relationships with lands, waters, and kin as backbones of our communities.

The role that lack of safe, accessible, adequate, and stable housing plays in disrupting transmission and practice of our cultures and our ways of doing, in tearing away our families from their place and power makes housing in Canada a legacy of the genocidal violence of the residential school systems. The full realization of our right to housing, as understood and articulated by us, is at the core of our ability to practice and reclaim our cultures. By asserting our right to housing, we are holding Canada accountable to the Calls to Actions made under the <u>Truth and Reconciliation Commission (TRC) Report</u> which details the ongoing legacies of the residential school system and the impact it continues to have on our communities. Violations to our right to housing is the continuation of genocidal violence on our communities that tears our families apart and subjects us to systemic state-sponsored violence. This disregards and dishonours the findings of the TRC Report, most significantly, the right to housing and self-determination as echoed in Call to Action 43 calling for all levels of government in Canada to fully adopt and implement UNDRIP as "the framework for reconciliation."<sup>6</sup>

Through engaging with our Claim, the Federal Housing Advocate has a unique opportunity to advance self-determination as a starting point for the realization of the right to housing for Indigenous women, girls, and gender-diverse people<sup>7</sup>. We are calling the on the Federal Housing Advocate to engage in a decolonized reframing of the right to housing and join us, as Indigenous women, girls, and gender-diverse people, in this transformative human rights exercise that situates us as leaders in the process of defining and setting parameters on what the realization of the right to housing means in our communities. We are asserting, through our testimony and evidence given in the TRC and MMIWG Hearings, that the Canadian State should no longer impose upon us a colonial understanding of the right to housing. *The intent of this Claim is to collectively pursue an exercise in self-determination through articulating what the right to housing means to Indigenous women, girls, and gender-diverse peoples.* 

## **Decolonizing Housing Systems**

As we highlight key issues pertaining to housing rights violations of Indigenous women, girls, and gender-diverse people we must recognize that at the core of the matter is dispossession from lands Indigenous women, girls, and gender-diverse people have called home since time immemorial. We, as right claimants, want to emphasize that this relationship to land is at the heart of the inherent rights of

<sup>&</sup>lt;sup>6</sup> Truth and Reconciliation Commission. (2015). Truth and reconciliation commission: Calls to action. *Winnipeg: Truth and Reconciliation Commission*. P. 4

<sup>&</sup>lt;sup>7</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report">https://www.mmiwg-ffada.ca/final-report</a>, P. 221

Indigenous Peoples and underlines all rights that Indigenous Peoples hold under international and constitutional rights covenants and declarations. This relationship to land is rooted in reciprocity and stewardship of lands, waters and resources that are protected for generations to come. Being informed by this relationship to land, Indigenous Peoples have traditionally built and engaged ways of living and doing that are generative and sustainable.

Colonial conceptualizations of land, ownership and housing as commodities that are bought, sold and are subject to financial speculation disrupt the relationship of mutuality and reciprocity. It commodifies land and positions housing development as a tool of extracting wealth and profits. The current increased financialization of housing that we are experiencing in Canada <sup>8</sup> deeply relies on disruption and elimination of Indigenous ways of knowing and living. Thus, any exercise of Indigenous housing rights in Canada must be informed by attempts of colonial governments to eliminate Indigenous ways of living and knowing. As we examine egregious housing rights violations experienced by Indigenous women, girls, and gender-diverse peoples, it is critical for us to recognize that over-representation of Indigenous Peoples in cycles of poverty, homelessness and housing insecurity is not just a result of extractive commodification of housing, rather the very function of it. Commodification and financialization of housing rely on dispossession of Indigenous Peoples from lands that they have inherent rights to. Ensuring the right to housing for Indigenous women, girls, and gender-diverse people must not only affirm principles of housing as a human right as iterated under NHSA and international law, but it must also reckon with the indivisibility of housing as a human right from inherent Indigenous rights and other human rights iterated under historic treaties and international agreements. Upholding housing as a human right for Indigenous women, girls, and gender-diverse people is thus an exercise in upholding Indigenous People's rights as asserted in treaties and engaging with rights inherent to Indigenous people as they understand and articulate them.

# Claim Structure & Outline

# National Indigenous Feminist Housing Working Group and the Claim Development Process

The National Indigenous Feminist Housing Working Group ("the Working Group") represents a collective of women, girls, Two-Spirit, and gender-diverse advocates from across Canada who identify as First Nations, Inuit, and Métis. Our Working Group is a grassroots movement of First Nations, Inuit, and Métis women who are dedicated to improving housing and ending homelessness for Indigenous women, girls, Two-Spirit, and gender-diverse persons across Turtle Island. Our members include those with lived or living experience of housing need or homelessness. Keepers of the Circle and the WNHHN provide support to the Working Group, but it operates independently and in alignment with its own self-determined processes and praxis.

<sup>&</sup>lt;sup>8</sup> Canada is one of the most expensive markets in the world, with Canada's rate of housing prices increasing at a rate "far more than any other developed market in the world. Today, the average price of a home is \$686,650, according to the Canadian Real Estate Association. In Ontario, which jumps to \$887,290 and in British Columbia, it is \$913,471. These prices have not kept up with "other important factors — such as income and people's ability to pay for their high-priced homes in the years ahead." Stokes, D. (2021, November 12). Canada's unhinged housing market, captured in one chart. National post. https://nationalpost.com/news/canada/canadas-unhinged-housing-market-captured-in-one-chart

<u>Keepers of the Circle</u> (KoC) is an Indigenous Hub operated by the Temiskaming Native Women's Support Group (TNWSG). It offers a broad range of culturally focused and gender-specific pre-employment, health, and social programs and services to community members that follow the continuum of the life cycle. Keepers of the Circle facilitates the convening of the Working Group to create space for grassroots voices and advocacy at a national level. The <u>Women's National Housing and Homelessness Network</u> (WNHHN) is Canada's leading national collective working to eliminate housing need and homelessness for women, girls, Two-Spirit, and gender-diverse people. Keepers of the Circle is the lead Indigenous partner of the WNHHN and is facilitating the convening of the National Indigenous Feminist Housing Working Group to advance the human rights of for Indigenous women, girls, Two-Spirit, and genderdiverse people.

We submit this Claim in partnership with the Claim submitted by the Women's National Housing & Homelessness Network, <u>The Crisis Ends with Us: Request for a Review into the Systemic Denial of the</u> <u>Equal Right to Housing of Women and Gender-Diverse People in Canada</u>. We urge the Federal Housing Advocate to urgently review both our Claim and the WNHHN Claim.

This Claim is compiled as a result of sharing circles and monthly meetings. As members of the Working Group, we are mothers, sisters, grandmothers, knowledge-keepers, and caregivers carrying experiences of intergenerational trauma caused by colonial and genocidal policies supported by the Canadian State. Our experiences of right to housing violations are interconnected with systems that span beyond just housing and homelessness policies. As evidenced in the testimonies throughout the Final Report of the Inquiry into MMIWG, our experiences of homelessness, lack of access to safe housing, discrimination at the hands of housing providers, and living in precarious housing situations are linked to colonial violence created by child welfare systems, the legacy of the genocidal residential school systems, and the criminalization of Indigenous Peoples, and deep poverty. Working Group advocates view these public systems as playing a key role in displacing Indigenous women, girls, Two-Spirit, and gender-diverse people from integral roles in our community, thus reproducing cycles of intergenerational trauma and cultural dislocation.

The recognition of the interconnected nature of colonial systems that collectively produce and perpetuate violence on Indigenous women, girls, and gender-diverse peoples underpins all our work in this Claim. Recognizing the interconnectedness of Indigenous women, Two-Spirit, and gender-diverse people's housing rights violations with other areas of rights violations is critical to the full realization of housing rights of Indigenous women, girls, and gender-diverse peoples. Through our engagement with this Claim process, we aim to define and highlight the parameters and context of housing rights violations of Indigenous women, Two-Spirit, and gender-diverse people, present the scale of housing rights violations of Indigenous women, Two-Spirit, and gender-diverse people in Canada, map links to systemic failures, and build key evidence from communities across Canada to aid the accountability process through Federal Housing Advocate.

#### **Scope and Limitations**

This Claim is grounded in a participatory process, led by the advocates who are a part of the Working

Group. This Claim is based on the experiences of Working Group members, including knowledge keepers and Elders, who shared their stories and histories in sharing circles.<sup>9</sup> Working Group members identified key violations which are included in this Claim. For this reason, this Claim includes quotes and comments from Working Group advocates at various places as evidence of the participatory process. Citation of oral comments and feedback in this Claim reflects involvement of Indigenous women, girls, Two-spirit, and gender-diverse people convening to articulate and highlight the violations of human rights they, their families, and communities experience.

Our engagement with the Claim process will be split into two key phases. The **FIRST PHASE** involves the submission and launch of this document which highlights key context, pillars, parameters, and considerations that the Federal Housing Advocate must consider to meaningfully advocate for the realization of the right to housing for Indigenous women, girls, and gender-diverse peoples. Through this document we aim to present interconnected systems and policies that create serious and continued housing rights violations against Indigenous women, girls, and gender-diverse people.

The **SECOND PHASE** of the Claims process will involve extensive evidence gathering from coast to coast to coast, documenting housing rights violations experienced by Indigenous women, Two-Spirit, and gender-diverse people. We anticipate that the evidence gathering process in the second phase will support this Claim and provide further evidence of the current scale and depth of the issues highlighted herein. The evidence gathering process will be followed by an extensive addendum to our Claim that will assist the Federal Housing Advocate in her review of our Claim.

Embarking on this process has been particularly difficult for us, as a grassroots group, as we navigate vast gaps in data and information on Indigenous women's housing experiences, particularly from Indigenous women- and gender-diverse people- led and owned data sources. Claiming accountability through the NHSA is intrinsically challenging due to colonial research practices that have hindered us from owning and producing information that is useful and critical for our communities. Research resources are primarily created and held by non-Indigenous entities who continue to determine priorities for our communities rather than supporting Indigenous-led knowledge gathering and pathways. Our work on this Claim, though not exhaustive, aims to highlight key pillars that have emerged through our inquiry and discussions within the Working Group as integral towards upholding housing as a human right for Indigenous women, girls, and gender-diverse people.

# **Defining Indigenous Feminism**

The name of our Working Group, the National Indigenous Feminist Housing Working Group, as articulated by Katlia Lafferty, one of our co-chairs, is underlined by the acknowledgement that we carry masculine and feminine within us and how we name ourselves must not enforce any form of gender-

<sup>&</sup>lt;sup>9</sup> Sharing circles on Indigenizing housing and decolonizing housing were hosted through the National Indigenous Feminist Housing Working Group to gather knowledge on feminist and matriarchal perspectives on housing

binaries or exclusions.

We are guided by INDIGENOUS FEMINISM, which is loosely defined as "an intersectional theory and practice of feminism that focuses on decolonization, Indigenous sovereignty, and human rights for Indigenous women and their families"<sup>10</sup>. More importantly it situates matriarchal roles and knowledge at the centre of guidance and acknowledges the role matriarchs have played since time immemorial in upholding and transmitting culture and maintaining relationships with land, community, and kin.

**INDIGENOUS FEMINISM** recognizes the diversity of our peoples, and the unique journeys of decolonization that our people are on, "our feminism is as diverse as the hundreds of tribes across Turtle Island, each at their own stage of post-colonial evolution and with their own beliefs and practices.<sup>11</sup>" Our feminism works to reclaim place and power for all genders in our communities, as asserted under our inherent rights.

# Respecting and Acknowledging our Two-Spirit, Queer, Trans, Non-Cisgendered Kin

Our Claim refers to women, Two-Spirit, and gender-diverse people when speaking to gendered violations of housing as a human right. We recognize the limitations of this approach, and more importantly the harm that women-specific housing services perpetrate on those who identify as gender-diverse. We also recognize that the lack of data surrounding Two-Spirit (2S), Indigenous people who identify as Lesbian, Gay, Bisexual, Transgender, Queer and/or Questioning, Intersex, Asexual, and those who choose additional affirmative ways to self-identify their sexuality. This makes it challenging to identify exact violations being experienced by Two-Spirit, queer, trans and gender-diverse peoples in our community. The lack of data and analysis surrounding their situation and circumstances represents a violation of their housing rights, as it severely limits accountability, policy making and subsequently solution building for this community.

Little is known about the scale and depth of housing insecurity and homelessness as it pertains to Indigenous gender-diverse people. We know that our gender-diverse youth are being disproportionately impacted by housing insecurity and homelessness. We know that we are in dire need of housing and supports that cater to the unique needs of our gender-diverse peoples, particularly our gender-diverse youth. We also know that many times our gender-diverse youth are failed by the intersection of systems such as child welfare and health care. Significant attention and research are needed to identify housing rights violations impacting Indigenous gender-diverse people and their rights. Through Phase 2 of this process, we will create safe spaces for the inclusion of the experiences of Indigenous gender-diverse people to add their unique voices and experiences through this Claim process.

<sup>&</sup>lt;sup>10</sup> Gearon, J. (2021). Indigenous Feminism is our culture. Stanford Social Innovation Review.

https://ssir.org/articles/entry/indigenous\_feminism\_is\_our\_culture#

<sup>11</sup> Ibid

Our Claim centres Indigenous women, together with those who identify as Two-Spirit and genderdiverse persons, as we detail key violations of the right to housing. We recognize and acknowledge that patriarchal, colonial regimes and policies have created gendered violations of rights for Indigenous women and for those who identify as gender-diverse peoples.

#### Structure of the Claim

The Claim document is written in two parts. The first part articulates human rights frameworks as listed in the MMIWG report and connects them to the right to housing. These articulations are central and critical to our work as they build upon the efforts of our community in highlighting the direst crisis impacting our community. The second part of the claim details key violations of housing rights impacting Indigenous women, girls, Two-Spirit, and gender-diverse people. These violations are neither exhaustive nor comprehensive but are driven by discussions held among the advocates in the Working Group. We recognize that as we embark on the evidence building process for this Claim, the violations highlighted will become more comprehensive and serve as a process of women, girls, Two-Spirit, and gender-diverse people articulating the right to housing in their own terms.

# Human Rights Frameworks as Articulated in the Final Report of the National Inquiry into Missing and Murdered Indigenous Women & Girls

In the context of inherent Indigenous rights, the NHSA emerges as a critical instrument that can be utilized to challenge colonial policies and mechanisms that attempt to displace Indigenous women, girls, Two-Spirit, and gender-diverse people from "their proper power and place."<sup>12</sup> To understand the scale and depth of ongoing housing rights violations experienced by Indigenous women, Two-Spirit, and gender-diverse people in Canada, we urge the Federal Housing Advocate to examine the interconnected areas of human rights. The National Inquiry into MMIWG Report highlights four areas of rights violations that frame the incidence of housing rights violations experienced by Indigenous women, girls, Two-Spirit, and gender-diverse people. Housing rights violations are indivisible and interconnected to these areas of human rights: the right to culture, the right to health, the right to security, and the right to justice.<sup>13</sup> Each of these areas intersects and overlaps with housing as a human right and ultimately ties to the reclamation of power and place for Indigenous women, girls, and gender-diverse people. All these areas are articulated in international declarations, conventions and covenants to which Canada is a signatory.

Let us be clear, our right to housing is connected to the four areas of rights violations listed above and therefore cannot be thought of as a standalone rights violation. Our communities recognize the interconnectedness of housing rights violations to our cultures, health, security, and justice. As we proceed with this Claim and engage communities across Canada, the indivisibility asserted in this framework will guide us. At its core, this framework asserts that our right to housing is only possible through systemic changes that address deep rooted colonial genocidal violence that violates our inherent Indigenous rights and our human rights.

Through prefacing work done by the National Inquiry into MMIWG Report in this Claim, we urge the Federal Housing Advocate to deeply centre their review of this Claim in knowledge produced and held by Indigenous communities.

<sup>&</sup>lt;sup>12</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 118. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report/">https://www.mmiwg-ffada.ca/final-report/</a>, P. 118. <sup>13</sup> Ibid

#### 1. Violation of Right to Culture and Right to Housing

The right to culture is inextricably bound up with the right to housing and Indigenous Peoples' broader right to self-governance and self-determination. As articulated by the United Nations Special Rapporteur on the Right to Housing, "the right to housing of Indigenous Peoples – properly understood – is an important but often neglected aspect of the right to self-determination and of the pursuit of economic, social and cultural development."<sup>14</sup> In articulating the intersections between housing, culture, and colonial violence, her thematic report, <u>The Right to Housing of Indigenous Peoples</u>, states:

The enjoyment by Indigenous Peoples of the right to adequate housing is deeply interconnected with their distinct relationship to their right to lands, territories and resources, their cultural integrity, and their ability to determine and develop their own priorities and strategies for development. Indigenous Peoples were intentionally alienated from their own cultures and deprived of access to resources, both of which are necessary for their enjoyment of the right to housing. They are rarely provided an opportunity to design and implement their own housing policies and programmes and are excluded from decision-making processes that have an impact on their right to adequate housing. Indigenous Peoples are commonly subjected to discrimination in housing-related laws, policies, and programmes and by housing providers, which compounds their marginalization and inadequate housing conditions.

The right to culture and Indigenous Peoples' relationship to land is distinctly recognized in United Nations Declaration on Rights of Indigenous Peoples article 8 that states "Indigenous Peoples and individuals have the right not to be subjected to forced assimilation or destruction of their culture [and] States shall provide effective mechanisms for prevention of, and redress for: (a) Any action which has the aim or effect of depriving them of their integrity as distinct Peoples, or of their cultural values or ethnic identities; (b) Any action which has the aim or effect of dispossessing them of their lands, territories or resources." Relationship to land is central to Indigenous Peoples' inherent and human rights, including their right to culture and housing. The International Covenant on Economic, Social and <u>Cultural Rights</u> further cites "All Peoples have the right of self-determination. By virtue of that right they freely determine their political status and freely pursue their economic, social, and cultural development" (Article 1). Further, the International Covenant on Economic, Social and Cultural Rights (ICESCR) guarantees the access of these rights to men and women equally (Article 3)"<sup>15</sup>. For women, the relationship to land is deeply linked to their place and power in communities, and thus reflects a critical aspect of their cultural rights and roles. We contend that the full protection of this right requires that Indigenous women, Two-Spirit, and gender-diverse people are directly involved in designing and leading their own housing policies and programs that ensure restoration and full enjoyment of their cultural

<sup>&</sup>lt;sup>14</sup> Farha, L. (2019). Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context. United Nations General Assembly. https://www.undocs.org/A/74/183

<sup>&</sup>lt;sup>15</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls – A Legal Analysis of Genocide, Supplementary Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (June 2019) pg. 403

rights.

Violations of the right to adequate housing are intertwined with the violations of the right to culture for Indigenous women, girls, Two-Spirit, and gender-diverse persons. Our experiences of homelessness and housing insecurity are a direct result of historic and ongoing genocidal colonial practices that have focused on eliminating Indigenous culture and ways of doing, being, and knowing, including in the area of housing and land. The critical links between violence experienced by Indigenous women and the genocidal acts perpetrated by the Canadian State have been extensively explored in <u>Legal Analysis of Genocide - Supplementary Report of the Inquiry into Missing and Murdered Indigenous Women and Girls</u>, which states:

Targeting victims in a gender-oriented manner destroys the very foundations of the group as a social unit and leaves long-lasting scars within a group's social fabric. It is inherent to its destruction [sic]. Genocide is a root cause of the violence perpetrated against Indigenous women and girls, not only because of the genocidal acts that were and still are perpetrated against them, but also because of all the societal vulnerabilities it fosters, which leads to deaths and disappearances, and which permeates all aspects of Canadian society today.<sup>16</sup>

Given that safe and adequate housing is the cornerstone of cultural restitution, community, and kinship building within Indigenous communities, protection of the right to housing is critical to realizing the right to culture for Indigenous women, Two-Spirit, and gender-diverse people. We, as advocates from the Working Group, reiterate that these rights are indivisible, and that colonial practices that violate these rights are ongoing despite decades of inquiry by international and national human rights bodies.

The Canadian State currently falls significantly short of ensuring the full enjoyment of the right to housing for Indigenous Peoples. *Our Claim aims to hold Canada's accountable to its to support the cultural rights and the right to self-determination of First Nations, Inuit, and Métis women, Two-Spirit, and gender-diverse people; and how these can be implemented through legislation such as the NHSA and in conjunction with UNDRIP Implementation Act.* 

### 2. Violation of Right to Security and Right to Housing

The National Inquiry into MMIWG Report noted that the right to security encompasses various aspects of human security as defined by the 1994 United Nations Development Programme's (UNDP) "<u>Human</u> <u>Development Report</u>" (HDR) and further refined in the adoption by the UN Resolution in 2012.<sup>17</sup> These mechanisms emphasize the importance of human-centred and context-specific approaches to human security, and entail the protection of the right to live with dignity and free from poverty, as well as the

<sup>&</sup>lt;sup>16</sup>National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) – A Legal Analysis of Genocide,

Supplementary Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls pg. 8.

<sup>&</sup>lt;sup>17</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 507. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report/.

right to economic and social security. The right to housing is integral to the right to life and security. These rights are also constitutionally protected "section 7 Charter right to life, liberty, and security of the person. Denials of protection and the failure of Canada to uphold these rights – specifically, the right to life for Indigenous women, girls, and 2SLGBTQQIA people – are a breach of fundamental justice"<sup>18</sup>.

The depth and scale of poverty experienced by Indigenous women, Two-Spirit, and gender-diverse persons undermines both our right to security and to a dignified life, as well as our right to housing. Pervasive systemic inequities associated with poverty and housing insecurity for Indigenous women, girls, Two-Spirit, and gender-diverse people include:

lower education rates, adverse experiences, discrimination in education systems, and difficulty accessing post-secondary education; higher unemployment rates, and racial or gender-based biases in hiring processes; the loss of traditional Indigenous land, skills, and livelihoods; higher costs of living in northern communities; lack of support for youth aging out of foster care; being forced out of the family home or home communities due to family violence or discrimination due to gender identity or sexual orientation; lack of affordable housing, and insufficient capacity in shelters, or lack of shelters; and cyclical, intergenerational impacts of low socio-economic status.<sup>19</sup>

Experiences of deep core poverty means that many Indigenous women, Two-Spirit, and gender-diverse persons are unable to afford rent and other necessities, often trapping them in cycles of violence, housing precarity, and exploitation. Results from the <u>Pan-Canadian Survey on Women's Housing</u> conducted by the Women's National Housing and Homelessness Network, in Partnership with Keepers of the Circle found that identifying as Indigenous and involvement with child welfare system (where Indigenous people are over-represented) were correlated with significantly greater affordability issues among women, Two-Spirit, and gender-diverse people. The survey also noted that identifying as Indigenous was also greatly correlated with experiences of evictions among women, Two-Spirit, and gender-diverse people.

Poverty and violations of the right to life and security play a significant role in contributing to perpetuation of intergenerational housing need and homelessness for Indigenous women and their families. This is perhaps most visible in the context of the child welfare system, with research demonstrating a cyclical and mutually reinforcing relationship between child welfare involvement and homelessness.<sup>20</sup> Child welfare involvement and apprehension is significantly higher among Indigenous

<sup>19</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. P. 142. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report

<sup>18</sup> ibid. Pg. 562

<sup>&</sup>lt;sup>20</sup> Martin, C. M., & Harsha, W. (2019). *Red Women Rising: Indigenous Women Survivors in Vancouver's Downtown Eastside*. Downtown Eastside Women's Centre. https://dewc.ca/resources/redwomenrising; Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). *The State of Women's Housing Need & Homelessness in Canada: A Literature Review*. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

communities across Canada,<sup>21</sup> with research indicating experiences while in child welfare systems and outcomes after involvement in child welfare systems are often more harmful and traumatic for Indigenous women, girls, Two-Spirit, and gender-diverse people.

Lack of safety and security play a critical role in undermining the full enjoyment of the right to housing for Indigenous women, girls, Two-Spirit, and gender-diverse people. This lack of security is often structurally created through colonial policies and practices, as was emphasized in the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls:

In their [testimonies] about the lack of safety and security in the lives of Indigenous women, girls, and 2SLGBTQQIA people, and the way this lack of safety and security is enforced through institutional and structural practices, witnesses pointed to several larger policy, legislative, and organizational practices that continue to impede access to safety at the structural level.<sup>22</sup>

#### 3. Violation of Right to Justice and Right to Housing

The National Inquiry into MMIWG Report emphasizes the importance of access to justice for Indigenous women as central to achieving the kinds of systemic change required to address entrenched socio-economic inequality and marginalization.

Access to justice for Indigenous women must be implemented in accordance with the UNDRIP that Indigenous Peoples have the right to determine and develop priorities and strategies for exercising their right to housing and other programmes through their own institutions where possible<sup>23</sup>. It requires States to co-develop with Indigenous Peoples "a fair, independent, impartial, open and transparent process, giving due recognition to Indigenous Peoples' laws, traditions, customs and land tenure systems, to recognize and adjudicate the rights of Indigenous Peoples pertaining to their lands, territories and resources."<sup>24</sup>

For Indigenous women, Two-Spirit, and gender-diverse people, the history of Canadian justice systems has been a history of marginalization and perpetuation of violence. In particular, the role played by the criminal justice system in perpetuating violence against Indigenous women and girls through incarceration, policing, and courts speaks to the violations of rights to justice caused by State systems that are ostensibly obligated with ensuring justice for Indigenous women, Two-Spirit, and gender-

<sup>&</sup>lt;sup>21</sup> Public Health Agency of Canada. (2008). *Canadian incidence study of reported child abuse and neglect: Major findings*. Retrieved from https://cwrp.ca/sites/default/files/publications/en/CIS-2008-rprt-eng.pdf; Government of Canada. (2018). *Media brief/backgrounder – child and family services*. Retrieved from https://www.canada.ca/en/indigenousservicescanada/news/2018/01/media\_brief\_backgrounderchildfamilyservices.html

<sup>&</sup>lt;sup>22</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report

<sup>&</sup>lt;sup>23</sup> United Nations. (2007, September 13). United Nations Declaration on the Rights of Indigenous Peoples. UN.

https://www.un.org/development/desa/indigenouspeoples/wpcontent/uploads/sites/19/2018/11/UNDRIP\_E\_web.pdf <sup>24</sup> lbid

diverse people.

Our circumstances of housing insecurity and homelessness are intertwined with the criminal justice system primarily through two key pathways: (1) interactions with the criminal justice system make Indigenous women vulnerable to homelessness, and (2) being homeless makes Indigenous women vulnerable to interactions with the criminal justice system.<sup>25</sup> Indigenous women are significantly overrepresented in the Canadian criminal justice system and the prison system, which speaks to the colonial violence inflicted on us by the criminal justice system.<sup>26</sup>

Ensuring the right to justice for women, girls, and gender-diverse Peoples in our communities must acknowledge the nuances of the complex interplay of social, economic, interpersonal, communal, and historical factors that lead to the criminalization of Indigenous women. Ensuring the right to justice for Indigenous women, Two-Spirit, and gender-diverse people is thus rooted in acknowledging the institutional lack of will in addressing other violations of our rights, particularly the right to housing, which makes us vulnerable, and more importantly visible to surveillance of the state and violence perpetrated by the criminal justice system.

Important attention also needs to be paid to access to justice, characterised by access to legal advice, supports, resources, and representation. Indigenous women, Two-Spirit, and gender-diverse persons living in poverty, core housing need, and homelessness face significant access to justice barriers, including: (1) lack of information about what legal supports are available; (2) lack of transportation to available supports; (3) lack of childcare to enable access to these supports, and/or inability to attend legal clinics due to work hours; (4) hesitancy to engaging legal supports because of previous negative experiences, including traumatizing experiences within the justice system; (5) barriers based on ability, discrimination, language, and other intersecting forms of marginalization; and (6) concerns about reprisal for seeking legal remedies from various actors (e.g., landlords, partners) or concerns about child welfare apprehension. Such barriers are more pronounced for Indigenous women, girls, Two Spirit, and gender-diverse persons, with extensive research highlighting the violence perpetrated against this group by the legal justice system.<sup>27</sup>

The right to security is a critical cornerstone to the right to housing. Right to justice upholds human rights commitments Canada is bound to and ensures pathways to justice for rights holder, in case of violations. The right to housing is upheld by the right to justice and cannot be fully enjoyed without the full enjoyment of the right to justice.

<sup>&</sup>lt;sup>25</sup> Walsh, C. A., MacDonald, P., Rutherford, G. E., Moore, K., & Krieg, B. (2011). *Homelessness and incarceration among Aboriginal women: An integrative literature review*. Pimatisiwin: A Journal of Aboriginal and Indigenous Community Health, 9(2), 363-386.

<sup>&</sup>lt;sup>26</sup> Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press

<sup>&</sup>lt;sup>27</sup> Ibid.

#### 4. Violation of Right to Health and Right to Housing

Housing is a social determinant of health, underscoring the critical intersections between the right to housing and the right to health. Rights to health are iterated across international human rights mechanisms, including UNDRIP and ICESCR. Particularly, ICESCR cites "the right to enjoy the highest possible standard of physical and mental health" (Article 12)<sup>28</sup>. While human rights bodies advocate for the utmost realization of our right to health, insufficient safe, secure, and affordable housing for Indigenous women, Two-Spirit, and gender-diverse people poses a significant barrier towards the realization of our right to health.

Living in inadequate housing situations has been linked with physical health challenges that disproportionately impact us. Research shows that Indigenous women, Two-Spirit, and gender-diverse people are more likely than non-Indigenous women in Canada to be living in housing in need of major repairs.<sup>29</sup> Issues with mould leading to respiratory challenges, lack of housing that ensures accessibility needs for Indigenous women with disabilities, lack of safe drinking water in housing across many First <u>Nations reserves</u>, and lack of emergency housing responses that address experiences of violence and trauma all undermine the health of Indigenous women, girls, Two-Spirit, and gender-diverse people.

While there is extensive documentation of the correlation between inadequate housing and poor health conditions, it must be emphasized that violations of the right to housing are also connected with experiences of violence for many Indigenous women, Two-Spirit, and gender-diverse people, which in turn contribute to health deterioration and poorer health outcomes.<sup>30</sup> As articulated by the UN Special Rapporteur on the Right to Adequate Housing,

Lacking secure, adequate housing, Indigenous women often become the targets of further violence because of their gender and their indigenous identity. This dramatic spiral of violence (lack of access to adequate housing, violence, homelessness, and further violence, including homicide) has profound roots in the extreme social and economic marginalization of Indigenous women and their communities.<sup>31</sup>

Violence experienced because of these unsafe living conditions leads to long-term health impacts and ongoing victimization of Indigenous women, girls, Two-Spirit, and gender-diverse people in our communities. As documented in the National Inquiry into MMIWG Report,

<sup>&</sup>lt;sup>28</sup> United Nations (General Assembly). 1966. "International Covenant on Economic, Social, and Cultural Rights." Treaty Series 999 (December): 171

<sup>&</sup>lt;sup>29</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report

<sup>&</sup>lt;sup>30</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. P. 458. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report/.

<sup>&</sup>lt;sup>31</sup> Farha, L. (2019). Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context. United Nations General Assembly. https://www.undocs.org/A/74/183

Although interpersonal violence is not always considered a public health issue, the healthrelated impacts associated with violence are far-reaching. In addition to the psychological impacts of violence, the severity of violence often experienced by Indigenous women can lead to many additional health problems, such as various types of injuries, including broken bones; chronic pain; gastrointestinal issues; sexually-transmitted infections, including HIV; unplanned pregnancy and other gynaecological complications.<sup>32</sup>

The indivisibility of the right to housing and the right to health means that housing which does not ensure the health and wellbeing of Indigenous women, girls, Two-Spirit, and gender-diverse people does not meet the requirement of the full enjoyment of the right to housing.

### **Key Violations and Systemic Issues**

The Working Group has highlighted following key violations and systemic issues as areas of housing rights violations women, girls, Two-Spirit and gender-diverse people in our communities experience. The violations listed in this Claim by no means capture the full scale and depth of human rights violations impacting us. We hope that the engagement processes in the Second Phase of our Claim process will further elaborate on violations listed below.

### Violation 1. Lack of Action on the Calls to Justice from the Missing and Murdered Indigenous Women and Girls Report and Calls to Action from the Truth Reconciliation Commission Report

THE CANADIAN GOVERNMENT'S FAILURE TO HONOR THE TRUTH AND RECONCILIATION COMMISSION (TRC) CALLS TO ACTION AND MMIWG CALLS TO JUSTICE REPRESENTS THE FIRST AND MOST EGREGIOUS VIOLATION OF OUR HOUSING RIGHTS. THE MMIWG REPORT CONSISTENTLY LINKS UNSAFE AND INADEQUATE HOUSING TO GENOCIDAL VIOLENCE EXPERIENCED BY INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE. THE TRC REPORT HIGHLIGHTS THE SCALE AND DEPTH OF GENOCIDAL COLONIAL VIOLENCE PRODUCED THROUGH THE RESIDENTIAL SCHOOLS, AND THE ONGOING LEGACIES OF THE RESIDENTIAL SCHOOLS THAT ARE REFLECTED IN SYSTEMS LIKE HOUSING, CHILD WELFARE AND HEALTHCARE. THE FAILURE TO HONOR THESE PROCESSES THAT OUR COMMUNITIES HAVE PUT SO MUCH TIME, ENERGY AND EFFORT INTO TRANSLATES INTO FAILURE TO ENSURE OUR RIGHT TO HOUSING AND PERPETUATES CYCLES OF COLONIAL VIOLENCE ON INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE.

## 1.1. Lack of Action on the Calls to Justice from the Missing and Murdered Indigenous Women and Girls National Inquiry Report

The MMIWG Report has documented housing rights violations of Indigenous women extensively through the testimonies of family members of murdered and missing Indigenous women and gender diverse individuals. Testimonies speak to the lack of safe, culturally-appropriate and adequate housing within the larger context of the colonial genocide that displaces Indigenous women, girls and gender diverse individuals from their homelands. This multi-layered oppression has created circumstances of extreme vulnerability to violence and marginalization for women, Two-Spirit, and gender-diverse people in our communities.

The Calls for Justice articulated in the MMIWG National Inquiry Report have asserted the immediate need for repair and construction of houses that would serve the needs of Indigenous women, girls, Two-Spirit, and gender-diverse peoples. The Calls for Justice specifically mention that the "construction and provision of repairs must ensure that Indigenous women, girls, and 2SLGBTQQIA people have access to housing that is safe, appropriate to geographic and cultural needs, and available wherever they reside, whether in urban, rural, remote, or Indigenous communities."<sup>33</sup> Since the reports were published, advocates from First Nations, Métis and Inuit communities have taken up the task of keeping the federal government accountable to progress made on the Calls for Justice. Yet, communities have consistently been met with lack of action and failure to allocate adequate resources to substantively realize the Calls for Justice within the MMIWG National Inquiry Report.

The MMIWG National Inquiry Report included a National Action Plan for the implementation of the Calls for Justice but failed to include accountability mechanisms that would track progress on specific Calls for Justice. This challenge has been identified by the National Family and Survivor Circles (NFSC) which took part in the process of developing the National Action Plan, identifying immediate and long-term priorities, along with other Indigenous organizations across Canada. One of those priorities in the action plan was to establish an oversight body in the form of a National Indigenous Human Rights Ombudsperson and a National Indigenous Human Rights Tribunal before June 3, 2022.<sup>34</sup> Lack of actions on these fronts has not meant there is no way of assessing or measuring if any progress has been made on any Calls for Justice.

Lack of accountability, particularly as it pertains to Calls for Justice, is particularly evident in housing. There is a significant need for better monitoring and data collection on how investments in housing are benefitting Indigenous women, girls, Two-Spirit, and gender-diverse people. Regardless of glaring gaps in data, evidence indicates that investments made under the majority of National Housing Strategy major housing programs have failed to address housing needs for those in severe housing security, which includes a disproportionate number of Indigenous women, girls, Two-Spirit, and gender-diverse people.

Working Group members have expressed that government-funded programs proposed as solutions to Indigenous Peoples' housing insecurity are instead creating pathways into homelessness. This is due to the current housing systems failure to ensure co-development of housing solutions with Indigenous women, girls, and gender-diverse people. As a result, many housing solutions fail to facilitate autonomy and self-determination for us and our families. Interjurisdictional tensions between different levels of government, and lack of security of land tenure on which to build housing are also major factors that contribute to housing programs that fail to promote our realization of housing rights and security. Colonial solutions fail to uphold our ways of knowing and often keep us in cycles of survival rather than allowing us to thrive. Upholding the findings from the MMIWG Report in a meaningful way would entail

<sup>&</sup>lt;sup>33</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls Vol. 1B (Canada). Reclaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report/">https://www.mmiwg-ffada.ca/final-report/</a>. P. 182

<sup>&</sup>lt;sup>34</sup> Deer, K.' (2022). "A national shame," say advocates about lack of progress on MMIWG action plan. CBC. https://www.cbc.ca/news/indigenous/mmiwg-action-plan-update-1.6476685

engaging in solution-building processes that are led by us and uphold our rights in ways we understand and assert them.

# *1.2.* Lack of Action on the Calls to Action from the Truth and Reconciliation Commission Report

The Truth and Reconciliation Commission (TRC) Report documented the genocidal violence of the residential school systems and its intergenerational and traumatic legacies and impacts on our communities today. It included 94 Calls to Action to support reconciliation by establishing mutually respectful relationships between Indigenous and non-Indigenous people in Canada. The Report established that there must be awareness of the past, acknowledgement of the harm inflicted on Indigenous Peoples and actions to change. However, testimonies included in the Report highlight the intergenerational effects of the residential school systems.

"The closing of the schools did not bring the residential school story to an end. Their legacy continues to this day. It is reflected in the significant disparities in education, income, and health between Aboriginal people and other Canadians—disparities that condemn many Aboriginal people to shorter, poorer, and more troubled lives."<sup>35</sup>

For Indigenous women, girls, Two-Spirit, and gender-diverse people, the legacies of residential schools manifest in their disproportionate experiences of violence, physical and mental health challenges and over-representation in homelessness and housing precarity compared to men. Indigenous women across Canada are experiencing disproportionate forms of homelessness, rooted in genocidal practices of Canadian governments. In the Metro Vancouver region, 45% of <sup>36</sup> women experiencing homelessness are Indigenous.<sup>37</sup> In Winnipeg, an overwhelming 80% of women experiencing homelessness identify as Indigenous<sup>38</sup>.

The ongoing crisis of homelessness experienced by women, Two-Spirit, and gender-diverse people in our community in itself is an egregious violation of our inherent Indigenous and human rights and dishonours the work led by First Nations, Inuit and Métis communities in the truth and reconciliation process. Homelessness of our mothers, grandmothers, sisters, daughters, aunties, and cousins is in itself a legacy of the residential school systems that tears our families apart and prevents us from building and keeping our relationships with lands, waters, and kin. Jesse Thistle captures this beautifully in his work

<sup>&</sup>lt;sup>35</sup> Truth and Reconciliation Commission of Canada. (2015). What We Have Learned: Principles of Truth and Reconciliation. https://ehprnh2mwo3.exactdn.com/wp-content/uploads/2021/01/Principles\_English\_Web.pdf

<sup>&</sup>lt;sup>36</sup> Bingham, B., Moniruzzaman, A., Patterson, M., Sareen, J., Distasio, J., O'Neil, J., & Somers, J. M. (2019). Gender differences among Indigenous Canadians experiencing homelessness and mental illness. BMC Psychology, 7(1). https://doi.org/10.1186/s40359-019-0331-y

<sup>&</sup>lt;sup>37</sup> Martin, C. M., & Harsha, W. (2019). Red Women Rising: Indigenous Women Survivors in Vancouver's Downtown Eastside. Downtown Eastside Women's Centre. https://dewc.ca/resources/redwomenrising

<sup>&</sup>lt;sup>38</sup> Drabble, J., & McInnes, S. (2017). Finding her home: A Gender-Based Analysis of the Homelessness Crisis in Winnipeg. Canadian Centre for Policy Alternatives.

https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2017/03/Finding\_Her\_Home\_ %20low-res.pdf

on Indigenous homelessness is not just defined as,

lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages, and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally, or physically reconnect with their Indigeneity or lost relationships.<sup>39</sup>

All the Calls to Action presented by the TRC are centred on breaking legacies of residential school systems and "repairing damaged trust by making apologies, providing individual and collective reparations, and following through with concrete actions that demonstrate real societal change"<sup>40</sup>. Yet, since its release in 2015, progress on the TRC Calls to Action shows that only 13 of the 94 Calls to Action have been completed, with 32 of the calls only in proposal state and 19 that have not been worked on yet. Further analysis by the Yellowhead Institute shows that even this measurement of progress is quite generous as it disregards the slowness of this process year to year and more importantly the lack of strength and longevity in the interventions made under the call continue to reproduce trauma and legacy of the residential schools. The report from Yellowhead Institute also notes that "the Calls to Action that have seen the least progress at all are those that call for fundamental changes to policies and institutions built, from the start, on a foundation of anti-Indigenous racism"<sup>41</sup>. Calls towards systemic changes within public systems such as substantive changes to justice and healthcare systems, have seen the least amount of progress of all the Calls to Action.

The state of the progress on the TRC Calls to Action in itself represents an appalling violation of our housing rights, as these Calls to Action touched upon systemic changes that would lead to housing equity for all women, girls, Two-Spirit, and gender-diverse people in our community.

 <sup>&</sup>lt;sup>39</sup> Thistle, J. (2017.) Indigenous Definition of Homelessness in Canada. Toronto: Canadian Observatory on Homelessness Press
 <sup>40</sup> Jewell, E. (2022, May 23). Calls to Action Accountability: A Status Update on Reconciliation. Yellowhead Institute. https://yellowheadinstitute.org/2019/12/17/calls-to-action-accountability-a-status-update-on-reconciliation/
 <sup>41</sup> ibid

### Violation 2: Failure to Provide Safe, Adequate and Culturally-Appropriate Housing, on Our Own Terms

THE GOVERNMENT OF CANADA HAS FAILED TO PROVIDE SAFE, ADEQUATE AND CULTURALLY APPROPRIATE HOUSING THAT MEET THE DIVERSE NEEDS OF INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE FROM COAST TO COAST TO COAST. DECADES OF UNDER-FUNDING AND PATERNALISTIC RESOURCE ALLOCATION TO INDIGENOUS PEOPLE'S HOUSING HAS FURTHER LEFT INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE IN SITUATIONS OF HOUSING VULNERABILITY AND INSECURITY AND ULTIMATELY FAILS TO UPHOLD THEIR HOUSING RIGHTS.

#### 2.1. Housing and Discrimination created through the Indian Act<sup>42</sup>

Since its inception, the Indian Act served (and serves) as a locus of discrimination towards First Nations women and girls. The discrimination and violence resulting from the Indian Act continues to manifest itself in our communities today, particularly when it comes to housing inequities and disparities. The Indian Act legislated policies that discriminated against First Nations women based on our gender and has attempted to displace us from our roles as matriarchs and knowledge keepers in our communities.

#### Indian Act Pre-1985 and its long-lasting impacts

The Indian Act legally obligated First Nations communities to adopt Euro-centric patriarchal models, using Indian Status to create divisions between First Nations Peoples as a way to buttress Euro-centric models of governance, property allocation and rights holding within communities. It structured reserves and residences on reserves to only be available to band members who have registered Indian Status. Pre-1885, social services and housing provisions for First Nations women were tied not only to the Indian Status, but also to band membership. Indian Status drew on patrilineality, which meant that First Nations women involuntarily lost their Indian Status if they married a non-Status individual, or someone who voluntarily or involuntarily gave up their Status to become enfranchised. The loss of status and band membership uprooted First Nations women from their home communities creating intergenerational cultural discontinuity, loss of inherent rights, and housing insecurity, amongst other detrimental effects.

Band memberships further complicated this arrangement. A First Nations woman who married a person outside of her band lost band membership on her home reserve, and her band membership was transferred to that of her husband's band. Regardless of whether they married non-Status Indians or Status Indians with a different band membership, First Nations women lost their home reserve band memberships, band annuities and, subsequently, residence in home reserves, which severely limited

<sup>&</sup>lt;sup>42</sup> This section has been adopted from the The State of Women's Housing Need & Homelessness in Canada: A Literature Review, co-published by the Women's National Housing and Homelessness Network, Keepers of the Circle, Canadian Alliance to Homelessness and Canadian Observatory on Homelessness.

Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

their independence and access to secure housing.

Until 1985, gender discriminating components of the Indian Act continued to shape policies impacting First Nations women. In 1985, the federal government amended the Indian Act, to ostensibly remove gender discrimination and align it with the *Canadian Charter of Rights and Freedoms*. The amendment allowed First Nations women who had lost their Status under previous iterations of the Act, to apply for reinstatement of their Indian Status. While this made thousands of First Nation women eligible for Indian Status, the amendment also gave band councils oversight of band membership and the authority to determine their own membership rules. These rules were often gender-biased and discriminatory based on sexist perceptions created by legislation before the 1985 amendments. Many First Nations women, while eligible for Indian Status, were not eligible for band memberships which would give them access to social programs, benefits, and housing on reserve. There was also a lack of band capacity to apply for funding for housing to address the increase in housing need for those reinstated under the 1985 amendment. First Nations women, even after attaining reinstated Indian Status, continue to face the residual effects of gender discrimination deeply rooted in the Indian Act.

#### **Ongoing Discrimination**

Sex-discrimination rooted in the Indian Act prevented women from living in their First Nation and participating in political processes of our communities such a running in elections, voting on decisions regarding reserve land, benefitting from treaty rights and even having a seat at the negotiating table between Canada and our First Nations.<sup>43</sup> This level of exclusion of First Nations women inevitably shaped experiences of systemic abuse, particularly violating our right to self-determination and our right to culture. Most importantly, removal of Indian Status for First Nations women led to forced removal of many women from their reserves, violating their right to security of tenure (as guaranteed under the right to housing) on reserve.

Even as the Act has been amended to remove discrimination against women and Status has been reinstated<sup>44</sup>, lack of housing options and the manufactured lack of capacity<sup>45</sup> on reserve resulting from paternalistic funding models have perpetually impacted our access to housing in our communities. Indigenous-led housing that particularly focuses on addressing our housing need is thus critical to bridge vast gaps created by discrimination through the Indian Act. In the review of this Claim and evidence gathered subsequently as part of this Claim, it is critical that the Federal Housing Advocate considers the context of Indian Act and ongoing ways in which it shapes our access to housing.

<sup>&</sup>lt;sup>43</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report/.

<sup>&</sup>lt;sup>44</sup> The reinstatement of Status for women was by no means a process that was simple for Indigenous women. Women must still apply for Status, and while the amendments led to many First Nations women, and their children, regaining Status, discrimination from the Act continues and women continue to bear the many barriers created by the Act.

<sup>&</sup>lt;sup>45</sup> "Capacity issues have long been a convenient justification for funding discrepancies between Indigenous peoples and their non-Indigenous neighbors, and of course, on-going paternalism. The language of 'capacity building' is also regularly used to gaslight critics of federal policies." The implications are always for First Nations to design their own solutions, when their resources are already over stretched, and then apply for piecemeal funding from federal sources. Jewell, E. (2022, May 23). Calls to Action Accountability: A Status Update on Reconciliation. Yellowhead Institute.

https://yellowheadinstitute.org/2019/12/17/calls-to-action-accountability-a-status-update-on-reconciliation/

## 2.2. The Manufactured Crisis of Housing on Reserve and its impact on women, girls, Two-Spirit, and gender-diverse people.

Reserves across Canada are experiencing housing crises of various scales. The crises are the result of decades of funding programs that have not taken into account the social, economic, cultural and political realities of the reserves<sup>46</sup>. Manufactured lack of capacity<sup>47</sup> on reserves to provide safe, adequate and culturally-appropriate housing<sup>48</sup> impacts women deeply. Issues affecting adequacy of housing on reserve illustrate the intersection of housing and health rights violations impacting First Nation women, girls, Two-Spirit, and gender-diverse people.

#### Overcrowding

Almost 37 percent of First Nations people on reserve live in overcrowded housing<sup>49</sup>. Overcrowding can lead to the deterioration of actual housing stock due to stresses on the structural integrity of poorly constructed houses that are commonly found on reserves. Further, our communities know that overcrowding creates increased instances of social and health problems such as stress and family violence<sup>50</sup>. Overcrowding is also linked to increased risk of transmission of infectious diseases such as tuberculosis, hepatitis A, and shigellosis<sup>51</sup>.

#### Infrastructural Challenges and Health Concerns

Indigenous women are more likely to be living in inadequate housing conditions, including housing in need of major repairs, compared to non-Indigenous women. Statistics Canada reports that in 2011, 11% of all Indigenous women were living in overcrowded dwellings, with data indicating 30% of Inuit women and 14% of First Nations women were living in crowded dwellings compared to only 4% non-Indigenous women<sup>52</sup>. Regardless of region, Statistics Canada found that in 2011, "on-reserve First Nations females and Inuit females in Inuit Nunangat [are] most likely to live in crowded homes and homes requiring major repairs"<sup>53</sup>. Forty-two percent of First Nations women and girls who lived on reserve were living in homes that required major repairs.

Fifty-one percent of First Nations people living in on reserve housing report living with mould and

<sup>&</sup>lt;sup>46</sup> Lack of capacity here refers to lack of administrative capacity to manage and operate housing, and lack of financial and resource capacity to maintain and build more housing. This lack of capacity is manufactured by years of colonial and discriminatory policies that have bound First Nations into housing situations where they lack full capacity and means to build and operate housing in ways that are best suited to their contexts. Aboriginal Housing Management Association. (2021). INDIGENOUS HOUSING MANAGEMENT: A Comparative Evaluation of On Reserve and Off Nation Housing Programs.
<sup>47</sup>Aboriginal Housing Management Association. (2021). INDIGENOUS HOUSING MANAGEMENT: A Comparative Evaluation of On

Reserve and Off Nation Housing Programs. <sup>48</sup> Culturally-appropriate housing refers to housing that meets the unique needs, cultural requirements, and ways of living of distinct First Nations, Metis, and Inuit people. In our discussions, advocates have spoken to how housing that is culturally appropriate incorporates respect for the environment through green building, dedicated food storage and food growing capacities and some form of communal and multi-generational living.

<sup>&</sup>lt;sup>49</sup> Statistics Canada. (2016). The housing conditions of Aboriginal people in Canada. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016021/98-200-x2016021-eng.cfm

<sup>&</sup>lt;sup>50</sup> Assembly of First Nations (AFN). (2013). Fact Sheet - First Nations Housing on Reserve.

<sup>&</sup>lt;sup>51</sup> Robson, R. (2008). Suffering an excessive burden: Housing as a health determinant in the First Nations community of Northwestern Ontario. The Canadian Journal of Native Studies, 28(1), 71.

<sup>&</sup>lt;sup>52</sup> Arriagada, P. (2016). First Nations, Métis, and Inuit Women. Statistics Canada, Social and Aboriginal Statistics Division. <u>https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/14313-eng.pdf</u>

<sup>&</sup>lt;sup>53</sup> Ibid. p. 11

mildew.<sup>54</sup>Mould contamination is a major risk factor for respiratory illnesses and is compounded by other challenges with on-reserve housing, such as poor water systems and lack of proper sanitation.<sup>55</sup> Lack of safe water supply and sanitation systems contribute to deteriorating health consequences for First Nations Peoples on reserve.<sup>56</sup> Lack of resources to ensure sustainable and safe housing infrastructure on reserves contributes significantly to the high rates of inadequate housing, and unhealthy living arrangements on reserve.

#### The Feminization of Poverty on Reserves

Our experiences show us that the incidence of poverty on reserve is the result of colonial policies implemented to control Status Indians. The ongoing federal jurisdiction over Status Indians, and historic underfunding of resources on reserves particularly disadvantage First Nations women. Poverty poses significant barriers for women to access their matrimonial property rights on reserve. <sup>57</sup> While the Family Homes on Reserves and Matrimonial Interests or Rights Act (FHRMIRA) allows women to apply for exclusive occupation of property, research points out that this legislation is rendered meaningless due to the lack of enforcement mechanisms and avenues to access legal assistance on reserve. Legal precedent points to issues of valuation of homes on reserve lands leading to unfair compensation for the spouse in cases of separation or divorce. Coupled with systemic poverty and housing shortages on many reserves, the spouse, most likely the wife, is left to seek housing off reserve with significantly weaker financial supports.<sup>58</sup>

In many cases, a spouse does not receive payments to which they are entitled in the case of divorce because courts cannot order matrimonial property to be sold given the communal nature of reserve lands. As such, and due to the conditions of poverty, one spouse might not be able to make the payments owed to the other spouse. Gendered dynamics of housing on reserve is directly linked to an over-representation of Indigenous women experiencing housing insecurity, homelessness, and hidden homelessness off reserve.<sup>59</sup> "Indigenous women have disproportionately moved off reserve in comparison to Indigenous men, and limited access to affordable housing off reserve can result in tragic outcomes for women and their children."<sup>60</sup>

<sup>57</sup> Olsen, S. (2016). *Making poverty: a history of on-reserve housing programs*, 1930-1996 (Doctoral dissertation); MacTaggart. (2016) *Lessons from History: The Recent Applicability of Matrimonial Property and Human Rights Legislation on Reserve Lands in Canada*. 6:2 online: UWO J Leg Stud 3 <u>https://ir.lib.uwo.ca/uwojls/vol6/iss2/3</u>; Harry, K. (2009). *The Indian Act & Aboriginal Women's Empowerment: What Front Line Workers Need to Know. Battered Women's Support Services*. Retrieved from https://autochthonapn.com/uploads/1/1/0/7/110765783/theindianactaboriginalwomensempowerment.pdf

<sup>&</sup>lt;sup>54</sup> Assembly of First Nations (AFN). (2013). Fact Sheet - First Nations Housing on Reserve.

<sup>&</sup>lt;sup>55</sup> Robson, R. (2008). *Suffering an excessive burden: Housing as a health determinant in the First Nations community of Northwestern Ontario*. The Canadian Journal of Native Studies, 28(1).

<sup>&</sup>lt;sup>56</sup> Dyck, L. E., & Patterson, D. G. (2015). On-reserve Housing and Infrastructure: Recommendations for

Change, Standing Senate Committee on Aboriginal Peoples; Robson, R. (2008). Suffering an excessive burden: Housing as a health determinant in the First Nations community of Northwestern Ontario. The Canadian Journal of Native Studies, 28(1); Nishnawbe Aski Nation and Together Design Lab. (2018). Nishnawbe Aski Nation response to the First Nations National Housing and Infrastructure Strategy. Retrieved from <a href="http://www.nan.on.ca/upload/documents/nanhousing\_position\_paper-final.pdf">http://www.nan.on.ca/upload/documents/nanhousing\_position\_paper-final.pdf</a>; MacKinnon, J., DiCicco, J., & Asseyed, Z. (2016). Atlantic First Nations Housing Needs Assessment Analysis of Findings. Atlantic Policy Congress of First Nations Chiefs Secretariat.

<sup>&</sup>lt;sup>58</sup> MacTaggart. (2016) Lessons from History: The Recent Applicability of Matrimonial Property and Human Rights Legislation on Reserve Lands in Canada. 6:2 online: UWO J Leg Stud 3 <u>https://ir.lib.uwo.ca/uwojls/vol6/iss2/3</u>

<sup>&</sup>lt;sup>59</sup> Groening, A., Bonnycastle, C., Bonnycastle, M., Nixon, K., & Hughes, J. (2019). *Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities*. Canadian Centre for Policy Alternatives. Retrieved from https://mra-mb.ca/wp-content/uploads/Housing-Needs-of-Indigenous-Women-Leaving.pdf

<sup>&</sup>lt;sup>60</sup> MacTaggart. (2016) Lessons from History: The Recent Applicability of Matrimonial Property and Human Rights Legislation on

The feminization of poverty on reserve exposes the connection between the right to justice and right to housing. Violation of the right to justice reflected in lack of enforcement and inability to access legal recourse in return is violation of women's right to housing as well as it impacts their enjoyment of security of tenure and ultimately pushes them in more severe housing precarity.

#### SPOTLIGHT: Violation of the Right to Housing and Migration to Urban Settings

Lack of shelters and housing options for women on reserve are reasons that force us to move off reserve. This migration to urban settings displaces First Nations women and results in significant lack of supports from our families and relatives. Further, in the urban settings we are often forced to adapt to a completely new cultural context without any of our traditional community supports found on reserve.<sup>61</sup> Migration to urban areas also increases the likelihood that we will experience poverty, low-income or no-income, and also have difficulty navigating systems and processes for attaining housing.<sup>62</sup>. All of these factors leave us more vulnerable to homelessness in urban settings and at increased risk of violence.

The lack of adequate housing on reserve is a core issue impacting the social and economic marginalization faced by First Nations women in our home communities. The demand for on-reserve increases, but there is a significant shortage of housing on reserve due to a young and growing population. The construction of new housing and renovation of existing housing on reserve has not kept pace with demand. A report from Aboriginal Housing Management Association reflects,

According to the Standing Senate Committee on Aboriginal Peoples, the housing shortage on reserves is estimated to be 35,000 to 85,000 units and the current funding from On-Reserve Non-Profit Housing Program lacks to address the urgent housing needs on reserves. Many First Nations have housing waiting lists that rarely progress.<sup>63</sup>

As a result of the shortage and inadequacy of on-reserve housing, many of our First Nations sisters have no choice but move ourselves and our children into urban settings. Sometimes this is a choice, but many times, we have no other options and are forced to leave our relations and traditional supports. Even for those choosing to live off-reserve it is critical that Indigenous-led supports be offered and no matter where our sisters choose to live, their rights to housing are met.

Reserve Lands in Canada. 6:2 online: UWO J Leg Stud 3 https://ir.lib.uwo.ca/uwojls/vol6/iss2/3 p. 22-23

<sup>&</sup>lt;sup>61</sup> Groening, A., Bonnycastle, C., Bonnycastle, M., Nixon, K., & Hughes, J. (2019). *Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities*. Canadian Centre for Policy Alternatives. Retrieved from https://mra-mb.ca/wp-content/uploads/Housing-Needs-of-Indigenous-Women-Leaving.pdf; Brandon, J., Peters, E. J., & Manitoba Research Alliance. (2014). *Moving to the city: housing and Aboriginal migration to Winnipeg*. CCPA (Canadian Centre for Policy Alternatives); Yerichuk, D., Johnson, B., Felix-Mah, R. & Hanson, T. (2016). *Housing and Homelessness Policy Recommendations For Indigenous Women Affected by Domestic Violence: A Scoping Review*. Edmonton, AB: PolicyWise for Children & Families.
<sup>62</sup> Brandon, J., Peters, E. J., & Manitoba Research Alliance. (2014). *Moving to the city: housing and Aboriginal migration*.

migration to Winnipeg. CCPA (Canadian Centre for Policy Alternatives).

<sup>&</sup>lt;sup>63</sup> Aboriginal Housing Management Association. (2021). INDIGENOUS HOUSING MANAGEMENT: A Comparative Evaluation of On Reserve and Off Nation Housing Programs.

#### 2.3. Lack of Funding for the Urban, Rural and Northern Indigenous Strategy

Forced displacement of Indigenous women, girls, Two-Spirit, and gender-diverse peoples from their communities has resulted in a sizable number of our community members living in urban and rural settings. We are displaced from our communities oftentimes to access better services in urban or rural locations, yet in choosing to migrate we lose critical support from our home communities. Municipal and regional governments across Canada are fraught with colonial policies that promote commodification of housing rather than the realization of housing as a human right. Indigenous Peoples are often completely left out of municipal and regional planning documents and strategies.

Data from the 2016 Census estimates that 118,500 urban, rural, and Northern Indigenous households in core housing need, identify as Indigenous<sup>64</sup>. Given projections of population growth, a report from the Parliamentary Budget Officer (PBO) indicated that 124,000 Indigenous households would be in need in 2020. Indigenous households are more likely to be in core housing need compared to non-Indigenous housing (18.3% compared to 12.4% non-Indigenous). This over representation of Indigenous households in core housing need represents a grave violation of the right to housing that our communities experience.

Reports from the <u>Canadian Housing and Renewal Housing Association (CHRA) Indigenous Caucus</u> also note that most households accessing Indigenous housing providers in urban, rural and Northern settings are women-led. First Nations women are more likely than their male counterparts to move off reserve, and therefore they also access off -reserve Indigenous housing services at high rates when they move to urban settings. Inuit women also find themselves accessing urban locations to access healthcare and other supportive services. A particular study<sup>65</sup> about Inuit women in Montreal notes,

Many young women leave their homes for the south because they have serious economic problems, such as a shortage of jobs and housing, or social problems related to drugs and alcohol, sexual and physical violence, in the north. These latter do not remain in the cities for a pleasant lifestyle or to benefit from the resources that the cities offer. Instead, they simply do not want to go back to their homes in the north due to the problems there.

Migration to urban centres is steadily increasing across First Nations, Métis, and Inuit women, yet we know that investments in an Urban, Rural and Northern Indigenous Strategy have not kept up. Urban and Rural Indigenous housing is currently ill-equipped to provide sufficient housing types to meet the needs of our families, shortage of affordable housing and lack of funding to expand housing operations, aging housing stock and housing in need of repairs which all disproportionately impact First Nation women and women-led families.

Reports from the Urban Native Housing Program further indicate that off-reserve housing programs face issues of inadequate administrative capacity rooted in inadequate funding from governments which

<sup>&</sup>lt;sup>64</sup> National Housing Council. (2021). National Urban, Rural, and Northern Indigenous Housing & Homelessness: A Case for Support and Conceptual Model. <u>https://assets.cmhc-schl.gc.ca/sites/place-to-call-home/pdfs/urban-rural-northern-housing-report-en.pdf?rev=af1aa8b3-2b07-403e-9ae8-b646ab5526ca</u>; ndigenous Housing Caucus Working Group, Canadian Housing and Renewal Association. (2018). A FOR INDIGENOUS BY INDIGENOUS NATIONAL HOUSING STRATEGY: Addressing the Housing Needs of Indigenous Families and Individuals in the Urban, Rural and Northern Parts of Canada. Canadian Housing and Renewal Association. <u>https://chra-achru.ca/wpcontent/uploads/2015/09/2018-06-05\_for-indigenous-by-indigenous-national-housing-strategy.pdf</u>

<sup>&</sup>lt;sup>65</sup> As cited in Pauktuutit Inuit Women of Canada. (2017). Understanding the Needs of Urban Inuit Women: Final Report. <u>https://www.pauktuutit.ca/wp-content/uploads/358996508-Final-Report-UAS-Urban-Research-April-2017.pdf</u> p. 7

creates cycles of dependency among Indigenous housing providers and governments. These cycles of dependency indicate that Indigenous Peoples are not supported to build capacity and take full control of their housing programs.

Policy decisions continue to keep off-reserve Indigenous housing providers in circumstances of dependency, and underfunding programs o leads to insufficient and inadequate housing for our off-reserve communities. These decisions represent entrenched government resistance to dismantling colonial practices, policies, and procedures. This continues to exacerbate the vulnerability for all Indigenous Peoples, and more so our most vulnerable women, girls, gender-diverse people, youth, and elders.

In Budget 2022, the federal government allocated the Urban, Rural and Northern Indigenous Strategy with \$300 million. This amount is grossly insufficient to address the dire and urgent needs of the urban, rural, and Northern population from coast to coast to coast. Reports by the National Housing Council highlight a funding need of \$5.6 Billion annually over the next ten years. Current funding allocations to Indigenous housing and homelessness stands at \$838 million annually, which includes distinctions-based<sup>66</sup> transfers to reserves, Métis homelands and Territories. The actual amounts transferred to urban, rural, and Northern Indigenous housing, apart from these transfers, is currently unknown. Regardless, the huge funding shortfall between current funding allocations and proposed funding represents the vast gaps our communities are experiencing in planning, building, and accessing safe and adequate housing.

These funding gaps show a blatant disregard for our right to housing as First Nations women. Even as Indigenous groups continue to advocate for their housing needs<sup>67</sup> funding continues to be funnelled to non-Indigenous organizations who are primarily servicing Indigenous peoples. As Margaret Pfoh, CEO of Aboriginal Housing Management Association notes,

Never mind change, or doing more than just talk, the federal government often falls back into their status quo comfort zone and sends good money to non-indigenous organizations when the target population is largely Indigenous.[These] bad decisions made out of 'benevolence', actually can do more harm by failing to ensure cultural and trauma-informed services – hence [there is] real power in a for Indigenous by Indigenous strategy.

<sup>&</sup>lt;sup>66</sup> First Nations, Inuit, and Métis

<sup>&</sup>lt;sup>67</sup> Margaret Pfoh, CEO of the Aboriginal Housing Management Association notes that, "Both BC and Ontario have tabled our strategies, full of clear and comprehensive data, their own National Housing Council set clear targets and a path forward, multiple of their own committees (HUMA, INAN etc) have called for action and budget 2022 evidenced they aren't even acting on their own expert advise"

### Violation 3: Interjurisdictional Neglect, Multiple Systems Failure, and Institutional Betrayal

INDIGENOUS WOMEN, GIRLS, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE ARE DISPROPORTIONATELY IMPACTED BY CHRONIC AND HIDDEN HOMELESSNESS. THEIR HOUSING INSECURITY IS DEEPLY LINKED TO STRUCTURAL AND SYSTEMATIC FACTORS THAT STRIP THEM OF THEIR AGENCY AND AUTONOMY AND SUBJECT THEM **TO INSTITUTIONALIZATION68** THAT REPRODUCES INTERGENERATIONAL TRAUMA AND HARM IN THEIR LIVES. THE **MMIWG** INQUIRY REPORT TELLS US THAT INDIGENOUS WOMEN, TWO-SPIRIT, AND GENDER-DIVERSE PEOPLE ARE 4.4 TIMES MORE LIKELY TO HAVE BEEN IN FOSTER CARE, GROUP HOMES, RESIDENTIAL SCHOOL, OR YOUTH JUSTICE FACILITIES COMPARED TO NON-INDIGENOUS WOMEN.

HOUSING SYSTEMS (RENTAL HOUSING, SOCIAL HOUSING, SHELTERS ETC.) IN CANADA, EVEN ONES BUILT TO ADDRESS HARMS IN OUR LIVES SUBJECT US TO COLONIAL PRACTICES THAT WE HAVE TO NAVIGATE FOR OUR SURVIVAL. MANY SYSTEMS ARE BUILT AND FUNCTION IN SILOES CREATING INTER-JURISDICTIONAL NEGLECT THAT SUBJECT US TO VIOLENCE AND VIOLATE OUR RIGHTS TO SECURITY. STRUCTURAL RACISM IN HOUSING SYSTEMS TARGETS US THROUGHOUT OUR LIVES, WHETHER THAT BE THROUGH DENYING US ADEQUATE, SECURE AND HABITABLE HOUSING OR PUTTING OUR FAMILIES AT RISK OF CHILD APPREHENSION. OUR TIME AND ENERGIES ARE EXHAUSTED NAVIGATING THESE SYSTEMS ROOTED IN COLONIAL AND GENOCIDAL PRACTICES THAT VIOLATE OUR RIGHTS TO CULTURE, **SECURITY, JUSTICE**, AND HEALTH.

#### 3.1. Interjurisdictional Neglect and Violation of our Right to Housing

"Interjurisdictional neglect" refers to situations when governments' lack of interdepartmental cooperation creates barriers for individuals who as a result of bureaucratic barriers do not get access to programs, services etc. The MMIWG Inquiry Report details Interjurisdictional neglect as a key factor impacting Indigenous women's access to safety,

"Interjurisdictional neglect represents a breach of relationship and responsibility, as well as of a constitutionally protected section 7 Charter right to life, liberty, and security of the person. Denials of protection and the failure of Canada to uphold these rights – specifically, the right to life for Indigenous women, girls, and 2SLGBTQQIA people – are a breach of fundamental justice. These deficits, then, are about much more than the organization of services, or the specifics of their delivery: they are about the foundational right to life, liberty, and security of every Indigenous woman, girl, and 2SLGBTQQIA person."<sup>69</sup>

<sup>&</sup>lt;sup>68</sup> For the context of our Claim, institutionalization of Indigenous women, girls, Two-Spirit, and gender-diverse people can defined as there presence in and interactions with all forms of emergency shelters (like shelters for domestic violence), group transitional housing, the unsheltered, prison, jail, group homes, or recovery facilities. Akee, R., & Feir, D. (2018). Estimating Institutionalization and Homelessness for Status First Nations in Canada: A Method and Implications; Research also notes that "A person who has become institutionalized often experiences a highly eroded, degraded, or complete loss of personal identity. Reduced interest in the outside world, lost interpersonal relationships with individuals outside the institution, and diminished perceptions of personal abilities and personal agency for independent decision-making are correlated with long term residency in authoritarian institutions"Rand, J. (1). Residential Schools: Creating and Continuing Institutionalization among Aboriginal Peoples in Canada. First Peoples Child & Family Review, 6(1), 56-65. Retrieved from https://fpcfr.com/index.php/FPCFR/article/view/105. p. 60

<sup>&</sup>lt;sup>69</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and

Discussions in our Working Group inform us that inter-jurisdictional neglect between multiple public systems contributes to significant barriers to Indigenous women, Two-Spirit, and gender-diverse people being able to access safe and adequate housing. Navigating systems like healthcare, child welfare, criminal justice and social services pose bureaucratic barriers to successfully accessing services in populations that are often experiencing post-traumatic stress disorder (PTSD), intergenerational trauma, and discrimination. These systems, together with all levels of government and public service, are constructed on paternalism and structural racism<sup>70</sup> that poses severe barriers to our progress and our ability to provide and sustain our communities.

A major challenge in the realization of housing as a human right for Indigenous women, girls, Two-Spirit, and gender-diverse people is inter-jurisdictional neglect created by federal, provincial, and municipal governments. There are gaps created between on-reserve and off-reserve governance and services; and gaps between multiple systems like healthcare; child welfare; and the criminal justice system, which institutionalize Indigenous women, girls, Two-Spirit, and gender-diverse peoples. Funding for Indigenous led housing and housing services, whether on reserve, off-reserve, or in the North, is mostly allocated in piecemeal, project by project basis which do not address our needs for sustainable, safe, and affordable housing.

The framework of inter-jurisdictional neglect allows us to assess that such gaps in jurisdictions do not just create barriers towards solutions and self-determination of our communities when it comes to housing, they also create harm and perpetuate violence for our women and children.

The MMIWG Inquiry Report<sup>71</sup> critically notes that:

... quality and safety concerns with what limited housing there was, often not meeting relevant building codes, though conditions differ greatly among individual First Nations. Jurisdictional uncertainty and disputes are also responsible for the lack of action at the federal and provincial levels concerning the housing gap. Efforts at interjurisdictional cooperation and collaboration to address this issue appear lacking. At the same time, Indigenous communities are showing significant creativity and resourcefulness, developing, and using microloans for independent housing, rather than social housing models, and developing more sustainable local economies to assist with individual housing needs.

As reflected by a comment by Lisa Thurber, and the advocates in the Working Group:

It is unclear who is really responsible for housing under the Indian Act. Sometimes it is bands, other times it is the provincial government, and, in some cases, territorial/municipal governments have Housing Corporations who are responsible. Attempting to secure our rights is challenging when the buck is passed between

Murdered Indigenous Women and Girls, 2019. Online at <u>https://www.mmiwg-ffada.ca/final-report/</u>. p. 561 <sup>70</sup> Jewell, E. (2022, May 23). Calls to Action Accountability: A Status Update on Reconciliation. Yellowhead Institute. https://yellowheadinstitute.org/2019/12/17/calls-to-action-accountability-a-status-update-on-reconciliation/ <sup>71</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into Missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <u>https://www.mmiwg-ffada.ca/final-report/</u>.p. 568

departments. Absolute lack of land tenure in order to get a mortgage and/or build our own housing does not help either.

The framework detailed below from the MMIWG Inquiry report details four general ways in which interjurisdictional neglect manifests at a systems level. All of these ways can be seen in the way housing policies are structured and implemented in Canada.

The lack of interjurisdictional coordination and cooperation concerning measures to address the root causes of violence [like violation of the right to housing] against Indigenous women, girls, and 2SLGBTQQIA people remains a significant barrier to their safety, and thus infringes their rights. There are four general and interrelated ways in which this lack of coordination presents.

- Program policies, service plans, and strategies tend to be made by separate agencies and jurisdictions in isolation from one another. The result is that they fail to comprehensively address Indigenous Peoples' needs, especially when Indigenous representatives are not adequately included in the development of policies and plans.
- 2. Provincial and federal governments tend to legislate separately from one another, even in areas in which their jurisdiction overlaps. The result is that there can be gaps or inconsistencies involved for Indigenous people who must navigate provincial and federal regimes to obtain basic services.
- 3. In instances in which provincial and federal jurisdictions overlap, conflicts between governments over which one should fund these services can effectively deprive Indigenous Peoples of receiving the services.
- 4. There is a significant lack of data collection and information sharing across jurisdictions (especially with Indigenous jurisdictions) concerning the current challenges faced by Indigenous populations, including the exact incompatibilities and under performance of programs. The result is that there is no consistent evaluation of existing programs and services across jurisdictions<sup>72</sup>.

#### 3.2. Child Welfare Systems and Housing

Child welfare systems across Canada have played a fundamental role in attempting to dismantle the fabric of Indigenous and perpetuating cycles of multi generational homelessness. For us, as caregivers in our communities, child welfare systems represent a significant threat to the realization of our inherent and human rights. Child apprehension – tearing away Indigenous children from their families – fundamentally violates our rights to security and culture. Cindy Blackstock, an advocate from the First Nations Caring Society and a Professor at McGill University testified during the National Inquiry into MMIWG stating, "...to give you a sense of the scale of it just for on-reserve, between 1989 and 2012, we've known that First Nations kids are 12 times more likely to go into child welfare care, primarily

<sup>&</sup>lt;sup>72</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <u>https://www.mmiwg-ffada.ca/final-report/</u>.p. 563

driven by neglect, primarily driven by poverty, substance misuse and by poor housing."73

Indigenous children are disproportionately represented in the child welfare system. In Canada, despite Indigenous youth making up only 7.7% of the population of children, approximately 52.2% of children in child welfare are Indigenous. In some provinces, like Manitoba, almost 90% of children in the child the welfare system is Indigenous. Within-group comparisons suggested that female and sexual and gender minority youth are particularly at risk among Indigenous youth with some added child protection and justice implications for reserve-raised youth<sup>74</sup>. Children involved in child welfare systems are more likely to experience homelessness as adults and a survey on youth homelessness showed that 60% of the youth surveyed reported child welfare system involvement<sup>75</sup>.

As of 2014, it was estimated there are three times as many Indigenous children involved in child welfare systems as there were during the height of the residential school system.<sup>76</sup> In the Pan-Canadian Survey on Women's Homelessness a majority of Indigenous participants (57.3%) reported experiencing homelessness for the first time as a young person (age 24 or younger), with 1 in 4 experiencing homelessness before the age of 16.<sup>77</sup>

It remains the case that Indigenous children "are still taken away from their parents because their parents are poor,"<sup>78</sup> and as a result are subjected to multiple violations of the right to life and security due to threats of homelessness, poverty, and trafficking. These threats to social and economic security and a dignified life are intertwined with violations of housing rights, as child welfare systems that consistently fail Indigenous children in attaining safe and affordable housing when they age out-of-care. We would like to emphasize the dire state of these rights violations, highlight that Indigenous children often age out of care and directly into homelessness or housing insecurity.

The existence of child welfare systems today and their interconnectedness with housing rights violations experienced by Indigenous women, girls, Two-Spirit, and gender-diverse people call for urgent action, rooted in the <u>Convention on Rights of Children</u>, and in conjunction with the realization of the right to housing. Policies made within child welfare systems are built in a silo and completely inconsiderate of housing situations that many times are completely beyond the control of the women themselves. More importantly, assessments of neglect are deeply rooted in colonial definitions that often regard situations such as overcrowding and multi-generational living as neglect, when it is an attempt on behalf of

<sup>76</sup> Barker, B., Kerr, T., Alfred, G. T., Fortin, M., Nguyen, P., Wood, E., & DeBeck, K. (2014). High prevalence of exposure to the child welfare system among street-involved youth in a Canadian setting: Implications for policy and practice. BMC Public Health, 14(197), 1-7. doi:10.1186/1471-2458-14-197.

 <sup>&</sup>lt;sup>73</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report/">https://www.mmiwg-ffada.ca/final-report/</a>. p. 339
 <sup>74</sup> Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

<sup>&</sup>lt;sup>75</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <a href="https://www.mmiwg-ffada.ca/final-report/">https://www.mmiwg-ffada.ca/final-report/</a>

<sup>&</sup>lt;sup>77</sup> Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey. Toronto, ON: Canadian Observatory on Homelessness.

<sup>&</sup>lt;sup>78</sup> TRC (Truth and Reconciliation Commission of Canada). (2015). Honouring the truth, reconciling for the future. P. 87. Retrieved from http://publications.gc.ca/collections/collection\_2015/trc/IR4-7-2015-eng.pdf

families to survive within situations of poverty and high needs.

In our discussions within the Working Group, we have also pointed out how housing rights violations causing vulnerability in women's lives have become a basis for child welfare systems to surveil mothers and separate them from their children at birth. Birth Alerts, initiated by frontline staff in services that a woman might be accessing during pregnancy (usually hospitals), were alerts sent out to child welfare agencies about identifying at-risk mothers. Birth alerts were done without the mother's knowledge and placed the mother under surveillance throughout the course of her pregnancy. Staff at hospitals play a role in the surveillance of mothers and the subsequent rights violations if they have not been briefed on the rights of Indigenous mothers. While many provinces and territories have formally ended the practice of birth alerts, women continue reporting being subjected to birth alerts due to racism embedded in all systems they access.<sup>79</sup>

The lack of coordination between housing policies and child welfare policies presents an example of interjurisdictional neglect and how failure to coordinate policies creates crises and oppression within communities. Child welfare policies cyclically create crises for Indigenous families, using inadequate or unsafe housing as reasons to take our children and our children aging out of care being at elevated risk of homelessness. These depict grave violations to our rights to security and life and our right to housing. They further depict outrageous violations of our inherent rights and dispossess us from place and power, creating cycles of intergenerational harm.

### *3.3.* Systemic Challenges of Housing in the North and impacts on Indigenous Women, girls, Two-Spirit, and gender-diverse peoples

The North encompasses Northwest Territories, Yukon, Nunavut, and the Provincial North. Many reports have extensively spoken to the lack of resources allocated to the right in housing and the disproportionately inflated costs of living, housing, and infrastructure in the North. Housing in the North is deeply impacted most prominently by the challenge of remoteness in Northern communities and the absolute failure of the Canadian government to facilitate capacity-building for self-determination within Northern Indigenous communities.

Excessive cost of materials, and transportation challenges complicated by geography and climate makes housing construction in the North incredibly challenging. This results in high reliance on government-funded housing and subsequently a monopoly of housing authorities as sole providers of affordable housing within Northern communities. Private housing options in the North tend to be very expensive and significantly unaffordable for most women, Two-Spirit, and gender-diverse people in our communities. In Nunavut, private housing is minimal, and governments carry all the weight of providing affordable housing supply. Lack of investments in Northern Housing to match actual housing need in Northern communities means that the demand of housing far outweighs what is available, which subsequently means many Indigenous women, Two-Spirit, and gender-diverse people find themselves living in unstable and unhealthy housing in their communities<sup>80</sup>.

<sup>&</sup>lt;sup>79</sup> Favaro, A., St. Philip, E., & Jones, A. M. (2021, November 1). *Indigenous families disproportionately affected by "birth alerts;" B.C. lawsuit seeks damages*. CTVNews. https://www.ctvnews.ca/canada/indigenous-families-disproportionately-affected-by-birth-alerts-b-c-lawsuit-seeks-damages-1.5646384

<sup>&</sup>lt;sup>80</sup> Groening, Allison, Colin Bonnycastle, and Marleny Bonnycastle. *Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities.* Canadian Centre for Policy Alternatives, 2019 https://books-scholarsportal-info.proxy.queensu.ca/en/read?id=/ebooks/ebooks5/cpdc5/2019-10-07/1/10101780

Despite the large numbers of Indigenous women and girls living in remote regions of the country, immense jurisdictional and regional challenges continue to sustain high levels of abject poverty, homelessness, and housing precarity in these regions. For women and girls experiencing family violence and living in remote, and Northern communities, it is particularly challenging to travel to and access shelters and other services.<sup>81</sup> As documented by van Berkum and Oudshoorn (2015),

The rural context contributes to significant poverty for women and girls due to a lack of employment. Furthermore, geographic distance between services, a lack of transportation, the high cost of basic needs, and the decision to migrate to a more urban community facilitate pathways into homelessness and barriers from exiting it. Improving the critical lack of housing, providing options (i.e., supportive and transitional housing), and accommodating women and girls in close proximity to services is suggested. Improving service integration and accessibility are important to maintaining housing.<sup>82</sup>

Remoteness impacts violence experienced by women in our communities. Research shows that both frequency and severity of physical intimate partner violence grew with increasing rurality and that women in northern communities experience more instances of physical violence, more severe physical violence and higher rates of psychological abuse, and are at greater risk for intimate partner homicide.<sup>83</sup> Beyond facing high rates of violence, women are also more likely to experience additional barriers to accessing services in Northern communities. Barriers that prevent us from leaving abusive relationships are often the same barriers that complicate our experiences with homelessness.

In Inuit communities, some of these challenges are exacerbated by the small size and remoteness of communities. The majority (72.8%) of the Inuit population live in Inuit Nunangat. According to the most recently available data from Inuit Tapiriit Kanatami (ITK), 52% of Inuit in Inuit Nunangat live in crowded homes. This is a vast difference from the only 9% of all Canadians who live in such conditions. In addition, almost one-third of Inuit live in homes that need major repair, while only 6% of non-Indigenous people in Canada do.<sup>84</sup> The challenge of undertaking repairs is complicated by the cost of, and access to, materials in remote locations.

Discussions in our Working Group highlight that the unique circumstances of the North have given birth to monopolies held by housing authorities<sup>85</sup> that offer affordable housing options. Many advocates have mentioned that housing offered by these authorities is in of need repairs and follows strict rules of tenancies and evictions, leaving few other alternatives for women and women-led families if they lose

<sup>&</sup>lt;sup>81</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at https://www.mmiwg-ffada.ca/final-report

<sup>&</sup>lt;sup>82</sup> van Berkum, A. & Oudshoorn, A. (2015). Best practice guideline for ending women's and girl's homelessness. P. 3. Retrieved from http://londonhomeless.ca/wp-content/uploads/2012/12/Best-Practice-Guideline-for-Ending-Womens-and-Girls-Homelessness.pdf

<sup>&</sup>lt;sup>83</sup> Groening, Allison, Colin Bonnycastle, and Marleny Bonnycastle. *Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities*. Canadian Centre for Policy Alternatives, 2019 https://books-scholarsportal-info.proxy.queensu.ca/en/read?id=/ebooks/ebooks5/cpdc5/2019-10-07/1/10101780

<sup>&</sup>lt;sup>84</sup> Statistics Canada. (2016). The housing conditions of Aboriginal people in Canada. https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016021/98-200-x2016021-eng.cfm

<sup>&</sup>lt;sup>85</sup> Federally funded through Canadian Mortgage and Housing Corporation, housing authorities receive funding to provide affordable housing in the North.

their housing with the housing authority. Advocates have also spoken to how getting evicted from housing unit with the authority can literally put you at a risk of being blacklisted from housing across their region, since housing authorities own majority of affordable housing units.

Northern Advocates on the Working Group have consistently advocated for housing solutions that are built and owned by Indigenous women, Two-Spirit, and gender-diverse people, and that offer culturallyappropriate options for housing as a way of enjoying housing rights in the North. The monopoly of housing authorities and private housing providers dictates the kind of housing that gets built, and the lack of environmentally sustainable infrastructures mean many people are living in housing that is in need of repairs and have no other options.

In addition, and as some witnesses shared, there are restrictions on housing as it is built or exists in many communities. For one, culturally inappropriate architecture, as manifested in the absence of communal spaces required for traditional transmission of language and culture, or single family dwellings not built to accommodate multiple generations, can generate increased hardship. As well, and as one witness shared, the restrictions on the use of housing in Nunatsiavut, for instance, according to the housing authority, mean that some women who rely on selling crafts are not allowed to make them in their home.<sup>86</sup>

Similar stories have been echoed in the Working Group from advocates situated in the Northwest Territories and Yukon who have expressed challenges in working with the housing authorities, particularly when it comes to getting repairs done. Many continue living and paying rent in social housing that is largely inadequate, in need of major repairs and violates their right to habitable housing and their right to health.

Our description of housing right violations in the North is a very preliminary comment on an issue that deserves an exhaustive separate claim on its own. The state of housing in the North has far-reaching impacts for Indigenous women, girls, Two-Spirit, and gender-diverse people that violate their rights to health, security and culture as well as constituting the most egregious housing rights violations. We hope that the evidence submitted as an addendum to this claim will play a role in document the scale and depth of the crisis, created by Canadian State through decades of inaction and denial of the right to self-determination for Indigenous communities.

#### 3.4. Navigating Homelessness Shelters and Transitional Housing

Violence underlines experiences of housing insecurity and homelessness significantly. Many studies cite instances of intimate partner violence as a key factor forcing women to leave their homes and

<sup>&</sup>lt;sup>86</sup> National Inquiry into Missing and Murdered Indigenous Women and Girls (Canada). *ReClaiming power and place: The final report of the national inquiry into missing and murdered Indigenous women and girls*. National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019. Online at <u>https://www.mmiwg-ffada.ca/final-report</u>. p, 378

communities<sup>87</sup>. Exposure to homelessness and housing precarity increases the risk of violence for Indigenous women, girls, Two-Spirit, and gender-diverse people. Indigenous women experience exponentially higher rates of intimate partner violence compared to non-Indigenous women. Indigenous women are three-times more likely to be victims of violent crimes, with rates of violence in rural Northern communities as high as 70-95%.<sup>88</sup>

Indigenous women are 12 times more likely to be murdered or missing than non-Indigenous women. Indigenous women's rate of violent victimization is double that of Indigenous men, nearly triple that of non-Indigenous women, and more than triple that of non-Indigenous men. Indigenous women between the ages of 25-44 are five times more likely to die from acts of violence than other women the same age.<sup>89</sup>

Indigenous women, girls, Two-Spirit, and gender-diverse people are over-represented in experiences of homelessness. While data on their experiences with shelters and transitional housing is scarce, advocates in the Working Group have spoken extensively about their experiences of navigating shelter systems that are governed by colonial policies and lack culturally appropriate approaches for women, Two-Spirit, and gender-diverse people in our community. Reserves and Northern communities across Canada lack shelters and other supports for women fleeing violence, which often results in women having to leave their home communities.

In some cases, women may choose not to move in a shelter and continue living in their situation of violence at moving to a shelter, particularly if it entails leaving their home communities, can further destabilize or alienate them from informal support groups that they rely on within their communities. Only 5 of 33 communities in Northwest Territories have emergency shelters for women leaving abusive situations, these shelters are not always able to provide services because of lack of funding and staff shortages. Overcrowding and underfunding are also issues that impact women's shelters, with overcrowding also being a reason why many women prefer not to access shelters.

Research also suggests that Two-Spirit and gender-diverse Indigenous people are at higher risks of experiencing violence and homelessness as well.<sup>90</sup> "Unfortunately, social service and homeless shelters that work with this population often fail to culturally and appropriately serve transgender homeless people, including denying them shelter based on their gender identity; inappropriately housing them in a gendered space they do not identify with; and failing to address co-occurring issues."<sup>91</sup>

Within recent years, the Canadian government has made significant investments in shelters, but challenges that our women experience are embedded within shelter models and policies that follow

<sup>&</sup>lt;sup>87</sup> Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T. (2020). The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press.

<sup>&</sup>lt;sup>88</sup> Groening, A., Bonnycastle, C., Bonnycastle, M., Nixon, K., & Hughes, J. (2019). Housing Needs of Indigenous Women Leaving Intimate Partner Violence in Northern Communities. Canadian Centre for Policy Alternatives. https://mra-mb.ca/wpcontent/uploads/Housing-Needs-of-Indigenous-Women-Leaving.pdf

 <sup>&</sup>lt;sup>89</sup> Martin, C. M., & Harsha, W. (2019). Red Women Rising: Indigenous Women Survivors in Vancouver's Downtown Eastside. P.
 42. Downtown Eastside Women's Centre. https://dewc.ca/resources/redwomenrising
 <sup>90</sup> Ibid

<sup>&</sup>lt;sup>91</sup> National Center for Transgender Equality. (2021). *Housing & Homelessness*. https://transequality.org/issues/housing-homelessness

colonial models and paternalistic practices and limit agency, and ultimately self-determination, for those in our community experiencing violence. Transitional housing (usually characterized as an intermediate step between emergency crisis shelter and permanent housing with stays of three months to more than a year, depending on the program) follows a shelter model that includes mandatory programming and other restrictions that are limiting for women in our communities. Our discussions have highlighted how women living in transitional housing are not protected under provincial or territorial residential tenancy laws,<sup>92</sup> they do not sign leases even when they are paying 'rent,' and their payment qualifies as shelter allowance under social assistance programs. Some have highlighted how restrictions in transitional housing guests or smudging in their rooms. We have also discussed how restrictive abstinence-based policies in transitional housing can be challenging for women dealing with substance use issues and might become a reason for their eviction. This level of supervision and paternalism takes away from supports that shelters are able to offer, perpetuating cycles and violence for women in our communities<sup>93</sup>.

We have also discussed how silos between homelessness shelters and violence against women (VAW) shelters serving women fleeing violence create challenges for women trying to access housing supports. Experiences of homelessness and violence are intersecting, with violence being both a cause and effect of homelessness. Yet, silos between homeless shelters and VAW shelters requires women to either be attached to a 'homeless' status or 'abused' status<sup>94</sup>. Our discussions highlight that this can mean that if women's homelessness is a result of poverty, evictions or any other reason in which violence is not the cause of homelessness women are unable to access VAW shelters, even if homlessness is causing horrific experiences of violence in their lives. This demonstrates an egregious violation of women's housing rights as often VAW shelters include supports that homelessness shelters don't. Research in this area is scarce and it is important to investigate this intersection further to get a better sense of this challenge at a national scale. We are hoping that violation of housing rights created by silos between the homelessness shelters and VAW shelters can be further illuminated through our evidence building process.

Moreover, VAW definitions vary across provincial and territorial jurisdictions which means that what qualifies under VAW in one region might not qualify in another region. This can also result in women being denied shelter even if they are experiencing violence. A woman who participated in the Pan-Canadian Survey on Women's Housing<sup>95</sup> testified to this stating,

The definition of domestic abuse didn't qualify in Manitoba. In Newfoundland, St. Johns, all domestic abuse is accepted. In Manitoba, if your partner isn't physical, you don't get shelter. If it isn't your partner but a member of your household, it doesn't qualify even if they're beating you. So yes, I've been denied

<sup>&</sup>lt;sup>92</sup> Transitional housing in Canada, across provinces, is not covered under the Residential Tenancies Act (RTA). This renders transitional housing tenants vulnerable in many ways as they don't have pathways to recourse in case their housing rights are violated. Community Legal Assistance Societies. (2021, July 14). *Non-Profit Housing and the Residential Tenancy Act*. CLAS. https://clasbc.net/non-profit-housing-and-the-residential-tenancy-act/

<sup>&</sup>lt;sup>9</sup>Violence in Northern Communities. Canadian Centre for Policy Alternatives. <u>https://mra-mb.ca/wp-content/uploads/Housing-Needs-of-Indigenous-Women-Leaving.pdf</u>. p.7.

<sup>94</sup> Ibid

<sup>&</sup>lt;sup>95</sup> Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). *The Pan-Canadian Women's Housing & Homelessness Survey*. Toronto, ON: Canadian Observatory on Homelessness. p. 42

Yet again, the lack of research exploring such gaps makes it difficult to fully grasp how the scale and extent of harm such interjurisdictional neglect causes. Regardless, our discussions highlight that such interjurisdictional gaps are consistently contributing to violation of housing rights for women, girls, Two-Spirit, and gender-diverse people in our communities.

### **Violation 4: Security of Tenure under NHS and Secure Indigenous Land Tenure**

THE REALIZATION OF HOUSING AS A HUMAN RIGHT UNDER THE NHSA PROVIDES THE FEDERAL HOUSING Advocate a unique opportunity to view forced removal of Indigenous Peoples from their homelands as not just a violation of their collective Indigenous and human rights, it gives an opportunity to the Federal Housing Advocate to utilize the vehicle of housing as a human right to drive accountability towards Indigenous Peoples' restitution to their lands and guaranteed security of tenure on lands that are their homelands.

#### 4.1. Right Housing and Secure Land Tenure

In Report no. 7 produced under the United Nations Housing Programme, <u>A Global Review of the</u> <u>Indigenous People's Right to Adequate Housing</u>, the right to security of tenure, a principle under the right to housing, is explored in great detail in relation to Indigenous people's right to secure land tenure. The report explores forced evictions as colonial tools to remove our people from our lands, and how that in itself constitutes a violation of our right to housing. The report recognizes that,

Where Indigenous Peoples have been deprived of their land and territories without their free and informed consent, States parties are called upon to "take steps to return those lands."

..there is a direct relationship between the dispossession of indigenous Peoples' lands, and indigenous Peoples' housing. Most often, the dispossession of lands is achieved through forced eviction, a violation of housing rights, and results in insecure tenure, increased levels and depths of poverty, rural-urban migration, and ultimately, housing that is of poorer quality and that is unstable.<sup>96</sup>

In our discussions, Marie McGregor Pitawanakwat, chair of the Working Group, speaks to this relationship between evictions of lands and the violations to the right to housing,

Indigenous peoples in Canada were forcibly removed from our lands, lands that we have allodial title97 to, asserted through our inherent rights as first peoples of Turtle Island. Colonial land frameworks relied on treaties that governments have time and again dishonored to claim titles over our land. Moreover, colonial genocidal policies have repeatedly been used to weaken our strength and survival as peoples, all with the purpose of dispossessing us from our lands. Violations of our housing rights today are deeply tied to this dispossession, it is because we lost our original ways of

<sup>&</sup>lt;sup>96</sup> Office of High Commission of Human Rights. (2005). *Indigenous peoples' right to adequate housing - A global overview*. <u>https://www.ohchr.org/en/publications/special-issue-publications/indigenous-peoples-right-adequate-housing-global-overview</u>. p. 26

<sup>&</sup>lt;sup>97</sup> Defined as inherent land title, which does not need any colonial entity to affirm it.

#### sustenance.

Given that Indian reserve lands in Canada make up only two-tenths of one percent of Canada's total land mass, and that the Indigenous population stands at nearly two million people, it is unreasonable to imagine that Indigenous peoples on Indian reserves have access to sufficient land to make a livelihood, to build housing, to develop food systems, to create businesses, and to maintain sufficient land for conservation, hunting, trapping, fishing, gathering, and for land-based activities.

As this is a human right claim with respect to housing, the first question one must ask when contemplating the building of a home is, on what land will the home be built? Much of traditional Indigenous territories used for hunting, trapping, fishing, gathering, and for cultural purposes lie outside the boundaries of Indian reserves. These traditional territories, and Indian reserve lands, as well as the incomplete purchases of other lands in Canada now occupied by settler Canadians constitute Indigenous allodial land title lands. It is recommended that the Federal Housing Advocate find unused federal lands and convert them to Indigenous allodial land title ownership, so that Indigenous peoples can hold not only land title, but also the right to design, build and own homes. The current financialization model of purchasing real estate is beyond the reach of many Indigenous peoples given the prevalence of a generally lower socioeconomic status. In addition, it is difficult to contemplate the purchase of land for a home, when many Indigenous peoples recognize that they still hold title to their original lands.

#### 4.2. Home-Ownership and Models of Culturally Appropriate Housing

An important area in supporting and nurturing housing autonomy for Indigenous women, girls, Two-Spirit, and gender-diverse people is home ownership and other models that promote culturally appropriate housing. The co-chair of our Working Group, Katlia Lafferty, notes that,

> Current models of housing - private rental housing and social housing models are failing to nurture autonomy and self-determination for Indigenous women, particularly Indigenous women in urban, rural, and northern settings.

Her statement is reflected in research data that "among Indigenous people living in an urban area, about half (51%) lived in rented dwellings, compared with 29% of the non-Indigenous population. Among the 355,400 Indigenous people who lived in a rented dwelling in 2016, one in five (21%) lived in subsidized housing"98.

In our discussions, advocates from across Canada highlight the need for housing models and solutions that are environmentally sustainable, locally developed, designed by women, Two-Spirit, and genderdiverse people in our communities, nurture economic and cultural growth, and situated on lands that are governed by our communities. We see these directions as the realization and utmost enjoyment of our housing rights.

Unfortunately, the on-the-ground reality for women, girls, Two-Spirit, and gender-diverse people looks quite different. In cases where Indigenous women have tried to oppose colonial systems and assert their rights to housing, existing colonial policies have been weaponized to evict them. Darlene Necan, an Indigenous woman from Saugeen First Nation, faced fines and evictions from the Ministry of Natural Resources in Ontario when she was building a house on her traditional lands. Necan was motivated to build her own housing on her family's traditional land after experiencing homelessness for years.<sup>99</sup> Our co-chair, Marie McGregor Pitawanakwat, also spoke to her experiences of eviction<sup>100</sup> from her family home, and then from a house she built for herself on Whiteriver First Nation land. While Marie asserted her right to housing on reserve land, the First Nation government used Certificate of Possession to evict her from her parents' family home, and then evicted her from the camp that she had declared as her housing on reserve. In both cases, women were served forceful removal notices when they tried to assert their housing rights after becoming homeless.

Housing accessibility on reserve for First Nations women is also deeply impacted by the structure of property rights on reserve. Research notes that,

[a]bsolute land ownership and private property were non-Indigenous concepts that were imposed on Indigenous communities through the colonization of Turtle Island. Underginned by patriarchal and colonial policies of the Indian Act, property rights on reserve were structured to benefit First Nations men over First Nations women. Property on First Nations reserves is distinct from property off reserve, as First Nations people can only access property rights through allotments (the right to use and occupy a parcel of reserve land), which retains the communal and inalienable nature of land rights on reserve. First Nations Peoples are not entitled to land title on reserve, as legal title to reserve lands were held by the Crown. Allotments are approved through the Minister of Indigenous Services and band councils, and legitimized through Certificate of Possessions (CPs), issued as evidence to First Nations People's property rights. Historically, CPs have been an instrument through which First Nations women have been marginalized and discriminated against, with Indian agents generally issuing CPs to men. Without their names on the CPs, women would be left without any allotment to their name, in case their marriage ended in divorce. Unlike women off reserve, until 2014 there was no legislation "that provided spousal entitlements after separation or divorce that applied on reserves.<sup>101</sup>

<sup>100</sup> White, E. (2018). *Woman's long fight with northern Ontario First Nation could end with eviction*. CBC. https://www.cbc.ca/news/canada/sudbury/whitefish-river-first-nation-housing-eviction-dispute-1.4634627E

<sup>&</sup>lt;sup>98</sup> Anderson, T. (2019, December 10). *Results from the 2016 Census: Housing, income, and residential dissimilarity among Indigenous people in Canadian cities*. Statistics Canada. https://www150.statcan.gc.ca/n1/pub/75-006-x/2019001/article/00018-eng.htm

<sup>&</sup>lt;sup>99</sup> CBC News. (2013). *First Nations woman told to stop building her own house*. https://www.cbc.ca/news/canada/thunder-bay/first-nations-woman-told-to-stop-building-her-own-house-1.2433655

<sup>&</sup>lt;sup>101</sup> Schwan, K., Versteegh, A., Perri, M., Caplan, R., Baig, K., Dej, E., Jenkinson, J., Brais, H., Eiboff, F., & Pahlevan Chaleshtari, T.

Discrimination based on race and gender also shapes our experiences of asserting our housing rights. The Pan-Canadian Survey on Women's Housing noted that 24.2% of Indigenous women, girls, Two-Spirit, and gender-diverse people reported discrimination on the basis of race, colour, or ethnicity. Moreover, Indigenous women, girls, Two-Spirit and gender-diverse people also reported greater discrimination from landlords on other bases as well, with 52.9% reporting discrimination on the basis of income.102 The discrimination experienced by Indigenous women, girls, Two-Spirit and gender-diverse people, is evident in that Canada's failure to legislate the <u>Convention on the Elimination of Discrimination against</u> <u>Women</u> into its domestic law. We will be submitting more detail around the ack of accountability to CEDAW as an addendum in the second phase of this work.

<sup>(2020).</sup> The State of Women's Housing Need & Homelessness in Canada: A Literature Review. Hache, A., Nelson, A., Kratochvil, E., & Malenfant, J. (Eds). Toronto, ON: Canadian Observatory on Homelessness Press. p. 156

<sup>&</sup>lt;sup>102</sup> Schwan, K., Vaccaro, M., Reid, L., Ali, N., & Baig, K. (2021). The Pan-Canadian Women's Housing & Homelessness Survey. Toronto, ON: Canadian Observatory on Homelessness.

# The Way Forward: Recommendations

Violations highlighted in our Claim, and the human rights frameworks outlined herein are only the beginning and we will proceed to engage with our communities and gather evidence with our communities across Turtle Island. As mentioned earlier, this claim is an effort by a grassroots group of women, Two-Spirit, and gender-diverse people to assert and articulate our right to housing, as guaranteed under the NHSA, on our own terms. This Claim has detailed that given the colonial, capitalist, and patriarchal history of housing systems in Canada, the only path to realization of housing rights for Indigenous women, girls, Two-Spirit, and gender-diverse people in Canada, is one that is articulated by them. These articulations will not be monolithic and will be qualified by unique contexts of communities engaging with the NHSA.

This Claim, and our recommendations as listed below, are meant to articulate preliminary violations and considerations that shape the landscape of housing rights violations of Indigenous women, girls, Two-Spirit, and gender-diverse people in Canada today. Our recommendations listed below, are not exhaustive, rather, we invite the Federal Housing Advocate to engage with us as we embark on the process of articulating our rights and utilizing the NHSA as a tool of accountability and assertion of our rights.

#### On Articulations of Rights - By Indigenous, For Indigenous

- 1. We recommend that the Federal Housing Advocate appoint a panel, independent but linked to the Office of the Federal Housing Advocate, of Indigenous knowledge keepers, Elders and advocates that provides direction on and review Indigenous-led housing claims submitted to the Advocate. This panel must have representation from Indigenous peoples from diverse contexts, with astute presence of our matriarchs and Two-Spirit peoples.
  - a. We recommend that the governance and design of this panel be decided upon by the process of community engagement.
  - b. We recommend that directives developed through this Claim process are factored into the development of this review panel.
  - c. We recommend that the advocate facilitate capacity within the panel to develop rightsbased indicators to track progress on the progressive realization of the right to housing for Indigenous women, girls, Two-Spirit, and gender-diverse people.
- 2. Advocate for the development of an oversight body of Indigenous peoples to hold authority so that action on the recommendations can be monitored and that a system of evaluation be struck to determine whether or not measurable targets are being achieved.

- 3. Meaningfully engage with the <u>National Action Plan for MMIWG</u> and particularly advocate for the establishment of an Indigenous Human Rights Tribunal, as is directed and detailed in the National Actional Plan for MMIWG.
  - a. We further recommend that, the Federal Housing Advocate build a working relationship with the Indigenous Human Rights Tribunal, once established, which addresses systemic gaps in the realization of the right to housing for Indigenous Peoples, particularly women, girls, Two-Spirit, and gender-diverse people.
- 4. Support and co-develop process of evidence-building as part of this Claim and uphold our articulations of housing as a human right built through this process in all of work done through the Federal Housing Advocate.

#### On Housing Development - By Indigenous, For Indigenous

- 1. It is recommended to the Federal Housing Advocate promote our right to self-determination advocating for housing, designed by Indigenous peoples, built by Indigenous peoples, applying biophilic design, and environmentally friendly materials, be supported.
- It is recommended that the Advocate create pathways to measurable targets for home design, construction, and access to building materials, to be set so that the severe condition of inadequate housing, homelessness, overcrowded housing, and unhealthy, unsanitary housing be ameliorated.
- 3. It is recommended to the Federal Housing Advocate that our right to self-determination be facilitated through developing training programs that allow Indigenous women, Two-Spirit, and gender-diverse people to take control of their own housing. So that, they can design and build homes that are culturally appropriate, appropriate to the size of extended family composition.
  - a. It is further recommended that because of the circumstances around Indigenous housing and the need for biophilic design, culturally appropriate approaches, that these training programs hold accreditation particular to the specific characteristics of Indigenous architecture and construction.

#### On Housing Funding - By Indigenous, For Indigenous

 Conduct an Indigenous-led inquiry into the effects and outcomes of the historical and ongoing housing funding programs (including ones under National Housing Strategy (NHS), distinctionsbased programs, Urban and Rural Native Housing Program, and other initiatives) on First Nations, Inuit, and Métis women, girls, Two-Spirit, and gender-diverse people, including those living in urban, remote, and northern communities.

This review should seek to identify funding and outcome inequities for these groups, as well as

gaps between the funding allocations and the Calls to Justice outlined in <u>Reclaiming Power and</u> <u>Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women</u> <u>and Girls</u> and the Calls to Action outlined in <u>Honouring the Truth, Reconciling for the Future:</u> <u>Summary of the Final Report of the Truth and Reconciliation Commission of Canada</u>.

- Explore how affordability and prioritization criteria employed in NHS and Indigenous-specific housing programs fail to address inequities experienced by Indigenous women, girls, Two-Spirit, and gender-diverse people and the obligation to realize our right to housing in the shortest possible time.
- 3. Consider how federal definitions of homelessness can be revised to better reflect gendered experiences of housing need and homelessness, centring ways in which Indigenous women, girls, Two-Spirit, and gender-diverse people define their homelessness.
- 4. Consider how all funding programs mandated to serve Indigenous women, girls, Two-Spirit, and gender-diverse people could most effectively eliminate Indigenous children's homelessness, in the shortest possible time, in alignment with human rights standards.
- 5. Provide guidance on transparent and publicly accessible mechanisms to monitor whether substantive gender equality is being achieved through Indigenous-specific funding allocations and program outcomes, including through the collection of disaggregated data on the experiences of Indigenous women, girls, Two-Spirit, and gender-diverse people.

These are emerging recommendations rooted in our discussions and work so far. As we take on the evidence building process for this claim and engage with communities from coast to coast to coast, we will see these recommendations refine and solidify further. At this point it is critical to note that these recommendations are rooted in principles of self-determination and Indigenous women, Two-Spirit, and gender-diverse people articulating what the right to housing means to them.

### News Release: Radical Inclusion Report — John Humphrey Centre for Peace and Human Rights

Neximar Alarcon

#### **NEWS RELEASE**

FOR IMMEDIATE RELEASE

#### Human Rights Advocates in Edmonton release report to United Nations

#### Radical Inclusion raising critical issues around disability rights

Edmonton (August 31, 2021) – Concerned with the lack of accountability and progress made on the rights contained within the Convention on the Rights of Persons with Disabilities, over the past year a team of thirteen people, known as Radical Inclusion, have worked diligently to develop and submit a formal report to the United Nations' Committee on the Rights of Persons with Disabilities highlighting the challenges and need for progress on disability rights. This report is also being released to relevant government bodies in Alberta and Canada responsible for advancing and promoting disability rights. The <u>Report on the Status of People living with Disability in Alberta</u> highlights five critical areas which need to be urgently addressed in relation to financial barriers, employment and careers, housing, healthcare, and access to justice.

"The struggle for the rights of people living with disabilities in Canada is wrought within a historical system of eugenics and dehumanization," notes the report. "The systems in Alberta, which this report examines, are set up to further disable and disenfranchise. However, if the rights of people with disabilities are advanced and upheld in our communities, we can make fundamental shifts to strengthen our economy and society.

Radical Inclusion launched in September 2020 in an effort to create a safe space led by people living with disabilities to deepen their understanding of human rights and to articulate the current human rights violations that they face on a daily basis. The growing network encourages all Albertans and public officials to engage with the report and learn how each of us can contribute to a stronger society where all belong, are included and valued. Radical Inclusion can be reached at radicalinclusion@jhcentre.org.

Radical Inclusion is a project developed from a collaboration between people living with disability in Alberta and the John Humphrey Centre for Peace and Human Rights.

#### For more information or to arrange an interview, please contact:

Roxanne Ulanicki Donna Bulger Renee Vaugeois

Radical Inclusion Radical Inclusion John Humphrey Centre

780 240 0442 780 499 6167 780 975 1116



# Report on the Status of Rights of People living with Disability in Alberta

**August 2021** 

JOHN HUMPHREY CENTRE for **PEACE** and **HUMAN RIGHTS** 

# EXECUTIVE SUMMARY

From September - December 2020, a team of thirteen people worked collaboratively to engage in a review of human rights in Alberta as it relates to the Convention on the Rights of Persons with Disabilities. The majority of this team was made up of folks who experience disability personally. We also had representation from others who had disability within their family.

The following report is an outcome of the critical human rights issues identified that are impacting people living with disability in Alberta. Recognizing the Government of Canada is working to operationalize the rights of people living with disability, the reality is that rights are being contravened right now and **there is an urgency for change; we are in crisis.** 

Our goal with this report is to make submissions to the UN Treaty Body responsible for the rights of persons with disabilities as well as other relevant government bodies in Alberta and Canada who have responsibilities to bear in advancing and promoting these rights.

The struggle for the rights of people living with disabilities in Canada is wrought within a historical system of eugenics and dehumanization. The systems in Alberta, which this report speaks from, are set up to further disable and disenfranchise. If the rights of people with disabilities are advanced and upheld in our communities however, we can make fundamental shifts to strengthen our economy and society. **The challenge ahead is to deepen the understanding of ableism and to break down the barriers to accessing rights in a dignified manner.** 

# **ABOUT US**

### **RADICAL INCLUSION**

Radical Inclusion was developed as an effort to create a strong network of people with lived experience in disability to strengthen voices, provide their perspective, and be a force for change. The goal of the effort was to deepen discussions and knowledge on disability and human rights while building strategies for action and education Ultimately, Radical Inclusion's primary goal was to develop and submit a report to the United Nations' <u>Committee on</u> <u>the Rights of Persons with Disabilities</u> and to give the perspective of people who live it every day.

This group was facilitated by the <u>John Humphrey Centre for</u> <u>Peace and Human Rights</u> with funding support from the <u>Edmonton</u> <u>Community Foundation</u>.

### WHO WE ARE

**Lead Facilitators** Roxanne Ulanicki Renée Vaugeois

#### **Contributors to Report**

Lisa Bennett Heath Birkholz Michelle Bissell Donna Bulger Dave Derraugh Anthony Ma Dave Melenka Tara Mitrovic Chris Rowley Sara Symington Deirdre St. Luke

# TABLE OF CONTENTS

<b>Financial Barriers</b> Issue Background Contraventions Calls to Action	4
Employment and Careers	6 - 9
Issue Background	
Contraventions	
Calls to Action	
Housing	10 - 14
Issue Background	10 - 11
Contraventions	
Calls to Action	13 - 14
Healthcare	15 - 19
Issue Background	
Contraventions	
Calls to Action	
Justice and Law Enforcement	20 - 24
Issue Background	
Contraventions	
Calls to Action	
Conclusion	
Anecdotal Appendices	~ iv ~

# FINANCIAL BARRIERS

# Issue Background

Many people living with disabilities in Alberta experience poverty.

In Alberta, the income support program is called Assured Income for Severely Handicapped (AISH). Their mandate is to provide financial and health benefits for eligible Albertans with permanent medical conditions that prevent them from earning a living. The Radical Inclusion team's lived experiences provided numerous examples which justify this program is in need of drastic improvements that focus on dignity and rights.

Current income support systems lack clarity in how they can be accessed and approved. Furthermore, reporting requirements and income thresholds deter and/or prevent people with disabilities from pursuing work or careers because additional income and subsidies are clawed back when thresholds are reached.

Radical Inclusion participants expressed that people are kept in a state of poverty. They maintain AISH and comparable programs do not enable independence and/or autonomy in earning money, nor do they facilitate building a more secure and stable life for themselves and/or their families. Furthermore, participants reported that in order to qualify for any assistance, they must present themselves as a victim or as incapable, using language that only describes their worst case scenarios which is not a true representation of their day to day lives.

While Alberta has one of the most generous income support programs in Canada, the monthly amount allocated to individuals

with disabilities does not account for the actual costs of living. The maximum amount of AISH is \$1,685 per month which, considering true economic costs and realities, is not enough to be able to live in a dignified manner and to meet one's basic costs of living.

If AISH was a regular full time job, the hourly rate would be \$9.72/hour while minimum wage in Alberta is \$15/hour. If one does gain employment, there is an income exemption which only allows for an additional net income of \$1,072/month to be earned before clawbacks. The maximum one can take home with AISH and employment income is \$3,226 monthly. The average cost for a one bedroom apartment in Edmonton is \$1,500-\$1,600/month which varies throughout the province. According to the Assured Income for the Severely Handicapped (AISH) Caseload report from the Government of Alberta, of 69,977 AISH recipients in Alberta, only 6.4 percent, or 10,982 are employed.

There are costs to disability which are not factored into the income supports such as the costs of equipment or supplies that are needed. While funding is provided through the Alberta Aids for Daily Living program (AADL), it often doesn't cover the full costs and frequently has limitations around what or how much one can access in a year. A \$500 extra cost for someone needing medical supplies can place them in financial jeopardy. Additionally, if a person with a disability on income supports can't afford upgrades on equipment, or medical supplies, authorized by AADL, their independence in their home and community may be marginalized.

An additional element to income support is that if an individual living with disability becomes involved in a relationship, the benefits provided will be reduced and the individual becomes financially dependent on their partner. Many people living on income supports are left with the decision not to get married because they are afraid of losing their benefits. Marriage to someone on income supports creates an unequal partnership and has the potential to cause stress and strain on the relationship. This also impacts choices made around having children. Income support for people with disabilities living in Alberta limits our ability to achieve "Living Independently and Being Included in the Community" (Article 19). These supports do not cultivate a spirit of innovation, growth, motivation and empowerment.

The costs of disability are more than financial, they include costs on our relationships with partners, family and friends. There are serious, unacknowledged, emotional and physical costs. Families often will carry the burden of those costs, including care. Families can face barriers in being able to work full time and the individual living with disability is unable to gain independence from them. For those that do not have this familial support, there is an additional burden of isolation.

Many Radical Inclusion participants report feeling overly monitored and policed by income support mechanisms, specifically but not exclusively AISH; many express privacy concerns. Those who receive AISH, are subject to heightened surveillance of their finances and daily decisions. There is a requirement to provide a high level of information to government officials (e.g monthly pay statements, yearly audit of bank statements, and personal and financial information from spouses) that impacts the dignity of the recipients. A better balance between people's needs and income support programs must be found.

Radical Inclusion participants expressed concern whether government officials, who make determinations about who is eligible to access income supports, are qualified to make those decisions. Overwhelmingly, Radical Inclusion participants felt that they are repeatedly required to prove they are "disabled enough" to justify receiving the bare minimum of income assistance, despite repeatedly providing comprehensive personal, medical and financial information. They also question the medical capacity of government officials who make determinations and their knowledge to translate and understand this information.

# FINANCIAL BARRIERS

Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights Treaties

- CRPD Article 17: Protecting the Integrity of the Person
- CRPD Article 19: Living Independently and Being Included in the Community
- CRPD Article 20: Personal Mobility
- CRPD Article 28: Adequate Standard of Living and Social Protection
- International Covenant on Civil and Political Rights Article 17
- Universal Declaration of Human Rights Article 12.

"I was surprised ... by the personal anger the AADL official [expressed] to me ... and ... the direct correlation [she drew] between my personal medical needs and the taxpayers having to [pay for them] when we have a publicly funded health care system. She made me feel less as a person."

Anecdotal Excerpt: pg vi

# **CALLS TO ACTION:** FINANCIAL BARRIERS

- We suggest the AISH program undergo a name change to reflect appropriate language; for example Alberta Disability Income Supports program.
- We call upon the provincial government in Alberta to meaningfully include people with disabilities in re-writing policies and programs regarding income support. Independent decision making and self-regulation must be essential to the framework of the program.
- Global assumptions and categorizations must not be made. An income support program for people with disabilities must accommodate an individual's spectrum of needs rather than label all of us as incapable, fully dependent or fully independent.
- Clear, transparent standards and protocols for determining who is eligible for income supports need to be established and those who make those decisions need training. We recommend that standards be set and developed that allow medical professionals in collaboration with their patients to determine their eligibility.
   Government officials without medical knowledge (or direct lived experience) must not be responsible for making eligibility decisions for people with disabilities. Leaving decisions of who is "disabled enough" cannot be left to government officials who are often short term and who may not be grounded effectively in the realities of disability.
- Medical professionals need standardized awareness and competency training to ensure they have clear guidelines and understanding to make decisions regarding income supports for people with disabilities.
- We recommend education around ableism, discrimination and human rights for all government employees who work for disability support programs.
- Federal, provincial and municipal income supports must be coordinated to the benefit of the recipients. For example, eligibility and income thresholds are not standardized between all programs and/or branches of government.

# **EMPLOYMENT AND CAREERS**

# Issue Background

Individuals living with disability need opportunities to be independent, both financially and personally. While higher education may be available to them, opportunities to develop careers are limited because they are often overlooked in the workplace. They may not be considered for greater responsibilities or higher paying jobs due to discrimination. The Radical Inclusion team believes assumptions are often made, including:

- they may not be able to do the job;
- they may need too many accommodations if hired;
- they cannot be relied upon to complete the job if hired;
- they will require too many sick days; and,
- they will constantly need to be supervised.

If people with disability do make it through the job application process and are invited to interview, accessibility often becomes an issue. They may not want to self-identify on their resume, for fear of elimination at the outset, and once they are given an opportunity to interview they often encounter barriers to the building, office, location of employment or equitable and accessible methods of communication. Some participants expressed a lack of clarity around who bears responsibility for providing accessibility aids; the employer or the employee?

People living with disability need the chance to develop their career or pursue meaningful employment and are often placed in positions where there are little or no opportunities to grow (underemployed). Employment agencies specifically for people with disabilities often do not recognize the desire and ability to excel and be challenged. They will often place clients with disability in minimal wage/skill positions where little or no accountability is necessary or expected and there is no opportunity for advancement in the company. People with disabilities are often a commodity for funding for agencies, often have boundaries of participation such as age or IQ, and are not centered around the person and their development.

Participants described situations where both employers and disability employment agencies underestimated and underemployed people with disabilities. Participants felt there were expectations that they should be thankful for any job they are hired for regardless of how they feel about it. These factors lead to financial limitations, self-respect issues, and the person's ability to grow and contribute in society.

People living with disability have reported having to undertake capacity tests (eg. IQ tests) that often challenge their dignity, or are told they do not qualify for specific disability employment supports, based on the type of disability. Participants reported feeling that they were hired as a token or as a way for a company to satisfy diverse hiring quotas. Employers sometimes expect to receive grants or subsidies, in order to pay the wages of people with disabilities, unlike their able bodied counterparts who are hired and paid based on their merit and skill sets alone. More than one participant described being asked by their employer to search for job grants/subsidies based on disability to keep or maintain their employment.

# **EMPLOYMENT AND CAREERS**

Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights Treaties

- Article 5: Equality and Non-Discrimination
- Article 8: Awareness-raising
- Article 16: Freedom from exploitation, violence and abuse
- Article 27: Work and Employment

Rather than hiring people with disabilities, we are frequently expected to volunteer - not allowing us the same level of respect and remuneration our "able-bodied" counterparts earn.

> We have equal skill sets, levels of education and work ethic and we expect the same opportunities to advance our careers.

#### **CALLS TO ACTION:** EMPLOYMENT AND CAREERS

- Call for a provincial review of employment standards and practices for both employers and disability employment agencies, both private and non-profit, led by a committee of people with disabilities, with the intent to develop ways to educate employers and agencies in more inclusive hiring practices and their legal obligations. This committee will examine different models of employment practices that are truly and meaningfully accessible and include all people in the workplace. This committee will develop recommendations for policies and practices that will be followed and mandatory in Alberta.
- Promote increased and sustainable funding for mentorship and self-advocacy programs, giving people with a disability a better chance to voice their needs and concerns without prejudice.
- Shift away from short term project based funding for employment and mentorship programs and move to long term sustainable program funding with measurable accountability.
- Challenge disability employment agencies to stop under employing their clients and promote people with disabilities (with qualifications) into leadership roles.
- Call for granting programs to allow people with disability to develop and grow their own businesses.
- Provide grants and subsidies to employers for accommodations of people with disability.

# **HOUSING** Issue Background

Access to available, accessible, adequate and affordable housing for people living with disability is extremely limited in Alberta. Currently, there is no ongoing commitment from the government to ensure accessible housing exists within the housing market. Most efforts are made within the context of social housing, which assumes that people with disabilities all have the same needs (for example, all segregated into one housing development or cannot afford market rent). Wait lists to get an accessible place can take years and there is no choice in what housing you have access to. This creates a situation where once one finds housing, it can become a prison. There are few alternatives out there and even if one finds housing, it does not mean it meets their accessibility needs. People become isolated and hidden in their homes.

It is commonplace for people to be denied rentals when the landlord discovers a person applying is living with disability and/or receiving disability income support (e.g., AISH). People often do not know or understand their rights and what avenues exist to address discrimination; which is difficult to prove. The process of seeking remedy through human rights complaints is a draining and long process which does not address these barriers.

Pets are often something that people need to support mental health and prevent isolation. Having a pet is again not a common option available to people living with disability as it places increasing barriers to accessing housing. Some disabilities require service animals which are not well understood or accommodated.

When one's housing is inaccessible, it not only affects one's ability to have stability, security and dignity; it affects relationships with family and friends who also don't have accessible homes. The lack of accessible and adequate housing further creates a dependency relationship on caregivers and family and further disables.

While there are some income-tested subsidy programs to allow for modifying homes, the income thresholds are normally low. The amount of \$7500 - \$15000 over 10 years does not reflect the true cost of accessibility modifications. For example, kitchens and bathrooms are extremely expensive adaptations. If one does not have their own money, there are limitations to their ability to adapt and carry the costs of disability.

Inaccessible housing significantly impacts a person with disability's ability to reach their full potential. The energy consumed navigating an inaccessible home directly limits one's ability to also engage in employment, taking care of the home, or studying, for example.

The Radical Inclusion team expressed frustration when looking for accessible, affordable housing. Accessible and affordable housing does not appear to be advertised in areas average people look. A few participants mentioned that they assumed they would look for housing like everyone else does (eg. rental guides, internet). They did not think to look to charities or nonprofits in order to find housing. There does not appear to be a registry of available, accessible and affordable housing. (Note: not every person who requires accessible housing requires affordable housing.)

Housing is the solution NOT the problem [for us]

Anecdotal Excerpts: pg xvii

# HOUSING

Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights Treaties

- Article 5: Equality and Non-Discrimination
- Article 19: Living Independently and Being Included in the Community
- Article 28: Adequate Standard of Living and Social Protection

I competed in the 1988 Paralympics in Korea, in my young mind, if I could play wheelchair basketball internationally in the big city, I should be able to find somewhere to live [and] I was excited to start my life ...

Anecdotal Excerpts: pg xvi

... the next 15 years were a struggle and at the root of [that] was housing. I looked for housing [but] might find 2 or 3 choices; always inadequate [to suit my needs] and in random [at times even unsafe] locations.

> ... wheelchair accessible units rarely come available for rent ... [IF we actually find something] no one moves out because there is literally nowhere else to go.

> > Anecdotal Excerpts: pg xvii

# CALLS TO ACTION: HOUSING

- We call for the provincial and municipal governments to consult with people living with disabilities to build more efficient, accessible, affordable housing and/or require builders and developers to widely advertise their units in public spaces as well as specialized organizations and programs.
- Provide subsidy programs for the private sector builders and/or developers for additions and/or improvements for older buildings.
- Flexible and accessible subsidy programs which allow people living with disability to be able to modify their homes without carrying a major financial burden. Although some programs exist, they do not reflect true costs and/or timelines (basically the current reality).
- The current Rapid Housing Initiative from the federal government is a commitment to address homelessness. A disability lens must be applied to this at the front end. All shelters or new builds in this response must be accessible. Currently in Edmonton, the shelters available do not accommodate effectively for people living with disabilities. If funding is being provided for this and new builds are being created, 100% of these new builds need to be barrier-free.
- In all housing efforts for people living with disability, an approach must be taken that ensures wrap-around supports for people. Creating housing in a manner that has in-house supports and services enables dignity but also efficiency and access.
- Just like the walkability index, new builds and builders must integrate an accessibility index that must be publishable for the community to see and assess. This could include access to stores, doctors and other key necessities that people living with disabilities need access to. Additionally, consider the development of visitability Index for housing to support family and community connection.
- Prioritize and fund programs for education and development of tenant's rights with a focus on disability. Plain Language is needed to understand their rights and responsibilities in housing.

### **CALLS TO ACTION:** HOUSING

- Mandate that all housing subsidies, whether federal, provincial or municipal, are tied to the individual and NOT to a specific location or rental.
- Embed protections for people living with disability within landlord and tenancy acts to ensure there is thought and attention paid to the specific needs of people living with disability and that consider emergency measures such as fires as well as maintenance and safety procedures. This information from each landlord should be provided to tenants as policy.
- Each person who lives with disability should have the choice to have a personal advocate with them in meetings related to housing matters. This assures respect and that all voices are heard, without any level of control etc, and ensures that there is common understanding.
- It is important for the provincial government to make it easier for Albertans to access the affordable housing and housing stability supports they need by creating clear and consistent parameters for funding and available programs. Transparency is a key for making Albertans in the disability community, who require clear and in Plain Language rules to plan and invest in the efficient operation and development of affordable housing.
- Call on the province of Alberta, and other provincial and territorial governments, to ratify and implement the Convention on the Rights of Persons with Disabilities and create their own accessibility act to support people living with disabilities.
- More effort to transition between stages of life (e.g. from home to university, from university onwards) and creating connection points to know where to access housing. Strengthen knowledge of who to contact, what to do and create community connections.
- Regular inspections on homes to ensure landlords are following AHS protocols. Too many landlords are negligent and unsupportive, and there should be an accountability process in place.

# **HEALTHCARE** Issue Background

Although healthcare is free in Canada, the provision of healthcare is overall not fully accessible, both in terms of accessible spaces and in terms of medical practitioners who are educated in disability rights. Some medical professionals (in all areas) lack knowledge and the ability to assist and accommodate, and they can be demeaning and dismissive. A lack of consistency exists between practitioners and the way they provide service is also a barrier to seeking support.

As children, people with disabilities often have specialists to follow up with them through the many medical issues they experience. When the time comes to transition out of pediatric services, adults with lifelong disabilities are faced with trying to find doctors with the same level of expertise to treat them. Some pediatric specialists have volunteered to carry adults on as patients; however, this is a choice for them and often adds to their workloads.

While medical supplies and equipment can be accessed by people with disabilities through the Alberta Aids to Daily Living program (AADL), this comes with many issues. One of the major issues is that AADL was first created for Seniors and not to accommodate people with disabilities who have very specific and unique needs for ongoing and upgraded supplies and equipment. These mobility equipment and medical supplies come with conditions, such as the need to be continually re-assessed by specialists who are difficult to get appointments with. Additionally, equipment provided through government programs is often in bad shape, old and inadequate; so it does not serve the person's needs. In turn, because some medical practitioners are not trained to understand disability, the equipment provided makes people even more dependent on others; for example, not providing equipment that people are able to use independently. People with permanent disabilities have a lifelong journey with habilitation; medical practitioners work from the approach of rehabilitating people rather than working with people with disability and listening to their lived experiences to support them in maintaining their independence.

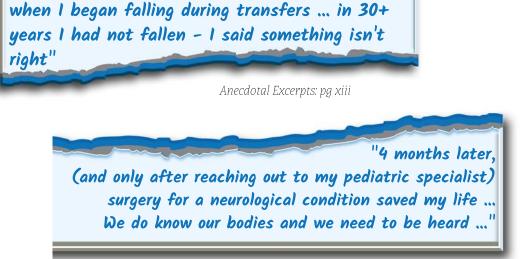
People experiencing sensory disabilities often encounter inaccessible spaces and practitioners who do not understand or know how to provide appropriate accommodations. This means important information cannot be received and/or understood properly. It is also very difficult to find information provided in Braille, and there are usually little to no accommodations provided for people with loss of hearing. This can have serious consequences for people in the healthcare system. The COVID-19 pandemic has brought these challenges to light and made them clear; the lack of accommodations in hospitals, clinics and pharmacies creates barriers to people living with disability to being informed and treating themselves. These lack of accommodations can be fatal.

# HEALTHCARE

Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights Treaties

- Article 5: Equality and Non-Discrimination
- Article 9: Accessibility
- Article 19: Living Independently and Being Included in the Community
- Article 21: Freedom of Expression and Opinion, and Access to Information
- Article 25: Health
- Article 26: Habilitation and Rehabilitation

"My family doctor said I was out of shape,



# **CALLS TO ACTION:** HEALTHCARE

- We call on provincial governments, medical associations, and universities/colleges to make education and training mandatory for doctors and other medical professionals on disability rights, accomodations, equity, empathy and dignity.
- We call on provincial governments to consult the disability community to improve accessibility for doctors' offices, hospitals and other medical spaces.
- We call on provincial governments to assume responsibility for providing services, information in Plain Language and access to equipment and supplies so that we can move away from overly restrictive regulations and funding models to a system which promotes independent and healthier living. We call on all levels of government to uphold the accommodations as laid out in the Eldridge case.
- We call on provincial governments to prioritize the establishment of disability health centres that can act as hubs to access all services and supports in one place and promote habilitation as opposed to rehabilitation.
- We call on the federal/provincial government to provide subsidies to businesses to be able to afford the costs of creating an accessible medical space/office (for example an exam table can generally cost around \$3,000, whereas a table that can move up and down can cost \$10,000).
- We call on the provincial governments to develop and mandate communication protocols between doctors and other medical professionals so they work holistically with their patients. This communication protocol needs to include an option to sign a FOIP/Consent form upon their first appointment with a medical practitioner (it should not be something people have to ask for). For those who have pre-existing relationships with doctors and other medical professionals, a reasonable timeline should be established for ensuring that all patients have been presented with this option.

# **CALLS TO ACTION:** HEALTHCARE

- We call on all governments in Canada to acknowledge people with permanent disabilities and thereby reduce their administration costs by not forcing people to apply and re-apply to programs they've already been approved for. For a positive example, recently in Alberta, to receive a disability parking placard, people with permanent disabilities now only have to provide medical proof once, then re-register every five years which is similar to licensing requirements for everyone. Medical proof should not have to be provided to every government department separately. Considering the funds spent on disability, there is a need for a disability focused department to act as one central intake and information point. This way the medical proof provided is able to be considered across all government Ministries and Departments. This would be a cost savings to administration.
- We call for the implementation of a system to ensure all health care professionals have easy access to an updated full and historical medical history of each individual with a disability. This would remove the requirement of the individual or another person who was with them from having to provide history repeatedly, thus removing a huge weight off of whoever was asked to give the history. The client must have access to their medical file and this needs to be readily and easily available.

# **JUSTICE AND LAW ENFORCEMENT** Issue Background

Access to justice and engagement with the justice system and law enforcement poses significant challenges to people living with disability. Lawyers, judges, emergency response, law enforcement and non-profits all lack an informed understanding and knowledge about ableism and the needs of people living with disability. This extends to the public sector as well. For example, the Office of the Public Guardian and Trustee, whose mandate is to provide services, tools and support for personal and financial matters to vulnerable Albertans, have also been known to be demeaning and disrespectful and often fails to provide proper accommodations. We must understand and acknowledge that the realities for people living with disabilities is a result of our history which is embedded in eugenics, ableism and exclusion.

Some of us have reported that lawyers can often be dismissive and do not centre on the goals and needs of the clients. They do not seek to provide accommodations to allow engagement in the justice processes.

Radical Inclusion questions the training and education of law enforcement. Participants revealed experiences that indicate that law enforcement lacks proper training and education. Individuals may avoid reaching out for help due to fear. It was expressed that law enforcement does not seek to understand and does not fully hear the voice of people with disability and diminishes their experience of violence. The current program of Legal Aid in Alberta is inaccessible to those living on AISH. AISH recipients receive \$1,685 per month and the qualifying income threshold for Legal Aid is \$1,668. Mere dollars blocks people living with disability, who are already struggling with poverty and the costs of disability, to access legal support. This places access to justice outside of the reach and capacity of people with disability relying on AISH income. Legal Aid Alberta does not consider the realities of the costs of living and disability.

People with disabilities living under guardianship have reported limited access to legal advice and representation. It is at the discretion of the guardian if legal representation is to be involved. Radical Inclusion questions whether people with disabilities living under guardianship are truly considered and represented as full citizens.

# JUSTICE AND LAW ENFORCEMENT

Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights Treaties

- Article 5: Equality and non-discrimination
- Article 8: Awareness-raising
- Article 13: Access to Justice
- Article 19: Living Independently and Being Included in the Community

"As an independent adult with disabilities ... I had the courage to fly overseas alone. [At the airport I was] forced to wear a derogatory sign identifying my disability to all"

Anecdotal Excerpts: pg xii

"After multiple runarounds and failed attempts to address this discrimination, I was told 'the only way to stop justice from being obstructed for persons with disabilities is for ME to change parliament???"

#### **CALLS TO ACTION:** JUSTICE AND LAW ENFORCEMENT

- We call for an immediate change to the Legal Aid eligibility in Alberta. Those living on AISH should be automatically considered as eligible for legal support. However the income threshold amount must better reflect current economic realities for all people.
- We recommend that Edmonton Police Service, and other law enforcement agencies, work towards building a team based response model to engage with individuals in community; one that integrates trauma informed approaches and which couples social workers, mental health support and law enforcement working together to understand the unique needs of each person and responding to the person with kindness, dignity and respect.
- An individual with a disability should have the assurance of being able to have an advocate with them in meetings, court proceedings or other related legal matters. This assures respect and that all voices are heard, without any level of control etc, and ensures that there is common understanding.
- We call for sensitivity and disability awareness training for frontline emergency response professionals and workers, particularly police.
- We call for education and training led by people with disabilities for lawyers and other legal professionals on ableism, accommodations and equity.
- The federal government, under the obligations of the Convention on the Rights of Persons with Disabilities, must set clear standards and guidelines for provinces and municipalities to meet in order to advance the rights of people with disability. There should be reporting and accountability mechanisms for provinces and municipalities to the federal government on their responsibilities related to the Convention. This will ensure a consistency in application across the country and a method to overcome jurisdictional gaps.

#### **CALLS TO ACTION:** JUSTICE AND LAW ENFORCEMENT

- Safe and independent spaces for remedy must be built to allow people with disability to file concerns and complaints independent of government agencies and influence. The current human rights remedy spaces also must become equitable allowing for all matters under government jurisdiction to be heard. For example, matters related to the transportation federally can not be heard by the Canadian Human Rights Commission.
- People with disabilities must be recognized as persons with human rights within all legislation and programs despite their disabilities.

# CONCLUSION

In response to Canada's initial report (2012) to the Committee on the Rights of Persons with Disabilities, which includes information about Canada's implementation of the Convention on the Rights of Persons with Disabilities, the Committee developed a report (2015) with concerns and recommendations. In this report, the Committee applauds Canada for writing the protection of rights of persons with disabilities into law through the Canadian Human Rights Act and the Charter of Rights and Freedom which protect rights through the prohibition of discrimination on the grounds of "physical or mental disability".

Undoubtedly our experiences and our analysis highlights that institutions and systems (i.e., legal and beyond) continue to fail people with disabilities. We note that Articles 5 and 19 emerge in each of the five areas of concern described above in the subsection 'Rights that are currently being contravened under the Convention on the Rights of Persons with Disabilities'. Though these Articles commit governments (federal, band, provincial, municipal) to ensuring protection from discrimination (Article 5) and equal rights to participating in and benefitting from community life. We have demonstrated that discrimination persists and that people with disabilities are presented with barriers rather than possibilities for living independently in and with their communities.

In conclusion, the Radical Inclusion team believes that support for people with disabilities in Alberta and Canada is fragmented, difficult to navigate and often exclusive rather than inclusive. The current framework used to create disability programs relies primarily on economics versus quality of life. Although this report describes five areas of concern, there are many other areas that need to be addressed. Among them, the rights of children with disabilities and the role of nonprofits and charities around disability.

Most of the team had never participated in a group that was comprised solely of people with disabilities, where their voices and experiences were heard and validated. Radical Inclusion strongly believes that groups like ours should be the norm rather than the exception. A concerted effort is critical to put us in the positions where decisions are being made with us rather than for us.

# Anecdotal First Person Stories

The following stories are real life experiences and are included to highlight the systemic barriers faced by people living with a disability.

### **ANECDOTE ONE:** ALBERTA AIDS TO DAILY LIVING

Alberta Aids to Daily Living (AADL) is a cost share program meant to provide financial coverage for basic and essential medical equipment and supplies for people with disabilities, chronic illness and seniors. These supplies and equipment are vital for maintaining a healthy and possibly more independent life. While in theory AADL is a great program, unfortunately **many inner issues have come about within this program**.

One major problem is in order to stay covered clients must provide proof every few years that they still have their disability or illness even if it is clear it is lifelong or that that person has had it since birth. This means providing the same redundant paperwork, documentation, and letters from specialists every time. This is a **waste of paper, resources and doctors' time**. In some cases clients who may require incontinence supplies must go through embarrassing and degrading situations such as recording a bladder and bowel diary for 5-7 days. If that person is having a good week bathroom wise, their supplies could be cut to a smaller amount. If it is a worse week, then you could end up with inappropriate supplies even after you try to explain your regular supplies are what works best for you. My solution to this is to simply **have official documentation from all specialist doctors stating that the client's situation is permanent and have those documents kept on file** and to have it between the doctors and the client to decide which equipment or supplies are needed and fitting to that person.

My last issue is that of treatment from AADL personnel. More often than not **we are treated as second class citizens or even just numbers** to them. In the summer of 2017 I called my supplier to re order my medical supplies as I do every other month. I was told to call AADL because I had to get my coverage reinstated. I didn't receive a notice from AADL ahead of time for this, which to me is unethical.

I called an official at AADL and told them my supplies had been cut off. I was quickly told not to word it that way.

To bring some clarity of my situation, I need catheters to live. If I don't have those catheters I will get very sick.

I very politely and in a nice, normal conversational tone said that it was frustrating that I essentially have to pay or receive permission to get vital supplies I need to go to the bathroom and that it was a human rights issue. This woman from AADL then changes her tone almost threateningly and "warns me" to "be careful when bringing up human rights because taxpayers pay for my supplies and they have rights too".

This remark really shocked me as these are supplies that I cannot live without. I was surprised with the personal anger that the official directed towards me. I was surprised at her direct correlation between my personal medical needs and taxpayers when we have a publicly funded health care system. She made me feel less as a person.

This was a woman with the power to take or give my supplies with the push of a button abusing her power with intimidation (and it worked). We are constantly told to sit down and be grateful for the bare minimum of essential medical supplies we are given (example I am only allotted 60 catheters every two months thus forcing me to reuse them) because money is seen as more important than our own basic health requirements.

There have been several times when I've been told by peers that they have been told they were cut off from supplies without warning and have no choice but to use credit or savings to get them. Some of my peers just accept this as "this is just the way it is" without realizing their rights are being violated. My solution to this problem is simple. Sensitivity training and the hiring of more people with disabilities within AADL. This is not a job I believe that should be solely based on educational credentials. They need to make sure they are hiring people with the ability to be empathetic and to see their clients as people who deserve to be treated with dignity and respect just like anyone else. We also need to be teaching people with disabilities that they have the right to fight for their basic human rights especially when it comes to their overall health.

# **ANECDOTE TWO:** BARRIERS TO WORK

Income supports are far below poverty income levels and when you try to change your income and do some work .....

\*\*\* C's story

A friend on AISH in Alberta was struggling to survive on income below the poverty line she received. She started doing shift work to help pay bills and survive.

AISH has income limits and her shift work had on demand hours:

- if she worked too many hours, AISH clawed back 75 cents on every dollar over the limited amount she earned; therefore, she will work for pocket change per hour (25 cents).
- If she refuses shift work offered she risks never being called back again and losing her job.
- There is no balance
- -----

### **ANECDOTE THREE:** GOVERNMENT

Discrimination by Politicians and those who run Canada. If they refuse to adhere to the Convention on the Rights of Persons with Disabilities (CRPD) and other Human Rights obligations, why would the rest of Canada?

#### \*\*Example 1

I have had multiple Federal and Provincial incidents and can vouch what is written below is 100% true. Politicians - including the head of the country do not support, nor uphold Human Rights in Canada.

The Head of Country had a Cross Canada Tour - I wished to attend the event in my city but I needed the accommodation of captioning to be included as a person with disabilities. I submitted my accommodation request well in advance to the political party's organizers and received no response.

I resent my accommodation request and multiple advocates sent accommodation requests as well in emails and telephone calls to ensure myself and others attending with the need for captioning had the accommodations they needed. There was no response. I went to the event expecting to be included as a person with disabilities but was horrifically shocked to find that our multiple written requests for inclusive accommodation were totally ignored. I was not included nor accommodated at all. It is also important to note that sign language is not accessible nor the accommodation that works for all hard of hearing individuals.

Many other persons with disabilities experienced similar issues with their accommodation needs not being met during the head of Canada's country wide tour. The cross-Canada tour events were held in inaccessible buildings. For wheelchair users, persons with disabilities were expected to stand in line for hours with nowhere to sit and rest. There were persons with disabilities fainting and falling etc.

We were left feeling that politicians do not accommodate people with disabilities needs at all.

# **ANECDOTE FOUR:** GOVERNMENT

#### \*\*Example 2

A provincial politician planned to host an event online regarding people with disabilities. I wished to attend this public event and requested accommodation of captioning to accommodate my hearing disability and even included information on how to implement them providing where to get a professional captioner for accuracy and, if that was not an option, how to implement free automatic captions online for the event.

I sent an email accommodation request well in advance of the event. I received a response from an assistant that they were looking into things ....

At the last minute, the politician canceled this event and then stated the issue was accessibility concerns. This felt like blaming the disabled for their needs :( Imagine persons with disabilities needing accommodations!

#### If politicians, and head of country, cannot and refuse to uphold Human Rights and the CRPD, how can ANYWHERE in Canada be expected to uphold Human Rights. Or the United Nations' CRPD?

Human Rights is written on paper only. One must exert one's disabled self repeatedly to have even the simplest accommodation request implemented. If denied you are then up to the great challenge to file a human rights complaint which will take at least 2 years or, usually longer, to address.

### **ANECDOTE FIVE:** JUSTICE

#### **\*\* Obstruction of Justice**

Federal Human Rights & Canadian Transportation Association (CTA)

I am an independent adult with disabilities. When I was 22 years old I had enough courage and independence to fly overseas and back alone. In the Canadian airport, I said goodbye to my family and was left alone with airline staff from a Major Canadian Airline.

When my family left, the airline staff took out a large Derogatory sign with a rope around it and ordered me to put it on! I, an independent adult living with disability, refused to wear this derogatory sign. I then was bullied by multiple staff and informed if I did not put the sign on I would be refused to fly. After protesting further, I eventually submitted and put the derogatory sign around my neck.

I wore the degrading sign during my hours-long wait before boarding my flight. And during my 9+ hour flight both ways, as this was what I was ordered to do. I was mortified, oppressed and discriminated against due to being a person with disabilities.

I filed a Federal Human Rights complaint. Not an easy task at all when you can not afford a lawyer to help. The Federal Human Rights Commission's response was to redirect me to a separate federal Agency that deals with discrimination related to federal transportation, the Canadian Transportation Association (CTA). I followed directions and contacted CTA. Their online forms had no info on how to file discrimination complaints. We phoned and they stated they did not have jurisdiction to handle discrimination and sent me back to Federal Canadian Human Rights Commission.

The Federal Human Rights Commission insisted CTA had jurisdiction so we went back to CTA. CTA again refused to take my discrimination case and sent us back to Federal Human Rights.



This happened over and over again until I obtained an advocate willing to speak on my behalf during mediation with CTA and the offending airline. The offending airline (and CTA) refused to permit my advocate to help me therefore disabling me further.

I appealed my case numerous times with the Federal Human Rights Commission to look at and take my discrimination case (which they refused repeatedly). Until I was no longer permitted to appeal any further.

I received Zero Justice. In the year following, I tried to address this Discrimination. When I brought up the issues during a Canadian Association of Statutory Human Rights Agencies (CASHRA) Human Rights Conference, I was told by one of the top individuals of Canadian Federal Human Rights that they were aware of the issues and again stated that the CTA has been given the power to deal with persons with disabilities discrimination complaints when it applies to travel. Clearly CTA does not handle discrimination the same way the Canadian Human Rights Commission handles discrimination. In my case they flat out refused to handle my case. Another human rights person at CASHRA also stated "the only way to change the situation and stop persons with disabilities having their justice obstructed is for ME to change Parliament."

A person with disabilities is expected to change Parliament in order to get equality for all people with disabilities. Not an easy task at all when the injustice is not even being acknowledged :(

I know of other people who had the same experience with the CTA and federal human rights and received no justice. Mine is not an isolated case.

Canada is supposed to be a wonderful country to live in. This does not apply if you have a disability :(

# ANECDOTE SIX: MEDICAL

I was born 54 years ago with Spina Bifida - with no feeling from below my chest down, my mobility is restricted to a wheelchair. I've lived half a century longer than doctors expected me to. My parents chose to raise me alongside of my three older siblings despite the advice provided to them at that time by doctors. They couldn't have possibly known what myelomeningocele meant or all that raising a child with this disability might entail.

It is important to note that I grew up with the same expectations placed on me as were placed on my siblings. My parents had the benefit of life experience and raised me knowing my life would have a lot of challenges "normal" children's lives would not. I did not have that life experience. "Normal" to me meant following my siblings' example - grow up, graduate high school, pursue a post-secondary education, get a job and a career – oh and possibly find someone to spend my life with and start a family of my own.

In hindsight, being able to now draw upon my own life experiences, I've come to see things more realistically and clearly. I am completely independent, live on my own and pursued a career in teaching and graphics - all with direct and overwhelming impacts on both my overall health and my work/life balance.

I've had numerous instances where medical issues have left me precariously close to death. Each of these situations have taught me a great deal about myelomeningocele; hydrocephalus; meningitis; MRIs; blood cultures; ileoconduits; colostomies; kidney issues (a direct result of the ileoconduit); intravenous going interstitial; biopsies; BP; reactions to medications, adhesives, latex and any other medical supplies I've repeatedly been exposed to; red flags to watch for when I'm on my way to becoming septic; cellulitis; wound care; pressure wounds ... a great number of medical conditions and hospitalizations "normal" individuals may never have been faced with. I would never presume to know better than a physician; however, I have learned a great deal about medical conditions as they relate to me and I am very aware when my body is on its way to becoming medically compromised.

# CONT.

Radical Inclusion strongly believes education and awareness is critical in supporting individuals with disabilities. In my own personal experience medical professionals require increased education and awareness in dealing with individuals living with a disability. On one occasion, I was told by my family doctor that I was merely out of shape, when I began falling during transfers. Other symptoms I was experiencing included tingling in my hands and sleep apnea type issues. In 30+ years of independently transferring, they were as stable as anyone healthy walking on two feet, and suddenly I was informed that I was too weak and that I should exercise more, the other symptoms virtually ignored.

Shortly after seeking help from my pediatric neurosurgeon (at 30+ years old), I was diagnosed with Arnold Chiari Malformation – a condition that if left unchecked would become life threatening with the potential to cost me the use of my arms, jeopardize my ability to breathe and cost me my hard earned independence. This condition required neurological surgery. If the family doctor I first saw had been more aware that we as individuals with disabilities actually do KNOW our bodies and had he been more open to listening to what we say is not "normal" for us, I might have been diagnosed much sooner than I was. If I had accepted his initial diagnosis and not pushed to get to the bottom of my health issues, and had it not been for that pediatric neurosurgeon being willing to listen and explore further, I very well could not have made it to 54 years.

Education and awareness in caring for individuals with disabilities is also critical for medical professionals overall. At 52, I was brought into the hospital with a ureter blockage leaving me septic. My body had begun to shut down to the point where I ended up with pneumonia and became extremely weak and ill. During my hospital stay, relatively newly graduated registered nurses were assigned to me and because I was so weak, I required assistance changing the ileoconduit appliance (for urination). Rather than accept that I had at least 45 years of experience dealing with this appliance and how it might work best to attach a night drainage system to a valve, **the nurses in question completely shut me down.** I was not allowed to explain myself, I was not allowed to demonstrate what I knew would work and I was left with nothing attached, forcing me to call on nurses more often to drain my bag and put more of a strain on their workload.

# CONT.

During the same hospitalization, after sepsis, pneumonia and several surgical procedures, when I felt I was in no condition to return home yet and do my own transfers and self-care, I was asked why I didn't want to be discharged. My transfers were far from safe, it was -35 outside, I lived alone and I was desperately trying to reteach myself how to breathe without gasping the moment I laid down and to rebuild my strength enough to transfer safely again. All of this transpired over a weekend, so there was no access to Physio or Occupational therapists to consult with. All I needed was a few more days in hospital, to feel a bit more confident and stronger and I would be fine.

Had unit nurses, residents, doctors and care-givers been more aware that once we are discharged we are often on our own, I would have been made to feel more comfortable staying in this safe environment. We are often transferring independently and if we should fall, we could land ourselves back in the hospital and put ourselves in potentially dangerous positions – thus occupying a hospital bed for even longer than if they had given us a few more days to get used to how our weakened bodies move independently again.

#### **ANECDOTE SEVEN:** AFFORDABLE & ACCESSIBLE HOUSING

I've been telling this same story for 20 years. Maybe this time I will get it right and things will finally change. I am an independent woman who uses a manual wheelchair full time. I grew up on a farm in northern Alberta but moved to Edmonton to get a post-secondary education and play competitive basketball in 1986.

Housing was an issue from day one.

In my young mind, if I could play wheelchair basketball internationally in the big city, I should be able to find somewhere to live. I was excited to start my life. I competed in the 1988 Paralympics in Seoul, South Korea.

The next 15 years were a struggle which you don't need to hear. But always at the root of it was housing. I negotiated with landlords and roommates to help overcome the barriers. When I looked for housing, I might find 2 or 3 choices; always inadequate and in random locations. I started suffering with chronic depression in 1995.

I had worked so hard as a kid! Not only was I managing a complicated body (it was complicated!!), but I did everything everyone else did. I went to school, got good grades. I wasn't shy and radically included myself everywhere I could. I got my driver's license, owned my own vehicle. I paid market rent for inaccessible apartments for over 20 years.

Finally, in 2004 I did find wheelchair accessible housing. I found Artspace Housing Cooperative. Artspace is a housing development on the east side of downtown Edmonton. It consists of an eight-story high rise and a row of townhouses. Twenty nine out of eighty-eight units are adapted for people who use wheelchairs.

Artspace also owns a homecare company which provides services authorized and funded by Alberta Health Services. These services make it possible for many people with disabilities to live independently as opposed to living in long term care or in unhealthy, co-dependent relationships.



Our members with disabilities are able to participate more in the community whether it be working or volunteering. Simply, we use less healthcare dollars by sharing these resources amongst our members. This housing development opened for tenants in 1990. The wheelchair accessible units rarely come available for rent. Those of us who live here joke about only leaving here in a coffin. No one moves out because there is literally nowhere else to go.

A majority of members have very sad stories about where they lived before finding Artspace. One of our most recent members had been living in a hospital for 5 months because there was nowhere that could accommodate him.

Housing is essential to living a good life here in Canada. Everyone should have access to housing that enables them to live independently and pursue work and/or careers. I retired at the age of 36 for medical reasons and I believe lack of accessible housing was a major barrier to success. I have done most of my advocacy work since I have found accessible housing myself. People who are marginalized by housing cannot be expected to advocate for themselves when they are experiencing a lack of freedom and mobility.

Even today, conversations around accessible housing unnerve me because I think the conversation will be reduced to how we can do "more" with less money and reducing my life to a dollar sign.

Housing in a northern climate is an absolute necessity.

If we want our economy to thrive, people need to live in housing that enables them to work and participate in society. It's pretty hard to live a meaningful life if you have minimal access to the community around you. People with disabilities need to be meaningfully included in society because it is a violation of our human rights and just irresponsible to not include us.

**Housing is the solution not the problem**. Appropriate housing would save our healthcare system a lot of money and maybe reduce taxes for everyone.



## ANECDOTE EIGHT: HOUSING

I am a consumer of housing. I've been looking for wheelchair accessible housing since 1986.

There is no market for wheelchair accessible housing in Edmonton. There is also not a market for "visitable" housing. I know this because I have been looking for it for 35 years.

I have written countless letters, met city councilors and MLA's. I even served on the board of a non-profit housing society until I was removed for checking into the CEO's credentials. (He bought his MBA online for \$750).

I have been told many times, by builders in particular, that I have no right to tell people how to build or develop housing. They laugh when I describe a barrier-free neighbourhood. Most landlords have denied me accommodations.

I've been told by government that this is a capitalist society and the "free" market will provide and adjust to what consumers need. I, too, am a consumer, yet I've been needing housing since 1986. Finally, in 2004 I did find wheelchair accessible housing. I found Artspace Housing Cooperative.

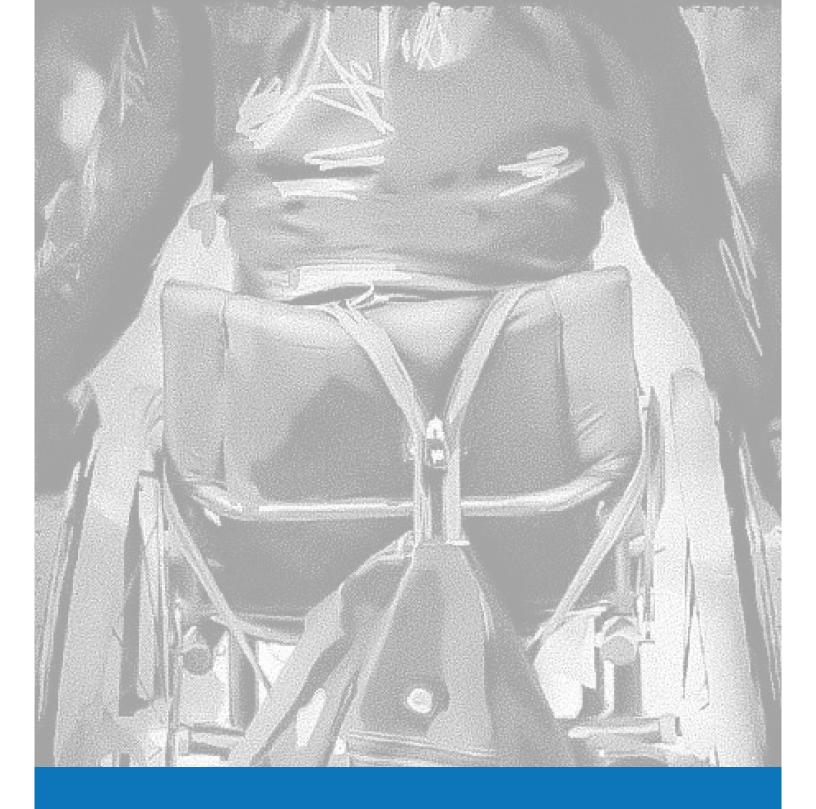
The waitlist for accessible units in this cooperative is extremely long. The twenty nine modified units are currently occupied, therefore other people

with disabilities seeking housing from Artspace something becomes available. Our disabled tenants are unlikely to vacate, as they have nowhere else to go. There simply is not enough accessible housing to accommodate the number of people needing it. In my opinion what is innovative when it comes to affordable housing?

Barrier free / Visitable design for all housing from today forward.



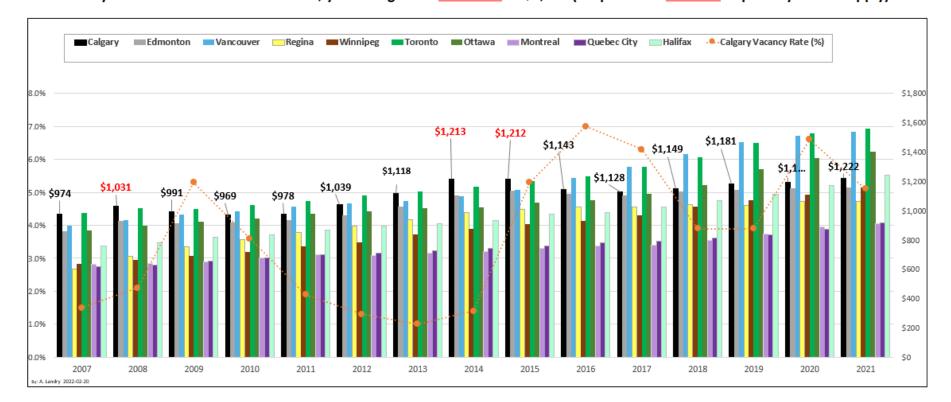
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Thank you for the support of the Edmonton Community Foundation for making this work a reality.

## Calgary CMA had the highest average monthly rent of key Canadian cities (CMAs) in 2008 and 2014 - 2015, prior to recessions and decreases in average rent.

Rental Market Disfunction: Vacancy rate increased from 3.9% in 2019 to 6.6% in 2020, yet average rent <u>increased</u> to \$1,195. Vacancy was STILL HIGH at 5.1% in 2021, yet average rent <u>increased</u> to \$1,222 (despite 6.5% increase in primary rental supply).



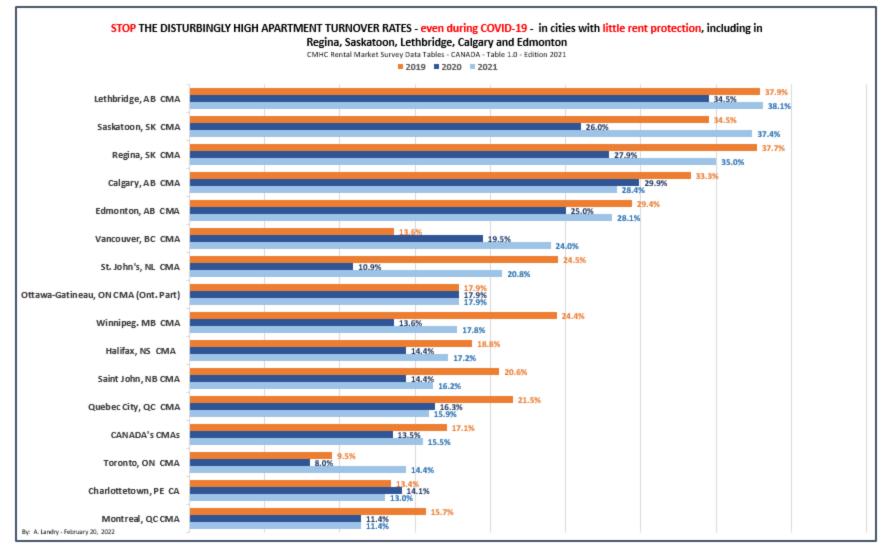
Source: CMHC Housing Market Information Portal - Full View - Summary Statistics > Primary Rental Market - Historical Rental Market Statistics Summary - Apartment - Average Rent (\$), Vacancy Rate (%)

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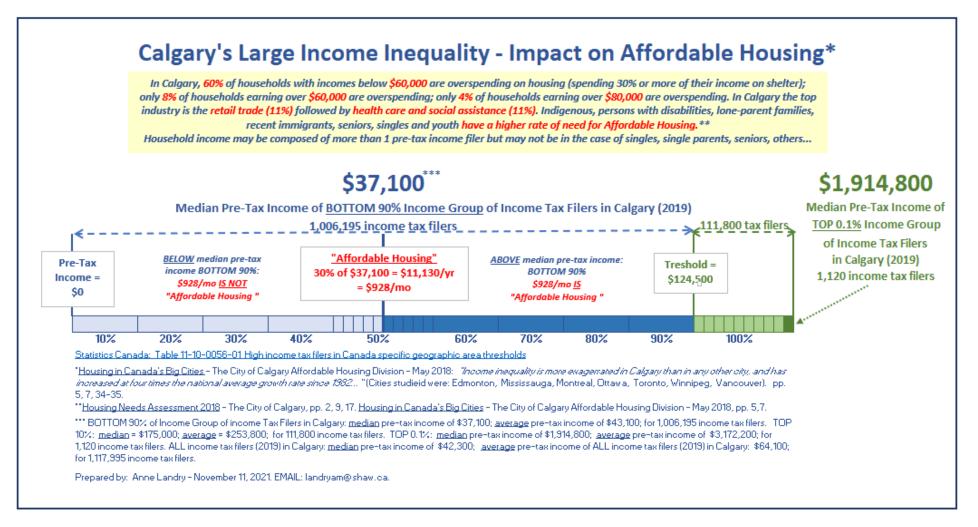
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Year	Calgary	Calgary	Edmonton	Vancouver	Regina	Winnipeg	Toronto	Ottawa	Montreal	Quebec City	Halifax
	Vacancy Rate (%)										
1990	2.0%	\$515	\$456	\$611	\$428	\$461	\$628	\$566		\$455	\$5
1991	3.7%	\$531	\$475	\$624	\$430	\$469	\$666	\$599		\$478	\$5
1992	5.5%	\$532	\$484	\$635	\$434	\$480	\$686	\$627		\$485	\$5
1993	5.9%	\$520	\$484	\$651	\$439	\$480	\$705	\$648		\$485	\$5
1994	5.1%	\$519	\$471	\$667	\$432	\$484	\$717	\$659		\$482	\$5
1995	3.6%	\$517	\$462	\$682	\$437	\$488	\$736	\$662		\$492	\$5
1996	1.5%	\$525	\$461	\$704	\$444	\$485	\$749	\$661		\$490	\$5
1997	0.5%	\$561	\$468	\$715	\$461	\$489	\$756	\$656		\$493	\$5
1998	0.6%	\$628	\$493	\$722	\$471	\$494	\$808	\$674	\$480	\$496	\$5
1999	2.8%	\$657	\$512	\$725	\$495	\$500	\$845	\$700	\$491	\$496	\$5
2000	1.3%	\$663	\$536	\$740	\$497	\$514	\$908	\$786	\$496	\$505	\$6
2001	1.2%	\$702	\$586	\$768	\$511	\$521	\$949	\$825	\$517	\$523	\$6
2002	2.9%	\$716	\$631	\$793	\$522	\$537	\$975	\$836	\$545	\$536	\$6
2003	4.4%	\$721	\$645	\$805	\$530	\$554	\$964	\$838	\$563	\$554	\$6
2004	4.3%	\$716	\$653	\$821	\$543	\$568	\$973	\$843	\$580	\$581	\$7
2005	1.6%	\$723	\$662	\$835	\$547	\$589	\$973	\$831	\$601	\$599	\$7
2006	0.5%	\$851	\$727	\$866	\$559	\$608	\$989	\$844	\$616	\$619	\$7
2007	1.5%	\$974	\$859	\$898	\$600	\$638	\$984	\$864	\$632	\$619	\$7
2008	2.1%	\$1,031	\$930	\$937	\$687	\$663	\$1,014	\$897	\$640	\$630	\$
2009	5.3%	\$991	\$916	\$975	\$752	\$690	\$1,011	\$926	\$650	\$655	\$8
2010	3.6%	\$969	\$917	\$995	\$802	\$719	\$1,040	\$947	\$680	\$675	\$8
2011	1.9%	\$978	\$934	\$1,027	\$850	\$754	\$1,066	\$976	\$698	\$698	\$8
2012	1.3%	\$1,039	\$965	\$1,047	\$896	\$783	\$1,102	\$996	\$692	\$712	\$8
2013	1.0%	\$1,118	\$1,028	\$1,067	\$938	\$836	\$1,131	\$1,015	\$708	\$726	\$9
2014	1.4%	\$1,213	\$1,103	\$1,099	\$988	\$874	\$1,163	\$1,021	\$719	\$745	\$9
2015	5.3%	\$1,212	\$1,137	\$1,144	\$1,007	\$906	\$1,202	\$1,056	\$744	\$760	\$9
2016	7.0%	\$1,143	\$1,113	\$1,223	\$1,023	\$927	\$1,233	\$1,073	\$760	\$781	\$
2017	6.3%	\$1,128	\$1,101	\$1,297	\$1,026	\$970	\$1,300	\$1,113	\$766	\$793	\$1,0
2018	3.9%	\$1,149	\$1,131	\$1,385	\$1,041	\$1,030	\$1,363	\$1,174	\$796	\$813	\$1,0
2019	3.9%	\$1,181	\$1,144	\$1,469	\$1,035	\$1,070	\$1,459	\$1,281	\$841	\$837	\$1,
2020	6.6%	\$1,195	\$1,153	\$1,508	\$1,061	\$1,107	\$1,528	\$1,358	\$891	\$874	\$1,
2021	5.1%	\$1,222	\$1,158	\$1,537	\$1,061	\$1,155	\$1,561	\$1,402	\$913	\$915	\$1,2

1990 to 2021 (October); Apartment Bedroom Type - Total; Average Rent (\$), Calgary Vacancy Rate (%).



Source: CMHC Rental Market Survey Data Tables - CANADA - Table 1.0 Rental Market Indicators, Privately Initiated Apartment Structures of Three Units and Over, Provinces and Major Centres



Sources: Statistics Canada. Table 11-10-0056-01 High income tax filers in Canada, specific geographic area thresholds - CUSTOM TABLE, 2017 to 2019 & CUSTOM TABLE 2, 2017 to 2019

#### Calgary - CENSUS 2021 – Housing Affordability

Source: CENSUS 2021 - Table 98-10-0252-01 Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations

#### The following CHARTS reveal the need to plan affordable housing by household income groups and by renter VS owner.

See that as per Census 2021 that the **6,770** households in the lowest income bracket – **Under \$10,000** – spent more than 30% on shelter – **70.4%** of the income grouping. The median household income of renters - **\$66,000** - is LESS than the median household income of owners - **\$119,000**. The median income of households who spent 30% or more on shelter costs is **\$34,000** for renters and **\$56,000** for owners. **34.2%** of renters and **27.5%** of owners spent more than **30%** on shelter. **29.5%** of households were renters; **70.5%** were owners. As per the CUMULATIVE CHART for Calgary, **42%** of households earning **\$99,999** or LESS (**117,275**) spent more than **30%** on shelter.

#### Calgary Census 2021 VS Census 2016 - in BRIEF

Apparently, little progress has been made on ensuring affordability of housing in Calgary since Census 2016:

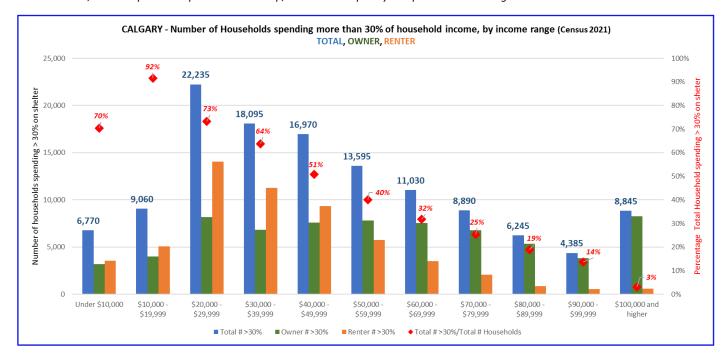
- Approximately 1/3 of renters STILL find shelter unaffordable: 34.2% (56,695) in 2021 VS 36.2% (50,810) in 2016.
- **17.5%** of home owners (69,415) in 2021 found shelter to be unaffordable VS 16.3% (61,950) in 2016.
- Number of households spending > 30% on shelter: **126,120** (22% 2021) VS **112,770** (22% 2016).
- Number of households earning \$99,999 or less spending > 30% on shelter = 117, 275 (42%) in 2021 VS 107,655 (41%) in 2016.
- Renters in Calgary increased at more than three times the rate as owners from Census 2016 to Census 2021: 18.3% increase for renter households VS 4.6% increase for owner households.

Households	Census 2021	Census 2016	Change	% Change
Renters	166,020	140,355	25,665	18.3%
Owners	396,770	379,220	17,550	4.6%
TOTAL	562,790	519,575	43,215	8.3%

How do ALL levels of government plan to address this given that HOUSING is a HUMAN RIGHT as per the <u>National Housing</u> <u>Strategy Act, 2019</u> and international law and given that Both the <u>United Nations</u> and <u>Canada</u> have sustainable development goals to ensure access to safe, <u>adequate</u> and affordable housing and basic services by 2030?

#### See the standard CMHC definition of affordable housing:

"In Canada, housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Many people think the term "affordable housing" refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure : rental, ownership and co-operative ownership, as well as temporary and permanent housing."

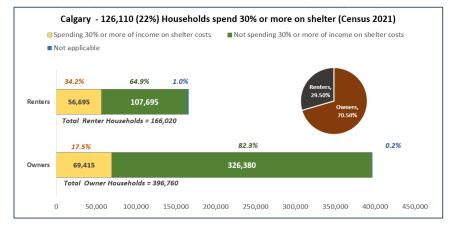


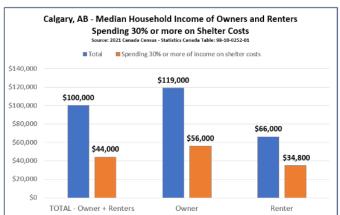
#### Calgary - CENSUS 2021 – Housing Affordability

Source: CENSUS 2021 -	Table 98-10-0252-01 Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and
	census agglomerations

in (	In CALGARY: Number & Percentage of Households spending > 30% on shelter by Household Income Range (Census 2021) TOTAL, OWNER, RENTER Households										
		TOTAL Households spending > 30% on shelter		OWNER Households		RENTER Households		TOTAL			
Household income range	Number spending >30% on shelter	Percentage number of households spending >30%/Total # Households	Number spending >30% on shelter	Percentage Owner number spending >30%/Owner # Households	Number spending >30% on shelter	Percentage Renter number spending >30%/Renter # Households	Number of Households	Number of Owner Households	Number of Renter Households		
Under \$10,000	6,770	70.4%	3,215	76.6%	3,560	65.6%	9,620	4,195	5,425		
\$10,000 - \$19,999	9,060	91.6%	3,995	94.4%	5,105	90.1%	9,890	4,230	5,665		
\$20,000 - \$29,999	22,235	73.2%	8,185	65.6%	14,045	78.4%	30,380	12,470	17,905		
\$30,000 - \$39,999	18,095	63.7%	6,820	49.7%	11,270	76.6%	28,420	13,710	14,715		
\$40,000 - \$49,999	16,970	50.9%	7,615	43.4%	9,355	59.3%	33,340	17,550	15,785		
\$50,000 - \$59,999	13,595	40.1%	7,820	41.7%	5,770	38.2%	33,870	18,760	15,110		
\$60,000 - \$69,999	11,030	31.8%	7,540	36.6%	3,495	24.8%	34,720	20,605	14,115		
\$70,000 - \$79,999	8,890	25.4%	6,795	31.2%	2,090	15.9%	34,970	21,790	13,175		
\$80,000 - \$89,999	6,245	18.9%	5,350	24.6%	890	7.9%	33,005	21,735	11,270		
\$90,000 - \$99,999	4,385	13.6%	3,845	17.1%	535	5.5%	32,195	22,445	9,755		
\$100,000 and over	8,845	3.1%	8,270	3.5%	580	1.3%	282,375	239,280	43,100		
TOTAL	126,120	22.4%	69,450	17.5%	56,695	34.1%	562,785	396,770	166,020		

CENSUS 2021 in Calgary - number of households spending > 30% on shelter by CUMULATIVE household income 42% of households under \$99,999 are spending > 30% on shelter								
CUMULATIVE household income range	Number of Households spending >30% on shelter	Percentage of households spending >30% on shelter	Cumulative number of Total Households					
Under \$10,000	6,770	70%	9,620					
Under \$19,999	15,830	81%	19,510					
Under \$29,999	38,065	76%	49,890					
Under \$39,999	56,160	72%	78,310					
Under \$49,999	73,130	65%	111,650					
Under \$59,999	86,725	60%	145,520					
Under \$69,999	97,755	54%	180,240					
Under \$79,999	106,645	50%	215,210					
Under \$89,999	112,890	45%	248,215					
Under \$99,999	117,275	42%	280,410					
Under \$100,000 and over	126,120	22%	562,785					



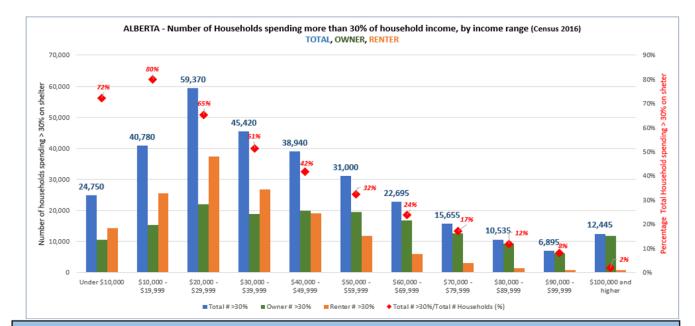


#### Alberta and Calgary Summary CENSUS 2016 Information

Source: CENSUS 2016 - Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016225

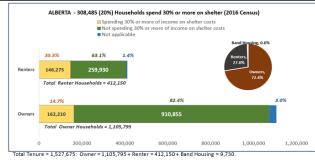
#### **ALBERTA**

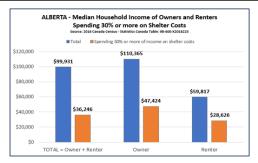
The following CHARTS reveal the need to plan affordable housing by household income groups and by renter VS owner. See that as per the 2016 Census that the 24,750 households in the lowest income bracket – Under \$10,000 – spent more than 30% on shelter – 72.3% of the income grouping. The median household income of renters - \$59,817 - is LESS than the median household income of owners - \$110,365. The median income of households who spent 30% or more on shelter costs is \$28,626 for renters and \$47,424 for owners. 35.5% of renters and 14.7% of owners spent more than 30% on shelter. 27.0% of households were renters; 72.4% were owners; 0.6% were Band Housing. As per the CUMULATIVE CHART for ALBERTA, 44% of households earning \$79,999 or LESS spent more than 30% on shelter.



#### In ALBERTA: Number & Percentage of Households spending > 30% on shelter by Household Income Range (Census 2016) TOTAL, OWNER, RENTER Households

		eholds spending > on shelter	OWNER F	louseholds	RENTER Households		TOTAL		
Household income range	Number spending >30% on shelter	Percentage number of households spending >30%/Total # Households	Number spending >30% on shelter	Percentage Owner number spending >30%/Owner # Households	Number spending >30% on shelter	Percentage Renter number spending >30%/Renter # Households	Number of Households	Number of Owner Households	Number of Renter Households
Under \$10,000	24,750	72.3%	10,450	75.3%	14,300	74.2%	34,245	13,875	19,275
\$10,000 - \$19,999	40,780	80.1%	15,245	77.2%	25,535	85.0%	50,940	19,750	30,045
\$20,000 - \$29,999	59,370	65.3%	21,990	49.9%	37,380	81.7%	90,985	44,110	45,740
\$30,000 - \$39,999	45,420	51.5%	18,780	38.0%	26,640	70.3%	88,250	49,360	37,885
\$40,000 - \$49,999	38,940	41.8%	19,875	36.5%	19,065	50.4%	93,245	54,490	37,795
\$50,000 - \$59,999	31,000	32.4%	19,345	32.9%	11,655	32.4%	95,565	58,830	35,950
\$60,000 - \$69,999	22,695	23.8%	16,705	27.3%	5,990	17.8%	95,505	61,155	33,650
\$70,000 - \$79,999	15,655	17.1%	12,655	20.6%	2,995	10.1%	91,620	61,550	29,535
\$80,000 - \$89,999	10,535	11.8%	9,170	14.5%	1,370	5.4%	89,285	63,405	25,470
\$90,000 - \$99,999	6,895	8.1%	6,225	9.9%	670	3.1%	84,755	62,935	21,415
\$100,000 and higher	12,445	1.7%	11,760	1.9%	675	0.7%	713,280	616,335	95,390
TOTAL	308,485	20.2%	162,200	14.7%	146,275	35.5%	1,527,675	1,105,795	412,150

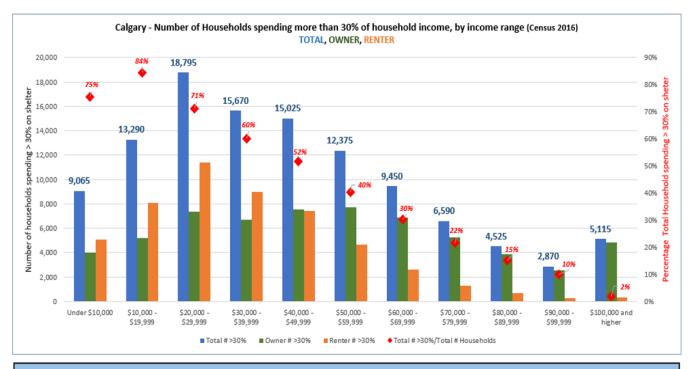




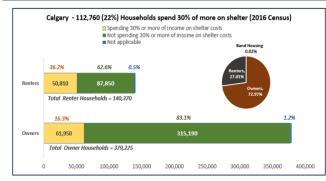
#### Alberta and Calgary Summary CENSUS 2016 Information

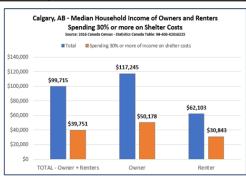
Source: CENSUS 2016 - Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016225

#### **CALGARY**



In	CALGARY: Nu	umber & Percenta	-	olds spending > L, OWNER, REN			d Income Range (	Census 2016)		
		TOTAL Households spending > 30% on shelter		OWNER Households		louseholds		TOTAL		
Household income range	Number spending >30% on shelter	Percentage number of households spending >30%/Total # Households	Number spending >30% on shelter	Percentage Owner number spending >30%/Owner # Households	Number spending >30% on shelter	Percentage Renter number spending >30%/Renter # Households	Number of Households	Number of Owner Households	Number of Renter Households	
Under \$10,000	9,065	75.4%	3,975	81.0%	5,095	71.8%	12,020	4,905	7,100	
\$10,000 - \$19,999	13,290	84.5%	5,210	86.4%	8,080	83.4%	15,730	6,030	9,685	
\$20,000 - \$29,999	18,795	71.2%	7,370	59.7%	11,420	81.3%	26,415	12,340	14,055	
\$30,000 - \$39,999	15,670	60.2%	6,710	47.6%	8,960	75.2%	26,030	14,105	11,915	
\$40,000 - \$49,999	15,025	51.7%	7,575	46.1%	7,455	59.1%	29,050	16,425	12,615	
\$50,000 - \$59,999	12,375	40.4%	7,720	41.6%	4,650	38.5%	30,660	18,560	12,090	
\$60,000 - \$69,999	9,450	30.2%	6,860	34.9%	2,585	22.3%	31,255	19,645	11,605	
\$70,000 - \$79,999	6,590	21.6%	5,285	25.9%	1,300	12.8%	30,570	20,380	10,180	
\$80,000 - \$89,999	4,525	15.0%	3,860	18.2%	665	7.5%	30,085	21,235	8,840	
\$90,000 - \$99,999	2,870	10.0%	2,575	12.3%	295	3.8%	28,740	20,960	7,775	
\$100,000 and over	5,115	2.0%	4,815	2.1%	305	0.9%	259,145	224,635	34,495	
TOTAL	112,770	21.7%	61,955	16.3%	50,810	36.2%	519,700	379,220	140,355	





#### Alberta and Calgary Summary CENSUS 2016 Information

Source: CENSUS 2016 - Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016225

In ALBERTA - number of households spending > 30% on shelter by CUMULATIVE, by household income range 36% of households under \$99,999 are spending > 30% on shelter (Census 2016)								
CUMULATIVE household	Number of	Percentage of	Cumulative					
income range	Households	households	number of Total					
	spending >30% on		Households					
	shelter	shelter						
Under \$10,000	24,750	72%	34,245					
Under \$19,999	65,530	77%	85,185					
Under \$29,999	124,900	71%	176,170					
Under \$39,999	170,320	64%	264,420					
Under \$49,999	209,260	59%	357,665					
Under \$59,999	240,260	53%	453,230					
Under \$69,999	262,955	48%	548,735					
Under \$79,999	278,610	44%	640,355					
Under \$89,999	289,145	40%	729,640					
Under \$99,999	296,040	36%	814,395					
Under \$100,000 and higher	308,485	20%	1,527,675					

	CUMULATIVE household income 41% of households under \$99,999 are spending > 30% on shelter							
CUMULATIVE household income range	Number of Households spending >30% on shelter	Percentage of households spending >30% on shelter	Cumulative number of Total Households					
Under \$10,000	9,065	75%	12,020					
Under \$19,999	22,355	81%	27,750					
Under \$29,999	41,150	76%	54,165					
Under \$39,999	56,820	71%	80,195					
Under \$49,999	71,845	66%	109,245					
Under \$59,999	84,220	60%	139,905					
Under \$69,999	93,670	55%	171,160					
Under \$79,999	100,260	50%	201,730					
Under \$89,999	104,785	45%	231,815					
Under \$99,999	107,655	41%	260,555					
Under \$100,000 and over	112,770	22%	519,700					

In Calgary - number of households spending > 30% on shelter by

#### Housing Assessment Resource Tools (HART)

See BELOW <u>https://twitter.com/ubcHART/status/1585692657351036928</u> and <u>https://twitter.com/CWhitzman/status/1591108259657961472</u>

HA Housing Assessment Resource Tools (HART) @ubcHART
@ubcHART

Turning to the prairies: in **#Calgary**, there's an existing deficit of almost 60k homes costing under \$2,000, and marginalized communities like single mothers, refugees, and black households are 2x as likely to be in **#housing** need. Dive in here: bit.ly/3zjkwTW **@ #yycpoli** 



Carolyn Whitzman she/her @CWhitzman

You can't end homelessness or inadequate housing without a rights-based approach based on housing costs geared to income, not market rent @Make\_TheShift @CANURB @HousingRightsCA @R2HNetwork @ubcHART @HousingLogement @globeandmail



#### theglobeandmail.com

Opinion: Governments across Canada need common, inco... While developers appeal the City of Toronto's new definition of affordable-housing rent, that definition is also used by ...

...

9:39 AM · Nov 11, 2022 · Twitter Web App

### Who We Are

Excerpts from <a href="https://housingresearchcollaborative.scarp.ubc.ca/2022/10/27/hart-calgary-data/?login">https://housingresearchcollaborative.scarp.ubc.ca/2022/10/27/hart-calgary-data/?login</a>

### **Our Partners**

HART has two stages. In our second stage (November 2021 to March 2023), we are working with 14 governments across Canada to roll out our methods nationally. We are adding an acquisitions assessment component to our land tool. We are developing a training course and a national database on housing needs. We are exploring policy implications of our findings.

Yukon Territory	Halton Region	C
City of Victoria	Victoria County,	C
City of Edmonton	Nova Scotia Peel Region	1
,	0	
City of Calgary	York Region	
City of Hamilton	City of Toronto	

Durham Region City of Ottawa

Ville de Gatineau



### The Team

https://housingresearchcollaborative.scarp.ubc.ca/hart-housing-assessment-resource-tools/who-we-are/ HART is based in UBC's Housing Research Collaborative, which brings together a national network of relevant researchers in urban planning, law, economics, and geography.

<u>Penny Gurstein</u> – Project Lead (Lead, training) <u>Alexandra Flynn</u> – Project Co-Lead, (Lead, evaluation) <u>Craig E. Jones</u> – Coordinator <u>Carolyn Whitzman</u> – Expert Advisor and Outreach <u>Julia Harten</u> – Lead, Housing Need Assessment <u>James Connolly</u> – Lead, Land Assessment <u>Martine August</u> – Lead, Acquisitions Assessment <u>Raymond Ng</u> – Lead, Data Management

### **Advisory Committee**

Our Advisory Committee represents national expertise in housing need and land assessment.

Aboriginal Housing Management Association <u>BC Non-Profit Housing Association</u> <u>Canadian Alliance Against Homelessness</u> <u>Canadian Housing Renewal Association</u> <u>Canadian Urban Institute</u> <u>Chartered Institute of Housing Canada</u> <u>City of Kelowna</u> <u>City of Montreal</u> <u>City of Toronto</u> <u>City of Vancouver</u> <u>Community Housing Transformation Centre</u> <u>Community Land Trust (BC)</u> <u>Co-operative Housing Federation of Canada</u> <u>Federation of Canadian Municipalities</u> <u>VanCity Community Investment Bank</u> Women's Housing and Homelessness Network

### Housing Research Collaborative

School of Community and Regional Planning (SCARP) 229 - 1933 West Mall Vancouver, BC | Canada V6T 1Z2 Tel 1 604 827 4486 Email <u>hrc.coordinator@ubc.ca</u>

## **HART Calgary data**

The Housing Assessment Resource Tools (HART) project is funded by the Canadian mortgage and Housing Corporation (CMHC) to research solutions to Canada's Housing Crisis. We offer comprehensive, equity-focused solutions to the unique problems faced by communities of all shapes and sizes cross-country. The goal of the project is to develop standardized, replicable and sustainable tools, along with associated public information and training, to improve the quality of housing supply decision-making at all levels of government across Canada.

The following data, which was compiled using our Housing Needs Assessment Tool, represents information about Housing Need in Calgary using 2016 data from Statistics Canada. 2021 data will be published in 2023.

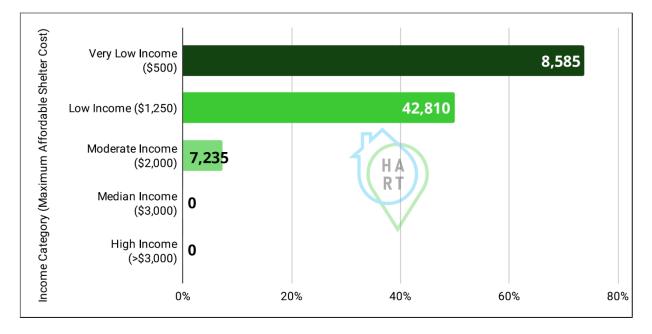
The full suite of our tools, methodology, and data will be published open source by early 2023.

## Area Median Household Income (AMHI) Categories and Shelter Costs (2016)

	Income Group		Annual Household Income	Affordable shelter cost (2015 CAD\$)
Area Median	Household Income	Portion of total HHs	\$100,000	\$2,500
Very Low Income	up to 20% of AMHI	2%	<= \$20,000	<= \$500
Low Income	21% to 50% of AMHI	19%	\$20,001 - \$50,000	\$501 - \$1,250
Moderate Income	51% to 80% of AMHI	17%	\$50,001 - \$80,000	\$1,251 - \$2,000
Median Income	81% to 120% of AMHI	21%	\$80,001 - \$120,000	\$2,001 - \$3,000
High Income	121% + of AMHI	41%	>= \$120,001	>= \$3,001

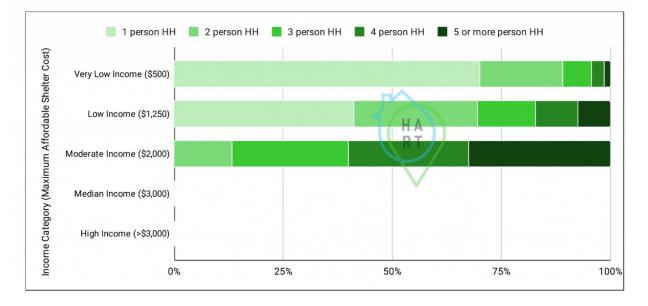
This table shows the income categories used by the HART project, and the characteristics of each group, including their income range and affordable shelter cost.

## Percent of Households in Core Housing Need, by Household Income Category (2016)



This graph shows the total proportion of households and number of households that were in core housing need in the community according to the 2016 census data. For example, this chart shows that nearly 50% of households in the Low Income category (maximum affordable monthly shelter cost is \$1,250) were in Core Housing Need, which is 42,810 households.

## Percent of Household Size Categories in Core Housing Need, by Area Median Household Income (AMHI) (2016)



This graph shows the breakdown of household size for households in core housing need. For example, this graph shows that of Moderate Income households (maximum affordable monthly shelter cost \$2,000), over 85% of households in core housing need were made up of three or more people, and over 100% require space for two or more people.

### **Total Affordable Housing Deficit (2016)**

		н	louseholds in Co	ore Housing nee	d	
Income Group	1p HH	2p HH	Зр НН	4р НН	5p + HH	All HH sizes
Very Low Income	6,025	1,625	570	250	115	8,585
Low Income	17,670	12,085	5,740	4,185	3,130	42,810
Moderate Income	0	960	1,935	1,995	2,345	7,235
Median Income	0	0	0	0	0	0
High Income	0	0	0	0	0	0
All Income Categories	23,695	14,670	8,245	6,430	5,590	58,630

This table shows the 2016 existing housing deficit at each income category level. For example, in 2016 there was a deficit of at least 12,085 two-person homes that were affordable to Low Income households. This number does not necessarily indicate a lack of homes, but a lack of homes at or below the maximum affordable shelter cost for this income category.

## Percentage of Households (HHs) in Core Housing Need, by Priority Population (2016)



This graph shows the proportion of marginalized households in core housing need against the proportion of all households in core housing need. For example, single mother-led, black-led, refugee-led and very elderly-led households are twice as likely to be in core housing need than the city as a whole.

### FAQ on this data

#### 2016 was seven years ago, why does this data matter?

The census, which is the most reliable source of open-source, disaggregated data in Canada, occurs once every five years. HART will release data from the 2021 census in early 2023, however it is likely that 2016 is a more reliable determinant of housing need, as the census was administered during the distribution of the Canadian Emergency Response Benefit (CERB), which offered significant income assistance to millions of households, and dramatically impacted affordability for the lowest income groups.

#### Why do you use income categories?

We use five main income categories based on Area Median Income, which better reflects groups with similar needs and price elasticity than quartiles or deciles. By using Area Median Income as a basis for these categories, the data is insulated from inflation and other factors that change over time.

#### Where is the raw data for these graphs?

The data for these graphs, alongside with data and charts for every municipality and region in Canada, will be released by HART over the course of the next 6-8 months. Our Housing Needs Assessment Tool also includes data and charts on Loss of Affordable Housing and Household Projections, which will be published in due course.

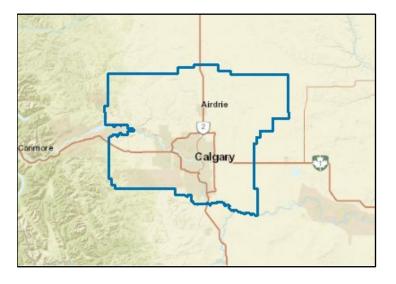
#### What else is HART doing?

HART is producing three vital tools to measure and address the housing crisis in Canada: the Housing Needs Assessment Tool, Land Assessment Tool, and Property Acquisitions Strategies. These tools aim to help governments at every level to measure housing need more accurately and address need where it is most acute.

#### **Housing Research Collaborative**

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### Primary Rental Market Statistics — Calgary



Number of Private Apartment Units								
	Oct-21							
Bachelor	1,434	1,473	1,461	1,596				
1 Bedroom	18,873	19,398	19,970	21,265				
2 Bedroom	17,712	18,291	19,010	20,203				
3 Bedroom +	<b>3 Bedroom +</b> 1,548 1,527 1,554 1,65							
Total	39,567	40,689	41,995	44,723				

Private Apartment Vacancy Rates (%)									
	Oct-18 Oct-19 Oct-20 Oct-21						Oct-21		
Bachelor	2.4	а	2.5	b	5.9	с	3.4	b	
1 Bedroom	3.6	а	3.5	а	6.8	а	5.1	а	
2 Bedroom	4.3	а	4.3	а	6.3	а	5.4	а	
3 Bedroom +	5.9	b	4.8	b	7.3	b	3.9	b	
Total	3.9	а	3.9	а	6.6	а	5.1	а	

Private Apartment Availability Rates (%)							
	Oct-18	Oct-19	Oct-2	0 Oct-21			
Bachelor	**	**	**	**			
1 Bedroom	**	**	**	**			
2 Bedroom	**	**	**	**			
3 Bedroom +	**	**	**	**			
Total	**	**	**	**			

#### Source: CMHC Rental Market Survey

#### Notes:

The following letter codes are used to indicate the reliability of the estimates:

a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)

\*\* Data suppressed to protect confidentiality or data not statistically reliable.

- No units exist in the universe for this category

n/a: Not applicable

++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0). (Applies only to % Change of Average Rent Tables).

The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

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	Oct-18		Oct-19	Oct-19		0	Oct-21	
Bachelor	879	а	899	а	883	а	920	а
1 Bedroom	1,050	а	1,080	а	1,087	а	1,111	а
2 Bedroom	1,272	а	1,305	а	1,323	а	1,355	а
3 Bedroom +	1,244	а	1,255	а	1,296	а	1,347	а
Total	1,149	а	1,181	а	1,195	а	1,222	а

Private Anartment Average Rents (\$)

Private Aparti	rivate Apartment Estimate of Percentage Change (%) of Average Rent							
	Oct-18 Oct-19 Oct-20 Oct-21							
Bachelor	**		2.2	b	++	-1.2 d		
1 Bedroom	1.6	а	2.0	а	++	++		
2 Bedroom	1.5	а	2.2	b	++	++		
3 Bedroom +	++		++		++	++		
Total	1.7	b	1.7	а	++	++		

1990 to 2021		
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Apartment Bedro

Bedroom Type - Total October

	Vacancy Rate (%)		Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
1990 October	2.0	a	**	515	a 500	a **	48,013
1991 October	3.7	a	**	531	a 525	a 3.1	b 47,589
1992 October	5.5	a	**	532	a 525	a ++	48,452
1993 October	5.9	a	**	520	a 510	a -1.4	a 47,777
1994 October	5.1	a	**	519	a 505	a ++	49,428
1995 October	3.6	a	**	517	a 500	a ++	47,930
1996 October	1.5	a	**	525	a 515	a 2.4	b 47,509
1997 October	0.5	a	**	561	a 550	a 7.5	b 47,110
1998 October	0.6	a	**	628	a 625	a 14.0	a 46,008
1999 October	2.8	a	**	657	a 645	a 2.2	b 45,727
2000 October	1.3	a	**	663	a 650	a 1.2	a 45,131
2001 October	1.2	a	**	702	a 695	a 6.6	a 44,557
2002 October	2.9	a	**	716	a 700	a 2.5	a 43,167
2003 October	4.4	a	**	721	a 700	a ++	43,245
2004 October	4.3	a	**	716	a 699	a ++	42,336
2005 October	1.6	a	3.4 a	723	a 700	a 1.2	a 41,416
2006 October	0.5	a	1.6 a	851	a 819	a 18.3	a 40,333
2007 October	1.5	a	2.9 a	974	a 950	a 15.4	a 38,150
2008 October	2.1	a	3.9 a	1,031	a 1,000	a 4.7	b 36,858
2009 October	5.3	a	7.5 a	991	a 975	a -3.7	b 36,174
2010 October	3.6	a	5.8 a	969	a 950	a -2.6	a 35,512
2011 October	1.9	a	3.2 a	978	a 950	a 1.8	a 34,814
2012 October	1.3	a	2.6 a	1,039	a 1,019	a 6.1	a 34,212
2013 October	1.0	a	2.2 a	1,118	a 1,100	a 7.9	a 33,933
2014 October	1.4	a	2.7 a	1,213	a 1,200	a 6.4	a 34,362
2015 October	5.3	a	7.7 a	1,212	a 1,195	a ++	35,227
2016 October	7.0	a	10.5 a	1,143	a 1,100	a -7.6	a 36,523



	Vacancy Rate (%)	Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
2017 October	6.3 a	8.3 a	1,128 a	1,088 a	-1.6 b	38,160
2018 October	3.9 a	**	1,149 a	1,100 a	1.7 b	39,567
2019 October	3.9 a	**	1,181 a	1,150 a	1.7 a	40,689
2020 October	6.6 a	**	1,195 a	1,160 a	++	41,995
2021 October	5.1 a	**	1,222 a	1,175 a	++	44,723

Notes:

• The following letter codes are used to indicate the reliability of the estimates: a - Excellent, b- Very good, c - Good, d - Fair (Use with Caution)

• \*\* Data suppressed to protect confidentiality or data not statistically reliable

• ++ Change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0). (Applies only to % Change of Average Rent Tables).

• - No units exist in the universe for this category

• n/a: Not applicable

#### CMHC Rental Market Survey



HOUSING MARKET INFORMATION

## RENTAL MARKET REPORT

CANADA AND SELECTED MARKETS DATE RELEASED: FEBRUARY 2022



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Canada



### THE RENTAL MARKET REPORTS

provide in-depth analysis for major centres across Canada. These reports use data from the fall Rental Market Survey results released annually. This analysis will provide insights on the primary and secondary rental markets, a review of rents and vacancy rates relative to socio-economic and demographic trends and highlight various rental affordability indicators. You can use the menu on page 4 to navigate to the latest Rental Market Report in the centre of your choice.



#### **PURPOSE BUILT RENTAL MARKET**





FLAT

#### **CONDOMINIUM APARTMENT MARKET**



Average Two-Bedroom Rent

#### Data tables from the Rental Market Survey and the **Condominium Apartment**

**Survey** are available by market by clicking on the link www.cmhc.ca/rental-data-tables



"Calgary's rental market bounced back with stronger economic and employment conditions throughout 2021 while rental supply grew at a faster pace."

Michael Mak Senior Analyst, Economics **MARKET INSIGHTS** 

34 🥒

### HIGHLIGHTS

The purpose-built apartment vacancy rate dropped to 5.1% as economic conditions strengthened.

The average rent level remains stable at \$1,222 as non-price rental incentives decrease.

Newer units can see an average of 30-60% price premiums over existing supply.

New additions in the Beltline and Northwest zone saw the most substantial purpose-built rental universe growth from buildings returning to the market.

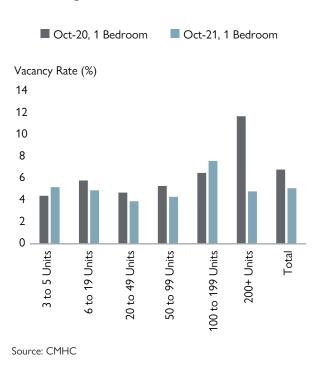
## Vacancy rates decreased but remained elevated above pre-pandemic levels

Rental vacancies in the Calgary CMA (Census Metropolitan Area) lessened considerably in 2021, with average vacancies falling to 5.1% from 6.6% in 2020 (Table 1.1.1). However, this decrease was not consistent across the CMA, with some outer zones decreasing more than the city centre. Notably, in the Downtown and Beltline zones, which account for 37% of Calgary's rental supply, vacancy rates were 7.5% and 4.3%, respectively.

Vacancy rates were not only affected by demand but also by growth in rental supply. For example, in the Beltline, the vacancy rate saw a significant decline despite the rental universe increasing by 600 units, indicating more robust rental demand.

The demand for newer and centrally located structures was also evident this year, as units in structures of over 200 units saw vacancy rates decline to 4.6%, relative to 10.4% in 2020 (Table 1.3.1). The return of workers and employment to the city centre also helped drive demand for one-bedroom units in 200+ unit structures. These one-bedroom units saw vacancy rates decline to 4.8%, relative to 11.7% one year earlier (Figure 1). In 2020, a weaker labour market drove down demand for newer, more expensive apartment units, with units built after 2005 seeing a 10.1% vacancy rate. The recovery of Calgary's employment in 2021 contributed to a decline in vacancy rates to 6.7% for the same cohort, the largest decrease among all building age brackets (Table 1.2.1).

However, structures built post-2005 still saw the highest overall vacancy rate, likely due to new units coming to market still being in their absorption phase.



### Figure 1: Stronger demand seen for 1-bedroom units in large structures

35 🦯

#### Economic resurgence supported stronger rental demand but muted by migration flows

Employment and economic conditions in the Calgary CMA have mostly recovered since the beginning of the COVID-19 pandemic. Since October 2020, a recovery in the energy industry, a resumption of international trade, and sustained re-opening policies have supported employment and population growth. As a result, total employment levels in October 2021 have returned to pre-pandemic levels, with both full-time and part-time employment nearing October 2019 measurements. In addition, unemployment continues to trend lower after peaking in July 2020, but the unemployment rate is still somewhat elevated above pre-pandemic levels at 8.4% in October 2021.

Not all sectors of the economy have recovered to prepandemic levels. Sectors with the largest employment exceed those levels, while smaller sectors such as Food and Accommodations, continue to lag. However, jobs classified under Wholesale and Retail Trade and Health Care and Social Assistance rose beyond their levels in October 2019, climbing higher than 2020.<sup>1</sup> Professional, Scientific, and Technical Services also showed steady job gains as economic conditions stabilized throughout the year.<sup>2</sup>

Significant employment growth in the 15-24 age cohort has bolstered rental demand since October 2020.<sup>3</sup> Total employment in this cohort increased throughout the year approaching pre-pandemic levels. However, while the unemployment rate is lower by 5.7% compared to October 2020, it is still slightly above the rate registered in October 2019.

International travel resumed with the loosening of pandemic measures and border re-openings in 2021, allowing for gains in net international migration in Alberta relative to its trough in early 2020. However, net international migration is still well below pre-pandemic levels and was insufficient to balance out the province's interprovincial outflow. As a result, Alberta saw another quarter of negative net migration, the third since the pandemic began.<sup>4</sup> In addition, despite a stronger labour market, negative net migration hindered rental vacancies. Other consistent sources of population growth in Calgary include both natural increases and intraprovincial migration.

## Same-sample rental rates stable as demand increased together with supply

Changes to same-sample rents saw negligible differences compared to October 2020 (Table 1.1.5). Rather than changing their rent levels, purpose-built rental market building managers continue to use non-price incentives to drive rental demand. These incentives include:

- discounts or free utilities
- local amenities such as fitness centres and concierge services
- lower deposit fees

Despite their continued use, local evidence suggests these measures offer less value as rental demand increases.

However, with newer units taken into account, average rent levels have increased in the Calgary CMA, notably in Bachelor and three-bedroom+ units, where observed rent levels are higher by 4%. The most significant increases in rent levels were observed closer to the city centre in the Downtown and North Hill zones.<sup>5</sup>

Data on the profile of newer rental stock is available in this year's iteration of the Rental Market Survey.<sup>6</sup> With an overall average rent of \$1,692, newer purpose-built rental units have a significant (38%) premium over the average unit in Calgary (Table 3.1.7). The premium over average reflects the composition of Calgary's rental stock, with 58% of structures in the universe being more than 40 years old. Affordability is becoming more problematic as older, lower-priced units are being replaced by newer, more expensive units that include price increases of 30% to 60% (Figure 2).

Wholesale and Retail Trade saw an employment increase of approximately 7,900 persons compared to 2020, and 11,400 persons compared to 2019. Health Care and Social Assistance saw a gain of 8,400 persons since 2020, and 6,300 persons since 2019.

<sup>&</sup>lt;sup>2</sup> The "Wholesale and Retail Trade", "Health Care and Social Assistance", and "Professional, Scientific, and Technical Services" sectors are the first, second, and third largest employment sectors in Calgary.

<sup>&</sup>lt;sup>3</sup> According to the 2016 census, 78% of the households in the Calgary CMA with their primary maintainer aged between 15-24 were considered to be renters. Source: Statistics Canada, Catalogue Number: 98-400-X201622.6.

<sup>&</sup>lt;sup>4</sup> Source: Statistics Canada, Tables 17-10-0020-01, 17-10-0040-01.

<sup>&</sup>lt;sup>5</sup> The Downtown zone increased by 6%, while North Hill average rents increased by 8%. These increases were mostly driven by higher prices in 2-bedroom units.

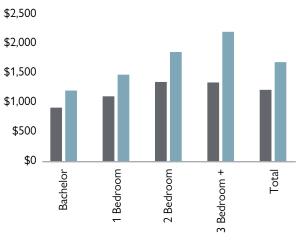
<sup>&</sup>lt;sup>6</sup> This data separates out structures completed between July 2018 and June 2021.

### Figure 2: Units in newer structures can command significant premiums

All Ages

New Rental Stock, Completed June 2018 to June 2021

Average Rent



Source: CMHC

## Purpose-built rental universe growing at a faster than average pace

The rental universe continued to grow in Calgary, with a higher-than-average increase in the purpose-built rental apartment universe. The apartment rental universe grew by 6.5% or 2,278 units compared to 3.2% last year, as under-construction rental projects from previous years came onto the market (Table 1.1.3). While over 90% of the additions to the rental universe were 1-bed and 2-bedroom units, bachelor units also grew by 9% this year.<sup>7</sup>

Growth in the Chinook area was especially prominent in 2021, as the zone saw its first significant net addition to supply in over ten years. Rental supply growth was also strong in the Southeast and Northwest zones. The Northwest zone now contains more purpose-built apartment rental units than the Downtown zone<sup>8</sup> (Figure 3). On a percentage basis, the Southeast zone continued to record the fastest growth, at an average rate of 9.5% per year between 2017 and 2021. While rental supply growth was above average across the city, some areas like the Northwest and Chinook zone saw purpose-built rental market additions much higher than their 5-year average.

#### 2020-2016 Average 2021 Units 800 700 600 500 400 300 200 100 0 North Hill Southwest Chinook Downtown Beltline Southeast Northwest Vortheast Fish Creek Other Centres Source: CMHC

#### Figure 3: Rental supply growth above average in most of Calgary

<sup>7</sup> Equal to 135 units.

<sup>8</sup> The Southeast zone grew by 11.5% and the Northwest zone grew by 12.5%.

## Condominium rental supply grew as rental demand returned to the city

The condominium rental apartment universe grew on pace with the primary universe at 7% this year, as property owners became more confident about the local economy (Table 4.3.1). Incentives offered by some developers, such as a 2-year rent guarantee for condominium investors, help support the growth in the condominium rental apartment universe. These types of incentives may help reduce investor uncertainty in real estate investments while allowing developers to sell projects quicker.

At the same time, vacancy rates for these units declined in the Core area, surrounding the city centre and commercial activity<sup>9</sup> (Table 4.1.1). With an average premium of \$224 per month, rent levels in these condominium rental apartment units remained higher than rents for purpose-built rentals.

#### Affordability worsens as the stock of units for bottom quintile earners declined

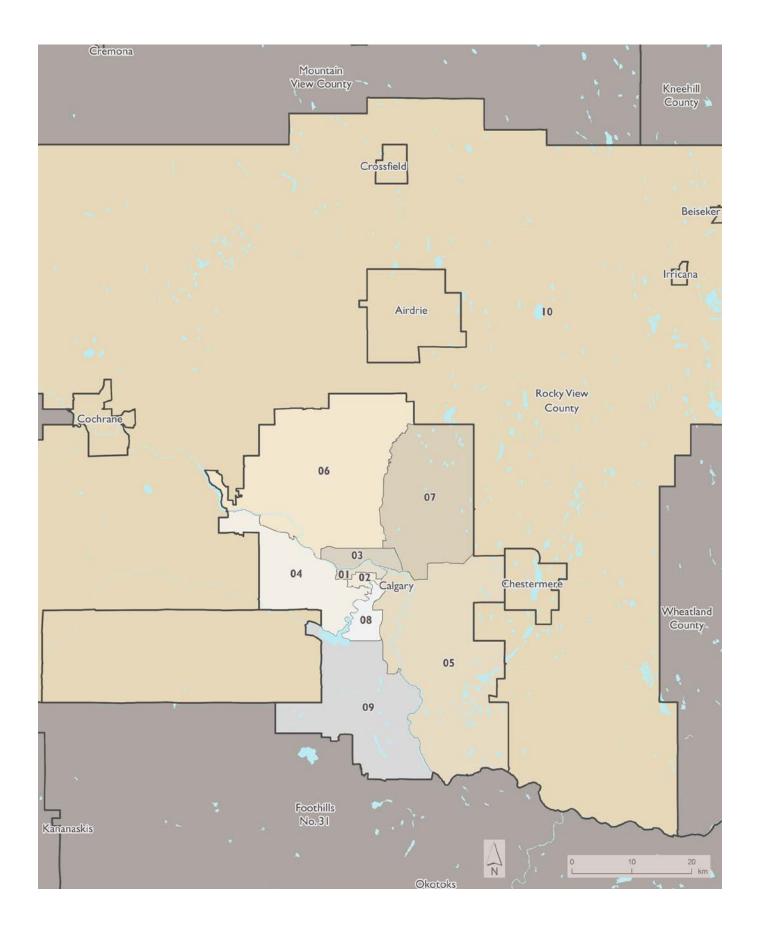
Affordability is a concern in the Calgary CMA, as the rental universe that is considered affordable for the lowest quintile of earners remained relatively low in 2021. Despite an increase in the overall universe, only 9% of the CMA's primary rental supply is considered affordable for this income quintile (Table 3.1.8). This points to a shrinking supply that is affordable for Calgary's lowest-income renter households. The units that remained affordable are overwhelmingly in the bachelor and one-bedroom space, identifying a growing unmet need for low-income families.



Download the <u>Excel data table</u> (XLSX) for this market. Data tables for all markets are also available for download at <u>cmhc.ca/rental-market-report-data</u>.

38 🦯

<sup>&</sup>lt;sup>9</sup> The Core area consists of Downtown, Beltline, and North Hill.



39 🥕

### RMS Zone Descriptions – Calgary CMA

Zone 1	<b>Downtown</b> - North: the Bow River; West: 24 Street SW; East: the Elbow River; South: 17 Avenue SW (from 24A Street SW to 14 Street SW), 12 Avenue SW (from 14 Street SW to 11 Street SW), 10 Avenue SW (from 11 Street SW to 2nd Street SE), and 17 Avenue SE (from 2nd Street SE to the Elbow River).
Zone 2	<b>Beltline/Lower Mount Royal</b> - North: 17 Avenue SW (from 17 Street SW to 14 Street SW), 12 Avenue SW (from 14 Street SW to 11 Street SW), 10 Avenue SW (from 11 Street SW to 2nd Street SE), and 17th Avenue SE (from 2nd Street SE to the Elbow River); West: 17 Street SW; East: 2nd Street SE (from 10 Avenue SW to 17 Avenue SE), otherwise Elbow River; South: 26 Avenue SW (from 17 Street SW to 14 Street SW), Frontenac Avenue (from 14 Street SW to 8 Street SW), Hillcrest Avenue (from 8 Street SW to 4 Street SW), otherwise Elbow River.
Zone 3	North Hill - North: 16 Avenue NW; West: 37 Street NW; East: Deerfoot Trail; South: Bow River.
Zone 4	<b>Southwest</b> - North: Bow River; West: West City Limits; East: 24 Street SW (from Bow River to 17 Avenue SW), 17 Street SW (from 17 Avenue SW to 26 Avenue SW), otherwise Elbow River; South: Tsuu T'ina Nation 145 (from West City Limits to Sarcee Trail SW), Glenmore Trail (from Sarcee Trail SW), otherwise Glenmore Reservoir.
Zone 5	<b>Southeast</b> - North: Bow River (from Elbow River to Barlow Trail SE), 17 Avenue SE (from Barlow Trail SE to 36 Street SE), Memorial Drive SE (from 36 Street SE to Eastern City Limits); West: Elbow River (from Bow River to 25 Avenue SW), Blackfoot Trail (from 26 Avenue SW to Anderson Road SE), otherwise Bow River; East: Eastern City Limits; South: Southern City Limits.
Zone 6	<b>Northwest</b> - North: Northern City Limits; West: Western City Limits; East: Nose Creek; South: Bow River (from Western City Limits to 37 Street NW), otherwise 16th Avenue NW.
Zone 7	<b>Northeast</b> - North: Northern City Limits; West: Nose Creek; East: Eastern City Limits; South: Bow River (from Nose Creek to Barlow Trail SE), 17 Avenue SE (from Barlow Trail SE to 36 Street SE), Memorial Drive SE (from 36 Street SE to Eastern City Limits).
Zone 8	Chinook - North: Elbow River; West: Elbow River; East: Blackfoot Trail; South: Heritage Drive SW.
Zone 9	<b>Fish Creek</b> - North: Glenmore Reservoir (from Western City Limits to 14 Street SW), otherwise Heritage Drive SW and SE; West: Western City Limits; East: Blackfoot Trail (from Heritage Drive SE Avenue SW to Anderson Road SE), otherwise Bow River; South: Southern City Limits.
Zones 1-9	Calgary City
Zone 10	Other Centres
Zones 1-10	Calgary CMA

### Condominium Sub Area Descriptions – Calgary CMA

Sub Area 1	<b>Core</b> includes RMS Zone 1 (Downtown); Zone 2 (Beltline/Lower Mount Royal); and Zone 3 (North Hill).
Sub Area 2	West includes RMS Zone 4 (Southwest); Zone 6 (Northwest); Zone 8 (Chinook); and Zone 9 (Fish Creek).
Sub Area 3	East includes RMS Zone 5 (Southeast); Zone 7 (Northeast); and Zone 10 (Other Centres).
Sub Areas 1-3	Calgary CMA

40 🧥

National Overview Provincial Overview Ranking of Municipalities (and former municipalities) by Rentals.ca Pageviews Municipal Rental

### Rentals.ca October 2022 Rent Report

The average rent for all property types across Canada in September 2022 was \$2,043 per month, representing an annual increase of 15.4%. The average rent is up 4.3% monthly and 21.9% from the recent market low of \$1,676 per month in April 2021. The average rent is now about \$100 more than the prepandemic peak level from the fall of 2019.



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14	Kitchener, ON	\$1,888	9.6%	24.7%	\$2,308	7.4%	24.0%
1	Markham, ON	\$1,810	NA	0.4%	\$2,272	2.9%	5.3%
<b>(16)</b>	London, ON	\$1,810	1.5%	38.8%	\$2,184	3.4%	38.0%
0	East York, ON	\$1,795	0.5%	9.8%	\$2,480	1.9%	18.7%
(19)	Barrie, ON	\$1,788	1.4%	NA	\$2,394	-0.4%	NA
1	Scarborough, ON	\$1,733	3.6%	7.0%	\$2,232	2.3%	14.5%
20	Halifax, NS	\$1,711	3.0%	8.7%	\$2,169	2.3%	6.3%
2	Hamilton, ON	\$1,683	-0.7%	8.4%	\$2,155	-0.5%	18.3%
2	Oshawa, ON	\$1,665	9.0%	12.0%	\$2,038	2.0%	7.8%
23	Surrey, BC	\$1,650	1.6%	1.7%	\$2,220	3.5%	18.6%
2	Calgary, AB	\$1,629	2.0%	29.0%	\$1,895	0.3%	21.9%
25	St. Catharines, ON	\$1,595	5.1%	15.8%	\$2,010	2.4%	15.5%
26	Gatineau, QC	\$1,561	2.1%	7.1%	\$1,840	0.3%	1.9%
2	Nepean, ON	\$1,550	-0.7%	1.1%	\$1,935	3.3%	6.3%
23	Montréal, QC	\$1,532	0.5%	1.7%	\$1,969	1.3%	2.7%
29	Laval, QC	\$1,362	4.7%	5.1%	\$1,834	1.0%	5.3%
30	Winnipeg, MB	\$1,185	1.8%	2.5%	\$1,562	2.7%	6.7%
3	Lethbridge, AB	\$1,123	1.6%	14.1%	\$1,282	3.0%	13.1%
32	Edmonton, AB	\$1,073	0.2%	5.1%	\$1,362	0.5%	9.4%
33	Fort McMurray, AB	\$1,060	0.6%	-0.3%	\$1,337	-0.1%	5.6%
34	Regina, SK	\$1,010	-2.5%	3.2%	\$1,231	-0.8%	6.8%
35	Saskatoon, SK	\$980	-0.8%	8.8%	\$1,215	5.5%	14.7%
	Average**	\$1,743	3.52%	2.70%	\$2,217	12.18%	15.36%

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Rentals.ca Research Data

N/A = insufficient data. \*Rankings based on the average rent price of vacant 1 Bedroom units. \*'Average corresponds to cities shown in this graphic & not for all cities we track across Canada.

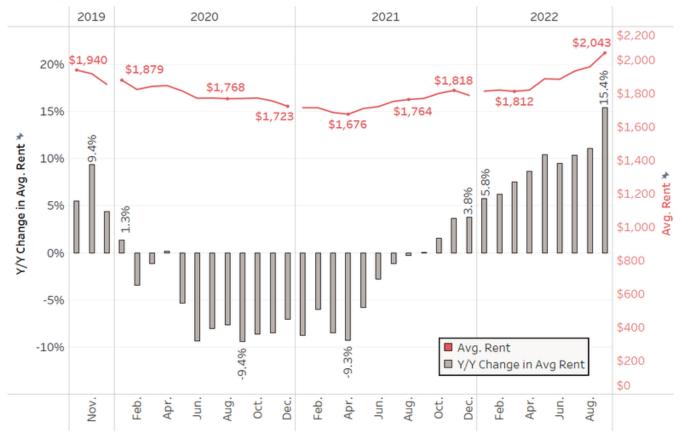
#### **National Overview**

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The chart below shows the average monthly asking rent based on Rentals.ca listings for single-family houses, townhouses, rental apartments, condominium apartments, and basement apartments cumulatively over the past three years (red line, right axis), with the annual change in average rent below (grey bars, left axis).

Continued strong demand, plus the completion of a number of new purpose-built rental apartments with high rents, contributed to the significant annual rent increase.

#### Average Rent & Annual Change in Average Rent for All Property Types, Rentals.ca Listings in Canada, October 2019 to September 2022



#### Average Rent by Property Type and Month

The chart below shows the average rent and average rent per-square-foot by property type in September of 2019, 2020, 2021 and 2022 based on Rentals.ca listings data in Canada.

Average Rent & Average Rent Per-Square-Foot by Property Type,
Rentals.ca Listings in Canada, September: 2019 to 2022

		Single -Family	Townhouse	Condo Apartment	Rental Apartment	Basement Apartment	
2019	September	<b>\$2,768</b> \$1.56 psf	<b>\$1,997</b> \$1.57 psf	\$2,520 \$3.32 psf	\$1,578 \$2.08 psf	<b>\$1,480</b> \$2.04 psf	Avg. Rent • \$1,480 • \$2,000 • \$2,500 • \$3,014
2020	September	<b>\$2,346</b> \$1.71 psf	<b>\$1,936</b> \$1.56 psf	\$2,105 \$2.93 psf	\$1,620 \$2.21 psf	<b>\$1,638</b> \$2.00 psf	Avg. Rent \$1,480 \$3,014
2021	September	<b>\$2,690</b> \$1.62 psf	\$2,086 \$1.56 psf	\$2,211 \$2.92 psf	\$1,618 \$2.24 psf	<b>ب</b> ہے <b>\$1,515</b> \$2.07 psf	
2022	September	<b>\$3,014</b> \$1.70 psf	<b>\$2,543</b> \$1.64 psf	\$2,382 \$2.97 psf	\$1,810 \$2.46 psf	<b>\$1,721</b> \$2.12 psf	

The average rent for single-family homes in September 2022 was \$3,014 per month, which is 12.1% higher than September 2021. Rent per-square-foot (psf) was \$1.70 in September of this year, compared to \$1.62 and \$1.71 in September 2021 and 2020.

The average rent for condo apartments was higher this September versus last September at \$2,382 per month versus \$2,211 -the average prospective tenant looking for a condo to lease is looking at spending 7.7% more than last year. The rent per-squarefoot increased slightly from \$2.92 psf in September 2021 to \$2.97 this year. It should be noted that not all properties on Rentals.ca have their square footage included with their listing, so the sample size is smaller and skews high because unit sizes are more likely known in newer buildings and properties.

The average rent for traditional rental apartments was \$1,810 per month in September 2022, up 11.8% annually. The increase was 9.8% year over year on a per-square-foot basis to \$2.46.

The sample sizes nationally for townhouses and basement apartments are relatively small, but both experienced considerable rent growth in September 2022 versus one year earlier.

#### Average Rent by Bedroom Type

The next chart presents data on the average rent and the annual change in average rent by bedroom type for all property types in Canada based on Rentals.ca listings for the first three quarters of 2020, 2021 and 2022. The average annual change is marked below the average rent, and the colours correspond to those annual changes.

#### Average Rent and Annual Change in Average Rent by Bedroom Type and Quarter, All Property Types in Canada, First Quarter to Third Quarter: 2020-2022

		2020			2021		2022			
Bedroom Type	Q1	Q2	Q3	Q1	Q2	Q3	Q1	Q2	Q3	
0 Bedroom	\$1,291	\$1,296	\$1,283	\$1,264	\$1,269	\$1,285	\$1,313	\$1,344	\$1,366	
	<b>2.4</b> %	<b>1.2%</b>	<b>2.2%</b>	<b>-2.1%</b>	<b>-2.1%</b>	<b>0.2%</b>	<b>3.9</b> %	<b>5.9</b> %	<b>6.3</b> %	
1 Bedroom	\$1,656	\$1,623	\$1,598	\$1,514	\$1,519	\$1,544	\$1,574	\$1,594	\$1,656	
	<b>-1.2%</b>	<b>-3.9</b> %	<b>-6.3</b> %	<b>-8.6</b> %	<b>-6.4</b> %	<b>-3.4</b> %	<b>4.0</b> %	<b>5.0</b> %	<b>7.3</b> %	
2 Bedroom	\$1,931	\$1,910	\$1,890	\$1,819	\$1,821	\$1,845	\$1,934	\$1,986	\$2,067	
	<b>2.6</b> %	<b>-2.4</b> %	<b>-5.4</b> %	<b>-5.8</b> %	<b>-4.7</b> %	<b>-2.4</b> %	<b>6.4</b> %	<b>9.1%</b>	<b>12.0</b> %	
3 Bedroom	\$2,185	\$2,202	\$2,152	\$2,137	\$2,172	\$2,240	\$2,314	\$2,362	\$2,486	
	<b>0.8</b> %	<b>-0.7</b> %	<b>-4.7</b> %	<b>-2.2</b> %	<b>-1.4</b> %	<b>4.1</b> %	<b>8.3</b> %	<b>8.8%</b>	<b>11.0%</b>	
4 Bedroom	\$2,705	\$2,743	\$2,725	\$2,721	\$2,808	\$2,949	\$2,793	\$2,913	\$3,090	
	<b>-2.4%</b>	<b>-0.1</b> %	<b>-3.6</b> %	<b>0.6</b> %	<b>2.4%</b>	<b>8.2</b> %	<b>2.7</b> %	<b>3.7</b> %	<b>4.8</b> %	
Y/Y Change in Avg. Rent										
-12.0%			12.0%							

Studio units had an average rental rate of \$1,366 per month in September 2022, representing an annual increase of 6.3%, and were \$22 more expensive than last month on a national basis. One-bedroom units had an average rental rate of \$1,656 per month, an increase of 7.3% annually. One-bedrooms have the same average rent in the third quarter as Q1-2020, the last bedroom type to get back to pre-pandemic rent levels.

Two-bedroom units had an average rental rate of \$2,067 per month, which was an increase of 12% year over year, which is the highest growth rate among all bedroom types this quarter. Three-bedroom units had an average rental rate of \$2,486 per month, representing an annual increase of 11%.

Four-bedroom units had an average rental rate of \$3,090 per month, an increase of 4.8% since last year. Due to the wide range of offerings of four-bedroom units, the rent levels can be somewhat volatile on a quarterly basis as these units are typically single-detached homes with vastly different unit sizes and lot sizes.

Rental rates for four-bedroom units showed the lowest annual appreciation this quarter by bedroom types, in contrast to Q3-2021, where growth was the strongest.

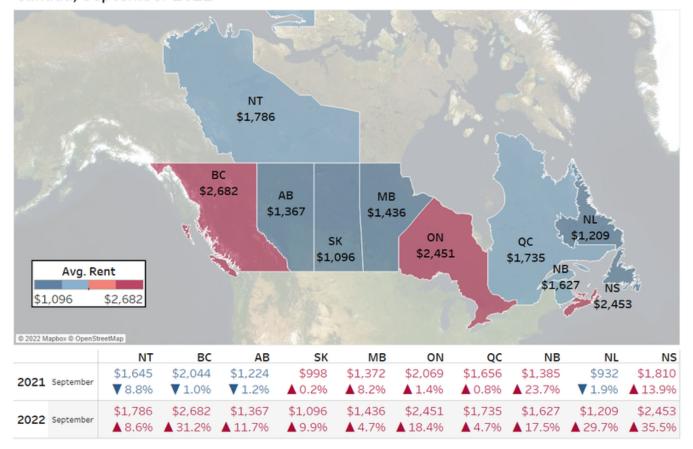
#### **Provincial Overview**

The map below shows the average rent for all property types by province in Canada. The bottom panel in the chart below

presents data on the average rent in September 2021 and September 2022, as well as the annual change in rent.

https://rentals.ca/national-rent-report#ranking-of-municipalities-and-former-municipalities-by-rentalsca-pageviews

## Average Rent & Average Annual Change in Rent by Province, All Property Types in Canada, September 2022



British Columbia had the highest average rental rate based on all property types at \$2,682 per month in September 2022, an annual increase of 31%, after experiencing a yearly decrease of 1.0% in September 2021.

Nova Scotia had significantly higher average rents in September 2022 versus a year earlier, climbing from \$1,810 per month to \$2,453 per month, and is now higher than Ontario on average. Rental rates in the province have skyrocketed, increasing almost

36% year over year. Newfoundland, another Atlantic-area province experiencing noteworthy rent growth, has a rent level that is half of Nova Scotia at \$1,209 per month on average, but rents are up 29.7% annually from \$932 in September 2021. Similar to British Columbia, Newfoundland experienced an annual decrease in the same month last year of 1.9%. However, this is based on a small sample size of listings and might not be representative of the provincial movements.

#### Ranking of Municipalities (and former municipalities) by Rentals.ca Pageviews

What are the most popular cities in Canada on Rentals.ca? The chart below ranks these municipalities and former municipalities based on online "pageviews per listing" in July, August and September over the past three years.

## Rank by Rentals.ca Pageviews, Select Areas in Canada by Month (all property types), July to September: 2020-2022

property ty	<i>Jesj, J</i> u	s), sury to september. Loco-Locz								1 25		
		2020		2021			2022					
Area	Jul.	Aug.	Sep.	Jul.	Aug.	Sep.	Jul.	Aug.	Sep.			
Burnaby	5	4	6	4	4	6	1	1	1			
Waterloo	10	10	11	8	9	10	3	2	2			

https://rentals.ca/national-rent-report#ranking-of-municipalities-and-former-municipalities-by-rentalsca-pageviews

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#### Rentals.ca October 2022 Rent Report

				-	-		-	-	_
Halifax	4	5	7	5	6	8	8	4	3
Vancouver	2	1	4	3	3	3	2	3	4
New Westminster	9	6	5	2	2	5	5	5	5
Richmond	8	8	10	7	7	4	6	6	6
North Vancouver	6	2	1	6	5	2	4	7	7
St. John's	25	25	25	14	15	14	17	8	8
Mississauga	12	14	16	17	19	18	11	10	9
Toronto	17	15	13	13	14	13	10	9	10
Etobicoke	15	16	19	16	17	17	15	15	11
Calgary	13	12	14	21	16	16	14	11	12
Surrey	3	3	3	10	10	9	9	13	13
Victoria	1	7	2	1	1	1	7	14	14
North York	19	20	20	18	18	19	16	16	15
Kitchener	11	11	9	12	12	12	13	12	16
Kingston	21	21	21	9	8	7	12	17	17
Scarborough	16	19	17	20	20	20	18	18	18
Hamilton	14	17	12	11	11	11	19	19	19
Winnipeg	18	13	15	22	21	21	21	21	20
Ottawa	7	9	8	15	13	15	20	20	21
Saskatoon	20	18	18	19	22	22	22	22	22
Regina	24	22	22	23	23	23	23	23	23
Edmonton	22	23	24	25	25	25	24	24	24
Montréal	23	24	23	24	24	24	25	25	25

Given the substantial annual rent growth in British Columbia, it is unsurprising that five of the top 10 municipalities for popularity in September of 2022 are in that province, with Burnaby ranked first, and with Vancouver, New Westminster, Richmond, and North Vancouver ranked fourth to seventh. Vancouver has been ranked in the top five in the nine months displayed in the chart.

Three of the top 10 came from Ontario, with Waterloo second, followed by Mississauga in ninth, Toronto (old city boundaries, preamalgamation) in 10th, with the former City of Etobicoke just out of the top 10 at eleventh.

Before 2020, Montreal was in the top 10 municipalities in Canada in terms of pageviews per listing, but has consistently ranked 23rd to 25th over the last two and a half years. A larger supply of rentals in that market prevents any one listing from attracting a lot of viewers.

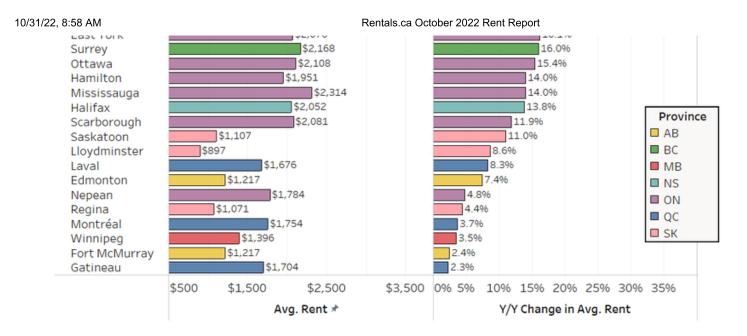
Areas where demand is cooling include Surrey, Victoria, Ottawa, and Hamilton, while Waterloo, St John's and Mississauga are seeing demand pick up.

#### **Municipal Rental Rates**

The chart below presents data on the average rental apartment and condominium apartment rental rates by municipality and area in Canada for September 2022, with the annual per cent change in average rent shown on the right (includes former municipality of Toronto prior to amalgamation). The colour coding reflects the province.

#### Average Rent and Annual Change in Average Rent, Rental and Condominium Apartments by Municipality, September 2022





Vancouver had the highest average rental rate for condominiums and rental apartments at \$3,225 per month and the third highest annual rent inflation at 29.3%. London had the highest annual rent growth at 33.1%, while Toronto was second at an increase of 31.2%.

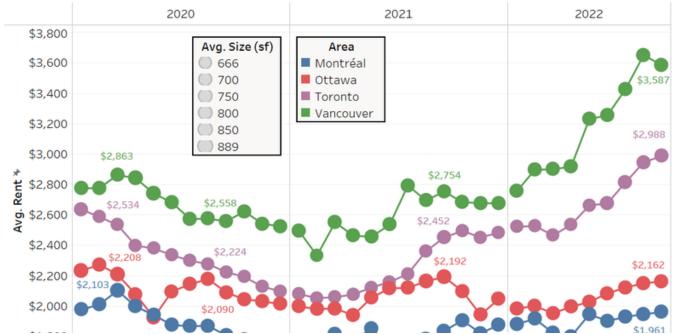
**Calgary** had the fifth-highest annual growth rate in average rent at 24.1%, significantly higher than Alberta's other major city, with Edmonton at 7.4%.

The two cities with the lowest change in rent were Gatineau at 2.3% and Fort McMurray at 2.4%.

#### **Condo Rental Rates by Municipality**

The chart below looks at the average condo rent by month from the start of 2020 to September 2022 in Vancouver, Toronto, Ottawa and Montreal. The average rents for September are shown in each of the last three years, before the pandemic started impacting the rental rates. The size of the markers reflects the average suite size.





Rentals.ca October 2022 Rent Report

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Condominium investors in old Toronto and Vancouver saw rental rates plunge during the pandemic, with rates dropping in February 2021 to lows of below \$2,053 in Toronto and \$2,332 in Vancouver. Since then, rental rates have rebounded, and by September 2022 had reached \$2,988 in Toronto, an increase of close to 46% from the market bottom, and \$3,587 in Vancouver, an increase of nearly 54% from February 2021.

Rentals in Ottawa and Montreal have not seen as much rental variance as in Vancouver and Toronto. Ottawa condos are offered at \$2,162 per month, up from the pandemic low, but lower than September 2021. Montreal condo rents were \$1,961 per month on average in September of this year, with a two-year low of around \$1,705 at the beginning of 2021. Montreal condo rents are up 7% annually and 15% from the pandemic-era nadir.

#### Unit Sizes

The next chart looks at the average unit size for Rentals.ca listings in Vancouver, Toronto and Ottawa for single-family homes, condominium apartments and rental apartments.

# Average Unit Size for Select Property Types in Vancouver, Toronto and Ottawa, Third Quarter: 2019 to 2022

		<b>2019</b> Q3		<b>2020</b> Q3		<b>2021</b> Q3		<b>2022</b> Q3		
Single -Family	Vancouver	<b>+</b>	1,937	<b>+</b>	1,370	<b>+</b>	1,634	<b>+</b>	1,854	Avg. Size (sf) 667
,	Toronto	- +	1,834	<b>+</b>	1,179	• <b>+</b> •	1,535	- <b>+</b>	1,605	<ul> <li>1,000</li> <li>1,500</li> <li>1,952</li> </ul>
	Ottawa	- +	1,952	- 🕂	1,756	- 🕂	1,891	•	1,846	Area
Condo Apartment	Vancouver	$\Phi$	937	<b></b>	771	$\Phi$	744	•	824	<ul> <li>Vancouver</li> <li>Toronto</li> <li>Ottawa</li> </ul>
	Toronto	\$	708	\$	667	\$	713	\$	742	
	Ottawa	•	832	<b>+</b>	796	•	889	•	776	
Rental Apartment	Vancouver	<b></b>	694	<b></b>	709	<b></b>	726	<b></b>	771	
	Toronto	<b></b>	770	÷	700	<b></b>	708	<b></b>	744	
	<b>Otto</b>	<b>.</b>	070	<b>.</b>	050		047		005	

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The pandemic had a big impact on the composition of listings in several markets, as larger single-family properties and larger condos gained in popularity, leasing quickly, as tenants needed more space to work and educate from home (leading to smaller average listings in Q3-2020 and Q3-2021). As employers have brought employees back to the office, smaller units in centralized locations are in demand, and there are more large units on the market in comparison to previous years, leading to a higher single-family unit size of 1,854 square feet in Vancouver and 1,605 square feet in Toronto.

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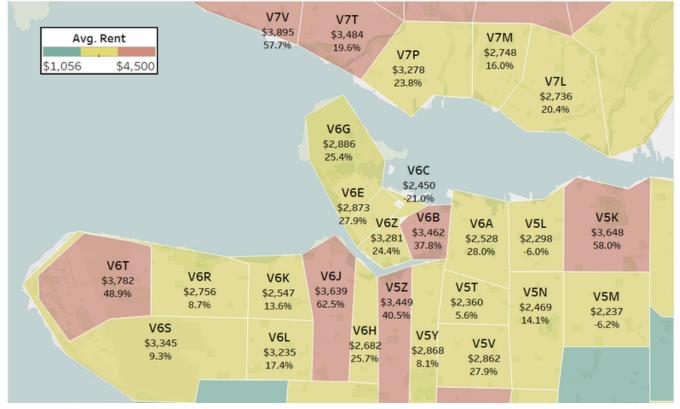
The data shows that the square footage of single-family homes in Vancouver was 1,370 in Q3-2020, with Q3-2022's 1,854 being 35% larger, which is nearly back to 2019 levels of 1,937 square feet. Toronto was similar, seeing a low of 1,179 square feet in Q3-2020 before increasing 36% to its Q3-2022 average of 1,605 square feet (but is below its 2019 levels of 1,834 square feet).

In Vancouver, Toronto and Ottawa, the average condo for rent was 824 square feet, 742 square feet and 776 square feet, respectively. The sizes are larger in Vancouver and Toronto as smaller units are being snapped up by people moving back to the downtown core areas, and by tenants that can't afford big units following the recent run-up in rents.

#### Vancouver Rental Rates by Postal Code

The map below shows the average rent and annual change in average rent by postal code in the Vancouver area for all property types in 2022.

## Average Rent & Annual Change in Average Rent by Postal Code, All Property Types in the Vancouver Area, January 2022 to September 2022



#### © 2022 Mapbox © OpenStreetMap

Some areas have a relatively small sample size of listings on Rentals.ca, and the annual rent growth can be impacted by the composition of the suites year to year.

This year, the five postal codes with the most listings in the Vancouver area are V6B, V6E, V6G, V6Z and V7P. Among these postal codes, the most expensive rent is V6B which rents at an average of \$3,462, while the lowest is V6E at \$2,873. The highest growth year over year among these top areas was also V6B which saw an increase of 37.8%, while the lowest was V7P, still at a robust 23.8%.

#### Conclusion

Rent continues to increase significantly both nationally and in Canada's largest municipalities, growing 15.4% annually. However, this data is slightly skewed because the average unit size for listings on Rentals.ca is larger in September 2022 (963 square feet) versus September 2021 (868 square feet). Also, a few new purpose-built rental apartments started lease-up programs in September, adding a lot higher-priced supply to the market.

Many of the same factors that have been affecting rental demand are still influencing the market in September. Interest rate increases are damaging ownership affordability and keeping prospective buyers in the rental market. Secondly, a softening ownership market, with forecasts for further declines are keeping prospective buyers on the sidelines, waiting for the market to bottom out. However, that ownership market slump is resulting in would-be sellers listing their properties for rent, instead of selling them, adding to the number of listings on the market. In fact, the total number of listings on Rentals.ca in September was the highest since Rentals.ca and Bullpen Consulting started this report in October 2018.

A sign that the rental market pressure will ease up is the pageviews per listing in September declined to about the average level experienced from Q2-2020 to Q1-2022, before the interest rate hikes. Secondly, the rental market is seasonal, so demand is less in November through February every year.

When controlling for the types of units offered in the market, rent growth is below the 15% rate nationally with both single-family properties and rental apartments seeing 12% annual rent growth.

We will continue to monitor the data and break it down by property type, bedroom type, size and area, to get a better understanding of market trends moving forward, check back every month for the latest findings.

#### **Rentals.ca** Data

The data used in this analysis is based on monthly listings from Rentals.ca. The data is much different than the more familiar numbers collected and published by Canada Mortgage Housing Corporation (CMHC).

Rentals.ca data includes basement apartments, rental apartments, condominium apartments, townhouses, semi-detached houses and single-detached houses, where CMHC's primary rental data only includes rental apartments and rental townhouses. CMHC collects some data on the secondary market, but it is reported separately.

The CMHC rental rates are based on the entire universe of purpose-built rental units in Canada (the stock), while Rentals.ca data is primarily based on the asking rents of vacated units only (the flow) -- this is a smaller sample size, but more representative of the actual market rent a prospective tenant encounters. The Rentals.ca data set typically produces much higher rental rates in comparison to CMHC, as vacated units are not subject to rent control.

#### Rentals.ca October 2022 Rent Report

larger and more expensive unit types like singles, row units and condos; the survivorship bias (overpriced units remain in the sample longer); and the multiple listings of the same property at different rent levels every month.

It should also be noted that properties listed for above \$5,000 a month and below \$500 a month are eliminated from the sample of units analyzed. Also, short-term leases, single-room rentals, and furnished rental units are eliminated from the sample where identifiable.



#### **Ben Myers**

Ben is the President of Bullpen Research and Consulting Inc., a boutique residential real estate advisory firm. With over 15 years of real estate research experience in both the United States and Canada, Ben has acquired extensive knowledge on land values, new home prices and rental rates, and macro-level housing trends. Ben has held several positions in Toronto, including urban economist at Altus Clayton, and Executive Vice President at condominium apartment data tracking firm Urbanation Inc. Ben has previously been the keynote speaker at ULI and PWC's flagship Emerging Trends Conference.

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National Overview

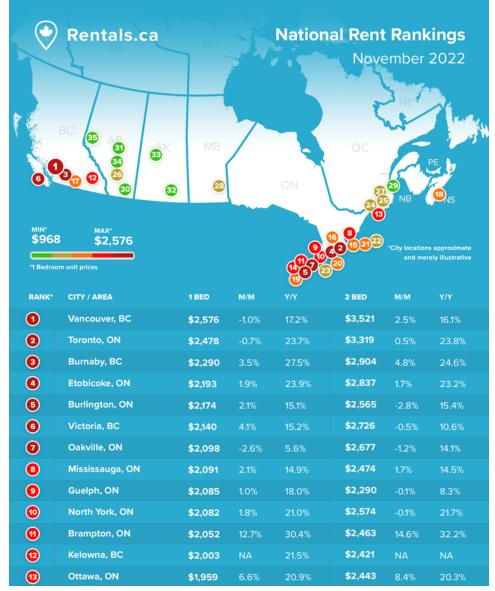
**Provincial Overview** 

Municipal Rental Rates

Rentals.ca Data

#### Rentals.ca November 2022 Rent Report

Rents continued to surge across Canada during October, rising 11.8% year over year to an average of \$1,976 across all property types. Rents charged last month were an average of \$209 per month higher than in the same month a year ago (\$1,767) and \$130 per month (+7%) higher than the pre-pandemic high in October 2019 (\$1,845). The latest annual increase for rents was more than double the annual increase in average hourly wages of employees in Canada at 5.6%, as reported by Statistics Canada for October.



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#### Rentals.ca November 2022 Rent Report

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14	Kitchener, ON	\$1,917	3.3%	20.0%	\$2,368	4.8%	26.9%
15	Scarborough, ON	\$1,881	-0.2%	17.5%	\$2,250	0.2%	16.7%
<b>1</b>	Barrie, ON	\$1,877	3.5%	-0.8%	\$2,375	-2.5%	8.7%
0	Surrey, BC	\$1,849	3.1%	16.0%	\$2,315	4.3%	22.6%
13	Halifax, NS	\$1,819	5.0%	12.3%	\$2,240	1.6%	17.3%
1	London, ON	\$1,818	0.2%	36.5%	\$2,161	-0.6%	31.0%
20	Hamilton, ON	\$1,749	2.5%	13.3%	\$2,146	0.5%	15.6%
2	Oshawa, ON	\$1,709	1.1%	16.7%	\$1,978	0.2%	12.6%
22	Kingston, ON	\$1,679	1.8%	7.6%	\$2,129	NA	15.6%
23	St. Catharines, ON	\$1,652	-2.2%	17.3%	\$2,015	0.7%	18.0%
24	Gatineau, QC	\$1,630	2.4%	14.9%	\$1,764	-3.2%	-0.7%
25	Montreal, QC	\$1,544	0.7%	2.9%	\$1,986	1.3%	3.4%
20	Calgary, AB	\$1,448	1.3%	16.3%	\$1,771	-0.7%	16.9%
27	Laval, QC	\$1,359	1.7%	-1.0%	\$1,853	1.5%	5.2%
28	Winnipeg, MB	\$1,185	0.2%	3.2%	\$1,561	1.1%	6.3%
29	Quebec City, QC	\$1,175	-0.8%	17.7%	\$1,421	0.7%	-3.1%
30	Lethbridge, AB	\$1,118	-0.2%	6.1%	\$1,294	-0.6%	8.0%
31	Edmonton, AB	\$1,095	0.5%	7.0%	\$1,413	2.1%	10.8%
32	Regina, SK	\$1,028	2.5%	10.0%	\$1,257	-0.2%	10.2%
33	Saskatoon, SK	\$1,023	1.8%	7.9%	\$1,221	-2.9%	10.3%
34	Red Deer, AB	\$1,017	-0.8%	2.3%	\$1,232	6.9%	8.3%
35	Grande Prairie, AB	\$968	-0.7%	8.0%	\$1,173	4.4%	9.7%
	Average**	\$1,736	1.38%	14.48%	\$2,147	0.98%	13.97%

N/A = insufficient data. \*Rankings based on the average rent price of vacant 1 Bedroom units. \*\*Average corresponds to cities shown in this graphic & not for all cities we track across Canada.

#### **National Overview**

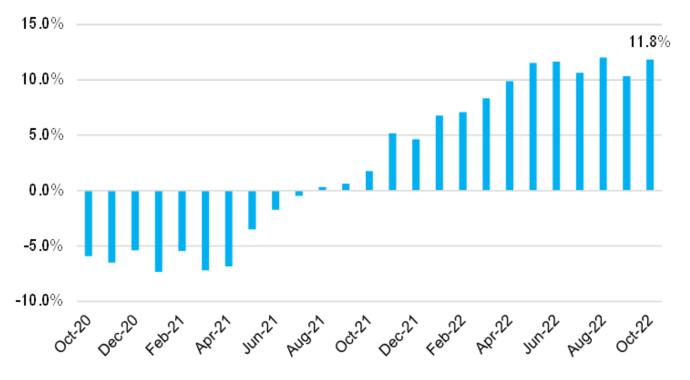
		Ave	erage Rent				% C	hange M/I	м				% Chang	e Y/Y	
ТҮРЕ	TOTAL	Studio	1 Bed	2 Bed	3 Bed	TOTAL	Studio	1 Bed	2 Bed	3 Bed	Total	Studio	1 Bed	2 Bed	3 Bed
Apartment	\$1,804	\$1,343	\$1,641	\$1,976	\$2,243	3.2%	2.3%	3.3%	3.5%	1.1%	11.7%	5.9%	12.5%	11.7%	7.8%
Condominium	\$2,186	\$1,899	\$1,971	\$2,307	\$2,613	1.5%	1.4%	1.5%	1.1%	2.3%	5.5%	10.7%	2.3%	5.6%	1.6%
House	\$2,420	N/A	\$1,497	\$1,886	\$2,381	0.6%	N/A	-1.8%	1.5%	0.8%	10.7%	N/A	2.4%	7.9%	9.7%
All	\$1,976	\$1,404	\$1,681	\$2,018	\$2,325	2.2%	2.8%	2.6%	2.8%	1.3%	11.8%	7.6%	9.1%	10.4%	9.2%

The monthly rent growth trend showed strong momentum in October, with rents rising 2.2% from September. In the period since March when interest rates began to rise, the average rent in Canada has increased by 9.2%, which compares to a nearly equivalent 9.9% decline in benchmark resale prices between March and October as reported by the Canadian Real Estate Association.

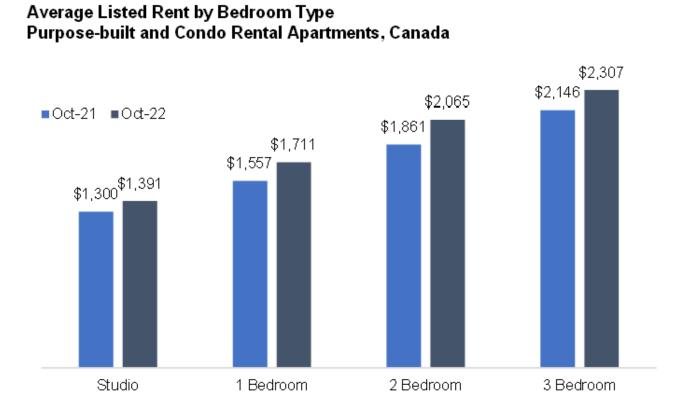


#### Average Listed Rent All Property Types, Canada

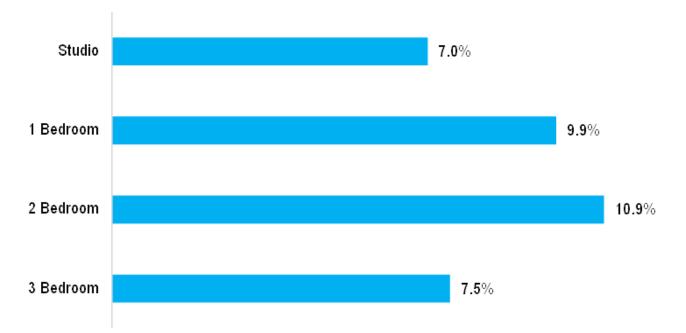
Year-over-Year Change in Average Listed Rent All Property Types, Canada



Average rents in purpose-built rental and condominium apartments increased by 10.8% year over year in October to \$1,889. By unit type, average rents grew the fastest year over year for two-bedroom units, up 10.9% to \$2,065. This was followed by 9.9% annual growth for one-bedroom units to an average of \$1,711. Relatively slower rates of annual rent growth were recorded for https://rentals.ca/national-rent-report three-bedroom (7.5%) and studio (+7.0%) apartments, reaching \$2,307 and \$1,391, respectively.



#### Year-over-Year Change in Average Listed Rent by Bedroom Type Purpose-built and Condo Rental Apartments, Canada: Oct-2022

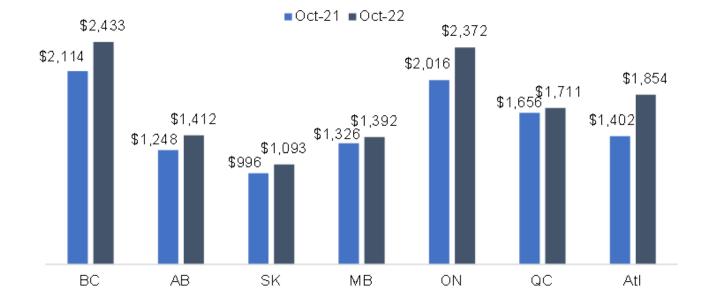


#### **Provincial Overview**

		Average Rent					9	6 Change N	I/M			% Change Y/Y					
PROV.	TOTAL	Studio	1 Bed	2 Bed	3 Bed	TOTAL	Studio	1 Bed	2 Bed	3 Bed	TOTAL	Studio	1 Bed	2 Bed	3 Bed		
AB	\$1,613	\$956	\$1,223	\$1,553	\$1,929	-0.2%	2.7%	-0.1%	0.7%	-0.7%	17%	2%	12%	14%	17%		
BC	\$2,534	\$1,985	\$2,147	\$2,609	\$3,211	1.5%	6.9%	4.4%	2.7%	2.5%	16%	27%	19%	14%	18%		
MB	\$1,432	\$1,074	\$1,182	\$1,546	\$1,825	1.5%	5.4%	0.3%	1.7%	-0.1%	5%	13%	3%	6%	6%		
NB	\$1,808	N/A	N/A	\$1,570	\$2,083	N/A	N/A	N/A	13.2%	N/A	N/A	N/A	N/A	N/A	2%		
NL	\$1,235	\$830	\$923	\$1,638	N/A	14.1%	N/A	-0.1%	N/A	N/A	27%	1%	5%	N/A	N/A		
NS	\$2,448	N/A	\$1,809	\$2,240	\$2,799	-0.1%	-3.8%	-0.7%	-1.2%	-0.7%	N/A	N/A	18%	21%	33%		
NT	\$1,743	\$1,300	\$1,476	\$1,751	\$2,019	-2.2%	10.9%	-0.8%	-1.3%	-7.4%	-2%	N/A	-2%	-3%	-12%		
ON	\$2,439	\$1,751	\$2,099	\$2,561	\$2,789	0.6%	-0.3%	0.4%	0.9%	0.3%	17%	17%	16%	15%	9%		
PE	\$1,760	N/A	\$985	\$1,131	\$2,210	N/A	N/A	N/A	45.6%	21.1%	N/A	N/A	26%	-19%	N/A		
QC	\$1,739	\$1,334	\$1,497	\$1,859	\$2,192	0.6%	0.2%	0.6%	0.3%	0.0%	4%	3%	3%	0%	4%		
SK	\$1,135	\$808	\$1,010	\$1,203	\$1,445	0.4%	-1.0%	2.4%	-1.2%	1.1%	9%	6%	9%	9%	12%		
Total	\$1,976	\$1,404	\$1,681	\$2,018	\$2,325	2.2%	2.8%	2.6%	2.8%	1.3%	12%	8%	9%	10%	9%		

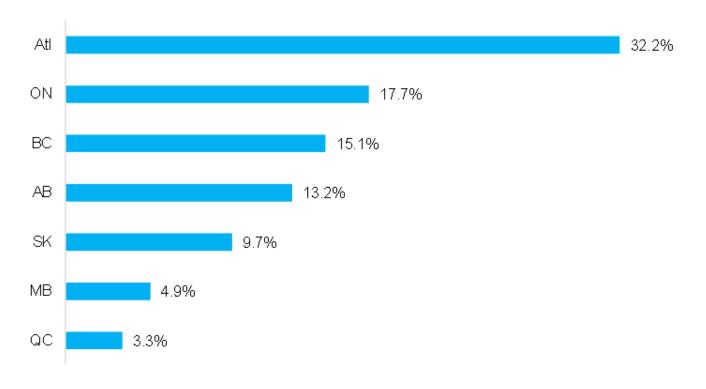
Regionally, rents increased the most in Atlantic Canada, with year-over-year growth of 32.2% to hit an average of \$2,199 for purpose-built and condominium apartments. In a distant second for growth was Ontario, which still posted a strong annual rent increase of 17.7%, followed by British Columbia and Alberta with growth of 15.1% and 13.2%, respectively. The fastest growing provinces for rent inflation also experienced the fastest rates of population growth over the past year to Q3-2022. Similarly, the provinces with the slowest rates of rent growth — Saskatchewan, Manitoba, and Quebec — recorded below-average population growth.

British Columbia remained the most expensive province for rents with an average cost of \$2,433 for purpose-built and condominium apartments, while Ontario is beginning to close the gap with an average rent of \$2,372. The Atlantic provinces moved into third spot with an average rent of \$1,854, surpassing Quebec (\$1,711) for the first time.



#### Average Listed Rent by Province/Region Purpose-built and Condo Rental Apartments, Canada

Year-over-Year Change in Avg. Listed Rent by Province/Region Purpose-built and Condo Rental Apartments, Canada: Oct-2022



#### **Municipal Rental Rates**

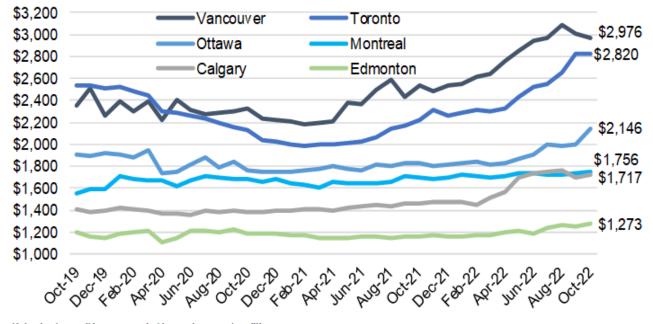
			A	verage Rent				%	Change \	(/Y	
RANK	СІТҮ	TOTAL	Studio	1 Bed	2 Bed	3 Bed	TOTAL	Studio	1 Bed	2 Bed	3 Bed
1	Burnaby	\$2,726	\$1,838	\$2,356	\$3,016	\$3,398	29.7%	6.5%	29.0%	24.8%	N/A
2	Brampton	\$2,406	\$1,425	\$2,101	\$2,579	\$2,926	28.9%	7.5%	26.7%	31.0%	33.5%
3	Toronto	\$2,820	\$1,904	\$2,502	\$3,353	\$4,170	26.8%	22.0%	23.5%	24.0%	31.8%
4	London	\$2,016	\$1,254	\$1,821	\$2,178	\$2,444	26.2%	12.6%	34.3%	33.4%	12.1%
5	Kitchener	\$2,169	\$1,527	\$1,920	\$2,381	\$2,483	24.2%	29.0%	20.9%	30.3%	29.9%
6	North York	\$2,421	\$1,803	\$2,120	\$2,611	\$2,991	24.2%	20.5%	22.9%	23.2%	25.2%
7	Surrey	\$2,279	\$1,562	\$1,885	\$2,525	\$2,477	22.0%	15.7%	17.5%	22.3%	16.6%
8	Etobicoke	\$2,490	\$1,895	\$2,214	\$2,822	\$2,828	21.3%	21.1%	22.7%	20.8%	13.8%
9	Halifax	\$2,104	\$1,733	\$1,819	\$2,146	\$2,696	21.3%	26.2%	12.3%	15.6%	N/A
10	Oshawa	\$1,916	\$1,448	\$1,782	\$2,060	\$2,484	19.8%	14.1%	22.1%	19.0%	8.9%
11	Burlington	\$2,436	N/A	\$2,167	\$2,557	\$2,758	18.5%	N/A	19.5%	18.3%	18.1%
12	Mississauga	\$2,420	\$1,891	\$2,133	\$2,533	\$2,974	18.5%	22.7%	15.4%	15.6%	18.1%
13	Calgary	\$1,717	\$1,188	\$1,528	\$1,859	\$2,286	17.9%	10.0%	19.6%	15.9%	19.7%

https://rentals.ca/national-rent-report

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	14	Ottawa	\$2,146	\$1,623	\$1,969	\$2,471	\$2,361	17.8%	19.2%	21.0%	21.1%	9.0%
	15	Vancouver	\$2,976	\$2,383	\$2,604	\$3,648	\$4,148	17.1%	29.2%	18.8%	15.0%	21.6%
	16	Victoria	\$2,354	\$1,873	\$2,164	\$2,702	\$3,350	14.9%	39.6%	14.1%	8.6%	N/A
	17	Hamilton	\$1,932	\$1,344	\$1,777	\$2,121	\$2,398	12.7%	-1.5%	14.7%	15.8%	8.4%
	18	Regina	\$1,088	\$805	\$1,016	\$1,258	\$1,463	9.9%	8.0%	9.0%	11.7%	1.2%
	19	Saskatoon	\$1,138	\$832	\$1,026	\$1,217	\$1,390	9.9%	4.2%	8.2%	11.9%	14.8%
	20	Edmonton	\$1,273	\$910	\$1,112	\$1,434	\$1,531	9.9%	5.4%	8.3%	11.7%	9.2%
	21	Laval	\$1,691	\$1,151	\$1,357	\$1,859	\$2,176	7.3%	19.8%	-1.1%	8.0%	1.7%
	22	Barrie	\$2,268	\$1,750	\$1,936	\$2,508	\$2,411	6.1%	N/A	-3.4%	11.9%	2.7%
	23	Winnipeg	\$1,399	\$1,074	\$1,188	\$1,572	\$1,909	5.2%	13.2%	3.7%	7.7%	5.3%
	24	Gatineau	\$1,714	\$1,434	\$1,648	\$1,748	\$1,902	3.8%	-7.3%	15.0%	-2.1%	9.8%
	25	Montreal	\$1,756	\$1,383	\$1,548	\$1,990	\$2,295	3.6%	2.5%	2.5%	2.9%	3.7%

Among major markets in Canada with populations over 1 million, average rents for purpose-built and condominium apartments remained highest in Vancouver at \$2,976. But average rents in Vancouver have slipped by 3.5% over the past two months after reaching a high of \$3,083 in August. Rents in Toronto have risen to an average of \$2,820, holding steady month over month in October. The third most expensive of Canada's largest markets is Ottawa, where rents surged 7.6% month over month in October to an average of \$2,146. Montreal and Calgary rents have converged at averages of \$1,756 and \$1,717, respectively, while Edmonton remained the most affordable of Canada's largest markets with an average rent of \$1,273.

#### Average Listed Rent for Canada's Largest Markets\* Purpose-built and Condominium Rental Apartmets



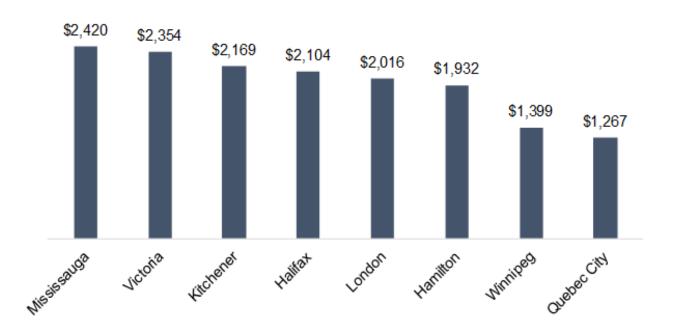
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Toronto has experienced the strongest annual growth in rents over the past year among Canada's largest markets, with one- and two-bedroom condominium rental and apartment average rents up 24% from a year ago to \$2,502 and \$3,353, respectively. Ottawa rent growth came in a close second with annual growth of 21% to reach averages of \$1,969 (one-bedroom) and \$2,471 (two-bedroom). In Vancouver, average rents were up 15% annually for one-bedrooms (\$2,604) and 19% for two-bedrooms (\$3,648). The slowest rent increase among Canada's largest markets was found in Montreal, with annual growth of 3% for condo rentals and apartments to an average of \$1,548 (one-bedroom) and \$1,990 (two-bedroom).

#### Average Listed Rent for 1 Bedroom & 2 Bedroom Units Purpose-built & Condominium Rental Apartments: Oct-2022

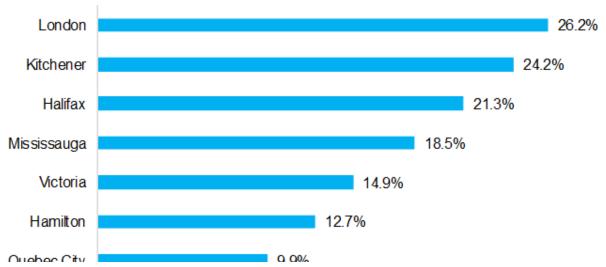


Among more mid-sized markets in Canada, average rents for purpose-built and condominium apartments generally averaged over \$2,000 per month, with the exception of Winnipeg (\$1,399) and Quebec City (\$1,267). Bordering Toronto, Mississauga was the most expensive of the mid-sized markets with an average rent of \$2,420, followed by Victoria with an average rent of \$2,354. Just outside of the GTA in Kitchener, London and Hamilton, average rents ranged between \$1,932 and \$2,169.



#### Avg. Listed Rent for Purpose-built & Condo Rental Apartments Selected Mid-Sized Markets: Oct-2022

Compared to a year ago, rents grew the most in London and Kitchener with annual increases of 26% and 24%, respectively, followed by Halifax with growth of 21%. The most affordable of the mid-sized markets in Quebec City and Winnipeg saw the slowest annual rent growth of 9.9% and 5.2%, respectively.



#### Ann. Change in Avg. Rent for Purpose-built & Condo Apartments Selected Mid-Sized Markets: Oct-2022



#### **Rentals.ca** Data

The data used in this analysis is based on monthly listings from the Rentals.ca Network of Internet Listings Services (ILS). This data differs from the numbers collected and published by the Canada Mortgage Housing Corporation (CMHC).

The Rentals.ca Network of ILS's data covers both the primary and secondary rental markets and includes basement apartments, rental apartments, condominium apartments, townhouses, semi-detached houses, and single-detached houses. CMHC's primary rental data only includes purpose-built rental apartments and rental townhouses. CMHC also collects data on secondary market rentals, but this is reported separately.

CMHC's rental rates are based on the entire universe of purpose-built rental units (rental stock), regardless of rental tenure. CMHC rental rates are reflective of what the average household spends on rental housing and not the current market rents for vacant units. The data used in this report is based on the asking rates of available (vacant) units only and reflect on-going trends in the market. This covers a smaller sample size but is more representative of the actual market rent a prospective tenant would encounter. The Rentals.ca Network of ILS's data typically provides much higher rental rates compared to CMHC, as vacant units typically reset to market rates when not subject to rent control.

The average and median rental rates in this report can also skew higher than CMHC's data for the following reasons: the inclusion of larger more expensive unit types such as single-family homes, townhouse units, and large luxury condominium units; the presence of duplicate or multiple listings at the same property and the survivorship bias where more expensive or over-priced units take longer to lease and remain in the sample longer.

Properties listed for greater than \$5,000 per month, and less than \$500 per month are removed from the sample. Similarly, short-term rentals, single-room rentals, and furnished suites are removed from the sample when identifiable.



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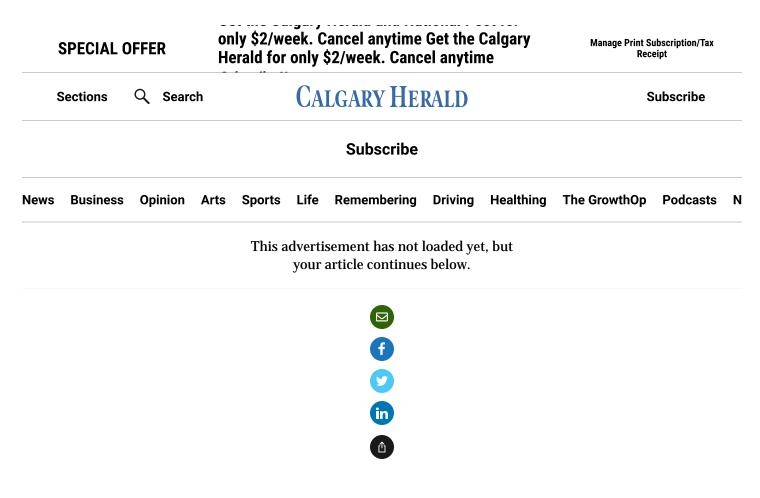
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**Local News** 

# Calgary's new housing affordability strategy falls flat, say councillors

Trevor Howell 
• Calgary Herald Nov 30, 2015 
• November 30, 2015 
• 4 minute read 
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FILE - In this Sept. 24, 2007 file photo, a "for rent" sign is posted outside a home in Denver. Real estate data firm Zillow reports on U.S. home rental prices in January 2015 on Friday, Feb. 20, 2015. PHOTO BY DAVID ZALUBOWSKI /AP

Councillors say the city's new affordable housing strategy -18 months in the making and currently residing in bureaucratic limbo - falls short of expectations and veers wildly off the rails.

STORY CONTINUES BELOW

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A draft of the Community Housing Affordability Collective (CHAC) report was briefly mentioned at last month's Calgary Housing Company meeting but quickly sent back to city administration, where it currently resides, for further work.

"We asked for a strategy on how we can deliver more affordable housing in Calgary, and this report is not that," said Coun. Brian Pincott, chair of the Calgary Housing Company, which manages roughly 9,500 affordable housing units across the city.

"(It's) basically saying, 'We need to work together, break down the silos, and talk for another year, year-and-a-half, and then come up with some strategy items," Pincott said.

"This ... is where we were a year-and-a-half ago as opposed to where we are now or should be starting now."

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The 46-page CHAC report says facilitators will turn priorities, created by a steering committee, into actionable projects and bring "Calgary-based solutions with blueprints for action to the collective and providing support and integration as required."

The report suggests advocating member organizations — including homeless and housing agencies as well as home builders and governments --to endorse the collective and agree to "work together differently for at least the next two years."

Members who join the collective can expect to be "engaged and informed ... every six months," provided access to data and reports, and be supported on initiatives that align with CHAC priorities.

In an email, Jen Arntfield, senior project manager for affordable housing, said the city worked collaboratively with community stakeholders from across the housing spectrum to develop this report.

STORY CONTINUES BELOW

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"By working together, we can more effectively address Calgary's affordable housing challenges," Arntfield said. "We are excited about this collective approach and look forward to working with the housing community on the next steps to produce better results for Calgarians."

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But several councillors say administration failed to follow its direction, set two years ago, when the city's priorities and finance committee unanimously approved proceeding with a new affordable housing strategy.

"I'm pleased that a variety of agencies got together and found a way to work together and share information. That's critical. But that's not what council asked for," said Coun. Druh Farrell.

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Farrell says the report failed to examine measures like inclusionary zoning, which mandates a portion of any new development be set aside for affordable housing, or a no net loss policy mandating the replacement or addition of any rental housing lost to condominium conversions or demolition.

The University of Calgary published a paper in 2011 noting the city lost 7,500 apartment units to condo conversions from 2001 to 2009, when the city's population was exploding.

"We have relied on administration to fulfil the direction and they did not do that," she said. "We need to bring them as a set of tools to council with targets so that we start seeing units."

Councillors acknowledged two years ago that previous efforts had failed to increase the supply of affordable homes for low-income earners – largely due to governments, social service agencies, and private developers working independently.

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Kevin McNichol, vice-president of strategy for the Calgary Homeless Foundation, said he understands the frustration of some councillors who expected concrete housing solutions for City Hall to pursue.

"The frustration has been one of a misunderstanding or miscommunication that led to a misalignment of what was intended to be produced," said McNichol.

But councillors should not diminish the collective's success in forging relationships between groups that have never worked together or been suspicious of each other.

"It's huge. It's very, very necessary for us to have that collective conversation," he said. "There's

#### mistrust, there's misunderstanding and there, frankly, just haven't been relationships that existed."

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Coun. Evan Woolley, a member of the Calgary Housing Company, said the report is light on tangible actions and deliverables.

"There were many people expected that it would have been more robust," said the Ward 8 councillor.

Many of those people would be Calgarians.

The city's 2015 Citizen Satisfaction Survey, released last week, found 64 per cent of Calgarians think the city needs to invest more in affordable housing, behind public transit.

That poll also found Calgarians satisfaction level (69 per cent) with affordable housing ranked near the bottom of the cities 34 services and programs and services.

"We fundamentally know that housing people and investments in affordable housing, from social to near market, reduces the impacts that are much more costly, such as homelessness and the impacts on our social services," said Woolley.

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Meanwhile, the waiting list for subsidized housing through CHC stood at 3,395 according to its 2014 annual report. Further, nearly two-thirds of its rapidly aging housing units are at risk of closing because of skyrocketing repair costs and shrinking federal and provincial dollars.

"Our homeless numbers are going up, our waiting list for CHC is going up, our economy is leading to increased pressure on people looking for affordable housing. Rents are not really mitigating in the market," said Pincott.

"That's why we need to do something right now and not talk about it for another year and a half to come up with ideas on what we're going to do."

#### thowell@calgaryherald.com

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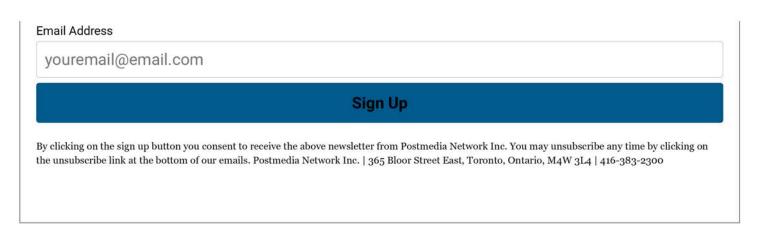


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Calgary

# Calgary slashes emergency services, transit, affordable housing in \$60M budget cuts

#### 115 city employees will lose their jobs

Sarah Rieger · CBC News · Posted: Jul 23, 2019 11:22 PM MT | Last Updated: July 24, 2019



Calgary council voted to approve dramatic service cuts late Tuesday night as part of \$60 million in cuts to the city's operational budget. (Devin Heroux/CBC)



Calgary slashes emergency services, transit, affordable housing in \$60M budget cuts | CBC News

Emergency services, transit service and affordable housing were among the services slashed as city council unveiled details of how its \$60 million in budget cuts will affect Calgarians.

Council voted 13-1 in favour of the package of cuts shortly after 11 p.m. Tuesday.

Earlier this year, council approved a 10 per cent tax rollback for business property owners. Since then, the city has been searching for ways to pay for it.

Nearly every city department and service — a total of 48 departments from arts to waste and recycling — will feel the crunch.

"People will see a real impact because we have to absorb this in only one quarter of the year," said Mayor Naheed Nenshi.

Here are some of the biggest impacts:

- 223 city positions (which include vacant jobs and retirements) will be cut.
- 115 city employees will lose their jobs.
- 80,000 fewer Calgary Transit service hours, which means reduced frequency of buses and CTrains.
- Lower disaster preparedness at the emergency management agency.
- 52 fewer affordable homes (13 per cent of the housing incentive program) will be funded.
- Zero community recreation programming at some locations.
- Four fewer medical response units and one rescue unit on the fire department's frontlines, which means reduced service for critical medical interventions and emergency responses citywide, and increased response times.

"This is a tough budget across the board," said Coun. Evan Woolley.

The exact details of where the job cuts would land were not provided, just that they would be proportionate to the service reductions.

Council <u>reversed an earlier decision</u> on Tuesday afternoon and allowed the public to speak and share their concerns about the cuts.

Members of the public stepped up to urge council to reconsider service cuts that would affect low-income Calgarians, among others.

### 'It feels cruel,' dissenting councillor says

Coun. Druh Farrell, the lone vote against the cuts, said the timing of discussing laying off dozens of people and cuts to vital services felt heartless, likely alluding to the city's announcement it was prepared to go in on a \$550-million arena with the Calgary Flames the day before.

"I won't be supporting these cuts considering the discussion we had yesterday ... it feels cruel," said Farrell. "115 good people are going to lose their jobs."

#### • City of Calgary, Flames agree to 50-50 split on proposed \$550M deal for new arena

There will be impacts to accessible transit, slower response times to street light outages and cuts to New Year's Eve celebrations. Budget belt-tightening will also affect planned activities to engage with multicultural groups, the city's Indigenous relations office and the Council Strategic Initiative Fund.

"I think there are more cuts coming. Structurally, we're not there yet," Coun. Diane Colley-Urquhart said. "We haven't seen the end of this yet."

Coun. Jeromy Farkas brought forward a motion — which failed — calling for administration to try and find cuts elsewhere to limit the cuts to the fire budget, something that prompted a reprimand from the mayor.

"So, council, you made your bed. You called for the \$60 million in reductions, you were told over and over again there was no time to be thoughtful about it ... this is what you got back," said Mayor Naheed Nenshi. "There is no way I'm sending administration back. You made your bed, lie in it." (Sarah Rieger/CBC)

Calgary police said the force can absorb its \$7 million budget cut without hurting front-line service.

It's reducing training, some technology and trimming the fleet size by 10 per cent.

"That \$7 million will not have a direct impact to the citizens of Calgary. They won't see that. Analytically, or an intelligence-led model may be impacted, and we'll do our best to overcome some of those technological shortcomings," deputy chief Paul Cook told council.

However, the police commission said should there be provincial budget cuts this fall, police will be returning to council to request more money.

City administration will hold a media availability on Thursday at 10:30 a.m. on the issue, after unions and affected staff are contacted.

#### Details of proposed reductions by service

Mobile users: View the document Details of proposed reductions by service (PDF KB) Details of proposed reductions by service (Text KB)

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#### Corrections

• An earlier version of this story incorrectly stated that council cuts would affect funding for the Calgary Society of Independent Filmmakers. It's actually the Council Strategic Initiative Fund, which shares the same abbreviation, CSIF. *Jul 24, 2019 1:23 PM MT* 

With files from Scott Dippel

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# 2020 Infrastructure Status Report



ISC: UNRESTRICTED

Page 1 of 30





 STEWARDS
 Low Rise units
 High Rise Units

 Calgary Housing
 Low Rise units
 High Rise Units

 SERVICE SUPPORTED
 Townhomes
 Single-Family Housing

 Affordable Housing
 Single Family Housing
 Single Family Housing

CRV

\$781.7 M

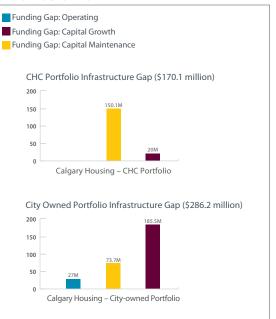
The Affordable Housing service line is supported through Calgary Housing (City-owned Portfolio: \$399.4 million) that includes services provided by the Calgary Housing Company (CHC – wholly owned subsidiary: \$382.3 million).

#### PHYSICAL CONDITION





#### INFRASTRUCTURE GAP



Page 14 of 30

# Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020 <u>https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed</u> (Text extracted for printing)

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# Is Calgary 2025 Affordability Housing Plan Flawed?

September 13, 2020 · 2 Comments

## Is Calgary 2025 Affordability Housing Plan Flawed?

While The City of Calgary, Province and Federal governments can find billions for the Green Line, new arena, recreation centres, library, museum as well as and expanded convention centre and theatre complex, why can't they do the same for affordable housing?

Surely providing safe and adequate housing for everyone should be the City's, Province's and Fed's number one priority given the wealth of our city, province and country.

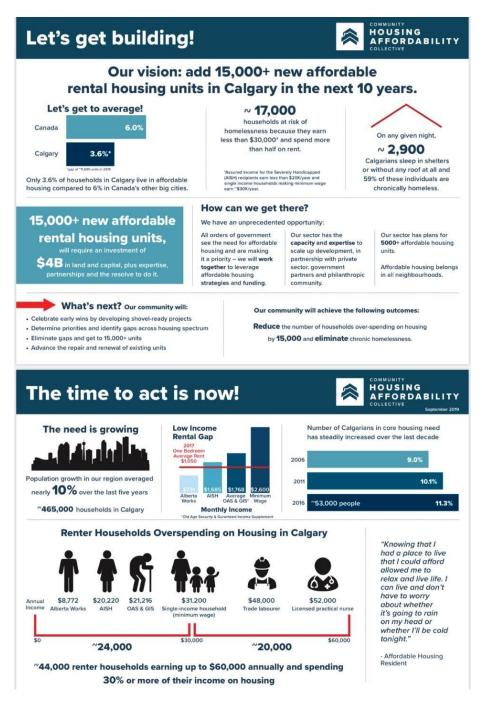
Yes, they are providing some support, but not on the scale needed.

# Is Calgary 2025 Affordability Housing Plan Flawed?

Everyday Tourist – September 13, 2020

https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed

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## Affordable Housing Crisis

Bruce Irvine, City of Calgary Manager, Affordable Housing notes "to keep up with current demand for affordable housing Calgary needs about 2,000 new affordable housing homes per year. And since 2011, we have only built an average of 300 per year (from both city and other agencies), a deficit of about 1,700 per year."

Martina Jileckova, CEO of <u>Horizon Housing</u> and Co-Chair of the Calgary Housing Affordability Council (CHAC) says "based on the fact 17,000 rental households (not homeowners) spend more than 50% of their income on rent,

## Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020

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people on AISH (Assured Income for the Severely Handicapped) can only affordable \$500/month for rent and 3,000 people sleeping in shelters and on the street, Calgary has an affordable housing problem."

Bernadette Majdell, CEO of <u>HomeSpace</u> definitely thinks Calgary has an affordable housing crisis. "This was never more evident than when the COVID outbreak happened and the City had to scramble to convert the Calgary Telus Convention Centre and hotels into shelter spaces so the 3,000 Calgarians experiencing homelessness were better able to practice distancing and self-isolation" she noted.

The current cost-per-door for affordable housing in Calgary is about \$200,000. This means to address the estimated affordable housing deficiency of 15,000 affordable homes, a 3 billion dollar investment (15,000 new homes X \$200,000 = 3 billion) is required.

When you had in land and other costs the city estimates the cost to address the affordable crisis at \$4 billion.



Link: <u>"Foundation For Home Report"</u>

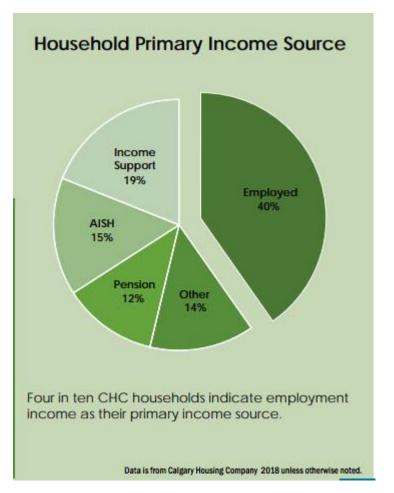
Affordable housing can also be attractive housing. Several years ago the Lions Club and NORR Calgary architects upgraded the dreary tiny cottages at the corner of Crowchild Trail and Memorial Drive into an attractive modern low-rise complex for seniors.

# Housing for 10,000 Children

In 2016, the City of Calgary after completing extensive research produced the "Foundations for Home Report" that became the City's affordability housing strategy looking ahead to 2025. It will soon be 2025 and Calgary is nowhere near addressing its lack of affordable housing.

# Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020 <u>https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed</u> (Text extracted for printing)

A Housing Needs Assessment conducted by the City in 2018, determined a household requires affordable housing when it earns less than \$60,000/year and/or spends more than 30% of gross income on basic shelter costs. It was estimated in 2016, 81,240 Calgary households need affordable housing, and that this number would exceed 100,000 households by 2025.



The Assessment also found 40% of those Calgarians in need of affordable housing actually have a job. They are people working in nursing homes, janitorial services, teacher assistants, early childhood educators, nurse's aides, bank tellers etc.

These numbers are consistent with the federal government's 2016 census which found 44% of those living in subsidized housing had jobs.

The census also found 28% have a high school diploma and shockingly, 42% a postsecondary degree or diploma.

Forty percent of the people living in one of the Calgary Housing Corporation's (CHC) homes are children under the age of 18 - almost 10,000 children. The 2016 census found 28% of Calgarians living in subsidized housing are under the age of 14.

#### Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020

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#### A mounting supply deficit

The City conducted engagement with affordable housing providers and stakeholders across the housing spectrum. There was widespread consensus: **The single most pressing challenge facing Calgary's affordable housing sector is inadequate housing supply.** 

There are approximately 12,000 non-market housing units in Calgary.<sup>11</sup> Relative to the size of its population, Calgary has many fewer non-market housing units than other major Canadian cities.<sup>12</sup>

Only 3% of households in Calgary are supported by non-market housing, as compared to 6% of households nationwide.<sup>13</sup> In order to accommodate 6% of its households in non-market housing, Calgary would need to add approximately 15,000 new affordable units today. As population growth is far outpacing the creation of affordable housing units in Calgary, population forecasts suggest that over 22,000 new non-market units could be required to house 6% of all Calgary households in 2025.<sup>16</sup>

Calgary Housing Company currently has a 4,000-household waitlist for social and affordable housing, and processes on average 245 new eligible applications per month. A shortage of available units creates bottlenecks at all points on the housing spectrum, as Calgarians struggle to move from transitional to permanent housing, from nonmarket to market rental housing, or from rental housing to homeownership.

Non-market ren	tal housing units per 500 hous	seholds
Toronto	27	
Ottawa	22	
Edmonton	19	
Vancouver	14	* * * * * * * *
Calgary	13	******
Cal	gary's housing spectrum	
Intensity of Support		
Level of Subsidy		
•		Level of Income
No Housing	Supportive Care Housing (Rental and Ownership)	Market Housing (Rental and Ownership)
Non-marke	t housing	Market housing

6 | Foundations for Home

#### **Flawed Goals**

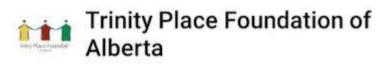
One of the stated goals of the "Foundations of Home" report was for the City of Calgary to build 160 new units and support the development of another 1,500 homes by other providers from 2016 to 2018 (or about 830 per year). Strangely, this is less than half of the estimated demand of 2,000 new homes per year.

From Irvine's perspective, one of the biggest success stories from implementation of this report was the City's sale of city owned land at less than market value to groups willing to build affordable housing. In 2018, five lots were sold, three to HomeSpace, one to Habitat for Humanity and one to the Homes for Heroes project. In total, these five projects (four are completed and one is under construction) will created 166 new homes for about 500 Calgarians.

While this may seem like a success, it represents just 83 homes/year (about 4% of the annual demand). The City is currently in the process of selling another six sites in 2020 with a projected completion date of 2023 and beyond. Obviously, the City's "Land Sale" initiative is only creating a small fraction of the affordable housing needed.

## Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020 <u>https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed</u> (Text extracted for printing)

There appears to be no strategy to go from 300 per year to 2,000 needed to address the current demand, let alone past deficits. If the average new affordable housing project is about 50 units, it means the city needs to approve 40+ affordable housing projects ( 50 times 40 = 2,000 new homes) per year for the foreseeable future. Just to address the yearly need.



Making progress. Roof on building A is going in and building B is in the framing stage. We are working safely, despite ...



Lawrence Braul, CEO of <u>Trinity Place Foundation of Alberta</u> (TPFA) who has built three new affordable housing projects over the past 20 years estimates it takes about six years to go from securing the funds and site, develop the design, conduct community engagement, tender and build the project.

#### Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020

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Based on this timeline, the Calgary needs to have 240 affordable housing projects at various stages of development at any given time to complete the 40 projects per year (average of 50 units per project) to bring-on 2,000 new homes per year. Is this even possible

Braul manages one project at a time and says it is "complex and time consuming," as he and his team also manage 1654 existing affordable housing homes for high need seniors in 18 buildings.

# Partnership & Collaboration

Irvine thinks the only way to address the affordable housing deficit is for the City, Province and Federal governments to not only make affordable housing their number one priority, but to collaborate with various not-for-profits, corporations and housing developers on a scale that has never been seen before.

The Calgary Housing Affordability Council (CHAC) is comprised of 40 different members all of whom have an interest in addressing the affordable Housing deficit. To satisfy the annual demand for affordable housing, each of these groups would have to manage the opening of one new 50 home projects every year.

One of those members is HomeSpace, a non-profit agency which is aggressively building more affordable housing in Calgary. In February 2020, HomeSpace started construction on a 51- home project in the Beltline, which will be completed in 2021. It is their 11th project in less than five years and they currently have four new buildings at various stages of development that will create 200 additional affordable homes.

<u>HomeSpace</u> has developed a successful model that leverages not only their strengths to leverage funding from various sources and community support, but also engages the home builder sector to manage the actual construction of the buildings. To date, they have worked with 11 different Calgary home builders.

Jileckova agrees that partnership and collaboration is the key pointing out the "RESOLVE" fundraising campaign was a huge success with government, non-profits and private sector coming together to raise funds to build affordable housing in Calgary. The private sector, philanthropists and the home builder community raised \$74 million, to match the government investment with the goal of building 3,000 affordable rental homes.

Unfortunately, this is a far cry from the \$4 billion that is needed, but a step in the right direction.

The home builder companies included Albi Homes (now Albi Luxury by Brookfield), Brookfield Residential, Calbridge Homes, Cardel/Logel Homes, Cedarglen Homes, Hopewell Residential, Homes by Avi, Jayman Master Built (now Jayman Built), Morrison Homes, Shane Homes, and Streetside Developments.

### Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020 https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed (Text extracted for printing)



*This attractive 48 home affordable housing project in Wildwood along Bow Trail was met with resistance from the community.* 

# Supportive Housing vs Affordable Housing

Braul thinks "Calgarians are experiencing donor fatigue and issue fatigue when it comes to homelessness and affordable housing. Calgary has been working on homelessness for 20+ years and what has been accomplished? Portland Oregon once hailed as the vanguard in addressing homelessness has worked on the problem for 30+ years yet it currently has the largest homessless population per capita in the United States. We need to think differently!"

Edmonton has declared the real issue is a lack of permanent supportive housing. If you are going to address the issue of homelessness, you have to address the needs for permanent supports, which adds cost and complexity. It is not just about housing.

Calgary's current strategic plan makes no specific mention of the need for more permanent supportive housing. Braul notes "Our experience with Peter Coyle Place suggests housing, which includes a harm reduction philosophy with various activity programs, as well as access to in-home physicians and nurse practitioners, is more effective than affordable housing alone. Instead of aiming to build 1000s of new affordable homes, it makes better sense to build 100s of units of permanent supportive housing units."

Jileckova agrees. "Creating more housing is not enough. Housing First (moving people rapidly into housing) works; however, to be successfully housed on a more permanent basis, many residents require not just home but supports to stay housed (e.g., case management, addictions treatment, mental and other health, etc.). Many Calgarians temporarily accommodated during COVID-19 will require supports (in addition to rental units) so they don't return to homeless shelters."

One of the biggest obstacles Majdell and her HomeSpace team face is the constant battle with the NIMBY attitude of a few individuals who don't want affordable housing in their community. She also laments the public's lack of understanding of the economic benefits of providing affordable, adequate and safe housing, as it

# Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020

https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed

(Text extracted for printing)

means those in need of affordable housing will make less use social and medical services which results in an estimated cost savings of \$35,000/year per person."



The plan to build 16 funky tiny homes in Rosedale along the 16th Ave NW sound barrier wall meet with significant opposition from the neighbours. Today they fit into the community nicely.

## Latest Proposal To End Homelessness

In July 2020, the City announced a two-step approach to ending homelessness in Calgary. It would include asking the Federal government for \$46 million in capital funding and \$13 million in operating funds to buy and operate several existing hotels and apartment buildings that are for current sale, to be converted into homeless housing. This would provide homes for 600 or the estimated 3,000 homeless in Calgary. While this sounds reasonable, don't forget the controversy that arouse when the Calgary Drop-in Centre proposed to convert an old hotel into affordable housing in the Thorncliffe Greenview Community.

Link: Affordable Housing Controversy Thorncliffe Greenview

# Link: Hotel Conversion to Affordable Housing Beltline

As a second step the City would request \$500 million from Federal and Provincial governments and partner with various not-for-profit housing agencies to create another 4,800 new homes. Calgary's Mayor says there are currently 22 new affordable housing projects that are construction ready, but need funding – these would could add another 1,800 new affordable homes.

#### Is Calgary 2025 Affordability Housing Plan Flawed? Everyday Tourist – September 13, 2020

https://everydaytourist.ca/city-planning-101/calgary-2025-affordability-housing-plan-is-flawed

(Text extracted for printing)



The former Hotel Elan in the Beltline will be converted into 62 new affordable homes (studios, 1 and 2 bedrooms). It will feature outdoor patio, community kitchen, fitness room and meeting spaces as well as underground parking thanks to a private donor.

## Last Word

While the task of addressing Calgary's affordable housing crisis is complex and costly, Jileckova and most of her colleagues are optimistic. She thinks "those of us who work on housing affordability in Calgary (and beyond) have come together in new and positive ways over the past decade (e.g. RESOLVE Campaign, CHAC). Members of CHAC want to strengthen their collaboration and establish an even stronger common voice to advocate for housing affordability in Calgary and in the province."

While it is great that Jileckova and here colleagues are optimistic, I am not. The gap between what is needed and the capacity to build it too large today and for the foreseeable future.

As Irvine said earlier, " the only way to address the affordable housing deficit is for the City, Province and Federal governments to not only make affordable housing their number one priority, but to collaborate with various not-for-profits, corporations and housing developers on a scale that has never been seen before."

# BECOME A MEMBER TODAY

# JUL 2018 | THE HOUSING ISSUE AFFORDABLE HOUSING IN CALGARY – HOW ONE CITY JUST WANTS TO BE AVERAGE

# SARAH WOODGATE, CITY OF CALGARY

W ith Affordable Housing as a top priority for citizens, urgent housing market challenges, and a renewed national interest in housing by the Government of Canada, the time is now for municipalities to transform their housing services. This article identifies how the City of Calgary is transforming the organizational service delivery model for affordable housing with an affordable housing strategy that is focused in two areas: 1) increasing the supply of housing by scaling up non-profit housing providers, and 2) collaborating with partners to create a housing system focused on people and outcomes – toward making life better through housing.

#### AFFORDABLE HOUSING IN CALGARY - HOW ONE CITY JUST WANTS TO BE AVERAGE | Public Sector Digest

Similar to most municipalities in Canada, Calgarians of low and moderate income have very limited housing choices available to them in the private market. It is not often that you hear a city striving to simply become 'average'. However, when it comes to meeting the demand for affordable housing, that is exactly what Calgary is determined to do. With only 3.6 percent of households in Calgary living in non-market housing, compared to six percent for Canada's big cities, the single most pressing challenge facing Calgary's affordable housing sector is a serious supply deficit.[i] While getting to average may not sound ambitious, in Calgary it would take the construction of at least 15,000 new homes, or nearly doubling the non-market housing supply.[ii] A predominantly home ownership city, Calgary has the lowest amount of purpose-built rental housing of the big cities in Canada at seven percent of the total housing supply. To become average, the rental housing supply would need to also double.[iii]

	Owner House- holds	Renter Households	Subsidized House- holds <sup>4</sup>	Single-Fam- ily Housing	"Other At- tached" Housing <sup>5</sup>	% High-Rise Apartments	% Purpose- Built Rental Stock	% Co- Op- erative Housing
Toronto	53%	47%	7.1%	24%	31%	44%	14%	1.5%
Montréal	37%	63%	5.6%	7%	78%	14%	33%	0.9%
Calgary	71%	29%	2.9%	56%	36%	7%	7%	0.3%
Ottawa	66%	34%	5.5%	42%	39%	18%	15%	0.7%
Edmonton	64%	36%	3.8%	50%	42%	7%	13%	0.3%
Mississauga	72%	28%	4.1%	38%	36%	26%	14%	1.1%
Winnipeg	65%	35%	6.4%	59%	27%	13%	18%	0.8%
Vancouver	47%	53%	7.3%	15%	56%	29%	11%	2.0%
Average	59%	41%	5.3%	36%	43%	20%	16%	1.0%

**Table 1.** Housing in Canada's Big Cities, 2016**Source:** City of Calgary (2018). Housing in Canada's Big Cities.

This housing supply challenge is reflected in citizen satisfaction results which indicate that 64 percent of Calgarians identify a need to increase investment for affordable housing to support low income households.[vi] Affordable housing is the top citizen priority for municipal services, reflecting the urgency in need for action.

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The news is not all bad. Calgary is a city of wealth with high median household incomes at \$97,334 per year. This makes for a healthy market for housing affordability for average income households, with only four percent of households that earn over \$80,000/year spending more than 30 percent of their income on shelter.[<u>vii</u>] This is a strength that is supported by a private sector development industry that meets over 78 percent of the housing needs of Calgarian households.[<u>viii</u>] This strong market and affordability context allows Calgary's housing efforts to focus on areas underserved by the private sector. Calgary has a number of strengths in addition to private housing industry talent, including a culture of partnerships and a philanthropic mindset.

The transformation of the housing services journey began in 2015 when Calgary City Council identified a need to address affordable housing challenges by changing how services were delivered and reorganizing housing services. The change included bringing the City owned not-for-profit corporation the Calgary Housing Company (which is responsible for managing homes for 25,000 Calgarians) and the City affordable housing functions together as two legal entities under one service line called Calgary Housing. Calgary Housing is embedded within the Community Services department, which includes fire, parks, recreation, emergency management, neighbourhoods, and community standards (911) services. This change has enabled the front-line housing services staff to coordinate service needs with other municipal functions, thereby streamlining processes and focusing on citizen centred service delivery. With the organizational changes for daily service delivery improvements underway, the City set ambitious goals to tackle the supply deficit and challenges with the housing system.

The City of Calgary identified that by providing local leadership and leveraging municipal tools for housing, it could support a plan toward getting to average that would also require significant collaboration between the public, non-profit, and private sectors. In 2016, Calgary City Council took a huge step forward and unanimously approved a 10-year affordable housing strategy, *Foundations for Home: Calgary's Corporate Affordable Housing Strategy 2016-2025*. The Corporate Affordable Housing Strategy (the Strategy) established affordable housing as a priority to be included in all neighbourhoods, with a focus on two long term outcomes: increasing the supply of nonmarket housing, and transforming the housing system. Since the Strategy was approved, much progress has been made to turn ideas into action, and from 2016 to present, the City has supported over 2000 new non-market units.

# I. INCREASING THE SUPPLY

Similar to many municipalities in Canada, most of the non-market housing in Calgary is provided by agencies who operate one building, with a handful of agencies that provide several hundred units. Best practices indicate that there are economies of scale for non-profits to manage a minimum of 1200 to 2000 units. The Strategy focuses on scaling up the existing non-profits by growing the housing supply. A foundational component of the Strategy is the recognition that there was growing development capacity of the non-profit sector that had been started through a \$120 million fundraising campaign by private sector leaders and non-profit housing organizations. The City's efforts to scale up is currently being done through stacking of funding programs and removing the development barriers for non-profit providers. Four key municipal tools have been used to achieve this:

# 1. Housing Incentive Program (HIP)

In 2016, the City approved \$6.9 million to provide support to non-market housing development through pre-development grants and City fee rebates for eligible development fees which can range from \$200,000 to \$400,000 per project. In developing the Strategy, the City heard numerous times how non-profit providers needed support to get shovels in the ground and unlock their development capacity. The program is now fully committed with a wait list, and the City has received excellent customer feedback from housing providers. The program contributes towards matching municipal funding for federal housing programs offered through Canada Mortgage and Housing Corporation, and at an average cost of \$3,456 per unit, the program commitments support an anticipated total of 1,969 units of affordable housing.

An example of a housing developing supported by the HIP is Generations: Multi-Generational Housing and Community Centre. This multi-phase development was undertaken to provide the aged in the Calgary community with a continuum of care to support both their mental and physical health as well as their daily living needs. The HIP covered \$414,000 of City-fee rebates for one phase of the project that is currently under construction. This phase will consist of 120 continuing care units (assisted living and AFFORDABLE HOUSING IN CALGARY - HOW ONE CITY JUST WANTS TO BE AVERAGE | Public Sector Digest

long-term care), including 31 for residents with dementia. An additional \$414,000 is committed for the next phase of the project, consisting of 40 two and three-bedroom units for families.

# 2. Prioritized and Streamlined Planning Approvals

Could you imagine planning a housing development and receiving all the required approvals and permits in as little as four months? That's what's possible in Calgary through the affordable housing program. Just like in the private sector, time is money for non-profit housing providers, and the City heard from affordable housing stakeholders that streamlined approvals were key to increasing the supply with shovel ready projects. Affordable housing providers now have a single point of contact at the City through dedicated staff in the Planning and Development department. This role works closely with affordable housing providers from the pre-development stage through to occupancy. In 2017, 213 new affordable housing units opened, with an additional 1,300 units already in the approval process at the City. By aligning planning approval timelines with the housing provider's target construction dates, Calgary now has some of the fastest approval times for non-market housing developments in Canada.

# 3. Leveraging City Land

Of every lever that the City can pull, land is the greatest contribution that can be made to help non-profits increase the supply of affordable housing. With a target to dispose of 10 parcels of City land at below-market value to non-profit affordable housing providers, in 2017, the City transferred seven parcels of land worth more than \$8 million to non-profit organizations with strong track records as affordable housing providers. This is the most significant sale of land for affordable housing development in the City's history and will allow non-profit housing providers the ability to leverage sources of funding from individuals and governments to increase affordable housing supply. All told, these transfers should result in the development of over 160 new homes for Calgarians. A policy is under development toward creating an on-going program of offering land at City cost to non-profit organizations for sale for the purposes of scaling up in a timely manner.

# 4. Stacking of Intergovernmental Funding

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None of this work would be possible without contributions and partnerships with other orders of government. In Calgary, this means partnering with the Government of Canada and the Government of Alberta to align investments and, as a result, generate bigger returns for each government partner. It also provides a much higher level of customer service to developers of affordable housing. If a developer receives a land contribution, combined with seed funding from the Government of Canada, this combination of investments is more worthwhile than receiving one or the other, and leads to better results. Coordination of applications also creates seamless consideration of decision making through multiple layers of government, making it easier for non-profits to coordinate programs and focus on building.

In one example, the City provided \$1.5 million in land, grants and fee rebates to two projects in different communities across Calgary. This initial investment attracted an additional \$8 million in private and government investment. Not only does this bring investment to Calgary, it brings partners together, gets shovels in the ground and produces homes for people in need.

In another example, as part of the City's evaluation for choosing eligible non-profit housing providers in which to transfer City-owned land, providers had to be qualified by Calgary Mortgage and Housing Company (CMHC) to receive its Seed Funding. One of the successful organizations that was chosen to receive City-owned surplus land at cost was Homes for Heroes, a non-profit organization that provides housing services to veterans experiencing homelessness. By stacking funding, Homes for Heroes is one step closer to developing a micro community of 10 - 15 permanent 'tiny homes' (measuring approximately 240 square feet in size) that will be quickly deployable, adaptable, and transportable to the site.

In addition to scaling up non-profit housing providers, the City of Calgary also owns close to 2,500 homes operated by the Calgary Housing Company. As a contribution to becoming average, in May 2018 the City prepared a 10-year capital plan to increase the supply of non-market housing by proposing 1,000 mixed market homes offering housing for both low and moderate income households. The plan utilizes existing City-owned surplus lands, integrated civic facilities, sites along the new transit line and historic buildings in locations that would promote affordable living. With a Council vision to limit the construction of single use City buildings, there is significant opportunity to create vibrant developments optimizing land and buildings into complete communities

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AFFORDABLE HOUSING IN CALGARY – HOW ONE CITY JUST WANTS TO BE AVERAGE | Public Sector Digest with libraries, fire stations, recreation and cultural centres, schools, community centres, daycares, and affordable housing on integrated sites.

The City is in the initial stages of developing 48 affordable housing units that are colocated with a new fire hall. This space also offers the opportunity for additional corporate office space or commercial space, such as a daycare. Building integrated civic facilities is proving to have efficiencies in the use of civic land, as well as in the colocation of key community services.

The City of Calgary also has a significant challenge with both the expiry of operating agreements for social housing, and the deferred maintenance of aging social housing properties due to decades of underfunding (there is an estimated \$160 million of maintenance required). All properties are being evaluated under a business approach using asset management, real estate and financial viability best practices with redevelopment plans underway.

# II. A SHIFT TOWARD A PEOPLE-FOCUSED HOUSING SYSTEM

"Governments and housing providers have made a shift toward more people-focused housing programs and policies, recognizing that an effective housing system will empower residents to access opportunities for personal development, achieve their goals, and participate actively in their communities." Governments and housing providers have made a shift toward more people-focused housing programs and policies, recognizing that an effective housing system will empower residents to access opportunities for personal development, achieve their goals, and participate actively in their communities.

One example that demonstrates this is the partnership between Calgary Housing Company and Habitat for Humanity. Habitat for Humanity helps low-income families buy a house through affordable payment schedules and getting the families involved in building their homes. In six months (from late 2017 to mid-2018), Calgary Housing Company staff held information sessions, and connected 150 families to Habitat for Humanity for further discussions on home ownership. Of these families, 24 have submitted applications, and three have been accepted into the program and are already working on their volunteer hours. Calgary Housing Company tenants have a strong track record of moving into home ownership with Habitat for Humanity, as was illustrated by the April 20, 2018 opening of a 24-housing unit whereby six of the new unit owners (or 25 percent of the building) were former Calgary Housing Company families. This demonstrates the potential for leveraging, partnerships, and a system-based approach to housing that supports citizens to achieve their goals.

Below are three initiatives that the City of Calgary is leading to improve the affordable housing system.

# 1. Home Program

In 2016, City Council approved one-time funding to establish a community development pilot program to support individual well-being of affordable housing residents. The City's Home Program aims to meet two key outcomes for people living in affordable housing: to improve resident self-sufficiency, and to improve community well-being. Over the last 18 months, the Home Program has helped more than 600 affordable housing residents utilizing 90 volunteers who have given 300 volunteer hours, and worked with 30 different community partners. Early results of the Home program are promising, indicating that affordable housing residents are gaining important life skills, connecting with their communities, and increasing their sense of housing stability.

# 2. One-Window

The current system to apply for affordable housing in Calgary is fragmented and very difficult for clients to navigate. As a result, the City began a scoping and planning exercise in 2016 to define a vision with the non-profit housing sector to move to a fully centralized housing intake system. This project is called One Window, and the City is working with affordable housing providers in Calgary toward a transformed housing intake system. A core team of 14 housing providers has been formed to complete more detailed planning and designing of the future system. Since voluntary endorsement from all housing providers will be necessary to make a centralized system work in Calgary, it is especially important to design a system that both meets the needs of housing providers as well as creates substantial benefits for their clients.

# 3. Community Housing Affordability Collective (CHAC)

The City is a founding member of the Community Housing Affordability Collective (CHAC), a network of organizations from all three levels of government, the non-profit sector, and private sector housing providers that are working together to make housing more affordable for Calgarians through community-based advocacy. CHAC is guided by a high-level action plan focusing on developing an integrated approach to housing and a stable and diverse housing mix, and securing predictable and sustainable funding for affordable housing. This first-of-its-kind collective approach to advocacy has proven to be highly effective in bringing the housing sector together and remaining focused to achieving common goals.

By leveraging every tool that the City of Calgary has at its disposal, each of these areas has positively contributed to the collective efforts of the sector to increase affordable housing supply throughout the city and improve the housing system as a whole. More importantly perhaps, the City is significantly improving its relationships with and developing the capacity of the non-market housing sector.

The City of Calgary does have housing supply to catch up on. However, its practice of scaling up, having a citizen-centric housing service delivery, and using a systems approach with partners and tenants, is innovative and new. The next steps for the City are to construct the 1,000 units proposed in the 10-year capital development plan, address deferred maintenance of social housing, continue to build the capacity of non-profits, and understand their development plans to help them increase supply.

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The future of viable social housing models in Canada may go beyond scaling up at the local level, and may shift from city-specific non-profit housing organizations to Canadawide organizations that can withstand the variations in market conditions and build capacity. This has been proven in other countries such as the United Kingdom and United States of America. For now, Calgary is looking for ambitious non-profit housing providers to join in this effort and contribute toward scaling up using a systems approach to housing delivery.

**SARAH WOODGATE** has over 20 years of experience in affordable housing, urban planning, real estate, land development and community development. Sarah was appointed the President of Calgary Housing Company (CHC) and Director of Calgary Housing for The City of Calgary in March 2015. Sarah holds a Masters Certificate in Municipal Leadership, is a Chartered Institute of Housing Chartered Member, and is a Professional Accredited Member of the Canadian Institute of Planners.

Special thanks to the many contributors of this article from the City of Calgary: Teresa Goldstein, Nina Nagy, Claire Noble, Kendra Ramdanny, Susan Sanderson, Tim Ward.

[<u>i</u>] City of Calgary. (2016). Foundations for Home: Calgary's Corporate Affordable Housing Strategy 2016-2025. Retrieved from

<u>http://www.calgary.ca/CS/OLSH/Documents/Affordable-housing/Corporate-Aff...</u>. [<u>ii]</u> Ibid.

[<u>iii</u>] City of Calgary. (May 2018). *Housing in Canada's Big Cities*. Retrieved from <u>http://www.calgary.ca/CS/OLSH/Documents/Affordable-housing/Housing-in-Ca...</u>. [<u>iv</u>] In *Housing in Calgary: An Inventory of Housing Supply, 2015/2016*, non-market housing supply was found to be 3.6%. The difference is likely the result of how units were counted – whereas data in the *Housing in Calgary* report was total dwelling units, the data here is occupied dwelling units, as reported in the 2016 Census of Canada. Some of the difference can also be explained by different data collection periods, as well as Statistics Canada estimation methodology.

[v] "Other Attached" is a subtotal of the following categories: semi-detached house, row house, apartment or flat in a duplex, apartment in a building that has fewer than five

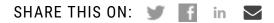
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storeys and other single-attached house. It is often referred to as "missing middle housing" – the type of housing between single-family/low density and high-rise apartments.

[<u>vi</u>] Ipsos Public Affairs (January 2018). *2017 Quality of Life and Citizen Satisfaction Survey*. Retrieved from <u>http://www.calgary.ca/cfod/csc/Documents/2017-Citizen-Satisfaction-Surve...</u>.

[<u>vii</u>] City of Calgary. (May 2018). *Housing in Canada's Big Cities*. Retrieved from <u>http://www.calgary.ca/CS/OLSH/Documents/Affordable-housing/Housing-in-Ca...</u>. [<u>viii</u>] City of Calgary. (2016). Foundations for Home: Calgary's Corporate Affordable Housing Strategy 2016-2025. Retrieved from

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# Calgary

# Calgary barely keeping up on affordable housing, report says

Proportion of people in need of affordable housing options has remained constant over 2 decades

CBC News · Posted: Mar 04, 2014 11:51 AM MT | Last Updated: March 4, 2014

The proportion of Calgarians needing help finding affordable housing is about the same as it was 20 years ago, according to a report being presented to a city committee Tuesday.

That's in spite of the fact that Calgary is roughly half-way through its 10-year plan to end homelessness, said Coun. Brian Pincott, who chairs the <u>Calgary Housing Company</u> and sits on the board of Attainable Homes Calgary.

"We're not getting there fast enough and the systems that we have are not working well. We are in crisis," said Mayor Naheed Nenshi.

The report to the city's priorities and finance committee says about 18 per cent of Calgarians are in need of affordable housing.

"The bad news is the percentage is the same. The good news is that we're adding close to 30,000 people a year to Calgary, so we are creating more affordable housing," Pincott said. "We're keeping up, we're not getting in front of it — we need to get in front of it."

In order to do that, the key players must look at the entire housing spectrum — analyzing how factors work together — rather than continuing to approach inter-related problems in isolated silos, Pincott said.

"It's all part of a piece and we've never really tackled the whole thing before," he said. "This report, for lack of a better term, is a bit of a gap analysis."

Pincott said the mindset is starting to change, as government officials, the not-for-profit sector and the for-profit industry realizing the need to work together. The overall effort should be led by the city, the report suggests.

Officials need to take a closer look at such things as secondary suites, inclusionary zoning and even requiring developers to set aside five per cent of a given project as affordable housing, Pincott said.

Affordable housing isn't just an issue affecting "poor" people, Pincott said, pointing out that the average price for a single-family house in the city is \$473,000.

"The average family income that you need to get a mortgage for that is \$93,000."

One major hurdle is the ongoing shortage of rental properties, Pincott said.

"We're losing rental stock. We lost 600 apartments in 2012. That's before everything that we lost in the flood. That would primarily be condo conversions," he said.

"Why aren't we building new rental in Calgary? Obviously the economics aren't there but what are the little things we can do to tip the economics in favour of getting more built."

The city is confronted with the added challenge of dwindling money from Ottawa for affordable housing, Pincott said.

"That pot of money from the federal government is going away," he said, referring to a \$1.7billion per year envelope that Ottawa had earmarked for affordable housing that's starting to expire.

"And that money is sliding off the table at a time when we need it."

A report on the next steps will come back to city council later this year.

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#### DEVELOPMENT

# Calgary's affordable housing campaigns fall short

Two milestone projects built thousands of affordable units, but those involved say much more is needed



A rendering of the Horizon Housing Society Glamorgan project, which began construction in April 2017.

Calgary Homeless Foundation

# SHARON CROWTHER

SPECIAL TO THE GLOBE AND MAIL PUBLISHED MARCH 15, 2018

This article was published more than 4 years ago. Some information may no longer be current.

In the first quarter of 2018, two milestone projects tackling homelessness and affordable housing come to an end in Calgary: the city's 10-Year Plan to End Homelessness and the affordable housing collaboration, Resolve.

With neither project fulfilling the entirety of its mandate, those involved are reflecting on the challenges within Calgary's unique housing landscape, the growing urgency around affordable housing for families and what needs to happen across the housing continuum to make a difference.

"We reached the official end point of the 10-Year Plan in January, 2018, at which time we had housed almost 8,700 people and added 2,100 additional housing units for those in most need," says Kevin McNichol, Calgary Homeless Foundation's vice-president of strategy. "We've also added 500 units of permanent supported housing and we're on pace to get to 620 by the end of this year."

While Mr. McNichol calls these "remarkable accomplishments" for his team, he admits he's "disappointed" that, at its end, the decade-long plan succeeded in reducing homelessness, per capita, by just 26 per cent.

Likewise, Resolve, a partnership established six years ago with a goal to build subsidized housing for 3,000 Calgarians, in collaboration with 11 private developers, has currently housed just 1,592 individuals due to a \$50-million fundraising shortfall. In total, the Resolve campaign hopes to complete 23 buildings and 1,100 units, though all nine non-profit partners will carry forward some debt. The campaign comes to an end on March 31.

Both Mr. McNichol and Cheryl Hamlin, CEO of Resolve, agree that Calgary's chronic lack of affordable rental stock and market affordable housing for families along transport lines, combined with the city's ongoing economic woes, has significantly impacted progress.



The Calgary Alpha House Society Women's Housing, which opened in the fall of 2017.

Calgary Homeless Foundation

"We didn't appreciate how fast the city would grow during the last 10 years and how that growth and subsequent demand would shape Calgary's housing landscape," Mr. McNichol says. "We also didn't understand the extent of the lack of market affordable housing in the city or the scale of the income gap due to the high cost of living here.

"I believe Calgary needs 30,000 additional subsidized units to get us where we need to be in terms of ending homelessness and that's in addition to more market affordable housing," he adds.

"The unique problem that Calgary has is that, even though we had twice the number of homeless people as Edmonton, for example, we only had about half the affordable inventory of a city of a comparable size," Ms. Hamlin says. "It was an oversight over the years when Calgary was in a boom cycle; condos and houses were being built but they weren't being built with a view to being affordable and it's a problem that persists in the city. There's also an absolute void of family-appropriate housing, which is affordable to those on low-incomes."

The city estimates that 19 per cent of Calgary households are in need of affordable housing; that's 88,000 households that earn less than \$60,000 a year and spend more than 30 per cent of that on shelter. Currently 25,000 Calgarians, including more than 10,000 children, live in subsidized housing managed by Calgary Housing Company, the largest residential landlord in the city. Their wait list currently stands at 4,000 households.

Mr. McNichol agrees affordable family housing is a problem and says many of the affordable family-sized units that do exist in Calgary are "located in food deserts; suburban neighbourhoods where you need your own transportation in order to access food, schools or employment."

The Aurora on the Park development, opened in Nov., 2016.

The Aurora on the Park development opened in November 2016.

Calgary Homeless Foundation

He believes a wider adjustment to Calgary's housing landscape would support his organization's ongoing effort to end homelessness.

"We need to explore innovative solutions like micro homes, laneway housing and container housing to increase our inner-city housing stock," he says. "We also need to find ways to incentivize or create viability within affordable and subsidized housing from a business perspective. We need to look at our policy environment and how that could be disincentivising and look at what we're applying our tax payer dollars to at all levels."

In January, the City of Edmonton expressed an intention to consider density incentives for developers to encourage construction of family-sized condo units along transit routes; which, Mr. McNichol says, would "certainly be welcome" in Calgary.

Alan Norris, CEO of Brookfield Residential and chair of the Resolve campaign, agrees. He says the development community are "all for innovation," but claims policy has a major role to play in allowing that to happen and in addressing the chronic shortfall in market affordable family housing "We have to increase the affordable housing stock in Calgary, without question. We're tackling the bottom end of the continuum with Resolve, but we

still need to get more affordable housing stock into the market place, along transit routes, housing that addresses the needs of individuals and families who can't currently afford to buy on the free market," he says.

"One of the big challenges developers face is regulations with respect to the different forms you can and cannot build in a specific location. And, quite candidly, NIMBYism. We've been challenged with that throughout the Resolve collaboration and it's an ongoing problem in Calgary. It's something I believe the city needs to get tougher on, rather than kowtowing to people when it's clearly the right product and the right area."

Mr. Norris says developers in Calgary also face big challenges making the economics of market affordable housing work when project costs remain high.

"The product we've built for Resolve is around \$175,000 to \$190,000 a door and our cost to build is rock bottom on that because it's a philanthropic effort," he says. "On the free market side, we're selling three-bedroom townhouses at 1,200 square feet, for \$240,000 in the suburbs of Seaton and Livingston, both located at the end of the future Green Line LRT. But the price of land, services and levies, closer to the core, takes you well beyond that \$200 a square foot price point. That's just the reality of it when there are no incentives available to developers."

# CBC

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Calgary

# Calgary outpaces Toronto and Vancouver as Canada's leastaffordable city for low-income residents

Data suggests living on social assistance in Alberta's largest city harder than anywhere else in the country

Robson Fletcher · CBC News · Posted: Jun 29, 2017 12:45 PM MT | Last Updated: June 30, 2017



Calgary's economic boom over the past two decades has not been accompanied by construction of low-income housing. (Ed Middleton/CBC)

Calgary is the least-affordable city in Canada — if you're poor.

That's according to a new analysis that looked at decades' worth of data on rental costs and social-assistance rates.

Average housing costs may be higher in Vancouver and Toronto, but it's actually harder for single parents living on a low income to afford a low-end apartment in Calgary, said economist Ron Kneebone, who produced the analysis.

# • First city-owned affordable housing project in 5 years opens in Calgary

"There's a lot of talk about a housing affordability crisis in Canada, but when we talk about that issue we're typically talking about an average Canadian family finding it difficult to afford a house," said Kneebone, a professor with the University of Calgary's School of Public Policy.

"The affordable housing crisis is very much a different thing for someone with low income."

Renting a low-end apartment in Calgary cost a typical single parent living on social assistance a staggering 66 per cent of their monthly income in 2015, according to the analysis.

That compares with 55 per cent in Toronto and 54 per cent in Vancouver.

And it's not a new phenomenon, either. Calgary was also the least affordable city in Canada in 2010, according to the analysis.

The numbers are based on rental price data from the Canada Mortgage and Housing Corporation and social assistance income rates from the Caledon Institute of Social Policy.

The available data means the analysis is current only to 2015, when Calgary's rental market had tightened to a level that prompted Mayor Naheed Nenshi to <u>publicly admonish</u> the city's landlords on a live CBC Radio program. He pleaded with them to stop "gouging your tenants."

The market has eased since then, however, as the city has endured a sharp economic downturn, but Kneebone said he expects low-end rental prices remain relatively high compared with low-end incomes.

"I wouldn't expect them to have changed that much," he said.

"Rents in Calgary have fallen a little bit, so maybe that 66 per cent might be down to 60 per cent, but that is still at crisis level."

Ron Kneebone, professor of economics at the University of Calgary's School of Public Policy, says that without low-income housing the poor face homelessness. (Robson Fletcher/CBC)

While real-estate prices have skyrocketed in B.C.'s Lower Mainland and the Greater Toronto Area, Kneebone said a combination of factors have made living in Calgary particularly unaffordable for the city's poorest residents.

"Calgary has gone through an incredible economic boom over the past two decades, and over that period a lot of people have moved to Calgary seeking work, and it's been simply the case that we have not been able to build rental units quickly enough to house these people and, as a result, rents have gone up — and they've gone up quite a bit," he said.

"And in other provinces, for example in Quebec, the government has increased social assistance payments to keep up with rent."

In Montreal, a lone parent living on social assistance devotes half as much as their income to rent as in Calgary, according to the analysis.

#### No 'cookie-cutter solution'

Affordability varies widely from city to city, which means there is no "cookie-cutter solution" at a national level, Kneebone said.

"The federal government sometimes talks about an affordable housing strategy for Canada, and I'm often concerned that they are not recognizing that there is, in fact, no affordable housing crisis in some cities, but there's a very serious one in others," he said.

"They need to be applying their resources to where the need is greatest," he added.

"For a poor person, if you cannot afford to rent an apartment, the next step is homelessness."

- Number of empty homes in Vancouver hits record high
- Toronto area housing market has a 'missing middle,' new report says

With files from Jennifer Lee

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New report finds Alberta with most expensive rental housing in Canada | Calgary Herald



## **New report finds Alberta with most expensive rental** housing in Canada

Mario Toneguzzi • Calgary Herald September 11, 2015 • 2 minute read



The Canada Mortgage and Housing Corp. says a two-bedroom apartment in Calgary costs \$1,319 a month – the second highest average in the country, after Vancouver. DAVID ZALUBOWSKI / AP

#### TRENDING

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Richter, who is based in Calgary, formerly headed up the Calgary Homeless Foundation.

"It's absolutely concerning when you have people who most of them are poor spending more than 50 per cent of their income on housing. That means that other things aren't being dealt with."

Lai Sing Louie, regional economist for the Prairie and Territories for Canada Mortgage and Housing Corp., said the agency's April 2015 survey reported Alberta had the highest average provincial rents at \$1,249 for a two-bedroom apartment. In Alberta, Fort McMurray had the highest average two-bedroom rent at \$1,984, down from \$2,061 a year earlier in April 2014.

"Economic uncertainty created by lower oil prices is impacting rental demand in Alberta and we are seeing vacancy rates rise and rents being reduced in some centres," he said.

In its spring market report, the CMHC said the Calgary-area vacancy rate grew to 3.2 per cent in April, more than double the 1.4 per cent rate of a year earlier. The overall vacancy rate for Alberta's urban centres was 3.4 per cent in April, up from 1.8 per cent a year ago. Canmore posted Alberta's lowest vacancy rate, at zero per cent. <u>mtoneguzzi@calgaryherald.com</u>

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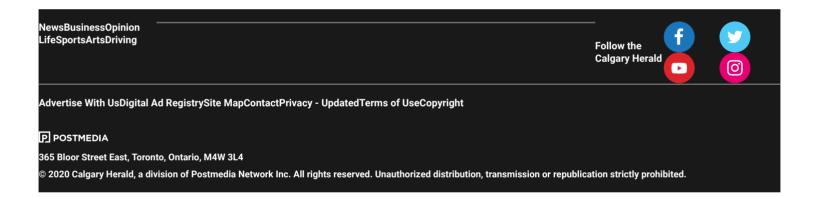


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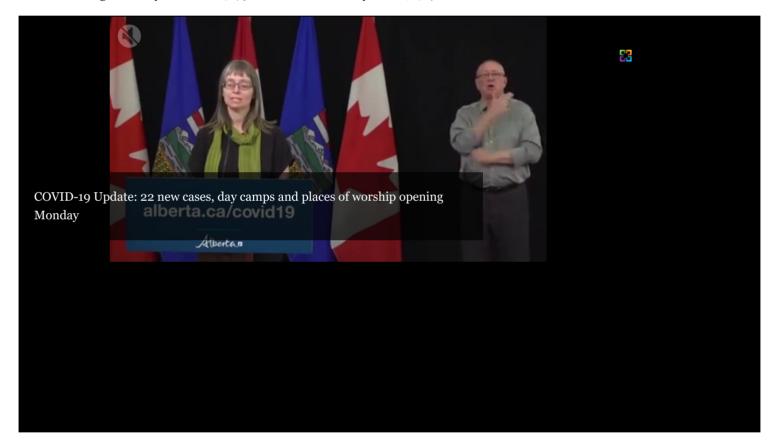
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Alberta has the highest residential rental rates in the country, according to a report Thursday from a national partnership of housing organizations and financial institutions.

<u>The Canadian Rental Housing Index</u> April 2015 survey ranks Fort McMurray the most expensive place to rent a home in Canada. Alberta's average monthly rate was \$1,079 while Fort McMurray's was \$2,148.



It also found 38.6 per cent of Alberta households spend more than 30 per cent of their gross incomes on rent while 18.8 per cent spend more than 50 per cent.

The highest average rents for major centres were Calgary at \$1,123, Vancouver (\$1,089) and Toronto (\$1,026).

The survey data was collected from the most recent census, before oil prices collapsed by more than 50 per cent.

"At that time certainly we have a lot of people moving to Alberta for work so that reduces the supply of affordable rental housing ... And you don't have any new rental being built in any meaningful way," said Tim Richter, president and chief executive of the Canadian Alliance to End Homelessness. "The amount of supply is not keeping up with demand. At the time we had a smoking hot economy and that just inflation with the prices of rent going up. It was a perfect storm of bad news from a rental perspective."

STORY CONTINUES BELOW

Stop gouging tenants, Nenshi urges landlords | Calgary Herald



#### **Local News**

## Stop gouging tenants, Nenshi urges landlords

Mayor Naheed Nenshi took aim at gouging landlords and urged them to stop thinking of their rental properties as "a get-rich quick scheme" during a call-in radio show on Thursday. Despite Calgary's affordable housing crisis and hot rental market, Nenshi, a landlord himself, said he has not increased rent on his tenants in four years and he urged other landlords to follow his lead.

Annalise Klingbeil • Calgary Herald Oct 18, 2014 • Last Updated 6 years ago • 2 minute read



Mavor Naheed Nenshi savs some landlords in Caldarv are douding renters. PHOTO BY STUART GRADON /Caldarv Herald https://calgaryherald.com/news/local-news/stop-gouging-tenants-nenshi-urges-landlords/

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Mayor Naheed Nenshi took aim at gouging landlords and urged them to stop thinking of their rental properties as "a get-rich quick scheme" during a call-in radio show on Thursday.

Despite Calgary's affordable housing crisis and hot rental market, Nenshi, a landlord himself, said he has not increased rent on his tenants in four years and he urged other landlords to follow his lead.

"I have a rental property and the rent that I charge is based on the mortgage that I pay, the utility costs, and getting a little bit of a decent return. None of those things have changed," he said, noting his mortgage and utilities have remained the same.

"I have not increased my rent in four years because I don't need to. I am reaching out to landlords and saying come on, this is not a get-rich quick scheme. Figure out a way that you can continue to provide housing and get a decent return without gouging your tenants. And there's been way too much of that happening."

STORY CONTINUES BELOW

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Nenshi made the comments on alberta@noon, a CBC Radio show, during a segment that saw him answer listener's questions alongside Edmonton Mayor Don Iveson.

During the program, Iveson said it's debatable whether there's gouging happening in Alberta right now and Nenshi interrupted.

"Oh, there's gouging happening," Nenshi said.

But landlords writing into the Herald on Thursday in response to a story on rent controls said rents are a reflection of what they have to pay in costs, and increases are necessary.

Calgary has the lowest vacancy rate and among the highest rental costs in the country.

In Alberta there is no limit on how much rents can be hiked, but the province requires three-months notice for a landlord to raise rent and only one increase is allowed in a 12-month period.

Coun. Ward Sutherland said gouging is occurring in Calgary but he doesn't believe it's within the city's jurisdiction to fix the issue.

"Rent control is really a provincial issue," he said.

"This is just another thing that I don't think we should be getting into and we don't have the ability or funds to do so ... This problem has to be resolved and it needs to be done in co-ordination with the province."

Coun. Druh Farrell said until the province steps in or more units are made available, landlords will continue to gouge tenants.

"Tenants have very little protection when it comes to price gouging. It's such a hot market," she said.

"It's a landlord's market. Until we have more supply, it will continue to be so unless the province brings in some extra protections."

Farrell, a former landlord herself, said renting a property is about much more than money.

"If you're in the business just to turn a profit, you have to realize you're also providing a home for people ... It's a relationship," she said.

In an e-mailed statement, Service Alberta said the Alberta government believes there needs to be a balance between maintaining a stable rental market and ensuring residents can find housing to meet their needs and budgets.

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#### **Local News**

## Calgary faces affordable housing crisis, nearly 6,000 units risk closure, says councillor

Aging buildings, skyrocketing maintenance costs and dwindling federal and provincial funds threaten the closure of nearly two-thirds of Calgary's affordable housing units, says Coun. Brian Pincott.

**Trevor Howell** • Calgary Herald Jul 18, 2015 • Last Updated 5 years ago • 3 minute read



Calgary city councillor Brian Pincott. PHOTO BY TED RHODES / Calgary Herald

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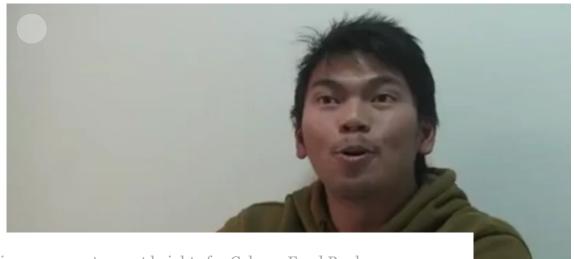
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Aging buildings, skyrocketing maintenance costs and dwindling federal and provincial funds threaten the closure of nearly two-thirds of Calgary's affordable housing units, says Coun. Brian Pincott.

Calgary Housing Company, a subsidiary of the city, maintains about 9,500 units across the city in roughly 180 facilities and help house 25,000 people, almost 10,000 of which are under 17 years old.



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But the CHC 2014 annual report says the other levels of government are reducing funds to develop new buildings or properly maintain the existing stock. More than half the city's affordable units managed by the CHC were built before 1981, and 10 per cent prior to 1971.

"We don't have enough ongoing maintenance funding right now, that's been either held flat or trimmed back from the provincial government over the years," said Pincott, who chairs the CHC board of directors.

The number of applicants waiting to get into an affordable property stood at 3,395, up slightly from the 3,346 in 2013. About 39 per cent of the wait-list are single parent families, and about one-third of all applicants have a working income.

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"The big thing that is on the horizon and is going to get worse is the expiry of the federal operating agreements," said Pincott.

Those agreements will start to expire in 2021 and means the mortgages on those properties will be fully paid off. It will also end restrictions on income and rental limits.

But most of those properties have been "run into the ground" because of a lack of operating dollars and by the time the federal operating agreements end there will be "absolutely no life left" in the assets, said Pincott.

"In a way we've got this crisis around expiring operating agreements, which means we're going to be closing doors," Pincott said, adding about 6,000 units in Calgary are in jeopardy.

Further, in its spring budget, the former PC government slashed a program that saw the province pay property taxes on behalf of seniors and social housing facilities, costing the city about \$5 million.

However, that budget failed to pass after the Tories were defeated by the NDP in the May election. Though it's unclear whether the New Democrats will revive the program when it unveils its budget this fall.

"Basically, a decision hasn't been made yet," said Jessica Lucenko, a spokeswoman for Alberta's Seniors department.

The NDP campaign platform made passing reference to affordable housing, saying it would expand the powers to municipalities, allowing them to mandate more units.

Finance Minister Joe Ceci said Seniors Minister Sarah Hoffman is responsible for the affordable housing portfolio, but he is sympathetic to the cause.

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"When I was a city councillor here in Calgary, and sitting on the board of the Calgary Housing Company, I can tell you that we were often stretched with all of the upgrading requirements of the housing stock — a lot of it which was provincially owned," Ceci said Friday.

"But I would need to dialogue with my colleague, Minister Hoffman, before I made a commitment with regard to that."

Hoffman was unavailable for an interview Friday. But in an e-mail, she said the province continues to work with municipalities and Ottawa in developing a more flexible and sustainable affordable housing system.

"There are too many Albertans who do not have a safe and affordable place to live — we need to do more," Wilson said. "The goal needs to be long-term solutions, not a patchwork of short-term fixes that don't address the larger issues."

With files from Darcy Henton, Calgary Herald

thowell@calgaryherald.com



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Hundreds of eviction notices issued; late rent payments up: Calgary Housing Company - Calgary | Globalnews.ca



#### ECONOMY

# Hundreds of eviction notices issued; late rent payments up: Calgary Housing Company



By Christa Dao • Global News Posted September 16, 2020 5:34 pm ∨

Calgary Housing Company says 500 eviction notices has be... Calgary Housing Company says it has issued 500 notices for the month of August. As ...

00:48 / 01:59

WATCH: Calgary Housing Company says it has issued 500 notices for the month of August. As Christa Dao reports, the number of tenants paying their rent late has also jumped up by 40 per cent – Sep 16, 2020



-A A+

Between the economic downturn and the pandemic, 2020 has been a tough year for many Calgarians and according to Calgary Housing Company, COVID-19 has made things more difficult for many who were already struggling financially.

Calgary Housing confirmed to Global News it has issued 500 eviction notices for the month of August.

The number of tenants paying their rent late has also jumped up by 40 per cent, according to Calgary Housing.

"We're seeing the signs of financial distress for people who are renters in two areas," said Calgary Housing Company President Sarah Woodgate said. "One is with late rent payments and that's payment for the first of the month being late, and the other is growing rental arrears.

# "Tenants are really struggling to pay their rent."

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Woodgate said in addition to those notices, there are another 10 households who are on the brink of being evicted.

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She said the non-profit is working with those tenants and all other tenants who are behind in rent payment to support them and find solutions so they don't have to lose their homes.

"Eviction prevention is a primary focus for Calgary Housing and it has been since the beginning of COVID isolation in March. We work very, very hard with tenants, and we're working very hard to ensure that no one loses their home," she said. "At this point, we have 10 households who are unfortunately moving into enforcement.

#### "And even though they're moving into enforcement, we would be working with them to help them get on a payment plan," Woodgate said.

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Also up is the spike in rent arrears.

According to Woodgate, Calgary Housing's rent arrears are double the normal amount – and the concern is payments could fall even further behind.

"A lot of families are unable to pay basic needs, such as food and rent, and we're working with them in a number of ways to try to help them.

#### "However, with income assistance programs ending, we're very, very concerned about their ability to continue making rent payments and keeping the basic needs met," she said.

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Global News spoke to a tenant who is receiving support from Calgary Housing and is currently living in one of the dozens of buildings it manages. Fortunately, he's one of the luckier ones and said he is able to pay rent each month.

However, after paying rent, Gebremeskel Gebreyesus said there's not much else. Gebreyesus said he feels for those who are struggling even more.

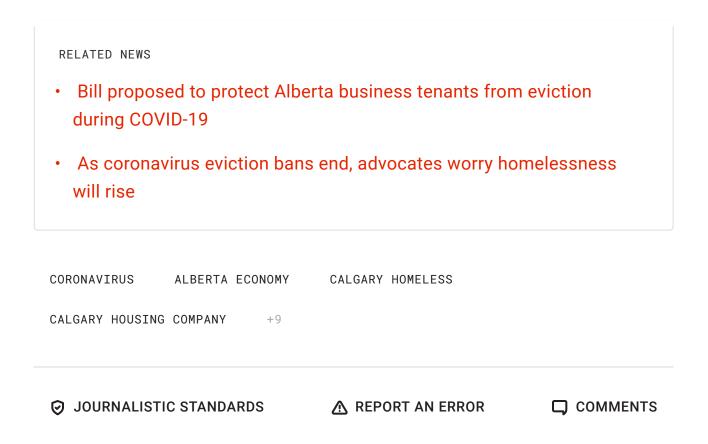
"I'm a disabled person, my income is very small, so I still need their (Calgary Housing) support. I always worry about the homeless people, they are people (too). We are all human beings. I was a hard-working guy but then a couple years back, I became sick."

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3:05 Affordable housing project to go ahead in Ogden

According to Calgary Housing, eviction prevention is a primary focus. Woodgate said it is concerned about income programs like CERB ending and adding more of a strain to those already struggling.

Calgary Housing Company provides housing options to 25,000 Calgarians. According to the non-profit, about 40 per cent of CHC tenants are people with a working income.



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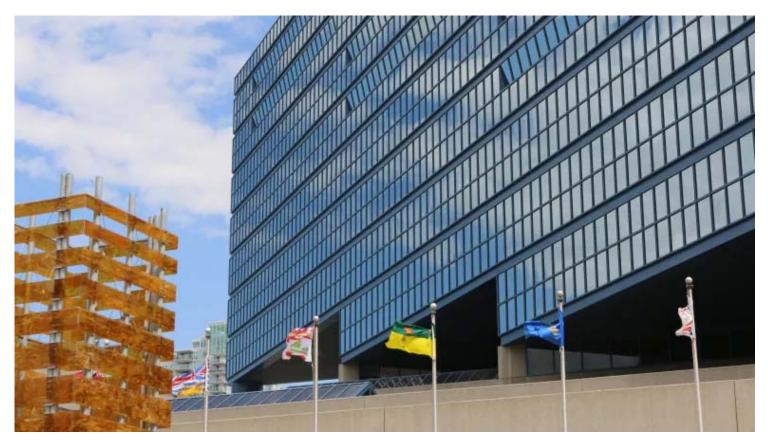


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Calgary

# Calgary actually posted \$219M surplus in 2020, city says, day after reporting \$98M savings

#### Coun. Evan Woolley says money will go toward supporting Calgarians through pandemic



CBC News · Posted: Apr 21, 2021 7:22 PM MT | Last Updated: April 21, 2021

The City of Calgary says it posted a larger surplus than it initially reported. (Monty Kruger/CBC)



The day after posting a \$98-million surplus, the City of Calgary says the number it saved last year is actually much higher — \$219 million.

The city says the <u>\$98-million figure</u> is the total for the city plus all of its wholly owned subsidiaries — like Enmax and the Calgary Parking Authority.

But the city's own operations saw a surplus of \$219.3 million in 2020.

Of that, \$187.5 million comes from federal and provincial support, which helped with city operating costs during the pandemic, while the rest comes money the city saved on operations.

Coun. Evan Woolley said the higher figure is the true reflection of how city operations are managing.

And, he said despite that help from other levels of government, the size of the surplus shows the city managed to balance its books despite COVID-19.

"It really does speak to the judicious management of our budgets and of taxpayers' money through the pandemic that has allowed us to be in the position that we are today," he said Wednesday.

Woolley said the money will be spent to help Calgarians with economic recovery.

City officials were concerned that Calgary might fall as much as \$200 million into deficit last year unless there was help from other governments.

Municipalities in Alberta are typically not allowed to run deficits. But if they do as a result of special circumstances, they're supposed to advise the province how they intend to balance their books.

It cut spending by \$65 million, including the layoff of more than 1,200 employees, primarily in recreation.

"It's really important for us to continue to be judicious about the money that we spend and continue to ensure, though, that we are supporting everyday Calgarians and small businesses

across this city to get us through to the other end," Woolley said.

With files from Scott Dippel

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#### CBC

#### COVID-19

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Calgary

# New affordable homes in Banff come with restrictions on resale prices

'We're building them a nest, not a nest egg'

CBC News · Posted: Jul 22, 2019 9:34 AM MT | Last Updated: July 29, 2019



A shortage of affordable housing has been a perennial problem in the town of Banff. (John Gibson/CBC)



The Town of Banff is taking another step in its ongoing effort to boost the amount of affordable housing in the mountain resort community.

Town council recently approved building homes to sell below market value on Banff Avenue, next to the local high school.

The homes will be available only to those working within the park, and there's already a waiting list.

The growth in value of the homes will be restricted to no more than two per cent each year to help ensure long-term affordability, said Mayor Karen Sorensen.

"By restricting the amount that the home can increase in value if the people that own the home want to sell it, they need to understand when they purchase it through this opportunity ... and I wish it was my quote but it's not, 'we're building them a nest, not a nest egg,'" she said.

Banff will also retain some ownership of the homes.

Sorensen says a 2018 survey of 500 residents found that 74 per cent said they were renting and looking to enter the homeownership market in Banff, and 82 per cent said they were looking at leaving Banff in order to be able to purchase a home.

Michel Dufresne, the director of the Job Resource Centre in Banff, says he's pleased the town is taking action.

"They just finished a project and now they're starting another one. So I think that's encouraging to see that. Some towns when they have a problem they do one project and then 10 years go by and then they do another project."

The town says its next project will be a rental development on Cave Avenue.

#### Corrections

• An earlier version of this story said construction had started but in fact, it had not. *Jul 29, 2019 8:20 AM MT* 

With files from Drew Anderson

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## Canmore housing corporation cuts rent prices by 25 per cent to offset coronavirus impact

#### DAYNE PATTERSON PUBLISHED APRIL 13, 2020

#### PUBLISHED APRIL 13, 2020

This article was published more than 6 months ago. Some information in it may no longer be current.

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The town-owned housing corporation in Canmore, Alta., has cut rent prices by 25 per cent to offset the impact of the COVID-19 pandemic in a region where the tourism-dependent economy has been hit particularly hard.

The economic impact of the shutdowns and physical-distancing measures are making things worse for a community that already has acute housing problems, with a shortage of units driving up rents and home prices.

Landlords across Alberta are facing pressure to either defer rental payments or offer tenants who are facing sudden unemployment a break. The provincial government has prohibited rent increases and evictions for missed rental payments during the pandemic.

In Canmore, the town owns and operates Canmore Community Housing Corp., which was launched 20 years ago to increase the supply of affordable permanent and rental housing to the local work force and long-term residents.

The housing corporation's "perpetually affordable housing," as it's called, provides homes and rentals for residents at a cost less than Canmore's market prices.

Mayor John Borrowman said that just prior to the widespread response to COVID-19,

Canmore's real estate prices were some of the highest in the country. He said the increasing prices of rental and permanent housing have even driven out some of the town's residents who couldn't keep up.

"We don't know where the COVID situation is going to leave us in regards to the issues we're talking about: housing, employment and all of that," said Mr. Borrowman, who also sits on the housing corporation's board.

"But, for the town, we're doing what we can in terms of the housing corporation, we're doing what we can to provide relief to residents in the community."

There are 165 units in town that benefit from below-market rates through the housing corporation; 125 of them were allowed to apply for the 25-per-cent rent reduction.

A housing needs assessment conducted by the town's housing corporation and Bow Valley Regional Housing reviewed the housing situation in 2016. It found 663 renting households, about 29 per cent, spent too much of their income on housing, labelling them in affordability need.

About 200 people of them spent more than half their wages on housing, the assessment said.

Mr. Borrowman believes the rent reduction helped the vast majority of tenants make their payments, but won't know how effective it was until CCHC receives the numbers later this month.

Unlike CCHC, the Bow Valley Regional Housing facility in Canmore is run by the province and doesn't have the option of cutting rent prices to the 58 low-income social housing units in the town.

Bow Valley's portfolio is primarily seniors with pensions and income supplements, explained Grant Canning, chair of the facility's board. He doesn't expect that those tenants will find it difficult to make the month's rent.

"Where I do think we're going to run into a bit of a challenge, and we know this is coming, is in our social housing portfolio," Mr. Canning said.

"People who, you know, are really struggling to pay rent already and now a lot of them

have probably been laid off and they're going through the process of applying for the emergency relief benefit and things like that."

Mr. Canning said the housing facility had been notified that at least 30 per cent of residents were going to have difficulty paying their rent. They haven't received word from the province on how to handle the challenges that tenants are facing, Mr. Canning said, but are working on a case-by-case basis for the time being.

While Bow Valley's facility awaits orders from the province, Canmore's housing corporation will determine if it needs to extend the opportunity for rental relief to next month as well.

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POLITICS

# Edmonton audit finds problems with affordable housing strategies

By Scott Johnston • 630CHED Posted June 15, 2018 3:52 pm ∨



The Sakaw Terrace is an affordable seniors building that is scheduled to open in Edmonton in 2018. **GEF Seniors Housing, Credit** 



-A A+

A new audit at City Hall says money isn't being tracked as well is could be in the city's affordable housing strategy. The report, which will be reviewed by council's audit committee next Friday, also cited badly outdated policies and has proven to be not very effective when working with developers.

The audit reviewed the second phase of the city's affordable housing strategy.

"Cornerstones II included an evaluation matrix with 10 measures with targets," the report said. "We assessed the City's achievement of these targets and found it had achieved four of them and did not achieve three of them. We were unable to determine if the remaining three were achieved as the required targets were not set."

Included in that set of targets was the goal of creating 2,500 units, yet only 776 were committed to.

The report goes on to acknowledge that anticipated federal and provincial funding didn't materialize.

STORY CONTINUES BELOW ADVERTISEMENT

# **READ MORE:** Big city mayors meet in Halifax, discuss wish list for affordable housing and climate change

The city's housing strategy is also way behind on implementation actions. The report identified 3 actions that have been carried out, nine that are behind schedule, while six are not yet due.

The report also identified a failure to properly track funding, saying "[a]t the end of 2017 there was \$31.3 million in the reserve fund." Some of that reserve fund was left over from Cornerstones I, yet there was no clear indication over a five year period which program was being used between 2012 and 2017.

Roles and responsibilities of city finance staff aren't clearly defined.

"There is a lot of knowledge regarding past decisions that resides with a small group of people. If any of these people were to leave the City, it would be difficult for someone new to understand the current financial information."

# **READ MORE:** Edmonton city council has no appetite to reverse added borrowing recommendation

The report also identified shortcomings in dealing with the development industry.

The plan was to have five percent of the units in a development offered at a discount, with developers charging 85 percent of the value. Yet the audit said the city has barely touched that portion of the affordable housing program.

STORY CONTINUES BELOW ADVERTISEMENT

It said five units were created at a cost of \$866,000, for an average cost of \$173,000. Yet three other programs fared much better.

Habitat for Humanity used \$4 million to create 75 units at an average cost of \$53,333, \$4.2 million was used on surplus school sites for 112 units at an average cost of \$37,500 and new secondary suite grants worth \$3.2 million were converted into 162 units for an average cost of \$19,815.

# **READ MORE:** Alberta Budget 2017: \$49.5M to fund affordable housing project in north Edmonton

"The outputs are very disappointing," said Councillor Mike Nickel. "We're going to have to take a solid step back and say, 'Are we actually meeting the outcomes?"

The audit also points out there are five policy initiatives in the affordable housing program, yet four of them are decades out of date and need revisiting.

In an accompanying report which gives the response from management, it said programs are already under review and performance measures will be in place by the end of the year.

#### RELATED NEWS

- · Edmonton litter audit to cover more ground than years past
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AFFORDABLE HOUSING SUBSIDIZED HOUSING AUDIT COMMITTEE

CITY AUDITOR +3

#### BYLAW NUMBER 11M2018

#### BEING A BYLAW OF THE CITY OF CALGARY TO ESTABLISH A REGISTRY OF SECONDARY SUITES AND BACKYARD SUITES

**WHEREAS** pursuant to section 7 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26, The City of Calgary may pass bylaws respecting:

- (a) the safety, health and welfare of people and the protection of people and property; and
- (b) the enforcement of bylaws made under the <u>Municipal Government Act</u> or any other enactment;

**AND WHEREAS** the <u>Safety Codes Act</u>, R.S.A. 2000, c. S-1, and the safety codes established pursuant to the Act establish minimum requirements for life safety for buildings in Alberta;

**AND WHEREAS** the Land Use Bylaw 1P2007 regulates the use and development of land and buildings in Calgary;

**AND WHEREAS** there are prominent technical components required by the safety codes and the Land Use Bylaw which are unique to secondary suites and backyard suites;

**AND WHEREAS** it is desirable to establish a registry of legal and safe secondary suites and backyard suites to help citizens verify if a suite has been approved and inspected by The City under the safety codes and the Land Use Bylaw at the time of its approval;

### NOW, THEREFORE, THE COUNCIL OF THE CITY OF CALGARY ENACTS AS FOLLOWS:

#### SHORT TITLE

1. This Bylaw may be cited as the "Suite Registry Bylaw".

#### **DEFINITIONS AND INTERPRETATION**

- 2. (1) In this Bylaw:
  - (a) *"backyard suite*" has the meaning as set out in the Land Use Bylaw 1P2007;
  - (b) *"Chief Building Official"* means the *City Manager* or the *City Manager's* delegate;
  - (c) *"officer*" means a person appointed pursuant to Bylaw 60M86 to enforce the provisions of this Bylaw and other bylaws of The City of Calgary;

- (d) *"owner"* means the person shown as the owner on the land title for a *parcel*;
- (e) *"parcel"* has the meaning as set out in the Land Use Bylaw 1P2007;
- (f) "secondary suite" has the meaning as set out in the Land Use Bylaw 1P2007;
- (g) "suite" means a backyard suite or a secondary suite;
- (h) *"Suite Registry"* or *"Registry"* means the record of *suites* established by this Bylaw and maintained by the *Chief Building Official*.
- (2) All schedules attached to this Bylaw form part of this Bylaw.
- (3) Headings or sub-headings are inserted for ease of reference and guidance purposes only and do not form part of this Bylaw.
- (4) Where this Bylaw cites or refers to any act, regulation, code or other bylaw, the citation or reference is to the act, regulation, code or other bylaw as amended, whether amended before or after the commencement of this Bylaw, and includes reference to any act, regulation, code or other bylaw that may be substituted in its place.
- (5) Each provision of this Bylaw is independent of all other provisions and if any provision is declared invalid for any reason by a court of competent jurisdiction, all other provisions of this Bylaw remain valid and enforceable.
- (6) Nothing in this Bylaw relieves a person from complying with any provision of any federal, provincial or municipal law or regulation or any requirement of any lawful permit, order or licence.

#### ESTABLISHMENT OF REGISTRY

- 3. (1) The *Suite Registry* is hereby established and shall be comprised of:
  - (a) a list of all *parcels* on which a *suite* that satisfies the requirements of section 5 is located; and
  - (b) any other information relating to a *suite* that the *Chief Building Official* deems necessary.
  - (2) The Chief Building Official shall maintain the Suite Registry.
  - (3) The *Chief Building Official* shall publish on the City's website a list of the municipal addresses of all *parcels* listed in the *Suite Registry*.

#### APPLICATION FOR REGISTRATION OF A SUITE

4. (1) The *owner* of a *parcel* on which a *suite* is located must register the *suite* with the *Chief Building Official*.

- (2) In order to register a *suite*, the *owner* must submit to the *Chief Building Official*:
  - (a) the following information, in the form prescribed by the *Chief Building Official*:
    - (i) the address of the *parcel* on which the *suite* is located;
    - (ii) the address, telephone number and email address of the *owner*, and
    - (iii) any other information the *Chief Building Official* may reasonably require;

and

- (b) a fee in the amount of \$232.
- (3) If there is a change in any of the information submitted pursuant to subsection
   (2), the *owner* must notify the *Chief Building Official* within 30 days.
- (4) An *owner*, when submitting information or notifying of a change in information pursuant to subsections (2) or (3), must not provide false or misleading information to the *Chief Building Official*.

#### **REGISTRATION OF A SUITE**

- 5. (1) The *Chief Building Official*, upon receiving the information and the fee set out in subsection 4(2) and being satisfied that:
  - (a) both:
    - (i) a development permit has been released; and
    - (ii) a development completion permit has been issued;

for the *suite*, where such permits are required pursuant to the Land Use Bylaw 1P2007 or any previous land use bylaw;

and

- (b) both:
  - (i) a building permit has been issued; and
  - (ii) an occupancy permit or written permission for occupancy has been issued;

for the building that contains the *suite*, pursuant to the Building Permit Bylaw 64M94 or any previous building permit bylaw;

must enter the *suite* on the *Registry*.

(2) Despite subsection (1)(a), the *Chief Building Official* may enter a *suite* on the *Registry* if a development permit or development completion permit has not been released or issued for the *suite* if the *Chief Building Official* determines that the *suite* is a non-conforming use pursuant to section 643 of the *Municipal Government Act,* R.S.A. 2000, c.M-26.

#### **PROOF OF REGISTRATION**

- 6. (1) The *owner* of a parcel on which a registered *suite* is located must display proof of registration in a form and manner prescribed by the *Chief Building Official*.
  - (2) A person must not display or permit the display of proof of registration on a *suite* or otherwise represent that a *suite* has been registered unless the *suite* has been registered with the *Chief Building Official*.

#### REMOVAL FROM REGISTRY

- 7. (1) The Chief Building Official may remove a suite from the Registry if:
  - (a) the *Chief Building Official* becomes aware that a registered *suite* no longer satisfies the requirements set out in section 5;
  - (b) the registration was based on mistaken, false or incorrect information; or
  - (c) the registration was made in error.
  - (2) Upon removing a *suite* from the *Registry* pursuant to subsection (1), the *Chief Building Official* must notify the *owner* of the *parcel* on which the *suite* is located of the removal.

#### **REMOVAL OF SUITE**

- 8. (1) If a registered *suite* is removed from a *parcel*, the *owner* of the *parcel* must notify the *Chief Building Official* within 30 days.
  - (2) Upon receiving notice pursuant to subsection (1), the *Chief Building Official* must remove the *suite* from the *Registry*.

#### PROHIBITION

9. A person must not advertise for rent or otherwise offer for profit to a prospective occupant an unregistered *suite*.

#### **OFFENCES**

10. Any person who contravenes any provision of this Bylaw by doing any act or thing which the person is prohibited from doing, or by failing to do any act or thing the person is required to do, is guilty of an offence pursuant to this Bylaw.

#### **ENFORCEMENT**

- 11. (1) Where an *officer* believes that a person has contravened any provision of this Bylaw, the *officer* may commence proceedings against the person by issuing a violation ticket in accordance with the *Provincial Offences Procedure Act*, R.S.A. 2000, c. P-34.
  - (2) This section shall not prevent an *officer* from issuing a violation ticket requiring a court appearance of the defendant pursuant to the *Provincial Offences Procedures Act* or from laying an information instead of issuing a violation ticket.

#### PENALTY

- 12. (1) Where there is a specified penalty listed for an offence in Schedule A to this Bylaw, that amount is the specified penalty for the offence.
  - (2) Where there is a minimum penalty listed for an offence in Schedule A to this Bylaw, that amount is the minimum penalty for the offence.
  - (3) In this section, "specified penalty" means an amount that can be paid by a person who is issued a violation ticket and is authorized to make a voluntary payment without a Court appearance.

#### **COMING INTO FORCE**

13. This bylaw comes into force on June 1, 2018.

READ A FIRST TIME ON	MARCH 1 2 2018
READ A SECOND TIME ON	MARCH 1 2 2018
READ A THIRD TIME ON	MARCH 1 2 2018

MAYOR 1 2 2018 MARCH SIGNED ON ACTING CITY CLERK 1 2 2018 MARCH SIGNED ON

#### SCHEDULE A

#### PENALTIES

Section	Description of Offence	Minimum Penalty	Specified Penalty
4(1)	Fail to register <i>suite</i>	\$200	\$1000
4(3)	Fail to advise of change in information	\$200	\$400
4(4)	Provide false or misleading information	\$500	\$1000
6(1)	Fail to display proof of registration	\$200	\$400
6(2)	Identify or represent unregistered <i>suite</i> as registered	\$500	\$1000
9	Advertise or offer unregistered suite	\$500	\$1000

#### Secondary Suite Registry Improvements Supporting Affordable Housing Options

#### **RECOMMENDATION(S):**

That the Infrastructure and Planning Committee recommend that Council give three readings to the bylaw amendments as proposed in Attachment 2 to amend the Suite Registry Bylaw 11M2018.

#### HIGHLIGHTS

- The Secondary Suite Program has successfully registered over 8000 suites over the last four years. Suites are the most affordable form of market housing options for Calgarians. The Suite Registry is mandatory for all secondary suites in Calgary. An unregistered suite offered for rent is illegal and likely unsafe.
- The Suite Registry Bylaw does not provide for the suspension of a suite that has fallen into disrepair from the registry, which has been identified as a gap. A five-year registry renewal process for registered suites is set to begin June 2023. The recommended Suite Registry Bylaw amendments will replace the renewal process with the ability to suspend a suite, under specified circumstances, from the registry. This will strengthen the integrity of the registry and remove red tape for owners who are operating safe suites.
- What does this mean to Calgarians? The proposed bylaw amendments will ensure registered suites are legal, safe and avoid the red tape of renewing every five-years for Calgary's diligent suite owners.
- Why does it matter? Unsafe suites can be removed from registry, which makes affordable housing choices safer for renters in Calgary.
- Strategic Alignment to Council's Citizen Priorities: A city of safe and inspiring neighbourhoods
- Background and Previous Council Direction is included as Attachment 1.

#### DISCUSSION

The Secondary Suite Program, which includes the amnesty program, safety codes interpretation, education and marketing campaigns, and suite registry, is providing a continually increasing supply of safe and affordable housing for Calgarians. There are over 8500 suites on the Suite Registry today. Secondary suites listed on the Suite Registry have completed the required approvals and inspections to meet the Land Use Bylaw and Alberta's safety code. Currently, there is no process in place for Administration to suspend or remove a suite from the registry as long as it has approved permits and passed inspections. This poses the risk of a suite that has fallen into disrepair remaining on the registry and diminishes the integrity of the registry.

#### Suspending a suite from the registry

The addition of a suite suspension process to the Suite Registry Bylaw strengthens Administration's ability to regulate registered secondary suites effectively. The bylaw amendments allow for a suite to be suspended at any time for violating health and safety regulations and standards. Violations resulting in an order related to housing in the Safety Codes Act, the Public Health Act and the Municipal Government Act would be grounds for

#### Secondary Suite Registry Improvements Supporting Affordable Housing Options

suspension from the registry. The suite would be placed back on the Suite Registry once the violation has been remediated.

#### Eliminating the renewal requirement (Section 5.1 of 11M2018)

Based on the current bylaw, renewals for over 1,200 registered suites will begin June 2023, with an additional average of 170 registered suites to be renewed per month thereafter. Evaluation of the registry renewal process has resulted in the conclusion that removing the renewal requirement from the Suite Registry Bylaw will:

- Remove the unnecessary burden and red tape on property owners who already went through the required approvals to legalize and register their suite. The City does not licence, register, or reinspect any other type of residential unit after the permit has been completed.
- Maintain the Secondary Suite Program's efficacy as the renewal would not contribute to an increase of the supply of safe secondary suites.
- Retain the meaningful status of being registered and eliminates avoidance from property owners due to the nuisance of a continuous renewal process.
- Avoid confusion for current or future tenants when a registered suite is removed from the registry due to an owner's failure to complete the renewal process when the suite is still safe.
- Eliminate the need for additional resources to manage the registry renewal while saving Calgarians \$1 million over five-years.
- Existing resources would be focused on getting secondary suites registered.

The amendments to the Suite Registry Bylaw as proposed in Attachment 2 will remove the fiveyear renewal process and replace it with the ability to suspend an unsafe suite from the registry at any time. These enhancements will ensure suites that fall into disrepair do not continue to benefit from being listed on the registry without the added red tape of the renewal, thereby strengthening the integrity of the bylaw. The changes would be implemented on Council's approval of the bylaw.

#### STAKEHOLDER ENGAGEMENT AND COMMUNICATION (EXTERNAL)

- Public Engagement was undertaken
- Public Communication or Engagement was not required
- D Public/Stakeholders were informed
- Stakeholder dialogue/relations were undertaken

Public communication or engagement was not required on this project; however, media campaigns were released for tenants and owners on the benefits of legal secondary suites. We are working with industry, like the Calgary Residential Rental Association, on public outreach and education.

If the renewal is not removed, significant public communication and education will be required.

#### Secondary Suite Registry Improvements Supporting Affordable Housing Options

#### IMPLICATIONS

#### Social

Being able to suspend a secondary suite from the registry because it violates or no longer meets the minimum safety and housing standards enables Administration to support Calgarians as renters by holding all suite owners to a high standard of safety.

This promotes equity for people experiencing poverty, or people and/or families with low income to find safe and affordable housing options.

#### Environmental

Policy and rules on secondary suites provide opportunities to use existing community infrastructure and to meet the varied needs of households.

#### Economic

The creation of new or the upgrading of existing secondary suites can enable the primary homeowners to generate additional income towards their mortgage. It may enable prospective home purchasers to buy a home when their incomes would have otherwise limited them to renting. Removing the renewal requirement saves suite owners time and money.

#### **Service and Financial Implications**

#### **Cost savings**

\$2 million

If this recommendation is approved, it will generate operational and capital savings of approximately \$1 million. It will also save Calgarians \$1 million over five years.

#### RISK

Risks of the suite renewal requirement remaining:

- Decrease of registered suites: safe and legal suites would be removed from the suite registry because the owner failed to pay the renewal fee, creating confusion for tenants.
- Ineffective use of City resources: resources redirected to the renewal will affect the current push for making illegal suites safe.
- Introducing a challenging requirement to enforce: a suite could be completely safe and compliant other than the renewal not being completed.
- Other projects will be negatively affected: priority will need to be given to building the renewal infrastructure.
- Financial implications: \$1 million to develop and operate a renewal program.

Risks of removing the suite renewal requirement:

• Possibility of suites that no longer meet required standards being undetected and unreported.

Risks of not adding suspension:

- Suites that have fallen into disrepair continue to benefit from the registry.
- Confusion for tenants who believe their suite is safe when it is not.

#### Secondary Suite Registry Improvements Supporting Affordable Housing Options

#### ATTACHMENT(S)

- 1. Previous Council Direction and Background
- 2. Proposed text to amend the Suite Registry Bylaw
- 3. Presentation

#### **Department Circulation**

General Manager/Director	Department	Approve/Consult/Inform
Stuart Dalgleish	Planning & Development Services	Approve
Shawn Swinn	Law Department	Consult

### **Background and Previous Council Direction**

### **Previous Council Direction**

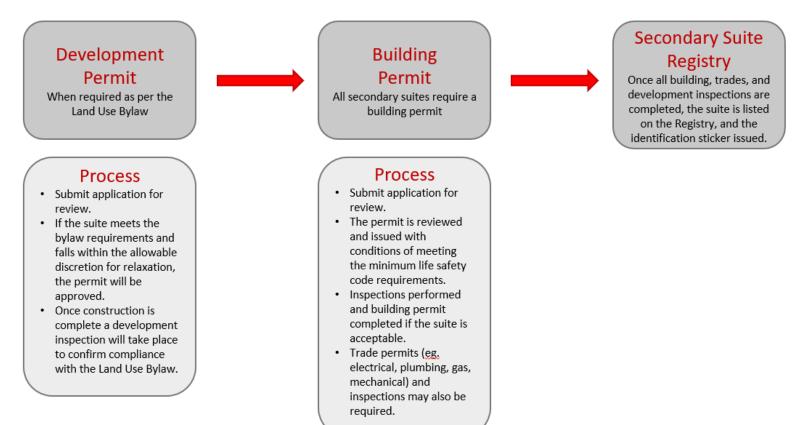
DATE	REPORT NUMBER	DIRECTION/DESCRIPTION
2018 March 12	C2018-0128	Secondary Suite Process Reform Council approved the mandatory registration of a secondary suite as per the Suite Registry Bylaw 11M2018. At that same Council meeting, Administration was directed to draft amendments to the Registry Bylaw which included the removal of a suite from the Registry after a period of five years or when property title changes, unless the suite is re- registered.
2018 June 25	PUD2018-0782	Secondary Suite Registry Bylaw Amendments Council gave three readings to Bylaw 32M2018 to amend Bylaw 11M2018 to require a registration renewal every five years.

### Background

The Secondary Suite Registry was created in 2015 as a voluntary Registry. June 2018 Council voted to make the registry mandatory for all operational suites in Calgary. Registered suites are listed on The City's website which is an online searchable tool and receive a numbered sticker that is posted at the main entrance of the suite to promote that their suite is legal and safe to current and future residents. These suites have been permitted, inspected and registered to meet the Registry Bylaw, Land Use Bylaw and Alberta's safety code requirements. The registry aims to build awareness with Calgarians about the importance of public safety and the safety features of a legal secondary suite. It also provides a resource where Calgarians can verify if a suite has been inspected by The City and meets the safety requirements before signing a lease. An operational suite which is not on the registry is an illegal and likely unsafe suite. Unregistered suites are subject to enforcement through the Suite Registry Bylaw.

The Secondary Suite Program has successfully legalized and registered over 6500 pre-existing suites to date, with over 8400 suites currently on the registry. 8000 suites have been registered in the last four years since the registry became mandatory. The Suite Registry has played a major part in the success of the Secondary Suite Program, creating more safe and affordable housing options for Calgarians.

#### Suite legalization process



#### Council Innovation Fund Application – Short Term Rental Economy

#### **RECOMMENDATIONS:**

That the Executive Committee recommend that Council:

- 1. Approve the Council Innovation Fund Application for one-time funding in the amount of \$324,070; and
- 2. Direct Administration to report back to the Executive Committee on outcomes no later than Q4 2024.

#### HIGHLIGHTS

- The proposed investment from the Council Innovation Fund will provide the City of Calgary with recommendations for the development of a localized regulatory framework for the short term rental market.
- What does this mean for Calgarians? The outcomes from this innovation fund would result in the creation of flexible short term rental regulations that adapt to market conditions and that are informed by the perspectives of housing advocates, the hotel industry, and residents, and reflect The City's commitment to responsive government, and a strong enabling economy for hospitality and tourism.
- Why does this matter? The short term rental market has changed since the February 2020 regulations came in. This work will support regulatory reform in response to a changing market. Further, increased information on the short term rental market will help to improve enforcement of regulations. Overall, this will enable Administration to ensure alignment between the policy and regulatory mix and Council priorities, including those concerning downtown revitalization, social equity, land use planning, hospitality, and tourism.
- Strategic Alignment to Council's Citizen Priorities: A prosperous city
- Previous Council Direction and Background is included as Attachment 1.

#### DISCUSSION

In Calgary, as is the case around the world, the expansion of the short term rental (STR) economy continues to have wide-ranging implications – not just for individuals, but also for communities, various sectors, and policymakers. In February 2020, the City of Calgary implemented regulations for STRs to help address these concerns. However, the COVID-19 pandemic has had a lasting impact on the STR market, such that the sector is now different from that which existed when regulations were designed and adopted.

This application to the Council Innovation Fund (CIF) is to support a startup project grant for the City of Calgary to engage in a research partnership with experts at the University of Calgary School of Public Policy under the Urban Alliance partnership. The focus of which is conducting a detailed study of Calgary's short term rental market. The aim of the study is to understand the STR market more deeply and generate new ideas to improve it. The work will evaluate the topography of the existing market, the impacts of STRs on adjacent markets, and regulatory compliance and enforcement practices. The opportunities would be translated into a new regulatory approach to managing the STR market, and provide a smart practices design, implementation, and evaluation guide to ensure that the policy and regulatory mix is viable and sustainable in the long term. Please see Attachment 2 for full details of the CIF application.

#### Council Innovation Fund Application – Short Term Rental Economy

#### Project Benefits - Why is the project needed, and why now?

Jurisdictions across Canada have struggled to land on the right policy and regulatory mix for managing the STR market. Challenges include determining how to revise regulatory approaches as the market changes, and how to match the policy and regulatory mix to the specific issues facing a local jurisdiction to achieve desired objectives. Following considerable changes to the STR industry over the past five years, on 2022 July 28, Council approved Notice of Motion EC2022-0829 – *Addressing Short Term Rental Licensing*, directing Administration to revise the existing fee structure for STRs, update the "Good Host Guide" and "Good Guest Guide", and modernize the business license requirements. These changes should be informed by an understanding of stakeholder perspectives, including those of housing advocates, the hotel industry, and residents. This will enable Administration to make revisions that ensure alignment between the policy and regulatory mix and Council priorities, including those concerning downtown revitalization, social equity, land use planning, and hospitality and tourism.

#### **Current Context**

Since the amendments to the Business Licence Bylaw (31M2019) came into effect on 2020 February 02, several events have occurred that have dramatically impacted the STR market in Calgary:

- 1. The COVID-19 pandemic caused abrupt cancellations, declines in reservations, increased refunds to guests, and new travel and public health regulations. The impacts of the pandemic have resulted in a different sector from what previously existed. Some hosts have exited the market, while others have entered it to alleviate economic strain in their home.
- 2. On 2021 April 01, changes to the Government of Alberta *Tourism Levy Act* came into force which included the extension of the tourism levy to STRs offered through online marketplaces (e.g. Airbnb).
- 3. Mounting tensions due to the rapid proliferation of STR activity in Canada have resulted in a growing number of local and provincial governments stepping into the regulatory fold, many of whom have found it challenging to match the policy and regulatory mix to the specific issues they are facing to achieve the desired objectives.
- 4. Governments have increasingly been on the receiving end of calls to strengthen regulatory efforts, most often from housing advocates, the hotel industry, and residents with concerns centered on the competitiveness of the market and the quality of life in neighbourhoods. Platforms have turned attention to ensuring flexibility for guests, complying with various regulations, and addressing neighbourhood concerns (e.g. parties).

Sound and sustainable revisions to Calgary's current STR regulations will rest on a strong understanding of these dynamics. Gaining additional knowledge in the following areas will further support effective changes:

- The current nature of Calgary's STR market post-COVID, its interaction with large events (e.g. Stampede), and its impacts on related competitive markets.
- The impact of the existing regulatory mix on the STR market and its applicability to the existing issues in the market.
- A detailed understanding of regulatory approaches across Canada and their impacts.

Ward 3 Report to Executive Committee 2022 November 15 ISC: UNRESTRICTED EC2022-1240 Page 3 of 4

#### **Council Innovation Fund Application – Short Term Rental Economy**

- The role digital platforms (e.g. Airbnb) can play in the co-regulation of the STR market.
- How to enforce existing or new regulations.

This information will support the development of a regulatory design and implementation guide specific to the conditions in Calgary that Administration can use to monitor, evaluate, and update its regulatory mix as the market changes.

#### **Project Partner**

Urban Alliance is a strategic partnership between the City of Calgary and the University of Calgary to work together to tackle challenges and to find ways to make life better for all Calgarians. The University of Calgary School of Public Policy academic experts will leverage their expertise in policy design, implementation, evaluation, understanding of the STR market in Canada and internationally, and expert knowledge of municipal government authorities and processes to conduct the analysis required. This research will support Administration and City Council to make evidence-based decisions in updating and evaluating the current policy and regulatory mix related to STRs in Calgary.

#### STAKEHOLDER ENGAGEMENT AND COMMUNICATION (EXTERNAL)

- Public Engagement was undertaken
- Public Communication or Engagement was not required
- Dev Public/Stakeholders were informed
- Stakeholder dialogue/relations were undertaken

Please see Attachment 3 for the letter of support from the Calgary Planning Commission for this Council Innovation Fund application.

The Calgary Hotel Association and the Government Relations representative from AirBnB were also contacted by Councillor Mian to inform them of this application.

#### **IMPLICATIONS**

#### Social

Land use redesignations are often accompanied by concerns from the community regarding the types of housing options that they will enable, including the possibility of the proliferation of STRs and their potential impact on residents and neighbourhood character. Understanding where STRs are, as well as their impacts, benefits, and relationship with secondary suites, housing affordability, and the accommodation industry, will aid evidence-informed decision making to inform land use policy that fosters vibrant communities.

#### Environmental

N/A

#### Economic

This work will help to identify opportunities for The City, including, along with the STR market being a potential source of revenue, leveraging the market for economic growth. For example,

#### ISC: UNRESTRICTED EC2022-1240 Page 4 of 4

#### **Council Innovation Fund Application – Short Term Rental Economy**

Calgary's STR market already plays a vital role in providing accommodation during major events that draw tourists from around the world (e.g. Stampede, the Olympics, Stanley Cup playoffs) – particularly when the existing stock of tourist accommodation is insufficient to meet demand. Knowing what and where short term housing stock exists will help The City better plan for such events and can also strengthen future bids. With the right policy and regulatory approach, the STR market could play an important role in activating Tourism Calgary's vision to make Calgary the ultimate host city by closing Calgary's hosting infrastructure deficit, connecting visitors to Calgary's identity, personality, and culture, and ensuring inclusive and accessible accommodation that meets a wide range of needs.

#### **Service and Financial Implications**

#### **Council Innovation Fund request**

\$324,069.74

This request is for one-time funding.

#### RISK

The overall risk profile of the project is low, with risks predominantly associated with project timelines. Timelines have been set to mitigate timeline risk.

Operational and financial risk: the University of Calgary is an Urban Alliance partner and ensures financial oversight.

#### ATTACHMENT(S)

- 1. Previous Council Direction and Background
- 2. Application for Council Innovation Fund
- 3. Calgary Planning Commission Letter of Support
- 4. Presentation

#### **Department Circulation**

General Manager/Director	Department	Approve/Consult/Inform
Carla Male	Corp Planning & Financial Services	Inform
Stuart Dalgleish Planning & Development Services		Approve

### **Background and Previous Council Direction**

### **Previous Council Direction**

DATE	REPORT NUMBER	DIRECTION/DESCRIPTION
2017 December 11	C2017-1180	Notice of Motion The Notice of Motion directed Administration to provide a scoping report on options for regulating short term rentals (STR) by the end of 2018.
2018 December 05	CPS02018-1328	Short Term Rental Scoping Report Administration was directed to both create a new, tiered license category in the Business Licence Bylaw 32M98 for Tourist Accommodations, as well as urge the Government of Alberta to apply the Destination Marketing Fee to STRs.
2019 September 30		Bylaw Council voted to adopt the proposed Bylaw 31M2019 to amend the Business Licence bylaws.

### Background

The amended bylaw came into effect on 2020 February 01. Administration built an online submission process to assist those in applying for their license at their convenience. The online process asks a series of questions to determine the appropriate license type and tier, allows applicants to pay for the license and obtain a license number. The business license number must be posted on the STR website, thereby informing potential guests that it is legally registered. Tier 1 licenses are issued quickly, whereas Tier 2 licenses require a fire inspection to be completed prior to issuance. Booking a fire inspection is done through 3-1-1 and takes place within seven days past the date the customer is ready for business. Once the fire inspection is completed, the fire department will inform the license approvals team of the results.

#### Application to the City of Calgary Council Innovation Fund

**Date:** November 15<sup>th</sup>, 2022

**Name of Project:** Scoping Calgary's Short Term Rental Economy: Building the Evidence Base to Shape Innovative Regulatory Frameworks in the Digital City

Sponsor: Councillor Mian

Affected Business Unit(s) and/or Departments: Development, Business & Building Services

#### Amount of Funds Requested: \$324,070

#### **Description of Project**

In Calgary, as is the case around the world, the expansion of the short term rental (STR) economy has produced wide-ranging implications for individuals, communities, and various sectors. Though the City of Calgary (The City) introduced an initial phase of regulations in February 2020 to balance the costs and benefits of STR activity, the disruption produced by the COVID-19 pandemic, coupled with continued market evolution, means that Calgary's STR economy is now different from that which existed when regulations were first designed. As Calgary looks to adopt a second phase of regulations, a sophisticated evidence base is necessary to ensure new approaches and processes both address costs effectively, as well as enable The City to leverage STR activity to achieve broader economic, social, and environmental goals.

This project will advance a research and innovation partnership between The City and academic experts at the University of Calgary, the core objectives of which are two are two-fold:

- 1. To develop a holistic, evidence-based, and stakeholder-informed understanding of both Calgary's STR market, as well as the challenges and opportunities the market presents in light of The City's goals to foster resiliency and improve quality of life for Calgarians.
- 2. To translate the results of this research into new and improved planning and regulatory processes that will not only support effective management of STRs but will also leverage the market in innovative ways to create value for the community.

A key output will be an adaptable design, implementation, and evaluation guide for the STR market (including a series of smart practices). This will ensure The City's policy and regulatory mix is viable and sustainable in the long term, but also able to advance strategic priorities.

Some of the questions this project will address are:

- 1. What does Calgary's STR market look like?
  - 1.1. How many STRs are there? How has this changed over time?
  - 1.2. Where are STRs located? Are there spatial trends?
  - 1.3. Are there peaks and troughs in rental activity? What drives them?
  - 1.4. What is the nature of STR activity? E.g., How many listings are "commercial"?
- 2. How does Calgary's STR market intersect with and impact other markets?
  - 2.1. Are STRs impacting long term rental supply? How do secondary suites factor in to STR market?
  - 2.2. Are STRs impacting the hotel industry?

- 3. What impact did COVID-19 have on the STR ecosystem in Calgary?
- 4. Has the first phase of STR regulations been effective?
  - 4.1. Have regulations achieved stated policy objectives?
  - 4.2. What do compliance and enforcement look like in practice?
  - 4.3. What challenges and opportunities exist in terms of access to data and information?
- 5. Given these findings, how might existing regulatory frameworks be adjusted?

#### Project Benefits: Why is the Project Needed, and Why Now?

The STR market is both a driver of innovation and economic value, and a potentially disruptive force in overlapping markets (e.g., hotels) and communities concerned about housing pressures, residential character, and safety. As STR markets have grown, local governments—including The City— have stepped into the regulatory fold to manage costs and benefits. However, many have struggled with regulation, with imprecise measures and data and enforcement issues stymieing effectiveness. Additional challenges are determining how to revise approaches as the market changes (including post-pandemic) and how to match regulation to local issues to achieve desired objectives. These challenges will persist until a sophisticated evidence base, tailored to local dynamics, is generated and translated for those operating in policy and planning spaces.

That The City is currently pursuing a second phase of changes to its STR regulations signals that now is a sensible time to invest in obtaining and leveraging this evidence base. In June 2022, Council approved a Notice of Motion directing Administration to revise the fee structure for STRs, update the "Good Host" and "Good Guest" guides, and modernize business license requirements. However, the landscape of the STR market has changed considerably since the development of the 2018 STR scoping review report and the initial phase of regulations that resulted, underscoring the need for a comprehensive review of the market before Administration undertakes further changes. Regulatory reforms must also be informed by an understanding of stakeholder perspectives, including those of STR hosts, housing advocates, the hotel industry, and residents.

This project will provide The City with the evidence base to develop a data-driven, future-oriented, and locally tailored regulatory framework for the STR market, positioning The City in the vanguard of its municipal peers. The improved planning and regulatory processes that result from this project will enable The City to maintain a flexible and transparent approach to managing the STR economy that ensures a fair playing field, addresses stakeholder concerns, and leverages STR activity in an innovative way to improve quality of life for Calgarians. Overall, this project will enable The City to advance Council priorities concerning downtown revitalization, social equity, land use planning, and hospitality and tourism, and aligns with the objectives outlined in the Resilient Calgary, Economic Development, and Smart Cities strategies.

#### **Urban Alliance Project Partner**

Academic Experts at the School of Public Policy, University of Calgary will partner with The City to develop a comprehensive evidence base concerning the STR economy in Calgary that will drive innovation and improved processes in the planning and regulatory space. The academic group will leverage its track record of academic and policy research on the STR market in Canada and internationally, as well as expertise in urban policy and governance, regulation, and policy design, implementation, and evaluation. This partnership will lay a foundation from which Administration

and Council can make strategic and evidence-based decisions regarding Calgary's STR economy. The academic team includes:

- Dr. Lindsay Tedds, Associate Professor, Department of Economics & Scientific Director, Fiscal and Economic Policy: Dr. Tedds will direct research, oversee the research team, monitor and evaluate budgets, and serve as primary author.
- **Dr. Gillian Petit, Research Associate:** Dr. Petit has expertise in data management, preparation, analytics, linkages, visualization, and mapping specific to the STR market.
- Anna Cameron, Research Associate: Ms. Cameron has expertise in intersectional analysis, urban policy, and comparative analysis specific to the STR policy and regulation.
- Alexa Atherly, Project Coordinator: Ms. Atherly has project management expertise, enabling her to coordinate research activities and establish stakeholder connections to support consultation.

#### **Proposed Timeline**

November 2022

- Submit application to Council Innovation Fund November-January 2023
  - Finalize agreement with The City via the Urban Alliance
  - Complete Phase 1 Overview report: Patterns and Use of STRs in Calgary-2017-2021<sup>1</sup>
  - Procure STR data from private provider. Data will be used to update the analysis in the Phase 1 Overview report (which Administration will draw on for its Q2022 report).
  - Establish protected digital data storage, access, and management

January-June 2023

- Obtain data (e.g., census, business licence, hotel usage data) to be linked to STR data
- Prepare new STR data for analysis; link it to data held by the University of Calgary
- Create initial data visualizations and mapping of STRs in Calgary
- Conduct a comparative analysis of regulatory approaches adopted across Canada
- Conduct a spot analysis of STR listings
- Complete Phase 2 report: Patterns and Use of STRs in Calgary updated for 2021-2022 data (answering questions 1 and 5) & analysis of regulatory approaches

July 2023-December 2023

- Design and conduct stakeholder engagement sessions regarding regulatory options.
- Review Calgary's current regulatory approaches (for STRs and adjacent markets) including a fee review/analysis and compliance with current STR regulations.
- Review competitive issues in Calgary (includes review of the LTR market, hotel industry).
- Using the linked data, begin the analysis required to answer questions 2, 3, and 4 January 2024-June 2024
  - Complete Phase 3 report: The Role of STRs within the Broader Policy Environment in Calgary (answering questions 2, 3, and 4)

July 2024-December 2024

• Complete Final Report: Recommendations for Calgary's STR Regulatory Framework: Smart Practices in Design, Implementation, and Evaluation (answering questions 6 and 7)

<sup>&</sup>lt;sup>1</sup> We also plan to compare the data for Calgary to the data for Edmonton. Edmonton is an excellent comparator city for understanding changes in patterns and trends in STR activity in the context of the proposed project, especially since regulations in Edmonton were adopted at a different time and have been periodically revised.

Understanding the short term rental economy in Calgary and the role of regulation								
	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Phase 1 overview report								
Data analysis and Phase 2 report								
Stakeholder engagement								
Phase 3 report								
Final report and recommendations								

• Summary/completion report on project execution and use of funds

#### **Proposed Budget**

The two-year project budget is detailed below. The funding request is associated with the costs in the Budget Request column, with several in-kind contributions being provided by the project partners.

Category	Budget Request		
Procurement of Proprietary Short Term Rental Data, Monthly, Calgary and Edmonton, To June 2023			
Protected Digital Data Storage, Access, and Management	\$	13,500.00	
Data Management, Preparation, Analytics,	\$	1,493.28	
Linkages, Visualization, Mapping Project and Research Coordination and	\$	105,342.62	
Management, Regulatory Review, Fee Review, Literature Review, Intersectional Analysis, Competitive Issues Review, Events Analysis, Fee Analysis, Compliance Analysis, Enforcement Analysis, etc.	\$	141,463.88	
Strategic Stakeholders Consultation and Engagement	\$	20,000.00	
Sub-Total	\$	281,799.77	
Urban Alliance Master Agreement Fee	\$	42,269.97	
Total	\$	324,069.74	

# How does this project meet the criteria of the Council Innovation Fund as set out in the Terms of Reference?

This application to the Council Innovation Fund (CIF) is to support a startup project grant for The City to engage in a research and innovation partnership on the STR economy with experts at the School of Public Policy, University of Calgary. This partnership creates the foundation for The City to adopt cutting-edge planning and regulatory frameworks and processes that will enable The City to meet its resiliency and innovation goals in the digital age. The core objectives of the partnership are two-fold:

- 1. To develop a holistic, evidence-based, and stakeholder-informed understanding of both Calgary's STR market, as well as the challenges and opportunities the market presents in light of The City's goals to foster resiliency and improve quality of life for Calgarians.
- 2. To translate the results of this research into new and improved planning and regulatory processes that will not only support effective management of STR, but also leverage the market in innovative ways to create value for the community.

These objectives are aligned with CIF's definition of innovation and have the potential to change policy and procedures at The City. A key output of the partnership will be an adaptable design, implementation, and evaluation guide for the STR market, which will enable The City to adapt its regulatory framework and processes in order to both align with smart practices, as well as use the STR market to advance strategic priorities. This guide will also ensure The City's policy and regulatory mix is viable and sustainable in the long term. Currently, no such evidence-informed regulatory and governance guide exists in the Canadian context.

This research and innovation partnership will also enable The City to identify new points of alignment with other frameworks, such as the Municipal Development Plan, and Resilient Calgary, Economic Development, and Smart Cities strategies. The evidence base developed through this partnership will position The City to not simply account for STR activity in the context of community-wide planning and growth decisions, but also leverage the STR market in innovative ways to meet emerging needs, create value for the community, and improve quality of life. Examples span several planning and policy areas, including:

- Land Use: Land-use redesignations are often accompanied by concerns from the community regarding the types of housing options that they will enable, including the possibility of the proliferation of STRs and their potential impact on residents and neighbourhood character. Understanding where STRs are, as well as their impacts, benefits, and relationship with secondary suites, housing affordability, and the accommodation industry, will aid evidence-informed decision making to inform land use policy that fosters vibrant communities
- Tourism and Events: Calgary's STR market already plays a vital role in providing accommodation during major events that draw tourists from around the world (e.g., Stampede, the Olympics, Stanley Cup playoffs)—particularly when the existing stock of tourist accommodation is insufficient to meet demand. Knowing what and where short term housing stock exists will help The City better plan for such events, and can also strengthen future bids. With the right policy and regulatory approach, STR market could play an

important role in activating Tourism Calgary's vision to make Calgary the ultimate host city by closing Calgary's hosting infrastructure deficit, connecting visitors to Calgary's identity, personality, and culture, and ensuring inclusive and accessible accommodation that meets a wide range of needs.

• Flexible Housing: The STR market could be leveraged to fill social service gaps in times of emergency, including instances of natural disaster (e.g., flooding, wild and residential fires, blizzards) in which victims and emergency response personnel require emergency housing; international conflicts, during which Calgary experiences an influx in refugees, and the domestic violence crisis, given insufficient shelter capacity for individuals and families fleeing abuse). Having a detailed picture of the stock of short term housing will aid The City in developing a robust emergency management strategy across a number of scenarios. Further, STRs can be leveraged to offer flexible housing options, including for people travelling from out of town to access medical services that are not available in their community.

Further, this project will enable The City to demonstrate leadership and innovation in the areas of community engagement and planning and regulatory evaluation. Through the partnership, The City will engage proactively with STR hosts and managers, the broader accommodation sector, real-estate professionals, civil society leaders, community stakeholders, and residents. As a result, this project will serve as an example for other jurisdictions of how a municipality can leverage community and stakeholder engagement to co-create with communities an evidentiary basis that can shape flexible, inclusive, and responsive planning and regulatory frameworks. The partnership will also involve the co-creation of an evaluation framework to guide the ongoing assessment and adaptation of Calgary's planning and regulatory approaches, which will enable The City to determine which elements are (and are not) working, as well as how to make modifications as the nature of STR activity changes and as the goals, objectives, and policies of The City evolve.

Overall, this project would place Calgary in the vanguard of Canadian municipalities grappling with how to both manage and leverage the STR market in the digital age.

#### **Project Administration**

The proposed project will be subject to existing City of Calgary and University of Calgary <u>Urban</u> <u>Alliance Master Terms and Conditions</u>, and an Urban Alliance Project Contract Agreement will need be signed following funding approval. The funds will be administered by Research Accounting, University of Calgary, which ensures that funds are expended and accounted for in accordance with the funding terms.

#### Background

At the 11 December 2017 Combined Meeting of Council, Notice of Motion C2017-1180 was <u>carried</u>. The Notice of Motion directed Administration to provide a scoping report on options for regulating short term rentals by the end of 2018. At the 5 December 2018 meeting of the Standing Policy Committee (SPC) on Community and Protective Services the scoping review report (<u>CPS2018-1328</u>) and its recommendations were considered. The outcome was for Administration to both create a new,

tiered licence category in the Business Licence Bylaw 32M98 for Tourist Accommodations, as well as urge the Government of Alberta to apply the Destination Marketing Fee to STRs.

With regards to the bylaw, at the 11 September 2019 meeting of the SPC on Community and Protective Services the draft revisions (<u>CPS2019-1070</u>) were considered and carried. During the 30 September 2019 Combined Meeting of Council, Council voted to adopt the Proposed Bylaw <u>31M2019</u> to amend the Business Licence bylaws.

The amended <u>bylaw</u> came into effect February 1, 2020. Administration built an online submission process to assist those in applying for their licence at their convenience. The online process asks a series of questions to determine the appropriate Licence Type and Tier and allows applicants to pay for the licence and obtain a Licence number. The business licence number must be posted on the STR website, thereby informing potential guests that it is legally registered. Tier 1 licences are issued quickly, whereas Tier 2 licences require a Fire Inspection to be completed prior to issuance. Booking a Fire Inspection is done through 311 and takes place within 7 days past the date the customer is ready for business. Once the Fire Inspection is completed, the Fire Department will inform the Licence Approvals group of the results.

#### **Current Context**

Since the bylaw came into effect a number of events have occurred that have dramatically impacted the STR market in Calgary.

First, when the COVID-19 pandemic struck, STR activity was severely impacted through abrupt cancellations, declines in reservations, refunds to guests, and various travel and public health regulations. While the sector has deployed various crises management strategies in response, the impacts of the pandemic have resulted in a different sector than existed previously. Some hosts have permanently exited the market, while individuals facing economic strain as a result of the pandemic have entered the market as hosts. Guests are increasingly concerned with cleaning protocols and maintaining social distancing. Platforms have turned attention to ensuring flexibility for guests, complying with various regulations, and addressing neighbourhood concerns (e.g., parties). Professional service providers (e.g., property managers) that serve the STR market have seen increased demand and have expanded the services they offer.

Second, on 1 April 2021 changes to the Government of Alberta *Tourism Levy Act* came into force which included the extension of the tourism levy to short term rentals offered through online marketplaces (e.g., Airbnb).

Third, mounting tensions due to the rapid proliferation of STR activity in Canada have resulted in a growing number of local and provincial governments stepping into the regulatory fold. That said, many have found it challenging to land on the right policy and regulatory mix for managing the STR market, how to revise their approach as the market changes, and how to match the policy and regulatory mix to the specific issues they are facing to achieve the desired objectives.

Finally, governments have increasingly been on the receiving ends of calls to strengthen regulatory efforts, most often from housing advocates, the hotel industry, and residents concerned about neighbourhood safety. The STR market is accused of taking long-term rental accommodations off the market, being given regulatory preference over the hotel industry (resulting in competitiveness

concerns), and negatively impacting neighbourhood quality of life. Yet there is little concrete evidence to support these claims.

Sound and sustainable revisions to The City's current STR regulations will rest on a strong understanding of these dynamics, a point made recently in a presentation related to a two-year review of the existing SRT regulation. Gaining additional knowledge in the following areas will further support effective changes that can also support The City to achieve broader strategic goals:

- the current nature of Calgary's STR market post-COVID, its interaction with large events (e.g., Stampede), and its impacts on related competitive markets<sup>2</sup>
- the impact of the existing regulatory mix on the STR market and its applicability to existing issues
- a detailed understanding of regulatory approaches across Canada and their impacts
- the role digital platforms (e.g., Airbnb) can play in the co-regulation of the STR market
- how to enforce existing or new regulations.

Answering these and other questions can lead to the development of a regulatory design and implementation guide specific to the conditions in Calgary that Administration can use to monitor, evaluate, and update is regulatory mix as the market changes.

<sup>&</sup>lt;sup>2</sup> This would include a particular focus on the hotel and related accommodation industry. One of the main STRrelated concerns raised by the Hotel Association of Canada, a concern detailed in a presentation in 2017, is that hosts with multiple STR units operate in a significantly less burdensome regulatory arena than the hotel industry. Paying careful attention to STR hosts with multiple units, including ensuring to differentiate between such hosts from STR property managers, will be an important exercise in this work.

#### Appendix: Existing STR Research by the Research Team

In spring of 2019, the research team received donor funding to support preliminary research into short term rentals to understand the main impacts of home sharing and the factors influencing these impacts. This funding was matched with funds internal to the School of Public Policy. This funding (totaling \$204,000, all of which has been expended to produce the work detailed below) was used to procure data from AirDNA, data as well as engage in research to understand the STR market, both of which form the foundation upon which this proposed work is built. We detail this foundational work here.

### 1. Why Existing Regulatory Frameworks Fail in the Short Term Rental Market: Exploring the role of Regulatory Fractures (Published: <u>https://www.policyschool.ca/wp-content/uploads/2021/10/UP32\_Short-Term-Rental-Market\_Tedds-et-al.pdf</u>)

Over the past decade, home-sharing has evolved from fringe activity to encompass a booming short term rental (STR) market of global scale. This rise has not been without criticism, as Airbnb and other STR platforms have been charged with exacerbating overtourism, gentrification, and housing issues and engaging in anti-competitive behaviour. On the other hand, the STR market has produced benefits, sparking new activity in local economies and innovation in the travel accommodation sector. In this paper, we explore the nature, evolution, and impact of platform-mediated home-sharing to arrive at a sophisticated conceptualization of the STR market and its complications. We then use this understanding to demonstrate the ways in which existing regulatory approaches—built upon traditional ideas of market composition and dynamics-are inadequate for managing the novel STR market. In particular, we argue that attempts at regulation have been hindered in three ways: first, by a lack of attention to the diversity and complexity of the STR market; second, by a failure to conceive of STR markets as three-sided and involving the active participation of platforms; and third, by a tendency to characterize various forms of market activity as regulatory violations, when the concept of regulatory fractures-instances in which new modes of activity do not map well onto existing frameworks, disrupting regulatory effectiveness—is more apt. Ultimately, we contend that the effective management of the STR market hinges on the ability policymakers to both reconceive of the STR market and the activity that plays out within it, as well as re-imagine and innovate beyond traditional regulatory approaches. We conclude by considering ways in which regulators might begin to do so, including through a discussion of the potential of co-regulatory approaches.

# 2. Managing Airbnb: A Cross-Jurisdictional Review of Approaches for Regulating the Shor-term Rental Market (Revise and Resubmit:

https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=4009268)

Since 2018, an increasing number of Canadian governments, most of them municipalities, have adopted regulatory frameworks to both mitigate perceived negative impacts of the short term rental (STR) market, as well as reap some of its benefits. However, little academic work to date has sought to take stock of and understand this regulatory push. This article responds to this gap in the research by analyzing in comparative perspective the regulatory approaches adopted in 11 Canadian jurisdictions in response to the rise of platform-mediated home

sharing. We find that aspects of regulation, such as licensing and registration, are increasingly a question, not of "if," but rather "how" and "to what extent," with the most promising approaches being those that reflect sophisticated understandings of the range of activity that plays out in the market and the various actors, including platforms and property managers, involved. For jurisdictions looking to introduce or tweak approaches going forward, there is potential benefit in reframing market regulation as a governance issue, rather than a technical legal problem. From this standpoint, of particular promise are joint governance approaches which involve municipalities and other local jurisdictions implementing distinct rules within the context of an overarching provincial framework.

#### 3. A Comparative Analysis of Short Term Rental Regulations in Six Alberta Municipalities (Under Revision: <u>https://mpra.ub.uni-</u> <u>muenchen.de/cgi/users/home?screen=EPrint%3A%3AView&eprintid=112671</u>)

Once limited and relatively unknown, Alberta's short term rental (STR) market has, in the past five years, become a frequent discussion topic in news media and municipal council chambers alike. Facilitated by the arrival of online platforms, such as Airbnb, the nowthriving STR market is viewed as an economic boon by some, but has also stoked longstanding debates about housing access and resident liveability, provoking newer complaints of anti-competitive behaviour, as well as general calls for regulatory intervention. In the context of limited research on Alberta's STR market (and its regulation), this paper presents a comprehensive overview and analysis of regulatory frameworks for STR activity in six Alberta municipalities, alongside an assessment of pertinent provincial measures. The aim of the review is two-fold: (1) to gain an understanding of the nature and extent of regulatory efforts across a range of local contexts that, together, constitute a representative picture of the overall market in the province; and (2) to ascertain the extent to which these approaches are both effective and appropriate, based on what can be discerned about local context, market dynamics, policy objectives, and current and emerging issues. We argue that while some jurisdictions appear to have fared better in implementing generally appropriate and effective measures, all local authorities, in addition to the province, have considerable room to improve their framework. We draw particular attention to ensuring regulations are developed in response to local issues, reflect the actual and projected state of the market, contain clear and measurable objectives aligned with broader community strategies, and invite ways for local authorities to leverage the power, insights, and resources of platforms.

#### 4. Short Term Rental Data from AirDNA

We purchased STR data from AirDNA (AirDNA n.d.) for six Alberta Municipalities spanning from June 2017 until June 2021.<sup>3</sup> AirDNA scrapes data on short term rentals listed on Airbnb. The scraped Airbnb data includes information on Airbnb hosts including their city and country of residence and their number of listings anywhere in the world. It also includes information on the listing, including the property type (e.g., apartment), listing type (e.g.,

<sup>&</sup>lt;sup>3</sup> The terms of the agreement with AirDNA are such that AirDNA retains intellectual property rights over the raw data transferred. The raw data were provided to the authors for the purpose of statistical and research purposes and cannot be republished or disclosed to a third party without the written consent of AirDNA.

entire apartment or single room in a shared apartment), the number of bedrooms and bathrooms, and the published nightly fee. Finally, AirDNA also provides monthly transaction data for each listing that includes the number of bookings per month, the number of days available in a month, the occupancy rate, and the monthly revenue. Unlike the host and property data, the transaction data has had to be estimated by AirDNA from 2015 onwards as Airbnb does not provide information on bookings, although they did previously. AirDNA uses machine learning algorithms based on an enormous historical dataset to perform the estimations.

The data provided by AirDNA is raw data that **must** be reviewed and properly prepared for analysis, especially since the focus is specifically on STRs and not tourist accommodations writ large.

There are several reasons for this. First, some listings on Airbnb are posted by traditional tourist accommodations such as hotels, motels, lodges, inns, and hostels. While these may be listed on Airbnb, they are not what we consider as STRs, which are accommodations that are in or on a property that could otherwise be used for residential purposes. Excluding listings for traditional tourist accommodations is a three-step labour intensive process. In the first step, we exclude any Airbnb listing where the host self-selects a hotel room as its "listing type".<sup>4</sup> In the second step, we manually check each host to determine if they are a traditional tourist accommodation. If the host was determined to be a hotel, motel, lodge, or hostel, we exclude those hosts' listings.<sup>5,6</sup>

In the third step, we exclude all listings which are listed by an "online agency" to exclude traditional tourist accommodations. As part of the data cleaning process, we manually check all Airbnb listings which were active listings at a set point in time and re-classify their property type and listing type using a standardized classification system.<sup>7</sup> Individual listings can only be verified if they remained an active Airbnb listing<sup>8</sup> at the time the listing is manually verified. If the property is not active when the verification process takes place, its property and listing type could not be re-classified.

Another feature of the AirDNA data that may cause some error is that Airbnb listings may appear to be more numerous than actual STR properties. Some hosts have multiple Airbnb listings for the same physical property. For example, a host may have one Airbnb listing for an entire single detached house, plus separate Airbnb listings for separate rooms in the same house. In such a case, there can be no overlap between a booking of the entire house listing and a booking of a room listing. In addition, an STR operator may also list multiple rooms in

<sup>&</sup>lt;sup>4</sup> There are four listing types a host can choose from when listing their property on Airbnb as coded in the AirDNA data are as follows: entire home/apartment, private room, shared room, and hotel room.

<sup>&</sup>lt;sup>5</sup> Note that for Canmore, we have not removed listings by "resort" complexes (e.g., Windtower Lodge, Blackstone Lodge, etc.) as it is possible that these resorts are listing units individually owned on behalf of the individual owner as part of a rental agreement.

<sup>&</sup>lt;sup>6</sup> To see how we categorized host types, see the Data section of the Appendix.

<sup>&</sup>lt;sup>7</sup> To see our standardization process and definitions, see the Data section of the Appendix.

<sup>&</sup>lt;sup>8</sup> Active listings are defined as a listing that were either available for rent in the month or were booked as a rental in the month.

the same house. In both of these examples, there is only one physical STR property. This means that the number of STR listings may exceed the number of residential dwelling units that are used as STRs. There is no information available on the specific address of a property listing. All that is known about the property is a small geographic circle within which the property is located. Precisely where in the circle the property is varies by random small amounts for each listing. Manual verification of duplicate properties is only potentially possible for current listings.

We have only just completed this data cleaning work on the procured data, which means that the data is only just now ready for analysis. This work will have to be repeated for any additional AirDNA data that is acquired; however, because of the knowledge we have built engaging in this work to date, it will be a smoother process moving forward.

4 October 2022 Executive Committee of Council

Re: Council Innovation Fund request for Study about Short-Term Rentals

In June, the Executive Committee of Council approved a Notice of Motion ("Addressing Short-Term Rental (STR) Licensing – EC2022-0829), which focuses on short-term rentals' effects on hotels. This is valuable, but does not consider short-term rentals' broader impacts including effects on long-term rentals and the housing market.

Given that cities are complex, adaptive systems, it is reasonable to expect that short-term rentals can constrain supply and influence long-term rents. As Shane Phillips writes, "Some skeptics don't believe that adding houses to the market can lower rents, but at the same time they believe very firmly that taking houses off the market can raise rents. Both cases are true, of course, and those who are serious about housing production should also be concerned about policies and programs—and businesses—that remove housing from the market."<sup>1</sup>

The proposed Council Innovation Fund request should clarify short-term rentals' relationships to secondary suites, long-term housing supply, and the hotel industry. If the researchers think they are able to determine it, it would be wise to add the question "Are short term rentals impacting long term rental pricing?" and those effects in terms of price to the scope.

This information will help Administration and Council make better policy recommendations and decisions in trying to respond to the wickedest of wicked problems: housing.

Thanks, Joel Tiedemann Nathan Hawryluk

<sup>&</sup>lt;sup>1</sup> Shane Phillips, *The Affordable City: Strategies for Putting Housing Within Reach (and Keeping it There)*, (Washington, DC: Island Press, 2020), 83.



### **Council Innovation Fund Application – Short Term Rental Economy**

Executive Committee 2022 November 15 Presented by: Councillor Jasmine Mian

2022 November 15

Council Innovation Fund Application – Short Term Rental Economy

### **RECOMMENDATION:**

That the Executive Committee recommends that Council:

- 1. Approve the Council Innovation Fund Application for one-time funding in the amount of \$324,070.
- 2. Direct Administration to report back to the Executive Committee on outcomes no later than Q4 2024.

Calgary



## **Urban Alliance Project Partner**

# University of Calgary School of Public Policy

Dr. Lindsay Tedds Dr. Gillian Petit Anna Cameron Alexa Atherly



3

# Project timeline summary

Understanding the short term rental economy in Calgary and the role of regulation								
	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Phase 1 overview report								
Data analysis and Phase 2 report								
Stakeholder engagement								
Phase 3 report								
Final report and recommendations								

Calgary

4

# **Project innovation**



Unique & localized regulatory framework Viable and sustainable Fair playing field

Flourish with local priorities

Calgary

# **RECOMMENDATION:**

That the Executive Committee recommends that Council:

- 1. Approve the Council Innovation Fund Application for one-time funding in the amount of \$324,070.
- 2. Direct Administration to report back to the Executive Committee on outcomes no later than Q4 2024.

6



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Calgary

# Calgary city council votes to declare climate emergency

### Only councillors Chu, McLean oppose notice of motion

CBC News · Posted: Nov 16, 2021 7:48 AM MT | Last Updated: November 16, 2021



Calgary Mayor Jyoti Gondek says she is pleased that council is backing an idea which already has widespread support in Canada and internationally. (Jeff McIntosh/The Canadian Press)



Calgary city council voted 13-2 to declare a climate emergency on Monday night, with only Ward 4 Coun. Sean Chu and Ward 13 Coun. Dan McLean opposed.

The notice of motion was initially brought forward by Ward 5 Coun. Raj Dhaliwal, and calls for the city to take action on climate change through various initiatives that will help limit global warming.

It includes calls for the city to accelerate its emissions reduction targets to net zero by 2050, collaborate and engage with First Nations communities to ensure intersectional climate change strategies, and develop a carbon budget to guide future council decisions.

"People who think it's a war against our oil and gas ... it's not about that. It's about how we produce, and how we consume our hydrocarbons, and supporting our oil and gas or energy sector," Dhaliwal said.

"And on top of that, we also have an opportunity to bring this monumental and transformative change."

The city is working to determine what costs will be associated with the motion, and aims to bring them back to council by early January.



https://www.cbc.ca/news/canada/calgary/climate-emergency-calgary-city-gondek-1.6250308

The notice of motion was initially brought forward by Ward 5 Coun. Raj Dhaliwal, and states the city take action on climate change through various initiatives that will help limit global warming. (Frizology Inc.)

Many Canadian cities have already declared a climate emergency, including Edmonton, Vancouver, Toronto, Ottawa and Montreal.

Mayor Jyoti Gondek says she is pleased that council is backing an idea which already has widespread support in Canada and internationally.

However, she says it also places council firmly behind much of Alberta's energy industry, which is committed to cutting emissions.

"As a municipal government, we are sometimes not as engaged on issues that have to do with the energy sector. And I think it's just by virtue of the fact that the federal and provincial governments have a lot more regulatory capacity," Gondek said at a breakfast with energy industry executives ahead of the council vote on Monday.

"And so we are just starting out building this new relationship, and everyone's pretty excited about it."

# Declaration can't just be symbolic, advocates say

Chu, who voted to reject the motion, asked councillors to explain net zero and stated that Albertans need oil and gas to heat their homes during winter.

Some other members of council — like Ward 1's Sonya Sharp — weren't entirely convinced "emergency" was the right word, but after hearing the word is part of a global movement, chose to support the motion.

However, advocates and experts say a climate emergency declaration must be followed by measurable actions to ensure the move isn't just a symbolic gesture — and they say cities can pull a lot of levers to reduce carbon emissions.

The Federation of Canadian Municipalities says cities account for roughly half of all greenhouse gas emissions in Canada, through transportation and the energy used to heat, cool and light homes and buildings.

# • Calgary's new mayor wants to declare a climate emergency. What could it mean for Canada's energy capital?

"The statement itself isn't going to change anything, but it does showcase a priority," Brendan Boyd, an assistant professor in the department of anthropology, economics and political science at MacEwan University in Edmonton, told CBC News earlier this month.

"I wouldn't say necessarily that, you know, you declare an emergency and all of a sudden everything changes and this is now a totally new world. But it's part of the long process of building political support for taking action that will reduce greenhouse gas emissions."

With files from Bryan Labby and Scott Dippel

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Calgary

# Calgary's state of local emergency lifted as approaching weather system tracks south

## Temporary berm on Memorial Drive will be taken down by Monday morning



CBC News · Posted: Jun 17, 2022 6:00 PM MT | Last Updated: June 17

The Bow River near where flood prevention measures were undertaken due to heavy rain earlier this week. (Oseremen Irete/CBC)

comments

The City of Calgary rescinded its state of local emergency Friday, with Mayor Jyoti Gondek saying an approaching weather system was tracking farther south than originally anticipated.

The special order went into effect on Monday as the city braced for significant rainfall.

Although river levels are high, the risk of flooding in Calgary has passed for now, Gondek said, and the order is no longer needed.

"We are still in the midst of flood season ... please make sure you are staying safe," she said.

"For households that may be in flood prone areas, please make sure that you're either ready to move anything in the basement or you've already done so. We're still anticipating that rain."

- Stay vigilant, city says, as second Calgary-area weather system lurks
- Calgary and area cleaning up after days of rain and wind

The temporary berm installed on Memorial Drive will be removed beginning Saturday at 7 a.m. Road closures will be in effect to accommodate crews and equipment, with the road opening for regular traffic by Monday at the latest.

Installing the berm cost the city about \$115,000 — with at least \$17,000 in additional funds to have it removed — but Sue Henry with the Calgary Emergency Management Agency said it was well worth the expense.

"The cost ... protected \$53 million in Calgarians property and critical infrastructure. There comes a point in response where you have to make a decision because things take time to put into place," she said.

"I think this was an incredible example of how much we've learned since the 2013 floods."



https://www.cbc.ca/news/canada/calgary/state-of-local-emergency-rescinded-1.6493374

7/3/22, 6:17 PM

Calgary's state of local emergency lifted as approaching weather system tracks south | CBC News



Calgary built this flood-mitigating berm on Memorial Drive near the Bow River in just 18 hours at a cost of about \$115,000, city officials said. (Charlotte Dumoulin/Radio-Canada)

A boating advisory is still in effect for both the Bow and Elbow rivers. Officials warn that high and fast moving water continues to create dangerous conditions. Calgary's high river flow season runs from May 15 to July 15, according to the city.

In a news release Friday, the province also said no major flooding has been reported across Alberta despite significant rainfall and some localized floods.

# More rain on the way

Wet weather is still on the way this weekend, says Francois Bouchart, director of water resources with the city, but this latest system will mostly miss Calgary.

The city has been working with Environment and Climate Change Canada to track the weather system, and the current models show the risk has dissipated.

• City of Calgary enters state of local emergency in response to heavy rainfall

"We're seeing the jet stream tracking south of us, taking that system actually farther south," he said.

The city will be looking at lessons learned from this experience to ensure they're applied to future flooding risks.

It will also continue to monitor and update Calgarians on any approaching systems.

Some provincial parks remain closed because of high water levels. The government continues to post updates on those here.

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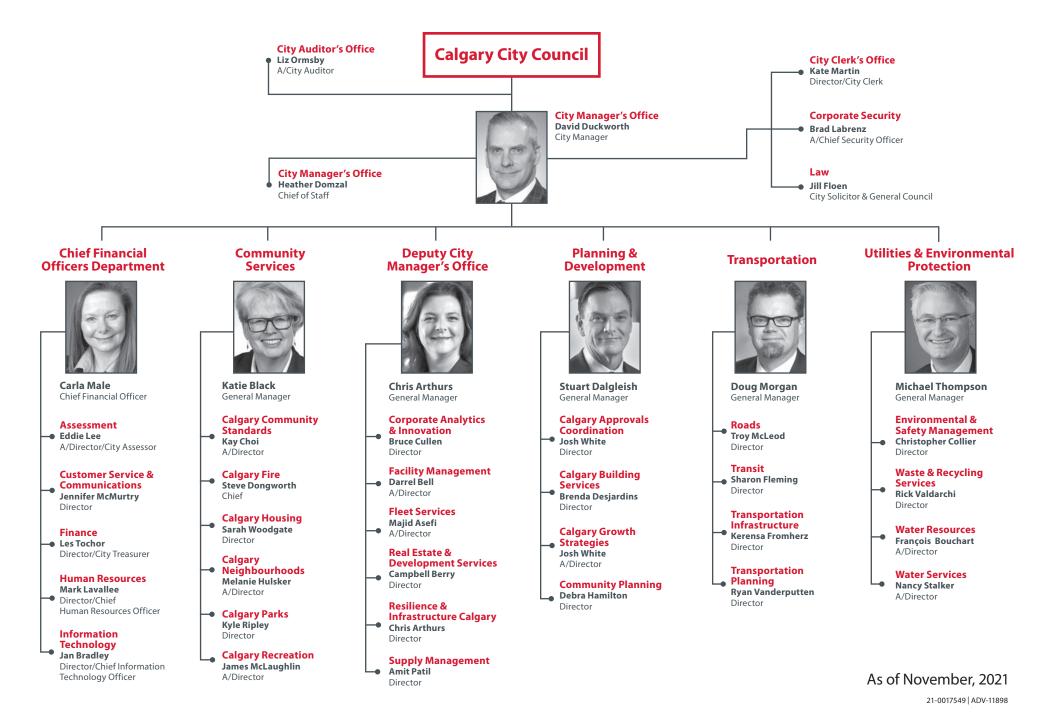
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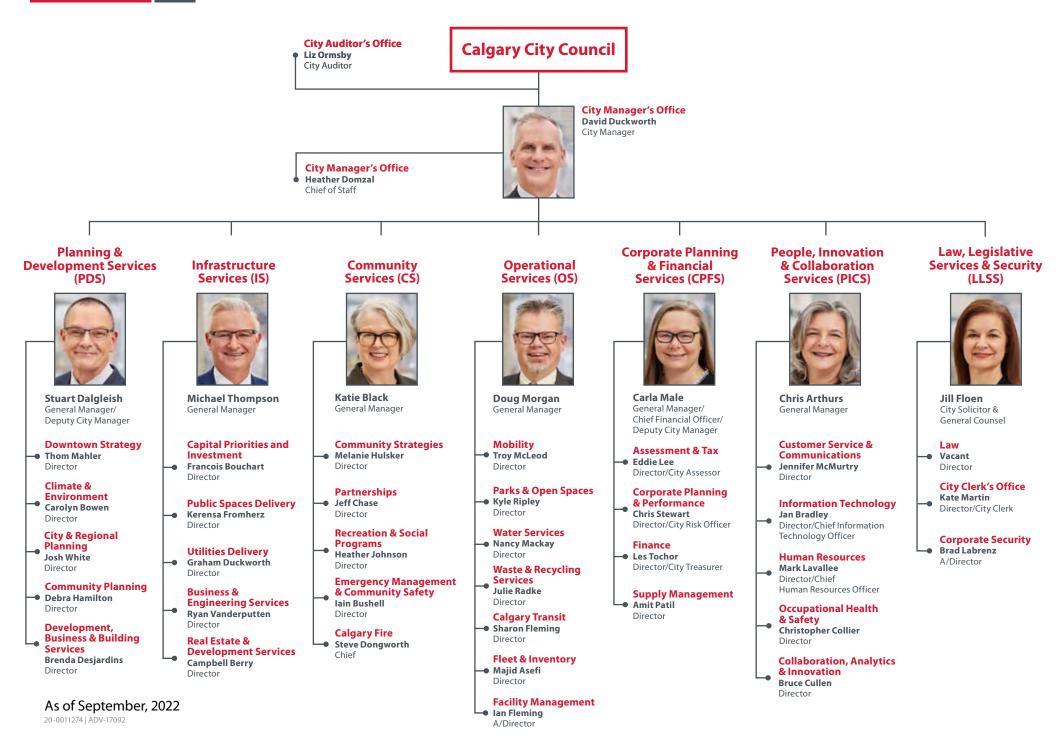


# Calgary The City of Calgary | Organizational Structure 2021





# The City of Calgary | Organizational Structure 2022





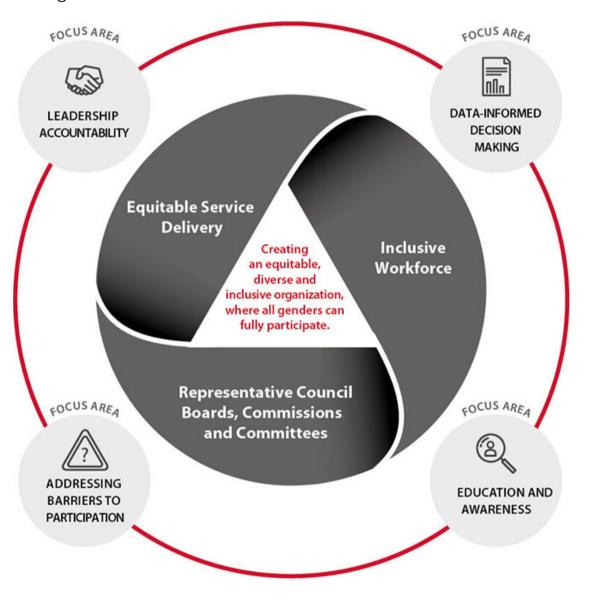
# Gender Equity, Diversity and Inclusion Strategy

Approved by Council in July 2019, 🖄 <u>The Gender Equity, Diversity and Inclusion</u> <u>Strategy</u> recommends new and enhanced strategic actions that build on The City of Calgary's current work to advance diversity and inclusion.

The primary focus is gender equity, with consideration to the impact of intersecting identities such as ethnicity, culture, race, physical or mental ability on our planning and decision-making within our workforce, Council Boards, Commissions and Committees, and City service delivery.

The Strategy declares to employees and citizens that The City of Calgary is committed to creating an equitable and inclusive organization, where all genders can fully participate.

Strategic Framework



The four areas of focus and accompanying strategic actions are evidence-based and informed by best practices of municipal, provincial and federal governments and private sector organizations.

The areas of focus are:

- **Leadership accountability** Leaders endorse and demonstrate commitment to advancing the actions of the Strategy.
- **Data-informed decision making** Decisions are grounded in an evidencebased and data-informed approach. Data that can be separated out (or disaggregated) by various demographic groups is an important component of this area.
- Education and awareness Change starts with the awareness of our unconscious biases and how they influence our decisions, combined with the

Website feedback \land

development of skills to apply a gender equity lens.

• Addressing barriers to participation - Adoption of Gender-Based Analysis Plus (GBA+) training will help The City to assess and develop approaches to planning and decision-making that consider the needs of diverse groups of people.

Strategic alignment

The Strategy builds on numerous initiatives across The City including:

- Social Wellbeing Policy;
- Diversity & Inclusion Framework;
- Healthy Workplace Strategy;
- Resilient Calgary Strategy;
- Business unit gender initiatives; and
- Calgary Police Service Diversity and Inclusion Strategy development.

Social Wellbeing Policy

In April 2019, Calgary City Council approved the 🖄 <u>Social Wellbeing Policy</u>. It includes principles that state The City will:

- strive to provide equitable services, including removing barriers to access and inclusion;
- advance the shared and active process of Truth and Reconciliation in collaboration with the community;
- seek opportunities to support and grow culture; and
- aim to stop problems before they start using a prevention approach.

There are numerous strategic actions in the Gender Equity, Diversity and Inclusion Strategy which will advance equitable services. Adoption of a Gender Based Analysis Plus (GBA+) framework will help more effectively plan, develop and deliver policies, programs and services to better meet the needs of all Calgarians.

#### **Diversity and Inclusion Framework**

The City strives to create a culture of inclusion where everybody is able to do their best because they are valued and respected for their differing opinions, thoughts and ideas. To achieve this, we continually work on making our <u>processes and practices</u> <u>more inclusive, fair, equitable and accessible for all</u>.

We identify and eliminate barriers for underrepresented groups and create a safe space for meaningful conversations about diversity, equity, accessibility, human rights and respect to take place. When we feel safe at work, both mentally and physically, we can focus on our common purpose; making life better every day for Calgarians.



# Solutions for Achieving Value and Excellence (SAVE)

Solutions for Achieving Value and Excellence (SAVE) supports The City's financial sustainability and Administration's commitment to delivering modern and affordable municipal services to Calgarians while also supporting our long-term purpose of making life better every day.

The Solutions for Achieving Value and Excellence (SAVE) program helped The City review existing initiatives and look for new solutions to modernize service delivery while continuing to keep citizens at the center of our decisions.

# SAVE process

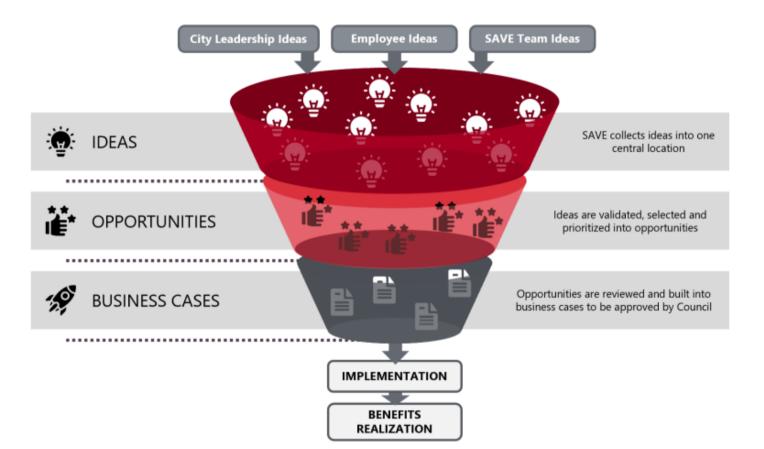
City staff partnered with consultants at Ernst and Young (EY) to design a program that citizens could trust to be rigorous, inclusive, and efficient. The SAVE program is being delivered through the following phases:

- 1. Idea generation
- 2. Opportunity identification\*
- 3. Business case development
- 4. Implementation of SAVE projects
- 5. Benefits realization

\*SAVE projects were selected based on approved criteria that considered the ability to deliver savings and/or enhanced sources of revenue within the 2021-2022 timeframe, risks impacts, the desired culture at The City, as well as the ease and speed of implementation.

# What is the status of the SAVE program?

Informed by feedback from front-line employees, Council and Calgarians, the SAVE team explored various options and approaches to balance overall service delivery, affordability, and risk. Through Council's direction to enhance The City's financial sustainability, drive innovation, and modernize service delivery, the SAVE program delivered \$26.4 million in base operating reductions in 2021 and will deliver a further



\$52.2 million in base operating reductions in 2022, plus additional revenue and onetime savings. These reductions enabled Council to lower the tax rate in 2021 and make some critical investments in our community in 2022.

Website feedback \land



# Rethink to Thrive

Administration's Rethink to Thrive Strategy is our guide to building a stronger, more innovative organization to support our evolving city and the changing needs of our citizens. The strategy is intended to provide focus to employees to seek new, collaborative solutions to making lives better for the citizens we serve and to outline how we will work together to deliver on City Council's direction.

We're Calgarians serving the city we live in, the city we love, making life better every day.

<u>Rethink to Thrive Objectives and Strategies</u>

Strategy updates

A Strategy update Q1 2022

A Strategy update Q3/Q4 2021

☑ Strategy update Q2 2021

A Strategy update Q1 2021



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# Rethink to Thrive Strategy Update: Q1 2021

#### Background

The City of Calgary has created a strong foundation for thinking differently through its One City, One Voice culture. Approved by Council on 2020 June 29, Administration's Rethink to Thrive Strategy provides an opportunity to grow and strengthen our corporate culture and outlines how Administration will work together to continue to achieve Council's direction. At its core, Rethink to Thrive is about how the organization will work differently to continue to achieve The City's purpose to make life better every day. The City Manager and the Executive Leadership Team are the stewards of this internally-focused strategy through the Executive Leadership service line.

# Protect financial sustainability Provide organizational Strengthen employee engagement Build relationships through Build relation and communication collaboration and communication Improve our reputation Increase ou Rethink capacity to Thrive Strategy Reduce cost of government Inspire a proud and engaged workforce

## **Strategy Updates**

Considerable work has been undertaken to advance the strategies within Rethink to Thrive despite ongoing constraints

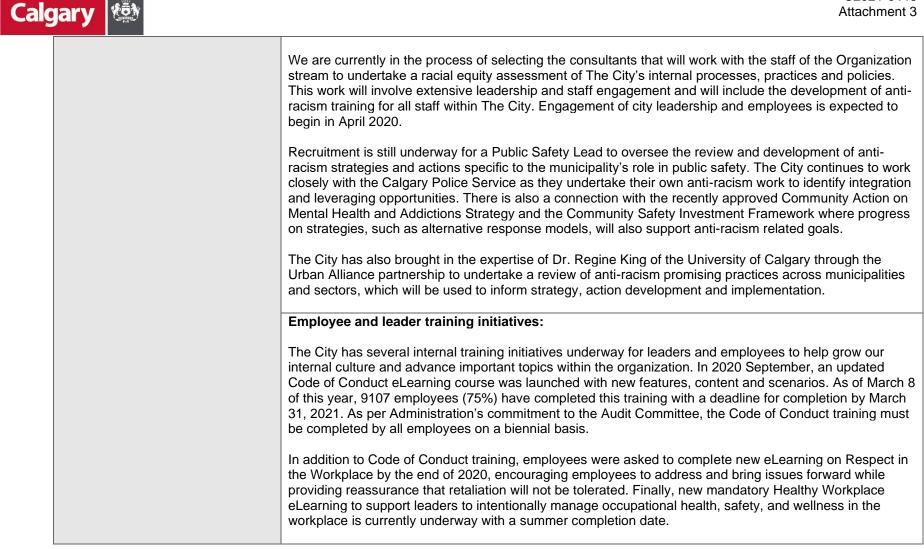
due to The City's response to the COVID-19 pandemic. The pandemic has allowed Administration to remain nimble and rethink internal and external processes and approaches to serving Calgarians during a time when traditional service delivery has been significantly challenged. Since Council's approval of the strategy, the City Manager has been working with the Executive Leadership Team to ensure a shared understanding of the objectives and strategies, as well as the initiatives that are currently contributing to the strategy's progress. Key highlights of several of these initiatives can be found further in this report. Additionally, work has been completed on defining performance measures to help Administration understand if progress toward the strategy is being made and objectives are being achieved, with several new measures currently in development. A formal cultural assessment is also being developed and will be rolled out to all employees in Q2 2021. This assessment will be used as a baseline for assessing and measuring cultural change within the organization moving forward.



### Key Highlights (Please note: This list is not exhaustive)

STRATEGY AREA	HIGHLIGHTS
	Organization realignment project:
	The City Manager and General Managers shared the foundation for our new organizational structure in October 2020. This foundation lays out six new departments for the future of the organization: Planning and Development Services, Infrastructure and Engineering Services, Community Services, Operational Services, Corporate Planning and Financial Services, and People, Innovation and Collaboration Services. Throughout October and November 2020, the organization's directors and managers provided feedback and recommendations on what functions could be brought together under each department. Through this feedback, the City Manager and General Managers finalized the new structure of the organization, which brings together similar and complementary functions that contribute to the core responsibilities of each new department. These changes will better integrate our services, so we are more strongly positioned to deliver greater value for citizens, businesses and communities, as well as meet the changing needs of our city. Between January 29 to March 8, 2021, City employees were also invited to share their thoughts and ideas. Their input will be used to inform future stages of the project.
Provide organizational focus and good governance	In March 2021, the project entered the Implementation Phase. This phase has five stages: discover, design, develop, deploy, assess/adjust/sustain. During the discover stage, implementation teams were created and work began on new systems, tools and resources required for the new organization structure. We are now in the design stage. Using best practices for organization design, the teams will plan and execute the approach that will be taken in the subsequent develop and deploy stages. A detailed view of our new function-based structure can be found in Appendix B.
	As part of the new organization design, the City Clerk has been tasked with determining a new Council committee structure to align with the organization's design. This design work will be done in consultation with members of Council and committee Chairs.
	Council and Committee report template refresh:
	Council has communicated a desire for greater transparency in decision making, more plain-language information included in reports, and citizen-centric messaging on the topics presented to better communicate with their constituents. The City Clerk's Office launched a new Council and Committee cover report template across the organization in fall 2020 to enhance Administration's ability to deliver clear, transparent and relevant information to Council on its recommendations. The new template will help ensure Council receives information in a consistent manner across the organization and narrows down

Calg	gary 👘	C2021-0446 Attachment 3
		key points supporting recommendations while demonstrating how the approval of the recommendations will contribute to making Calgary a great place to live and work.
		Roll out of the new cover report template is now complete and is in its sustainment phase. Small changes to the template have been made to improve clarity based on feedback from report writers. Work is now underway to explore a consistent presentation format for Administration reports to Council and committees.
		Solutions for Achieving Value and Excellence (SAVE) Program:
	Protect financial sustainability	The City remains well-positioned to serve Calgarians in tough times due to prudent financial management. A key element of this is the Solutions for Achieving Value and Excellence (SAVE) program, which is designed to support The City's financial sustainability by increasing our service efficiency and effectiveness.
	and optimize investment	Administration is now in the process of implementing the 22 Wave 1 business cases that were approved during Mid-Cycle Adjustments in November while simultaneously progressing work on the 2022 target. This will be achieved through Wave 2 and Wave 3 business cases. Four business cases are being developed in Wave 2 and are expected to be completed this spring. Additional Wave 3 business cases were recently approved for development by the Executive Leadership Team and work continues to progress. Administration is currently on track to hit the 2022 financial target of \$56 million in savings.
		Becoming an anti-racist organization:
	Inspire a proud and engaged workforce	Council and Administration have made a commitment to address systemic racism in our organization and within Calgary. Informed by the three days of public submissions in July 2020 to the Standing Policy Committee of Community and Protective Services, The City's anti-racism focus and approach includes three streams of work: a Community stream, an Organization stream, and a Public Safety stream. Administration is supported by the establishment of the Anti-Racism Action Committee in October, an advisory committee of Council that includes 13 Calgarians with experience and expertise in anti-racism, equity and inclusion-related work, as well as two senior leaders from Administration.
	engageu workiorce	Work in Q1 2021 has focused on recruiting and onboarding a dedicated anti-racism program team and securing the support of two external consulting firms: one to support the development of a community-based anti-racism strategy, and the other to support an internal anti-racism review. A collaborative including Habitus Collective and Action Dignity have been selected as the community consultants who will support the Anti-Racism Action Committee and the staff in the Community stream to develop a community-based anti-racism strategy. The consultants are currently working with the Anti-Racism Action Committee and program staff to co-create a community engagement strategy. Community engagement is slated to begin June 2020.





Calgary	C2021-0446 Attachment 3
	Big Cities Executive Partnership (BiCEP):
	The Big City Executive Partnership (BiCEP) is an ambitious program charting the transformation of how city services are planned, delivered and financed, developing effective solutions collaboratively with other stakeholders and orders of government, and building the capacity of municipal administrative leaders across Canada. Led by the Canadian Urban Institute with participation from Canada's six largest metropolitan areas – Calgary, Edmonton, Toronto, Vancouver, Montreal, and Ottawa – the program aims to:
Build strong relationships through collaboration and communication	<ul> <li>Strengthen relationships and peer-to-peer learning among its members with improved information sharing and identification of shared challenges and opportunities to work collectively to advance solutions.</li> </ul>
	<ul> <li>Strengthen partnerships between its members and officials in other orders of government, with technical briefings and working tables and co-develop solutions.</li> <li>Catalyze shared innovations and ensure Canada's economic engines are equipped to enable innovation, generate jobs and wealth, and ensure equity.</li> </ul>
	City Manager David Duckworth, supported by the Intergovernmental & Corporate Strategy team in the Deputy City Manager's Office department, meets weekly with his five CAO colleagues and the Canadian Urban Institute to exchange knowledge and discuss matters of shared significance.
	Film friendly project:
Be innovative, tech savvy and future-focused	Work is underway to improve how The City coordinates internally to ensure the most effective and efficient response to film industry inquiries. The Business and Local Economy team and representatives from Calgary Economic Development recently met with business units across the organization to gather feedback, insights and lessons learned to refresh the Operating Principles for Working with Creative Industries (originally created in 2009) and identify the most critical processes that must be streamlined to ensure the operating requirements of the film industry can be supported. Improving how we work together internally will better support an efficient and effective approach to meet creative industries' unique requirements and will enable our city to capitalize on future opportunities that will be friendly to both businesses and citizens.
	Updated Calgary.ca pages for business owners:
	The City's new business landing page on Calgary.ca makes it easier for business owners to find the content and services they are looking for quickly and effortlessly. The previous business pages created inconsistent experiences for business users coming to The City in search of information and business services. The new design incorporates new features and technology and has updated the way business pages are organized to improve the overall user experience that business owners have with The City.

C2021-0446 Attachment 3



#### **Measuring Performance**

Five result areas have been defined within the Rethink to Thrive Strategy with 14 corresponding performance measures to create a clear line of sight to a well-run city and from other related initiatives. For each of the five desired results, the Executive Leadership Team has defined its key focus areas. These performance measures will be updated as often as possible, as some measures are annual while others are measured more frequently. Measures that do not currently exist and will be created moving forward are labelled as "NEW." Because some measures are still in development, it is intended that a completed Rethink to Thrive Strategy Performance Dashboard will be shared in the Q2 2021 edition of the City Manager's quarterly report with measures incorporated.

<ul> <li>Organizational culture</li> <li>Organizational culture</li> <li>Trusted source of information for Council decision-making</li> <li>Organizational culture</li> <li>Employe o Sate</li> <li>Organizational culture</li> <li>Employe</li> <li>Organizational culture</li> <li>Organizational culture</li> <li>State</li> <li>Organizational culture</li> <li< th=""><th colspan="6">DESIRED RESULTS</th></li<></ul>	DESIRED RESULTS					
<ul> <li>Trusted source of information for Council decision-making</li> <li>Organiza</li> <li>Organiza</li> <li>Organiza</li> <li>Organiza</li> <li>Organiza</li> <li>Satistic constant of the council decision making (score out of 10)</li> </ul>	Employees Reduced Cost	Increased Capacity Improved Reputation				
<ul> <li>SHARE Competence, Commitment, Collaboration) indices (score out of 100)</li> <li>NEW: Average rating that Council members agree they are supported by Administration in decision making (score out of 10)</li> <li>NEW: Average rating that Council members agree they are supported by Administration in decision making (score out of 10)</li> </ul>	<ul> <li>e wellbeing: gagement isfaction</li> <li>tional pride</li> <li>Property tax rates</li> <li>Perceived value of Ci services</li> </ul>	development and training • Business trust and confidence in The City				
۹.	<ul> <li>e engagement ore</li> <li>local GDP/population growth (compared with other municipalities)</li> <li>Median assessed residential and non- residential property ta (compared with other municipalities)</li> <li>% of Calgarians who rate the value receive from municipal property tax dollars as "good" (scale of 1 to 10)</li> </ul>	<ul> <li>Annual investment in employee professional development and training (\$)</li> <li>NEW: Annual rate of return on investment (ROI) from performance improvement initiatives financial return and/or productivity gains (\$)</li> <li>Median</li> <li>City of Calgarians who trust or distrust in The City (%)</li> <li>% of Calgarians who trust or distrust in The City (%)</li> <li>% of businesses that trust or distrust The City (%)</li> <li>% of Calgarians who trust or distrust in The City (%)</li> <li>% of Calgarians who businesses that trust or distrust The City (%)</li> <li>% of Calgarians who trust or distrust The City (%)</li> <li>% of Calgarians who businesses that trust or distrust The City of Calgary makes the best possible decisions for their future (%)</li> <li>City of Calgary Glass Door rating (score out of 5)</li> </ul>				



## Appendix A

#### **Rethink to Thrive Strategy**

OBJECTIVES							
Improve our reputation		Reduce cost of government		Strengthen employee engagement		Increase our capacity	
			STRAT	EGIES			
<ul> <li>Provide organizational focus and good governance</li> <li>Provide Council with the best professional advice in a timely and effective manner</li> <li>Empower decision making at the right levels of the organization</li> <li>Review organizational alignment and focus senior leaders on managing strategic risks</li> <li>Review corporate governance and find opportunities to identify duplication, reduce or consolidate work and reporting, and clarify accountability</li> </ul>	<ul> <li>Inc and</li> <li>Wc per City</li> <li>Op infr</li> <li>Addr witti gov Me</li> <li>Co bud put</li> </ul>	ect financial sustainability id optimize investment rease service efficiency d effectiveness ork collaboratively to find manent savings in The y's operating base budget timize capital planning and astructure investment vance The City's interests in Provincial and Federal vernments and the Calgary tropolitan Region Board ntinue service planning and dgeting with a focus on ting citizens at the centre of service delivery	<ul> <li>Focus the organized provided performance</li> </ul>	workforce ganization on cal and I), respect, and ur workforce d create a clear etween business olicy ortunities for development ual and team	<ul> <li>Build strong relationships to collaboration and communities of collaboration and communities of collaboration with citizent businesses, and employed and actively correct misinformation</li> <li>Develop a corporate communications strate focused on investment value, and encourage employees to be amba of City information</li> <li>Foster positive, collabor and productive relation with key stakeholders a partners</li> <li>Provide great custome</li> </ul>	nication ant s, byees, egy t and assadors orative nships and	<ul> <li>Be innovative, tech savvy and future-focused</li> <li>Encourage innovation and experimentation and promote a "fail fast" mentality</li> <li>Create a Calgary that is more resilient in the face of stresses and shocks</li> <li>Leverage technology, data and analytics to make better decisions and work smarter</li> <li>Be champions for business success and apply a business- friendly lens to planning and service delivery</li> <li>Enable others to innovate and be innovative by creating the</li> </ul>
<ul> <li>Focus on the corporation's capacity, resiliency and agility to respond to emerging issues</li> </ul>					service by being open accessible and respon requests in a timely ma	and ding to	right mindset and conditions for success

C2021-0446 Attachment 3



## Appendix B

# **Function-based Operating Model and Structure**

\* Bullet points – Approved business areas by Guiding Coalition based on BART feedback. \*\* Green Line team will report into the newly created Green Line Board

	VELOPMENT SERVICES	INFRASTRUCTURE & ENGINEERING SERVICES Michael Thompson, General Manager		TY SERVICES g General Manager
Gen Planning Community Transportation Water Parks Recreation Transit Regional Growth strategies	Development         Approvals coordination         Building services         Businesslicensing         Development inspections         Climate impact         Energy mgt office         Climate	Infrastructure	Connecting <ul> <li>Affordable housing (incl. rel. with CHC)</li> <li>Arts &amp; culture</li> <li>Community research &amp; strategy</li> <li>Recreation stewardship &amp; strategy</li> <li>Recreation, parks &amp; community program planning</li> <li>Neighbourhood supports</li> <li>Social programs &amp; supports (including Transit access)</li> </ul>	eligibility) <ul> <li>Investing in partnerships</li> </ul> Protecting <ul> <li>Bylaw education &amp; compliance</li> <li>Transitsafety &amp; enforcement</li> <li>Calgary 9-1-1</li> <li>Emergency management &amp; business continuity</li> <li>Fire services</li> <li>Pet ownership &amp; licensing</li> <li>Taxi, limousine &amp; vehicles-for hire</li> </ul>
				100
the state of the s	& COLLABORATION SERVICES Acting General Manager Relationships & collaboration	CTTIZENS AND BUSINESSES		NAL SERVICES ng General Manager



## Rethink to Thrive Strategy Update: Q1 2022

### Background

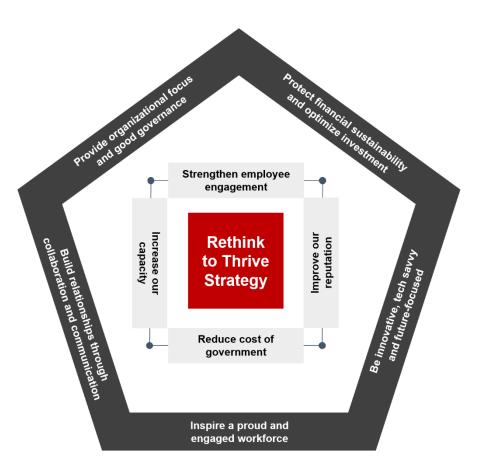
The City of Calgary has created a strong foundation for thinking differently through its One City, One Voice culture. Approved by Council on 2020 June 29, Administration's Rethink to Thrive Strategy provides an opportunity to grow and strengthen our corporate culture and outlines how Administration will work together to continue to achieve Council's direction. At its core, Rethink to Thrive is about how the organization will work differently to continue to achieve The City's purpose to make life better every day. The City Manager and the Executive Leadership Team are the stewards of this internally-focused strategy through the Executive Leadership service line.

## **Strategy Updates**

Considerable work continues to advance the strategies within Rethink to Thrive despite the challenges of the pandemic and a

delayed economic recovery. City employees have shown each other and Calgarians our ability to rethink the way we work and be nimble to achieve a common purpose. As we continue to respond to the evolving needs of our city, residents and employees, we will refine, evolve, and build on the successes of Rethink to Thrive.

The City Manager continues to work with the Executive Leadership Team to ensure a shared understanding of the objectives and strategies, as well as the initiatives that are currently contributing to the strategy's progress. Key highlights of several of these initiatives can be found further in this report.

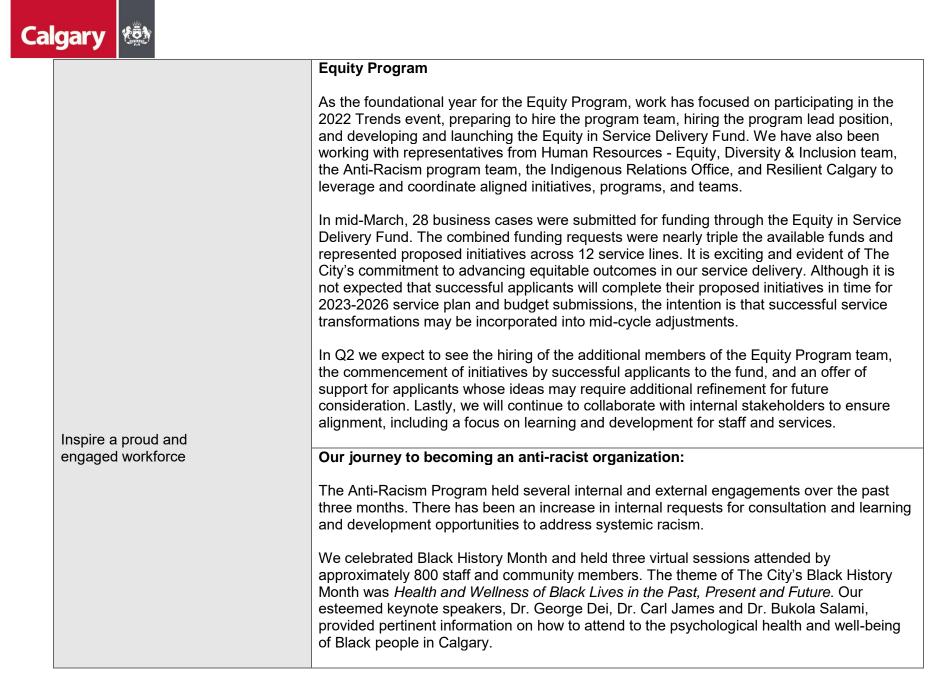




Key Highlights (Please note: This list is not exhaustive)

STRATEGY AREA	HIGHLIGHTS
Provide organizational focus and good governance	<ul> <li>Organization realignment project:</li> <li>The organizational realignment project has reached an important milestone with all positions and employees mapped to their future state. Additionally, all employees are now informed of where they fit within the new organizational structure.</li> <li>With the completion of the organization design and communication of the future state, the Develop stage of the realignment project is complete. The realignment now moves into the Deploy stage. This stage of work is about operationalizing our new design, and includes four outcomes: <ol> <li>New teams and relationships will be built;</li> <li>Leaders and employees understand the changes within their teams and across the organization;</li> <li>Intra and inter-department processes and governance structures will be created; and</li> <li>Critical systems and tools will be ready to support our new structure.</li> </ol> </li> <li>The Develop phase of work is focused on ensuring The City's key financial, human resources, supply, and technology systems are updated to reflect the future state structural changes and partners have the information they need to continue to deliver services as we transition to our new organization.</li> <li>Transition plans for changes to roles and responsibilities and processes are also being developed and communicated. Ensuring a positive employee experience through this transition is top of mind for Administration. This transition planning is underway and will accelerate through April and May.</li> <li>At the core of this transition is ensuring the high-quality service delivery that Calgarians enjoy and expect from The City is upheld. This work will better position The City to deliver greater value for citizens, businesses, and communities, and meet the changing needs of our city.</li> </ul>

Ca	gary 🔅	
		Service governance:
		In 2018, the organization adopted a service-based approach to planning and budgeting, to better reflect services from the perspective of Calgarians, not how we are organized internally. Building on the best elements of that approach, we have increased our focus on cross-functional and collaborative service governance and the need to bring functions together to deliver service value, which will be increasingly important as we transition to a functional organizational design. We have refreshed and revised our service governance model and are now in the process of rolling it out across the organization through 2022, working service-by-service to embed this approach into our service delivery.
		Looking ahead to Service Plans and Budgets 2023-2026:
		Service plans and budgets are the foundation for understanding our service delivery, the value it provides, and how this contributes to the quality of life in our community. This past quarter significant progress was made on the strategic planning phase of the program as well as developing the approach for planning based on Council's Strategic Direction.
		The next steps in the service planning and budgeting process include:
		2022 May: understand Council's appetite for investment
	Protect financial sustainability	<ul> <li>2022 June-July: develop and prioritize options for how best to deliver on Council's Strategic Direction</li> </ul>
	and optimize investment	<ul> <li>2022 July-September: develop comprehensive service plans, including performance measurement, benchmarking, risk analysis, operating and capital budgets</li> <li>2022 August-September: engage with Calgarians to understand how the preliminary plans address their needs and aspirations for the services we deliver.</li> </ul>
		<ul> <li>2022 September: provide early insights and preview to Council on the shaping of service plans and budgets to ensure alignment with Council's Strategic Direction</li> </ul>
		<ul> <li>2022 November: release of recommended service plans and budgets and Council deliberations</li> </ul>



Calgary	
	The death of Lajor Tuel led to two engagement sessions with over 40 Black leaders from Calgary. One key issue addressed the need for a centre for the Black community to bring them together as well as provide resources such as culturally appropriate mental health services. A follow up meeting is scheduled for April 2022.
	On March 14, 2022, in recognition of the International Day for the Elimination of Racial Discrimination, The City's Anti-Racism Program team hosted an event for Indigenous, Black, and other racialized youth. The interest and response were overwhelming with 36 in attendance. The team facilitated a "Fire Side Chat" with City employees on March 21 to provide a program update and have a conversation on what an anti-racism organization looks like.
	The community stream engaged with the community to develop a Community Anti-Racism Action Strategy (CAAS). To date, we have engaged with 1,706 participants in over 40 sessions, including children, youth and adults, through group engagement sessions, interviews, focus groups, and ad surveys.
	To help review, prioritize and identity recommendations on the development of the CAAS, a Priority Collaborative Group has been developed with work underway. This group comprises diverse Calgarians and is guided by Indigenous Elders and Knowledge Keepers. It is expected the strategy will be developed and validated by the community by the end of Q2 2022.
	The Organizational stream completed knowledge transfer sessions with a diverse group of internal partners for the Racial Equity Assessment Model and developed a comprehensive anti-racism training and development strategy for the organization. This strategy consists of online self-guided courses (21-day Journey to Racial Equity).
	The Public Safety Stream is leveraging the public safety-related aggregated data from the community engagement as part of the development of a strategy. Work is underway to scope the nature, trends, and impacts of hate crimes and incidents in Calgary, and identify short-term, medium and long-term actionable items. The stream also collaborated with Calgary Police Service units working to infuse anti-racism strategies into public safety and service delivery. Customized anti-racism public safety training on public life, public safety, and anti-Blackness was delivered to Corporate Security and Calgary Housing Corporation.



	Calgary Brand Research Workshop with Employees:
	The City of Calgary, in partnership with Calgary Economic Development and Tourism Calgary, hosted a virtual brand research workshop with approximately 45 City employees on March 14, 2022 as part of a larger stakeholder engagement process to gather perspectives and insights into Calgary's brand story.
Build strong relationships through collaboration and communication	Over the past several years, Tourism Calgary, Calgary Economic Development and The City of Calgary have worked collaboratively to build a brand strategy, story, and framework to create a distinct and sustained brand for Calgary. Without a doubt, recent times have brought incredible change and challenges to our city, communities, and businesses. As we continue to navigate this new environment, it is important we better understand how Calgary's current story resonates and aligns with internal and external marketing efforts, and how it is currently serving to strengthen Calgary's competitive identity – locally, regionally and abroad.
	The workshop with City employees was a discussion about Calgary's brand and what kind of city we want to be, including Calgary's culture, economy, and quality of life, the key challenges facing our city, vision for the future, and Calgary's unique identity in the minds of its residents, businesses, visitors, and investors. This information will be used to inform Calgary's current strategic story framework and messaging moving forward.
	Digital Service Squad:
Be innovative, tech savvy and future-	The Digital Service Squad (DSS) program officially launched on February 7, 2022. This program will provide free digital services to eligible small businesses in Calgary and is supported through a grant from Business Link.
focused	The Squad currently consists of 10 post-secondary students but will be expanding to 15 students based on the incredible demand that we have seen since the launch. Squad members meet with small business owners, either virtually or in-person, to determine how digital tools can help achieve their business goals. They are helping set up basic websites, develop social media strategies, taking professional photos for virtual tours, and setting up Google Analytics and other business tools.



	The DSS program will run until January 31, 2023, with the goal of helping approximately 2,300 businesses. With more than 1,500 businesses already in the queue for support, we are confident we will be able to reach this goal over the next 10 months.



## Appendix

## Rethink to Thrive Strategy

OBJECTIVES								
Improve our reputation Reduce cost of go		vernment Strengthen e		employee engagement		Increase our capacity		
STRATEGIES								
Provide organizational focus and good governance	Protect financial sustainability and optimize investment		Inspire a proud and engaged workforce		Build strong relationships collaboration and commu		Be innovative, tech savvy and future-focused	
<ul> <li>Provide Council with the best professional advice in a timely and effective manner</li> <li>Empower decision making at the right levels of the organization</li> <li>Review organizational alignment and focus senior leaders on managing strategic risks</li> <li>Review corporate governance and find opportunities to identify duplication, reduce or consolidate work and reporting, and clarify accountability</li> <li>Focus on the corporation's capacity, resiliency and agility to respond to emerging issues</li> </ul>	effecti Work perma opera Optim infrasi Advar Provir and th Regio Contir budge	ise service efficiency and veness collaboratively to find anent savings in The City's ting base budget ize capital planning and ructure investment the City's interests with heial and Federal governments the Calgary Metropolitan n Board hue service planning and sting with a focus on putting is at the centre of our service ry	<ul> <li>Focus the organi (physical and psy respect, and inclusion expect, and inclusion of create a clear between busines</li> <li>Provide opportunt and development</li> <li>Drive individual a performance</li> <li>Continue to reinfort of Conduct</li> </ul>	vchological), usion orkforce practices ar connection s needs and policy lities for learning t and team	<ul> <li>Share timely and relevant information with citizens, businesses, and employee actively correct misinforma</li> <li>Develop a corporate communications strategy fc on investment and value, a encourage employees to be ambassadors of City inform</li> <li>Foster positive, collaboratin productive relationships wit stakeholders and partners</li> <li>Provide great customer ser by being open and accessi and responding to requests a timely manner</li> </ul>	tion bocused and e nation ve and th key rvice ible	<ul> <li>Encourage innovation and experimentation and promote a "fail fast" mentality</li> <li>Create a Calgary that is more resilient in the face of stresses and shocks</li> <li>Leverage technology, data and analytics to make better decisions and work smarter</li> <li>Be champions for business success and apply a business-friendly lens to planning and service delivery</li> <li>Enable others to innovate and be innovative by creating the right mindset and conditions for success</li> </ul>	



## Rethink to Thrive Strategy Update: Q2 2022

### Background

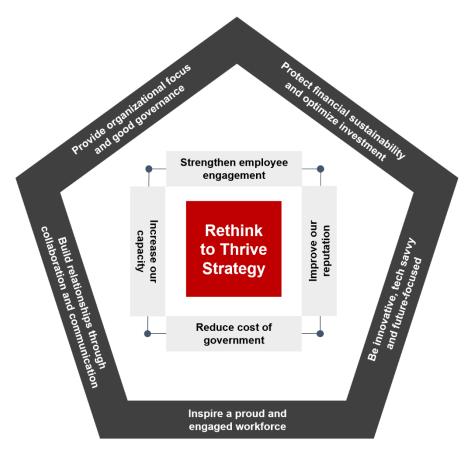
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## **Strategy Updates**

Considerable work continues to advance the strategies within Rethink to Thrive. City employees have shown each other and

Calgarians our ability to rethink the way we work and be nimble to achieve a common purpose. As we continue to respond to the evolving needs of our city, residents, and employees, we will refine, evolve, and build on the successes of Rethink to Thrive.

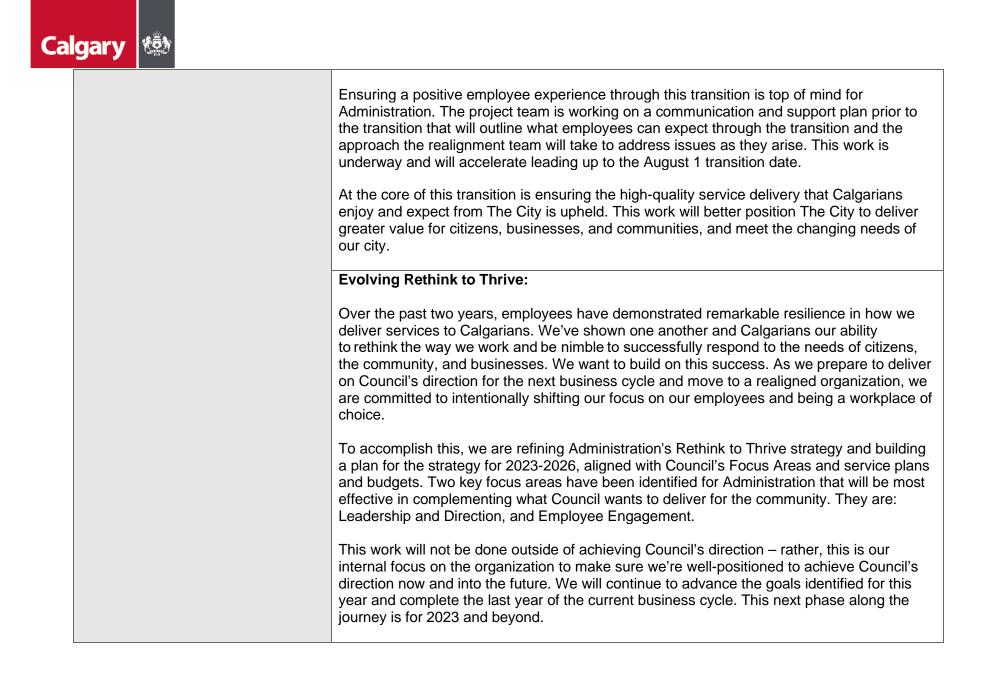
The City Manager continues to work with the Executive Leadership Team to ensure a shared understanding of the objectives and strategies, as well as the initiatives that are currently contributing to the strategy's progress. Key highlights of several of these initiatives can be found further in this report.

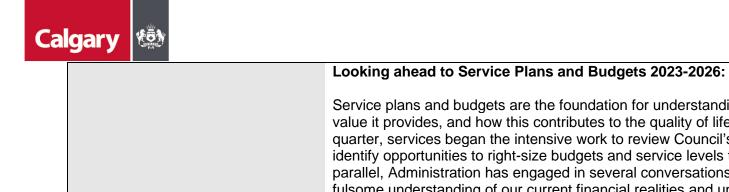




Key Highlights (Please note: This list is not exhaustive)

STRATEGY AREA	HIGHLIGHTS			
	Organization realignment project:			
	The organization realignment project is poised to meet a major milestone to transition our organization to the new department structure on August 1, 2022. The project is currently in the deploy phase with a Q2 focus on implementation of the new structure and providing pay continuity for employees and vendors alike. In Q2, Administration prepared employees to transition to the new organization structure with two goals in mind: supporting a positive employee experience, and ensuring business continuity. Significant effort and controls were put in place to confirm The City's key financial, human resources, supply, and technology systems are updated to reflect the future state structural changes.			
Provide organizational focus and good governance	Q2 has been focused on developing corporate readiness for the transition including employee readiness, business unit readiness, and systems readiness. An integrated project plan and business unit realignment implementation playbook were used to support directors and business unit transition teams to move each business area through the Deploy stage of the realignment, supporting soft transitions of some business areas, and develop monitoring of employee, business unit and systems readiness.			
	On August 1 we expect:			
	Our new departments will be in place;			
	All employees will formally be working in their future state teams;			
	The organization will begin to process pay in the new system/future state; and			
	• The organization will begin to pay suppliers in the new system/future state.			
	The Deploy stage will require further activities to be completed after August 1 to meet its outcomes. After August 1, the organization will focus on stabilizing the structure and system changes and continue to work on:			
	Further department transition activities towards the deploy stage outcomes			
	Continued work on transitioning remaining systems and tools			
	Budget alignment to the new DeptID structure			





	Looking anead to Service Plans and Budgets 2023-2026:			
	Service plans and budgets are the foundation for understanding our service delivery, the value it provides, and how this contributes to the quality of life in our community. This past quarter, services began the intensive work to review Council's Strategic Direction and identify opportunities to right-size budgets and service levels to deliver on that direction. In parallel, Administration has engaged in several conversations with Council to develop a fulsome understanding of our current financial realities and understand the scale of Council's investment appetite.			
Protect financial sustainability	The next steps in the service planning and budgeting process include:			
and optimize investment	<ul> <li>2022 July: seek Council's guidance on funding City services</li> </ul>			
	<ul> <li>2022 July-September: develop comprehensive service plans, balance service plans and budgets, operating and capital, within the funding possibilities based on Council's direction</li> </ul>			
	• 2022 August-October: engage with Calgarians to understand how the preliminary plans address their needs and aspirations for the services we deliver.			
	<ul> <li>2022 September: provide early insights and preview to Council on the shaping of service plans and budgets to ensure alignment with Council's Strategic Direction</li> </ul>			
	<ul> <li>2022 November: release of recommended service plans and budgets and Council deliberations</li> </ul>			
	Our journey to becoming an anti-racist organization:			
Inspire a proud and engaged workforce	The Anti-Racism Program continues to build relationships with the Black communities. On May 31, the program team held a follow-up meeting with Black community leaders to dive deeper into the themes identified from two previous meetings in March 2022. So far, the meetings have been well received by Black community leaders with interest for continued gathering and support from the City of Calgary. The Anti-Racism Program will continue to strategize and collaborate on opportunities that can address the experiences of Black communities and more specifically, anti-black racism in Calgary.			
	Through facilitated trainings, the Anti-Racism Program has continued to work with the Executive Leadership Team, Senior Management Team, and the Corporate Management			

Calgary	
	Team to support them in their journey to become anti-racist practitioners. The program has also been represented in external sessions to deliver presentations on anti-racism and about The City of Calgary's journey to becoming an anti-racist organization. This includes presentations at the Punjabi community health services AGM, Inclusify Workshop, and World Diversity in Leadership Conference 2022.
	On June 17, 2022, ActionDignity, Habitus Consulting Collective, and The City of Calgary's Anti-Racism Program hosted a community event to thank all those who contributed to the development of the Calgary Community Anti-Racism Action Strategy. The event featured a time for cultural exchange, learning, and socializing and was attended by community members and organizations as well as Council, the Executive Leadership Team, and the Anti-Racism Action Committee.
	The Anti-Racism Program is in the process of developing a curriculum that addresses systemic racism and how our current systems allow for it, not only to continue but to thrive. This training will be one component of the work required to build skills and capabilities, raise awareness, and have accountability throughout the organization. To gain these skills, the anti-racism education must be mandated for all employees.
	We are working on a recommendation for employees to start using a phonetics application for proper name pronunciation. One app has been identified based on its functionality, pricing, confidentiality, and risk assessment, and roll-out is planned for end of July 2022.
	Council and Committee presentation template:
Build strong relationships through collaboration and communication	In the fall of 2020, Administration successfully launched a new Council and Committee cover report template across the organization to enhance Administration's ability to deliver clear, transparent, and relevant information to Council on its recommendations. To further support Council's desire for greater transparency in decision-making, plain-language, and citizen-centric messaging on topics presented to better communicate with their constituents, Administration has designed a new presentation template.
	The new presentation template enables consistent visual communication that emphasizes key information and decision points. Administration has also developed supporting resources and learning opportunities to support employees in developing and/or delivering presentations to Council. The presentation template launched in May 2022 and will be fully implemented by fall 2022.



	Digital Service Squad:
Be innovative, tech savvy and future-	The Digital Service Squad (DSS), a program supporting free digital services to eligible small businesses in Calgary, is now fully staffed with a team of 15 post-secondary squad members. More than 2,400 local businesses have registered for the DSS program and over 480 companies have started engaging with squad members to receive free digital support.
focused	Phase two of the targeted DSS marketing campaign began June 20. This campaign uses digital ads, banners, and Google search to promote DSS services to local businesses and encourage them to sign up. We are also pleased to report that one of the businesses using DSS services, Reid's Stationers, will be featured in the next No Average Calgarian corporate marketing campaign focused on economic recovery. The DSS program will run until January 31, 2023 and has a goal of helping approximately 2,300 Calgary businesses. The program is supported through a grant from Business Link.



### Rethink to Thrive Strategy

			OBJEC	TIVES				
Improve our reputation Reduce cost of gov		vernment Strengthen e		employee engagement		Increase our capacity		
			STRAT	EGIES				
Provide organizational focus and good governance		ct financial sustainability d optimize investment	Inspire a p engaged		Build strong relationships collaboration and commu		Be innovative, tech savvy and future-focused	
<ul> <li>Provide Council with the best professional advice in a timely and effective manner</li> <li>Empower decision making at the right levels of the organization</li> <li>Review organizational alignment and focus senior leaders on managing strategic risks</li> <li>Review corporate governance and find opportunities to identify duplication, reduce or consolidate work and reporting, and clarify accountability</li> <li>Focus on the corporation's capacity, resiliency and agility to respond to emerging issues</li> </ul>	<ul> <li>and optimize investment</li> <li>Increase service efficiency and effectiveness</li> <li>Work collaboratively to find permanent savings in The City's operating base budget</li> </ul>		<ul> <li>Focus the organization on safety (physical and psychological), respect, and inclusion</li> <li>Modernize our workforce practices and create a clear connection between business needs and policy</li> <li>Provide opportunities for learning and development</li> <li>Drive individual and team performance</li> <li>Continue to reinforce the Code of Conduct</li> </ul>		<ul> <li>Share timely and relevant information with citizens, businesses, and employees, and actively correct misinformation</li> <li>Develop a corporate communications strategy focused on investment and value, and encourage employees to be ambassadors of City information</li> <li>Foster positive, collaborative and productive relationships with key stakeholders and partners</li> <li>Provide great customer service by being open and accessible and responding to requests in a timely manner</li> </ul>			

### City Manager's Quarterly Report Q2 2022

### **RECOMMENDATION(S)**:

That Council:

- 1. Receives this report and attachments 2, 3, 4, 5, 6, 7, 8, 9 and 10 for the Corporate Record;
- 2. That the reports directed by Committee or Council, as set out in Attachment 11, be deferred; and
- 3. That the reports directed by Committee or Council, as set out in Attachment 12, be cancelled.

### HIGHLIGHTS

- •
- The City Manager's quarterly report is a tool used by the City Manager to share information with Council and citizens about City services and work underway within the organization to support Council's direction and advance important initiatives.
- What does this mean to Calgarians? This report increases transparency into the work directed by Council to Administration and provides a single source for sharing back motions and Notices of Motion, and outstanding Administrative Inquiries.
- Why does it matter? The City of Calgary is a large, complex organization, and it is important citizens and members of Council have additional line of sight into the work underway to advance Council's priorities.
- This report is separated into multiple attachments, including:
  - Better Every Day, a medium to share a selection of stories from the previous quarter with Council and members of the public. The theme for this edition is recovery.
  - An update on the implementation of Administration's Rethink to Thrive Strategy and work underway to evolve the strategy as part of the 2023-2026 business cycle.
  - A summary of City Administration and Calgary Police Service headcount and budgeted FTEs.
  - A list of upcoming reports to Council and committees for July to December 2022.
  - A list of Council motions from April to June 2022.
  - A list of Notices of Motion from April to June 2022.
  - A list of completed Administrative Inquiries from April to June 2022.
  - A list of outstanding Administrative Inquiries.
  - The Status of Outstanding Motions and Deferrals as of June 2022.
  - A list of motions from Committee and Council seeking deferral or cancellation.
- Quarterly reports are developed using an iterative process with an aim to share more specific information on the status of motions, Notices of Motion, and Administrative Inquiries moving forward.
- Quarterly reports also provide Administration with an additional opportunity to review upcoming report back deadlines and request deferrals or cancellations from Council to increase organizational capacity, as appropriate. Q2 2022 opportunities are outlined in Attachments 11 and 12.
- Strategic Alignment to Council's Citizen Priorities: A well-run city
- Background and Previous Council Direction is included as Attachment 1.

C2022-0791

Page 2 of 4

**ISC: UNRESTRICTED** 

City Manager's Office Report to Combined Meeting of Council 2022 July 5

### City Manager's Quarterly Report Q2 2022

### DISCUSSION

The City Manager's quarterly report is separated into several components via the attachments as outlined below.

### Better Every Day – Attachment 2

This section of the quarterly report is intended to share a small selection of stories from the previous quarter with Council and members of the public. This component features a different theme each quarter, with stories told from the perspective of our citizens, employees, and/or partners. Better Every Day supplements the more data-heavy attachments within the report with light-hearted and informative pieces. The theme for Q2 2022 is recovery. This edition also includes several links and interactive elements, including video, and stories will be also available at calgary.ca/BetterEveryDay for ease of sharing.

### Rethink to Thrive Strategy Update: Q1 2022 – Attachment 3

Approved by Council on 2020 June 29, Administration's Rethink to Thrive Strategy provides an opportunity to grow and strengthen our corporate culture and outlines how Administration will work together to continue to achieve Council's direction. The Rethink to Thrive Strategy update for Q2 2022 highlights key work undertaken since the last quarterly report in April 2022.

### Headcount and Full Time Equivalents (FTEs) – Attachment 4

This summary provides an account of headcount data within City Administration and Calgary Police Service as well as budgeted FTEs with both quarterly and annual comparison data points for five years. This summary report supports Council's previous direction during the 2019 budget adjustments to keep the FTE count for The City of Calgary at or below the 2018 levels for 2019 - 2022, with the exception of FTEs that are contained in the One Calgary Plans and Budget process for 2019 - 2022.

### Reports to Committee and Council July to December 2022 – Attachment 5

The Executive Leadership Team maintains a calendar of reports that are in development to be presented to Committee and Council. This document details the schedule of reports for July to December 2022. Please note information in the document is subject to change and does not include reports with dates still to be determined.

### Council Motions April to June 2022 – Attachment 6

This attachment outlines all Motions passed by Council between April to June 2022.

### Notices of Motion April to June 2022 – Attachment 7

This attachment outlines all Notices of Motion brought forward by Councillors between April to June 2022.

### Completed Administrative Inquiries April to June 2022 – Attachment 8

This attachment outlines Administrative Inquiries from April to June 2022 that Administration has completed.

### **Outstanding Administrative Inquiries – Attachment 9**

This attachment outlines outstanding Administrative Inquiries.

City Manager's Office Report to Combined Meeting of Council 2022 July 5

### City Manager's Quarterly Report Q2 2022

### Status of Outstanding Motions and Deferrals – Attachment 10

This attachment outlines the status of outstanding motions and deferrals.

#### **Motions Requiring Deferral– Attachment 11**

Administration is seeking Council approval to defer the Beltline and Inglewood Pools Program report back to September 2022.

### **Motions Requiring Cancellation – Attachment 12**

Administration is seeking Council approval to cancel the 2022 Mid-Year Accountability Report.

### STAKEHOLDER ENGAGEMENT AND COMMUNICATION (EXTERNAL)

- Public Engagement was undertaken
- Public Communication or Engagement was not required
- Public/Stakeholders were informed
- Stakeholder dialogue/relations were undertaken

### **IMPLICATIONS**

### Social, Environmental and Economic Implications

This report and its various attachments support the social, environmental, and economic pillars of the Triple Bottom Line Policy, as well as supporting policies and strategies (i.e., Social Wellbeing Policy, Environmental Policy, Calgary in the New Economy Strategy, Resilient Calgary Strategy, etc.) through its focus on Council's priority of a well-run city. A well-run city, as described through the 2019-22 One Calgary Service Plans & Budgets, is "a modern and efficient municipal government that is focused on resilience and continuous improvement to make life better every day for Calgarians by learning from citizens, partners, and others." The successful development and execution of the Triple Bottom Line Policy and other policies and strategies is supported by a well-run organization that has a collective focus on shared priorities and objectives between Council and Administration.

#### **Service and Financial Implications**

No anticipated financial impact

### RISK

There is risk associated with the volume of work underway within the organization and the ability of Administration to deliver on Council's priorities. The City Manager's quarterly report supports risk reduction related to the volume, velocity, and complexity of work in the organization by ensuring alignment with Council's direction and seeking alternative reporting methods where possible.

The quarterly report is a way to share stories and information with members of Council and citizens. All new initiatives come with risk that the information will be perceived differently by various stakeholders. The *Better Every Day* story-telling aspect of this report offers a medium for sharing stories of City service delivery and highlights examples of where City employees

City Manager's Office Report to Combined Meeting of Council 2022 July 5

### City Manager's Quarterly Report Q2 2022

have supported citizens in various ways. This approach is in line with the strategies within Rethink to Thrive to build strong relationships through collaboration and communication, inspire a proud and engaged workforce, as well as being innovative, tech-savvy and future-focused. As always, feedback from Council and members of the public is appreciated and will be used to inform future reports.

### ATTACHMENT(S)

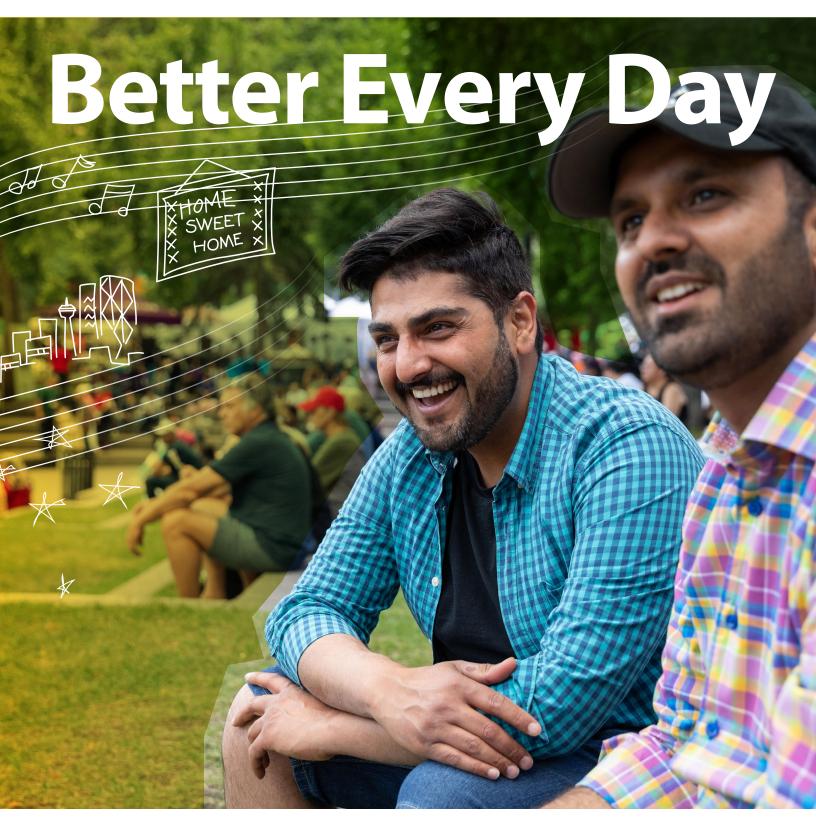
- 1. Previous Council Direction, Background
- 2. Better Every Day: Q2 2022
- 3. Rethink to Thrive Strategy Update: Q2 2022
- 4. Headcount and Full Time Equivalents
- 5. Reports to Committee and Council July December 2022
- 6. Council Motions April June 2022
- 7. Notices of Motion April June 2022
- 8. Completed Administrative Inquiries April June 2022
- 9. Outstanding Administrative Inquiries
- 10. Status of Outstanding Motions and Deferrals
- 11. Motions Requiring Deferral
- 12. Motions Requiring Cancellation

### Department Circulation

General Manager/Director	Department	Approve/Consult/Inform
David Duckworth	City Manager's Office	Approve

### ISC: UNRESTRICTED C2022-0791 Page 4 of 4





### THE CITY MANAGER'S QUARTERLY REPORT ISSUE 5 THE RECOVERY ISSUE

Better Every Day is a publication of The City of Calgary–we're Calgarians serving the city we live in, the city we love, making life better every day.

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Located on the traditional territories of the people of the Treaty 7 region in Southern Alberta, and home to the Métis Nation of Alberta, Region 3, we are situated on land where the Bow and Elbow Rivers meet. The traditional names for this place we know as Calgary are *Moh-kins-tsis* (Blackfoot), *Wicispa Oyade* (Stoney Nakoda) and *Guts-ists-i* (Tsuut'ina).

calgary incorporated as a town in **1884** population estimate 2022: **1,343,500** 

Third most liveable city in the world. THE ECONOMIST INTELLIGENCE UNIT, 2022

Second lowest cost of living of Canadian cities. MERCER, 2021

### MESSAGE FROM THE CITY MANAGER

Calgary, like many cities around the world, is beginning to experience recovery. While we remain in an era of uncertainty around what the future may look like, we can't deny our city feels more hopeful, more vibrant, and ready for what's next. The pandemic changed how we think about our economy and our communities, and there is great opportunity for economic growth and social improvement gathered from the lessons of the past few years. As we anticipate a slow and careful return to normalcy, recovery is a large part of our forward-looking agenda as is the desire to emerge even stronger.

We are anticipating recovery will herald the arrival of more local and international travellers, convention goers, and tourists, and people looking to call Calgary home. I have no doubt they will see what we see – that Calgary has much to offer. Our breath-taking natural surroundings, our arts, culture and attractions, our innovation, our affordability, and most of all, our hospitality. There is no secret as to why Calgary consistently ranks among the world's top five liveable cities and we are ready to show the world what our incredible city has to offer.

Here at The City, our commitment to making life better every day shows up in everything we do. By encouraging innovation, looking for efficiencies, and making community investments, we create the conditions for a strong municipal economy, for now and for the future. For the past two years our focus has been on reducing the impact of the pandemic on individuals, families, and businesses, but we have also been working hard behind the scenes to advance critical initiatives that have longer-term benefits for citizens. Whether we're collaborating with business to offer innovative supports, pushing our capital projects forward, or working with our valued partners to bolster resilience, equity, and the community spirit Calgarians are known for, The City has been taking action to support the recovery of our beloved city. In this issue of Better Every Day, we highlight a few of the ways we are rising to the challenge.

C

David Duckworth, P. Eng, MBA



### E ROAD TO RECOVERY THE RESILIENCE OF CALGARY'S CREATIVE COMMUNITIES

Festivals and events, arts, and culture are important to achieving Calgary's vision of a great place to make a living, and a great place to make a life. These experiences create joy for Calgarians, visitors, and tourists, and enhance the quality of life in our vibrant communities. The creative individuals and industries behind these events, art installations, and cultural opportunities also play a significant role in economic recovery and job creation.

"Cultural events and the arts, in general, are essential to building a resilient city," says Maud Salvi, executive director of Sled Island, an eclectic five-day music and arts festival that draws over 40,000 attendees to multiple venues. "They foster community, provide outlets for expression, and have a significant economic impact that is too often overlooked. The art sector and creative industries can play a pivotal role in the diversification of Alberta's economy."

It comes as no surprise to learn the creative industry, like many other industries, was hit hard by closures and restrictions required as part of the response to the COVID-19 pandemic. But with this challenge also came opportunity for innovation.

"We asked ourselves, how do we not only survive but also set ourselves up to thrive moving forward?" says Jennifer Johnson, Vice President of Programming at Arts Commons reflecting on the last two years. "We cared for our staff and leaned into the work we don't often get to do since our building is never closed - we upgraded and maintained every piece of equipment we could. Another priority was providing work and paycheques for as many local artists as possible, so we have a healthy ecosystem when we emerge from these tough times."

Understanding that nothing can replace the emotional impact and thrill of live performance, Arts Commons examined options where they could get artists to work, create safe experiences, and perhaps reach more audiences at a time when not much else was going on.



"Our ArtsXpeditions program was born out of the pandemic and will continue," says Jennifer. "We moved performing arts outdoors for the summer of 2020 and 2021, with local artists performing everything from flamenco and jazz to Indigenous drumming and DJs mixing dancehall and electronic. ArtsXpeditions popped up in every guadrant of the city and made real human connections at a time when those opportunities were lacking."

During the pandemic, the festival and event team at The City of Calgary recognized the need to simplify processes such as permitting, road closures, and applications to help organizers execute events and allow Calgarians to get outside to have safe experiences. The City also offered additional support guiding organizers through regulations and restrictions, brainstormed innovative solutions, sourced vendors for fencing, audio equipment and labour, and awarded microgrants to festival and event organizers to help speed recovery.

"The City cleared the way by coming to the table with very specific supports and it made a huge difference despite all the challenges of the past few years," says Jennifer. "We can bring the artists, do the production, but The City helped ensure things like the security, and the permits for Olympic Plaza weren't cost prohibitive when we couldn't charge for a ticket. When The City clears that red tape, it allows us to do what we do best. And when we're allowed to do what we do best, we're supporting artists to do what they do best. Magic happens."



Maud agrees that The City was instrumental in helping Sled Island bring to life the creative and outside-the-box projects they imagined, that lent themselves better to the circumstances of restrictions.

"Camp Sled Island, the first large-scale event to ever take place at High Park [a rooftop public park in the Beltline], was a celebration of our artistic community and aimed to provide audiences with exciting and exclusive programming in a safe environment," explains Maud. "Given that the site was used for the first time in this manner, it required a lot of coordination with The City events team. It was a particularly challenging site to work with and The City ended up using a crane to bring tents and other equipment up, which is something we would have never been able

to afford if it wasn't for its support. In the end we were able to deliver a truly unique event, with a stunning view of Calgary's downtown, and introduce Calgarians to this new park that many hadn't visited before."



Jennifer says that Calgarians, hungry for consuming creative experiences, were very receptive to taking in the arts in new ways. "That first summer we took about 50 pop-up performances around Calgary and yes, people were hesitant in that first year," she recalls. "The crowds were small, but just so delighted. By the end of that first summer some of our colleague organizations started to add pop-ups as well. I think Arts Commons' role was to just get out of the gate and help inspire other producers who were thinking about doing outdoor programming, to do it as well."

Innovative and streamlined support of festivals and events give Calgarians places to be creative and growing our creative industries strengthens our economy, our recovery, and improves the quality of life for residents. 🔤





(?) **DID YOU KNOW?** 

In a typical year, The City supports over **275 events** coordinating that need approximately 2000 City approvals, permits, and services.

In the summer of 2021, Arts Commons programmed 78 **ArtXpeditions experiences** and issued 331 artist paycheques.

The City's festival and event team has over 150 years of professional event planning experience.

A 2015 economic impact study of Sled Island showed that the festival generated \$3.4 million in economic activity in Alberta; \$2.1 million occurred in Calgary.

It is estimated that there are 536 events held in public spaces in Calgary per year.

Throughout the pandemic, The City's festival and event team supported **106** microgrants to local creative organizations.

"The positive impact of music and arts on health and wellness is well documented and given the struggles of the past two years, it is more important than ever," concludes Maud.

### **MAKING CALGARY HOME SWEET HOME**



Buying a home is arguably one of the largest purchases Calgarians will ever make. Weeks and sometimes months can be spent searching for the perfect home within budget. Deciding to purchase a home, sight unseen, seems incredible. But that is exactly what Sarah and her husband, Thomas, did in January when they made the leap and moved to Calgary.

Sarah never thought she would leave British Columbia's lower mainland. After getting married, the couple aspired to own a home and start a family. Both Sarah and Thomas were working two jobs to pay the rent on their 600 square foot downtown Vancouver apartment with the goal of having some earnings left over to save for an eventual home purchase.



"There were a lot of lifestyle factors leading to us wanting to upgrade from our downtown condo lifestyle," explains thirty-something Sarah who works as a bookkeeper in the hospitality industry and picked up serving jobs most evenings. "Working two jobs is not sustainable forever. I had never really considered Calgary being from the lower mainland, but my husband is originally from Calgary, so he put that on the table as something to consider. I kind of abandoned that dream of living in Vancouver and started to look more seriously at other options."

Though Sarah and Thomas's plan wasn't to take the plunge and pull up stakes until 2023, Sarah started to explore online what life might be like living in Calgary.

"We were living in Vancouver and we were working our butts off and saving every spare penny and just watching the inflation and the housing market outpace whatever we could possibly earn and realizing that we were just never going get ahead."

Calgary Real Estate Board's Chief Economist Ann-Marie Lurie says one of the most obvious benefits of living in Calgary is the affordability given the size of the city and the population base relative to other large cities.

"I think on the whole you're seeing growth and that's a good sign and that's also adding some diversity to our city as well," says Ann-Marie. "Job growth and migration are two important fundamentals in terms of housing so that tells me that our housing market is beyond just people coming in and snapping up properties in Calgary for an investment. If I look at 2019, we were losing jobs before the pandemic but now we're coming back, and I'm seeing those employment numbers look so much better."

In early December, Sarah found a home in Calgary online that she couldn't stop thinking about. She started doing price comparisons, looking at its proximity to downtown and the surrounding amenities.

"It was so cute and so charming, and I just fell in love with it the second I saw it," says Sarah. "Every single day I was logging in praying that I wouldn't see a sale pending sign on this house."

### "I can literally fly from Calgary to Abbotsford and get to my mom's house faster than I could drive from downtown Vancouver to Abbotsford."

While visiting Thomas's family in Calgary over the winter holidays, the couple drove by the home dreaming about owning one like it one day. And then fate stepped in. After a serendipitous flight delay left them with some extra time at the Calgary airport, Sarah and Thomas made the decision to put an offer on the home.

"I was like, 'What are we waiting for? This just makes sense. We are in a position to buy a house that is in this price range – let's not overthink this and talk ourselves out of it," says Sarah.

They reached out to a recommended realtor and a mortgage broker and the entire process unfolded online.

"It was never the way that I thought I would purchase a home for sure, but I honestly think that it's just a very modern way to do things – it made the home buying process less intimidating as a firsttime home buyer," explains Sarah. "We finally went on our delayed honeymoon at the end of January, and we were on a beautiful beach in Hawaii when we got the final text from the realtor saying the house was ours. It just really felt like kismet."

Ann-Marie underlines that while ownership options are favourable in Calgary, it is also important to have options in rental as well. With restrictions lifting, and more people relocating, Calgary's rental market is currently seeing low supply, increasing prices, however Calgary remains the 16<sup>th</sup> most expensive rental market in Canada according to the Canadian National Rent Report by rent hub Zumper.

### **CREB® 2022 Forecast Calgary & Region Yearly Outlook Report**



**Click to read more** 

The energy sector remains important to the Calgary economy, both now and into the future. However, announcements from several tech companies planning on setting up offices in the city signal an important shift toward diversification and optimism regarding future growth. It will take time, but the collaborative work between business leaders and policy makers could help support a turnaround in our economy beyond the pandemic. Ability to attract and retain talent hinges on employment opportunities and lifestyle. Housing is an important component of lifestyle. While the pandemic did result in a turnaround in our housing market, Calgary remains relatively affordable compared with other large cities in the country. This relative affordability of housing could be a factor in attracting and retaining talent in the city.

"Though comparatively, we have more affordable options for ownership, for some people this is out of reach. We know that housing is a broad spectrum and having availability of affordable housing and affordable rentals is very important to recovery," she explains. "If you think about the overall aspect of your economy, you need to have housing options for all different groups of earners. In Calgary, we have different options for housing that can attract more people to rent or own. I see that as a huge advantage as well as that we have that ability to increase that supply due to the availability of land. We've seen rental constructions improve and a healthy rental market is really important too for an overall housing market."

After relocating to Calgary in early April, Sarah and Thomas are thrilled not only to be homeowners, but to have employment opportunities and new careers.

"Calgary was not my first choice. I wanted to stay close to my family and my friends and the place where I had grown up," says Sarah. "But I realized I could have it all by moving to Calgary – the urban, city life that I enjoy, with top notch, chef-driven. restaurants, arts and culture, a large stadium, and a real neighbourhood, a garden, and a home, without making some sort of huge sacrifice. I didn't realize how beautiful Calgary was - the panoramic views of the big sunny skies, the Rockies, and that deep connection to nature. I realized that to truly be happy here, I have to stop trying to find Vancouver 2.0 and learn to see all that Calgary has to offer."

**MAKING CALGARY** 

**HOME SWEET HOME** 

<u>Play video</u>



### **SURVIVE, REVIVE, AND THRIVE**

**CALGARY'S HOTEL SECTOR WEATHERS THE STORM WITH HELP FROM THE CITY** 

howdy v'all





**CALGARY'S HOTEL SECTOR** WEATHERS THE STORM

"There was also the moment of pride, thinking, 'I don't need a government handout or assistance," continues Sameer. "The way my father operated, whatever we took on, we took on the responsibility for those decisions, too. But right now, we couldn't pay our mortgage, or our staff, though the circumstances had nothing to do with us, but then, had everything to do with us."

nice stal

Sol credits The City and Council for being open to learning about the specifics around hotel financial models, and the opportunity to highlight the differences in assessment and commercial processes in the hotel sector.

"We celebrated that. It was so important to our industry to know that The City was open to learning more about the complexities with our local properties," says Sol. "The hotels have certainly recognized the impact and the involvement of The City in our survival. We're just entering recovery, but for two years in the pandemic, it was all about surviving."

What does Sol think the rest of 2022 will bring?

"The good news shows that hotels will be full for Stampede," predicts Sol. "We will see occupancy come back to nearly 80 per cent of 2019 levels by the end of the year. But more importantly, we'll see that rate for the price charge per room increase to almost 90 per cent of 2019 levels by the end of the year."

But Sol cautions that most owners are reserved in their optimism as properties need to attract and pay workers to fully bring back their operations, yet still don't have that steady revenue stream in place.

"We will have owners and general managers cleaning rooms, balancing the books, parking cars and serving plates at banquets," remarks Sol.

"We love this city so much," says Sameer. "This city is our home, and this is where we want to grow. We want to continue to look for solutions with our new Mayor and Council to take Calgary into a new era where we're going to invest in the city to bring more people, bring more opportunity. That's the beauty of Calgary. We never forget where we come from and that through every roller coaster ride of events, we've always managed to pull through, and we will pull through again. We appreciate that The City took care of us so we didn't lose the dream our father had created."

At the height of the pandemic, the hotel and lodging industry was one of the hardest hit industries with a sharp decline in travellers, tourists, and conferences. Though hotel properties stepped up cleaning protocols and safety guidelines, it is estimated that most were operating under five per cent of capacity, forcing the industry to lay off 80 per cent of its workforce according to the Hotel Association of Canada.

"It is important to note that half the hotels in the city are owned by local families," says Sol Zia, executive director of the Calgary Hotel Association. The Calgary Hotel Association's 76 member hotels represent 87 per cent of the available room nights in our city.

"Not many households have two years of rainy day money to survive on without any income, and our industry isn't any different."

Sameer Mawji, whose family owns Calgary's Hampton Inn & Suites Calgary Airport, says the pandemic had such an unprecedented impact on the industry that it was "catastrophic," with many owners not quite sure how to react when their customers were unable to travel.

"My father immigrated to Canada from East Africa in 1971 and brought the first Hampton Inn & Suites to Canada in 1997, which was Hampton by Hilton's first international property outside of the United States," explains Sameer. "When we lost him sixand-a-half years ago, as a close-knit family, we were devastated. I can honestly say that the pandemic and the possibility of losing everything and his legacy almost pales in comparison to losing him. Having no warning or no control."

Through the Business Sector Task Force, The City worked with the hotel industry to try and find a solution to reduce the financial impact of the pandemic. In June 2021, The City approved targeted tax relief for hotels and motels so that 2021 property taxes could be deferred without penalty until the end of 2022.

"You can't recover if you don't survive," says Sol. "The property tax deferral has been crucial to managing cash flow, especially for those family-run operations. Cash flow management is distinctly different when you have revenue. But when you have no revenue, it is a completely different financial management exercise. The tax deferral has given hotels the ability within their financial planning to build out a cash flow plan that also incorporates the flexibility to pay back those owed taxes when things start to turn around."

"I have to commend The City for the tax deferral program," adds Sameer. "We have a property in another Canadian city and they offered nothing to the industry. Unfortunately, they think we are a massive, international conglomerate, not understanding that we are like any other small business, but with larger capital expenditures. We are impacted the same way as everyone else and don't have treasure troves of reserves."



Sameer Mawji, Executive VP

Triple One Properties



As hotels fill up for the summer, owners will still be operating with tight margins, trying to recover from the losses from the past two years.

"Stampede is just one event and every event in the city is going to be critical to attracting visitors." explains Sol. "No matter how hard we work to attract visitors, corporate travel is beyond our control, and we know most major organizations won't be liberating their corporate travel policies until much later this year."

Sol explains that to be competitive with other major cities to attract large meetings and conventions, Calgary needs a minimum of 15,000 hotel rooms to catch the eye of a meeting or event planner.

"It is a critical metric and during the pandemic we lost nearly 1,000 hotel rooms, so there was concern we wouldn't have sufficient inventory to even meet the minimum criteria for a bid," says Sol, confirming Calgary just meets the room minimum. "Meetings and conventions are the bread and butter of the city and historically the largest revenue base for the hospitality sector collectively. That applies to hotels, restaurants, and entertainment venues. We are all part of that ecosystem, and that is why we know we're not going report metrics that are at 2019 levels until 2023." 🌆



Many Calgarians have struggled financially and emotionally during the pandemic. For some, the pandemic has only intensified a reality of unstable employment, food security, isolation, and the struggle to make ends meet. These challenges are often compounded for new Canadians and refugees settling into a new country and seeking the comfort of a community.

But what if things could be different? What if isolated Calgarians had access to a free community, commercial kitchen to start up a baking business? A place where they could batch cook meals and meet their neighbours? A plot in a community garden to grow their ingredients and share gardening tips?

These are just some of the innovative ideas that are part of the Sunalta Community Hub project.

In 2017, Sunalta was selected as one of six communities to be a part of the Community Hubs Initiative, a partnership between The City of Calgary, the United Way of Calgary and Area, and the Rotary Club of Calgary. The Community Hubs Initiative aims to create strong, supportive, inclusive communities where everyone can access required services and supports. The Initiative was able to provide \$1.25 million in funding over five years (2017-2021) that was used to fund community engagement, the business and feasibility plans, and scoping reports, among others.

"We learned a lot about food scarcity and the feeling of isolation in the neighborhood through our year-long community engagement process," says Jenn Balderson, executive director at the Sunalta Community Association.

Inner-city Sunalta sees growth, density, and development as a critical part of its future. Sunalta is a neighbourhood where one in four residents live in poverty, 25 per cent are newcomers (27 per cent of which came to Canada as refugees), and over 34 per cent live alone – which is three times the city average. It is also a neighbourhood where residents self-report being isolated and food insecure.

The Hub envisions a "community living room" that will deliver programming to residents and businesses, as well as act as a social enterprise, generating income that will flow back into the community. The inclusive Hub aims to be economically self-sustaining with a focus on creating opportunities for employment, training, and community service delivery.

"We're really excited about what the commercial kitchen is going to allow us to do – create community connections and then provide food for folks who are hungry," continues Jenn.

### ?

**DID YOU KNOW** the current Sunalta Hall is over 100 years old?







1 in 4 **NEWCOMERS** 



"We envision being able to use cooking classes as a way to celebrate different cultural foods and cultural practices, and also to be able to teach people skills to cook for themselves. And renting the kitchen to others can generate the revenue we need to fund our charitable work, but then it can also help us meet food security challenges."

In addition to a commercial kitchen, a coffee shop, an expanded community facility, and outdoor sports amenities, the Hub will also provide more options for gardeners, including plans for a rooftop greenhouse.

"Right now we have three community gardens for residents to enjoy. The first is a plot-based garden where individuals, households, or a group of folks garden their plot on their own," explains Jenn. "We also have a communal garden that is gardened and harvested collectively and has a greater educational component to it. And lastly, we have the wildflower garden that is full of plants native to Alberta and a medicinal garden bed for learning about traditional Indigenous medicinal uses."

Recently, the Sunalta Community Association received a \$2 million contribution from The City of Calgary's Established Area Investment Fund, part of the Established Area Growth and Change Strategy. The Established Area Investment Fund provides funding for public realm projects that support growth and change happening in established areas

# ?

**DID YOU KNOW** that the "public realm" is publicly owned places and spaces that belong to and are accessible by everyone? It includes places and spaces like roads, sidewalks, parks, plazas, pathways and community buildings.

our community."

like Sunalta and is supporting 13 public realm projects that are undergoing engagement, design, and construction in 2021 and 2022.

"We will have a lot to celebrate this year. This funding is enabling us to be innovative in our approach to solving challenges specific to Sunalta," says Jenn. "I am so thrilled that we've raised an additional \$1.6M for the project, thanks to the Calgary Foundation (\$600,000K) and the Province's Community Facility Enhancement Program (\$1M). We've also received a lot of support from individual residents and our local businesses that are excited about this project and what it's going to bring to

With this recent funding, the Sunalta Community Association will go to tender this fall with the groundbreaking for the new Green Globes certified building planned for 2023. 🔤

#### **The Established Area Investment Fund:**

Between 2021 and 2023, \$30M is being invested in 15 public realm improvement projects, across 17 communities (calgary.ca/establishedarea).

Public realm improvements supported are different in each community, to meet their unique needs as they grow and change.

Growth-related improvements include:

• Making it safer and easier for people to travel through the community, whether they are walking, wheeling, or driving

 Updating and improving parks and public spaces to best meet the needs of current and future residents and businesses





## **CAPITAL PROJECTS**

Strategic growth and investment are our way forward to expand our economy, create jobs and enhance quality of life. Highlighted are a few of the exciting major capital infrastructure projects we've been working on to support the long-term recovery and the future sustainability of our city.



Once complete, Arts Commons and the resident companies will annually generate \$59M to Calgary GDP and support 743 full time jobs.

### Arts Commons Transformation

As the catalyst project for the <u>Culture + Entertainment District</u>, the transformation will expand capacity in a new building and upgrade the existing Arts Commons facility in order to continue to make a positive economic and social impact.

### **BMO Centre Expansion**

An expanded BMO Centre provides Calgary with an event venue that will attract large international and national conventions and conferences. As a priority capital project that is already underway, the BMO Centre expansion highlights The City's dedication to invest in our community and Calgary's future.

### Glenbow Museum Reimagined

This project will renovate the interior and exterior of all 8 floors of the existing building with a focus on accessibility and new and diverse experiences.

Upon completion in 2024, the BMO Centre will be the largest meetings facility in Western Canada. The Green Line LRT will add 46 km of LRT track to the existing 59 km LRT system.



### **Green Line LRT Stage 1**

The largest infrastructure investment in our city's history with \$4.9 billion in commitments from the Government of Canada, Government of Alberta and City of Calgary. Stage 1 will create 20,000 jobs and build the first 20km core of the 46km Green Line LRT vision. Green Line will expand Calgary's transit network and be a platform for long-term city building encouraging redevelopment and investment.

## Bonnybrook Wastewater Treatment Plant Upgrades and Expansion

We are investing over \$1 billion in a program of extensive upgrades and expansions to the Bonnybrook Wastewater Treatment Plant, to protect the environment and accommodate our city's future growth.

### MNP Community and Sport Centre

We are investing \$45 million in aquatic leisure amenities at MNP Community and Sport Centre (formerly Repsol) to provide a wider range of recreation programs and services to meet the needs of the greater downtown area, surrounding communities, and all Calgarians.

### Downtown Calgary Development Incentive Program

City Council committed \$100 million to support downtown building owners in the conversion of vacant office space to residential uses. The first three projects are expected to remove ~414,000 square feet of office space to create an estimated 400 homes.



### <u>Calgary Zoo</u> <u>Canadian Wilds</u> <u>Redevelopment</u> Project

This is the first major revitalization of this area of the Zoo since the 1980s with the objective of advancing animal welfare, conservation education, environmental sustainability and creating a unique visitor experience.

### **Main Streets**

The City has developed streetscape master plans to transform a number of Calgary's main streets to allow for strategic growth, investment, and increased vibrancy, safety and diversity of public spaces where Calgarians come together.

## PROVIDING AN EDGE UP FOR CALGARIANS TRANSITIONING TO CAREERS IN TECH

Calgarians are renowned for their ability to adapt to challenges in an ever-changing world. When oil prices plunged in 2016 and the energy sector restructured, Diana Wong Doolan was among many in Calgary's highly educated workforce suddenly out of work and looking at new career options.

To enable more people to secure jobs in the digital economy, one program from Calgary Economic Development gives displaced energy professionals like Diana an edge up in the transition to in-demand jobs. <u>The Energy</u> to Digital Growth Education and Upskilling Project (EDGE UP) provides retraining for displaced professionals specifically for jobs in Calgary's growing digital economy. The program aims to retain local talent in all stages of their career and help them continue to make valuable contributions to Calgary's economic recovery, vital for long-term prosperity.

"I looked at the [EDGE UP] program and it seemed like a good fit to emphasize my transferable skills," says Diana, who holds a Bachelor of Science in Mechanical Engineering, a Master of Engineering from

"EDGE-UP helped provide the confidence to network and reach out to people in tech," says Diana. "There were multiple benefits of participating in the program, the technical training was one part, but the connection and relationship building with the people in my cohort provided a network I am still connected to."

calgary economic development

a role in tech."

11 Better Every Day



the University of Calgary, and worked in the energy sector for over a decade. "I was looking for an opportunity to expand my skills and be able to rebrand and market myself as being capable of being able to land

EDGE UP launched in 2019 with support from Future Skills Canada, ICT Canada, local post-secondary institutions, and employers. It is a model for cities in Canada to test new approaches to skills development and is one of several micro-credentialling programs that have emerged in Calgary in recent years including Lighthouse Labs and NPower Canada.

The EDGE UP pilot program worked with 98 displaced mid-career professionals to help fill some of the thousands of tech jobs being created in all sectors of Calgary's economy. EDGE UP 2.0 recently launched with 320 training places and more training streams.

Employers in Calgary have an unrelenting need for tech talent and prefer to hire locals, creating a demand for short-term skills development programs. Diana is one example of many Calgarians who have transitioned to a new career in tech. Through the program, Diana is now a graduate of EDGE UP's Full Stack Software Development program. Diana now works for Benevity, one of the half dozen \$1-billion unicorn tech companies that have emerged in Calgary in recent years. She is using her hybrid of professional acumen and new skills in software development. Programs like EDGE UP and grads like Diana are a testament to Calgary's resilient and entrepreneurial spirit.

"Continuing to know that just because you're having a bad day doesn't mean you don't have anything to offer. You were good in your role before, and you'll be good again. It's building the momentum to having those successes," she says.

The economic challenges of the last few years and the challenges that persist today have reinforced for Diana and others the value of resilience and the importance of a futurefocused strategy to succeed in a changing world.

"Trying to get people who are transitioning to see and value the transferable skills they have, but also getting potential employers to recognize and be open to those transferable skills will help accelerate Calgary's growth in filling jobs, creating new companies and bringing more opportunities to the city," explains Diana.

Talent and tech innovation are major focuses of the economic strategy <u>Calgary in the New</u> <u>Economy</u> and together they are enablers of a more diverse and resilient economy.

"Tech is pervasive in our lives everywhere. In all our jobs, in all industries, it is necessary to have more technology," Diana concludes. "As things continue to evolve, I think having the resilience of surviving whatever happens to you gives you the confidence to say I have more control than I think."



### **LOOK AHEAD**

### JULY

**Inglewood Night Markets** Jul – Sep 4<sup>th</sup> Street Night Markets Jul-Sep Calgary Stampede Jul 8-17 **The Roundup Music Fest** Jul 13

**Oxford Stomp** Jul 15 Calgary Folk Music **Festival** Jul 21-24 **Blackfest** Jul 23

### **Calgary International Blues Festival** Jul 25-31 **Full Bloom Fest** Aug 12-13 Weekly Pop-up Farm Stands until Oct



### **SEPTEMBER**

**Beat Beethoven fun run** Sep 8

**Calgary Corporate Challenge September** Games Sep 9-24

**Honens Festival** Sep 8-11

**Calgary International Film Festival** Sep 22- Oct 2

**Gender Equality Week** Sep 18-24

**National Day for Truth** and Reconciliation **Orange Shirt Day** Sep 30 **Alberta Culture Days** 

Sep 1 to 30

### **ALL SUMMER**

Summer Neighbourhood Nature Challenge Explore, play, observe and learn about the wonders of nature in your own neighbourhood.

### Free community outdoor summer programs

Explore fun, FREE activities for children, youth, adults, and families. These safe, supervised programs are great for making new friends and learning new activities.

### Arts Commons ArtsXpeditions

Live concert and performance pop-ups in all quadrants of the city.

This list is not exhaustive.

### AUGUST

**Shaw Charity Classic 2022** Aug 3-7 **Taste of Calgary** 

Aug 4-7 Water Lantern Peace

**Ceremony** Aug 6

Carifest Aug 12-13

**Franco Festival Calgary** Aug 13

**Omatsuri Japanese Festival** Aug 13

**Marda Gras Street Festival** Aug 14

GlobalFest Aug 18-27

**Chinatown Street Festival** Aug 20

Expo Latino Aug 20

**Pride Week** Aug 26 – Sep 4

# **HAVE YOUR SA**

### **Mission Bridge Rehabilitation**

Online public engagement to understand citizen priorities for improving the user-experience on Mission Bridge. Until Jul 13





### **Indian Residential School Permanent Memorial**

and organizations. **Until Jul 29** 

### **Playgrounds - Building Spaces**

Seeking feedback on playground builds to inform potential features in future designs. Until Aug 31

### **Back Lanes Resurfacing**

Until Sep 15







The City of Calgary is creating a permanent memorial in honour of Indian Residential School Survivors and the thousands of children who never returned home. At this time, this engagement process is focused on gathering input from Indigenous community members and Indigenous-serving community agencies



Visit calgary.ca/engage to join the conversation.

The City is conducting research within selected pilot site locations to better understand how Calgarians use their back lane and in consideration of environmental and maintenance alternatives to gravel.



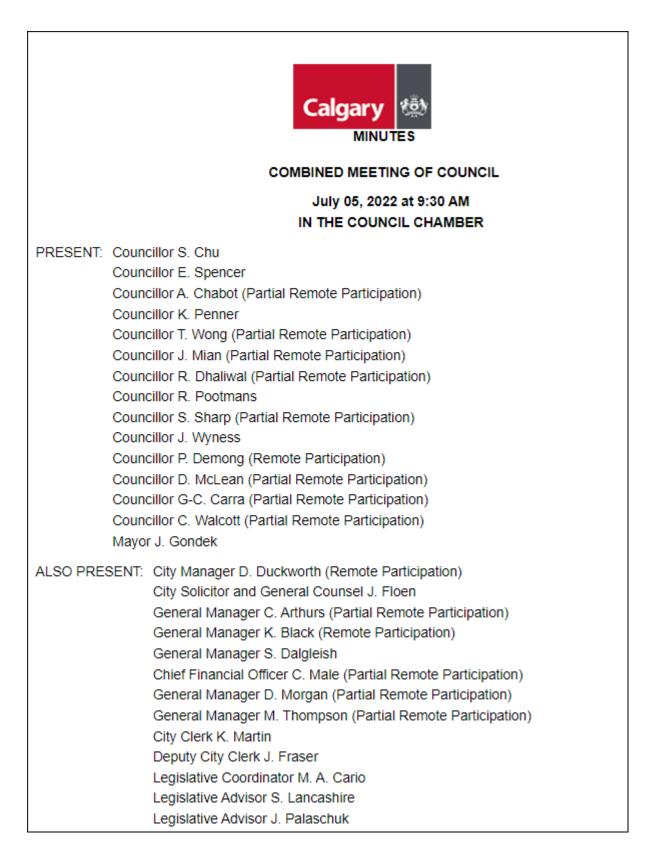
### **Motions Requiring Cancellation - June 2022**

Department	Business Unit	Report Title	Due Date	Motion	Context for Recommendation
CFOD	Corporate Initiatives soon to be Corporate Planning and Performance.	2022 Mid-Year Accountability Report	2022 September	Report on the 2019- 2022 Service Plans and Budgets be cancelled with the material being integrated into a robust 2022 Year- End Accountability Report to be delivered to the Executive Committee of Council before the end of 2023 April.	Accountability Reports are an important component of a well-run and managed City as they provide Council and Calgarians with information about value and The City's progress towards delivering approved plans and budgets. The 2022 Mid-Year Accountability Report would typically be delivered to Council in 2022 September. However, given the work of Council and Administration on the development of the 2023-2026 Service Plans and Budgets, it is recommended that the material be integrated into a robust 2022 Year-End Accountability Report that would be delivered in 2023 April. This would help to ensure that the focus over the next several months is on building the 2023- 2026 Service Plans and Budgets based on Resilient Calgary: Council's Strategic Direction 2023-2026 while continuing to demonstrate our policy commitment to transparency and accountability. The benefits of this recommendation include freeing up capacity for work on the 2023-2026 Service Plans and Budgets and other priorities as well as helping to manage risks related to service impacts and employee health and wellness.

Cancellation of the 2022 Mid-Year Accountability Report for September 2022 requested by Administration and Approved by The City of Calgary Council during the Combined Meeting of Council on July 5, 2022 Excerpt of <u>MINUTES</u>

11.3.2	City Manager's Quart	erly Report Q2 2022, C2022-0791	Ø					
	Moved by Councillo	r Mian						
	Seconded by Counc	cillor Chabot						
	That with respect to Report C2022-0791, the following be adopted:							
	That Council:							
	<ol> <li>Receives this Report and attachments 2, 3, 4, 5, 6, 7, 8, 9 and 10 for the Corporate Record;</li> </ol>							
	<ol> <li>Direct that the reports directed by Committee or Council, as set out in Attachment 11, be deferred; and</li> </ol>							
	<ol> <li>Direct that the Attachment 12,</li> </ol>	reports directed by Committee or Council, as set out in be cancelled.						
	Councillor C	arra, Councillor Chu, Councillor Demong, Mayor						
	Gondek, Cou	uncillor Sharp, Councillor Spencer, Councillor Walcott,						
	For: Councillor Po	ootmans, Councillor McLean, Councillor Wyness,						
	(15) Councillor M	ian, Councillor Penner, Councillor Chabot, Councillor						
	Wong, and C	Councillor Dhaliwal						
		MOTION CARRIED	)					

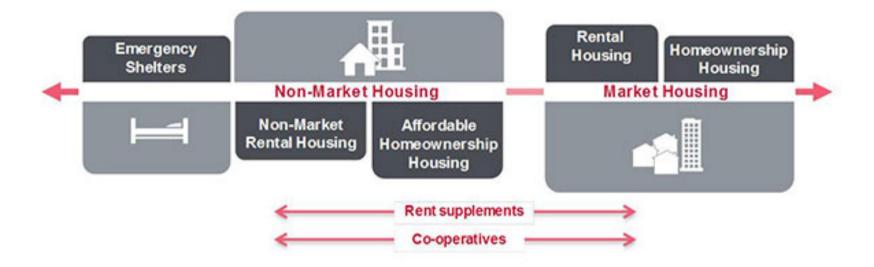
Cancellation of the 2022 Mid-Year Accountability Report for September 2022 requested by Administration and Approved by The City of Calgary Council during the Combined Meeting of Council on July 5, 2022 Excerpt of <u>MINUTES</u>





# Learning about Affordable Housing

A healthy housing system offers a diverse mix of structures to suit a variety of individual and family needs, e.g. apartments, townhomes, single-family dwellings. It includes both rental and ownership properties at market and non-market (subsidized) rates, giving people at all income levels access to safe and stable housing.



A model of Calgary's housing spectrum. The City of Calgary works with other levels of government, non-profits and private developers to meet our city's non-market housing needs.

Calgary's housing market is suffering a supply deficit in the non-market (affordable housing) sector. Since 2011, the average increase in new affordable housing units is 308 units per year. However, to keep up to demand, Calgary needs 2,000-2,500 new units per year.

We work with the provincial and federal governments, non-profit organizations and private sector developers to close this gap.

### Housing research

Research is a critical component of our work as it enables us to understand opportunities and challenges and make evidence-based decisions. The City has a variety of current and past research reports on Calgary's housing system, affordable housing and homelessness.

The <u>Affordable Housing Development Monitor</u> is a repository of up-to-date information on new affordable housing projects in Calgary. The bi-annual report provides an up-to-date-picture about affordable housing development to meet the

needs of corporate and community stakeholders.

Research reports:

- 🕒 Affordable Housing Development Report Q4 2020
- 🖾 Foundations for Home: Progress Summary May 2021
- <u>Housing Needs Assessment 2018</u> The report examines the current and predicted future need for affordable housing in Calgary.
- <u>Non-Profit Affordable Housing Land Survey July 2018</u> In May and June 2018, The City of Calgary conducted an online survey of non-profit affordable housing organizations relating to their future land needs.
- 28 organizations participated in the survey. The results of the survey are presented in this report.
- 🕒 <u>Housing in Canada's Big Cities</u> This report is the result of research conducted by The City of Calgary's Affordable Housing division and provides

comprehensive data on Calgary's housing supply compared to other major Canadian cities.

• A Housing in Calgary: An Inventory of Housing Supply, 2015/2016 - The City's research report confirms the supply gap in housing for low to moderate income households.

### **CMHC** Resources

CMHC is the leading authority on housing matters in Canada. Among the many resources and services offered:

- A <u>research library</u> containing the most extensive housing information in the country.
- A housing market information portal





# Foundations for Home

Calgary's Corporate Affordable Housing Strategy **2016 – 2025** 

### The private housing market leaves some Calgarians behind

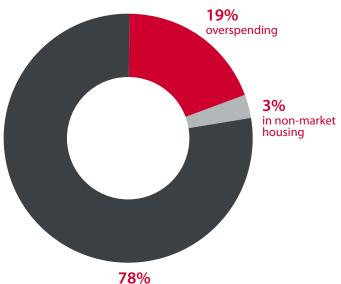
In Calgary, as in other Canadian cities, the private market plays a primary role in housing provision. Calgary's private housing market meets the needs of 78% of the city's households.<sup>4</sup> Of the remaining households, 3% are supported by government and non-profit intervention, but 19% struggle with their housing costs.<sup>5</sup>

According to The City's definition, a household is in need of affordable housing when it earns less than 65% of the Calgary Area Median Income and spends more than 30% of its gross income on shelter costs. By this measure, **88,000 Calgary households earning less than \$60,000 annually are currently in need of affordable housing.**<sup>6</sup> When families overspend on housing, they postpone emergency savings and are forced to cut back on food, education, medical bills, and transportation. For low-income Calgarians, unaffordable housing restricts opportunities and creates difficult trade-offs.

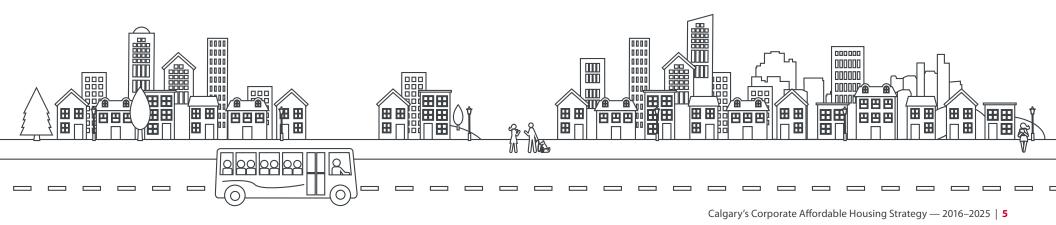
The most acute manifestation of housing need is homelessness. On any given night, an estimated 3,500 Calgarians are living on the streets.<sup>7</sup> Another 15,000 households earn less than \$20,000 annually and spend more than half of their income on housing costs. Because any unforeseen expense or loss of income could impair their ability to pay for housing, these households are perpetually on the brink of homelessness.<sup>8</sup>

Calgary's affordable housing need has been constant for almost two decades and across changing economic conditions.<sup>9</sup> While the current economic downturn in Calgary may result in a slight, temporary decrease in rental prices, it is not expected to make market housing affordable for very low-income residents over the long-term. In spite of a short-term slowing of in-migration, recent projections by the Centre for Spatial Economics show Calgary's population climbing by up to 135,000 households over the next eight years. If these growth projections hold true, up to 26,000 additional households are forecasted to need affordable housing by 2024.<sup>10</sup>

### 453,626 households



met by market



### A mounting supply deficit

The City conducted engagement with affordable housing providers and stakeholders across the housing spectrum. There was widespread consensus: **The single most pressing challenge facing Calgary's affordable housing sector is inadequate housing supply.** 

There are approximately 12,000 non-market housing units in Calgary.<sup>11</sup> Relative to the size of its population, Calgary has many fewer non-market housing units than other major Canadian cities.<sup>12</sup>

Only 3% of households in Calgary are supported by non-market housing, as compared to 6% of households nationwide.<sup>13</sup> In order to accommodate 6% of its households in non-market housing, Calgary would need to add approximately 15,000 new affordable units today. As population growth is far outpacing the creation of affordable housing units in Calgary, population forecasts suggest that over 22,000 new non-market units could be required to house 6% of all Calgary households in 2025.<sup>14</sup>

Calgary Housing Company currently has a 4,000-household waitlist for social and affordable housing, and processes on average 245 new eligible applications per month. A shortage of available units creates bottlenecks at all points on the housing spectrum, as Calgarians struggle to move from transitional to permanent housing, from nonmarket to market rental housing, or from rental housing to homeownership.

Non-market rental housing units per 500 households Toronto 27 22 Ottawa 9 Edmonton 4 Vancouver 13 Calgary Calgary's housing spectrum Intensity of Support Level of Subsidy Level of Income Emergency Transitional Housing No Housing Supportive Care Non-Market Housing Market Housing Housina (Rental and Ownership) (Rental and Ownership) **Market housing** Non-market housing

## Glossary

Affordable housing: According to Canada Mortgage and Housing Corporation, housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.<sup>16</sup> The City of Calgary defines affordable housing more narrowly as housing for people who, because of financial or other circumstances, need assistance to cover their housing costs. It may take a number of forms on the housing spectrum, from non-market rental units to attainable homeownership. In order to exclude discretionary overspending, The City targets affordable housing to households earning 65% or less of the Calgary area median income.

Affordable housing need: A household is in need of affordable housing when it earns less than 65% of the Calgary area median income and spends more than 30% of its gross income on shelter costs.

Alberta Housing Act: Legislation that creates and regulates the provincial system of subsidized housing. The stated purpose of the Alberta Housing Act is to enable provision of a basic level of housing accommodation for people who require assistance to obtain or maintain housing.

Attainable homeownership: Attainable homeownership refers to for-sale housing that can be purchased by people who could not typically afford a home on the private market, using no more than 30% of pre-tax income for mortgage payments. Examples of attainable homeownership arrangements may include coop housing, rent-to-own housing, or non-profit shared equity models. **Calgary Municipal Development Plan (MDP):** The City's long-term development plan, published in 2009 with the goal of supporting Calgary's move to being a more sustainable city. The MDP sets a 60-year strategy of a more sustainable city form for Calgary and the transportation networks needed to serve it.

**City of Calgary Action Plan:** The City's business plan and budget document. Action Plan was developed in 2014 for the years 2015-2018. This document describes how The City will respond to the needs and aspirations of the citizens of Calgary over a four-year period.

**City Charters:** Special legislative agreements that will redefine the relationships governing Alberta's two big cities. They are expected to be adopted for Calgary and Edmonton in 2017. While the Municipal Government Act will continue to guide the majority of what Calgary does from day to day, a City Charter will focus on some key policy areas amended to address this city's specific needs.

**Emergency transitional housing:** Shelters or housing with the primary purpose of providing temporary accommodations and essential services for homeless individuals.<sup>17</sup>

Homelessness: Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. Homelessness encompasses a range of physical living situations, including 1) absolutely homeless and

living on the streets; 2) staying in overnight shelters; or 3) in accommodation that is temporary or lacks security of tenure.<sup>18</sup>

**Housing First:** "A recovery-oriented approach to homelessness that focuses on quickly moving people from homelessness into housing and then providing supports and services as needed. The underlying principle of Housing First is that people are more successful in moving forward with their lives if they are first housed."<sup>19</sup> The idea is to provide permanent housing without any prerequisite conditions (such as achieving sobriety) and without the requirement of a transition period.

Integrated Civic Facilities: Design, delivery, and co-location of municipal services in mixed-use facilities that may also include housing, community space, private sector uses, and/or other services such as health and education. Integrated Civic Facilities provide opportunities to plan, budget, design, and deliver different City services, optimize the use of City properties, and use multi-purpose facilities to shape vibrant neighborhoods.

**Mixed-income housing:** A multi-family property or community where units at different price points are targeted toward residents from a variety of income groups. This model is often proposed as a solution to the problems of concentrated poverty and social isolation that can result when low-income residents are clustered in poor neighborhoods. In some mixed-income rental developments, rent revenue from the more affluent tenants is used to crosssubsidize the lower-income tenants, reducing or eliminating the need for ongoing government subsidies. **Municipal Government Act (MGA):** The legislative framework in which all municipalities and municipal entities across the Province of Alberta operate. The MGA provides the governance model for cities, towns, villages, municipal districts, specialized municipalities, and other forms of local government. It lays the foundation for how municipalities operate, how municipal councils function, and how citizens can work with their municipalities.<sup>20</sup>

**Non-market housing:** Rental or for-sale housing provided for income groups not served by the private market. It is typically made affordable through public and/or non-profit ownership of housing units, or through rent supplements that allow low-income households to access housing in the private market.

**Partnership:** Collaboration, consultation, and/or joint programming between The City and one or more external organizations, which may include other affordable housing providers, community stakeholders, and other orders of government, for the purpose of achieving shared objectives. In this document, "partnership" is not used as a legal term.

**Rent supplements:** Subsidies that enable households in need of affordable housing to cover the cost of a rental unit in the private market. In Calgary, they are funded by the provincial government and administered by Calgary Housing Company. Rent supplements have multiple structures; for instance, some are paid directly to the landlord while others are paid to the tenant.<sup>21</sup>

**Social housing:** In this document, social housing refers to a set of programs designed by the federal and provincial governments, in which non-market units are provided for low-income households. In social housing units, rent is geared to 30% of the tenant's household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by ongoing deep subsidies from the federal and provincial governments.

**Supportive care housing:** Housing that provides case management and supports to individuals and families with special needs to achieve housing stability and independence. While there is no maximum length of stay in supportive housing, these programs may aim to eventually transition clients out of the program to less intensive community-based services, or may constitute long-term permanent housing, depending on the program goals and population served.<sup>22</sup>

Transit Oriented Development (TOD): A walkable, mixeduse form of area development typically focused within a 600m radius of a transit station. Higher density development is concentrated near the station to make transit convenient for more people and encourage ridership. This form of development utilizes existing infrastructure, optimizes use of the transit network, and creates mobility options for transit riders and the local community. Successful TOD provides a mix of land uses and densities that create a convenient, interesting, and vibrant community.



## HOUSING IN CALGARY: AN INVENTORY OF HOUSING SUPPLY, 2015/2016

A REPORT PREPARED BY THE CITY OF CALGARY IN COLLABORATION WITH THE COMMUNITY HOUSING AFFORDABILITY COLLECTIVE



### TABLE OF CONTENTS

FOREWORD	
AT A GLANCE	5
EXECUTIVE SUMMARY	6
INTRODUCTION	
EMERGENCY SHELTERS	
NON-MARKET RENTAL HOUSING	
RENT SUPPLEMENTS	
CO-OPERATIVE HOUSING	
AFFORDABLE HOMEOWNERSHIP	
MARKET RENTAL HOUSING	
MARKET HOMEOWNERSHIP	
CONCLUSION	
GLOSSARY	
LIST OF FIGURES	
LIST OF TABLES	
APPENDIX I: 2015 NMHS Participating Organizations	
APPENDIX II: 2015 NMHS Survey Questions	
REFERENCES	

### FOREWORD

This report responds to a sector-wide desire for a comprehensive view of Calgary's housing supply. To date, housing supply data for the city has been scattered among several sources. Through this report, a more complete picture of the entire housing system in Calgary is visible, enabling a broader understanding of housing supply trends, gaps and implications and specifically, the current state of the affordable housing segment.

Each section of the report provides specific information about the supply and affordability of a segment of Calgary's housing system. The report provides additional detail on the results of the 2015 survey of non-market housing in Calgary, which was done as an update and expansion of the City of Calgary's 2011 non-market housing survey.

### Background

In spring 2015, a sub-group of the Community Housing Affordability Collective (CHAC) was tasked with examining the housing supply in Calgary. The working group raised concerns about data gaps across the housing spectrum due to the fact that no central database or publication existed with comprehensive information on all types of housing found in Calgary. Specifically, the age of non-market housing data (last collected by The City of Calgary in 2011) was an identified gap.



In response to this concern, in late 2015, The City of Calgary took the lead on conducting an updated non-market housing survey. Consultations were held with members of CHAC who expressed a desire for an expanded scope, and a collaborative approach to the non-market housing survey design. CHAC requested that the final report include the results of the survey as well as basic data on all segments across the housing spectrum.

### **Acknowledgements**

The City of Calgary acknowledges the many valuable contributions to this report from our colleagues including:

- The Community Housing Affordability Collective (CHAC) Steering Committee and members
- The City of Calgary: Calgary Housing Business Unit, Civic Census Division, Geodemographics team
- Calgary Housing Company (CHC)
- Calgary Homeless Foundation (CHF)
- Horizon Housing Society
- Accessible Housing

- The Southern Alberta Co-operative Housing Association (SACHA)
- Canada Mortgage and Housing Corporation (CMHC)
- Statistics Canada
- The Calgary Real Estate Board (CREB)
- The Government of Alberta (GOA)

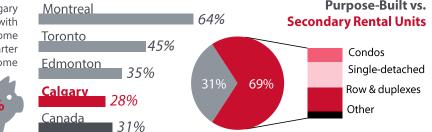
We also thank those involved in the 2011 Non-Market Housing Survey. This survey provided baseline data, survey questions and participating organizations that were used in the 2015 survey of non-market housing. It also demonstrated the value of such as survey, and paved the way for the 2015 survey.

Finally, we give a special thanks to everyone who took the time to respond to our 2015 survey of non-market housing. Your participation has been critical to the preparation of our comprehensive report on housing supply in Calgary.

### AT A GLANCE

#### **All Housing Non-Market Housing** Percentage of housing supply +2,000-2,500/yr that is non-market Supply & 16,702 units 6% Need Canada of Calgary's housing units are +300/yr non-market Calgary 3.6% Market homeownership (318,719 units) ▦ ▦▦ 80% of non-market units 畾 are over **25** years old 畾 ₽ ₽ HL. ₿₿ 睛 畾 Less than 7% Market rental (120,061 units) of units built in the 25% of units have past 25 years have an operating 3 or more agreement that will Non-market rental (16,702 units) bedrooms expire within **5** years ₽ 畾 More than half of **Rent supplements Retirement homes** (3,981) (3,645 units) Calgary's residential Only **3.5%** of communities have zero non-market housing units are wheelchair non-market housing Affordable homeownership **Co-operatives** accessible units (1,294 units) (1,074 units) **Percentage Rental Market Housing** Purpose-Built vs. Calgary

households with Between 1998 and 2008: insufficient income 73% 157% median singleto buy a starter of owner-occupied home family home price increase, housing is vs. single-family 22% median individual homes 50% income increase



Data compiled 2015/2016

### **EXECUTIVE SUMMARY**

### **Highlights**

A healthy housing system includes a diverse mix of housing forms, tenures and options. The objective of this research is to provide a whole system view of Calgary's housing supply. The data collected for each type of housing is summarized in Table 1.

The private market accounts for 95 percent of Calgary's housing supply, with 27 percent rentals and 68 percent homeownership. Within the homeownership segment, 73 percent of homes are single-family dwellings. Compared to other major cities, Calgary has one of the highest homeownership rates in the country, and conversely, the lowest proportion of rental stock. Furthermore, Calgary's proportion of non-market housing (affordable housing), at 3.6 percent, is considerably lower than the national average of 6 percent, and only 0.3 percent of the housing supply is comprised of co-operative housing and affordable homeownership units.

	Non-Market Housing			Market Housing				
Type of Housing	Non- Market Rental	Co-operative Housing (subsidized)	Affordable Ownership	Rent Supplements (in market rentals)	Co-operative Housing	Retirement Homes (Seniors Market Rental)	Market Rental	Market Ownership
Proportion of System	3.6%	0.1%	0.2%	0.9%	0.2%	0.8%	25.8%	68.5%
# of Units (Total = 465,476)	<b>16,702</b> <sup>1</sup>	250	1,074	3,981	1,044	3,645	120,061	318,719

Table 1: Calgary's Housing Supply, 2015/2016

For housing to be affordable, the <u>Canada Mortgage and Housing Corporation</u> says a household should not spend more than 30 percent of gross income on rental shelter costs, and no more than 32 percent of gross household income on homeownership. Purchasing a home in Calgary has become costly, and more than 60,000 homeowners are over extended on their shelter costs. Overextending is likely due to housing costs outpacing wage increases, as since 1998, wages have increased 22 percent while home sale costs have increased 157 percent.

<sup>&</sup>lt;sup>1</sup> 508 of the 16,702 non-market rental units also receive a rent supplement

Renting has also become expensive. Among major Canadian cities, Calgary has the highest rents in the bottom tier of rentals. In fact, 68 percent of low-income renters are over spending on shelter. Rents in seniors' housing complexes are also much higher in Calgary than in the rest of Alberta, including Edmonton. While it may or may not be a reflection of people struggling with housing costs, it is worth noting that recent reports have found that average consumer debt in Calgary is considerably higher than in the rest of the country.

### **Summary of Recommendations**

This research provides information on the supply of different housing types in Calgary (see Figure 1). Combined with previous research on household incomes and affordability, the gap between affordability and availability is clear (compare Figure 1 and Figure 2). Only about half of Calgary's households earn the income required to buy a home (without prior assets, savings, gifts, etc.). About 21 percent of households do not have sufficient income to afford an average rental apartment in the market.

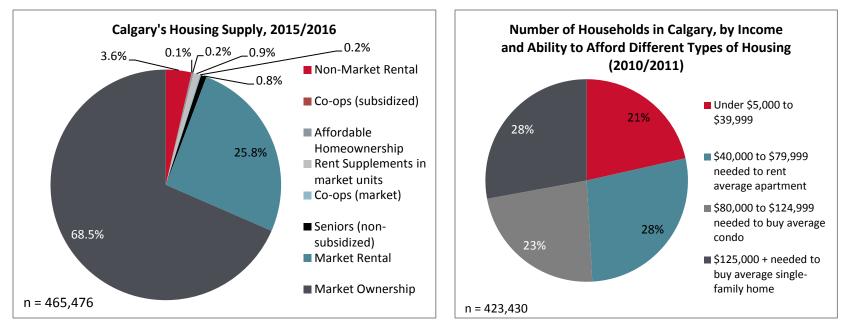


Figure 1: Calgary's Housing Supply, 2015/2016

Figure 2: What Calgarians Can Afford, based on Income

A key recommendation of this report is to increase the supply of housing that is affordable for Calgarians at different income levels. This requires a plan to ensure new non-market housing units are incorporated throughout Calgary as it grows, as well as a plan to support existing non-market

housing as it ages and operating agreements expire. This plan should include an exploration of opportunities to scale up or consolidate nonmarket operators. Due to the relatively large size of market housing supply, more should be done to encourage affordability in these segments. Further discussion is also recommended to explore the future role of rent supplements, co-operative housing and affordable homeownership as these currently constitute relatively small portions of the housing system. Lastly, additional consideration is required to inform how and why tenants move throughout the housing system, and how housing providers can better support their needs.

### **Summary of Findings**

This report includes a section for each of the segments of Calgary's housing system. The following are highlights of findings from each segment:

### **Emergency Shelters**

Emergency shelter is intended for short-term use. Calgary has 1,745 beds plus 76 units for individuals and families. Of these, 87 percent are designated for singles.

### **Non-Market Rental Housing**

Non-market rental housing is typically described as subsidized, social, or affordable housing. Operating models vary, but rents are typically available at below-market value. It may or may not provide social or support services, and is typically targeted to low-income individuals and families. Non-market rental housing serves a wide range of people at with varying incomes, household compositions and life stages, and with different levels of support needs.

On average, non-market rental housing accounts for 6 percent of total housing stock in cities across Canada (The Conference Board of Canada, 2010). Calgary falls short at 3.6 percent. Furthermore, only 1,370 units of non-market housing have been acquired or built since the last housing supply survey in 2011. This represents a growth rate of 10 percent over four years.

There are 62 organizations operating 16,702 units of non-market rental housing in Calgary. Calgary Housing Company (CHC) operates the greatest proportion, accounting for approximately 41 percent of all units.

For this report, comprehensive information was collected on 75 percent or 12,448 of the 16,702 units via an online survey. Basic information was collected on the remaining 4,254 units through other forms of research and direct correspondence. Of these additional units, well over half are exclusively for seniors.

Key findings from the online survey include:

- Calgary Housing Company (CHC) manages 55 percent (6,881) of the surveyed units; a total of 50 organizations operate the remaining 5,567 units.
- Thirty-three percent of the units are owned by the Government of Alberta, 19 percent by The City of Calgary and 15 percent by CHC.
- Thirty-six organizations maintain waitlists for non-market housing; as of April 2016, there were 3,934 households on CHC's waitlist.
- Nearly 80 percent of the non-market properties are over 25 years old.
- The most common type of development is a row home / townhouse (31 percent), followed closely by low-rise apartment buildings (30 percent).
- The majority of non-market properties in the survey are wood construction (72 percent).
- Non-market units are not geographically dispersed throughout the city; 16 communities are home to more than half of all of the nonmarket housing units in the city.
- Most units are one-bedroom (37 percent); two and three-bedroom units each make up 24 percent of the supply.
- Of the 2,148 units built since 1990, fewer than 7 percent have three or more bedrooms, whereas 33 percent of the units built before 1990 have three or more bedrooms.
- More than half (or 6,478) of non-market units are rented at 30 percent of income; 17 percent are rented at rates 0-10 percent below market (non-market housing serves a mixed population, from low-income to moderate-income).
- Only 3.5 percent, or 443, of non-market units are wheelchair accessible.
- Just over half (50.4 percent) of all non-market units are operated under an agreement with the provincial and/or federal government; 22 percent of these properties have operating agreements that expire by the end of 2020.
- Beyond income, 68 percent of non-market units do not have additional qualifying criteria, of those that do (32 percent), the majority are exclusively for seniors.
- The turnover rate for non-market housing in 2015 was 23 percent.
- The most common way that tenants exit non-market housing is by their choice, giving sufficient notice, and without rent arrears.
- Some form of support services are offered in more than half (60 percent) of non-market housing units.

### **Rent Supplements**

Rent supplements are a type of housing subsidy that make up the dollar difference between the rent charged and what the tenant can afford to pay. This is an income-based approach (rather than supply-based) to meeting affordable housing need, as rent supplement programs provide financial assistance to individuals in need, without the requirement to build an additional affordable housing unit. Nearly 4,000 rent

supplements are provided in Calgary's market rental units to make these units affordable for tenants. For the purposes of this report, these units are counted as subsidized housing in the market. Therefore, market housing with a rent supplement applied represents nearly 1 percent of Calgary's housing stock.

Some rent supplements (508) are being applied to non-market housing units. This allows non-market providers to reach households with lower incomes than they would otherwise be able to support. These units are deducted from the rent supplement total to avoid over-representing the number of non-market housing units in this report.

### **Co-operative Housing**

Co-operative housing accounts for just 0.3 percent of Calgary's housing stock, however it offers a unique form of housing. Co-operative housing provides housing to individuals and families, while offering security (because there is a component of ownership and control, as members) along with community support. 0.1 percent of Calgary's housing is subsidized co-operative housing. This includes both internal and federal subsidies.

### Affordable Homeownership

Housing developed for affordable homeownership programs also represents a very small portion of Calgary's housing supply at 0.2 percent. These programs help individuals and families with financial assistance in the form of a down payment loan, offering lower cost housing, and by providing support and information on financing.

#### **Market Rental**

Rental housing fills an important role for those who are new to the city, prefer the flexibility, or cannot afford to buy. Twenty-seven percent of the housing supply captured in this report is rental housing provided by the market, through purpose-built rentals (apartments and townhouses) the secondary rental market (e.g. privately rented condominiums, secondary suites in private homes), and seniors' housing.

According to the 2011 census, among major Canadian cities, Calgary has the lowest proportion of rental households in Canada (see Table 2).

There has been a steady decline in the supply of purpose-built rentals in Calgary, and the majority (68 percent) of all market rental units are now in the secondary market. Over half of all secondary market units are singledetached or semi-detached houses, row homes or duplexes, which typically contain more bedrooms. In contrast, most units in the purpose-built rentals are one and two-bedrooms (88 percent). This suggests that

#### Table 2: Renters, by Municipality

2011 Census	% renters		
Montreal (City)	64%		
Toronto (City)	45%		
Edmonton (City)	35%		
Vancouver	35%		
(CMA)			
Winnipeg (City)	34%		
Ottawa-	32%		
Gatineau (CMA)			
Canada	31%		
Calgary (City)	28%		

the secondary rental market units are more diverse, both in type of development and bedroom mix.

Secondary rental units are typically owned by less experienced landlords. It could be argued that they hold more uncertainty for tenants because the properties can be quickly sold in a favourable market. Additionally, rents in the secondary market are generally higher than in the purpose-built stock because they tend to be newer and have more square footage. Secondary suites are an exception in that they generally have lower rents than found in the primary rental market.

Rents in the lowest-rent quintile in Calgary are among the highest in the county for one and two-bedrooms units (Canada Mortgage and Housing Corporation, 2015). This means that the cheapest rents in the city are higher than the cheapest rents in all other Canadian cities. This has serious implications for low-income households trying to make a life in Calgary. Rental rates have just recently moderated, and vacancy rates are climbing back up after years of sitting below 3 percent, but market units remain out of reach for many low-income renters. The situation is similar in the senior's housing market, with Calgary rents well above those across Alberta. The average monthly rent for a one-bedroom with standard care is \$3,754 per month compared to a provincial average of \$2,960 and Edmonton's average of \$2,515.

### Market Homeownership

Calgary's homeownership rate (73.9 percent in 2011) is higher than the average in Canadian metropolitan areas (69.1 percent). Nearly 70 percent of housing supply in Calgary is (private) market-based and owner-occupied. The majority (73 percent) of this is single-family homes, contributing to a fairly homogenous housing supply.

Increases in home prices in Calgary have far outpaced increases in wages. Between 1998 and 2008, the cost of single-family homes and condominiums increased 157 percent and 164 percent, respectively, while median incomes only increased by 22 percent. The majority of one and two-bedroom homes now start between \$200,000 and \$300,000. The majority of three-bedroom homes now start between \$400,000 and \$500,000.

Since the 2015 economic downturn, housing prices have softened. However, while home prices may become more affordable, household incomes may also drop. During the downturn, many households have experienced job losses or decreased job security. Calgary's unemployment rate reached seven percent in December 2015 (Statistics Canada, 2017).

While findings from 2012 research on the housing preferences of low-income Calgarians identified that the majority of participants expressed a preference to own their own home (The City of Calgary, 2015), many households cannot afford to buy in today's housing market. In order to achieve homeownership, some households may overextend their credit (debt to income ratio), compromise in other areas (such as food), or live in shared accommodations that they may not otherwise have (renting to roommates to pay mortgage). Market homeownership, however, is not

the preference and best choice for everyone. For many households, renting, co-operative housing and affordable homeownership programs are preferred. A healthy housing market has a diversity of housing forms, tenures and options.

## In Calgary and across Canada, affordable housing is at a crossroads

This is a game-changing time for the affordable housing field. Nationwide, housing providers faced with aging properties, outdated programs, and expiring funding agreements will have unprecedented freedom to test new solutions. Progressive affordable housing models hold the potential to shape inclusive communities, target amenities and supports to encourage positive outcomes for residents, drive strategic reinvestment in the existing housing stock, and pilot innovative financial tools to scale up the capacity of non-profit organizations.

Affordable housing is now a priority at every level of government. In 2016, reversing a longstanding trend of declining investment, the provincial and federal governments each signaled their renewed commitment to the housing community though substantial budget increases. A new provincial affordable housing strategy is under development, while Canada's first National Housing Strategy, to be released within the next two years, promises a clear federal policy direction to make affordable housing more readily available to all.

Cities are stepping up to the plate. Vancouver pledged its largest-ever contribution of municipal land toward the construction of thousands of new units. Regina has successfully combined property tax exemptions with capital grants to incentivize affordable rental developments. Toronto is considering recommendations to restructure and rationalize the portfolio of Toronto Community Housing Corporation to ensure future sustainability of the nation's largest social housing provider. Across Canada, cities show leadership on affordable housing by leveraging federal and provincial dollars, adapting programs for local contexts, and capturing on-the-ground knowledge to advance policy solutions. If Calgary does not take action, these opportunities will be missed and housing need will continue to escalate.

The time is right for Calgary to update The City's Corporate Affordable Housing Strategy. This Strategy replaces the previous document from 2002, provides a new direction for a new era, and calls for The City to make affordable housing a clear Council Priority across its lines of business. Policies, funding, and industry practices are shifting, but the need for affordable housing is greater than ever. All Calgarians deserve a safe and stable place to call home.

How will Calgary meet this challenge?

## Affordable housing is about positive outcomes for people

At the most fundamental level, affordable housing is about people. It supports people of all ages, family compositions, and demographics—individuals and families who otherwise could not afford safe and stable homes. People in affordable housing have greater chances to find and keep jobs, to learn and build skills, and to be active participants in their communities.

Affordable housing is about more than building a unit. It is about providing a home and, where needed, providing services and supports to help people achieve their goals.



"In the past five years, I achieved so many successes; they all belong to Calgary Housing. As a single mother, it's very tough to raise a child but I did work hard on it and with Calgary Housing's help, I finally got my dream career at TD Canada Trust and could finally offer my child a bigger place for his benefit."

- Calgary Housing Company tenant

## Affordable housing is foundational to community prosperity

Great cities are places where everyone can afford to live and work.

Affordable housing is a critical component of our great city and a vital contributor to our citizens' success. Calgary is a great place to make a living and a great place to make a life. Affordable housing yields tangible social and economic benefits that City residents see every day:

- Affordable housing development creates local jobs. Every billion dollars invested in housing grows Canada's economy by \$1.4 billion and generates up to 13,000 direct and indirect jobs.<sup>1</sup>
- Affordable housing strengthens residents' purchasing power and boosts the local economy. With lower housing costs, residents have better opportunities and more disposable income to invest in other goods and services.
- Affordable housing attracts employers with the promise of a stable workforce. When housing costs are prohibitively high, companies, particularly those in the industrial sector, struggle to find and retain the workers they need.
- Affordable housing reduces demand for emergency services. By keeping vulnerable residents off the streets, affordable housing reduces pressure on hospitals and corrections facilities, as well as City spending on policing, bylaw, and fire services. Providing one homeless person with housing has been shown to save taxpayers \$34,000 annually.<sup>2</sup>

Calgarians believe in affordable housing. In 2015, for the first time, The City of Calgary included questions on affordable housing in its annual Citizen Satisfaction Survey, which polls a statistically

representative sample of the City's residents. 94% of Calgarians indicated that affordable housing for lowincome families was somewhat or very important to them. Affordable housing was Calgarians' second priority for City investment, with 64% of residents urging The City to invest more in homes for lowincome families.<sup>3</sup>

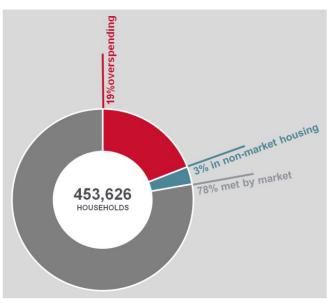


## PFC2016-0512 ATTACHMENT 1

## The private housing market leaves some Calgarians behind

In Calgary, as in other Canadian cities, the private market plays a primary role in housing provision. Calgary's private housing market meets the needs of 78% of the city's households.<sup>4</sup> Of the remaining households, 3% are supported by government and non-profit intervention, but 19% struggle with their housing costs.<sup>5</sup>

According to The City's definition, a household is in need of affordable housing when it earns less than 65% of the Calgary Area Median Income and spends more than 30% of its gross income on shelter costs. By this measure, **88,000 Calgary households earning less than \$60,000** 



**annually are currently in need of affordable housing.**<sup>6</sup> When families overspend on housing, they postpone emergency savings and are forced to cut back on food, education, medical bills, and transportation. For low-income Calgarians, unaffordable housing restricts opportunities and creates difficult trade-offs.

The most acute manifestation of housing need is homelessness. On any given night, an estimated 3,500 Calgarians are living on the streets.<sup>7</sup> Another 15,000 households earn less than \$20,000 annually and spend more than half of their income on housing costs. Because any unforeseen expense or loss of income could impair their ability to pay for housing, these households are perpetually on the brink of homelessness.<sup>8</sup>

Calgary's affordable housing need has been constant for almost two decades and across changing economic conditions.<sup>9</sup> While the current economic downturn in Calgary may result in a slight, temporary decrease in rental prices, it is not expected to make market housing affordable for very low-income residents over the long-term. In spite of a short-term slowing of in-migration, recent projections by the Centre for Spatial Economics show Calgary's population climbing by up to 135,000 households over the next eight years. If these growth projections hold true, up to 26,000 additional households are forecasted to need affordable housing by 2024.<sup>10</sup>

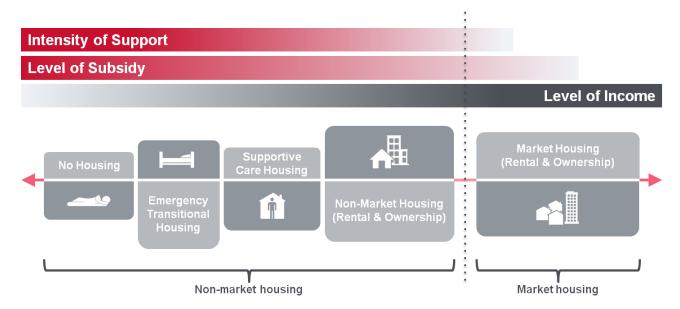
## A mounting supply deficit

The City conducted engagement with affordable housing providers and stakeholders across the housing spectrum. There was widespread consensus: **The single most pressing challenge facing Calgary's affordable housing sector is inadequate housing supply.** 

Non-market rental housing units per 500 households:		
Toronto	27	
Ottawa	22	
Edmonton	19	
Vancouver	14	
Calgary	13	******

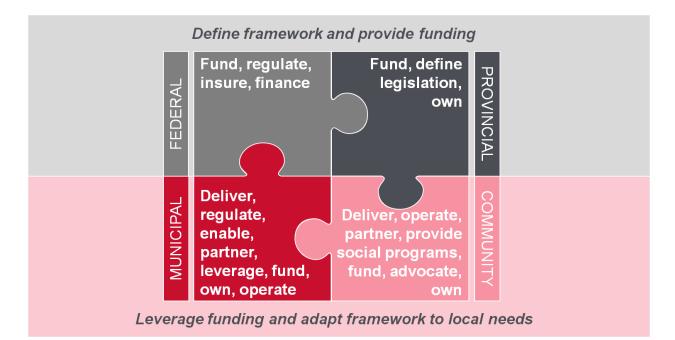
There are approximately 12,000 non-market housing units in Calgary.<sup>11</sup> Relative to the size of its population, Calgary has many fewer non-market housing units than other major Canadian cities.<sup>12</sup> Only 3% of households in Calgary are supported by non-market housing, as compared to 6% of households nationwide.<sup>13</sup> In order to accommodate 6% of its households in non-market housing, Calgary would need to add approximately 15,000 new affordable units today. As population growth is far outpacing the creation of affordable housing units in Calgary, population forecasts suggest that over 22,000 new non-market units could be required to house 6% of all Calgary households in 2025.<sup>14</sup>

Calgary Housing Company currently has a 4,000-household waitlist for social and affordable housing and processes on average 245 new eligible applications per month. A shortage of available units creates bottlenecks at all points on the housing spectrum, as Calgarians struggle to move from transitional to permanent housing, from non-market to market rental housing, or from rental housing to homeownership.



## The City's role in affordable housing

Affordable housing solutions require the participation of each order of government. In Canada, the federal and provincial governments define the housing policy framework and create the tools that municipalities can use to deliver affordable housing programs locally. **Funding for affordable housing remains primarily a federal and provincial responsibility.** 



Like other Canadian municipalities, The City of Calgary plays a number of key roles in affordable housing. Across Canada, cities assume these roles in order to ensure that federal and provincial housing programs are appropriately adapted to local contexts and that affordable housing advances local goals to shape neighborhoods and communities.

The City of Calgary's roles in affordable housing make use of all municipal tools at its disposal:

- Deliver: Build affordable housing
- **Regulate:** Set planning regulations and bylaws
- Enable: Provide land, approve permits, incentivize
- Partner: Collaborate with non-profit organizations and the private sector
- Leverage: Provincial and federal funds
- Fund: Contribute matching funds and grants
- **Own:** Subsidiaries and assets
- **Operate:** Property manage and operate housing

## The City's call to action

Calgarians look to The City for leadership on affordable housing. The City is committed to addressing the current need, working within its municipal roles.

Existing City plans reflect the priorities of Council and Calgarians. These plans call The City to action:

<u>City of Calgary Action Plan (2015-2018)</u> Area of Focus: A Prosperous City

Strategy P6: Increase affordable and accessible housing options.

Calgary Municipal Development Plan (2009) Part 2.3.1: Housing

Objective: Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create sustainable local communities.

## PFC2016-0512 ATTACHMENT 1

## The City's affordable housing subsidiaries

The City impacts affordable housing through The Corporation's business operations and through two wholly owned subsidiaries.

#### **Calgary Housing Company**

Undertakes housing services in the capacity of a provincial management body under the Alberta Housing Act, managing rental units and rent supplements

Vision: "Using housing as the foundation, we are people helping people achieve an enhanced quality of life for themselves and the community."

Clients Served: Homes provided to almost 25,000 people and 10,000 children every day across nine housing portfolios

Unmet demand: 4,000 qualifying households on the wait list for rent supplements and social and affordable housing units

#### **Attainable Homes Calgary Corporation**

A non-profit social enterprise that delivers wellappointed, entry-level homes for Calgarians caught in the city's growing housing affordability gap

Vision: "To be Canada's largest, most respected social enterprise, delivering mixed multi-family housing."

Clients served: Over 700 new homeowners moved into attainable homes since 2011

Unmet demand: 20,000 individuals expressing interest through website registrations

The Corporate Affordable Housing Strategy focuses on The City's mandate. Although there are many areas of alignment, it does not replace existing, independent strategic plans for the two City subsidiaries, which are governed by separate boards of directors.

A major strategic distinction between Calgary Housing Company (CHC) and The City is that the former is directly responsible for service delivery to affordable housing residents. The City's Strategy examines opportunities to improve outcomes for these residents through City program partnerships and housing system transformation. The City also focuses on addressing the affordable housing supply deficit.



## PFC2016-0512 ATTACHMENT 1

## **CALGARY'S AFFORDABLE HOUSING STRATEGY**



## Affordable housing is a City of Calgary Priority

To ensure that all Calgarians have access to housing choices, The City needs to make affordable housing a clear Council Priority.

This means:

- Using a Corporate approach to meet affordable housing objectives, seeking out creative solutions through collaboration and experience in service delivery.
- Systematically identifying and prioritizing opportunities to integrate affordable housing into City projects and initiatives.
- Proactively considering how City policies and decisions may affect affordable housing supply or delivery, mitigating negative impacts where necessary.
- Utilizing all appropriate municipal tools to enable affordable housing development and support affordable housing providers.
- Targeting advocacy and collaboration with other orders of government to ensure that affordable housing policies and programs meet the needs of Calgarians.
- Supporting affordable housing residents with municipal services that enable individual and community well-being.

City programs and incentives to support affordable housing must be consistently targeted to projects that achieve City objectives and meet the needs of Calgarians. In order to qualify for City programs or financial support, affordable rental or homeownership projects must achieve a combination of the following criteria:

- 1. Include units targeted for income groups not typically served by the private sector, focusing on households earning less than 65% of the Calgary area median income;
- 2. Demonstrate that housing is non-market through (a) qualification for federal or provincial grants or subsidies, (b) significant philanthropic donations and fundraising, and/or (c) ownership by a recognized non-profit or charitable organization with demonstrated capability in providing non-market housing.
- 3. Demonstrate operational objectives that support positive outcomes for residents, including appropriate programs and services, as necessary;
- 4. Support affordable housing providers to achieve financial or operational sustainability; and/or,
- 5. Exemplify leading practices or innovation in project design and architecture, community integration, and environmental sustainability.

## A strategic direction for affordable housing

The Strategy moves Calgary toward an ambitious vision for the future of affordable housing in our city.

#### Vision

- Enable a transformed housing system in Calgary, where collaboration between stakeholders drives better outcomes for individuals and communities through safe, affordable housing solutions.

- Contribute to an increase in non-market housing supply sufficient to provide homes to a minimum of 6% of households in Calgary, consistent with the national average of non-market supply. In 2016, meeting this standard would require 15,000 new units in addition to maintaining current supply.

The City will work toward this vision through actions under six key objectives. Taken together, these objectives establish the strategic direction for The City's delivery of affordable housing over the next 10 years.

- 1. Get the Calgary community building
- 2. Leverage City land
- 3. Design and build new City units
- 4. Regenerate City-owned properties
- 5. Strengthen intergovernmental partnerships
- 6. Improve the housing system



The following sections describe the six objectives in more detail, defining The City's intended direction and vision of success for each. In many cases, work has already kicked off to progress these objectives, a few examples of which are highlighted. This framework will guide planning and execution of current and future City initiatives in order to ensure strategic alignment and achieve meaningful progress against this overarching strategic direction.

Specific actions, performance targets, and resource requirements under each of the six objectives are not included in this document and will be defined separately through a series of Implementation Plans.

## PFC2016-0512 ATTACHMENT 1

## 1. Get the Calgary community building

## Support housing developers to get new homes into the ground for people in need.

The City cannot meet Calgary's mounting affordable housing need by acting alone. Increased development by other affordable housing providers is critical to achieve the national average in non-market housing supply. While capital funding for affordable housing remains a provincial and federal responsibility, The City has a vital role to play in facilitating new development.

Through its ownership of planning processes and regulations, The City will shape communities, ensuring that a range of available housing options support diverse needs and incomes throughout Calgary. Additionally, The City's requirements and timelines for granting development approvals have the potential to significantly impact financial feasibility of new projects. The City will prioritize affordable housing, providing reliable assistance and support for projects that will house those in greatest need.

Sustainable City programs allow developers to plan ahead and build robust, long-term affordable housing project pipelines with the certainty that incentives will still be available when their projects are ready to enter the City process. Calgary's non-profit housing community continues to build its development capacity, for example through the RESOLVE Campaign. The City will meaningfully engage with the housing community, understand the pipeline of development, and work collaboratively to shepherd projects from conception to completion.

#### Success in 2025 means:

- The City contributes to new affordable units placed in service by other housing providers.
- Affordable housing projects move quickly to construction as the City provides dedicated support.

#### **Profile: The RESOLVE Campaign**

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RESOLVE is a unique collaboration of nine established, experienced, and respected Calgary social service agencies that have come together along with government, business, and community leaders with a single one-time goal: Build affordable rental housing for 3,000 vulnerable and homeless Calgarians.

RESOLVE's community-based fundraising campaign aims to raise \$120 million to be leveraged against federal and provincial funds as well as contributions from the partner agencies: Accessible Housing, Bishop O'Byrne Housing Association, Calgary Alpha House Society, Calgary Homeless Foundation, Calgary John Howard Society, Horizon Housing Society, Silvera for Seniors, The Mustard Seed, and Trinity Place Foundation of Alberta. This level of collaboration is a first for Calgary and a first for Canada.

In March 2016, construction was completed on the campaign's first project, located in Calgary's Beltline district. Three additional buildings have already broken ground. To date the campaign has raised enough to provide 1,182 people with a place to call home. "The RESOLVE Campaign shows Calgary's housing providers engaging with the philanthropic community in a new way and building the capacity needed to tackle the affordable housing crisis. The City's upcoming initiative to provide predevelopment grants and development fee rebates for non-market housing projects will help RESOLVE to accelerate progress toward the campaign's goals [...] and most importantly provide homeless and vulnerable Calgarians much needed homes."

- Kim O'Brien, Executive Director, Horizon Housing Society

## 2. Leverage City land



### Provide City land to contribute to affordable housing development.

The City has a unique opportunity to support the affordable housing community through land transactions. The City has leveraged 17 properties for affordable housing since 2009 and continues to receive frequent ad hoc requests for land for a wide variety of projects.

The City will maximize the social benefits of its land transactions by understanding the needs of the housing community and strategically selecting the right sites for the best projects. Selling City land at below market or nominal value for affordable housing development represents a meaningful City taxpayer contribution and can further a variety of municipal goals, whether providing critical support to get new and innovative housing models off the ground or helping established non-profit organizations with strong track records to achieve operational self-sufficiency and scalability. By proactively identifying and acquiring appropriate land, The City will realize a long-term vision for affordable housing across Calgary. Selecting the best sites for communities and future residents is essential.

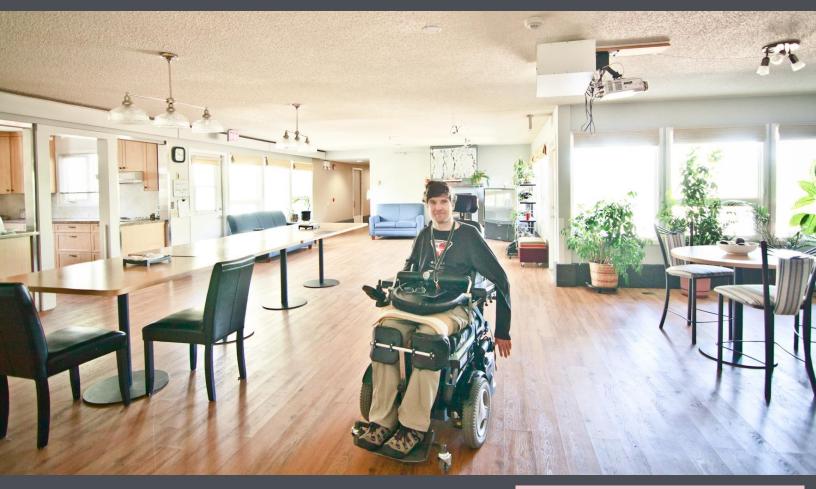
To effectively support Calgary's housing providers, The City must keep its finger on the pulse of the housing community, understand other organizations' development pipelines, and make transparent decisions around land disposition aligned to municipal priorities.

#### Success in 2025 means:

- The City contributes to new affordable units placed in service by other housing providers.
- Affordable housing is appropriately located throughout Calgary, connecting residents to essential services and amenities.
- Established non-profit affordable housing providers grow their assets through land ownership to increase operational sustainability.

### **Profile: Accessible Housing**

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Accessible Housing (AH) has served the community since the 1970s through a continuum of services ranging from 24-hour caregiver support in a group home setting, to accessible condominiums, to Housing First programs enhanced by wraparound supports.

AH's Fourth Dimension group home, Calgary's first shared living accommodation for 12 people with spinal cord injuries, sits on Cityowned land at the edge of Confederation Park. AH has leased this land from The City since 1975. While this arrangement delivers lowcost housing to people in need, it has not provided AH with strategic tools to move forward. Without ownership of the land, it has never been possible for AH to redevelop or improve the housing to so that more people could be served.

In 2015, The City began working to transfer the land to AH at a low cost. Once finalized, this transaction will make a major difference to the organization's future.

"Moving from a lease to an ownership position on this land allows us to move from a 'cap in hand' not-for-profit to a true affordable housing leader. We can leverage the land as an asset, which allows us to open more doors of accessible housing for vulnerable Calgarians. [...] This simple transfer will have an impact on those currently trapped in hospital and homelessness who face multiple barriers on their journey home."

- Jeff Dyer, Executive Director, Accessible Housing

## PFC2016-0512 ATTACHMENT 1

## 3. Design and build new City units

## Model tenant-centered design and placemaking for inclusive communities.

In its affordable housing development, The City strives to be an industry leader. Projects in the pipeline reflect the diverse cultural preferences, locational needs, and family configurations of future tenants. From pocket developments to townhouses to high-rise apartments, new affordable housing projects will integrate seamlessly into existing neighborhoods and generate acceptance of affordable housing through architecture, placemaking and engagement. The City will strategically incorporate affordable housing with other municipal or community uses, while Transit Oriented Development, including along the new Green Line, will ensure vital access to transit for low-income residents who may not own a vehicle. A long-term, updated pipeline of projects will incorporate these various forms, will consider development and redevelopment feasibility, and will incorporate calculated risk-taking for new and innovative development projects.

All of The City's developments are informed by research on tenant preferences, leading industry practices, and extensive consultation with community stakeholders. These developments will serve as replicable models for the non-profit and private sectors. Cost efficiency and financial sustainability are guiding principles for affordable housing development at The City. Since 2013, The City has modified its development program to bring down its average capital cost for affordable housing from \$330,000 to \$248,000 per door. This maximizes its ability to leverage provincial and federal funding without sacrificing quality of construction.

New developments will contribute to a mixed-income portfolio to maximize socio-economic integration for tenants while eliminating the need for ongoing operating subsidies.

#### Success in 2025 means:

- The City leverages federal and provincial funds to increase development volume and place new affordable units in service.
- The City's high-quality developments meet resident needs, galvanize public support, and offer replicable models for other affordable housing providers.
- Mixed-use City facilities integrate housing in strategic locations to create complete communities.





The City's Sunnyside Triangle project, expected to be completed in 2018, is a flagship complete community development.

Located next to the Sunnyside LRT station, within walking distance of a grocery store, and along a vibrant commercial corridor, this site is perfectly suited for a mixed-use, mixed-tenure development. The City will partner with a private developer to provide affordable rental housing, market-rate condominiums, and retail. The project will also offer public gathering space for neighborhood residents, who flagged this as a top priority during The City's community engagement process. Completion of the Bow to Bluff corridor initiative and inclusion of a *woonerf* (living street) along 9<sup>th</sup> Ave. will enhance the development's attractiveness and connectivity to the neighborhood.

Demonstrating leading practices in affordable housing design, this development offers housing for Calgarians in need while creating an exciting new focal point for the surrounding community.



## 4. Regenerate City-owned properties

### Lead strategic reinvestment to preserve homes for the highest-need residents.

To increase Calgary's affordable housing supply, building new units is not enough. The City must also implement solutions to preserve the current social and affordable housing stock for Calgary's most vulnerable residents. The existing stock includes 2,105 City-owned units developed under multiple government programs with complex funding and operating requirements.

City-owned properties are on average 33 years old and will require significant capital investment over the next decade. The City will leverage federal and provincial dollars dedicated for existing housing, relying on its development expertise to guide strategic decisions around reinvestment, redevelopment, or disposal and replacement of units. The City is committed to investing in existing City-owned properties that have prospects for long-term success, targeting energy efficiency, building durability, increased density, and tenant health and wellness.

Provincial and federal operating agreements that subsidize rents for 1,048 households currently living in City-owned social housing will begin to expire in 2021. The City and CHC must seize this opportunity to collaborate with other orders of government and achieve new financially and socially sustainable models for housing delivery. First and foremost, The City must consider the needs of existing residents and ensure that their homes are preserved, in safe condition, for the long term.

#### Success in 2025 means:

- The City's 1,048 social housing units are preserved or replaced for residents with the greatest need.
- A long-term regeneration strategy guarantees financial and social sustainability of the City-owned portfolios.

#### **Profile: Bankview Restoration Project**



To provide sustainable solutions for Calgarians in need of housing, proactive asset management is crucial. In 2015, Calgary Housing Company completed restoration of a 26-unit apartment building in Bankview.

Prior to the renovation, this property, constructed in 1983, was showing its age with falling stucco on the exterior and water penetrating into the apartments. CHC seized the opportunity to preserve affordable units in an excellent location near downtown jobs and amenities, leveraging \$750,000 of City and provincial funds through the Sustainable Buildings Partnership Program. The \$1.2 million renovation covered the entire building envelope, installing low-maintenance cladding, energy efficient windows and doors, and upgraded insulation.



Before the renovation

A project that was nearing end-of-life will now provide homes for 20 more years.

## PFC2016-0512 ATTACHMENT 1

## 5. Strengthen intergovernmental partnerships

## Recommend solutions to the federal and provincial governments.

To deliver affordable housing, it is crucial that The City work collaboratively with all orders of government. Stable intergovernmental partnerships will allow municipal, provincial, federal, and indigenous governments to weather any potential changes in political leadership over the next decade and address affordable housing challenges over the long term. As existing housing programs and funding models come up for review, the future of the industry is on the line.

New legislation, regulation, and policy currently on the horizon may fundamentally redefine how affordable housing is delivered across Canada. The ongoing review of provincial regulations under the *Alberta Housing Act,* slated to be completed in 2017, will encompass many aspects of housing delivery. Additional conversations with the province around the *Municipal Government Act* and the development of a City Charter for Calgary have the potential to dramatically expand The City's available tools to address the need for affordable housing. In June 2016, the provincial government launched the stakeholder engagement process to inform a new affordable housing strategy for Alberta. The federal government has also pledged to take a more active role in setting the national policy context for affordable housing, with a first-of-its-kind National Housing Strategy to be developed over the next year.

Calgary has a voice in affordable housing. Through multiple channels, including membership in the Federation of Canadian Municipalities and the Big City Mayors' Caucus, as well as meetings with provincial and federal politicians and civil servants, The City has the opportunity to recommend progressive, made-in-Calgary solutions for local, regional, or national implementation.

#### Success in 2025 means:

• Calgary actively works with all orders of government to forge affordable housing solutions that meet local needs.



In 2016, the federal and provincial governments announced major budget commitments to affordable housing. This constitutes a significant shift to prioritize reinvestment in infrastructure and programs for the highest-need Canadians.

The federal budget contained a \$2.3 billion investment in affordable housing over two years, including \$504 million to double the Affordable Housing Initiative, \$200 million for seniors housing, \$574 million for energy and water efficiency retrofits to social housing, and \$208 million to a new Affordable Rental Housing Innovation Fund. Despite a difficult economic climate in Alberta, the provincial budget likewise dedicated a \$892 million five-year capital investment for new housing supply and renewal of existing properties.

The City will work with its provincial and federal partners to leverage and optimize available funding and create a progressive, modern housing system to benefit Calgarians. "All Canadians need and deserve housing that is safe, adequate and affordable. Without it, Canadians feel less secure and that makes it harder to accomplish every other goal from raising healthy children to pursuing education, jobs and opportunity. When affordable housing is in short supply, Canada's whole economy suffers."

> Excerpt from *Growing the Middle Class,* the 2016 federal budget



## 6. Improve the housing system

#### Leverage research, programs, and partnerships to transform outcomes for people.

A 2013 report commissioned by The City revealed significant silos in Calgary's affordable housing sector and the expectation of The City to take a leadership and facilitator role.<sup>15</sup> The City is committed to fostering a collaborative system where agencies and organizations work together to seamlessly deliver services, address challenges, and ensure that all residents access the housing and programs that best meet their needs. This aligns well with provincial and federal priorities as other orders of government also shift toward more people-focused housing programs and policies. An effective housing system will empower Calgarians to access opportunities for personal development, achieve their goals, and participate actively in their communities.

The City is committed to improving the housing system through cross-sector collaboration. The City will continue to collaborate with community stakeholders through multiple avenues to build understanding of the gaps and bottlenecks in the system that prevent positive tenant outcomes and to address these challenges. For instance, The City is actively participating in the Community Housing Affordability Collective (CHAC), a network of organizations and individuals with a mandate to create transformational change in the housing system. The City has taken the lead on a CHAC initiative to create a coordinated intake process for affordable housing that is client-focused and ensures that individuals' needs are met. New partnerships between Calgary Housing Company (CHC) and attainable homeownership providers are supporting former CHC tenants to explore homeownership options. Across The Corporation, City programs will improve outcomes for affordable housing residents by fostering increased self-sufficiency, enhancing community integration and social cohesion, and connecting residents with supportive services. The City will also undertake ongoing research to illuminate systemic issues, provide critical data on citywide housing need, and inform local programs and policy.

#### Success in 2025 means:

- Housing providers and stakeholders routinely collaborate to address system-wide challenges.
- Affordable housing residents easily access programs, services, and units that meet their needs and provide opportunities for increased self-sufficiency.



## **Profile: Calgary Police Service**



City partnerships support residents of affordable housing with municipal services tailored to their needs.

In 2016, Calgary Police Service (CPS) provided transportation for children in Calgary Housing Company (CHC) buildings to participate in the Power Play Program, a partnership with Hockey Canada. This program gives youth with cultural and financial barriers a chance to learn to play hockey alongside volunteer police officers. "Housing is the first and most critical need for families and children. This enables them to move forward and thrive in our community."

- Trevor Daroux, Deputy Chief, Calgary Police Service

CPS also began providing "You and the Law" educational workshops to CHC's recent immigrant tenants, covering the Canadian legal system, the role of police officers, and how to report emergencies.

CPS targets preventive services to children who exhibit high-risk behavior or are at increased risk of victimization, including some students living in affordable housing, through The Multi-Agency School Support Team program, a joint partnership with the Calgary Board of Education, the Calgary Catholic School District, Calgary Community Services, and Alberta Health Services. CPS and CHC are also committed to coordinating communication between CPS's Community Resource Officers and CHC front-line staff to improve responses to occasional safety issues that take place in or near affordable housing. The end result is safer communities for all.

## **IMPLEMENTING THE STRATEGY**



## Implementing the Strategy

The Strategy clarifies The City's mandate in delivering affordable housing and establishes a strategic direction to guide City actions over the next 10 years.

Implementation of the Strategy must be flexible, reflecting evolving housing market conditions, as well as shifting federal and provincial policy contexts and funding environments. The Strategy will be implemented through a series of Implementation Plans that list specific actions, resource requirements, and performance metrics to which The City will be accountable under each of the six identified objectives. The Implementation Plans will align with the existing City Business Plan and Budget cycle, providing progress updates and identifying priorities and associated budget requirements for consideration. The City will also periodically review its Corporate Strategy to ensure that it remains relevant, making updates as circumstances require.

The City of Calgary is committed to effecting positive change in our housing system and increasing the supply of units for our most vulnerable citizens. The implementation of this Strategy will support these goals.

Housing is just the beginning.



"I received a telephone call yesterday afternoon from a tenant who had just been approved for his first mortgage and is going to be [owning] his very first home. The family progressed through the deep subsidy program, and then into the Low End of Market program. I wish all of you could have heard the happiness and excitement in his voice! He was very thankful to Calgary Housing for providing a safe place for his family over the past five years while they completed schooling and found jobs, allowing them to be in a position to buy their own home."

Calgary Housing Company staff member

## **GLOSSARY**

**Affordable housing:** According to Canada Mortgage and Housing Corporation, housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.<sup>16</sup> The City of Calgary defines affordable housing more narrowly as housing for people who, because of financial or other circumstances, need assistance to cover their housing costs. It may take a number of forms on the housing spectrum, from non-market rental units to attainable homeownership. In order to exclude discretionary overspending, The City targets affordable housing to households earning 65% or less of the Calgary area median income.

**Affordable housing need:** A household is in need of affordable housing when it earns less than 65% of the Calgary area median income and spends more than 30% of its gross income on shelter costs.

**Alberta Housing Act:** Legislation that creates and regulates the provincial system of subsidized housing. The stated purpose of the Alberta Housing Act is to enable provision of a basic level of housing accommodation for people who require assistance to obtain or maintain housing.

**Attainable homeownership:** Attainable homeownership refers to for-sale housing that can be purchased by people who could not typically afford a home on the private market, using no more than 30% of pre-tax income for mortgage payments. Examples of attainable homeownership arrangements may include coop housing, rent-to-own housing, or non-profit shared equity models.

**Calgary Municipal Development Plan (MDP):** The City's long-term development plan, published in 2009 with the goal of supporting Calgary's move to being a more sustainable city. The MDP sets a 60-year strategy of a more sustainable city form for Calgary and the transportation networks needed to serve it.

**City of Calgary Action Plan:** The City's business plan and budget document. Action Plan was developed in 2014 for the years 2015-2018. This document describes how The City will respond to the needs and aspirations of the citizens of Calgary over a four-year period.

**City Charters:** Special legislative agreements that will redefine the relationships governing Alberta's two big cities. They are expected to be adopted for Calgary and Edmonton in 2017. While the Municipal Government Act will continue to guide the majority of what Calgary does from day to day, a City Charter will focus on some key policy areas amended to address this city's specific needs.

**Emergency transitional housing:** Shelters or housing with the primary purpose of providing temporary accommodations and essential services for homeless individuals.<sup>17</sup>

**Homelessness:** Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. Homelessness encompasses a range of physical living situations, including 1) absolutely homeless and living on the streets; 2) staying in overnight shelters; or 3) in accommodation that is temporary or lacks security of tenure.<sup>18</sup>

**Housing First:** "A recovery-oriented approach to homelessness that focuses on quickly moving people from homelessness into housing and then providing supports and services as needed. The underlying principle of Housing First is that people are more successful in moving forward with their lives if they are first housed."<sup>19</sup> The idea is to provide permanent housing without any prerequisite conditions (such as achieving sobriety) and without the requirement of a transition period.

**Integrated Civic Facilities:** Design, delivery, and co-location of municipal services in mixed-use facilities that may also include housing, community space, private sector uses, and/or other services such as health and education. Integrated Civic Facilities provide opportunities to plan, budget, design, and deliver different City services, optimize the use of City properties, and use multi-purpose facilities to shape vibrant neighborhoods.

**Mixed-income housing:** A multi-family property or community where units at different price points are targeted toward residents from a variety of income groups. This model is often proposed as a solution to the problems of concentrated poverty and social isolation that can result when low-income residents are clustered in poor neighborhoods. In some mixed-income rental developments, rent revenue from the more affluent tenants is used to cross-subsidize the lower-income tenants, reducing or eliminating the need for ongoing government subsidies.

**Municipal Government Act (MGA):** The legislative framework in which all municipalities and municipal entities across the Province of Alberta operate. The MGA provides the governance model for cities, towns, villages, municipal districts, specialized municipalities, and other forms of local government. It lays the foundation for how municipalities operate, how municipal councils function, and how citizens can work with their municipalities.<sup>20</sup>

**Non-market housing:** Rental or for-sale housing provided for income groups not served by the private market. It is typically made affordable through public and/or non-profit ownership of housing units, or through rent supplements that allow low-income households to access housing in the private market.

**Partnership:** Collaboration, consultation, and/or joint programming between The City and one or more external organizations, which may include other affordable housing providers, community stakeholders, and other orders of government, for the purpose of achieving shared objectives. In this document, "partnership" is not used as a legal term.

**Rent supplements:** Subsidies that enable households in need of affordable housing to cover the cost of a rental unit in the private market. In Calgary, they are funded by the provincial government and administered by Calgary Housing Company. Rent supplements have multiple structures; for instance, some are paid directly to the landlord while others are paid to the tenant.<sup>21</sup>

**Social housing:** In this document, social housing refers to a set of programs designed by the federal and provincial governments, in which non-market units are provided for low-income households. In social housing units, rent is geared to 30% of the tenant's household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by ongoing deep subsidies from the federal and provincial governments.

**Supportive care housing:** Housing that provides case management and supports to individuals and families with special needs to achieve housing stability and independence. While there is no maximum length of stay in supportive housing, these programs may aim to eventually transition clients out of the program to less intensive community-based services, or may constitute long-term permanent housing, depending on the program goals and population served.<sup>22</sup>

**Transit Oriented Development (TOD):** A walkable, mixed-use form of area development typically focused within a 600m radius of a transit station. Higher density development is concentrated near the station to make transit convenient for more people and encourage ridership. This form of development utilizes existing infrastructure, optimizes use of the transit network, and creates mobility options for transit riders and the local community. Successful TOD provides a mix of land uses and densities that create a convenient, interesting, and vibrant community.

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August 31, 2020

Affordable Housing Review Panel Alberta Seniors and Housing 3rd floor 44 Capital Boulevard 10044 - 108 Street Edmonton, AB T5J 5E6

#### Re: Calgary Housing Company Submission to the Affordable Housing Review Panel

#### Dear Review Panel Members,

The Affordable Housing Review Panel presents a critical venue to expedite transformation of the affordable housing system and better address the needs of low and moderate income Albertans who have been left behind. Affordable housing is an essential form of social infrastructure and demands a significant recommitment by the Provincial government.

Calgary Housing Company (CHC) is pleased to present the attached submission outlining key opportunities for the Panel and the Government of Alberta to address -- through strong partnerships -- its obligation to ensuring all Albertans have safe, appropriate housing from which to build their lives and contribute to the economic future of Alberta. This submission represents the perspective of Alberta's largest urban affordable housing provider.

#### The value of affordable housing

Affordable housing is a complex and essential form of infrastructure that can provide the safety of a stable home or a springboard of opportunity to citizens experiencing an economic crisis. Affordable housing creates opportunity for families and a path to prosperity for our province. When housing is not available at the level of affordability Albertans require, our ability to attract and retain a skilled workforce, maintain safe communities and prevent complex social conditions, including homelessness, is at risk.

Strategic public investment in a strong affordable housing system makes good economic sense. The costs of precarious housing and homelessness are high for governments and for taxpayers. Housing can be provided at a rate of \$15/ person per day compared to costs of \$150/ person per day to meet the needs of someone who is homeless. The use of police, EMS, hospitals as well as justice and emergency shelter costs are increased in communities with an inadequate supply of affordable housing. Further, an adequate supply of affordable housing is essential to ensure the attraction and retention of a balanced labour force in our communities. When families and individuals have a home they have a foundation for individual prosperity and contribute to Alberta's economic productivity.



Affordable housing is a stepping stone: Each year approximately 1,500 households move out of CHC-managed properties with the majority moving into private rental housing and homeownership: 81% of existing tenants planned to move out of CHC housing into other housing in the future.

#### The need for affordable housing:

When considering the need for affordable housing it is imperative the Panel consider both the supply of units and factors of affordability, particularly for those on lowest incomes.

Calgary lags well behind other major centres across Canada with respect to the provision of non-market housing, due largely to decades of Provincial underfunding of non-market housing construction and operations. To reach the 2016 national average for major centres, Calgary would need to add approximately 15,000 new affordable housing units.<sup>1</sup> As the population grows, more than 100,000 households are forecast to be in housing need by 2025. The magnitude of growth forecast in housing need among low and moderate income Calgarians outstrips the historic rate of affordable housing supply increase, leading to a forecasted shortage of 1,700 units per year.<sup>2</sup> Furthermore, Calgary has more than 50% of Alberta's overall homeless population with almost 3,000 people experiencing homelessness in this city on any given night.<sup>3</sup>

Driven by a legacy of high household incomes (and, thus, the highest rates of income inequality in the nation), Calgary's housing supply differs substantially from other Canadian cities'. Fortunately, Alberta does not currently have an affordability challenge for those with average or higher incomes. Among major centres, Calgary has the highest rates of homeownership and the lowest supply of purpose-built rental, subsidized housing and co-operative housing<sup>4</sup>. The private rental and homeownership markets meet the needs of 78% of Calgary's households.

However, at the lowest income levels, the housing circumstance is high risk: 18% of households struggle with housing costs.<sup>5</sup> This is particularly pronounced at lower income levels: 60% of those earning \$60,000/year are overspending on housing every month. Just 3.6% of Calgarians are supported by government and non-profit housing (compared to 6% in other markets across the nation).

#### Working Together – Roles and Responsibilities

Affordable housing requires the strong and strategic participation of each order of government as well as nonprofit and private sector housing providers. Federal and Provincial governments define the housing policy and regulatory frameworks and create tools and standards which guide the operation of affordable housing by municipalities and housing providers locally. Funding the construction and operation of affordable housing for

<sup>&</sup>lt;sup>1</sup> The City of Calgary 2016, *Foundations for Home – Calgary's Corporate Affordable Housing Strategy.* 

<sup>&</sup>lt;sup>2</sup> The City of Calgary 2018, *Housing Needs Assessment*.

<sup>&</sup>lt;sup>3</sup> 7 Cities on Housing and Homelessness 2018, <u>Alberta point-in-Time Homeless Count</u>.

<sup>&</sup>lt;sup>4</sup> The City of Calgary 2018, *Housing in Canada's Big Cities*.

<sup>&</sup>lt;sup>5</sup> The City of Calgary 2016, *Foundations for Home: Corporate Affordable Housing Strategy (2016-2025)* 



low- and moderate- income households remains primarily a responsibility of Federal and Provincial governments, reflective of access to more significant revenue streams.

Mission-focused, non-profit housing providers of significant scale can be stronger, more strategic and more responsive to the needs of tenants, financial markets and funding environments thereby providing higher value for the investment in affordable housing. A strong base of publicly supported social housing provided by non-market operators is essential.

We also believe the private sector can play a more significant role, provided protections for affordability for tenants is balanced against profit drivers. As a reliable housing operator with a demonstrated history of stewarding assets owned by the Alberta Social Housing Corporation – indeed, by Albertans – we are open to innovative future partnership arrangements which could include the private sector in new ways.

The construction, maintenance and operations of affordable housing contributes significantly to local business and economic activity. In 2019, CHC contracted out \$45.3 M in services, mostly to small and medium-sized Alberta businesses.

On the private rental market side, in 2018, prior to Provincial reductions to the program, \$19.2M in rent supplements was distributed to private landlords and non-profit housing providers by CHC to meet the needs of 2,252<sup>6</sup> Alberta households. Rent supplements are key to preserving much needed private rental housing and enable market units to be accessible for low income Albertans. So long as government income support benefits for people with disabilities or barriers to full employment remain inadequate to enable access to market housing, the demand for Provincially-supported rent benefits and non-market housing options will remain unmet and growing.

## Through the work of the Panel, the Government of Alberta must re-commit to ensuring all Albertans have a home which is safe, appropriate and affordable.

Within the attached submission, we outline <u>CHC's four key recommendations</u> for the Government of Alberta:

- 1. Invest in maintaining existing affordable housing
- 2. Support new mixed-rent housing models
  - a. Support mixed-rent through operating agreements that provide adequate funding
  - b. Provide predictable capital funding for the development of new affordable housing

<sup>&</sup>lt;sup>6</sup> Following 2019/20 Budget reductions, 2020 rent supplements administered by CHC are anticipated to serve 225 fewer households (2,027 total)



- c. Exempt property taxes for non-profit housing providers
- 3. Provide funding for rent supplements
- 4. Open the Social Housing Accommodation Regulation (SHAR) to reduce red tape

Calgary has a significant need for meaningful investment in the existing stock of affordable housing concurrent with immediate grant-based investments in the creation of new units. The Province, The City and CHC share a joint purpose to make life better every day and build a model of social housing in Alberta that benefits the thousands of people we collectively serve. Calgary Housing Company is pleased to partner with the Government of Alberta to help fulfill your obligation to provide financially sustainable, well-managed affordable housing to meet the needs of low- and moderate-income Albertans.

Thank you for the opportunity to provide a submission and interview. We trust this information will assist in supporting your work to transform delivery of Alberta's affordable housing system. CHC understands the challenging circumstances faced by The Government of Alberta as it deals with the triple-threat of the largest public health crisis in a century, the biggest global contraction since the 1930s and an unprecedented collapse in oil prices, all while maintaining a focus on fiscal responsibility as a top priority.

Affordable housing is a wise economic investment and a critical support to vulnerable Albertans. By continuing to work together, we can maintain and create safe and affordable homes for Albertans who need them. If you have any questions or require further information, please feel free to contact us.

Sincerely,

D. Wood

Sarah Woodgate, President Calgary Housing Company

**Druh Farrell, Board Chair** Calgary Housing Company

cc.

Susan Taylor, Deputy Minister, Seniors and Housing, Government of Alberta John Thomson, Senior Advisor, Seniors and Housing, Government of Alberta Shawn Ewasiuk, Acting Assistant Deputy Minister, Seniors and Housing, Government of Alberta Naheed Nenshi, Mayor, City of Calgary



#### Calgary Housing Company Submission to the Affordable Housing Review Panel

#### **About Calgary Housing Company**

CHC is a wholly owned subsidiary of The City of Calgary that provides housing options to more than 9,000 households representing nearly 25,000 Calgarians. CHC's mission is to make life better for Calgarians through the provision of safe, affordable housing to low and moderate income households.

In response to fiscal pressures applied by core funders, particularly the Government of Alberta, and with an eye to long term sustainability and growth of our portfolios, CHC embarked on a transformational journey.

We are shifting from historic, deeply subsidized operating models to a model in which rents are variable based on the income levels of tenants. Such mixed-rent portfolios provide more choice and mobility for tenants, reduce red tape and regulation, and provided capital maintenance is appropriately addressed, over time, can require less government subsidy.

Concurrent with the movement towards mixed-rent approaches, it's imperative the Provincial and Federal governments as well as operators commit ongoing investment in the addition of new housing units ensuring those with lowest incomes continue to be appropriately housed. CHC's operations are constrained in terms of access to debt financing as a source of capital funding heightening our reliance on grant-based capital contributions from government.

CHC continues to implement additional strategies to achieve fiscal sustainability including the rollout of a new software system and a reduction of the administrative and utilities budgets by 9% and 5% from 2019 to 2020, respectively. Efficient non-profit housing providers can significantly contribute to the housing solutions Alberta needs thereby providing higher value for the investment in affordable housing.

There is no silver bullet to resolving the gaps in housing supply; however, there are multiple levers and opportunities for government to explore. It is important to recognize that non-market housing requires government subsidy and that it is a key responsibility of Provincial governments in Canada to ensure the economic success of all citizens. The below section provides more detail on the four proposed recommendations for consideration by the panel.

#### Four key recommendations for the Government of Alberta

#### 1. Invest in maintaining existing affordable housing

Regular and adequate investment in existing assets is the best way to minimize the cost of housing operations over a building's lifecycle. Existing affordable housing is aging and lifecycle maintenance is needed to meet minimum housing standards. More than 84% of CHC's properties (174 properties) were built more than 30 years ago, while 41% of properties are 40+ years old. With adequate investment, the



lifecycle of these homes can be doubled for a fraction of the cost of new construction.

Reductions in affordable housing maintenance funding from the province in 2019 and 2020 have further deferred maintenance on 2,703 Provincially-owned affordable housing units managed by CHC. As the steward of these assets – which belong to Albertans – CHC has significant concerns related to these urgent lifecycle maintenance requirements.

Now is the time to invest in the regeneration of these units: CHC has doubled the lifecycle of buildings for another 40 years with an investment of \$50,000 per unit vs. \$250,000 per unit to build new. CHC requested \$18.4M and \$4.0M in capital maintenance renewal funding for the provincially-, and municipally-owned social portfolios, respectively, as part of our 2021 Business Plan and Budget Submission to Seniors and Housing. This request is based on building condition assessments (~1,100 units) and is only a portion of the total investment required against these properties.

#### 2. Support new mixed-rent housing models

In light of constrained Provincial investment, mixed-rent approaches can offer a path towards operational sustainability for housing providers and serve as a powerful way to create more inclusive and equitable communities. Driven by continued under-investment by the Province, CHC has embarked on a transformational journey from the current deep subsidy model to a mixed-rent model that provides more choice and mobility for tenants, increases transparency for tenants and – after deferred maintenance is addressed – will require less government subsidy as near-market rents begin to offset those paid by lower income tenants.

Within our existing operations, we have demonstrated success with mixed-rent approaches within one property portfolio. As households' incomes change, they shift 'program type' rather than being forced to move out. Although specific programming and financial targets are set, there is flexibility and movement from Rent-Geared-To-Income (charged at 30% of income); Affordable (30% below average market rent); and Near Market rents charged to tenants. As the operator this means, unit distribution will change due to income levels of households. As units turn over, they will be filled to balance out programming and revenue mix.

Experience in other jurisdictions tells us 1,500 debt-free units is a baseline scale at which mixed rent portfolios – with units at a quality standard of maintenance, as referenced above – become self-sustaining on an operational basis based on economies of scale with regard to business administration and contracting. In such examples, rent paid by near-market tenants (approximately 90% of average market rent) helps other tenants who pay as low as \$350/month rent (including utilities) have a home, all without operating subsidies. There are many social and economic benefits of mixed income housing including supporting strong communities. One limitation of this model, as compared to social housing which provides 100% deep subsidy, is the need for more housing supply. As portfolios are transitioned from social



housing to mixed income, such as The City of Calgary owned social housing portfolio, new supply is required to ensure there is no net loss of homes for low income households. Overall it is recommended that all social housing be funded for repair costs and maintained to sustain the housing supply for low income households in combination with the investment in mixed income housing supply. Government can support this transformation in key ways:

#### a. Support mixed-rent through operating agreements that provide adequate funding

We appreciate the efforts the Ministry has made over the last year to outline a new operating agreement for CHC's municipally-owned community housing portfolio of 1,048 units. This new operating framework will modernize delivery of affordable housing in alignment with Federal and Provincial bi-lateral agreements, as well as support a transition of CHC managed properties to a mixed-rent model over time.

We look forward to resuming negotiations in September for the provincially-owned social housing portfolio of 2,703 units, with a continued focus on the need to preserve Provincial operating support for the lowest income Albertans. Provincially-owned social housing is the primary housing source for Alberta families with low income. Asset management and portfolio planning is required to carefully plan for regeneration and replacement as developments reach the end of their life cycle. Investment is vital and can double the life of this essential social infrastructure. If these housing developments are inadequately maintained and require premature closure, there are constrained alternate housing options available for relocation of tenants who pay average of \$380/month rent in these properties. The 2021 budget forecast from the government of Alberta indicates a 50% reduction of already significantly underfunded capital investment for Provincially-owned social housing. This increases the risk of imminent unit and building closures and is an urgent matter for reconsideration.

#### b. Provide predictable capital funding for the development of new affordable housing

Concurrent with the transition to mixed-rent approaches to improve the operational sustainability of affordable housing, it is essential to continue building new units of affordable housing to maintain an appropriate proportion of social units, supported by continued Provincial operating investment, for those living on the lowest incomes.

CHC works with The City of Calgary to operate units created as part of The City's 10-year affordable housing capital development plan. Additionally, CHC is one of more than 40 organizations which supports the *COVID-19 Community Affordable Housing Advocacy Plan*. The Plan would move Alberta towards eliminating functional homelessness and urgently requests Provincial and Federal investment to address Calgary's supply gap. The plan highlights the urgency of housing as a key factor underpinning individual and community health in the context of COVID-19, and focuses on stimulating Calgary's struggling economy through the activation of stranded hotel assets, immediate build of 22



shovel-ready non-profit projects and support for the construction and real estate sectors.

Recent provincial budgets have not invested in new affordable housing leaving leveraged local, private, municipal and federal housing dollars on the table. The Province is urged to re-confirm a commitment to annual, predictable grant-based capital funding similar to previous conservative governments which resulted in increased supply of mixed income housing. Calgary represents a unique investment opportunity with favourable real estate and construction pricing. Growing the number of units is a key component of a mixed-rent model ensuring support for the lowest income tenants is not lost. This approach considers a full housing system and avoids the higher costs of homelessness as well as economic constraints referenced above.

## c. Exempt property taxes for non-profit housing providers and advocate for federal income tax reform to enable mixed income housing

Affordable non-market housing for low and moderate income households provided by non-profit organizations should be exempt from property tax as it provides substantial public value. Affordable housing is a public priority that creates jobs, boosts local economies, and saves taxpayers money through reduced spending on Provincial services all while supporting low-income Albertans to participate in our communities and economy. The cost burden of property taxes is a key barrier to the creation of mixed-rent housing by non-profit housing providers. Tax exemptions for such properties or operating organizations will support the financial sustainability of non-market housing providers, allowing money to be reinvested to build assets and sustainability in the sector as portfolios transition to mixed-rent models. Since 2017, Calgary City Council has cancelled municipal property taxes incurred by CHC annually. This resulted in \$1.5M in savings in 2020 which can then be reinvested in the assets however, under Provincial legislation this currently requires cumbersome red tape including annual Council approval through notice of motions and does not cancel the Provincial Portion of property taxes.

To successfully transition from deeply subsidized housing to a social enterprise mixed-rent model there are a number of barriers for non-profits with regard to federal income taxes. The panel is encouraged to explore this in more detail and make recommendations for Federal and Provincial discussions on tax reform to enable non-profits to successfully deliver this essential service.

We are committed to mixed-rent operations and communities as a partial solution to fiscal and social challenges as an alternative to government subsidy for housing operations. However, it must be re-stated that, in the absence of income adequacy, lower income Albertans will remain reliant on affordable housing which requires an operational supplement from the Province.

While CHC is a large provider of independent living rental housing, there is also significant need for housing



that requires intensive supports such as the housing first model. CHC is an advocate of a provincial approach in Alberta that would comprehensively addresses housing gaps in the full housing continuum from shelter to independent homeownership and rental. There is significant opportunity to streamline coordination of programs between Ministries, particularly programs that have shelter components of income support. The *COVID-19 Community Affordable Housing Advocacy Plan*, referenced above, identifies some short term immediate solutions to address the gaps in the housing system for supportive housing.

#### 3. Provide funding for rent supplements

Rent supplements are a critical component of the housing continuum and can be leveraged to support households where non-market housing is not available to meet their needs. Rent supplements are a flexible and efficient way to access available stock in the private market and enable housing providers to quickly serve vulnerable populations, including women and children fleeing violence and larger families including Indigenous peoples and new Canadians. Rent supplements are beneficial particularly when the challenges of affordable housing are income based vs supply based, they enable integrated mixed income communities, support private sector business and offer diverse housing choices for Albertans seeking housing. One limitation is they can be more costly per unit and are subject to increases in cost from rent escalation. Rent supplements are often well supported in downward economic markets however, can be less desirable for landlords to continue offering in tight booming housing markets.

In 2018, prior to Provincial reductions to the program, CHC distributed \$19.2M in rent supplements to private landlords and non-profit housing providers to meet the needs of 2,252<sup>1</sup> Alberta households. Rent supplements are key to preserving much needed private rental housing and enable market units to be accessible for low income Albertans who do not require support services.

Recognizing the Government of Alberta proposal in 2020 to reduce rent supplement spending by 25% over three years, CHC has placed the waitlist for the program on hold and is reducing households in the program as people exit. For 2021, CHC has requested a \$17.6M CHC-specific Rent Supplement Program budget to serve 2,042 households as part of our 2021 Business Plan and Budget Submission to The Ministry of Seniors and Housing submitted on July 31, 2020. Recent decisions to reduce program funding for rent supplement in Alberta has reduced supply for this program and has resulted in a more constrained housing supply for the lowest income Albertans. CHC recommends the reconsideration for investment into this program to house the highest priority and lowest income Albertans particularly at a time when there is limited new investment in supply and existing social housing is transitioning to mixed

<sup>&</sup>lt;sup>1</sup> Following 2019/20 Budget reductions, 2020 rent supplements administered by CHC are anticipated to serve 225 fewer households (2,027 total)



income housing.

While beyond the scope of the Panel, a more broad consideration of rent supplements and financial assistance for Albertans living on low incomes reveals considerable inefficiency in targeting non-market and social housing as well as rent supplements. Often, the lowest income and most vulnerable households are navigating complex and intersecting income, rent, and housing programs which are administratively burdensome and lack transparency. As long as government income support benefits for people with disabilities or barriers to full employment remain inadequate to enable access to market housing, the demand for Provincially-supported rent benefits and non-market housing options will remain unmet and growing. Further, working Albertans with low incomes struggle to access affordable housing options relative to other individuals and households who may have existing linkages to social services. Prior to the recent changes of Social Housing Accommodation Regulation, social housing programs were prioritized for people with working income assuming that people receiving social assistance had sufficient shelter allowances to afford housing in the private sector. Currently shelter allowances is well below market housing rates thereby constraining the supply and increasing the pressure for affordable housing.

#### 4. Open the Social Housing Accommodation Regulation (SHAR) to reduce red tape

SHAR is a highly complex regulation which housing providers must follow related to government-funded social housing. Its application is costly, administratively burdensome and results in significant intrusion for the lowest-income tenants and applicants.

In line with the Panel's interest in removing red tape and unnecessary regulations, we recommend a review of SHAR to determine whether it is still meeting the government's needs. Both through the negotiation of operating agreements for specific CHC portfolios and more broadly, there may be opportunities to adjust administrative requirements and meet the needs of the lowest income Albertans. Consideration should be on more efficiently and effectively transitioning housing management bodies from focusing on regulation and compliance and switch to a focus on coordination of programs and services that work for positive outcomes for residents including eviction prevention, debt reduction, income growth and in some cases opportunities for home ownership.

Specifically, and related to the income benefits commentary above, we believe income exemptions could be streamlined and based upon 1/3 of gross income with exceptions made only for grants, and bursaries specifically linked with access to education, to support more sustainable rent levels. It is also recommended that SHAR be reviewed to seek opportunities to modernize government housing policy to support households to achieve positive economic outcomes. There are a variety of opportunities being



piloted in the new City/Provincial agreement that could be considered such as: exemption of dependents under 22 years of age from income calculation towards rent and progressive exit to reduce poverty entrenchment.

On behalf of Calgary Housing Company, we thank the Panel for your consideration of this submission.





# A Place to Call Home

# 2020 Annual **Report**



calgaryhousingcompany.org

#### A Tenant Thank You

It has been a pleasure for me to be a tenant at Calgary Housing and I have been enjoying every single moment of it. I had a very good and pleasant time in such a beautiful place such as Calgary Housing with a good environment and culture. I would like to thank Calgary Housing for providing such a beautiful facilities and apartments for tenants. The amount of services being provided for tenants, are indeed good and outstanding and i am very happy and thankful for all of it.

Received, September 24, 2020





## Contents

#### **INTRODUCTION**

Message from the Board Chair	4
Board of Directors	4
Message from the President	6
Management Team	7
People, Properties and Programs	8

#### Year in Review

A Year of COVID-19	10
Transforming Calgary Housing	12
New Funding for City-Owned Social Housing	13
Provincial Affordable Housing Panel	14
New Software System Implementation	15
Strategic Priorities	
Priority 1: Customer Service	16
Priority 2: Operational & Financial Sustainability	19
Priority 3: Organizational Excellence	21

#### 2020 FINANCIAL REPORT

Financial Report	25
Auditor's Report	26
Financial Statements	28
Notes to Financial Statements	32

# A letter from Board Chair, Druh Farrell 2020 - A Year of Resilience

If there was a word for 2020 at Calgary Housing Company, that word was resilience.

Without minimizing the individual hardships and impacts felt by individual residents, staff, partners and friends, it is no exaggeration to say that CHC hardly missed a beat during this remarkable year. Buildings continue to operate, new residents moved in, capital and maintenance work was done, strategic priorities were advanced, and, while there were COVID19 cases, there were no outbreaks at CHC properties or workplaces.

The work has come with a cost: in the anxiety felt by staff working on-site despite uncertainty about the risks; in the isolation felt by vulnerable residents who saw community supports curtailed; in the stress of adapting to remote work; and in the loss of social connections we rely on to help meet daily challenges in the "normal" times.

We have not yet seen the final chapter of this story and, in the spring of 2021, there is continuing uncertainty and anxiety.

But the resilience shown by our staff and our residents, our partners and our contractors, gives me confidence that we will continue to respond to the challenge until we return to some form of normal.

As City of Calgary Employees, the hallmark of staff culture for our CHC team is the four C's - Character, Competence, Collaboration, and Commitment. In all my years with The City, nothing has better shown the deep alignment to these values than Calgary Housing's response to COVID.

Character in absorbing the challenges of our new context and keeping the work moving forward;

**Competence** in the professionalism of the business continuity response that kept all systems running smoothly;

Collaboration in the cooperation with City partners like CEMA and Calgary Neighborhoods, with each other as we explored new ways to get things done, and with our residents who were seeking solutions to their own challenges.

Commitment - as every person on our teams coped with their own anxiety, supported each other, and kept on going.

We are fortunate to do work that matters. I have spoken many times about the critical value of affordable housing - that it provides security and safety in the moment as well as a foundation on which future lives are built.

Over the past year, Calgary Housing has delivered on its mission by providing and maintaining homes for almost 25,000 of our fellow Calgarians. We continue to advance our vision of becoming the leading affordable housing provider in the country.

I take great pride in the work of CHC and in the contributions made by every member of our team. While we continue to strive toward a better future, we can look back at 2020 as the year of resilience for Calgary Housing Company.

## 2020 **Directors**





Councillor Druh Farrell, Chair

Councilor Jeromy Farkas





William Bridge

Aaron Brown

Brian Callaghan

Melanie Hulsker



Travis Moir

Murray Tait





Sue Tomney





Doug Watson



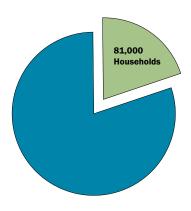
## Mission

Make life better for Calgarians through the provision of safe, affordable housing to low and moderate income households.

## Vision

Calgary Housing Company is the leading affordable housing provider in Canada supporting individual and community well-being.

## The Need for Affordable Housing



#### 1 in 5 Calgary households struggle to pay shelter costs

According to The City's definition, a household is in need of affordable housing when it earns less than 65 per cent of Calgary's median income and spends more than 30 per cent of its income on shelter costs.

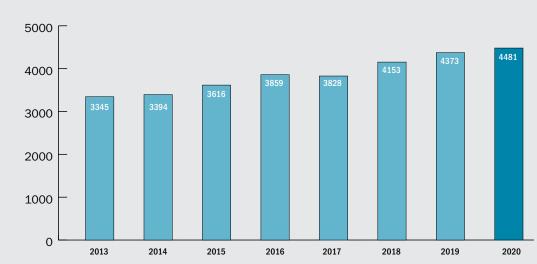
Data from the 2018 Calgary Housing Needs Assessment

#### How Does Calgary Compare?

Canada*	6.0%
Calgary	3.6%

An estimated 15,000 new units of non-market housing needed to bring Calgary to the national average.

\*Average across major Canadian Cities



#### **Average Waitlist**

CHC's waitlist tracks the number of active applicants seeking homes under the Social and Affordable programs. The waitlist has grown by 34 per cent between 2013 and 2020.

# A letter from CHC President, Sarah Woodgate Staying Focused

At Calgary Housing Company, our role is centred on providing safe, affordable homes for our residents and supporting them to achieve positive outcomes and an improved quality of life.

In January 2020, I identified my four priorities for Calgary Housing Company for the year: to create and execute on our organizational transformation, to continue the Enterprise System Solution implementation, to focus on the safety, health, and wellness of staff and residents, and to advance leadership development and succession planning. These objectives reflected our path forward on the board priorities of Quality Service, Sustainable Operations and Organizational Excellence.

In late March I reported to the board about progress made developing and initiating our work-plans and accomplishments already achieved.

Only a few days later, we were forced to pivot in response to the COVID-19 pandemic. For Calgary Housing, the challenges came on several fronts.

First, we needed to find a balance that allowed us to continue operating to provide safe homes for our residents while ensuring a safe workplace for our staff, contractors, and partners.

And second, we had to determine how to continue our strategic initiatives within an entirely new context of remote working, virtual meetings, and new operational demands.

I am so proud of the response of our team. Safety procedures were implemented in our offices and on job sites; staff who were able transitioned to remote working; IT created supports; policies and procedures were developed and rolled out and Calgary Housing kept on operating.

We did have to close our district offices for customers and partner programming was shut down or rolled back to comply with public health orders. But overall, the story of COVID-19 for Calgary Housing was the successful rollout of a response that kept operations running while making the necessary modifications to maximize safety for all. As a result, not only did operations continue, our strategic priorities also kept moving forward.

After a multi-year effort involving countless hours of planning and development, we operationalized our new



Sarah Woodgate President

Enterprise System Solution to replace our aging data management system.

We achieved a major step forward in the move to flexible, sustainable mixed-model housing with the finalization of the Community Housing Portfolio (CHP) Operating Agreement between CHC, The City of Calgary and the Province.

We worked in collaboration with The City and the housing community to submit detailed recommendations to the Provincial Affordable Housing Review Panel.

And, we made significant steps forward in our organizational transformation as the Transforming Calgary Housing (TCH) team developed a future state organizational design and progressed on development of a blueprint, road map and implementation plan - all of which began rolling out on schedule in Q1-2021.

We also maintained a clear focus on responding to the needs of the people we serve. Significant work was done to provide eviction prevention supports as many residents experienced the same financial challenges as the rest of our community. We expanded our resident communication efforts to provide both regular supports and COVID-19-related information.

We continued to advocate for more capital investment and for sustainable approaches to funding to protect existing housing.

While we continue to focus on the health and safety of our team and our residents, we look forward to a busy 2021 and beyond.

The coming year will see major moves forward on our organizational transformation as we roll out the TCH blueprint, road map and implementation plan for the next stages of our move to a more sustainable and service-focused future state. The ESS project moves into Phase 2 with rollout of Applicant, Resident and Vendor portals to expand the power of our new system beyond our office walls.

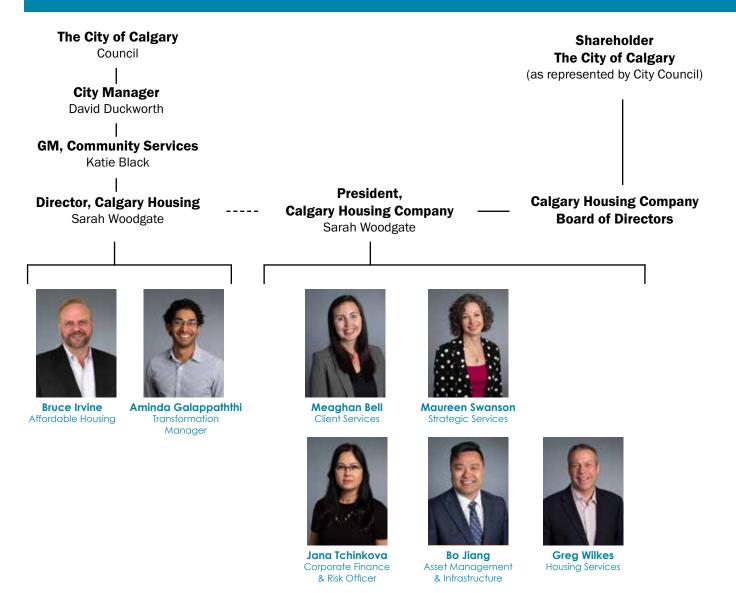
We also look forward to understanding the details and implications of the Province's direction as it begins implementing the recommendations of the Affordable Housing Review Panel (See Page 14). CHC will participate on the Province's *Technical Housing Advisory Team*, giving us an opportunity to provide input and advice to the Province in implementing Panel recommendations in a way that best considers the positive outcomes and impacts to those in need of affordable housing in Alberta.

2020 could have been judged a success if we had simply kept the lights on.

We did more. We pivoted our operations to make sure those lights did stay on. We expanded the support we provide for those who live with us. And we kept moving the organization forward to meet the demands of the future.

I look forward to continuing the work with all the amazing people at Calgary Housing, all of our partners and with the community that supports us.

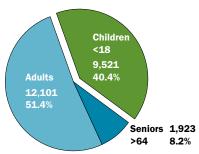
## **CHC Governance and Management Team**



## The People who live with CHC **Our Residents**

#### **Resident Age**

Two out of five people living with CHC are under age 18. Though CHC does not operate programs specifically geared to seniors, almost 1 in 10 residents is 65 or older.



#### **Household Primary** Income Source

1 in 3 households report working income as their primary income source. This was down from 44 per cent in 2019, possibly due to greater reliance on government supports during COVID-19.

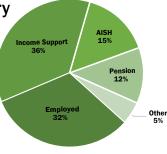
Households by **Program Type** 

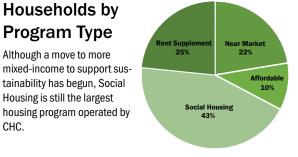
Although a move to more

tainability has begun, Social

Housing is still the largest

CHC.





#### **Housing Programs**

#### Social Housing

#### 3,784 homes

These programs are designed to help low-income Calgarians who pay more than 30 per cent of their income for housing. This program provides the deepest level of subsidy.

- Rent Geared to Income at 30 per cent of eligible income
- Income must be below Housing Income Limits
- Minimum monthly rent of \$120
- Annual income verification
- This program has a waiting list
- Provincially regulated

#### **Affordable Housing**

23,545

Calgarians live in a

**CHC-managed property** 

#### Low End of Market Housing

#### **2,085** (Avg. supplements/month)

**Rent Supplement** 

Provide rental assistance to tenants housed with private landlords including non-profit housing providers. Tenants must meet the same qualifying criteria as applicants to the Social Housing program. The number of supplements available is determined by Provincial funding levels.

- Average monthly subsidy in 2020 was \$707
- Total budget for 2020 was \$17.2M

2,762 homes (distribution varies between AH /LEM based on tenant needs)

#### This program is designed for

Calgarians able to afford slightly more for rent but who still require rental assistance. The program include both fixed rents, typically 30 per cent below average market rents, as well as rents geared to income (RGI).

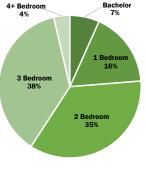
- Rents are set at 30 per cent Rent Geared to Income with a minimum monthly rent of \$350
- Income thresholds apply
- Annual income verification
- This program has a waiting list

Units marketed to Calgarians who are close to being able to afford current private market rent levels.

- Rent approximately 10 per cent below average market rent
- Income must be below maximum income limit (\$71.000-\$89.500 depending on unit size)
- There is no waitlist for this program

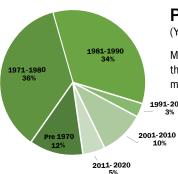
#### 8

# Properties and Portfolios Our Homes



#### Unit Size

Applicant need has shown more demand for one and four-bedroom units - this informs planning for new developments.



#### Property Age (Year of Construction)

More older stock highlights the need for appropriate maintenance funding to assure homes are safe 3% and appropriate.

# 7,108 HOMES

Calgary Housing Company is the largest residential landlord in Calgary. This number references physical units of housing - an additional 2,085 households (2020 average) received rent supplements with private landlords.

**Calgary Housing Company** 











## 106 Pa

#### **Portfolios and Ownership**

CalHome (CHC)-Owned			
CalHome Owned	40 Properties	1,724 Units	No Subsidy
Private Non-Profit	10 Properties	207 Units	Province Funds Operating Deficits
City-Owned			
City of Calgary Partnership	28 Properties	1,192 Units	Operating Surplus returned to City
Corporate Properties Residential	8 Properties	233 Units	Operating Surplus returned to City
City-Owned Community Housing	20 Properties	1,059 Units	Shared funding of Operating Deficits through 2020*
			Federal & Provincial (90%) City (10%)
Provincially-Owned			
Provincially-owned Community Housing	100 Properties	2,703 Units	Prov. Funds Operating Deficits

\* Under the new City-Province portfolio agreement signed in 2020, properties will transition to no subsidy with revenues in excess of operating costs retained for reserve as individual property agreements expire.

Note : total unit counts vary slightly in Portfolio versus Property Types due to unit counting methodology.

# A Year of COVID

As a provider of homes for those seeking housing assistance, CHC has an important obligation to ensure the homes we provide are safe, secure, and properly managed. This happens every day, year in and year out.

But in 2020, the critical importance of this work was highlighted as we all were asked to minimize outside contacts, to stay home when we could and to join the effort to flatten the curve.

As we look back on the unprecedented year, and knowing that we are not through the

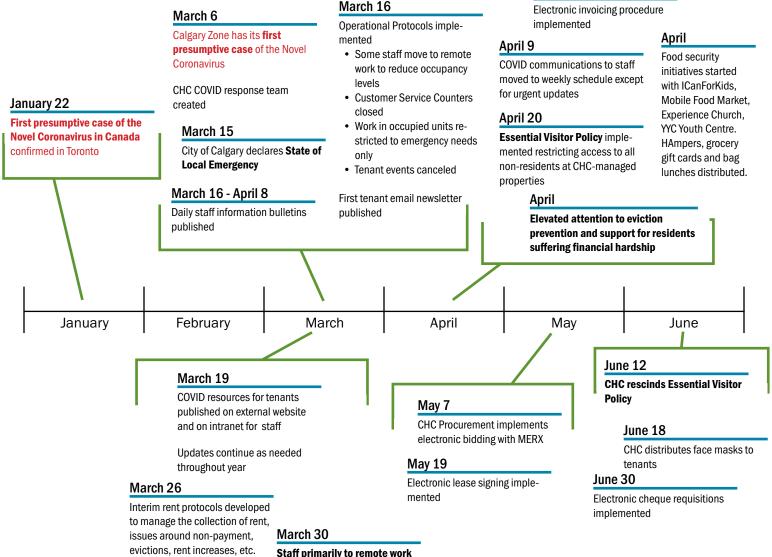
pandemic yet, CHC can reflect on a successful response to the challenge of COVID-19.

Working with our partners at The City of Calgary and the government of Alberta, with our service partners and all of our contractors, we were able to maintain operations and take the steps necessary to support the health and safety of all staff and tenants.

The Calgary Housing Business Continuity Plan was in place and guided our response.

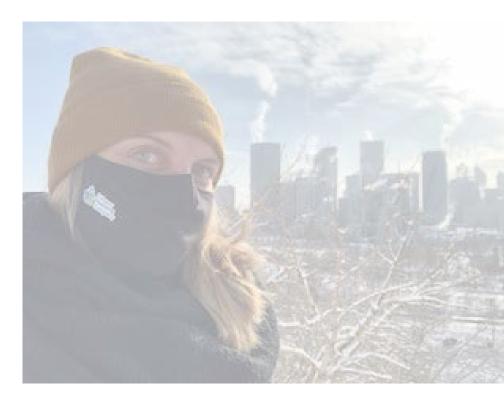
The Business Continuity Team worked through the year to identify and develop a coordinated response to concerns as they arose, following the guidelines and plans set out by the City of Calgary. Impacts to the working environment were substantial due to remote work and some major changes to how work was completed were required. Given the scope of the COVID-19 response, the overall level of disruption to our residents and applicants was contained and operations were maintained.

April 6







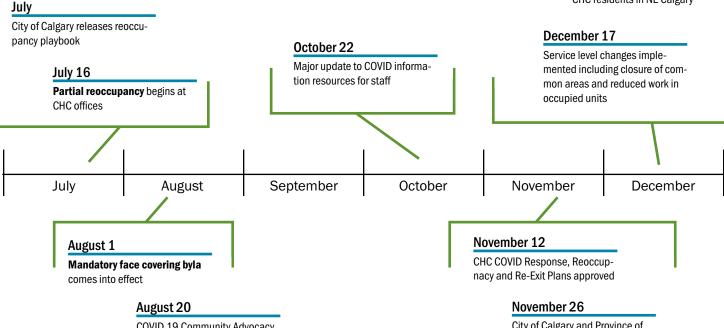


#### December 13

Staff working arrangements changed to prioritize remote work

#### December

Over the holidays, CHC and Calgary Neighbourhoods distributed over 1,700 COVID-19 care packages to CHC residents in NE Calgary



COVID 19 Community Advocacy Plan created City of Calgary and Province of Alberta reinstate Local States of Emergency

## **Transforming Calgary Housing**

In 2018, Calgary Housing created the Transforming Calgary Housing program to lead an organizational transformation, recognizing that we could not operate in the same manner we had historically in the wake of new challenges we were facing and the future ahead. These challenges included a shifting political landscape, aging infrastructure, expiring federal and provincial operating agreements and an organizational design that no longer supported Calgary Housing Company's Vision to become "The leading affordable housing provider in Canada, supporting individual and community well-being".

It was recognized that, as operating agreements for provincially funded social housing expire, a significantly larger share of the housing managed by CHC will be operated as mixed-income. This would require our organization to operate more like a non-profit. The organization's goal was to reduce reliance on government subsidies over time to, becoming a more financially sustainable organization that is nimble and agile.

- Implementing the new operating agreement for City-owned social housing, which was signed in July 2020.
- Completing a comprehensive organizational review of Calgary Housing Company to support the transition from a regulatory housing authority to a purpose-based social enterprise focused on making life better through housing.

Significant progress has been made on these focus areas since 2018.

In 2019, we started the transformation process by completing a best practice review – which included desktop research, as well as engaging with leading housing providers around the world to learn about their transformations and operating models. We also began negotiations with the Province on provincially owned and Cityowned social housing.

In Q1 2020, the TCH team took the best practice research and

#### **Program Goals**

Complete an organizational review that will support the organization to build a coherent and common understanding of its operations.

Build a roadmap for future implementation that will clearly lay the foundation for Calgary Housing's operations to implement the future operating agreement and to become the leading affordable housing provider in Canada.

The program intended to achieve the above by focusing on the following streams of work:

- New social housing operating agreements
- Improved customer experience
- Improved asset stewardship
- Preparing Calgary Housing for the change

Since that time, the Transforming Calgary Housing program has focused on:

• Continuing discussions to secure new operating agreements with the provincial government for Provincial and Cityowned social housing managed by Calgary Housing Company that would enable a more sustainable mixed-market model with less reliance on government funding over time. the engagement input to develop the first draft of the future state functional design for Customer Experience and Asset Management. This functional design identifies who Calgary Housing will be in the future and was shared with all staff and used to help inform the future state organizational design for Calgary Housing.

In Q3 2020, The City and the Province agreed to a new four-year agreement for City-owned social housing. All the housing in this agreement is managed by CHC.

In 2021, an implementation plan is

being developed to operationalize this agreement which will enable the transition of all City-owned housing managed by CHC to a mixed-income model, continuing to offer housing options for low income households in Calgary.

In addition, work has been underway to complete and finalize the organizational design and review to help create an organizational design and structure that will enable CHC to transform its operations to manage in its new environment under these new, renegotiated operating agreements. Key components of this design include the addition of a new portfolio management division to focus on proactively and intentionally managing our portfolios, integration of asset management and maintenance, integration of the customer experience under one division, new titles of VPs to reflect decision authority, accountability and responsibility aligned to industry, and a focus on role clarity and the right positions in the right place.

# New Funding Agreement for City-owned Social Housing

A significant milestone was reached in 2020 with the signing of a new funding agreement that will see City-owned social housing transition to a mixed-income model over the next four years.

The City of Calgary and the Government of Alberta reached a fouryear \$34M operating and capital funding agreement to enable the continued provision of affordable housing for the 1,048 homes in the City-owned Community Housing Portfolio.

"This new agreement sets the stage for the housing plan we need in Calgary. The mixed-rent model will create a more financially sustainable model for affordable housing," said Mayor Naheed Nenshi in announcing the agreement.

- It helps ensure that there is adequate funding for investment and repairs. The agreement includes certainty of funding for \$34M in operating and capital for repairs and maintenance.
- Households are better supported to move out of poverty as their situation changes.

To maintain the supply of existing housing through a social housing mixed-rent model, the new agreement will come into effect over the next four years, starting in 2021. The original housing agreements funded jointly between the City of Calgary, the Government of Alberta and the Government of Canada, were set to expire between 2021 and 2024.

The signing of this funding agreement with the Government of Alberta enables the transition of all City-owned social housing to a social housing mixed-rent model. This agreement has many benefits:

- It will continue to serve households living in poverty. All households served will be under Alberta's low-income thresholds for affordable housing.
- The new agreement will enable policies that are being piloted to focus on positive housing outcomes for tenants including a

focus on moving residents – and the children of residents – out of poverty.

- o One great example is that under the new agreement, the income of youths will no longer be included in rent calculations, enabling youth under the age of 22 to earn and save their own money without any sort of penalty to the household.
- Reduced reliance on government subsidy over time. The social housing mixed-rent model means that this portfolio of housing will include a variety of rental rates, from deeply discounted rent that is set to a percentage of tenant income, to rents set within the higher range of social housing. This mix improves financial viability and sustainability, while allowing tenants of varying financial means to live side-by-side as neighbours.

"This new agreement sets the stage for the housing plan we need in Calgary. The mixed-rent model will create a more financially sustainable model for affordable housing,"

- Mayor Naheed Nenshi

This agreement also aligned well with the recommendations of the Alberta Affordable Housing Review Panel report, specifically the recommendation to "support and encourage the development of innovative operating models such as the mixed-income, mixed-use, and mixed-tenure housing developments, which will create community benefits and increases the sustainability of affordable housing."

# Panel Report Recommends Changes to Alberta's Affordable Housing System

The panel's recommendations will be used to transform how Alberta's affordable housing system is delivered so it is financially sustainable and able to address growing demand. - Affordable Housing Review Panel website Sarah Woodgate, "We look forward to continuing to work closely with the Province to ensure we can collectively meet the needs of Calgarians to live with dignity in a home they can afford."

Following the panel's launch in July, CHC and The City of Calgary made formal submissions to the panel.

A comprehensive review of the affordable housing system in Alberta could lead to significant changes for the organization, operation, and funding of affordable housing in 2021 and beyond.

The final report of the Alberta Affordable Housing Review Panel contained 19 recommendations, all of which were endorsed by the Government of Alberta on December 11.

"The panel's recommendations focused on shifting the province's role from owner and controller to that of partner and funder, changing programs to support Albertans, not buildings; drawing on local and private sector expertise to provide more housing options; and updating regulations to encourage innovation and reduce administrative red tape," said the government in its announcement endorsing the recommendations.

The recommendations included:

- Develop a provincial strategic plan for housing anticipated in Spring, 2021.
- Create a plan to manage and transfer Provincially ownedland and buildings.
- Build the capacity of housing providers.
- Provide a rent subsidy for Albertans who need temporary support but are not eligible for existing programs.
- Support innovative approaches to housing, such as mixed-income, mixed-use.
- Simplify processes for applicants, tenants and housing operators.

In response to the report and the recommendations, Calgary Housing Company reiterated the critical importance of affordable housing for thousands of Calgary families and individuals and the importance of finding ways to increase the amount of affordable housing in the community.

"We thank the Panel for their work and applaud the Government of Alberta for prioritizing affordable housing," said CHC President CHC's submission had four key recommendations:

- That the province invest in maintaining existing affordable housing.
- Support for new mixed-rent housing models through operating agreements that provide adequate operating funding, predictable capital funding for new housing, and exemption from property tax for non-profit housing providers.
- Funding for rent supplements.
- A review of social housing regulations to reduce red tape and make the system more responsive to citizen needs.

The City of Calgary submission had three primary recommendations:

- Uphold Provincial obligations for affordable housing through investment in the sector
  - o Capital funding for new building and transfer of viable assets at below-market values.
  - o Property tax exemptions for non-profit housing providers and income tax modernization.
  - o Partnering with municipal and Federal governments to streamline funding program applications.
- Create a citizen-centric housing system.
- Help facilitate private sector involvement.

Both submissions also endorsed the COVID-19 Community Affordable Housing Advocacy Plan that calls for \$590M in funding over the next three years to create more than 5,000 new affordable homes in Calgary. That plan, developed by a committee representing more than 40 Calgary organizations including private, public and non-profit sector participants, included a call for \$240M in funding for 22 shovel-ready projects that would provide over 1,800 new homes as well as another \$275M over three years to trigger \$350M in federal funding that would result in an additional 3,300 affordable homes.

# Multi-year Effort Culminates in Launch of Comprehensive New Data System

If resilience was the word for 2020, the Enterprise System Solution (ESS) project might just be the ultimate example.

The ESS team, with support from every department and function in the organization, was able to reach a major project milestone and launch the new data management system on June 22 despite the significant challenges brought on by the COVID-19 pandemic.

The move to remote work necessitated a complete redevelopment of the training program which eventually involved more than 90 per cent of all staff. Remote training was developed with MS Teams presentations and training and demonstration videos. Training took place for approximately four weeks prior to launch and continued for several weeks post-launch. A series of Virtual Open Houses were also held through the summer to demonstrate the software and provide staff the opportunity to ask questions of subject matter experts and for demonstrations of operations and other support activities.

The challenges of COVID-19 provided additional impetus for execution of some key "digitalization" efforts including the move to electronic bidding and invoicing, and the use of Docu-sign technology to support online lease signing. The successful launch of the system has also made possible ongoing remote work arrangements.

A major element of the project was the transfer of data from the old system – a process that required a week-long system shutdown with all transactions during that time reverting to manual management. The success of that critical procedure was evident, with no business failure resulting from the transfer and a clean report from CHC's The multi-year project had three stated objectives:

- Upgrade outdated software and automate manual processes,
- Increase organizational efficiency and effectiveness,
- Take a client-centered approach to service delivery.

Significant successes have already been realized.

With the smooth execution of the data transfer and the overall system activation, the old JD Edwards system has been entirely replaced. Major efficiencies have already been realized including the implementation of system-calculated point scoring for the Social Housing application. And, with the move to online invoicing and Accounts Payable, all approvals are done in the system – eliminating the need for paper transferring from desk-to-desk for the very large number of daily transactions.

With the launch of the primary system completed, work in September turned to the launch of enhanced functionality with maintenance and inspection transactions moving to mobile devices, as well as including portals for online applications, resident services including online maintenance requisitions, online annual rent reviews, and ability to check account balances. This phase will also include an advance budgeting and forecasting tool for the financial reporting team.

New functionality will be rolled out as early as Q1 2021.

auditors who have validated the financial reporting and controls.

The new system supports all major functions of CHC operations:

- Financial management
- Property management
- Asset management
- Maintenance management
- Customer Relations management
- Supply management

#### **Objectives of the Enterprise System Solution**

- Upgrade outdated software and automate manual processes,
- Increase organizational efficiency and effectiveness,
- Take a client-centered approach to service delivery.

Strategic Priority 1 Deliver quality service to clients that contribute to individual and community well-being

Calgary Housing Company takes a client centric approach to delivering quality service for our residents. Our focus is to **empower** tenants through education and access to enabling services, to **support** them by working on programs that deliver successful tenancies, and **partner** with agencies who deliver services that improve the lives of Calgarians.

Over the last year, CHC has worked on major projects like Transforming Calgary Housing and the Enterprise System Solution, which are designed to enhance the customer experience from the first point of contact to when a tenant moves on from CHC. CHC also worked on smaller initiatives, programs and services throughout the year that empower and support tenants.



#### **Eviction Prevention**

In 2020, CHC implemented the Eviction Prevention Policy and rent protocol adjustments in an effort to support housing stabilization. CHC made the decision to promote payment plans and not evict tenants prior to the Provincial order restricting evictions.

Over the course of the year, CHC worked with more than 600 resident households to create payment plans and connect them to critical financial and other resources such as the Canada Emergency Response Benefit (CERB).

#### **Calgary Dollars**

CHC and Calgary Dollars (C\$) have partnered for the last three years on a program designed to empower tenants by using a local currency system to purchase goods and services from businesses and other users. In some cases, tenants can even use C\$ to pay a portion of their rent.

The primary aim of the program is to create stronger community connections by providing additional ways for people to support local and to shop locally. Successful pilots at CHC's Manchester, Lumino, Chinook and Louise Station communities encouraged tenants to use C\$ to exchange goods and services with each other, or to buy goods from partners.

#### **RentSmart Goes Virtual**

The RentSmart course provides CHC applicants and residents a better understanding of their rights and responsibilities as a tenant – with CHC or with any other residential landlord. This provides a better opportunity for successful tenancies.

In 2020, CHC shifted to a virtual course offering. CHC has been partnering with RentSmart for the last two years, providing CHC tenants and applicants the opportunity to participate in the program free of charge.

#### **Tenant Advisory Group**

The Calgary Housing Company Tenant Advisory Group (TAG) is a collective of 11 volunteer tenants who regularly meet with CHC staff to discuss issues and provide insights into how CHC can better deliver services and work to empower tenants.

Areas of focus in 2020 included CHC's actions in response to the 2019 Tenant Satisfaction Survey as well as the Affordable Housing Review Panel Submission. Other issues addressed included how to build trust between front line staff and tenants, how TAG can support the 2021 Tenant Satisfaction Survey, and how to better build a sense of community with CHC residents.







**ANNUAL REPORT** 

# Why Affordable Housing...



Your organization was a light in a very dark place. You literally helped to save my life.

I want to start by saying thank you!

I know I may just be another client to you but to me, your organization was a light in a very dark place. I know none of this needs to be said, but my heart tells me I need to share it.

Your organization came into my life at a time when I wasn't sure how I was going to survive day to day. Not only did I have the stress of my marriage having ended, and bills piling up, while having my 2 children to care for but my depression had come back with a vengeance and I literally was not sure I was going to survive, honestly. Your program literally helped to save my life. I was vulnerable and feeling so alone and as if by the Grace of God, you came into my life.

I remember crying in the office the day I found out I was going to get help. I felt like someone was finally providing a lifeline. I had felt like I was drowning for so long and someone finally heard my cries for help and threw me a lifeline. I cry even now as I write this letter, thinking of what could have been and the relief I felt that day, sitting in that office. I just needed you to know how deeply grateful I was and still am.

Thank you again for all that you do for the community and all you have done for my children and I. We met some of our best friends living in this home and without your program, that would not have been possible.

I thank you from the bottom of my heart.

Thank you letter to CHC from a resident January 2021

#### WELCOME

# **ANNUAL REPORT** 2021

# CONTENTS

#### **INTRODUCTION**

Message from the Board Chair 4
Board of Directors5
Message from the President 6
Management Team8
Housing Programs9
By the Numbers

#### **2020 FINANCIAL REPORT**

Financial Report	25
Auditor's Report	26
Financial Statements	28
Notes to Financial Statements	33

#### Year in Review

A(nother) Year of COVID12
Resident Satisfaction Survey13
Transforming Calgary Housing14
Provincial Affordable Housing Strategy15
Initiatives and Projects16
Strategic Priorities
Priority 1: Customer Service18
Priority 1: Customer Service



#### **OUR MISSION**

Make life better for Calgarians through the provision of safe, affordable housing to low and moderate income households.



#### A MESSAGE FROM BOARD CHAIR WILL BRIDGE

I have had the great honour and privilege to serve on the Board of Directors of Calgary Housing Company for the last three years and assume the role of incoming Chair in 2021. To say that these last two years have been eventful and challenging for CHC would be a tremendous understatement. The COVID-19 pandemic has disrupted every sector of the Canadian economy and CHC was not immune. The management team responded incredibly well to these challenges, the very real need for affordable housing in our City and has positioned the company to manage and operate affordable housing in service to Calgary and Calgarians.

Your Board of Directors is committed to excellence in governance and strong support of the management team at CHC. The organization has many challenges ahead as it works to deliver on its mission to provide affordable housing for those in need, adapt to changes in the affordable housing environment, and become a national leader in this work. This is a challenging mandate. The way in which affordable housing is developed, funded, and managed is shifting. Governments, at all levels, are re-thinking their roles and strategies in the delivery of affordable housing. This creates challenges and opportunities for us to continue to transform our approach from what was historically a housing regulator to a purpose-driven social enterprise able to really focus on the needs of the community and our clients.

Responding to these challenges and opportunities, Calgary Housing Company has embarked on an exciting transformation that is positioning the organization to continue and advance with its good work now and into the future. This effort is comprehensive and will position CHC for sustainability and will also allow it to build expertise, capacity, and resilience. In this report, you will see that we are well on our way toward this end.

As the organization transforms to meet the future, our board has also been adapting. I am very pleased to be the first Citizen Representative to take on the role of Board Chair. This is an important development as CHC redefines its relationship with The City of Calgary as part of The City's organizational realignment process.

Lastly, after another very challenging year under COVID-19, I would like to commend the leadership, management, and all staff at CHC for the incredible work they have done to serve our residents and move our organization into the future.



#### CALGARY HOUSING COMPANY BOARD OF DIRECTORS



Will Bridge Citizen Member Chair



Kourtney Penner Calgary City Council



Courtney Walcott Calgary City Council



Victoria Bradbury Citizen Member



Aaron Brown City Administration



Melanie Hulsker City Administration



Jauvonne Kitto Citizen Member



Travis Moir Citizen Member



Murray Tait Citizen Member



Sue Tomney Citizen Member



Jeremy Villas Citizen Member



Ellen Wright Citizen Member





**OUR VISION** 

Calgary Housing Company is the leading affordable housing provider in Canada supporting individual and community well-being.



Sarah Woodgate President

#### A MESSAGE FROM CHC PRESIDENT SARAH WOODGATE

Transformation and resilience – those two words summarize an incredible year at Calgary Housing Company.

The theme of resilience is one that was demanded of every organization and every person as we continued to exist under the ever-present shadow of COVID-19. If something like a global pandemic can ever be normalized, we saw that happen in 2021.

Throughout the year, teams in every aspect of our business modified according to changes in restrictions and safety needs and kept getting the job done. And then they changed again ... and again. After another year of COVID measures, responding to this incredible demand became a matter of course. Finding and engaging supports for residents, modifying maintenance processes to ensure work was done safely, normalizing new procurement processes for everyday work and major projects... these became another aspect of the work done.

While we modified virtually every aspect of the business, our organizational transformation continued and moved from planning to implementation.

The environment in which we operate continues to be dynamic. The need for affordable housing remains significant and growing. Governments have indicated a commitment to remain involved in the sector but their commitment to investing in building and operating affordable homes is less clear.

Economic uncertainty is also a key consideration as we plan for the long term. Though we see a budding boom in Alberta, not very long ago the picture was markedly different. Increased economic activity may bring benefits but can also be accompanied by significantly higher utility and other costs. Forecasting for the future remains incredibly challenging and we have an obligation to build a sustainable organization that can flourish in both good times and bad.

The fundamental intent of all of the organizational changes, the new roles and structures, and the new ways of doing business is to transform CHC to operate as a purpose-driven social enterprise rather than a housing regulator. This means understanding all aspects of sustainability from cost control to revenue generation, developing a marketorientation in which we appeal to market tenants whose contribution will help sustain deeper subsidy programs, and collaboration with our traditional partners in government while finding new ways to work with community partners and others.

All through 2021, we moved from planning and strategizing on this vision to implementing the



transformation. We rolled out a revamped structure that will allow us to more effectively manage our operations and serve our customers. We welcomed new staff and leaders with new expertise and put in place teams that are more aligned with the new vision of how we work. We engaged with our partners at the Government of Alberta and The City to work toward a more sustainable future.

Throughout this report you will see examples of the work accomplished and the incredible effort of the people who make this organization work.

Some important highlights:

- CHC expanded ongoing efforts on Indigenous Reconciliation, anti-racism, and Equity, Diversity and Inclusion planning at many levels from leadership development to staff education and engagement
- The focus on resident support through the pandemic has been phenomenal with continued emphasis on eviction prevention, food security support, wellness checks, cooperation with partners to organize on-site vaccines, and a commitment to safe delivery of service
- The leveraging of technology for service improvements as we rolled out online portals to serve both applicants and residents, and

introduced the new Work Order system and mobile maintenance app for field staff

- 2021 saw a more concerted effort in government relations with expanded internal capacity and expertise informing advocacy efforts and engagement through the municipal and federal elections as well as enhanced community engagement with industry including the Alberta Seniors and Community Housing Association (ASCHA)
- And we continued to engage with our residents. Throughout the year as families and individuals struggled with the challenges of the pandemic, we saw over and over again that we were never alone in our efforts to support those who needed help in our community. And though our partners from the community, the agency sector, and The City of Calgary were always there... they were often joined, or led, by our residents who were there to support their neighbours.

The demands of the day and of the future remain and will continue to evolve. I am confident the resilience we saw through 2021 and the rewards of our transformation have us well-positioned to meet those demands and continue to serve those in need of the support we provide.



#### A NEW MANAGEMENT STRUCTURE

One of the first milestones for the organizational design in 2021 was the execution of the new management structure for Calgary Housing Company in April 2021.

The new configuration reflects the CHC organizational structure comprising five divisions, down from the six that were previously in place.

Following implementation of the new structure, executive team members worked collaboratively to define the next layers of the organizational design, determine staffing strategies, and coordinate the phased rollout of CHC's future state design across all divisions for November 2021.

Please see the Transform Calgary Housing section for further information.

## **Housing Programs**

#### These progra

**Community Housing** 

These programs are designed to help low-income Calgarians who pay more than 30 per cent of their income for housing. This program provides the deepest level of subsidy

- Rents set at no more than 30 per cent of eligible income
- Minimum monthly rents from \$120 \$350
- Income must be below Housing Income Limits
- Annual income verification
- This program has a waiting list
- Provincially Regulated

#### Affordable Housing

This program is designed for Calgarians able to afford slightly more for rent but who still require rental assistance. Participants in the program pay fixed rents set approximately 30 per cent below average market rents.

- Fixed rents set 30 per cent below market average
- Income must be below Housing Income Limits
- Annual Income verification
- Available units may be offered to applicants on the wait list or advertised to market applicants

#### Near Market

Units marketed to Calgarians who are close to being able to afford current private market rent levels. This social enterprise category generates revenue to support other housing programs for low income Calgarians.

- Rents approximately 10 per cent below average market rents
- Income must be below Maximum Income Limits specific to the Near Market program
- There is no waitlist for this program available units are advertised to the open market

#### Rental Assistance

Provide rent support to tenants housed with private landlords including non-profit housing providers. Tenants must meet the same qualifying criteria as applicants to the Community Housing program. The number of supplements available is determined by Provincial funding levels.

- In 2021 the Province introduced the Rental Assistance Benefit to replace the Direct to Tenant Rent Supplement and the new Temporary Rental Assistance Benefit
- Average monthly subsidy in 2021 was \$674 for RAB and \$200 for TRAB
- Total budget for 2021 was \$18.9M

#### **Mixed Income Model**

Calgary Housing Company is transitioning to a mixed-income housing model to reduce our dependency on government funding. We will generate surplus revenues to support our resident and business needs more independently through a mixed-income model. CHC's mixedincome model will apply to sixty percent of our homes by 2024. Our goal is to transition our Operating Agreements and all of our homes to the mixed-income model.

The mixed income model benefits residents by delinking specific housing units from specific programs. Under existing models, a resident in Community Housing whose household income increases above specified limits would be required to vacate or move to another property under a different program with higher limits. In the mixed income model, that household could be transitioned to a new program without having to move to a new location. This supports greater stability, reduces inconvenience and cost, and removes a disincentive for residents to increase their incomes.

In July 2020, CHC successfully signed a new operating agreement with the province for the City Owned Community Housing Portfolio (CHP). That means, by 2024, over 60 per cent of the housing operated by CHC will have transitioned to a mixed income model. . . . . .

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# THE NEED FOR AFFORDABLE HOMES

#### **1 in 5** Calgary households struggle to pay shelter costs

According to The City's definition, a household is in need of affordable housing when it earns less than 65 per cent of Calgary's median income and spends more than 30 per cent of its income on shelter costs.

81K-100K

Need for affordable housing in Calgary is anticipated to grow to over 100,000 households by 2026. 75%

Three out of four Calgary households have insufficient income to buy a single family home.

\$53K Household income required to afford the average rent for a 2-bedroom apartment in Calgary.



# By the NUMBERS

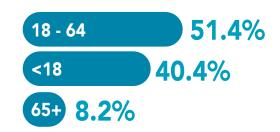
# **OUR RESIDENTS**

25,000+

Calgarians live in a CHC-managed property

#### **Resident Age**

Two out of five people living with CHC are under age 18. Though CHC does not operate programs specifically geared to seniors, almost 1 in 10 residents is 65 or older.



#### Households by Program Type

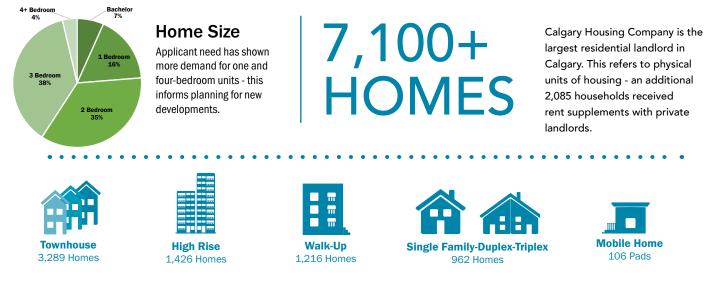
Although a move to more mixed-income to support sustainability has begun, Community Housing is still the largest housing program operated by CHC.

<b>Community Housing</b>	<b>43%</b>
Rent Assistance:	<b>25%</b>
Near Market:	22%
Affordable Housing:	<b>10%</b>



10

# **CHC-MANAGED HOMES**



# The Housing Continuum



# PORTFOLIOS AND OWNERSHIP

CalHome (CHC)-Owned			
CalHome Owned (DOF)	40 Properties	1,654 Units	No Subsidy
Private Non-Profit (PNP)	10 Properties	206 Units	Province Funds Operating Deficits
City-Owned			
City of Calgary Partnership (INT)	32 Properties	1,181 Units	Operating Surplus partially returned to City with remaining portion funding CHP portfolio and building repairs
Corporate Properties Residential (CPR)	8 Properties	222 Units	Operating Surplus returned to City
City-Owned Community Housing (CHP)	24 Properties	1,052 Units	Managed as a social housing mixed income model under an interim four year \$34M operating and capital grant agree- ment between The City and Province, expiring at end of 2024.*
Provincially-Owned			

2,702 Units

Provincially-owned Community Housing (HAM) 105 Properties

Prov. Funds Operating Deficits

\* Properties transition to the new agreement as individual property agreements expire.

Note : total unit counts vary slightly in Portfolio versus Property Types due to unit counting methodology.

If we did all the things we are capable of doing, we would literally astound ourselves.

- Thomas Edison

# 角角 A(nother) Year of COVID

In the late winter of 2020 when the Novel Coronavirus had just begun to come to our attention, we had no idea what we would be capable of doing. When lockdowns and restrictions and remote working became the norm, we had no idea that two years later we would just begin to emerge, uncertainly, from under the cloud of COVID-19.

For the entire year of 2021, Calgary Housing operated in "pandemic mode". Mandatory workfrom-home meant relatively few people were in their traditional workspaces. Entire new processes were developed and implemented for delivering services, engaging with colleagues, supporting residents, processing documents... and though the "new normal" never seemed to become normal, the lights stayed on, the doors stayed open and the work got done.

COVID-19 never resulted in fewer affordable homes from CHC. Applications were processed. Support services were engaged. Maintenance continued. Major projects moved ahead. The complete overhaul of CHC's organizational structure went into full implementation.

CHC staff at all levels collaborated with partners in City departments, health care providers, and service agencies to facilitate vaccination opportunities at CHC-managed properties. Information was shared and updated and updated again to ensure residents and staff alike were aware of the current conditions, the guidelines, the restrictions, and the options and supports available to them.

And the heat came on. The buildings stayed open. Families moved in or moved on. Rent supplements were paid on time. And we kept operating.

In fact, we did so much more. Amidst all the internal machinations of a large organization the work in finance, and asset management, and business strategy - while all of that was going on, we redesigned the organization and then got to work building the new paradigm. Entire new teams were put in place. New leadership structures were activated and key leaders were recruited and hired and given their laptops.

Character. Commitment. Collaboration. Competence. CHC embraces the Four Cs that guide City of Calgary staff. In 2021 Calgary Housing Company was an absolute model for this philosophy.

In 2021, we saw more clearly everything we are capable of... it was astounding.

12

In June 2021, CHC conducted the third biennial Resident Satisfaction Survey since 2017. Six hundred resident households responded to the survey with representation from all program areas and housing ownership portfolios.

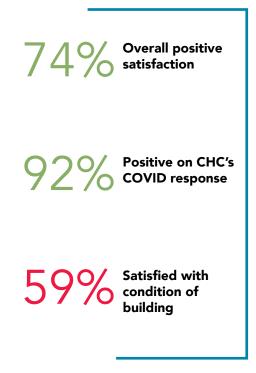
The survey is conducted to gather important feedback and build upon the results obtained in 2017 and 2019. The areas covered are focused on understanding the resident experience related to service delivery, processes, and customer service. The survey is conducted by a professional polling agency.

Results provide value for both strategic and operational purposes. For example, data indicating concern with building condition supports advocacy efforts to secure more maintenance funding while an increase in resident concerns over personal security can inform decisions regarding building security, site lighting, and support services.

# 2021 RESIDENT SATISFACTION

#### Highlights from the survey

- Overall satisfaction with services provided by CHC remains high at 74 per cent, relatively stable versus 73 per cent in 2019 and 77 per cent in 2017
- Residents were highly satisfied with CHC's COVID-19 response. Aware of the efforts by CHC to limit the spread of COVID-19: 92 per cent, believed CHC's response was quick: 89 per cent, and helpful (88 per cent).
- Satisfaction with the lease signing process rose from 82 per cent in 2019 to 87 per cent in 2021. Residents agreed that staff who signed their lease were professional and provided the information they needed (92 per cent). Suggestions to improve the lease signing process included simplifying and shortening the process.
- Although satisfaction rates with building and home have increased compared to 2019, they remain an area for improvement. 64 per cent of residents said they were satisfied with the condition of their property, 59 per cent were satisfied with the condition of their building and 69 per cent were satisfied with condition of their home.
- Residents who responded to the survey were generally satisfied with repair quality at 82 per cent, and timeliness of repairs at 79 per cent.



# Transform Calgary Housing IMPLEMENTING OUR FUTURE

The Transform Calgary Housing initiative was put in motion to help chart the path for Calgary Housing Company (CHC) to achieve its long-term goal of becoming the leading affordable housing provider in Canada. This initiative helps CHC respond to a changing environment by setting a roadmap so the organization remains strong and sustainable.

Our transformation will ensure we prioritize resident wellbeing by creating equitable, inclusive communities and supporting residents to reach their highest potential.

This approach incorporates new operating agreements, improved customer experience, improved asset stewardship, a new organizational design, and prepares the organization's culture and employees to embrace change.

Throughout 2021 CHC made significant strides toward our transformation goals:

- Completed an organizational review providing the foundation for a coherent and common understanding of CHC operations and;
- Developed an organizational strategy that will enable CHC to deliver on its Mission and Vision and to position the organization to become the leading affordable housing provider in Canada.

#### **Organizational Design**

CHC reached a major milestone in June 2021 with the full organizational design and rollout to all staff. A phased implementation plan was developed to operationalize CHC's future state structure, with the first phase beginning in November 2021. The organizational design process was focused on structures that will enable CHC to be successful over the long term. The process aims to create an organization that can support CHC's workforce to succeed, and one where CHC is able to attract and retain employees.

The organizational redesign will support CHC to:

- define long-term strategies for its properties,
- continually improve customer service,
- enable holistic management of assets, and
- provide greater role clarity, clearer decision-making and ultimately a workforce that is set up for success.

In fall of 2021, our transformation began in earnest. This marked a transition from planning into the start of what is expected to be a multi-year transformation.

Phase 1 of the implementation focused on enacting the new design that allows CHC to build a foundation focused on its functional design. The organizational design was based on identifying the functions CHC performs and organizing them into five divisions:

Custo		Asset	Finance	Portfolio	
Experi		Services	& Risk	Management	
5	ommunities	<ul> <li>Asset Mgmt</li> <li>Asset Investment</li></ul>	<ul> <li>Financial Forecasting</li> <li>Financial Analysis</li></ul>	<ul> <li>Strategic Real</li></ul>	
	Partnerships	Planning <li>Project Execution</li> <li>Building Operations &amp;</li>	& Reporting <li>Investment/Financial</li>	Estate Planning <li>Portfolio Performance</li> <li>Operating Agreements</li> <li>Acquisitions, Divestiture</li>	
	ons	Maintenance Services	Strategy & Policy <li>Supply &amp; Procurement</li>	& Development	
	Busine Strateg	<ul> <li>SS</li> <li>Communications</li> <li>Professional Deve</li> <li>Business Technology</li> </ul>	<ul> <li>Transformation, Strategy &amp; Business Planning</li> <li>Communications &amp; Government Relations</li> <li>Professional Development, Safety, Health &amp; Wellness</li> <li>Business Technology &amp; Data Management</li> <li>Governance &amp; Office Management</li> </ul>		

#### Benefits

The new design enables better delivery of quality programs and services to residents as CHC partners with them to achieve positive outcomes through the provision of affordable housing. It will also enable CHC to enact its functional design and better respond to the changing environment of affordable housing to achieve its vision.

#### Next Steps

It is important to note that the implementation of the new organizational design is the beginning, not the end, of this process. Implementation of the Blueprint will be a multiyear process. Changes to our operating model, business practices, and organizational culture are long term initiatives.

Looking forward, a large focus of 2022 will be stabilizing the organizational design as CHC works to ensure that the processes, systems, tools and training are in place to support staff.

Other transformation activities that will advance in 2022 include:

- Finalizing the transformation Roadmap and its three components: the Blueprint (the destination), Implementation Plan (the direction), and the CHC Playbook (the culture guide).
- Creating the portfolio management team, function, and model.
- Implementing the functional design recommendations through the CHC workplan and strategic plan.

## PROVINCE ANNOUNCES NEW AFFORDABLE HOUSING STRATEGY

In November 2021, the Government of Alberta launched *Stronger Foundations: Alberta's 10-year strategy to improve and expand affordable housing.* The strategy seeks to shift more affordable housing properties to a mixed-income model and increase support for affordable housing across the province by 25,000 households to 87,000 by 2032/33. This includes adding 13,000 more affordable housing units and supporting an additional 12,000 households through for rental supplements.

The Province plans to transition many of the existing provincially-owned housing to private or non-profit housing providers and partnerships to enable real estate assets to be renewed and repurposed. Stronger Foundations also reinforces the government's plans to shift its role from being a builder and owner of affordable housing to being a funder and a regulator for the affordable housing sector.

The strategy was informed by recommendations released by the Affordable Housing Review Panel in December 2020 and focuses on five key action areas:

- Support Albertans most in need
- Improve access
- Increase capacity, planning and governance
- Enhance sustainability and efficiency
- Enable growth and investment

CHC was pleased to see the province's renewed commitment as a funder of affordable housing and supports the targets to increase the housing supply by 25,000 households to serve low- and moderate-income Albertans.

CHC is particularly interested in the following elements from *Stronger Foundations* including the development of an asset management framework; a five-year maintenance and redevelopment plan for government-owned assets; enhanced rent supplement funding; local affordable housing needs assessments; centralized provincial housing portal; support of mixed-income operating models; provision of redevelopment grants; and enhanced support or co-located services on site.

For 2022, the key elements of the strategy to be implemented include developing and implementing an Affordable Housing Asset Management Framework; creating an Affordable Housing Partnership Framework; and working with municipalities on local needs assessments.

CHC will continue to engage the Government of Alberta as they advance the affordable housing strategy and to ensure the outcomes of the strategy have a positive outcome on CHC residents and Albertans most in need of housing.

#### **Bill 78: Implementation Legislation**

Alongside the release of Stronger Foundations, the Government of Alberta tabled Bill 78, Alberta Housing Amendment Act, 2021. The Bill enables broad Ministerial powers for the Minister of Seniors and Housing including defining what is considered affordable housing and who is considered an affordable housing provider and lays the groundwork to allow the Province to enter into partnerships to improve and expand Alberta's affordable housing supply.



# Bridlewood

In July, residents began moving into our newly constructed Bridlewood mixed income property. This property has 62 units, including 14 barrier free two-bedroom, 34 two-bedroom and 14 standard four-bedroom units.

The property is now home to over 170 residents paying a range of rental rates under the mixed income model. A variety of rental rates are used at this mixed-income property based on program type and unit size. Rates for rent-geared-to-income units run from \$450 - \$860, while near-market rates go up to \$1650.

This site was previously the location of a temporary fire hall and was deemed surplus and allocated to Calgary Housing in 2018. The design team addressed the community feedback garnered during three phases of engagement, and façade variations were noted by the community.

The community expressed a desire to keep the green, forest space behind this site and ensure the community has access with a dedicated pathway.

This development has 31 per cent better overall energy performance than required in National Energy Code of Canada for Buildings (2015).

State of the art, innovative, green building techniques and materials were used in construction to maximize energy efficiency and limit environmental impact. One of the buildings is equipped with solar panels, which will not only improve energy performance and reduce greenhouse gas emissions, but will also offset the cost of utilities for families living here.

The total project cost was \$18.1M, including land price, regional walkway, and the community hub.

#### About the project

- 10 buildings
- 14 four-bedroom units
- 48 two-bedroom units
- 14 of the units are barrier free
- Community resource building, with a kitchen and washroom
- open park space for residents and community

# BRIEFING

Community Services Briefing to Priorities and Finance Committee 2019 July 02

# ISC: UNRESTRICTED PFC2019-0872

# Corporate Affordable Housing Strategy Q2 2019 Update

# PURPOSE OF BRIEFING

This briefing meets the direction as per PFC2018-0584 to provide a progress update by Q2 2019 on the *Foundations for Home: Corporate Affordable Housing Strategy 2016-2025* (the Strategy) and the accompanying Implementation Plan (the Plan). The City has met or exceeded all short-term 2018 targets and is on track to achieving the vision and objectives outlined in the Strategy. To ensure continued momentum, Administration will develop a refreshed Plan for 2021-2025, which will be completed in 2020.

The provision of affordable housing supports a strong local economy and advances the Citizen Priority for a Prosperous City. Only 3.6% of households in Calgary are supported by non-market housing, as compared to 6% of households across Canada's largest cities. Since adoption of the Strategy, the affordable housing sector is moving the needle towards meeting the 15,000-unit shortfall to get Calgary to the national average. Through a combination of City-led efforts and partnerships, over 2,300 new affordable homes are being delivered, with over 1,400 of these units at the development permit stage or beyond. The City's efforts are also beginning to change how affordable housing is delivered in Calgary. The City's investment is incentivizing and streamlining development, helping partners to scale up their operations and leverage additional resources, and encouraging collaboration across the sector, as well as across orders of government.

# SUPPORTING INFORMATION

### Progress Update

The following outlines key accomplishments under each of the Strategy's six strategic objectives. A progress summary for each objective can be found in Attachment 1 (Foundations for Home: Q2 2019 Progress Summary), and a detailed update can be found in Attachment 2 (Foundations for Home: 2019 Detailed Progress Report).

# 1. Get the Calgary Community Building

- Through the <u>Housing Incentive Program</u>, City funds are supporting the delivery of approximately 2,313 new affordable homes, with an average incentive of \$3,585/unit.
- The City is partnering with private sector developers to provide affordable housing in exchange for an increase in density. In 2019 April, the first of these initiatives was approved for a project in the Beltline, which will deliver 22 affordable homes.

# 2. Leverage City Land

 City investment of \$6.4M in land value for the <u>2017-2018 Non-Market Housing Land Disposition</u> <u>Program</u> will deliver approximately 160 new homes and produce 370 direct and indirect jobs. This investment leveraged over \$30M in additional funding, resulting in a nearly 460% return on City dollars.

# BRIEFING

• In 2019 May, Council adopted the <u>Non-Market Housing Land Disposition Policy</u>. This Policy replaces the former ad-hoc process of one-off sales with a predictable offering of land every two years, providing measurable results and accelerating the number of non-market units developed in Calgary.

# 3. Design and Build New City Units

• The City delivered 120 new homes by the end of 2018. Approximately 250 additional homes are currently in the planning, design, or development phases.

# 4. Regenerate City-owned Properties

- Over 200 City-owned units have undergone critical maintenance repairs, and building condition assessments were completed for 47 City-owned properties.
- Feasibility studies have been completed for two existing housing sites.

# 5. Partnerships

- Under the new authority in the City Charter, Administration designed and executed housing agreements for the 2017-2018 Non-Market Housing Land Disposition Program, protecting The City's investment for up to 40 years.
- Administration is in discussions with the Government of Alberta to ensure long-term funding stability for City-owned social housing units.
- The City continues to participate in the <u>Provincial Government and Big City Housing</u> <u>Collaboration Table</u>.

# 6. Improve the Housing System

- The <u>Foundations for Home Community Development Program (Home Program)</u> provided seed funding for programs that successfully improved housing stability and self-sufficiency for residents of affordable housing. The Home Program reached more than 1,000 individuals, as detailed in Attachment 3 (Foundations for Home Community Development Program Highlights).
- The City continues to participate in the <u>Community Housing Affordability Collective</u>. Through the collective, The City is leading the One Window initiative to design a coordinated intake process for non-market housing. A progress update from the Community Housing Affordability Collective is attached to this report (Attachment 4).

# Upcoming Work

In the current economic climate and constrained budget environment, it is important that The City continues to fully leverage available resources to make Calgary's communities affordable, inclusive and accessible for all. With all 2018 targets achieved, Administration's work is now focused on implementing medium and long-term actions identified in the Plan, and developing a refreshed Plan for 2021-2025. The refreshed Plan will reflect the shifting landscape and capture emerging opportunities, such as a preliminary investigation of a made-in-Calgary approach for inclusionary housing, efforts to increase private sector involvement in affordable housing, and avenues to support affordable housing delivery for urban Indigenous Calgarians.

# BRIEFING

# ATTACHMENT(S)

- 1. Attachment 1 Foundations for Home: Q2 2019 Progress Summary (one-pager)
- 2. Attachment 2 Foundations for Home: Q2 2019 Detailed Progress Report
- 3. Attachment 3 Foundations for Home Community Development Program Highlights
- 4. Attachment 4 CHAC Update Summer 2019

# Affordable Housing

Led by: Calgary Housing

# **Description:**

Great cities are places where everyone can afford to live and work. Affordable housing is a critical component of our great city and a vital contributor to our citizens' successes, making Calgary's communities affordable, inclusive and accessible for all. The Affordable Housing service improves outcomes for individuals and families by transforming the housing system through stakeholder collaboration, and contributing to increase the non-market housing supply by using every municipal lever to fund, develop, enable, partner and leverage. The service also provides 2,433 City-owned non-market homes for low and moderate income Calgarians, helping to prevent and reduce poverty in Calgary.

# **Customers:**

•Low and moderate income Calgarians who apply for affordable housing (e.g., seniors, Indigenous people and families); •Non-profit housing providers;

•Non-profit agencies; and,

•Affordable housing residents

# What is delivered to customers:

•New and regenerated City affordable homes;

•City land at below-market cost to scale-up non-profit operations;

•Prioritized planning service, and incentives for affordable housing development; and,

•Programs delivered by The City and non-profit agencies to improve outcomes for affordable housing residents.

# Partners:

•Calgary Housing Company to operate City-owned affordable housing;

•Silvera for Seniors to provide seniors lodge housing;

•Community Housing Affordability Collective to create systemic changes in affordable housing delivery;

•Non-profit housing providers and private developers to develop affordable housing; and,

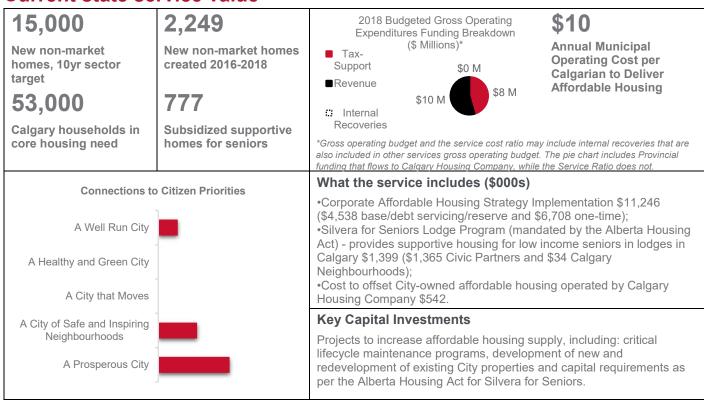
•Provincial and federal governments to collaborate on affordable housing opportunities.

# Service need (value proposition):

Affordable housing is foundational to community prosperity by: creating local jobs; strengthening residents' purchasing power; attracting employers with a stable workforce; and reducing demand for emergency services, saving \$34,000 per homeless person housed.

The private housing market meets the needs of 78% of Calgary's households. Of those remaining, 3.6% are supported by government and non-profits, but 18% struggle with housing costs. Housing is especially unaffordable for low income earners, including Indigenous people, newcomers, people with disabilities, lone parent households and seniors. In 2016 60% of Calgarians and 66% of Indigenous people earning less than \$60,000 annually spent over 30% of income on shelter.

Addressing this need requires collective action. City investment is vital for the sector to leverage and stack federal and provincial funds to increase housing supply.



# **Current state service value**



# What we've heard and service outlook

# What we heard: Research & Engagement Results

In the 2018 Citizen Satisfaction Spring Pulse Survey, affordable housing was Calgarians' top priority for investment, with 93% of residents urging The City to invest the same or more. 95% of Calgarians indicated that affordable housing for low-income families and individuals was important. With an increased operating budget, Affordable Housing can meet citizen priorities by using every municipal lever to improve the housing system and contribute to increased affordable housing supply.

# What Council has directed

Affordable Housing delivers the Corporate Affordable Housing Strategy and aligns with and contributes to the Enough for All Strategy, the Senior Age-Friendly Strategy and the citizen priority 'A Prosperous City,' making Calgary a place with opportunity for all where everyone can afford to live and work. The service develops, delivers programs and partners with other orders of government, nonprofit organizations and businesses to provide equitable access to and sufficient supply of affordable housing (P4, P5); advocates and engages other orders of government to meet Calgary's affordable housing needs (P5); maintains the safety and quality of existing City affordable housing (P5); ensures Calgary's neighbourhoods are inclusive and housing affordability is maintained as the city grows (N1, N5); and streamlines City planning processes and approvals for affordable housing development (W2).

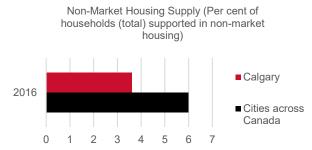
# What are we watching

New funding opportunities: In 2017 the provincial and federal governments identified affordable housing as a top priority by announcing strategies with significant funding, including funding targeted for off-reserve Indigenous housing. Condition of existing affordable housing supply: The City and other housing providers face aging properties, outdated programs, and expiring operating funding agreements.

Increasing need; Rate of core housing need in Calgary grew fastest (26%) among Canada's eight largest cities (average 3.4%) between 2006-2016. Calgary's low income rates have not changed significantly since 2006. In 2016, there were 121,990 Calgarians classified as low income.

Changing demographics: Calgary's Indigenous population grew by 35% between 2006-2016. Calgary's senior population is growing and by 2036, nearly one in five Calgarians will be a senior (estimated).

# Benchmarking



Source: Housing in Calgary: An inventory of housing supply, 2015/2016 (City of Calgary); Building From the Ground Up, March 2010 (The Conference Board of Canada) -Report cites Wellesley Institute National Housing Report Card, 2008 Only 3.6% (total) of households in Calgary are supported by non-market housing, compared to 6% (total) of households nationwide. To reach the 2016 national average Calgary would need to add approximately 15,000 new affordable housing units. A lack of overall rental stock and expensive rents for low-income households, relative to other major Canadian cities, adds to Calgary's supply challenge. The City is using every municipal lever to address the affordable housing supply deficit and improve outcomes for affordable housing residents through collaboration and housing system transformation.

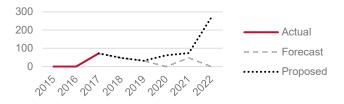
VALUE DIMENSION	DESCRIPTION
Affordability	Public, private, non-profit partners, and The City build new affordable homes for low and moderate income Calgarians
Safety	City-owned affordable housing is safe, secure and well maintained
Availability	The City partners to provide incentives and scales up non-profits to build new affordable homes faster and easier
Prevention	The City enables and facilitates partnerships to support affordable housing residents to achieve their highest potential
Accessibility	The City and partners collaborate on housing programs and services that support tenants and are clear and easy to find

# What matters to Calgarians



# How is the Service performing? Where we are headed and where do we want to go?

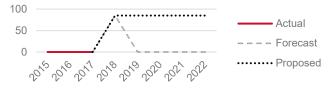
New City owned affordable homes developed through leveraged federal or provincial funding (number of homes opened)



New affordable homes planned for development by other non-market housing providers that are supported through City initiatives (number of homes counted at development permit approval)



Satisfaction with Home Program activities to improve self-sufficiency and community well-being for affordable housing residents (per cent of surveyed respondents satisfied)



# Story behind the curve

Affordable Housing's base operating budget increase allows continued implementation of the Corporate Affordable Housing Strategy, turning the curve for performance measures by: supporting and scaling up the non-market housing sector; developing, regenerating and repairing Cityowned affordable housing; leveraging significant provincial and federal government funding and strategy commitments; improving the well-being of residents; and supporting crosssector collaboration to improve the housing system.

New City affordable homes: With increased investment to continue support of The City's affordable housing capital development program, 437 homes will be delivered (2019-22) which include: 187 new homes, 196 redeveloped homes and 54 homes acquired through land sales by leveraging \$0.70 of provincial and federal funding on the dollar; without this investment, only 80 homes total would be built.

New non-profit affordable homes: Increased investment supports the continuation of the Housing Incentive Program, which covers pre-development costs and rebates City fees for affordable housing, and the City's land program, which disposes land at below market cost to non-profit housing providers. These programs support the sector to deliver 1,900 homes (2019-22), almost double than without these programs.

Improved resident outcomes: The City's Home Program partners with non-profit organizations to impact the demand side of affordable housing and support affordable housing residents toward greater self-sufficiency and community wellbeing. A 2018 interim third-party evaluation of the program found early success in increasing housing stability, improving financial competency, enabling access to community wellbeing services, and empowering residents to lead. Increased investment allows for continuation of the Home Program, with 85% of customers satisfied with programs.

# • What do we propose to do?

# What we propose to continue doing

### STRATEGY

Get the Calgary community building by providing incentives and expediting approvals for the development of affordable homes.

Leverage City land to support non-profit housing providers to build assets, increase operational capacity and develop more affortable homes.

Leverage provincial/federal funding to design and build City affordable homes by implementing the 10 Year Affordable Housing Capital Program.

Regenerate and maintain City-owned affordable housing to ensure the health and safety of residents.

Strengthen intergovernmental partnerships to collaborate with and engage other orders of government in affordable housing needs for Calgary.

Improve the housing system by supporting affordable housing residents' well-being and the Community Housing Affordability Collective.

Research, collect and analyze affordable housing data to inform policy, advocacy and decision-making.

#### Why?

By implementing the Corporate Affordable Housing Strategy, we deliver on Council's directive to partner, support and contribute to sufficient supply of affordable housing; positioning The City to leverage provincial and federal funding and ensure the safety and quality of aging City-owned affordable homes.

# What we propose to do less of

# 

#### Why?

Our top investment priorities are on life-safety and critical maintenance repairs for City-owned affordable housing which take precedence over spending on energy efficiencies.

# What we propose to do more of or include as a new offering

#### STRATEGY

Increase funding (provincially legislated) for Silvera's Senior Lodge Program to meet operating deficits and regulatory requirements

Provide an Affordable Housing Resource (1.0 FTE) to support development of off-reserve Indigenous housing in Calgary, starting in 2020.

Implement a new, transformational model for City- and provincially-owned social housing over the long-term to prevent unit closures.

### Why?

Affordable Housing is Calgarians' top priority for increased investment. These strategies invest more in housing for Calgary's growing senior population; offer new support to facilitate relationships and housing applications for urban Indigenous affordable housing development; and prevent unit closures and enable tenants to be better off in a financially sustainable social housing model.



# What Operating Budget do we need to achieve these results and strategies?

SERVICE PERFORMANCE RESULTS FOR 2019-2022	CURRENT	TREND
New City owned affordable homes developed through leveraged federal or provincial funding (number of homes opened)	48	ŕ
New affordable homes planned for development by other non-market housing providers that are supported through City initiatives (number of homes counted at development permit approval)	400	ŕ
Satisfaction with Home Program activities to improve self-sufficiency and community well-being for affordable housing residents (per cent of surveyed respondents satisfied)	85	$\leftrightarrow$

# Breakdown of net operating budget - Affordable Housing Service Excluding Calgary Housing Company (\$000s)

	2019	2020	2021	2022
Previous Year's Budget	8,232	15,301	12,785	13,181
Less Previous Year one Time	(4,569)	(3,730)	(200)	-
Base	3,663	11,571	12,585	13,181
Revenue Changes	-	-	-	-
Internal Recovery Changes	-	-	-	-
Inflation	60	64	62	64
Operating Impact of Previously Approved Capital	-	-	-	-
Operating Impact of New Capital (Incremental)	-	-	-	-
Efficiencies	(44)	(48)	(46)	(48)
Service Reductions	-	-	-	-
Service Increases	7,892	998	580	759
One Time	3,730	200	-	-
Realignments	-	-	-	-
Total	15,301	12,785	13,181	13,956

# **Operating Grants to Civic Partner (\$000s)**

Civic Partner	2018 Budget at Mar 31	2019	2020	2021	2022
Silvera for Seniors	1,365	5,867	6,725	7,265	8,024

# Total Operating Budget (\$000s) for Approval - Affordable Housing Service Excluding Calgary Housing Company

	2018 Budget		2019			2020			2021			2022	
	At Mar 31	Base	One- Time	Total	Base	One- Time	Total	Base	One- Time	Total	Base	One- Time	Total
Expenditure	18,069	19,269	6,230	25,499	20,283	200	20,483	20,879	-	20,879	21,654	-	21,654
Recoveries	(1)	(1)	-	(1)	(1)	-	(1)	(1)	-	(1)	(1)	-	(1)
Revenue	(9,836)	(7,697)	(2,500)	(10,197)	(7,697)	-	(7,697)	(7,697)	-	(7,697)	(7,697)	-	(7,697)
Net	8,232	11,571	3,730	15,301	12,585	200	12,785	13,181	-	13,181	13,956	-	13,956

# What Operating Budget do we need to achieve these results and strategies?

# Operating Budget (\$000s) for Approval - Calgary Housing Company's Operating Budget relating to City-owned portolios

	2018 Budget		2019			2020			2021			2022	
	At May 31	Base	One- Time	Total									
Expenditure	27,651	31,830	-	31,830	32,545	1	32,545	33,548	I	33,548	34,217	I	34,217
Revenue	(27,725)	(32,616)	-	(32,616)	(32,962)	-	(32,962)	(33,576)	-	(33,576)	(34,229)	-	(34,229)
Accumulated Surplus Allocation*	74	786	-	786	417		417	28	-	28	12	-	12
Net	-	-	-	-	-	-	-	-	-	-	-	-	-

\* CHC is requesting that surpluses generated from the City partnership portfolio are retained by CHC to be invested in lifecycle maintenance required by any City-owned properties

Note: Calgary Housing Company's 2018 Budget is as at May 31st which is different than the March 31st as at date for the rest of the service. Calgary Housing Company is a wholly owned subsidiary of The City of Calgary and has chosen to present 2018 Budget as at May 31, 2018 which reflects approval of the social housing funding from the Province.

# Calgary Housing Company Total Operating Budget (\$000s) for Information

	2018 Budget		2019			2020			2021			2022	
	At May 31	Base	One- Time	Total									
Expenditure	104,421	105,953	-	105,953	105,881	-	105,881	108,140	-	108,140	110,106	-	110,106
Revenue	(110,040)	(115,705)	-	(115,705)	(107,713)	-	(107,713)	(109,988)	-	(109,988)	(110,542)	-	(110,542)
Accumulated Surplus Allocation	5,619	9,752	-	9,752	1,832	-	1,832	1,848	-	1,848	436	-	436
Net	-	I	-	I	-	-	-	-	-	-	-	-	-

For Council Approval

# Recommended Capital Investment to Support Service Delivery

# **Capital Budget for Council Approval**

-	_				-	-	-
ACTIVITY	DESCRIPTION	2019 REQUEST (\$000s)	2020 REQUEST (\$000s)	2021 REQUEST (\$000s)	2022 REQUEST (\$000s)	2023+ REQUEST (\$000s)	Total REQUEST (\$000s)
Annual Inve	estment Program(s)	8,131	21,777	44,682	40,263	26,000	140,853
403994	Affordable Housing Redevelopment	200	12,800	32,800	34,400	26,000	106,200
403995	Lifecycle Maintenance	5,214	6,261	9,165	4,505	-	25,145
480350	Silvera for Seniors - LMP	2,716	2,716	2,716	1,358	-	9,507
Project(s)		-	-	-	-	-	-
Program(s)		-	3,562	2,853	2,835	-	9,250
403980	Increase Affordable Housing Supply	-	3,562	2,853	2,835	-	9,250
Sub-Total Requests)	(New Budget	8,131	25,339	47,535	43,098	26,000	150,103
Previously Approved Budget Remaining		36,709	-	-	-	-	36,709
Total Capit	al Investment	44,840	25,339	47,535	43,098	26,000	186,812

# **Explanation of Capital Budget Requests**

#### Annual Investment Program(s)

#### Activity 403994: Affordable Housing Redevelopment

New Budget Request of \$106,200 thousand to redevelop/regenerate existing affordable housing. This program will position The City to leverage provincial and federal funding.

Funding from Pay-As-You-Go (\$31,860 thousand) is contingent on receiving provincial and federal funding. Operating Impact of Capital: None

#### Activity 403995: Lifecycle Maintenance

New Budget Request of \$25,145 thousand to address critical lifecycle maintenance repairs on City-owned affordable housing to ensure the health and safety of tenants. Funding from Lifecycle Maintenance & Upgrade Reserve. Operating Impact of Capital: None

# Recommended Capital Investment to Support Service Delivery

#### Activity 480350: Silvera for Seniors -LMP

New Budget Request of \$9,507 thousand for a lifecycle program to maintain these facilities in good working condition over the next 4 years.

Funding from Lifecycle Maintenance & Upgrade Reserve. Operating Impact of Capital: None

#### Program(s)

#### Activity 403980: Increase Affordable Housing Supply

New Budget Request of \$9,250 thousand to increase the supply of affordable housing. This program will position The City to leverage provincial and federal funding.

Funding from Pay-As-You-Go (\$2,775 thousand) is contingent on receiving provincial and federal funding. Operating Impact of Capital: None

# Affordable Housing

Led by: Calgary Housing

# **Description:**

Great cities are places where everyone can afford to live and work. Affordable housing is a critical component of our great city and a vital contributor to our citizens' successes, making Calgary's communities affordable, inclusive and accessible for all. The Affordable Housing service improves outcomes for individuals and families by transforming the housing system through stakeholder collaboration and contributing to increase the non-market housing supply by using every municipal lever to fund, develop, enable, partner and leverage. The service also provides 2,450 City-owned non-market homes for low and moderate income Calgarians, helping to prevent and reduce poverty in Calgary.

# **Key Highlights**

# **Service Highlights**

Since the approval of the Foundations for Home strategy, more than 3,500 units have been added (out of a city-wide total of 20,905). This means that 17.5 per cent of the entire non-market housing inventory has been constructed or acquired between 2016 – 2021.

A Calgary Mortgage and Housing survey indicated that less than 320 affordable housing units have been built across Alberta annually for the past 30 years. Calgary's affordable housing sector's focused and sustained efforts has increased the number of units being built in Calgary alone to about 400 units annually.

Three financial bylaws were approved by Council in 2021 to provide The City with flexibility to leverage grant and self-funded debt.

Over fifteen months, The City has secured \$55.5 million which will secure 330 new affordable housing units.

#### **Connections to Citizen Priorities**



# **Service Challenges**

Key challenges to overcoming the critical undersupply of affordable housing units are:

- Multiple years without provincial capital funding for new units has created uncertainty for affordable housing projects which are contingent on receiving funding from other levels of government to advance.
- A constrained capital environment affects The City's ability to deliver affordable housing.
- Low availability of appropriate parcels of land on which to build affordable housing. The City's Non-Market Land Disposition Policy provides predictable land offerings every 2 years. It has been difficult to find appropriate parcels to offer to the non-market housing sector.

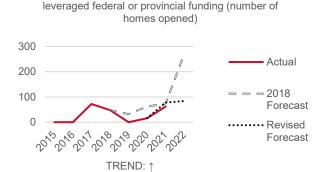
# What are we watching?

The Government of Alberta's Affordable Housing Strategy was released on 2021 November 1. The City is working with sector partners to understand implications on the affordable housing sector and is monitoring for investment in affordable housing in the Provincial 2022 budget.

The transition of functions in the corporate realignment of Calgary Housing and Calgary Housing Company (CHC) may change working relationships, asset management and operational responsibilities, and financial and service level agreements.

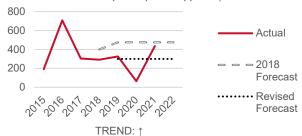
The Federal government's \$4 billion Housing Accelerator Fund holds potential for Calgary to leverage federal funding. The City is advocating to influence the program's design to best position Calgary for success in receiving funding for new affordable housing units in Calgary.

# How is the Service performing against plan expectations



New City owned affordable homes developed through

New affordable homes planned for development by other non-market housing providers that are supported through City initiatives (number of homes counted at development permit approval)



Satisfaction with Home Program activities to improve self-sufficiency and community well-being for affordable housing residents (per cent of surveyed respondents satisfied)



# Story behind the curve

The Bridlewood housing development opened in July 2021, adding 62 new city-owned units to the Calgary Housing Company's portfolio. The Mount Pleasant (16 units) project is forecasted to be completed in the Q1 2023. The decommissioning of the existing 75 units at the Rundle site has been completed, and construction of 135 replacement units is scheduled to begin in 2022. Varsity project construction will begin April 2022. An additional 100 units are planned in 2023 through projects such as Symons Valley and Marda Loop.

Overall, the number of affordable homes planned and developed by non-market housing providers is increasing but has been impacted by external factors. Economic challenges, COVID-19 and the lack of operating and capital funding from other orders of government constrained development applications from non-market providers. Several development permits are pending or are anticipated to be issued in 2021-22. Currently 520 new affordable homes are in the non-market housing development pipeline as a result of The City's belowmarket land sale program, the new federal Rapid Housing Initiative and The City's capital development program. The Homespace Forest Lawn redevelopment opened in 2021 (25 units). The Silvera for Seniors Lakeview redevelopment began partial occupancy in November 2021 (120 units when fully opened). An additional 150 units from RHI 2.0 are expected to open in 2022.

One-time COFLEX funding of \$650,000 in 2021 allowed for greater impact for the Home Program. Council approved a permanent increase to the Home Program's annual funding (from \$325,000 to \$975,000) in the 2021 budget process. In 2021, The City partnered with 26 nonprofit housing providers or organizations through the program (increase of 10) to deliver pilot programs and projects to almost 10,000 Calgarians. More flexible grant conditions were applied to 2021 grantees to extend the implementation timeline to 2 years in response to stakeholder feedback and the continued effects of the pandemic. As a result, performance measurement data will not be available until projects are completed. Interim feedback indicates that >95 per cent of organizations are satisfied or very satisfied with Home Program, and participant responses to surveys for programs indicated a high level of satisfaction. For example, all participants in the Carya Society of Calgary - Stretching Your Dollars project indicated they felt the project helped them to stay in their housing longer, pay rent and bills regularly and find supports and services when needed.



Status Icon Legend

- Complete, Significant milestone(s), & Progressing as planned
- Possible challenges identified

One or more challenges materialized

EC2022-0073

Not Started

Note: Strategies stopped/deleted due to Council approved service plan and budget adjustments have not been included.

# What we have committed to continue doing

STRATEGY	STRATEGY UPDATE	STATUS ICON
Get the Calgary community building by providing incentives and expediting approvals for the development of affordable homes.	In 2021, The City partnered with non-profit housing providers to commit between \$1 million and \$2 million in development fee rebates and grants, to develop or redevelop between 340 and 1,028 affordable housing units. Economic challenges, COVID-19 and availability of capital funding from other levels of government continue to impact non-market applications.	
Leverage City land to support non- profit housing providers to build assets, increase operational capacity and develop more affordable homes.	Through the City of Calgary's Non-Market Land Sale (NMLS), 162 units have been completed, with another 128 units in the planning approvals process. These land sales account for 23 per cent of all units proposed by the non-profit sector since 2018. Identifying land for theNMLS #3 to be released 2022. Identifying suitable parcels of City- owned land for non-market land sale continues to be a challenge.	٠
Leverage provincial/federal funding to design and build City affordable homes by implementing the 10 Year Affordable Housing Capital Program.	Opened the Bridlewood affordable housing development in 2021. Advancing working on Mount Pleasant, Symons Valley, Varsity, and Rundle developments. Initiating work to update the Ten-Year Affordable Housing Capital Program to address current and future challenges and opportunities.	٠
Regenerate and maintain City- owned affordable housing to ensure the health and safety of residents.	About \$9 million of lifecycle maintenance projects completed at City- owned properties, including 125 units renovated to meet the Minimum Housing and Health Standards. Funding sources included: City Infrastructure Investment Funding and provincial Municipal Stimulus Plan Funding and Capital Maintenance and Repair Funding.	•
Strengthen intergovernmental partnerships to collaborate with and engage other orders of government in affordable housing needs for Calgary.	Anticipating up to \$30 million for Calgary projects from the federal Rapid Housing Initiative 2 to support building 142 new homes. The City's support (\$10.2 million of capital and other investments) to non- profit housing providers is critical to receiving federal funding. Awaiting information on the federal government's Housing Accelerator Fund to leverage additional funding for projects in Calgary.	•
Improve the housing system and residents' well-being through supporting community organizations, and fostering increased public support for affordable housing.	COFLEX funding (\$650 thousand) supported housing stability, successful tenancies, and systemic barrier reduction pilot projects. With the additional funds, the Home Program funded 26 projects which are expected to impact approximately 9,500-10,000 Calgarians. More flexible grant conditions were given to 2021 grantees to implement projects delayed by COVID-19.	•
Research, collect and analyze affordable housing data to inform policy, advocacy and decision- making.	Completed "Municipal Comparison of Affordable Housing and Homelessness" report with the Canadian Urban Institute. Advanced the density bonus work with Planning, the Multi-Criteria Analysis project, Completed the Housing Incentive Program Evaluation. Nonmarket Housing Inventory survey was completed but report delayed. Resource challenges delayed other research and policy projects.	

# EC2022-0073 ATTACHMENT 3

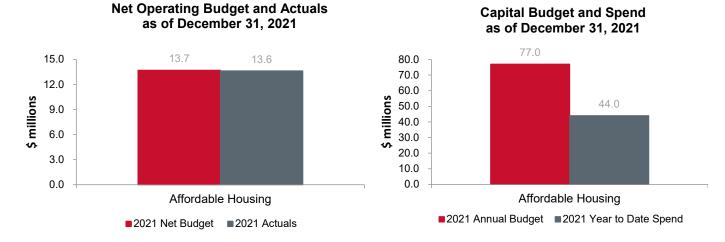
# What we have committed to do less of

STRATEGY	STRATEGY UPDATE	STATUS ICON
Spending on energy efficiencies.	Projects in design or construction have met or surpassed targets for The City and funding sources including achieving 26 - 41 per cent energy efficiency, 35 per cent reduced water consumption, clean electricity through use of photovoltaic solar system, and water reduction.	•

# What we have committed to do more of or include as a new offering

STRATEGY	STRATEGY UPDATE	STATUS ICON
Increase funding (provincially legislated) for Silvera's Senior Lodge Program to meet operating deficits and regulatory requirements	Continue to provide operating and capital lifecycle funding as approved by Council to support the Lodge Program operations for Calgary seniors. Funding is guided by requirements in the Ministerial Order signed by the Government of Alberta, The City and Silvera for Seniors.	•
Provide an Affordable Housing Resource (1.0 Full-Time Equivalent) to support development of off- reserve Indigenous housing in Calgary,starting in 2020.	Advanced the work with Elders, Nations, and urban Indigenous housing and service providers, which included hosting a Tea Dance, to confirm the findings of the engagement session held in 2021. A What We Heard Report of the findings and a recommendations report will be presented to Council in Q1 2022. This work will require ongoing commitment from The City to further build positive relationships.	٠
Implement a new, transformational model for City- and provincially- owned social housing over the long- term to prevent unit closures.	This work has reached significant milestones. Council approved the Calgary Housing Company transformation to mixed-income operating models and implementation is underway. Negotiations on provincially owned social housing units has been delayed indefinitely pending the implementation of the Province's Stronger Foundations Affordable Housing Strategy.	•





# **Highlights**

**Operating Budget**: Affordable Housing service line had a balanced budget with a negligible favourable variance in 2021.

**Capital Budget**: Affordable Housing's capital spend rate was 57 per cent in 2021. The spend rate was impacted by project delays associated COVID-19 impacts, supply chain disruptions, general price volatility. Lack of co-investment by other levels of government presented funding challenges which have slowed the delivery of some projects. With four projects starting construction in 2022, the spend rate is expected to return to target next year.

### EXECUTIVE SUMMARY

Council previously directed Administration to review the 2002 Corporate Affordable Housing Strategy, undertake community capacity research and lead the collaborative development of a community affordable housing strategy. The capacity research identified the value of working with stakeholders across the housing spectrum to develop the community affordable housing strategy and identify how best to tackle housing gaps. The community affordable housing strategy will then be used in reviewing the Corporate Affordable Housing Strategy.

An Advisory Group of stakeholders was established and they worked together to create terms of reference and a governance model for the community affordable housing strategy. The target for bringing the strategy to Council is 2015 Q1.

# ADMINISTRATION RECOMMENDATION(S)

That the Priorities and Finance Committee recommends that Council endorse:

- 1. The governance model for the community affordable housing strategy (Attachment 1); and
- 2. The terms of reference for the community affordable housing advisory group (Attachment 2).

# PREVIOUS COUNCIL DIRECTION / POLICY

At the 2014 March 31 Meeting of Council it was moved by Councillor Colley-Urquhart, seconded by Councillor Pincott that with respect to Report PFC2014-0121, the following be adopted: That Council:

- 1. Receive the Community Capacity Research Report for information;
- 2. Affirm that The City is best positioned to provide leadership in coordinating affordable housing in our community, in collaboration with citizens, other orders of government and the private and non-profit sectors. The City will continue to advocate with the Provincial Government for the funding to take on this role.
- 3. Direct Administration to facilitate the collaborative development of a community affordable housing strategy involving all relevant stakeholders as a next step in updating the Corporate Affordable Housing Strategy; and
- 4. Report back to Priorities and Finance Committee with terms of reference and a governance model for the community affordable housing strategy no later than Q3 2014.

At the 2013 June 17 Strategic Meeting of Council it was moved by Alderman MacLeod, seconded by Alderman Mar, that with respect to Verbal Report VR2013-0064, the following be adopted:

That Council:

- 1. Receive Verbal Report, VR2013-0064 and the presentation material for information;
- 2. Direct Administration to initiate a review and update of The Corporate Affordable Housing Strategy and report back to the Priorities and Finance Committee with a status update no later than Q2 2014;
- 3. Direct Administration to undertake a community capacity analysis through stakeholder engagement to identify opportunities and costs to meet gaps in the provision of

affordable housing in Calgary and define The City of Calgary roles in affordable housing and report back to the Priorities and Finance Committee no later than Q1 2014;

- 4. Endorse the Affordable Housing Principles to guide a strategic work plan on affordable housing; and
- 5. Direct that the materials, presentations, discussions, and confidential distributions, remain confidential under Sections 23 (1)(b) and Section 24(1)(c) of the *Freedom of Information and Protection of Privacy Act*, until this matter is resolved.

### BACKGROUND

Provincial policy directions and decisions have significant impacts on the delivery and development of affordable housing. It is important to note that while the provision of affordable housing is primarily the responsibility of provincial government, it has mostly been achieved through provincial funding to organizations, including The City, that develop housing locally. Competition for funding has tended to result in individual rather than collective efforts to address the need for affordable housing in Calgary.

In 2014 March, Administration reported on the results of the Community Capacity analysis which was carried out through engagement with stakeholders. The purpose of the analysis was to understand the capacity of local stakeholders to deliver affordable housing to meet current and future needs, and to inform decisions about the most appropriate future role for The City. The key findings of the research were that:

- Stakeholders do not currently have the capacity to address the gaps in the housing system independently; and
- Stakeholders need to work together to move the housing system in Calgary to a more efficient and effective level, and achieve better collective outcomes.

As a result of this work, Administration outlined how a community affordable housing strategy could be based on a systems approach to collaborate with stakeholders in the housing system, and identified that The City was best positioned to lead the development of the strategy. The community affordable housing strategy will define roles and responsibilities and identify actions to be taken by all stakeholders working together to tackle housing gaps and to enable efficient and effective use of resources. The development of the community strategy will not impede initiatives already in place or being developed; rather it will provide alignment between City and external plans and initiatives, and a framework to guide future actions. The research also identified that it would be beneficial to develop the community strategy prior to reviewing The City's Corporate Affordable Housing Strategy.

# INVESTIGATION: ALTERNATIVES AND ANALYSIS

Achieving balance between the stakeholder's short-term and long-term objectives requires an inclusive governance model that facilitates collaboration and enables a community response to the issues and challenges that exist across the housing system. In considering an appropriate governance model, a number of factors were considered:

1. The need to include a diverse range of stakeholders across the entire housing system in the development of the strategy. This includes representation from at least the following key stakeholder groups:

- Non-profit housing organizations
- Community based organizations
- Service agencies who provide support services
- Affordable home ownership providers
- Rental and home ownership housing providers
- Municipal, provincial and federal government
- Industry associations
- Advocacy groups
- 2. The ambitious time scale set out for the development of the community affordable housing strategy by the end of 2015 Q1. All of the stakeholders consulted agree that there is a need to maintain momentum in response to the continuing urgent need for affordable housing.
- 3. Experience from other projects which involve diverse stakeholders, which shows that significant lead time is often required to establish a governance model and enable all stakeholders to get up to speed.
- 4. Allowing for initiatives and actions that occur before 2015 Q1 that align with the overall direction.

### Advisory Group

Administration met with the stakeholders involved in the capacity research to provide an update following the March 31 Council meeting. We proposed that the group be the first members of our Advisory Group, assembled to work with Administration to develop strategies and supporting actions to address the gaps in the housing system. The rationale for this was:

- This group already includes representatives from key stakeholder groups, as highlighted above, and would be expanded to include The Federation of Calgary Communities, Canadian Home Builders Association (Calgary Region), Calgary Poverty Reduction Initiative and Canada Housing and Mortgage Corporation.
- Starting with the existing group is an efficient way to commence work on developing the strategy without requiring an extensive set up period.
- This approach facilitates the most efficient and effective use of stakeholder's time and enables them to self-select the areas where they feel most able to contribute.
- This approach supports a systems approach as directed by Council.
- It allows Administration to target our engagement with stakeholders to review, further develop and test the draft strategy and supporting actions, and garner support for the strategy from other organizations active within their portions of the housing spectrum. This will be beneficial in delivery of the strategy at a housing summit planned for later in the process.

Concurrent with the activities of the Advisory Group, City business units are also being engaged through an internal advisory working group.

The governance structure is set out in Attachment 1. Members of the Advisory Group are expected to inform their organizations about the direction of the strategy as it is being developed. The intent of the structure is to progress the strategy through consensus decision

making. Ultimately the strategy will require endorsement from the participating stakeholders and Council. Implementing the strategy may require changes to the governance model, and this will be explored further as the strategy is developed and the implementation plan is defined.

Progress to date in developing the community affordable housing strategy includes:

- The Advisory Group is meeting on a monthly basis, and to date has met four times.
- Terms of Reference have been developed with, and agreed to by, the Advisory Group and are included as Attachment 2.
- Project chartering has been completed, including development of an Engagement Plan
- Guiding themes have been agreed to help organize the development of the strategy
- A third party facilitator has been engaged for the next phase of strategy development. This enables the diverse range of stakeholders to maintain focus on the goals and objectives as the strategy develops.
- Cross-departmental engagement is underway, through a City business unit working group.

The next steps in developing the community affordable housing strategy are:

- Complete preparation of the strategy, including supporting actions, by the end of 2015 Q1.
- Develop an Implementation Plan.

The community affordable housing strategy timeline is set out in Attachment 3.

### Stakeholder Engagement, Research and Communication

To be successful, a community affordable housing strategy will require the buy-in and participation of external stakeholders and various City business units. The best way to achieve this is through the governance model adopted by the stakeholders as presented in this report, coupled with ongoing strategic engagement and collaboration. Both the Advisory Group and a City Business Unit working group have been established. The City of Calgary's Engage! Team has been actively supporting this project and the development and implementation of an engagement plan.

### **Strategic Alignment**

The availability of housing to all Calgarians is an important component of safe, diverse and viable communities. A range of housing is also necessary and desirable in order to attract a workforce and to enhance the safety, health and welfare of residents. These values are reflected in The City of Calgary's Sustainability Direction and Triple Bottom Line Framework. This proposed community affordable housing strategy also supports the Office of Land Servicing & Housing's business objective of delivering affordable housing.

The development of a Community Affordable Housing Strategy helps advance the goals and policies within a number of City plans, including the following:

- imagineCalgary (2007)
- Municipal Development Plan (2009)
- Sustainability Direction 2020 (2010)

• Council's Fiscal Plan 2012-2014

Having housing that meets the needs of Calgary's residents is part of The City's planning and development function. The City's Municipal Development Plan includes policies to ensure that there is housing diversity and choice, as well as opportunities for affordable housing, in every community.

This proposal would also facilitate alignment with external plans and initiatives, including:

- Calgary's 10 Year Plan to End Homelessness.
- Province of Alberta's 10 year plan to End Homelessness.
- Provincial Interagency Council on Homelessness.
- Calgary Poverty Reduction Initiative.
- Seniors Age Friendly Calgary.

Council regularly interacts with stakeholders across the housing system. A community affordable housing strategy will enable Council to be better informed to make future decisions that align The City with community objectives. Alignment with City and other strategic plans will continue throughout the development of the strategy.

### Social, Environmental, Economic (External)

A stable and secure housing market contributes to creating jobs, attracting new workers, meeting the needs of seniors and families, and keeping our most vulnerable off the street. Evidence shows that this in turn reduces impacts on the health care system, the justice system, social services and other municipal and provincial services. Being adequately housed enables all Calgarians to maximize their contributions to the wider community.

### **Financial Capacity**

### **Current and Future Operating Budget:**

This work is part of the current business plan and budget. Potential costs associated with facilitating community engagement can be accommodated within the existing 2014 operating budget. Any future budget implications that arise out of the development of an implementation plan will be brought forward through the Priorities and Finance Committee of Council.

### **Current and Future Capital Budget:**

There are no direct implications on the capital budget arising from this initiative to develop a community affordable housing strategy, but it will guide future capital and operating decisions. The current commitments of The City and other stakeholders will continue to form their ongoing work plans. Following the development of the strategy, new roles and responsibilities will be phased in over the implementation period of 2015-2018. Any future budget implications that arise out of the development of an implementation plan will be brought forward through the Priorities and Finance Committee of Council.

### **Risk Assessment**

The development of a community affordable housing strategy would be at risk if stakeholders are unable or unwilling to contribute fully in the process. These risks are best mitigated by developing a collaborative community affordable housing strategy through a cross-stakeholder

governance structure, with The City providing a leading role. This allows for coordination in strategy development, implementation and decision making.

# **REASON(S) FOR RECOMMENDATION(S):**

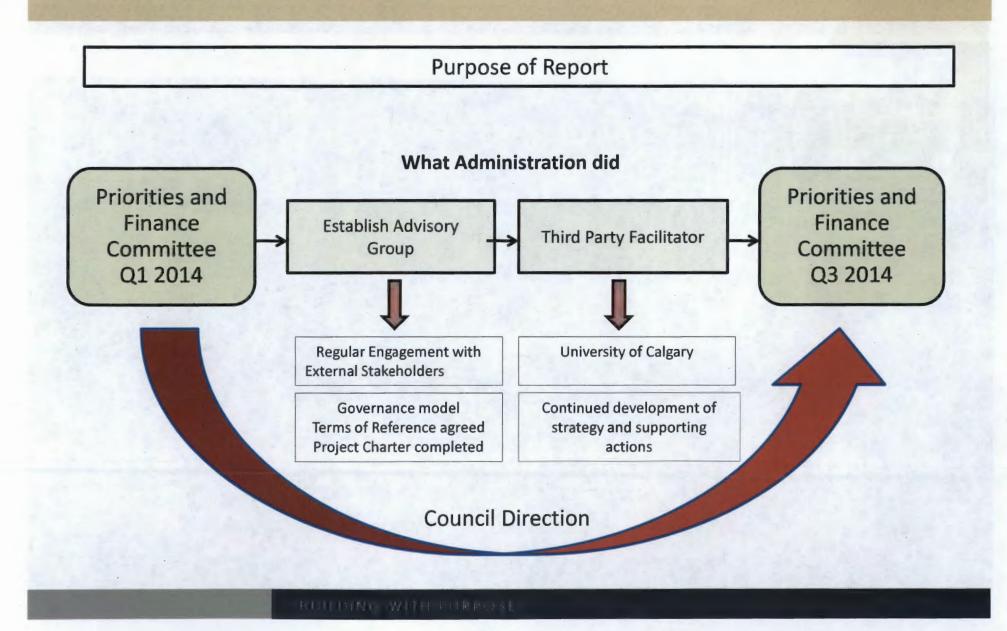
Given the ongoing need for affordable housing in Calgary and that it has been identified that stakeholders need to work collectively to address the gaps in the housing system, it is critical that the development of a community affordable housing strategy be completed. The governance model and Terms of Reference will provide the structure to leverage the expertise of the diverse range of stakeholders. This strategy will inform the future review of the Corporate Affordable Housing Strategy.

Council endorsement of the governance model and terms of reference for the Advisory Group will demonstrate commitment to the stakeholders.

## ATTACHMENT(S)

- 1. Governance Structure
- 2. Community Affordable Housing Strategy Advisory Group -Terms of Reference
- 3. Project Timeline





# **Community Affordable Housing Strategy Advisory Group**

Emergency/ Transitional Housing	Supportive Care Housing	Non-Market Housing (subsidized rental & ownership)	Market Housing (rental & ownership)			
•Calgary Homeless Foundation		•Faith Evangelical	•Calgary Real Estate Board			
•The Mustard Seed	•Silvera for Seniors	•Horizon Housing Society	•Calgary Residential Rental Association			
•Alpha House		•Calgary Homeless Foundation •YWCA	•Urban Development Institute			
		•Calgary Housing Company	•Canadian Home Builders Association			
		•Attainable Homes Calgary	•Boardwalk Rental Communities			
		•InHouse Attainable Homes Society				
•City of Calgary	Ot	her/Government:				
•Federation of Calgary •Immigrant Services Ca •United Way		<ul> <li>Canada Mortgage and Housing Corporation</li> <li>Government of Alberta – Alberta Works</li> <li>Government of Alberta – Human Services</li> </ul>				

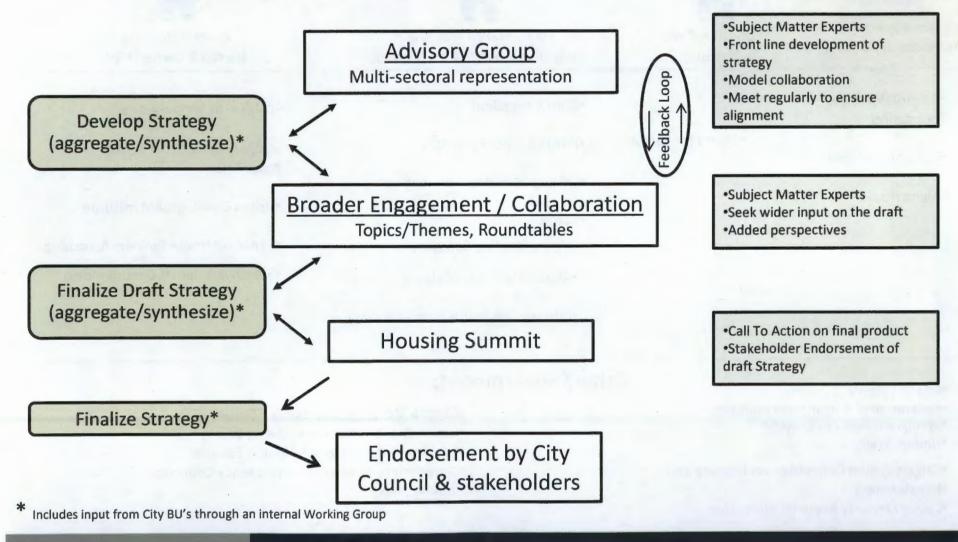
•Calgary Action Committee on Housing and Homelessness •Calgary Poverty Reduction Initiative

 Government of Alberta – Human Services •Government of Alberta - Interagency Council on Homelessness

Community Affordable Housing Strategy -Proposed governance structure

Collaborative development of the strategy

# **Roles & Responsibilities**



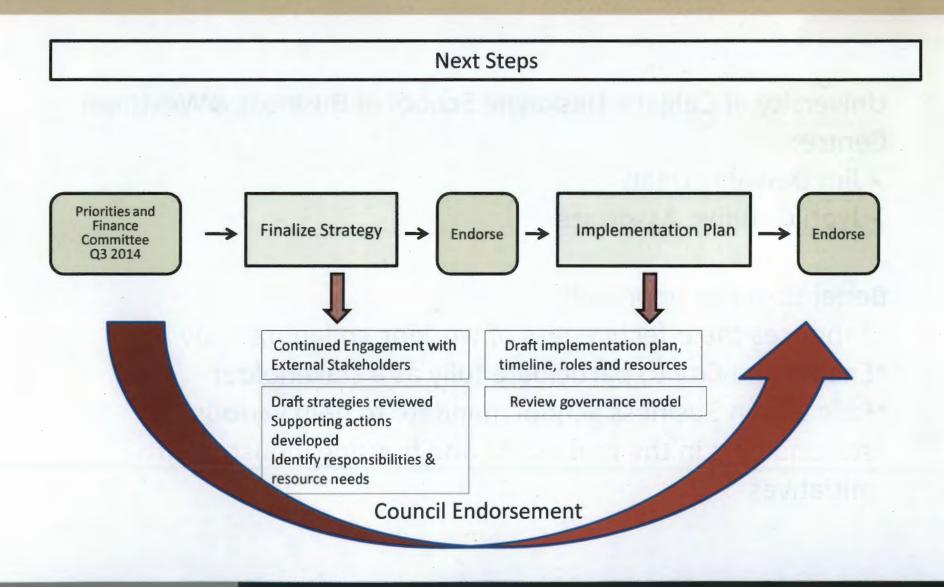
BUILDING WITH PURPOSE

# Independent Facilitator

University of Calgary, Haskayne School of Business &Westman
Centre:
➢ Jim Dewald , Dean
➢ Jyoti Gondek, Associate

Benefits of this approach:

- Enhances the effectiveness of working collaboratively
- Enable The City to participate fully as a stakeholder
- Falls within Business School mandate to help various stakeholders in the real estate and housing industry with initiatives



BUILDING WITH PURPOSE

# **Administration Recommendations**

That the Priorities and Finance Committee recommends that Council endorses:

- 1. The governance model for the community affordable housing strategy Attachment 1); and
- 2. The terms of reference for the community affordable housing strategy advisory group (Attachment 2)

# Community Affordable Housing Strategy Advisory Group

# **Terms of Reference**

#### Community Affordable Housing Strategy Vision

In the future, Calgary will have housing that:

- supports choice along the entire housing spectrum;
- is safe, appropriate and in suitable locations;
- allows Calgarians to meet their lifetime needs; and
- is affordable to all Calgarians across all income levels.

#### **Advisory Group Mission**

To provide subject matter expertise into the development of an affordable housing strategy for Calgary, resulting in a strategy that is endorsed by stakeholder organisations.

#### **Objectives:**

- Actively engage the expertise of stakeholders across the entire housing system
- Collaboratively contribute to the development of a Community Affordable Housing Strategy
- Finalise the Community Affordable Housing Strategy with established goals, strategies, and supporting actions by the end of Q4 2014
- Develop an Implementation Plan during Q1 2015
- Identify and enable the implementation of early wins as appropriate, but also recognise the need for medium and long term achievement of objectives
- Encourage the development of creative solutions
- Make the most efficient and effective use of stakeholder resources

#### Membership

The Advisory Group consists of those stakeholders involved in the Community Capacity Research project, plus representatives from Canada Mortgage and Housing Corporation, Calgary Poverty Reduction Initiative, Federation of Calgary Communities, Canadian Home Builders Association – Calgary Region, and any others identified by the Advisory Group members. This ensures representation from all three orders of government, non-profit housing providers, community based organisations, service agencies that provide support services, affordable home ownership providers, rental and home ownership housing providers, industry associations and advocacy groups. A complete list is attached at Appendix 1.

#### Frequency of meetings

The Group will meet on a monthly basis as per an agreed schedule until the end of Q1 2015.

Correspondence will be by electronic mail, and supplemented by other methods of communication as determined by a communications strategy.

## Member Responsibilities

Members of the Advisory Group will support the development of a Community Affordable Housing Strategy in the following ways:

- Attend regular meetings of the Advisory Group
- Provide input into the strategic direction of a community affordable housing strategy
- Bring resources and knowledge of their organisations to the development of the strategy, supporting actions and tactics
- Broker contacts and resources that will support the strategy
- Advise and contribute to the broader engagement and collaboration of stakeholders as the strategy develops
- Keeping their individual organisation apprised of the direction of the strategy as it evolves.

### City of Calgary Responsibilities (additional)

- Facilitate, support and inform the Advisory Group
- Record outcomes for all meetings and distribute to members
- Develop an Engagement Strategy and Communications Plan to:
  - a) Support the work of the Advisory Group
  - b) engage with a broader range of stakeholders
- Develop the Community Affordable Housing Strategy by aggregating the input from the Advisory Group and broader engagement process.

### How we work together

- We will have open and respectful dialogue
- We support an environment that encourages collective and creative thinking
- We believe everyone brings valuable experience to the table
- We will honour and respect the opinions, issues, accomplishments, commitment and investments made by the Group members and the sectors/organisations they represent
- Contribute a broad strategic perspective rather than acting solely as a representative of their sector or organisation

### **Guiding Principles for the Strategy**

The following guiding principles were endorsed by Council:

- Develop a system-based approach: Understanding housing issues from a system-based perspective (why)
- 2. Provide flexible programs and services to meet Calgary's evolving needs: Providing affordable housing options that respond to Calgary's needs (what)

- 3. Create complimentary and collaborative practices for stakeholders and citizens: *Collaborating with stakeholders to maximize resources and reduce overlap* (who)
- 4. Ensure financial sustainability and effective governance: *Finding stable funding sources and ensuring financial sustainability* (*how*)
- 5. Become policy entrepreneurs to initiate and maintain social leadership: Demonstrating leadership by initiating change to the status quo (mission)

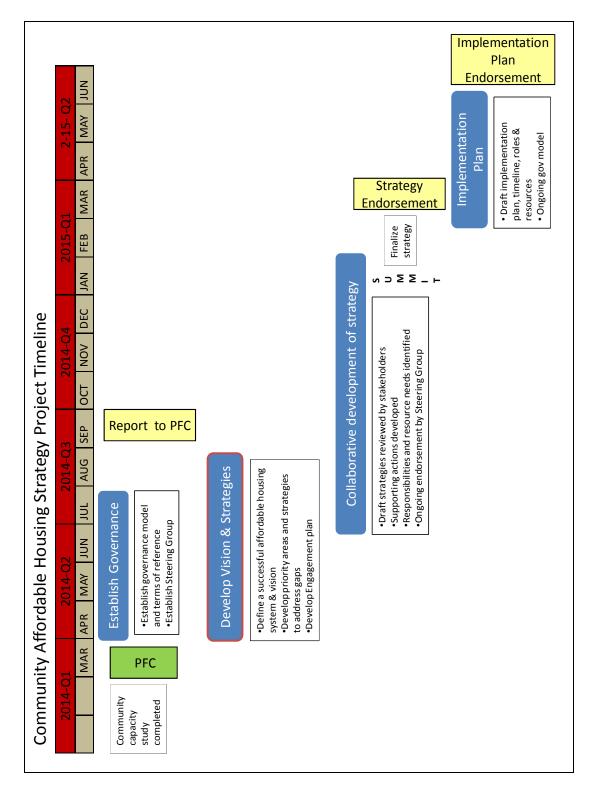
# PFC2014-0650 ATTACHMENT 2

# Appendix 1

## **ADVISORY GROUP MEMBERS**

Non-profit housing organisations, community based organisation & service agencies
Alpha House
Calgary Homeless Foundation
Calgary Housing Company
Horizon Housing Society
Silvera for Seniors
The Mustard Seed
YWCA Calgary
Faith Evangelical Lutheran Church
Federation of Calgary Communities
Immigrant Services Calgary
United Way
Affordable home ownership providers
Attainable Homes Calgary Corporation
InHouse Attainable Homes Society
Rental and home ownership housing providers, and industry associations
Boardwalk
Calgary Residential Rental Association
Calgary Real Estate Board
Canadian Home Builders Association – Calgary Region
Urban Development Institute
Municipal, provincial and federal Government
City of Calgary, Office of Land Servicing & Housing
Canada Mortgage and Housing Corporation
Government of Alberta (Alberta Works)
Government of Alberta (Municipal Affairs)
Government of Alberta (Human Services)
Government of Alberta (Interagency Council on Homelessness)
Advocacy Groups
Calgary Poverty Reduction Initiative
Calgary Action Committee on Housing and Homelessness

**Project Timeline** 



PFC2014-0650 Community Affordable Housing Strategy Update Att-3.doc ISC: UNRESTRICTED

#### Community Services Report to Priorities and Finance Committee 2016 June 28 CORPORATE AFFORDABLE HOUSING STRATEGY EXECUTIVE SUMMARY

At the 2016 January 11 Combined Meeting of Council addressing PFC2015-0939: Affordable Housing – Community and Corporate Strategies, Administration was directed to accelerate the update to The City of Calgary's Corporate Affordable Housing Strategy and report back to Council through PFC no later than July 2016.

The Corporate Affordable Housing Strategy (the Strategy; *Attachment 1*), defines a new 10-year strategic direction for The City of Calgary across six objectives, which respond to existing challenges for affordable housing delivery in Calgary. It will clarify The City's mandate for affordable housing delivery, position The City to leverage federal and provincial capital funding to support internal and community development of units, and guide City actions to create safe, affordable homes that support individual and community success and well-being. It is proposed to replace the 2002 Strategy (Council Policy CS007; *Attachment 3*).

The Strategy is accompanied by an initial Implementation Plan (the Plan; *Attachment 2*) that identifies immediate actions for the next two years of this business cycle, which will be considered for mid-cycle adjustments and integration into Action Plan. Progress against these actions will be reported on by Q2 in 2017 and 2018. The Plan also establishes priorities and actions for the next business cycle. The report includes implementation timelines and targeted outcomes.

## ADMINISTRATION RECOMMENDATION(S)

That the Priorities and Finance Committee recommend that Council:

- 1. Approve the Corporate Affordable Housing Strategy and confirm affordable housing as a Council Priority;
- 2. Approve the Implementation Plan in principle and direct Administration to bring forward budget recommendations for 2017 and 2018 for Council consideration through Action Plan mid-cycle adjustments;
- 3. Direct Administration to provide a progress update on the Implementation Plan to Council through the Priorities and Finance Committee by Q2 in 2017 and 2018;
- 4. Rescind the 2002 Corporate Affordable Housing Strategy (Council Policy CS007).

# **PREVIOUS COUNCIL DIRECTION / POLICY**

The existing Corporate Affordable Housing Strategy (Council Policy CS007) has been effective since 2002 July 23. At the 2016 January 11 Meeting of Council, Council directed Administration to: "accelerate the update to The City of Calgary's Corporate Affordable Housing Strategy and report back to Council through PFC no later than July 2016;" and, "support Administration's continued participation in the Community Housing Affordability Collective through December 2016, reporting back to PFC with a completed Terms of Reference by end of Q1, 2016."

At the 2016 March 21 Strategic Session of Council, (C2016-0267), a presentation was provided to Council to discuss the mandate for affordable housing at The City of Calgary and to inform the Corporate Affordable Housing Strategy.

The existing Corporate Affordable Housing Strategy was adopted by Council in 2002 with the intent of positioning The City to take advantage of opportunities that existed at the federal level at that time. Departments from across The Corporation have contributed to the implementation of the Strategy since 2002. Over this 14-year period, approximately \$200 million in federal and provincial funding was used to leverage an approximate 30% contribution of municipal funds, primarily dollars allocated through the Municipal Sustainability Initiative. Funding was used to create 1,048 new affordable housing units, increasing the City portfolio to over 2,100 units.

In addition to building new units, City initiatives have recently shifted in focus to fostering better outcomes and increased self-sufficiency for residents. Improved people-centric service delivery through Calgary Housing Company (CHC) has included initiatives such as the Opportunities for Homeownership program, which provides eligible tenants with information about attainable homeownership opportunities. The City also conducts research, administers programs, and builds partnerships targeted toward improving Calgary's housing system as a whole, for example through the Community Housing Affordability Collective. The recent organizational change to move Calgary Housing into the Community Services department is indicative of this shift in focus, and has allowed for closer alignment with other City business units involved in direct service delivery to Calgarians.

Since 2002, the broader Canadian political context for affordable housing has shifted significantly. While Calgary's need for affordable housing has remained constant over the past 20 years at approximately 19% of all households, capital funding from other orders of government declined. No new funding was committed to affordable housing between 2011 and 2015. The City's affordable housing development program is currently deploying the last of the funding that was allocated prior to 2012. Demand for affordable housing remains strong, as evidenced by the 88,000 Calgary households currently earning less than 65% of area median income and spending more than 30% of their income on housing costs, and by CHC's current wait list of 4,000 households.

However, the recent 2016 federal and provincial budgets each demonstrate a renewed commitment to affordable housing, with a pledged federal investment of \$2.3 billion over two years and provincial investment of \$892 million over five years for new construction and preservation of existing units. Regulatory and policy changes underway in Alberta and across Canada will also impact affordable housing delivery in the near future, including the provincial review of regulations under the *Alberta Housing Act*, ongoing conversations with the province around the development of a Calgary City Charter and a Provincial Housing Strategy, and the federal government's promise to release a National Housing Strategy over the next year.

In this context, there is substantial opportunity for municipal leadership. In recent months, other Canadian cities have shown initiative through actions such as pledging City-owned land to leverage federal dollars for affordable housing, making capital grants available for new construction, and investigating new models to restructure and rationalize existing social housing portfolios.

The updated Strategy reflects these current opportunities and clarifies The City of Calgary's mandate in relation to affordable housing over the next 10 years. A clear strategic direction relevant to the current political context that formalizes affordable housing as a Council Priority is

necessary for The City to capture and optimize use of federal and provincial funding, effectively support partner organizations to improve their own delivery of units and services, and maintain a seat at the table with other orders of government to shape provincial and national policy decisions. Continued investment in affordable housing will create jobs, strengthen residents' purchasing power to boost the local economy, attract employers with the promise of a stable workforce, reduce pressure on hospitals and corrections facilities, and lower City spending on policing, by-law, and fire services. Results from Housing First programs piloted in Calgary as one of Alberta's Seven Cities have shown that providing housing to one homeless person yields \$34,000 in annual savings to taxpayers.

#### INVESTIGATION: ALTERNATIVES AND ANALYSIS

Corporate Affordable Housing Strategy

The Strategy clarifies The City's mandate in delivering affordable housing and establishes a strategic direction to guide City actions over the next 10 years. The Strategy's vision is for The City to: (1) Enable a transformed housing system in Calgary, where collaboration between stakeholders drives better outcomes for individuals and communities, and (2) Contribute to an increase in non-market housing supply sufficient to house 6% of all households in Calgary, consistent with the national average.

Formalizing affordable housing as a clear Council Priority will be crucial to realizing this vision. Prioritizing affordable housing means:

- Using a Corporate approach to meet affordable housing objectives, seeking out creative solutions through collaboration and experience in service delivery.
- Systematically identifying and prioritizing opportunities to integrate affordable housing into City projects and initiatives.
- Proactively considering how City policies and decisions may affect affordable housing supply or delivery, mitigating negative impacts where necessary.
- Utilizing all appropriate municipal tools to enable affordable housing development and support affordable housing providers.
- Targeting advocacy and collaboration with other orders of government to ensure that affordable housing policies and programs meet the needs of Calgarians.
- Supporting affordable housing residents with municipal services that enable individual and community well-being.

The Strategy sets a strategic direction across six objectives, which respond to existing challenges for affordable housing delivery in Calgary. Details regarding these objectives are provided in *Attachment 1*, Corporate Affordable Housing Strategy.

#### Implementing the Strategy

The 10-year Strategy will be realized through a series of implementation plans that align with the current City budget and planning cycle. The initial Plan identifies immediate and mid- and long-term actions to progress against the six objectives described above. Immediate actions will be enacted through the current business plans and annual work programs pending consideration of budget adjustments in 2017. Following Implementation Plan updates by Q1 and Q2 2018, medium and longer-term actions will be incorporated into the 2019-2022 Business Plan and Budget. Updates will also be provided to members of Council by-annually.

#### Stakeholder Engagement, Research and Communication

The Strategy and the Plan were developed following extensive consultation with all City departments impacted by the proposed actions. In addition, The City conducted engagement over several months with over 30 external non-profit and private sector housing providers, as well as stakeholders from across the housing spectrum. The City also leveraged input from the 22 stakeholder organizations in the Community Housing Affordability Collective. Feedback from these stakeholders was instrumental in shaping The City's strategic direction and implementation actions.

Key findings from stakeholder engagement include the following:

#### Lack of housing supply

There is widespread consensus that the primary challenge facing Calgary's affordable housing providers is a lack of housing supply. A shortage of permanent affordable units prevents providers from moving clients efficiently through transitional housing and jeopardizes the success of Housing First programs to address homelessness. Established non-market rental providers struggle to grow their programs and services to the scale of the need in Calgary. All housing providers interviewed agreed that supply of new units should be The City's top priority.

#### Concern that The City has not historically treated affordable housing as a priority

Many stakeholders expressed that affordable housing is not consistently treated as a priority by The City. Some housing providers expressed frustration with The City's planning and development review processes, citing the need for shorter approval timelines and more predictable outcomes. They emphasized that any development delays substantially impact a project's overall feasibility and ability to offer discounted rents. Additionally, housing providers expressed confusion around the criteria and processes for contributions of City land for affordable housing projects. In the absence of transparent criteria, land transactions are often perceived as being driven by relationships. More generally, a lack of clarity around how The City defines affordable housing and what types of projects it will support means that developers are unable to plan projects to capture City incentives and target the need in Calgary.

Engagement and collaboration with the affordable housing community will be ongoing as projects are implemented, as many action items rely on closer working relationships with external stakeholders, as well as multi-stakeholder groups, to drive better outcomes for individuals and communities.

#### **Strategic Alignment**

The Strategy will help to advance the goals and policies of existing City plans that call for increased housing affordability to meet the diverse needs of Calgarians. The Strategy is aligned with the 60-year Calgary Municipal Development Plan which includes the following objective under Part 2.3.1: Housing: "Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create sustainable local communities." Additionally, the City of Calgary Action Plan 2015-2018 includes Strategy P6, "Increase affordable and accessible housing options," under its area of focus for a prosperous city.

The Strategy is also well aligned to the goals of multiple external plans. Calgary's Updated Plan to End Homelessness (2015) includes "Increasing housing & supports and affordable housing

options" as a priority direction. The Seniors Age Friendly Strategy and Implementation Plan (2015) includes a strategy to "Support policy changes and initiatives to increase overall affordable housing supply through the Community Affordable Housing Strategy" (Priority III, Result 2, Strategy A). The Calgary Economic Development Strategy (2014) includes an action to "Build a range of housing options for all ages, income groups and family types to meet the needs of residents today and tomorrow" (Community Energy, Strategy 1, Action 1). The Enough For All Poverty Reduction Initiative (2013) proposes actions to "enhance access to affordable housing" under Priority 4.3.3: "Ensure people's basic needs are met."

#### Social, Environmental, Economic (External)

A fully mixed housing market creates and retains jobs, attracts new workers, assuages poverty, meets the needs of seniors and families, and keeps our most vulnerable residents off the street. This in turn reduces financial stress on the health care system, the justice system, policing, social services, City Administration and other municipal and provincial services. Adequate housing enables all Calgarians to maximize their contributions to the wider community. The City of Calgary has an opportunity to create better outcomes for individuals and communities through safe, affordable housing solutions.

#### **Financial Capacity**

#### **Current and Future Operating Budget:**

The Plan will be implemented in 2016 through the existing operating budget. Recommendations regarding a one-time operating budget increase of about \$1.5M per year for two years, funded through the Public Housing Reserve, will be presented as an investment package in the mid-cycle adjustment process for the 2017 and 2018 Business Plan and Budget. These resources are required to invest in key initiatives to get Calgary building new affordable housing, leverage land, improve the housing system, as well as to initiate pilot programs and services that support positive outcomes for tenants. It is important to note that progress against the targets in the Implementation Plan will be impacted by this budget decision. Future budget considerations will be incorporated into the 2019-2022 Business Plan and Budget process.

#### **Current and Future Capital Budget:**

The Plan will be implemented in 2016-2018 through existing capital budgets. Future budget considerations will be incorporated into the 2019-2022 Business Plan and Budget process.

#### **Risk Assessment**

The goals defined in the Strategy and Plan, particularly the short-term targets, are ambitious, and support resources across the organization to achieve. The need for additional capacity will be addressed through the mid-cycle adjustment process for the 2017 and 2018 Business Plan and Budget. Progress against short term targets will be impacted by this budget decision.

The City's progress could also be impacted by several factors outside the control of Council and Administration. Capital funding for affordable housing remains primarily a provincial and federal responsibility. It is possible that other orders of government may not deliver on their 2016 budget commitments, or may not allocate funds to Calgary as expected. Adverse funding or policy decisions by other orders of government, particularly as governments change over the 10 year outlook, could significantly impact The City's ability to make progress against its goals for affordable housing supply and improved outcomes for Calgarians.

There is also significant risk associated with inaction should The City choose not to adopt an ambitious Strategy. If The City does not demonstrate leadership in affordable housing, it will likely be unable to effectively compete with other local jurisdictions for federal and provincial funding. Without municipal leadership, Calgary's affordable housing need will continue to grow. Negative social and economic impacts will be felt at the local level, including increased homelessness, poverty, crime, and reliance on emergency services. Additionally, failure to adequately house the local workforce could result in a potential loss of investment in Calgary over the long term as employers struggle to attract and retain workers.

#### **REASON(S) FOR RECOMMENDATION(S):**

Administration seeks endorsement of the Corporate Affordable Housing Strategy and Implementation Plan, with direction to return to Council for budget requirements through the midcycle adjustment process. At this critical time for affordable housing, the updated Strategy will allow The City to capitalize on current provincial and federal support to drive local solutions. The Strategy reflects extensive feedback from community engagement, positioning The City to break down silos, support partner organizations, and strengthen the sector as a whole. By making affordable housing a clear Council Priority, there is reason to believe that The City can advance the actions in its Plan and make substantial progress toward providing housing to the 88,000 Calgary households that need it.

#### ATTACHMENT(S)

- 1. 2016-2025 Corporate Affordable Housing Strategy
- 2. 2016-2022 Corporate Affordable Housing Strategy Implementation Plan
- 3. CS007 2002 Corporate Affordable Housing Strategy (to be rescinded)



Policy Title: Corporate Affordable Housing Strategy Policy Number: CS007 Report Number: CPS2002-57 Approved by: City Council Effective Date: July 23, 2002 Business Unit: Office of Land Servicing and Housing, Community and Neighbourhood Services, Land Use Planning BACKGROUND

 In 2002 January, the Affordable Housing Team of Council directed Administration to bring forward a Corporate Affordable Housing Strategy by the summer of 2002. These policy statements, adopted by resolution of the City Council, are the City of Calgary's Corporate Affordable Housing Strategy.

## <u>PURPOSE</u>

This Strategy:

- Considers the current stakeholders planning and delivering affordable housing in Calgary, and how the City relates to them
- Defines Affordable Housing for the City of Calgary
- Identifies and defines the City of Calgary's eight roles in housing, four of which have direct financial implications, and three of which are unique strengths of the City
- Establishes goals, policies for each role
- Summarizes Operating Principles for how The City can support other stakeholders and contribute directly to the provision of affordable housing in the community
- Summarize municipal Policy to date influencing The City's involvement in affordable housing

## POLICY

#### Eight Roles define the City's involvement in affordable housing:

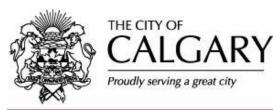
- 1. Management & Operation of Non-Market (Social) Housing
- 2. Administration of Resources from other governments
- 3. Direct Funding and Development
- 4. Strategic Partnerships
- 5. Planning & Regulation
- 6. Community Development & Education
- 7. Research
- 8. Advocacy



## **Operating Principles**

This is a summary of the principles linked to each of the City of Calgary's Eight Housing roles. Council retains discretion regarding the implementation of these principles.

- 1. The City's core business and first priority is to build/operate non-market housing
- City financial resources should leverage other resources through public/private/non-profit partnerships & joint ventures for City and community initiated projects
- 3. The City will administer financial assistance for capital projects, preferably in the form of land, whose value is charged against Program 485, the Capital Housing Reserve. The Value of the land will be determined at the discretion of the Affordable Housing Team as per the Terms of Reference of the Corporate Housing Capital Reserve (FB99-62 and its amendment).
- 4. Council's Affordable Housing team will establish priorities for the use of City financial and staff resources, including a decision about the ratio of funds to be used for City core business projects in relation to funds allocated through a community process (e.g. The Calgary Homeless Foundation Funders' Table) based upon the results of a biennial housing needs assessment undertaken by the City in consultation with other affordable housing stakeholders.
- 5. Although The City will cultivate partnerships with all relevant stakeholders, it will assign staff or request aldermanic involvement in other organizations' Boards only when The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by other level of government.
- 6. Council of The City of Calgary will be requested to reduce/waive/relax development fees and standards, subject to Affordable Housing Team recommendation, where it clearly enhances the viability and affordability of the project.



- 7. Wherever possible affordable housing shall be provided on a "mixed income" basis where some residents receive a rental subsidy while the remainder pays a "low end" of market rent. This kind of affordable housing creates healthy communities, reduces the concentration of low income households and contributes to affordable housing opportunities for both non-market and market renters.
- 8. The City of Calgary will support the increase of expertise within communities to develop and implement local solution to local housing issues.

# See attached Corporate Affordable Housing Strategy for the complete Policy.

#### PROCEDURE

- The operating principles should be used to prioritize initiatives and respond to future ad-hoc project requests. Council retains discretion regarding the implementation of these principles; and
- To utilize the Corporate Affordable Housing Strategy as a tool for administrative priority-setting, a communication strategy and stakeholder dialogue

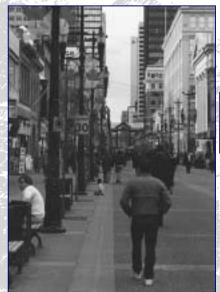
See attached Corporate Affordable Housing Strategy for the complete procedures

#### AMENDMENTS

#### None

2010 revision-policy number change from AMCW007 to CS007 due to department reorganization

#### PFC2016-0512 ATTACHMENT 3



# CITY OF CALGARY CORPORATE AFFORDABLE HOUSING STRATEGY

Implementing a vision for the future... "A range of housing options exist for all ages, income groups, family types and lifestyles"



JULY 2002

# TABLE OF CONTENTS

p		3
	'NEED' AT A GLANCE	5
	FACTORS INFLUENCING NEED	6
	CALGARY STAKEHOLDERS IN PLANNING/DELIVERING AFFORDABLE HOUSING	7
Å	EIGHT AFFORDABLE HOUSING ROLES	
	MANAGEMENT & OPERATIONS	9
14	ADMINISTRATION OF RESOURCES	10
1 dr	DIRECT FUNDING & DEVELOPMENT	11
"(A)	STRATEGIC PARTNERSHIPS	12
ĠЯ.		13
11	COMMUNITY DEVELOPMENT & EDUCATION	
		15
$\mathcal{V}_{\mathcal{C}}$	ADVOCACY	10
- 1999 - 1997 - 1997 - 1997		17
-	APPENDICES	
-12	1. What is Affordable Housing?	18
$\mathbb{R}^{2}$	2. Calgary Stakeholders in Affordable Housing	19
$\phi^{\dagger}$	3. Operating Principles	21
4	4. Policy Summary	22
5 . J	5. City Organization, Roles and Responsibilities	27
Δi,	6. Timeline of Affordable Housing Milestones since 1997	31
$e^{-K}$		
ine Anessa		
u./		
17		
/5		
2.		

# **INTRODUCTION**

This Corporate Affordable Housing Strategy has been drafted by the Corporate Affordable Housing Steering Committee, with input from the following City of Calgary **Business** Units:

- Community Strategies
- Corporate
   Properties
- Calgary Housing Company
- Planning & Transportation Policy

What do we want to achieve?

... An increased supply of safe and affordable housing

from Looking Ahead – Moving Forward: Council's Priorities 2002 - 2004 The provision of affordable housing and supports is complex. It is a responsibility shared by all levels of government, the private sector and the citizens of Calgary. By working in collaboration with senior governments, the private and non-profit sectors and with communities themselves, the City of Calgary can more effectively respond to the housing needs of its citizens.

Previously, The City of Calgary has responded to the need for affordable housing through a variety of policies and initiatives that evolved over time. The purpose of this Corporate Affordable Housing Strategy is to focus The City's future efforts in a consistent manner, to both capitalize on its own unique strengths, and to support other stakeholders to capitalize on theirs. When this Strategy is approved by Council, it will become a tool for community dialogue, as well as guiding future municipal activities in the field. Its implementation will be the responsibility of Council's Affordable Housing Team, the Corporate Affordable Housing Steering Committee, and a number of City Business Units, whose work plans are being modified to specifically include initiatives generated by this Strategy.

The Calgary Plan's<sup>1</sup> vision of the future includes a range of housing options that exist for all ages, income groups, family types and lifestyles (section2-2.2.2). The Plan identifies the provision of affordable, appropriate housing options for all Calgarians as one of the four major residential development goals. It should be clarified though, that "affordable housing" for the purpose of this Strategy addresses the needs of low and moderate income households only (see Appendix 1). We also know that this vision cannot be The City's alone, but rather, speaks to a community-wide outcome where The City is one of many valuable partners.

The Corporate Affordable Housing Strategy is a vehicle for achieving the affordable housing objectives of the Corporate Business Plan and the Calgary Plan (Municipal Development Plan) with the following **mission**:

The City of Calgary contributes strategically to the provision, support and facilitation of affordable, accessible and adequate housing options for Calgarians.

<sup>&</sup>lt;sup>1</sup> The Calgary Plan outlines a residential plan for the future which includes "A range of housing options that exist for all ages, income groups, family types and lifestyles: (Section 2-2.2.2). The Plan further identifies the provision of affordable, appropriate housing options for all Calgarians as one of the four major residential development goals.

The Corporate Business Plan states that The City of Calgary will work toward: Addressing the supply of accessible, affordable and adequate housing.

This Strategy ...

- Summarizes the **need** for affordable housing in Calgary
- Considers the **current stakeholders** planning and delivering affordable housing in Calgary, and how The City relates to them
- Identifies The City of Calgary's eight roles in housing, four of which have direct financial implications, and three of which are unique strengths of The City

In addition, appendices to the Strategy ...

- Define "affordable housing"
- Summarize operating principles for how The City can support other stakeholders and contribute directly to the provision of affordable housing in the community
- Summarize municipal **policy** to date influencing The City's involvement in affordable housing

A Workplan has also been prepared, and will be presented to Council along with this Strategy. Both the Strategy and the Workplan will be updated biennially, in conjunction with a Biennial Housing Statement.

The City's involvement in affordable housing must be considered in relation to a dynamic **housing continuum**:

	nergency elter	Transitional Housing	Non-market or Social Rental	Formal & Informal Rental	Affordable Home Ownership
hon pec mai dor as i sho in fa sup	rves neless ople using ts/ rooms/ ms, as well meals, owers, drop- acilities & oport vices.	Provides stable and supported housing for a period generally of 6 months – 2 years.	Requires ongoing subsidies to reduce shelter costs for very low-income households (also known as "subsidized" housing). The municipal non-profit Calgary Housing Company is Calgary's primary non-market housing provider.	Formal rentals include rental apartments and town-houses. The Canada Mortgage & Housing Corp. (CMHC) tracks 48,230 Calgary units. Informal rentals (units rented out by individual owners, secondary suites & lodging houses) are believed to number roughly 64,000 in Calgary.	Arrangements where people can purchase a home using no more than 32% of their gross income for housing. Examples can include traditional home ownership, equity coop housing, condominiums, mobile homes, rent-to-own and Habitat-for- Humanity housing

# **NEED AT A GLANCE**

The City of Calgary's involvement in affordable housing is driven largely by community need. The following points indicate the magnitude of need for housing in the continuum categories.

Emergency Shelters	Emergency Transitional Shelters Housing		Formal & Informal	Affordable Home
Unchers	nousing	/Social Rental	Rental	ownership
The 2002 Homeless Count identified 1,737 individuals in shelters and on the streets, a 34% rise over 2000, when 1296 were counted In 2000, 11,000 different individuals used homeless shelters in Calgary; the shelters' collective capacity on any one night was 1000 Calgary currently has roughly 1400 emergency shelter beds	Calgary currently has roughly 970 units of transitional housing, a figure which the Calgary Homeless Foundation believes was adequate for their 2001 target.	Calgary Housing Company (CHC) has a wait list of roughly 1800 applicants for its 7500 units of mixed market housing In 2001, 66% of CHC applicants were families and 50% were employed CHC does not provide crisis housing A challenge for CHC is assisting people to transition out, due to lack of affordable alternatives MCF Housing for Seniors operates roughly 1200 units with 662 seniors on wait list	"Affordable" rent is 30% of gross income (max.);working 40 hrs/wk at Alberta's min. wage (\$5.90/h) affordable rent would be \$306/mo. In fact the avg. rent for a 2BR apt. in 2001 was \$784/mo. Since 1994, 10% of formal rental stock has been converted to condos. (CMHC) Avg. rent has increased 26% between 1995 and 2001 An est. 64,000 rental units in Calgary (57%) are "informal" i.e., basement / secondary suites, rented condos/ houses, etc.	Avg. house sale prices in Calgary have climbed 70% from 1991 to 2001 Minimum household income of roughly \$45,000/yr is required for a "starter" single detatched house (\$143,000) Avg. sale price for a single- family home in 2001 was \$194,000 ("affordable" to households with income over \$60,000/yr

# FACTORS INLUENCING NEED

The Canada-Alberta Affordable Housing Program . signed 2002 June 24, will contribute \$25.000 per door, to be matched. If maximized. this funding could result in 800 new units for Calgary

An additional municipal contribution of \$1.3 million annually for the next four years would, together with existing funding commitments represent the Municipal contribution.

# Key factors that have increased the need for affordable housing in Calgary:

- Since 1993, the Provincial and Federal governments have substantially reduced the capital funding of new affordable housing.
- The market has been unable to deliver new rental stock.
- Existing formal rental stock has been demolished or converted to condos.
- A buoyant economy has bolstered in-migration causing a higher demand for rental housing.
- Alberta's minimum wage is the second-lowest in Canada and Social Assistance rates have not increased since 1993; one in five Calgarians lives in poverty.
- Minimal new social housing has been built for people who cannot afford market rents.
- While constitutional responsibility to address housing issues rests with the provinces, it has fallen to municipal governments to identify and fund the solutions.

## Hope on the horizon:

The 2001 merger of the provincial and municipal social housing agencies (Calgary Housing Authority and Calhome Properties) created the municipally owned and operated Calgary Housing Company (CHC). CHC administers social housing programs (non-seniors) in Calgary through the ownership or management of approximately 7500 housing units. Many of these units are operated on a "mixed income" model where some residents receive a rental subsidy while the remainder pay a "low end of market" rent. This model avoids a concentration of low income housing and provides a range of affordable housing options in the community. The Province of Alberta works closely and collaboratively with The City of Calgary and its Calgary Housing Company.

The establishment of the CHC is one example of the larger emerging municipal role in social housing delivery. The Province will continue to be the primary funder of social housing, but the City of Calgary with the Calgary Housing Company, has a unique opportunity to determine and address local social housing needs through local solutions, allocating resources and assuming the lead role administering social housing in Calgary. In addition the opportunity may exist to re-profile some of the CHC's existing housing assets to create a model that more effectively responds to changing housing needs and is more financially sustainable.

Most recently, the Canada-Alberta Affordable Housing Program promises a modest injection of new monies for new affordable housing projects. The City has eligible projects ready to go, in keeping with this Strategy.

# CALGARY STAKEHOLDERS IN PLANNING/DELIVERING AFFORDABLE HOUSING

Although this Strategy is designed to guide the City of Calgary in its efforts to ensure that Calgarians in need have affordable housing, it would be neither possible nor appropriate for the City to establish its direction in isolation, when there are so many other organizations involved in affordable housing. For example, The City is a primary developer and operator of housing but the money it spends comes in large part from senior governments with their own program objectives and stipulations for expenditure.

In addition there are many agencies and organizations involved in advocacy, research, fundraising, development and operation of various types of affordable and special needs housing. All of these bodies have their own objectives, strengths and challenges.

The Calgary stakeholders in planning for affordable housing are presented graphically as Appendix 2 to this Strategy.

The overall strategy for the creation of affordable housing in Calgary will be a sum of the efforts and resources from all these agencies and organizations, including The City. As The City must in large part react to initiatives taken by other bodies, it cannot develop an exclusive statement of its strategies and long term objectives except in very general terms. Affordable housing planning and provision is a collaborative process; The City relies on its partners and they rely on The City. The City will take leadership in some areas at some times, and may react, support and respond to the lead of other organizations in the same areas at other times. Flexibility and sensitivity to constantly changing conditions and inter-organizational dynamics, are necessary foundations of this plan.

The following section identifies The City's eight roles in affordable housing, to provide a framework for future City actions (both alone and in partnership) bearing in mind the necessary flexibility described above. Following approval of this internal Strategy, the intent is to enter into a dialogue with key stakeholders to inform a broader community plan.

## EIGHT CITY OF CALGARY AFFORDABLE HOUSING ROLES

Guideposts for Calgary...2020 From time to time any Calgarian may be disadvantaged. Community success can be determined by the manner in which we provide one another with opportunities and incentives to improve the quality of life. (The Calgary Plan, 1998)

#### 2001 Resources from other Governments:

- Family & Community Support Services-\$4M (25.4% from Millrate)
- Residential
   Rehabilitation
   Program- \$1.1M
- Infrastructure Canada Alberta Program -\$1.6M
- Private Landlord Rent Supplement-\$5M

## Direct Funding & Dev't 2001: (City funds)

 Savings from cancelled subsidy commitment to Prov: \$927K

- Corp Prop Res. Units (20% of revenue): ~\$249K
- Borrow for 65 units at CFB West ~\$2.5M

#### 2001 Strategic Partnerships:

- (City Funds)Metropolitan Calgary Foundation- \$1.6M
- Horizon Housing Society- \$.95 M

2001 Management and Operation of Non-Market Housing

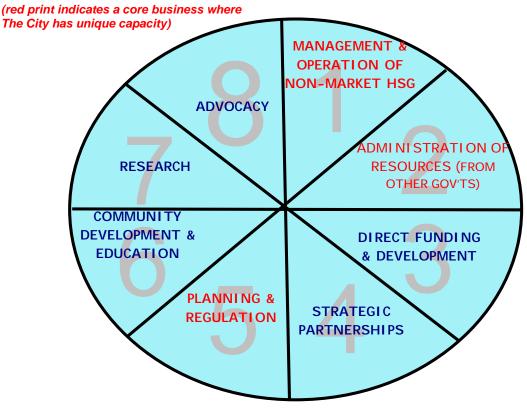
 Calgary Housing Company ownes and manages \$500 M in assets The City of Calgary recognizes the importance of housing to the quality of life and health of its residents and the communities they live in. But with limited resources and jurisdiction the active participation of other levels of government in partnership with industry and community is essential.

Where should the City focus its efforts? How can various governments' roles be better integrated with those of the community and industry, to provide better service to citizens?

The following section of this Strategy identifies, defines, and describes eight areas where The City of Calgary participates in affordable housing. These Eight Affordable Housing Roles (four involving significant financial/land resources and the other four involving primarily staff resources) are carried out with varied emphasis. Three roles unique to The City include the management and operation of non-market, non-seniors housing; administration of resources from senior governments; and planning and regulation.

By reviewing the resources affiliated with the eight roles outlined below, it is clear that The City's most significant *core business* in affordable housing, as defined by the magnitude of the assets at stake, is the *management and operation of non-market housing*. The other roles are also essential supports to the important work of other affordable housing stakeholders and other housing types on the affordable housing continuum.

#### EIGHT AFFORDABLE HOUSING ROLES:



# MANAGEMENT & OPERATION OF NON-MARKET (SOCIAL) HOUSING

The City Calgary is the primary operator of non-market (social) housing

## GOAL

• To be the primary provider (through the Calgary Housing Company, a subsidiary of The City of Calgary) of the non-market (social), non-seniors housing portfolio in the City of Calgary.

## THE CITY OF CALGARY WILL:

- Continue to be the primary operator of non-seniors non-market housing and related programs through the Calgary Housing Company;
- Maintain or increase the ratio of subsidized housing to market housing as the city grows;
- Review current City initiatives supporting subsidized housing and explore new funding sources for this housing; and
- Support non-profit organizations in the development and operation of social housing programs that are complementary to and beyond the primary affordable housing roles of The City of Calgary.

## **RELEVANT OPERATING PRINCIPLE:**

Where possible, non market or social housing shall be provided on a **mixed income basis** where some residents receive a rental subsidy while the remainder pay a "low end" of market rent.

## **ADMINISTRATION OF RESOURCES FROM OTHER**

**GOVERNMENTS** 

The City of Calgary is an effective administrator of senior government housing programs

## GOAL

 To effectively coordinate and administer Federal and Provincial housing programs and support services as requested by senior governments that relate in part to the provision of affordable housing.

### THE CITY OF CALGARY WILL:

- Continue to administer programs provided by senior government levels; and,
- Support senior government initiatives that enable municipalities to better provide for affordable housing activities such as: providing grants and other financial incentives, tax benefits or reductions, and enabling legislative changes to empower municipalities.

#### **RELEVANT OPERATING PRINCIPLE:**

City financial resources should **leverage other resources** (public/ private/ non-profit partnerships & joint ventures).



The Corporate

Reserve was

development initiatives that

the supply of

affordable rental housing and

Housing Capital

established to support

enhance or increase

social/special needs housing. FB99-62

## DIRECT FUNDING AND DEVELOPMENT

The City of Calgary is a limited resource provider for affordable housing

## GOAL

 To strategically contribute municipal resources to the development of new affordable housing projects, leveraging other contributions

## THE CITY OF CALGARY WILL:

 Contribute financial resources, preferably in the form of land, to capital projects undertaken primarily by The City and secondarily by the community.

## **RELEVANT OPERATING PRINCIPLES:**

The City will **contribute financial assistance for capital projects**, **preferably in the form of land**, the value of which is charged against Program 485, the Capital Housing Reserve.

**Council's Affordable Housing Team will establish** priorities for the allocation of City financial and staff resources and will be guided by the results of a **biennial housing needs assessment** undertaken by the City in consultation with other affordable housing stakeholders.

**The Team** will determine the **ratio of funds** to be used for City core business projects in relation to funds allocated through a community based process.

Where possible, affordable housing should be provided in a **mixed market/non-market** environment.

Current practice for non-profit access to subsidy for offsetting operating deficits are

as follows: 1. No land is given away

2. Corporate Properties sells land or leases at market value

3. Cost of land is accounted for in the Corporate Housing Capital Reserve

- 4. Any social benefits etc. are funded by the Corporate Housing Capital Reserve;
- 5. Full and regular disclosure of revenues and expenditures in the appropriate program budgets LA2001-115

## STRATEGIC PARTNERSHIPS

The City of Calgary is a partner with the public, the private and the not-for-profit sectors to encourage the provision of affordable housing

#### Principles for Partnerships/Joint Ventures in Affordable Housing

- shared equity arrangement with a public, private or non-profit entity to construct and operate the project;
- civic assets to leverage other resources including land, buildings, long-term leases or financial support;
- City owned sites identified and set aside for future proposals for affordable housing. Land and/or improvements may be donated at no charge, or provided at less than market value;
- rents at low end market or subsidized rates and should also address social supports necessary to create and maintain affordable and special needs housing;
- City's risk minimized.
   (CPS99-39)

## GOALS

- To pursue partnerships with the public, private and community sectors to facilitate the provision of affordable housing;
- To partner in land development for housing projects; and,
- To establish links with special groups working towards housing solutions.

## THE CITY OF CALGARY WILL:

- Contribute civic assets, generally in the form of leased land, to leverage other resources, in accord with The City's policy on Principles for Partnership/Joint Ventures in Affordable Housing (CPS99-39) and Affordable Housing Initiatives (CPS2000-47) (see Appendix 4);
- Identify municipal lands appropriate for future development of affordable housing, which could be leased in strategic partnership; and
   Cultivate partnerships with all relevant stakeholders.
- Cultivate partnerships with all relevant stakeholders.

#### **RELEVANT OPERATING PRINCIPLES:**

City financial resources should **leverage other resources** (public/private/non-profit partnerships & joint ventures).

The City will **administer financial assistance for capital projects**, **preferably in the form of land**, whose value is charged against Program 485, the Capital Housing Reserve.

Although The City will cultivate partnerships with all relevant stakeholders, it will **assign staff or request aldermanic involvement in other organizations' Boards only when** The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by another level of government.



## PLANNING AND REGULATION

The City of Calgary is a regulator and enforcer of development and building standards

## GOALS

- To encourage competition and choice in the housing marketplace;
- To support and provide implementation tools for affordable housing initiatives;
- To facilitate research and experimentation to reduce housing costs through innovation in housing types and construction methods;
- To explore ways to expedite the development process for affordable housing projects; and
- To actively pursue changes to statutory regulations and the building code to facilitate affordable housing.

## THE CITY OF CALGARY WILL:

- Develop regulatory incentives to encourage the private sector to provide and protect lower cost housing;
- Encourage the development of new rental housing and the protection and enhancement of existing rental housing stock;
- Support actions to encourage competition and choice in the housing marketplace by implementing the policies of the Calgary Plan;
- Enforce building and fire safety standards to regulate older, multiple unit rental housing and the demolition of that housing if required; and
- Where appropriate on a site specific basis facilitate the provision and retention of affordable housing by supporting changes to land and building development standards and land use by-law regulations.

## **RELEVANT OPERATING PRINCIPLES:**

City Council will be requested **to reduce / waive / relax development fees and standards,** subject to Affordable Housing Team recommendation, where doing so clearly enhances the viability and affordability of the project.

## **COMMUNITY DEVELOPMENT AND EDUCATION** The City of Calgary is an educator and builder of community capacity

## GOAL

 To increase community and stakeholder awareness and capacity to support affordable housing initiatives. (e.g. build awareness in the private sector of their role)

## THE CITY OF CALGARY WILL:

- Work with community agencies and support providers to reduce local opposition to affordable housing initiatives through an education and participation approach.
- Communicate the role of affordable housing in terms of a determinant of health, well-being and stability of individuals, families and communities.

## **RELEVANT OPERATING PRINCIPLE:**

• The City of Calgary will **support the increase of expertise within communities** to develop and implement local solutions to local housing issues.

## RESEARCH

The City of Calgary is a collector and disseminator of affordable housing research

## GOALS

- To collect, analyse, evaluate and initiate research to support Corporate housing initiatives.
- To disseminate research, to facilitate the research of others, and to develop a common understanding of housing needs in Calgary.

#### THE CITY OF CALGARY WILL:

- Develop a Biennial Housing Needs Assessment,
- Work with government and community partners to develop a base of information and expertise about affordable housing to share with interested parties and the public, to facilitate assessment and understanding of the need for affordable housing and support programs;
- Establish common protocols for the collection, measuring and reporting of housing data;
- Encourage research and experimentation to reduce housing costs through innovation in housing types and construction methods;
- Monitor the outcomes of housing and social programs, particularly those receiving City support as they relate to the provision of affordable housing in Calgary; and
- Continue to provide municipal resources to support community partners with the collection and dissemination of housing information, as budget permits.

## ADVOCACY

The City of Calgary is an Affordable Housing Advocate

## GOAL

• To encourage changes in policy by the senior levels of government to foster the development and funding of affordable housing and adequate support services.

#### THE CITY OF CALGARY WILL:

- Advocate for the provision of capital and operations funding from senior government levels for affordable housing;
- Support initiatives to encourage the provision of support services and appropriate employment opportunities to help reduce the need for affordable housing e.g. SFI Review, Child Welfare Report; and,
- Continue to support established federal and provincial advocacy groups representing municipal interests e.g. Alberta Urban Municipalities Association, Federation of Canadian Municipalities, Canadian Housing and Renewal Association.

## CONCLUSION

The City of Calgary is a significant stakeholder in affordable housing, along with senior levels of government, the private and the non-profit sector. The purpose of this Corporate Affordable Housing Strategy is to identify The City's areas of unique strength, so that it can focus its own future efforts as well as supporting other stakeholders to focus on theirs.

Eight roles define The City's involvement in affordable housing:

- The management and operation of non-market (social) housing
- The administration of resources from other levels of government
- Direct funding and development
- Strategic partnerships
- Planning and regulation
- Community development and education
- Research
- Advocacy

The management and operation of non-market (social) housing is The City's core business in relation to affordable housing.

This Strategy will inform future decisions about The City's involvement in affordable housing (through the goals and operating principles), and will act as a tool for dialogue about how The City's roles complement those of other stakeholders.

Bringing the Strategy to life will require completion of regular biennial housing statements in consultation with the community, which in turn will provide a tool for Council's Affordable Housing Team to monitor the plan's relevance. As Calgary's housing-related needs shift over time, the Strategy will need to be adjusted as well.

# APPENDIX 1WHAT IS AFFORDABLE HOUSING?

Affordable housing adequately suits the needs of low and moderate income households at costs below those generally found in the Calgary market. It may take a number of forms that exist along a continuum, from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental, and ending with affordable home-ownership.

Affordable Housing projects are targeted to households with 65% or less of the area Median Income. In the City of Calgary, Affordable Housing initiatives would be targeted to those with an income below \$30,000 (based upon \$45, 879 median income using 1996 Statistics Canada). For housing to be affordable, the Canada Mortgage and Housing Corporation has defined that a household should not spend more than 30% of it gross income on shelter costs. Highest priority for affordable housing are "core need households" that spend more then 50% of their income on shelter costs.

Using this example, an affordable housing project would target households with a gross annual income below \$30,000 with rents at a maximum of \$750/month (30% of gross income).

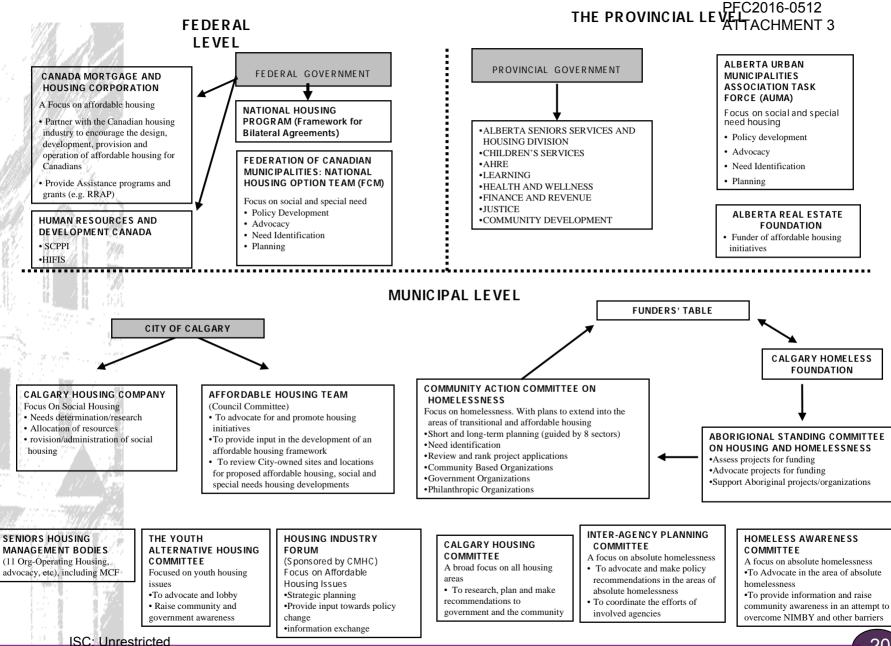
PFC2016-0512 ATTACHMENT 3

# **APPENDIX 2**

# **CALGARY STAKEHOLDERS IN AFFORDABLE HOUSING (2002)**

					Ι			1
	MNGMNT & OPERATION	ADMIN OF RESOURCES	DIRECT FUNDING & DEV'T	STRATEGIC PARTNER- SHIPS	RESEARCH	PLANNING & REGULATION	COMMUNITY DEV'T & EDUCATION	ADVOCACY
MUNICIPAL GOVERNMENT								
AFFORDABLE HOUSING TEAM OF COUNCIL				X				Х
COMMUNITY STRATEGIES		Х		Х	Х		Х	Х
COMMUNITY & NEIGHBRHD SERVICES							Х	Х
CORPORATE PROPERTIES			Х	Х			Х	
CALGARY HOUSING COMPANY	Х	Х		Х	Х		Х	
INTER-GOVT'L AFFAIRS								Х
PLANNING & TRANSPORTATION POLICY					Х	Х	Х	
DEV'T & BUILDING APPROVALS		Х	Х			Х		
PROVINCIAL GOVERNMENT					1 1			
ALBERTA SENIORS			Х					
CHILDREN'S SERVICES			Х					
MUNICIPAL AFFAIRS						Х		
FEDERAL GOVERNMENT								
HUMAN RESOURCE DEVELOPMENT CANADA (HRDC)			Х					
CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)			Х	Х	Х	Х	Х	
COMMUNITY					1 1		4	
METROPOLITAN CALGARY FOUNDATION	X	Х	Х	Х				Х
CALGARY HOMELESS FOUNDATION		Х	Х	Х	Х		Х	Х
I NTER-AGENCY SHELTER COMMITTEE				Х	Х		Х	Х
CALGARY HOUSING COMMITTEE				Х	Х		Х	Х
PRIVATE			•	•	· ·		•	
FINANCIAL INSTITUTIONS					Х			
REAL ESTATE ASSOCIATION			Х		Х			
URBAN DEVELOPMENT INSTITUTE						Х		
DEVELOPERS					Х			
HOME-BUILDERS ASS'N			Х		Х			
ACADEMIA					Х		Х	Х
	L		1	1	1		1	

Contraction and the



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## **APPENDIX 3: OPERATING PRINCIPLES**

This is a summary of the principles linked to each of The City of Calgary's Eight Housing Roles. These operating principles should be used to prioritize initiatives and respond to future ad-hoc project requests. Council retains discretion regarding the implementation of these principles.

- 1. The City's core business and first priority is to build/operate non-market housing.
- City financial resources should leverage other resources through public/private/non-profit partnerships & joint ventures for City and community initiated projects.
- 3. The City will administer financial assistance for capital projects, preferably in the form of land, the value of which is charged against Program 489, the Capital Housing Reserve. The value of the land will be determined at the discretion of the Affordable Housing Team as per the Terms of Reference of the Corporate Housing Capital Reserve (FB99-62 and its amendment).
- 4. Council's Affordable Housing Team will establish priorities for the use of City financial and staff resources, including a decision about the ratio of funds to be used for City core business projects in relation to funds allocated through a community process (eg., The Calgary Homeless Foundation Funders' Table), based upon the results of a biennial housing needs assessment undertaken by the City in consultation with other affordable housing stakeholders.
- 5. Although The City will cultivate partnerships with all relevant stakeholders, it will assign staff or request aldermanic involvement in other organizations' Boards only when The City has contributed significant resources to the organization, when frequent liaison is important for accomplishing The City's identified housing priority area, or when requested by another level of government.
- 6. Council of The City of Calgary will be requested to **reduce / waive / relax development fees and standards**, subject to Affordable Housing Team recommendation, where it clearly enhances the viability and affordability of the project.
- 7. Wherever possible affordable housing shall be provided on a "mixed income" basis where some residents receive a rental subsidy while the remainder pay a "low end" of market rent. This kind of affordable housing creates healthy communities, reduces the concentration of low income households and contributes to affordable housing opportunities for both non-market and market renters.
- 8. The City of Calgary will **support the increase of expertise within communities** to develop and implement local solution to local housing issues.

# APPENDIX 4 CITY OF CALGARY AFFORDABLE HOUSING POLICY REVIEW

As the Corporate Affordable housing Strategy goes forward for approval it builds on an existing foundation of key strategic plans and policies adopted by Council and which have guided the City of Calgary's role in affordable housing initiatives.

### BACKGROUND

An investigation of City policies regarding affordable and special needs housing initiatives, as directed by Land Committee in 2001 May LA2001-115, revealed a need for Corporate policies to respond more effectively to the changing social and affordable housing environment resulting from:

- 1) The merger between the Provincial Calgary Housing Authority and the Municipal Calhomes Properties Limited to create the Calgary Housing Company. The City now owns and manages 7,500 units of mixed market housing with an asset base of ~\$500M. This merger has resulted in the City of Calgary playing the lead role in the management and operation of non-market (social) housing, thus providing the City with an opportunity to plan strategically for the development of new non-market housing initiatives. Necessarily, non-market housing forms the core business of municipal housing initiates;
- The announcement of the Federal-Provincial Bilateral Framework on Housing and an anticipated \$20M in federal funds being allocated to Calgary affordable housing initiatives. The details of the program and the Provincial contribution has yet to be identified;
- A realignment of community stakeholders' focus toward affordable housing and their request for clarity from The City regarding its policies, roles and funding commitments of affordable housing initiatives.

In 2002 January a request from the Affordable Housing Team of Council to Administration for the development of a Corporate Affordable Housing Strategy to guide the City's housing initiatives. This request further precipitated a review of existing policies.



## AFFORDABLE HOUSING POLICY REVIEW

A review of these existing plans and policies is as follows:

#### Summary of Key Strategic Plans

#### Bylaw 10P98, THE CALGARY PLAN, 1998 July 20

The Calgary Plan, as per the terms of the Municipal Government Act, fulfils the requirements of a Municipal Development Plan by identifying long term planning goals for The City. In so doing, The Calgary Plan identifies the provision of affordable, appropriate housing options for Calgarians as one of four major residential development goals of The City of Calgary in terms of access to housing, development related costs and residential intensification and innovation.

The Calgary Transportation Plan (The Go Plan) 1995 & The Sustainable Suburbs Study 1995 – Both documents encourage a range and diversity of housing options and a minimum density all communities must achieve.

#### Land Use Bylaw 2P80

As required by the Municipal Government Act, Part 17.

#### Summary of Key Housing Policies

**CSP97-38 Metropolitan Calgary Foundation** - As set out by Ministerial Order, in accordance with the management body regulation of the Alberta Housing Act, Metropolitan Calgary Foundation (MCF), in their five year business plan, has exercised their requisitioning authority and requested an annual contribution of \$1.6 million from The City of Calgary. It is understood in their business plan that they will move toward a model of self -sufficiency wherein no further funding from The City will be requested. (Subsequent requisitions have been made by MCF and honored by the City under the terms of requisition).

**CPS98-39 Corporate Strategies to Support the Provision of Low Income Rental Housing** - To develop long term strategies for affordable rental and special needs accommodation. To develop municipal policies and incentives to support the provision of low income rental accommodation. To examine opportunities that might be available through the land use planning and regulatory system to develop a wider range of private and public sector affordable housing.

**CPS98-73 Status Report on Actions to Address the Housing Crisis** - In 1998 The City committed to developing a corporate response to the Community Action Plan. In so doing, Council formed the Corporate Steering Committee to oversee three project teams within a four pronged strategy to examine housing supply, the development of an umbrella system, support of the aboriginal community and a community awareness/public education plan.

**CP99-39 Status Report on the Response to Affordable Housing** - This report identified the need to examine a broad range of affordable housing issues in addition to the needs of the homeless. This report directed that Administration bring forward to Council, through the Calgary Planning Commission, a report on opportunities that might be available through the land use planning and regulatory system, to develop a wider range of private and public sector affordable housing.

**FB99-62 Terms of Reference for the Corporate Housing Capital Reserve** - Established to encourage and support development of initiatives that enhance or increase the supply of affordable rental and social/special needs housing. The Reserve supports the development of affordable and social/special needs housing infrastructure as a specific initiative and not from surpluses/shortfalls within other programs. The Reserve will be funded in a number of ways including through the budgeted savings resulting from the cancellation of the municipal subsidy agreement with the Province.

# **CPS2000-47** Status Report on Homelessness and Affordable Housing Initiatives

• Attachment 1: Principles for Partnerships/Joint Ventures in Affordable Housing (CPS99-29)

In the pursuit of public/private/non-profit partnerships/joint ventures in the development of affordable and special needs housing a range of development alternatives may be considered including:

- Establishing a shared equity arrangement with a public, private or non-profit entity to construct and operate the project;
- Contributing civic assets to leverage other resources including land, buildings, long-term leases or financial support;
- A number of City owned sites within The City's inventory will be identified and set aside for future proposals for affordable housing;
- Land and/or improvements may be donated at no charge, or provided at less than market value;
- Projects should be able to offer rents at low end market or subsidized rates and should also address social supports necessary to create and maintain affordable and special needs housing;
- The City's risk will be minimized;

• Attachment 2: Terms of Reference Affordable Housing Team of Council

Terms of Reference for the Affordable Housing Team of Council is:

- To advocate for The City's interests in the intergovernmental arena;
  - To assume a leadership role both at Council and in the community;
  - To advocate and support the development of innovative public private partnerships and joint ventures with the Administration;
  - provide guidance regarding the development of affordable housing policy framework and strategies; and
  - To review potential City owned sites and locations for proposed developments of affordable, social and special needs housing.

#### LA2000-206 CHPL Management of the Corporate Properties

**Residential Portfolio** - Identifies that 20% of the net eligible revenue be transferred annually to the Corporate Housing Capital Reserve.

CHC2001-03 Calgary Housing Company Macro Organizational Structure – In 2001 January 22 Council approved two major proposals concerning the delivery of social housing in Calgary;

- 1) The development of a new model for the delivery of social housing in Calgary and
- 2) The consolidation of Calhome Properties Limited and the Calgary Housing Authority.

The amalgamation of the two social housing operating agencies is only an extension of the much larger role of planning and determining the needs for social housing in Calgary.

**CHC2001-43 Interim Social Housing Agreement** – In 2001 November 23 Council approved the interim Operating agreement with the Province of Alberta for the management and operation of the Social Housing Portfolio in Calgary. Attachment 1 of CHC2001-43 includes the Ministerial Order.

**CPS2001-58 Tabled/Referred List – Status Update** – 2001 September Council passed a motion that the Affordable Housing Team prepare an "annual" item to the SPC on Community and Protective Services.

#### PFC2016-0512 ATTACHMENT 3

LA2001-115 Policy for Disposing of Interest in Land for non-profit Organizations – The Capital Housing Reserve was identified as a way to contribute to affordable or social housing by offsetting a not-for-profit organizations operating deficit caused by having to pay market rates for the purchase or lease of land. A clear and transparent corporate housing policy was requested due to the changing social and affordable housing environment.

## APPENDIX 5 CITY OF CALGARY, AFFORDABLE HOUSING ORGANIZATION, ROLES AND RESPONSIBILITIES

### THE PURPOSE OF THE AFFORDABLE HOUSING TEAM OF COUNCIL

The role of Council's Affordable Housing Team, confirmed by Resolution of Council CPS2000-47 Terms of Reference for Affordable Housing Team of Council is:

- Advocate for the City's interests in the intergovernmental arena for emergency, transitional and affordable housing projects;
- Assume a leadership role to support the development of affordable, social and special needs housing initiatives;
- Advocate innovative public/private partnerships;
- Provide input in the development of an affordable housing framework; and
- Preview City owned sites and locations for proposed affordable, social and special needs housing developments.

**COMPOSITION OF THE AFFORDABLE HOUSING TEAM OF COUNCIL** The Team is comprised of the Mayor and six aldermen and supported administratively by the Affordable Housing Steering Committee.

# THE PURPOSE OF THE CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING

As per the terms of CPS2000-47Council formed the Corporate Steering Committee on Affordable Housing to develop a Corporate response to the Community Action Plan. In practice the Steering Committee supports the Affordable Housing Team of Council, provides a co-ordination function for Corporate housing initiatives amongst relevant business units and identifies public/private/non-profit partnership opportunities.

# COMPOSITION OF THE CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING

## Core Participants

Executive Officer, Community Vitality and Protection General Manager, Corporate Properties Manager, Residential Planning and Development, Corporate Properties Affordable Housing Coordinator, Corporate Properties General Manager, Calgary Housing Company (Corporate Properties) General Manager, Community Strategies Social Research Planner (Homeless Coordinator), Community Strategies General Manager or Representative, Planning and Transportation Policy Planner, Planning and Transportation Policy

## Special Advisors

General Manager, Development and Building Approvals General Manager, Community and Neighbourhood Services Corporate Consultant, Intergovernmental Affairs Manager, Strategic Initiatives, Corporate Strategy and Economics Communications Consultant, Customer Service and Communications Social Integration Manager, Calgary Housing Company Manager, Policy and Planning, Community Strategies Project Coordinator, Corporate Properties Manager, Finance and Asset Management, Corporate Properties Issue Strategist, Aboriginal/Seniors/Youth, Community Strategies Manager, Finance Tax Services Community Relations Advisor, Office of the Mayor

Executive Assistant, Executive Officer of CVP

## **RESPONSIBILITIES OF THE STEERING COMMITTEE**

- To co-ordinate Corporate housing initiatives amongst relevant business units.
- To communicate Corporate housing policies and issues to affected business units
- To communicate relevant Corporate initiatives to affected stakeholders
- To make recommendations to the Affordable Housing Team of Council and/or Council and its committees
- To respond to direction from the Affordable Housing Team of Council
- To respond to Council's agenda
- To review emerging issues and the implications for Corporate policy and expenditures



# **REPORTING STRUCTURES**

The Steering Committee will report regularly to the Affordable Housing Team of Council, annually to the Standing Policy Committee of Community and Protective Services and as needed to Committees of Council and/or City Council.

# **STEERING COMMITTEE OPERATIONS**

- Chair of the Steering Committee, Executive Officer Community Vitality and Protection
- Administrative Support from Homeless Coordinator/Affordable Housing Coordinator will include:
  - Identifying items to be brought forward to the Steering Committee and the Affordable Housing Team of Council;
  - Preparation of agendas and organization of meetings;
  - Briefing of staff and/or presenters; and
  - Recording and distribution of minutes.
- The Steering Committee and the Affordable Housing Team of Council will meet monthly
- The Steering Committee will report annually, through a Status Report on Homelessness and Affordable Housing to SPC on CPS as per CPS2001-58

# **CITY OF CALGARY AFFORDABLE HOUSING OGANIZATIONAL CHART**

# **Mayor and Council**

# ATTACHMENT 3

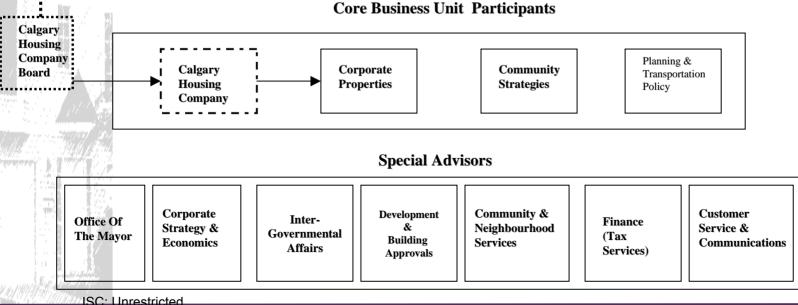
#### AFFORDABLE HOUSING TEAM OF COUNCIL

•Mandate:Advocate at the intergovernmental level. Support the development of affordable housing initiatives at Council and in the community. Provide guidance in developing affordable housing policies and strategies. Review City-owned sites for proposed developments of affordable housing.

E. O. CVP

#### AFFORDABLE HOUSING STEERING COMMITTEE

Mandate: To support the Affordable Housing Team of Council. To plan and implement actions to address affordable housing needs, involve relevant City departments and identify partnerships with the private and community sectors and other levels of government.



PFC2016-0512

APPE	NDIX 6	CITY OF CALGARY	<b>HOMELESSNESS &amp; AF</b>	FORDABLE HOUSIN	G MILESTONES 19	<b>9712002</b> 3
	1997	1998	1999	2000	<b>2001</b>	2002
CITY POLICIES	CPS97-38 City agrees to fund Metropolita	<u>CPS98-39</u> CORPORATE STRATEGIES TO SUPPORT THE PROVISION OF LOW INCOME RENTAL HOUSING	<u>CPS99-39</u> PRINCIPLES FOR PARTNERSHIP/JOINT VENTURES IN AFFORDABLE & SPECIAL NEEDS HOUSING		LA2001-115 POLICY FOR DISPOSING OF INTEREST IN LAND FOR NON-PROFIT ORGANISATIONS	Alderman elected President of Federation of Calgary Municipalities (FCM)
CLAUSES	n Calgary Foundation (MCF) \$1.6M for five years with understandi ng that no further requisition to be made past 2001	CPS98-45 RESPONSE TO COMMUNITY ACTION PLAN: REDUCING HOMELESSNESS IN CALGARY C98-63 INTERIM EMERGENCY SHELTER LOCATIONS	<u>C99-73</u> Terms of Reference for the AFFORDABLE HOUSING TEAM OF COUNCIL – Chaired by Mayor and comprised of five Aldermen <u>FB99-62</u> – CORPORATE HOUSING CAPITAL RESERIVE created. Funded by redirected monies resulting from the		CHC2001 CALGARY HOUSING COMPANY (CHC) MACRO-ORGANIZATIONAL STRUCTURE merger between Calhomes & Calgary Housing Authority results in Municipality taking leading role in administering non-market (social) housing with	Proposed CORPORATE AFFORDABLE HOUSING STRATEGY City approves MCF requistion of \$1.6M for 2002-2003 in compliance with The
		CORPORATE STEERING COMMITTEE ON AFFORDABLE HOUSING forms. Chair is Director of Community & Social Dev't BIENNIAL HOMELESS	cancelled municipal subsidy agreement for Provincially owned public housing. *CORPORATE STEERING CMTTEE now chaired by <u>Commissioner</u> of Community Services	BIENNIAL HOMELESS COUNT (1,296)	~7,500 units and an asset base of ~\$500M.	ALBERTA HOUSING ACT BIENNIAL HOMELESS COUNT (1,737)
	950 1927 19	COUNT (998) Report: MEETING THE CRITICAL NEED FOR AFFORDABLE HOUSING	City plays leading role in FCM National Housing Policy Options Team			
CITY INITIATIVES (City & Community Partners)		CFB B-4 LODGE – 60 units of transitional housing	<ul> <li>SUNALTA TEMPORARY SHELTER (150 mats)</li> <li>DISCOVERY HOUSE (15 Units of 2<sup>nd</sup> stage shelter)</li> <li>FOREST LAWN (29 units)</li> <li>RADDISSON (2 units family)</li> <li>1112 7<sup>th</sup> Avenue (46 Units singles)</li> <li>YORK HOTEL (SRO)</li> </ul>	<ul> <li>KENSINGTON SUB- STATION TEMPORARY SHLETER (150 mats)</li> <li>JOHN ROBSON HOUSING (Days of Caring) 10 units of family housing</li> </ul>	<ul> <li>CALGARY DROP IN CENTRE (460 units)</li> <li>SALVATION ARMY CENTRE OF HOPE (260 units)</li> </ul>	<ul> <li>CFB LINCOLN PART (65 family units)</li> <li>HORIZON HOUSING – (60 units special needs)</li> </ul>
	9 - 1 10 10 10		THE HOUSING REGISTRY – funded by City operated by Calgary Homeless Foundation SECONDARY SUITE PILOT PROJECT determined unfeasible.			<ul> <li>OGDEN/BOWEN STATION (127 units of 1 &amp; 2 bdrm affordable)</li> </ul>
	CALGARY HOMELESS STUDY	COMMUNITY ACTION PLAN presented to Council. Invites Government to take action to reduce homelessness CALGARY HOMELESS FOUNDATION (CHF) forms		SUPPORTING COMMUNITY PARTNERSHIP INITIATIVES (SCPI). Fed Gov't allocates 3 year \$753M national homelessness initiatives. Prov. provides \$1M annually. Monies adminstered by HRDC through the CHF	FRAMEWORK FOR A BILATERAL AGREEMENT ON AFFORDABLE HOUSING - Feds commit \$680M over four years for affordable housing (Alberta not yet signed)	THREE YEAR PLAN – A PATH OUT OF HOMELESSNESS UPDATE OF CALGARY HOMELESS STUDY

Attachment 4 PFC2017- 0234



# Leadership Strategic Plan

Progress report

For 2016

# The story behind the plan

In 2014, we took the pulse of citizens and City Council to determine where our efforts as a local government should be focused. City Council said they expect us to provide services in a coordinated and integrated way; to collaborate and work together as a team; deliver services with a citizen and customer-focused approach; provide a sustainable financial plan; and instill confidence and trust in all that we do. Citizens told us they want us to be mindful of spending; show value in the services we offer; invest in infrastructure; be transparent and accountable; and ask for their opinions before making decisions that affect the future of our city.

Citizens also want quality customer service through easily accessible channels. They expect our behaviours and our values to align with those of the community we live in, and hold us accountable to meet those expectations on a daily basis. They want us to help out when our neighbours, locally, nationally and internationally are in need. They also expect us to monitor and respond at a moment's notice. These are the expectations of a modern municipal government.

The Leadership Strategic Plan (LSP) is to intentionally manage a well run city and to close the gap in expectations. It guides us toward becoming a modern municipal government through a change in our culture. The LSP is how we align the hopes, dreams and aspirations of the community and the direction we receive from Council.

We present our collective progress on pages 5 to 9 of this report for each of the focus areas. It is organized as follows:

1. High level recent accomplishments in 2016.



- 2. Headline performance measures to show how we are doing. Where available, baseline information for the measures show history (represented by a solid grey line) and forecast (indicated by a dotted black line). Anticipated changes are represented by a solid black arrow, to depict where we can "turn the curve" on our performance.
- 3. The story behind the numbers describes the conditions, causes and forces at work that helps explain the current and expected performance.
- 4. What we propose to do highlights initiatives planned or currently underway to advance success in the focus area.

Ongoing performance accountability is essential to the success of the LSP. A sustainment strategy will be developed to integrate these initiatives in the work we do, and to continue to measure and report on our performance.

# Leadership Strategic Plan: Contract with Council

Approved by Council September 15, 2014 (C2014-0703)

#### 1. Establish a cooperative and meaningful relationship with Council (page 5)

- Build a shared strategic agenda focused on Council priorities, through the City's Action Plan
- · Focus on results by establishing timely and meaningful reporting of accomplishments
- Develop a corporate calendar aligned to the term of Council, and a new strategic agenda management process
- Improve Council/Administration communications

#### 2. Cohesive leadership culture and collaborative workforce (page 6)

- Engage and focus administrative leadership on the shared strategic agenda (Action Plan)
- Reinforce a leadership culture that champions a respectful workplace and a progressive public service organization
- Create more opportunities for leadership development and recognition
- Maintain a supportive workplace, and promote an engaged workplace culture founded on:
  - our future for The City as a great place to work
  - o a mission based on a well-defined public service mandate
  - o the values of responsible and accountable public service
  - o good government and sound management practices, including reducing duplication and eliminating redundancies
  - a progressive partnership with all Unions

#### 3. Better serve our citizens, communities, and customers (page 7)

- Implement a performance management system including:
  - performance measurement
  - zero-based review and improvement
  - o service based business planning and budgeting
  - o integrated risk management
  - Individual performance evaluation
- · Provide a comprehensive strategy for citizen engagement and customer service delivery , including:
  - o a philosophy of trust, communication, and participation
  - o an overall 'citizen first' orientation for municipal public services to meet citizen needs
  - o establish a 'One City' senior management mind set

#### 4. Focus immediate and collective attention on planning and building a great city (page 8)

- Coordinate a corporate approach to strategic planning and investment
- Integrate all planning and development activities, including
  - o all City master plans with a comprehensive Growth Management philosophy,
  - o alignment of municipal capital investment with strategic infrastructure requirements, in particular transportation and utilities
- · Work with all partners to build trust, and together address future growth related investment matters

#### 5. Strengthen the Corporation's financial position (page 9)

- Update and implement The City's strategic financial plan that addresses immediate financial pressures, and meets longer term financial needs
- Create an infrastructure investment strategy to fund essential infrastructure and close the current infrastructure gap, emphasizing return on municipal investment
- Secure provincial commitment through City Charter negotiations and MGA review
- Generate greater investment capital for infrastructure financing, and realign investment to current priorities
- Rationalize City holdings by divesting of land
- Redirect capital to align with The City's priorities

# Roadmap

#### **Stage One: Organizational Stability**

- Step 1: Articulate the Leadership Vision
- Step 2: Concentrate on Priorities
- Step 3: Establish Goals
- Step 4: Set Specific Objectives, Measures and Targets

#### **Stage Two: Organizational Effectiveness and Economy**

- Step 5: Align with Strategic Direction
- Step 6: Clarify Accountability
- Step 7: Enhance Organizational Development
- Step 8: Enable Service Integration
- Step 9: Build Organizational Flexibility
- Step 10: Focus on Customer Needs and Citizen Engagement
- Step 11: Balance Scope and Scale of Departments

#### **Stage 3: Organizational Efficiency**

- Step 12: Address Structural Efficiency
- Step 13: Strive for Cost Efficiency

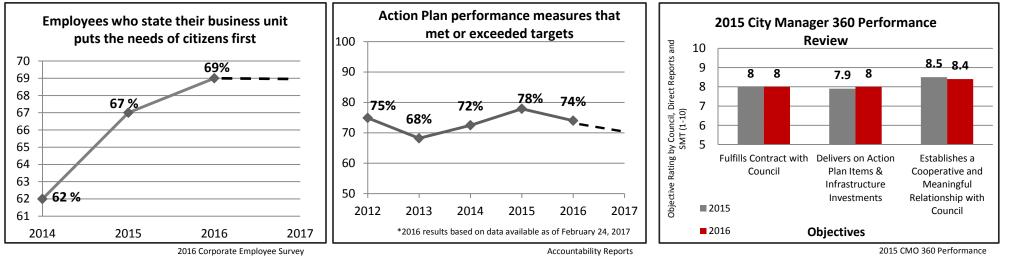
# 1. Establish a cooperative and meaningful relationship with Council

This area focuses on Administration's relationship with Council. It is imperative that a meaningful relationship is maintained to deliver on Council's direction and maintain quality of life for Calgarians.

#### **Recent accomplishments**

- Developed and distributed 64 editions of Council and committee News in Brief, a communications tool used to provide a summary of highlights from Council and committee meetings.
- Improved processes to identify strategic topics and provide information for strategic Council meetings based on Council's feedback.
- Refined the format and structure of Accountability Reports to reflect Council's feedback.
- Completed a review of the 2013 Council orientation and on-boarding program. A team has been assembled to begin work on a Council orientation program for 2017.
- Established the Corporate Calendar Pilot Project to help create cross-departmental awareness and identify opportunities for collaboration.
- Revised existing and developed new policies, and posted them to the Council Policy Library.

#### How we are doing?



#### The story behind the numbers

Employees are delivering on Council's direction as outlined in the 2015-2018 Action Plan. Increasingly, employees believe their business unit is putting the needs of citizens first, based on their responses in the Corporate Employee Survey (CES). However, the number of Action Plan performance measures that met or exceeded targets in 2016 has dipped slightly compared to 2015. Under current economic conditions this trend is not expected to improve and may decline further. Note: it is not expected that 100 per cent of performance targets will be met in any year, as they are designed as stretch targets.

A 360 degree feedback review is conducted for the City Manager on an annual basis. This review includes an assessment of the City Manager's core objectives, including the ability to fulfill the contract with Council, deliver on Action Plan and infrastructure investments, and establish a cooperative and meaningful relationship with Council. In 2015 and 2016, the City Manager scored high in all three areas.

#### What we propose to do

- Provide Council with the 2016 year-end accountability report in Q1 2017 with comprehensive reporting on all performance measures.
- Develop a tool to measure Administration's relationship with Council (e.g. survey).
- Evolve the Corporate Calendar Pilot Project to create greater awareness of corporate activities and ensure activities are appropriately timed.
- Continue to refine the process behind strategic Council meetings to ensure topics are timely and relevant for members of Council.

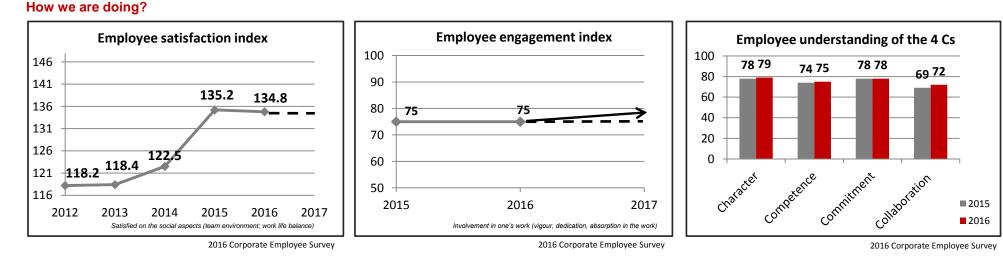
# 2. Cohesive leadership culture and collaborative workforce

This area focuses on reinforcing a leadership culture that champions a respectful and engaged workplace founded on a progressive public service organization.

#### **Recent accomplishments**

- Collaborated as an organization on the Budget Savings Account (BSA).
- Presented mid-cycle adjustments by Council priority focussing decisions on results achieved, rather than on organizational structure.
- Incorporated Results Based Accountability (RBA) methodology to measure indicators of culture, performance, and leadership/employee satisfaction and engagement to drive business results.
- Corporate Employee Survey now includes two additional indices: inclusion and mental health which together provide robust measurements on the employee experience (in addition to the existing indices of safety climate, engagement and satisfaction).

- Developed strategies to manage the principal corporate risks.
- Developed, tested and measured a coaching approach to quality conversations to enhance collaboration.
- Supported business unit realignment and leadership efforts with change specialists' expertise and coaching.
- Delivered inclusion workshops to improve intercultural competencies, unconscious bias, bridging cultures, respectful workplace and human rights.



#### The story behind the numbers

Employee satisfaction jumped 12 points in 2015 and remained stable in 2016. The change from 2013 to-date coincides with the flood, a new City Manager, focused attention on leadership development, implementation of The City's defined culture and behaviours and the strategic alignment of administration resources. In addition, the clarity of direction provided by the City Manager's Roadmap and the LSP may be factors that drive employee satisfaction results.

Team culture and leadership impact are two direct measures of employee engagement and satisfaction. These measures demonstrate our employees' perception of leadership capability and overall engagement/commitment. They also demonstrate that we are making progress and will require further attention to impact leadership cohesiveness and overall collaboration to improve the indices. This is demonstrated by our high scores of the 4 Cs framework.

#### What we propose to do

- Continue to use the RBA approach to measure progress on culture and evaluate cohesive leadership and collaborative workforce.
- Explore correlation between citizen and employee satisfaction and timing of the surveys.
- Continue to focus on leadership development in the areas of strategic alignment and intentional management.
- Implement redesigned programs such as Code of Conduct, recruitment, recognition, inclusion efforts, and Mental Health Strategy.
- Continue with skill development in the areas that support an inclusive workforce.

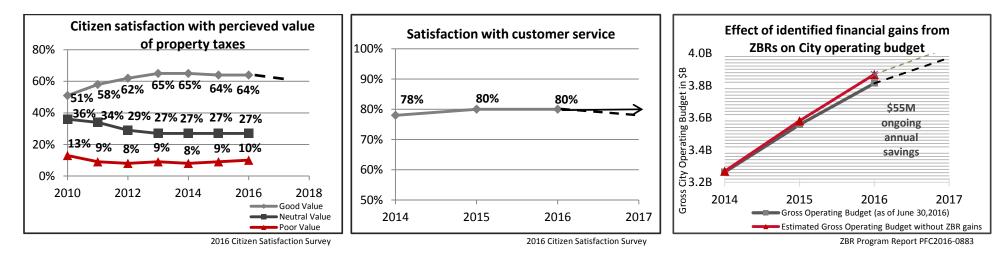
# 3. Better serve our citizens, communities, and customers

This focus area includes implementation of a performance management system and a comprehensive strategy for customer service delivery and citizen engagement.

#### **Recent accomplishments**

- Launched the Performance Management System service review and improvement, service plans and budgets, performance measurement and accountability, integrated risk management, and individual performance development.
- Enhanced risk management tools and processes to improve risk identification, assessment and management and to support an organization-wide perspective on risk.
- Completed seven ZBRs with three more underway and another seven scheduled. In addition to identifying ongoing annual efficiency gains of approximately \$55 million, ZBRs have increased customer service and improved performance measurement to support ongoing service delivery and improvement.
- Received Council's unanimous approval for mid-cycle adjustments, reduced 2017 tax rate from 4.7% to 1.5%, and reduced the planned increase in user fees and utility rates without a significant reduction in services.

- Used funding from the Fiscal Stability Reserve (FSR) to invest in emerging needs and absorb lower corporate revenues while providing a one-time rebate in 2017, effectively bringing the tax rate to 0 per cent for 2017.
- Reported service performance through the external-facing citizen dashboard and through twice yearly accountability reports to Council.
- Designed the Service Delivery Model for communications in accordance with the One City, One Voice mandate, ensuring that key value messages are presented in a unified and strategic manner.
- Received direction during a strategic session with Council to realign the Engage! Policy and Framework to improve outcomes.
- Completed three stages of Service Requests (SRs) in 311 to provide request tracking to citizens. Exceeded targets for SRs processed through the 311 app and website.



#### The story behind the numbers

The five elements of the performance management system, along with tools for customer segmentation and journey mapping, have brought an increased discipline to the way we understand customer needs, manage and deliver services, continually improve efficiency and results, and provide value for investments in service levels.

Despite the economic downturn and increased pressure on citizens' ability to pay, citizen perceptions of value for tax dollars and customer service have remained relatively high. The ZBR program, along with other initiatives, has visibly increased the efficiency, effectiveness and customer-orientation of City services. The challenge will be to maintain service results in the face of a continued economic downturn and financial restraint, and as the ZBR focus turns from large, customer-facing business units to smaller, internal services.

#### What we propose to do

- Develop and implement sustained behavioural change and an ongoing focus on customer experience through tactical frontline training.
- Leverage our existing data in new ways to provide customer insights to deliver a consistent experience regardless of service or channel.
- Complete the design of service-based plans and budgets, incorporating service levels and value, risk and results based accountability.
- Enhance the information in the risk section of Council reports.
- Modify the Engage! Policy and Framework to align with Council's direction and expectations.
- Find efficiencies in upcoming ZBRs by looking across business unit and departmental boundaries. Exact amount of efficiencies is to be determined as program changes are just now being implemented.

#### How are we doing?

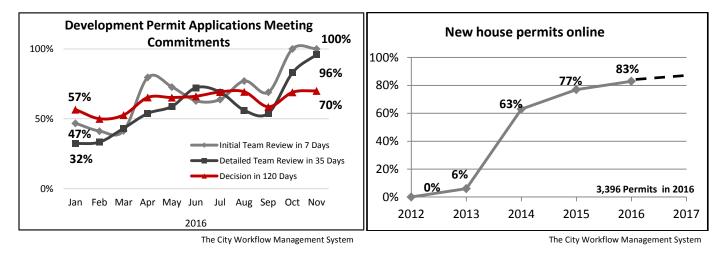
# 4. Focus immediate and collective attention on planning and building a great city

This area focuses on working together across the corporation to integrate our planning and development activities / investment to align with the Municipal Development Plan (MDP) and the Calgary Transportation Plan (CTP) with the goal of building trust with all partners.

#### **Recent accomplishments**

- Created a new business plan for Planning & Development with a clear mission: to plan and facilitate building a great Calgary that advances the MDP/CTP vision, ensures development is realized and buildings are safe.
- Developing both the Established Areas and Centre City Guidebooks to provide more clarity on how MDP direction should be applied in these areas.
- Created a centralized business unit Calgary Approvals Coordination, responsible for oversight and support of the approvals process. This has increased efficiency by reducing duplication and centralizing accountability.
- Approved the first Building Maintenance Bylaw in Alberta to address public safety of existing building facades over five stories and adjacent to public property.
- How are we doing?

- Initiated a shift from a process-centered approach to one of a customer and citizencentered approach through comprehensive employee training.
- Worked collaboratively with major customer groups on a joint process improvement work plan that includes 13 specific areas of focus.
- Improved the consistency in meeting Council commitments regardless of file type.
- Processed 87 per cent (down 1 per cent from 2015) of 46,186 trade permits online and 83 per cent (up 6 per cent from 2015) of 3,396 new homes permits online in 2016, saving customers time and money.



#### The story behind the numbers

Having a clear direction focused on the three key results for the approvals process is leading to a renewed citizen and customer experience for the planning and building of a great city.

A more cross-departmental approach is being taken with a corporate approvals team that is shifting their efforts to be solutions-oriented. There has been increased support from senior leadership on training and staff development to ensure that employees involved in development are better prepared to work together with citizens and customers to advance the Municipal Development Plan policy objectives while realizing the development of safe buildings.

#### What we propose to do

- Align policy and department tools to better support achieving the results in the Municipal Development Plan.
- Report on our progress in 2017 toward the Municipal Development Plan and Calgary Transportation Plan core indicators.
- Enhance file tracking and support for files that go to Calgary Planning Commission for decision.
- Manage files proactively on complex projects.
- Deliver the 13 areas of focus in the process improvement work plan.
- Increase employee support through training and development.
- Work to migrate more customers to online services.

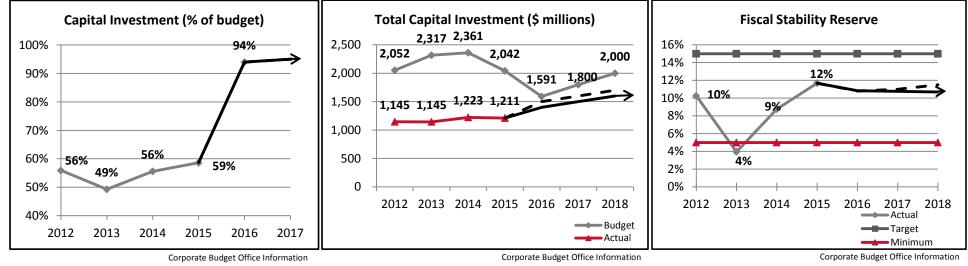
# 5. Strengthen the Corporation's financial position

This area focuses on addressing immediate financial pressures and long-term financial needs, creating an infrastructure investment strategy that identifies City priorities to fund essential infrastructure and close the infrastructure gap, and secure provincial funding commitments through the City Charter negotiations and MGA review.

#### **Recent accomplishments**

- Received unanimous Council approval on the 2015-2018 Action Plan mid-cycle adjustments, reducing the tax rate and providing targeted initiatives to respond to areas of greatest need.
- Continued negotiating a new City Charter fiscal framework with the Province.
- Recast the 2016 capital budget to better estimate capital investment cash flows and project delivery.
- Updated the budget reporting policy to allow for more efficient management of capital investments.

- Effectively managed the Fiscal Stability Reserve to help maintain service levels due to the current downturn in the economy.
- Identified funding for new or currently unfunded capital projects that aligns with the Councilapproved Capital Investment Plan.
- Received the Government Financial Officers Association (GFOA) award for reporting excellence for our 2015 annual financial report.
- Enhanced capital project delivery capacity and increased the capital investment rate by accelerating Capital for Economic Resiliency (ACER) program initiatives.
- Maintained AA+ credit rating.



#### The story behind the numbers

Action Plan 2015-2018 was approved during a time of economic prosperity, however shortly after it was approved, in November 2014, the local economy shifted downward. Through prudent financial management, a healthy fiscal stability reserve balance has allowed The City to lower property tax rates and maintain service levels to citizens while maintaining an AA+ credit rating.

Through Infrastructure Calgary, The City has been working to address the needs of Calgarians by increasing the quality and velocity of capital investment through its Capital Infrastructure Investment Strategy. The newly approved Capital Investment Plan reflects a shifted strategic approach to investment and value, including leveraging from the private sector and other levels of government in an effort to invest in capital to create jobs and deliver value to Calgarians. Although the balance in the FSR is forecasted to decline, The City intends to manage the reserve in order to turn the curve back to the 2015 levels. This will ensure that it is available when it is needed again.

#### What we propose to do

- Continue to identify funding that can be used for new or currently unfunded projects that align with the Council approved Capital Investment Plan.
- Continue to find efficiencies while increasing the investment rate of the approved capital budget.
- Recast the 2017 and 2018 capital budgets to better estimate capital investment cash flows.
- Reposition capital projects to align with and realize the Capital Investment Plan.
- Maintain and enhance external partnerships to leverage capital investment.
- Continue negotiations with the Province on the City Charter, with approval in 2017.
- Continue to use prudent financial practices to maintain a strong liquidity and financial position.

#### How are we doing?

# **Progress Summary**

Administration has made significant advancements toward improving the Leadership Strategic Plan's five focus areas. This report has provided information on the accomplishments and progress that has been made to-date and identified areas where more work will happen over 2017.

Overall, work on the LSP has contributed to an improved focus on delivering value for citizens and strengthening The City's leadership culture. This focus has resulted in continued high satisfaction rates amongst Calgarians and strong engagement scores with employees, along with several other notable accomplishments.

AA+

Standard & Poors (S&P) reaffirmed Calgary's AA+ credit rating. The rating is one of the best among Canadian municipalities. (S&P, 2016)

# \$55 million

in ongoing annual savings through The City's Zero-Based-Review (ZBR) program (2013-2016) contributes to keeping taxes and fees lower, improving our customer service and maximizing our service value. (ZBR Program Report, 2016) of Calgarians are satisfied with the level and quality of City programs and services.

(Citizen Satisfaction Survey, 2016)

87%

score in our safety audit (Corporate-wide safety audit score (COR), 2016)

80%

of Calgarians are satisfied with the overall level and quality of customer service at The City. (Citizen Satisfaction Survey, 2016)

# of Calgarians agree that City employees are courteous, helpful and knowledgeable.

(Citizen Satisfaction Survey, 2016)

94%

75%

employee work engagement, driven by culture, remains high and impacts operational performance and customer service. (Corporate Employee Survey, 2016)

79%

00 /0



# **COUNCIL POLICY**

Policy Title: Transparency and Accountability Policy Policy Number: CC039 Report Number: PFC2019-0401 Approved by: Council Effective Date: 2011 October 3 Business Unit: City Clerk's Office

## BACKGROUND

The City of Calgary is committed to conducting business in an open and transparent manner and creating a culture wherein Council and City of Calgary employees are aware of and understand the principles of transparency and accountability articulated through this policy, and will support and contribute to the spirit and intent of the policy. This policy reflects Council and The City's ongoing effort to support open, transparent and accountable local government.

This policy is also aligned with and supports the governance system targets regarding access in imagineCALGARY: "Target 1 by 2016, 80 per cent of Calgarians report that they feel government activity is open, honest, inclusive and responsive."

# **PURPOSE**

- To provide policies and overarching guidance for The City's activities, programs and services as outlined herein and augment existing City of Calgary policies, procedures and practices; and
- Define the manner in which City Council and The City of Calgary will ensure that it is transparent and accountable to the public for its actions.

## APPLICABILITY

• This policy applies to City Council, and all City of Calgary employees.

## **SCOPE**

• The principles of transparency and accountability apply to the political process and decision-making, to the administrative management of The City of Calgary and in The City's interactions with the citizens of Calgary.

## Definitions

For the purposes of this policy, The City of Calgary adopts the following definitions:

#### Transparency:

The principle that The City of Calgary ensures the decision-making process is open and clear and actively encourages and fosters public participation in its decision-making processes to enhance public trust.

#### Accountability:

The principle that The City of Calgary ensures access to clear and understandable information and is responsible to the public for decisions and actions.

#### **POLICY**

The City of Calgary acknowledges its responsibility to operate in a transparent and accountable manner and shall provide good governance by committing to the following:

- Ensuring transparency and accountability of municipal operations and decision making;
- Taking responsibility for decisions and actions;
- Encouraging public access and participation to ensure that decision making is responsive to the needs of citizens and receptive to their opinions;
- Responding to the needs and opinions of citizens;
- Delivering high quality services to citizens; and
- Ensuring responsible/appropriate/prudent stewardship and efficient use of public resources.

#### **Transparency and Accountability and Openness**

Transparency, accountability, and openness are essential elements of good government that enhance public trust. They are achieved through adopting policies and establishing processes that are open and accountable, which will guide The City of Calgary throughout the course of carrying out its duties and responsibilities.

The City of Calgary will promote and enable transparent, accountable and open municipal government guided by the following.

The City of Calgary shall:

- Conduct its business openly, honestly, and with integrity.
- Ensure decision-making is open, clear, transparent and accountable.
- Ensure the business of Council is open and easily available to the public through a variety of media.
- Make information accessible so that it is consistent with legislative requirements under the *Municipal Government Act* and the *Freedom of Information and Protection of Privacy Act*.
- Use transparency and accountability mechanisms, including public engagement that helps to ensure that Council decisions reflect citizen needs and priorities.
- Encourage and enable a culture of proactive disclosure throughout the corporation. Make use of best practices and routinely release Council records and non-confidential information to the public, while also protecting privacy.
- Manage financial resources and all City assets in an efficient and effective manner.

• Foster a safe environment that allows all stakeholders of this policy to participate freely, without fear of reprisal or retribution, supported through the Whistleblower Policy and program.

#### **Transparency and Accountability Mechanisms and Practices**

Transparency is the foundation of accountability. The City of Calgary ensures transparency and accountability by way of various policies, procedures and practices that have been divided into the following categories:

#### Financial Accountability, Oversight and Reporting

An ongoing commitment to accountability and transparency in financial management is one of The City of Calgary's most strongly held values. Top quality financial reporting is essential if The City is to be fully accountable to citizens and other parties with an interest in government finances. The City will ensure sound financial oversight, governance of financial assets, and demonstrate effective stewardship of public funds through the following practices:

- Comprehensive annual financial statements
- Implementing, reviewing and maintaining a suite of Council Policies that ensure sound financial governance and accountability
- Implementing, reviewing and maintaining a suite of financial Administration Policies that ensure sound financial governance and accountability
- Accountability reports to Council and citizens on business plans and budgets in accordance with in the Multi-Year Business Planning and Budgeting Policy (CFO004)
- The annual report to Calgarians

## Reporting of Council Expenses

City Council is committed to transparency and accountability by reporting Ward expenses related to salaries of assistants, communications, business expenses, travel, courses and seminars.

- In accordance with Council direction, the Office of the Aldermen shall post updated Ward Expense Reports on a quarterly basis on The City's website.
- Publishing the Mayor's Office expenses on a quarterly basis on The City's website.

#### Performance Measurement and Reporting

The City of Calgary is accountable to citizens and enhances transparency throughout the corporation by implementing various results-orientated tools to measure progress on the achievement of performance measures, service standards, goals and Council's priorities. The City of Calgary is dedicated to producing performance information that measures how The City is doing in all areas over which it has responsibility, from financial reporting to service delivery, including:

- Accountability reports to Council and citizens on business plans and budgets in accordance with the Multi-Year Business Planning and Budgeting Policy (CFO004);
- Use of benchmarking, performance measures and best practices information to improve service effectiveness and efficiency and communicate to citizens the cost and value of services they receive for their tax dollars;

- Developing strategies and processes to measure and report on the Corporation's response to service requests from citizens through the 3-1-1 Customer Service Request (CSR) system; and
- Providing The City's annual report to Calgarians.

## **Open Government: Committee and Council Meetings**

The City of Calgary is accountable and transparent to taxpayers by providing governance in an open manner. The following are policies, procedures and practices that reflect The City of Calgary's ongoing effort to improve the ease-of-access and transparency of the legislative process to ensure citizens are aware of how decisions are made and carried out:

- The conduct of Council and Committee meetings shall be governed by The City of Calgary Procedure Bylaw 35M2017 which complies with the relevant provisions of the *Municipal Government Act*.
- The Procedure Bylaw 35M2017 ensures that all meetings are open to the public, as required under the Municipal *Government Act* Section 197 (1) except where it is appropriate and permitted to consider a matter in a closed meeting as per subsection (2), (2.1), or (2.01).
- Under 197, subsection 2 of the Municipal *Government Act,* Councils and Council Committees may close all or part of their meetings to the public if a matter to be discussed is within one of the exceptions to disclosure in Division 2 of Part 1 of the *Freedom of Information and Protection of Privacy Act.*
- A municipal planning commission, subdivision authority, development authority or subdivision and development appeal board established under Part 17 may deliberate and make its decisions in meetings closed to the public under 197 subsection 2.1 of the Municipal *Government Act.*
- Citizens shall be provided with a range of opportunities to participate in Committee meetings and Council Public Hearings.
- In accordance with Council's "Recordings of Legislative Meetings Policy," video recordings of Regular Council and Standing Policy Committee meetings shall be made available to the public on the Internet for a period of four (4) years from the date of the meeting.

## Access to Council Records and Decisions

One of City Council's priorities is to make it easier for citizens to get the information they need. The following policies and practices will enhance citizens' access to Council records and decisions.

- All Council, Standing Policy Committee, and S.S. Committee agendas shall be posted online on The City of Calgary's website for the public to access once published and are available for citizens to access at any time by searching the Council record.
- All reports and other documents considered by Council and Committee shall be made available to the public at the meeting at which they are being considered, except where a report or document is held confidential under the FOIP Act.
- All reports and other documents not falling into the confidential category under the FOIP Act shall be released to the public.

- All Committee and Council minutes shall be made available to the public once confirmed by Council, except any specific portions that are held confidential under the FOIP Act.
- Agenda cover pages for in-camera meetings shall be made public containing as much information as possible on the items for discussion without revealing confidential or personal information.
- All Policies adopted by Council shall be posted in the Council Policy Library on The City of Calgary's website and be made available to the public.

#### Public Engagement

The City of Calgary recognizes the value that citizens contribute to planning, delivering and evaluating City programs and services. The City of Calgary will engage the public throughout its decision making process. This process will be open, visible and transparent, while balancing the need for the decision making process to be efficient and effective by adhering to the following:

• Wherever possible, The City shall engage citizens and provide opportunities for citizens to participate in and provide feedback on City programs and services and clarify their priorities about how tax dollars should be spent.

#### Responsibilities

City Council and City employees are responsible for:

- Building public trust and adhering to the parameters of this policy and for ensuring accountability for their actions and transparency of municipal operations.
- Promoting and maintaining a culture of transparency and accountability at The City of Calgary.

#### PROCEDURE

Successful implementation requires the commitment of City Council and the leadership of The City Manager and senior management to ensure the policies and practices are adhered to throughout the corporation and in all interactions with the citizens of Calgary.

#### Alignment with City of Calgary Policies, Priorities and Plans

- imagineCALGARY
- Plans & Budgets 2019-2022
- Code of Conduct for City Employees
- Whistle Blower Policy
- Access Impact Assessment Policy
- Privacy Impact Assessment Policy
- Integrated Risk Management Policy
- Suite of Council Policies that ensure sound financial governance and accountability
- Suite of Financial Administration Policies that ensure sound financial governance and accountability

#### AMENDMENTS

Date of Council Decision	Report / Bylaw	Description
2019 April 29	PFC2019-0401	Changed wording to refer to the Multi-Year Business Plan and Budget Policy (CFO004) for Accountability Reporting, specifically, replaced "Quarterly and annual reports to Council and citizens on department business plans and budgets" with "Accountability reports to Council and citizens on business plans and budgets in accordance with the Multi-Year Business Planning and Budgeting Policy (CFO004)."
2017 July 31	PFC2017-0433 Bylaw 35M2017	Bylaw 44M2006 is repealed and replaced with Procedure Bylaw 35M2017.

# REVIEW(S)

Date of Policy Owner's Review	Description
2019 September 26	Minor revisions to update the
	Procedure Bylaw subsection
	references; the number of years that
	Regular Council and Standing Policy
	Committee meetings are made
	available; and an update to the list of
	the Alignment with City of Calgary
	Policies, Priorities and Plans.



# ADMINISTRATION POLICY:

# **Code of Conduct**

Policy number:	HR-LR-005 (A)
ALT report:	N/A
Approved by:	Administrative Leadership Team (ALT)
Effective date:	2004 / 09 / 21
Next revision due:	2013 / 04 / 01
Department/BU:	Corporate Administration / City Manager's Office

## BACKGROUND

The Code of Conduct ("the Code") addresses a broad range of employee conduct issues that may create risk for The Corporation of The City of Calgary ("The City").

Included in the Code is a series of policy summaries that reference current City of Calgary policies governing employee conduct. Each summary consists of three sections: a policy summary, key requirements and examples of what to avoid. This document will continue to evolve as policies governing conduct are revised to reflect changes in our operating environment and in best practices.

The policy summaries in the Code are intended to serve only as a reference guide for employees and do not address every conduct situation or circumstance covered by the complete policies referenced in the Code.

If employees have any questions or are seeking further clarification about the content of these policy summaries, they may refer to the complete policy document in the <u>internal</u> <u>version of the Administration Policy Library</u> or the <u>publicly accessible version of the</u> <u>Administration Policy Library</u>. Alternatively, employees may talk to their manager.

## PURPOSE

The purpose of the Code of Conduct is to provide employees with a reference guide to key City policies that address risk areas an employee may encounter in their work.

#### DEFINITIONS

None

# POLICY

# 1.0. Scope/Exceptions

# 1.1. Scope

The Code of Conduct applies to all City employees and contract employees at The City.

# 1.2. Exceptions

None.

# 2.0. Consequences of Non-Compliance

2.1. The City will take corrective action in response to any infraction or transgression of the Conflict of Interest Policy (Administration Policy HR-LR-004). Misconduct will be reviewed and may result in disciplinary action being taken against the employee, up to and including dismissal from employment, seeking restitution, commencement of civil action, criminal prosecution, instructing the employee to divest themselves of the outside interest, transferring the employee to another position or any combination thereof.

# 3.0. General Expectations

- **3.1.** Employees are responsible for adhering to all aspects of the complete policies referenced in the Code. Employees should consult the complete policy documents for a comprehensive definition of what is covered by any particular policy.
- **3.2.** The City expects employees to abide by these policies in their daily activities and in their personal conduct.

## POLICY SUMMARIES

#### 1. Acceptable Use of The City's Technology Resources Policy

#### **Policy Summary**

- The City of Calgary provides technology resources to its employees and other designated users, to improve productivity of City business activities and enhance communication effectiveness. Technology resources are to be used primarily for City business purposes.
- Limited personal use of technology resources is permitted. However, personal use must comply with the Acceptable Use of The City's Technology Resources Policy (Administration Policy IM-IT-002). The policy is designed to protect The City's reputation and ensure responsible use of taxpayer dollars.

#### **Key Requirements**

- Safeguard and protect The City's technology resources against any type of misuse.
- Personal use of The City's technology resources is permitted on a limited basis only and guidelines for personal use are defined in the policy.
- Avoid accessing web sites or engaging in e-mail exchanges that could be considered inappropriate. Refer to the policy for specific guidelines.
- Do not use The City's technology resources to conduct non-City business activities, and check with your manager before using technology resources to support volunteer activities.
- Consult with your manager if you have any questions or concerns about the use of The City's technology resources.

#### Examples of What to Avoid

- Leaving your computer session unattended and unprotected, which could allow others to access computer technology resources using your electronic identification.
- Accessing Internet web sites, using The City's technology resources that have any content that could be considered inappropriate.

- Using The City's technology resources for a private business or a non-City job.
- Using your computer or other technology resources to send or receive large amounts of personal e-mails.
- Circulating electronic chain letters and other electronic junk mail.
- Letting personal use of The City's technology resources adversely affect your work.
- Using The City's technology resources for volunteer activities without getting approval from your manager.
- Accessing confidential information using The City's technology resources and using it for personal purposes.
- Circulating or electronically storing materials that could be considered inappropriate.

## For further information, see:

- Acceptable Use of The City's Technology Resources Policy (Administration Policy IM-IT-002)
- Acceptable Use of City Technology Resources Management Guidelines

## 2. Conflict of Interest Policy

#### **Policy Summary**

- The purpose of the Conflict of Interest Policy (Administration Policy HR-LR-004) is to protect the interests and reputation of The City of Calgary and City employees by providing a standard by which questions of conflicts of interest may be identified.
- The policy provides rules, guiding principles, information and examples regarding various types of conflicts of interests. The information and examples are not intended to be exhaustive, but describe what The City expects regarding avoidance of conflict of interest.

#### **Key Requirements**

- Put aside personal and private interests when performing your duties, and avoid conflicts of interest.
- Use City assets only for City purposes.
- Collect, use and disclose information only for City purposes and in accordance with the *Freedom of Information and Protection of Privacy Act* (*FOIP Act*).
- Conduct political activity during non-work time and outside of the workplace.
- Be politically neutral in the performance of your civic duties.
- Do not participate in or seek to influence any civic decision-making process affecting any private interest, including those of any relative, business associate or friend.
- Advise management of any potential breach of the policy you may be in, or by other employees of which you are aware.

#### Examples of What to Avoid

- Avoid involvement with outside interests that conflict with your City duties.
- Do not solicit or accept gifts, favours or services that are connected directly or indirectly with the performance of your civic duties and could affect the objective performance of these duties.

- Do not use your position with The City to further private interests, or those of relatives, business associates or friends.
- Do not attempt to achieve personal or private gains by using confidential information.

## For further information, see:

• Conflict of Interest Policy (Administration Policy HR-LR-004)

## 3. Environmental Policy

## **Policy Summary**

- The City of Calgary's Environmental Policy (Council Policy UEP001) confirms Council's commitment to becoming an environmentally sustainable community and, by conserving, protecting and improving the environment and demonstrating leadership in resource conservation and pollution prevention. The Council policy requires all business units and employees to comply with environmental legislation and other environmental requirements and works to continually improve environmental performance through the environmental management system.
- This policy provides employees with clear direction on expectations related to adherence to environmental policies, requirements, objectives and targets in their daily activities.

## **Key Requirements**

- Familiarize yourself with the corporate EnviroSystem (website and training tools) and the Environmental Policy (Council Policy UEP001).
- Adhere to the EnviroSystem process to ensure compliance with all applicable laws and applications.
- Look for opportunities to improve The City's environmental performance.
- Integrate the Environmental Policy (Council Policy UEP001) into your daily work activities and encourage fellow employees to do the same.
- Collect and store environmental records in an area that minimizes deterioration and damage.
- Learn the procedures to address environmental incidents and emergency situations within your business unit.
- Understand and maintain your business unit's environmental objectives and targets and integrate them into your daily activities.
- Ensure environmental records are legible, filed and maintained in a way that allows for prompt retrieval for the purposes of analysis or auditing.

## Examples of What to Avoid:

- Disregarding the Environmental Policy (Council Policy UEP001) in your dayto-day activities.
- Disregarding your business unit's environmental objectives, targets and programs.
- Improperly identifying, collecting, indexing, filing, storing and maintaining information.
- Ignoring retention and disposal regulations established by the suite of administration policies related to records management, and the records management procedures referenced in these policies (Archival Records Management Policy (Administration Policy GN-017), Electronic Records Management Policy (Administration Policy GN-015), Inactive Records Management Policy (Administration Policy GN-012), Records Management Program Mandate and Responsibilities Policy (Administration Policy GN-011), Records Disposition Policy (Administration Policy GN-013), Transitory Records Management Policy (Administration Policy GN-016), Vital Records Management Policy (Administration Policy GN-014).
- Failure to report incidents that may have an environmental impact.

## For further information, see:

- <u>EnviroSystem</u> (web-site and training tools)
- The City of Calgary's Environmental Policy (Council Policy UEP001)
- Archival Records Management Policy (Administration Policy GN-017)
- Electronic Records Management Policy (Administration Policy GN-015)
- Inactive Records Management Policy (Administration Policy GN-012)
- Records Management Program Mandate and Responsibilities Policy (Administration Policy GN-011)
- Records Disposition Policy (Administration Policy GN-013)
- Transitory Records Management (Administration Policy GN-016)
- Vital Records Management Policy (Administration Policy GN-014)

## 4. Freedom of Information and Protection of Privacy (FOIP)

## **Policy Summary**

- FOIP aims to balance the public's right to know with individual rights to privacy. It provides Albertans with the right to request access to information held by a public body while protecting the privacy of personal information with controls on the collection, use, disclosure, retention and disposal of such information. It provides individuals with the right to request access to their own personal information and request correction of such information.
- The City of Calgary has been subject to FOIP since October 1, 1999. All City staff must be aware of the provisions of the *FOIP Act* and the implications it has for day-to-day activities. See the *FOIP Employee Reference Guide*.

## Key Requirements

- Make every reasonable effort to assist person's requesting information.
- Respond to each requestor openly, accurately and completely.
- Attend awareness training (contact your business unit's FOIP Program Administrator).
- Be able to recognize a formal request, which must be written, signed and accompanied by an application fee.
- Forward all formal FOIP requests to the FOIP Coordinator's Office.
- Ensure the privacy of all personal information of staff, customers or the public is maintained during the course of duties.
- Remember that only the Head of the Public Body (City Clerk) or the FOIP Coordinator's Office is legally permitted to make a decision to release or withhold a document under a formal FOIP request.

## Examples of What to Avoid

- Releasing personal information if unsure if it is authorized for release.
- Responding to informal requests that contain another person's personal, confidential, business information or confidential information supplied by a third party. Always consult with the FOIP Program Administrator for assistance.
- Revealing or discussing the identity of a FOIP applicant.
- Stamping the received date on a formal request, as legislated time limits apply to The City's response, and this time starts upon receipt of the request by the FOIP Coordinator's Office.
- Collecting and using personal information that is not necessary in your normal course of duties.
- Disclosing personal information without authorization.
- Keeping personal information in an unsecured place where the confidentiality of the subjects is compromised.

#### For further information, go to:

- FOIP Employee Reference Guide
- Freedom of Information and Protection of Privacy Act (FOIP Act)

## 5. Public Statements and Media Relations Policy

## **Policy Summary**

- The City of Calgary communicates information with respect to The Corporation, its work and performance to the media and the public on an ongoing basis. Successfully managing media relations and responding to the public are important aspects of The City's business activities. To ensure that the organization speaks with one voice, and presents clear, concise information, using key spokespeople for media contact and employing best practices around this role is essential.
- The Public Statements and Media Relations Policy (Administration Policy MP-001) is designed to provide employees with an understanding of the policies and procedures surrounding media relations and establishes a course of action for employees to use in providing timely and effective responses to media representatives.

## **Key Requirements**

- Speak to the media only if you are a designated City spokesperson.
- To be identified as a spokesperson, an employee must complete training through The City's current media training course.
- Direct media inquiries to the Media Relations Coordinator if you are not a City spokesperson. The media relations' pager can be contacted 24 hours a day / 7 days a week at 515-0134.
- Do not defame, and / or speak negatively of, The City, other companies, City personnel or other people when communicating with the media.
- Issue news releases on behalf of The City through the Media Relations Business Unit or the appropriate Communication Manager in your area.
- Format news releases according to the standards of The City's Media Relations Business Unit.
- Release Public Service Announcements (PSAs) and "softer" news stories through the new PSA Internet system and *CitySource* system, respectively.
- Inform the Media Relations Business Unit prior to conducting an interview on a topic that may have an effect on the Corporation, the Mayor's Office, Council, the City Manager, or the City Manager's Office.

#### Examples of What to Avoid

- Basing communication with reporters on a personal bias. Making fact-based statements is the recommended approach.
- Telling a reporter something is "off the record". If you don't want it published don't say it. Nothing is ever off the record!
- Being unprepared for media questioning / interviews. Always develop a list of relevant and meaningful questions and answers (Q & As) in advance and practice responses to possible questions.
- Being silent or avoiding difficult questions. If necessary ask for time to answer the question and call the reporter back as soon as possible.
- Giving personal opinion and position on political issues. While City spokespeople are entitled to their opinion it is inappropriate to voice it to the media.
- Hiding bad news or mistakes and letting the media discover and interpret the information their way. Be honest and up front with bad news or mistakes and provide appropriate context to the situation.
- Lying, giving misleading information or speculating in an area outside of your expertise. Always give information that is as accurate and comprehensive as possible. Consult with The City's Media Relations Business Unit on how to answer difficult questions in advance.
- Acting unprofessional or disrespectful to reporters, editors and program directors. Their impression of each individual at The City affects their impression of the entire Corporation, and may influence how they report.
- Using bureaucratic jargon or "City-speak" with which the average reader and listener is not familiar.

## For further information, go to:

- Public Statements and Media Relations Policy (Administration Policy MP-001)
- <u>City media training course</u>

## 6. Respectful Workplace Policy

#### **Policy Summary**

- The City of Calgary is committed to creating and sustaining a vibrant, healthy, safe and caring work environment for its employees. The Respectful Workplace Policy (Administration Policy HR-LR-001) consists of a series of guidelines and responsibilities that outline appropriate and inappropriate behaviours and actions for employees to exercise in their normal course of duties and in situations where disagreement or conflict has occurred. The policy applies to any City workplace and in the delivery of, or access to, City services.
- There are both informal and formal conflict resolution processes in place for employees to use if needed. These processes enable The City to support a healthy and productive work environment that enables employees to do their best work.

#### **Key Requirements**

- Be polite, courteous and respectful of others at all times.
- Treat others equitably and fairly.
- Recognise and value the diversity among workgroup members, customers and citizens.
- Accept responsibility for your reactions, behaviours and impact on others.
- Immediately inform a supervisor and the Corporate Security Business Unit of incidents of threats or violence. If there is an imminent risk, dial 9 to get an outside line and then dial 9-1-1.
- Take action in a prompt, impartial and confidential manner when issues related to the Respectful Workplace Policy (Administration Policy HR-LR-001) come to your attention.
- Ensure that no person suffers reprisal as a result of making a complaint, or for providing information in support of conflict resolution.
- Be a part of a solution.
- Contact one of the following resources for assistance in effectively dealing with conflict: Supervisor or Manager, Union or Association, Human Resource Advisor for your Business Unit, Employee or Family Assistance Program.

## Examples of What to Avoid

- Being disrespectful of others and / or engaging in inappropriate behaviour.
- Discriminating against or harassing others (includes fellow employees, citizens, contractors, the public, and members of Council).
- Vandalising or damaging City property.
- Treating people differently or disrespectfully for making a complaint or providing information in support of conflict resolution.
- Overlooking or ignoring disagreements or conflicts that require further attention and solutions.

#### For further information, go to:

• Respectful Workplace Policy (Administration Policy HR-LR-001)

## 7. Substance Use Policy

#### **Policy Summary**

- The City recognizes that the illicit or inappropriate use of drugs or alcohol can adversely affect employee job performance, the work environment, the integrity and safety of City operations, and the well being of employees, their families and the public. The focus of the Substance Use Policy (Administration Policy HR-TR-005) is to ensure a safe workplace and to provide employees with a substance use problem the opportunity to get well.
- The policy consists of guidelines and responsibilities that outline appropriate and inappropriate use of alcohol and / or drugs. It applies to all individuals who are working or engaged in business on City of Calgary premises or affiliated sites (including employees, volunteers and contractors).

#### **Key Requirements**

- Perform assigned duties safely and acceptably without any limitations due to the use or after-effects of alcohol, illicit drugs, medications or any other substance.
- Consult with your personal physician or pharmacist to determine if medication use will have any potential negative effect on job performance. Report to your supervisor if there is any potential risk, limitation or restriction that may require modification of duties or temporary reassignment.
- Recognize that problems related to alcohol and drug use or dependency are not an excuse for poor or unsafe performance.
- Assume ownership in the case of a developing alcohol and / or drug problem. Counselling and treatment services are available through the community or The City of Calgary.
- Report to your leader any impaired driving charge or conviction if expected to operate a City vehicle or drive on City of Calgary business. This should be done within three working days of receiving the charge, or immediately if one's driver's license is suspended.

#### Examples of What to Avoid

- Being unfit to perform work function because of the use or after effects of alcohol or other drugs.
- Intentionally misusing medications, prescribed and over-the-counter, as well as unauthorized possession, distribution, offering or sale of prescription medications.
- Using, possessing, distributing, offering or selling illicit drugs.
- Using, possessing, distributing, offering or selling alcoholic beverages.
- For supervisory staff, not taking prompt action when an employee is deemed not fit for duty.

#### For further information, go to:

• Substance Use Policy (Administration Policy HR-TR-005)

## 8. Occupational Health and Safety Policy

#### **Policy Summary**

- The City of Calgary is committed to providing a safe and healthy work environment.
- The Occupational Health and Safety Policy (Administration Policy HS-ESM-001) focuses on continuous improvement of our health and safety performance and management systems.
- The policy applies to all business units and employees.
- Safety is a shared responsibility. This policy requires active leadership by management and participation from all employees.

#### Key Requirements

- Think about health and safety as part of your daily work activities.
- Understand the health and safety hazards involved with your activities and look for the controls put in place to keep you healthy and safe.
- Follow The City's health and safety programs and rules to make sure that we are all in compliance with the legislation. If you aren't sure of how to do something safely, ask your supervisor or talk to your business unit's safety advisor.
- Understand what your business unit's health and safety objectives and targets are and build them into your daily activities.
- Look for ways to improve all of our health and safety performance, by reporting all work place incidents or near misses, and by not letting hazardous conditions develop on your worksite.
- Keep good records of any health or safety incident, investigation or reports so that we are ready for any audits and assessments.
- Understand that not following the Policy may result in regulatory action and/or criminal charges for The City, and immediate employee disciplinary action, up to and including dismissal.

#### Examples of What to Avoid

• Walking past unsafe behaviours or hazardous conditions.

- Doing work in a way that is unsafe for yourself or your workers.
- Encouraging others to "take a shortcut."
- Not reporting health or safety incidents and near misses on your worksite.
- For supervisory staff, NOT taking prompt action when seeing an unsafe behaviour or condition.

#### For further information, go to:

- Occupational Health and Safety Policy (Administration Policy HS-ESM-001)
- The City's <u>Safety</u> intranet site

#### **REVISION HISTORY**

Review Date	Description
2012 October 19	Minor revisions
2008 April 01	Removed from Chapter 32: Labour Relations to stand alone.
2005 12 05	Updates and various wording changes for clarity
2004 09 21	Chapter 32: Labour Relations – Section 3209: Code of Conduct (in the hard-copy- based editions of the Administration Manual)



#### **Category: Administration Policy**

Policy Title:	Respectful Workplace Policy
Report Number:	ALT2020-1092
Adopted By:	Administrative Leadership Team
Effective Date:	2010 November 11
Last Amended:	2020 March 03
Next Review Date:	2023 March 03
Policy Owner(s):	Human Resources Support

#### 1. PURPOSE

- 1.1 The purpose of this administrative policy is to:
  - a. Adopt a proactive approach to the prevention and management of inappropriate workplace behaviour;
  - b. Outline the expectations of employees and The City of Calgary ("The City") in reporting and responding to harassment incidents if they occur; and
  - c. Ensure inappropriate workplace behaviour, which includes harassment, disrespectful behaviour and discrimination, will not be tolerated.

#### 2. POLICY STATEMENTS

#### 2.1 General Policy Statements

- 2.1.1 The City is committed to creating and sustaining a vibrant work environment where everyone is treated with respect, civility and dignity.
- 2.1.2 People listed in section 4.1 will adhere to this administration policy and will not subject any person to inappropriate workplace behaviour.
- 2.1.3 The City is committed to working in collaboration with its employees, unions and associations to create a respectful workplace by:
  - a. Maintaining a common understanding of the expectations and behaviours considered appropriate and inappropriate in City workplaces and in the delivery of or access to City services; and
  - b. Taking action to prevent and manage inappropriate behaviour in City workplaces.
- 2.1.4 The City recognizes that conflict, disagreement or inappropriate workplace behaviour will occur. The City expects these issues to be resolved in a manner that contributes to a healthy, safe and productive workplace.



2.1.5 The City will assess and respond in a timely manner to allegations of inappropriate workplace behaviour and will respect the privacy of all concerned as much as reasonably possible.

#### 2.2 False or Frivolous Complaints

2.2.1 Complaints that are found to be false, frivolous or made in bad faith will not be tolerated and will be subject to the appropriate disciplinary action or denial of City service.

#### 2.3 Retaliation

- 2.3.1 Everyone has the right to report, in good faith, incidents of inappropriate workplace behaviour without fear of retaliation.
- 2.3.2 Retaliation by any person against anyone involved in informal or formal complaint processes will not be tolerated and will be subject to discipline, up to and including dismissal or denial of City services.
- 2.3.3 This Policy does not discourage or prevent any person from exercising their rights under any law, including the *Alberta Human Rights Act*.

#### 2.4 Appropriate Workplace Behaviour

- 2.4.1 In general, behaviours that are encouraged are those which support and create a healthy, respectful workplace and its related business objectives.
- 2.4.2 Examples of appropriate workplace behaviour include, but are not limited to:
  - a. Being polite, courteous and respectful of others;
  - b. Using common greetings, farewells or inquiries about others' well-being;
  - c. When reviewing others' ideas, suggestions or work, identifying what is positive or good about the proposal as well as where it can be improved;
  - d. Treating others equitably and fairly;
  - e. Being open-minded to others' ideas, comments and suggestions;
  - f. Seeking input and the active involvement of appropriate people in planning, decision-making and implementing initiatives;
  - g. Ensuring that decision-making takes into account relevant factors and is fair;
  - h. Recognizing and valuing the diversity among workgroup members, customers and citizens;



- i. Sincerely apologizing to people when something you said or did may have offended them;
- j. Allowing one person to speak at a time;
- k. Expressing appreciation, praising good work;
- I. Giving timely recognition of people's efforts and accomplishments;
- m. Listening openly to other points of view, even when you disagree;
- n. Sharing knowledge and information;
- o. Being inclusive; and
- p. Mentoring or coaching, taking time to develop others.

#### 2.5 Inappropriate Workplace Behaviour

- 2.5.1 Inappropriate workplace behaviour is a single or repeated action that is objectionable or unwelcome, and negatively affects an individual or the workplace. Inappropriate workplace behaviour may create a poisoned work environment. Understanding different types of inappropriate workplace behaviour is key to evaluating and adjusting our own actions, and responding and acting appropriately.
- 2.5.2 There are three types of inappropriate workplace behaviour addressed in this policy. They are:
  - 1. Harassment;
  - 2. Disrespectful Behaviour; and
  - 3. Discrimination.
- 2.5.3 Harassment is:
  - any single significant incident or repeated incidents of objectionable or unwelcome conduct, comment, bullying or action by a person that the person knows, or ought reasonably to know, will or would cause offence or humiliation to an individual and/or a negative effect an individual's health and safety;
  - Repeated conduct, comments, bullying, actions or gestures which when taken in isolation seem minor but when repeated are considered harassment;



- c. A single incident of sufficient seriousness to have a significant impact on an individual, group or the work environment;
- d. Hostile or unwanted;
- e. Conduct affecting the employee's dignity, psychological wellbeing, or physical integrity;
- f. Conduct resulting in a harmful or poisoned work environment; and/or
- g. Vexatious conduct, comments, bullying, actions or gestures which are intended to humiliate, intimidate, offend or degrade a particular person or group.
- 2.5.4 Examples of workplace harassment include, but are not limited to:
  - a. Written or verbal comments, actions, gestures, taunting, or other behaviours or jokes which are humiliating, offensive, hurtful or belittling;
  - b. Bullying or intimidation;
  - c. Abuse of authority that undermines a person's performance or threatens a person's career;
  - d. Deliberately excluding an employee from relevant work activities or decision making;
  - e. Attempting to discredit an employee by spreading false information about them;
  - f. Tampering with a person's personal belongings or work equipment;
  - g. Blocking applications for training, leave or promotion for no valid reason;
  - Eye rolling, finger wagging, or other physical gestures that are used to make fun of, express frustration with, or isolate another employee; and/or
  - i. Practical jokes that result in awkwardness or embarrassment.
- 2.5.5 Disrespectful Behaviour is:
  - a. Objectionable or unwelcome conduct with moderate impact, which may or may not have intent to cause harm and has a negative effect on the work environment or individual(s);
  - b. Any uncivil behaviour; and/or



- c. Any inappropriate workplace behaviour that does not meet the definition of Harassment.
- 2.5.6 Examples of Disrespectful Behaviour include, but are not limited to:
  - a. Demeaning or belittling comments or conversation;
  - b. Interruptions;
  - c. Refusing to listen to another person's point of view;
  - d. Excessive use of profanity;
  - e. Taking credit for someone else's work or a team's work;
  - f. Decision-making which is influenced by factors which have no workrelated purpose; and/or
  - g. Yelling, angry outbursts, or shouting (except where intended to alert another to danger).
- 2.5.7 Determining if Harassment or Disrespectful Behaviour has occurred is based on an objective assessment of the specific facts of each case, and not on the subjective belief of an individual.
- 2.5.8 Discrimination is:
  - a. Harassment and bullying, when connected to a protected ground: age, ancestry, colour, gender (includes pregnancy, sexual harassment, transgender), gender expression, gender identity, family status, marital status, mental disability, physical disability, place of origin, race, religious beliefs, sexual orientation, source of income, or any other protected ground covered by the *Alberta Human Rights Act*;
  - b. Practices, policies or systems which have a direct or negative impact based on a protected ground; and/or
  - c. Behaviours, comments or actions to or about an individual or group, which are unwelcome, based on a protected ground and result in a negative or poisoned work environment.
- 2.5.9 Examples of Discrimination include, but are not limited to:
  - a. Any previously described workplace behaviour under section 2.5.4 that is based on a protected ground listed above;



- b. Sexual Harassment as defined below in 3.1(g). Examples include:
  - Unwelcome advances, requests, comments, physical contact such as unnecessary touching, pinching, patting, jostling or gestures that are sexually suggestive;
  - Leering that is sexual in nature;
  - Implied or expressed threats of reprisal for refusal to comply with a sexual request; and/or
  - Implied or expressed promise of reward for agreeing to comply with a sexual request;
- c. Unwelcome remarks, jokes, taunts, suggestions or speculations about a person's physical attributes or appearance;
- d. Displays of pornographic, racist, or offensive materials in the form of pictures, email, social media, text messages, graffiti, cartoons or sayings in the workplace, regardless of whether the exchange of the materials is consensual; and/or
- e. Unwelcome inquiries or comments about a person's personal life, such as inquires relating to a person's sexual orientation, family status, marital status, disability, age, or any other protected ground listed above.
- 2.5.10 Discriminatory practices, policies, or systems include:
  - a. Denial of equitable treatment in hiring or in the terms, conditions, or benefits of employment;
  - b. Policies or procedures which have a negative effect or impact on an individual or group;
  - c. Denial of access to City services or the processes by which people use City related services, programs and/or facilities; and/or
  - d. Failure to accommodate an individual(s) protected under the *Alberta Human Rights Act* (See Policy on Duty to Accommodate in Employment HR-EMP-001).



#### 3. DEFINITIONS

- 3.1 In this administration policy:
  - a. **"Employee"** means City of Calgary employees, contractors providing service for or to The City, suppliers delivering material to The City, and volunteers;
  - b. **"Workplace"** means a place where an employee is, or may be, conducting work on behalf of The City, including work-related social gatherings;
  - c. **"Disrespectful Behaviour"** is objectionable or unwelcome conduct with moderate impact, which may or may not have intent to cause harm and has a negative effect on the work environment or individual(s);
  - d. "Harassment" is any single significant incident or repeated incidents of objectionable or unwelcome conduct, comment, bullying or action by a person that the person knows, or ought reasonably to know, will or would cause offence or humiliation to an individual and/or a negative effect an individual's health and safety;
  - "Bullying" is a form of harassment that is defined as using strength or power to coerce or intimidate and causes a negative effect to an individual's health and safety;
  - f. **"Discrimination"** is any conduct, comment or action because of age, ancestry, colour, gender (includes pregnancy, sexual harassment, transgender), gender expression, gender identity, family status, marital status, mental disability, physical disability, place of origin, race, religious beliefs, sexual orientation, source of income. Harassment and bullying, when connected to a protected ground, are considered discrimination; and
  - g. "Sexual Harassment" is any unwelcome behaviour, comment or conduct that is sexual in nature and negatively affects, or threatens to affect, directly or indirectly, a person. Sexual Harassment is considered a type of gender discrimination under the *Alberta Human Rights Act*.

#### 4. APPLICABILITY

- 4.1 This administration policy applies to the following people and places:
  - 4.1.1 People
    - a. City of Calgary employees;
    - b. Contractors providing service for or to The City;
    - c. Suppliers delivering material to The City;



- d. Volunteers;
- e. Members of City Council; and
- f. Members of the public who are accessing City services or City operated facilities.
- 4.1.2 Places
  - a. City buildings, facilities, sites, offices, vehicles or work environment including online environments;
  - b. Locations visited by employees while traveling on City related business;
  - c. City related business including conferences, meetings, vendor/supplier or customer sites; and,
  - d. Locations of work-related social gatherings.
- 4.2 This administration policy has the following exceptions:
  - 4.2.1 Inappropriate workplace behaviour does not include any reasonable conduct of an employer, leader or supervisor related to the normal management of employees or workplaces. Such reasonable conduct may include:
    - a. Allocating work according to specific job-related requirements;
    - b. Following-up on work absences;
    - c. Requiring performance to job standards;
    - d. Enforcing workplace policies and procedures;
    - e. Evaluating or measuring performance;
    - f. Denying training or leave requests with good reason;
    - g. Discussing disciplinary action in private;
    - h. Dismissing, suspending, demoting or reprimanding with just cause; and/or
    - i. Providing constructive feedback;
  - 4.2.2 Differences of opinion or minor disagreements communicated in a respectful manner are not generally considered to be harassment;
  - 4.2.3 A single minor incident of objectionable or unwelcome conduct may not be considered an act of harassment; and



4.2.4 Workplace violence and threats of violence, and any acts addressed in the Workplace Violence Prevention Policy do not fall under this Policy.

#### 5. LEGISLATIVE AUTHORITY

- 5.1 The City must develop and implement a harassment prevention plan and a violence prevention plan as per Section 390.4(1) of the *Alberta Occupational Health and Safety (OHS) Act.*
- 5.2 A harassment prevention plan must include a harassment prevention policy and harassment prevention procedures in accordance with the requirements set out in Section 390.5 of the OHS Act.
- 5.3 As per Section 390.7(4) of the *OHS Act,* The City must review this Policy, at a minimum, every three (3) years.

#### 6. ROLES AND RESPONSIBILITIES

- 6.1 The City of Calgary Responsibilities
  - 6.1.1 Ensure that City employees, members of the public, including customers are not subjected to or do not participate in harassment or violence in the Workplace.
  - 6.1.2 Develop policy and procedures respecting potential workplace harassment and violence and understanding health and safety responsibilities.
  - 6.1.3 Inform and educate employees to recognize workplace harassment and violence, and understand the mechanisms to report harassment.
  - 6.1.4 Conduct hazard assessments.
  - 6.1.5 Develop and implement appropriate responses to workplace harassment and violence.
  - 6.1.6 Develop procedures for reporting, investigating and documenting incidents of workplace harassment.
- 6.2 Employee Responsibilities
  - 6.2.1 Every employee has a role in preventing inappropriate workplace behaviour.
  - 6.2.2 To create and maintain a respectful workplace every employee must:
    - a. Be familiar with and follow the Harassment Prevention Plan;
    - b. Ensure your own behaviour is respectful and appropriate at all times;
    - c. Accept responsibility for your own actions, reactions, and behaviours and your impact on others;



- d. Make your concerns known promptly if something is troubling you. If confident and safe, immediately inform the aggressor to stop the behaviour, or inform your supervisor, another leader, or Human Resources contact;
- e. Report incidents of Harassment and Discrimination as soon as possible if informal options to resolve the conflict are unsuccessful;
- f. Be a part of the solution by engaging in steps to resolve the matter; and
- g. Inform Corporate Security if there is an imminent threat or risk of violence that could compromise an individual's safety. Refer to the Workplace Violence Prevention Policy and Procedures.
- 6.2.3 An employee reporting an injury or adverse symptom resulting from an incident of violence or harassment is advised to consult a health professional of the employee's choice for treatment or referral.
- 6.3 Leadership Responsibilities
  - 6.3.1 As a leader at The City your additional responsibilities are to create and sustain a respectful workplace environment, be aware of and follow the Harassment Prevention Plan, consult with your Human Resources contact, and:
    - a. Be a role model as reflected in The City's Vision, Purpose and Values as guided by the Code of Conduct and leader competencies;
    - b. Ensure your employees are aware of, and compliant with, this Policy and the Harassment Prevention Plan;
    - c. Take appropriate action in a prompt, impartial and confidential manner when Respectful Workplace Policy allegations come to your attention;
    - d. Support all parties involved in resolving allegations under the Respectful Workplace Policy with the appropriate option for resolution; and
    - e. Ensure no person suffers reprisal or retaliation as a result of making a complaint in good faith or for providing information in good faith.

#### 7. CONSEQUENCES OF NON-COMPLIANCE

7.1 Any employee who violates this Policy will be subject to appropriate administrative and disciplinary action. The action taken will depend on the circumstances of the incident and may range from, but not be limited to, discipline, up to and including dismissal.



7.2 Members of the public, visitors to City facilities, or individuals conducting business with The City are expected to adhere to this Policy. This includes refraining from inappropriate workplace behaviour towards employees, elected officials, and persons acting on behalf of The City. If inappropriate workplace behaviour occurs, The City will take appropriate action to ensure a respectful workplace. This could include barring the person from facilities or discontinuing business with contractors or suppliers.

#### 8. ASSOCIATED STANDARDS AND/OR PROCEDURES

- 8.1 Harassment Prevention Plan
- 8.2 Workplace Violence Prevention Procedures
- 8.3 The City of Calgary Accommodation Standards
- 8.4 Bylaw 20M2018 Code of Conduct for Elected Officials

#### 9. <u>HISTORY</u>

Policy Action	Date	Report Number	Description
Minor Revision	2020 May 15	N/A	Added Council Members
Amendment	2020 Mar 03	ALT2020-0192	Amendments to provide clarity around leader responsibilities, define types of inappropriate behaviour, and expand examples of appropriate workplace behaviours.
Amendment	2014 Dec 01	N/A	Amendment to address movement of damage to people or property' into the new Workplace Violence Policy.
Minor Revision	2010 Nov 29	N/A	N/A
New Policy	2001 Aug 15	N/A	N/A

#### **OFFICE CONSOLIDATION**

#### BYLAW NUMBER 26M2018

#### BEING A BYLAW OF THE CITY OF CALGARY TO ESTABLISH A CODE OF CONDUCT FOR ELECTED OFFICIALS

(Amended by 27M2020, 36M2021, 45M2021, 72M2021)

**WHEREAS** The City of Calgary Council is committed to fostering and achieving high standards of ethical conduct by members of Council;

**AND WHEREAS** The City of Calgary Council is committed to having an effective mechanism for oversight of the conduct of members of Council;

**AND WHEREAS** section 146.1 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26 requires The City of Calgary Council to establish by bylaw a code of conduct governing the conduct of members of Council;

**AND WHEREAS** the <u>Code of Conduct for Elected Officials Regulation</u> AR 200/2017 sets out the matters that the code of conduct bylaw must address, which matters were formerly addressed in City of Calgary Council policies;

# NOW, THEREFORE, THE COUNCIL OF THE CITY OF CALGARY ENACTS AS FOLLOWS:

#### **PART 1 - INTERPRETATION**

#### Short Title

1. This Bylaw may be cited as the "Code of Conduct for Elected Officials Bylaw".

#### Purpose

2. This Bylaw establishes rules a *Member of Council* must follow in the discharge of their office, and the powers and procedure of the *Integrity Commissioner* in exercising oversight over *Members of Council*.

#### Definitions

- 3. In this Bylaw:
  - (a) *"Campaign Period"* means the period commencing the first of June immediately preceding a general election and ending on the day of the general election;
  - (b) *"City"* means The *City* of Calgary, a municipal corporation in the province of Alberta;

(b.1) *"City Manager"* means the Chief Administrative Officer of The City of Calgary or the employee of The City of Calgary who has been delegated the authority to exercise the powers, duties, and functions of the Chief Administrative Officer under this Bylaw;

(72M2021, 2022 January 01)

- (c) "Confidential Information" means:
  - (i) information that a *Member of Council* has a legal duty not to disclose;
  - (ii) information that is not publicly available; and
  - (iii) information the disclosure of which could reasonably be expected to harm the interests of individuals or organizations, including the City;

For additional clarity, *Confidential Information* does not include information that has been made publicly available;

- (d) "*Council*" means the council of the *City* of Calgary;
- (e) "Deputy Mayor" means the Member of Council appointed as deputy chief elected official pursuant to section 152 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26;
- (f) "Election Campaign" means activities related to the re-election of a Member of Council and not to their duties under the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26;
- (g) *"Ethics Advisor*" means the person appointed by *Council* to fulfill the obligations approved by *Council* in the "Terms of Reference for the *Ethics Advisor*";
- (h) *"Fund Raising Activity"* means any and all activities undertaken by or on behalf of a *Member of Council* to raise funds for the purpose of an *Election Campaign*, taking place at any point during a *Member of Council's* term of office;
- (i) "Gift or Personal Benefit" is an item or service of value that is received by a Member of Council for their personal use. It includes but is not limited to money, gift cards, tickets to events, clothing, jewelry, pens, food or beverages, discounts/rebates on personal purchases, free or subsidized drinks or meals, entertainment, participation in sport and recreation activities, and invitations to social functions. Gift or Personal Benefit does not include campaign contributions received by a Member of Council in compliance with the <u>Local Authorities</u> <u>Election Act</u>, R.S.A. 2000, c. L-21 or funds received in accordance with the Indemnification of Members of Council Policy (CC010, 1977 August 22);
- (j) "*Integrity Commissioner*" means the person appointed by *Council* to fulfill the obligations approved by *Council* in the "Terms of Reference for the Integrity Commissioner";

- (k) "Immediate Family" means "councillor's family" as defined in section 169(b) of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26: a Member of Council's spouse or adult interdependent partner, children, parents and the parents of the Member of Council's spouse or adult interdependent partner;
- "Mayor" means the chief elected official of the *City* elected by a vote of the electors of the municipality under section 150 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26;
- (m) *"Member of Council"* or "*Member*" means all elected officials on council, including the *Mayor*;
- (n) "Orientation Training" means training offered by the City in accordance with section 201.1 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26;
- (o) "Personal Information" means recorded information about an identifiable individual as further specified in the <u>Freedom of Information and Protection of</u> <u>Privacy Act</u>, R.S.A. 2000, c. F-25.

#### Application

- 4. This Bylaw applies to *Members of Council*.
- 5. This Bylaw applies to conduct undertaken on a *Member's* behalf by a *Member's* staff or a *City* employee.
- 6. Part 3 of this Bylaw also applies to any person who has witnessed conduct by a *Member* or a *Member's* staff that they believe contravenes this Bylaw or any *City* policy governing *Member* conduct.
- 7. If any provision of this Bylaw conflicts with any provision in any other bylaw or *City* policy, the provision of this Bylaw prevails.
- 8. The Integrity and Ethics Office will review this Policy on an annual basis to ensure it reflects governing legislation as well as other legal enactments and relevant case law.

#### PART 2 – RULES GOVERNING MEMBER CONDUCT

#### A – Representing the City

- 9. A *Member* must approach their obligations under this Bylaw in good faith, taking into account the Context and Commentary to this Bylaw published by the Integrity and Ethics Office, as well as any decisions, opinions or interpretive guidelines issued by that Office.
- 10. A *Member* must in the discharge of their office:
  - (a) act in the best interests of the *City* taking into account the interests of the *City* as a whole, and without regard to the *Member's* personal interests;

- (b) consider all issues consistently and fairly, and in light of all relevant facts, opinions and analyses of which the *Member* should be reasonably aware;
- (c) bring to the attention of *Council* any matter that would promote the welfare or interests of the *City*;
- (d) act competently and diligently; and
- vote on any matter brought to a *Council* meeting attended by the *Member* unless the *Member* must abstain under the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26, another enactment or at law.
- 11. A *Member* must respect and comply with the law and avoid conduct that, in the eyes of a reasonable Calgarian, undermines, or has the potential to undermine, public confidence in *City* governance.

#### **B** – Communicating on Behalf of the City

- 12. A *Member* must not communicate on behalf of the *City* unless authorized to do so by *Council* resolution or by virtue of a position or role the *Member* has been authorized to undertake by *Council*.
- 13. A statement or communication made by a *Member* is presumed to be made on the *Member*'s own behalf, not the *City*'s behalf.
- 14. Where a *Member* communicates on behalf of the *City* the *Member* must make reasonable efforts to ensure the communication is fair and accurate.

#### C - Respecting the Decision-Making Process

- 15. A *Member* must respect the decision-making process of *Council* and all of its boards, commissions and committees.
- 16. A *Member* must respect and comply with *Procedure Bylaw* 35M2017.
- 17. A *Member* must not act as an agent of a third-party before *Council* or any of its boards, commissions and committees.

#### **D – Adherence to Policies, Procedures and Bylaws**

- 18. A *Member* must respect and comply with all obligations imposed on the *Member* by statute or other legal enactment, and by the *City's* policies and procedures, including but not limited to the:
  - (a) <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26;
  - (b) Local Authorities Election Act, R.S.A. 2000, c. L-21;
  - (c) <u>Freedom of Information and Protection of Privacy Act</u>, R.S.A. 2000, c. F-25;
  - (d) *Procedure Bylaw* 35M2017;

- (e) *Respectful Workplace Policy* (HR-LR-001);
- (f) Workplace Violence Policy (GN-040);
- (g) Acceptable Use of City Technology Resources Members of Council (PAC009, 2003 June 23);
- (h) *Disclosure Policy for Members of Council* (CC044, 2014 November 04);
- (i) Councillors' Budgets and Expenses Bylaw;

(36M2021, 2021 May 10)

(j) DELETED BY 36M2021, 2021 MAY 10.

#### D.1 – Disclosure of Third Party Personal Information

- 18.1 (1) *Personal Information* may be used only for the purpose for which it was collected, or consistent with that purpose, and to the extent necessary to enable *Members* to discharge the duties of their office in the best interests of The City and in a reasonable manner. Disclosure of *Personal Information* may occur only in the following circumstances:
  - (a) the disclosure would not be an unreasonable invasion of a third party's personal privacy;
  - (b) if the *Personal Information* is information of a type routinely disclosed in a business or professional context, the disclosure is limited to business contact information, and does not reveal other *Personal Information* about the individual or *Personal Information* about another individual; or
  - (c) if the disclosure otherwise complies with the <u>Freedom of Information and</u> <u>Protection of Privacy Act</u>, RSA 2000, c F-25.
  - (2) A *Member* who is uncertain about the procedure for disclosure should seek advice from the Office of the Councillors. A *Member* who is uncertain whether a disclosure creates a risk of violating this Bylaw, or is otherwise of a confidential nature, should seek written advice from the *Ethics Advisor*.

(27M2020, 2020 July 22)

#### E – Respectful Interactions with Members, Staff, the Public and Others

- 19. A *Member* must communicate with *Member*s of the public, one another, and with *City* employees and *Members*' staff respectfully, without abuse, bullying or intimidation.
- 20. A *Member* must comply with the *Respectful Workplace Policy* (HR-LR-001).

#### F – Confidential Information

21. A *Member* must protect *Confidential Information*. This includes the following duties:

- (a) A *Member* must not disclose *Confidential Information*, including to *City* or *Council* employees, or to persons outside the *City*, except as authorized by *Council* or by *City* employees empowered to authorize such disclosure;
- (b) A *Member* must not use *Confidential Information* with the intention to cause harm or detriment to *Council*, the *City* or any other person or body;
- (c) A *Member* must protect *Confidential Information* from inadvertent disclosure, including through compliance with the *Acceptable Use of City Technology Resources – Members of Council Policy* (PAC009, 2003 June 23);
- (d) A *Member* must use *Confidential Information* only for the purpose for which it is intended to be used;
- (e) A *Member* must take reasonable care to prevent the examination of *Confidential Information* by unauthorized individuals; and
- (f) A *Member* must not take personal advantage of, or use for their own benefit, corporate or financial opportunities learned about through *Confidential Information*.
- 22. A *Member* must access and use information at the *City* only in the normal course of their duties.
- 23. A *Member* must not change or alter *City* records or documents other than in the normal course of their duties.
- 24. A *Member* must retain records and other information in accordance with best practices, and must respond in good faith to all requests for information made pursuant to the *Freedom of Information and Protection of Privacy Act*, R.S.A. 2000, c. F-25.
- 25. When dealing with *Personal Information*, a *Member* must comply with the provisions of the *Freedom of Information and Protection of Privacy Act*, R.S.A. 2000, c. F-25. All reasonable and necessary measures must be taken to ensure that the *Personal Information* of individuals is protected.

#### G – Conflicts of Interest

#### Disclosure

- 26. A *Member* must disclose their real estate and financial holdings in accordance with the *Disclosure Policy for Members of Council* (CC044, 2014 November 04).
- 27. A *Member* must disclose *Gifts and Personal Benefits* as required by section 35 of this Bylaw on a quarterly basis.
- 28. A *Member*, excluding the *Mayor*, must provide information on budgets and expenses to the Office of the Councillors in order to permit that Office to disclose those budgets and expenses as required by the Councillors' Budgets and Expenses Bylaw and the *Posting Councillor Ward Budgets and Expenses Policy* (CC027, 2006 January).

(36M2021, 2021 May 10)

- 29. The *Mayor* must provide information on budgets and expenses to the *Mayor's* Chief of Staff in order to permit the Office of the Mayor to make this information publicly available in accordance with the policies and procedures governing that Office.
- 30. (1) A *Member* must disclose quarterly a list of persons with whom they or their staff have meetings, regardless of location and including remotely, but excluding media, *City* employees and *Immediate Family*. Disclosure of such persons' names is not required in the following circumstances:
  - (a) if the meeting is of a size and nature that the names of many of those participating is unknown; or
  - (b) if the act of disclosure would violate section 18.1 of this Bylaw concerning protection of third party personal privacy.

In such cases, only the fact the meeting took place is required.

(2) A *Member* who is uncertain about the procedure for disclosure should seek advice from the Office of the Councillors. A *Member* who is uncertain whether a disclosure creates a risk of violating this Bylaw, or is otherwise of a confidential nature, should seek written advice from the *Ethics Advisor*. (27M2020, 2020 July 22)

#### Gifts and Personal Benefits

- 31. A *Gift or Personal Benefit* provided to a *Member's Immediate Family* or the *Member's* staff that, to the *Member's* knowledge, is connected directly or indirectly to the performance of the *Member's* duties is deemed to be a *Gift or Personal Benefit* to that *Member*.
- 32. A *Member* must not accept a *Gift or Personal Benefit* that is connected directly or indirectly with the performance of their duties unless permitted by the exceptions listed in section 34 of this Bylaw.
- 33. A *Member* must not solicit a *Gift or Personal Benefit* that is connected directly or indirectly with the performance of their duties except in conjunction with fundraising activities for a community, charitable or non-profit organization undertaken after full disclosure to and in compliance with a written opinion from the *Ethics Advisor*.
- 34. A Member may receive a Gift or Personal Benefit if it is:
  - (a) compensation authorized by law or *Council* resolution, including compensation for serving on external bodies such as the Alberta Urban Municipalities Association (AUMA) or the Federation of Canadian Municipalities (FCM);
  - (b) received as part of fundraising activities, including benevolent events, for a community, charitable or non-profit organization, undertaken after full disclosure to and in compliance with a written opinion from the *Ethics Advisor*; (27M2020, 2020 July 22)

- (c) received as a normal or necessary incident to fulfilling the *Member's* duties;
- (d) received as an incident of protocol or social obligation;
- (e) a person's volunteer time or activities provided to further the interests of the *City* or the *Member's* Ward;
- (f) a suitable memento of a function attended by the *Member* as part of their duties;
- (g) food, lodging, or entertainment provided by provincial, regional and local governments or political subdivisions of them, by the federal government or by a foreign government within a foreign country;
- (h) reimbursement of expenses associated with travel to and attendance at a conference or other event at which the *Member* is invited to speak; or
- (i) food and beverages consumed at, and tickets to, meals, banquets, receptions, sporting events, or similar activities if:
  - (i) attendance serves a legitimate purpose associated with the *Member's* duties;
  - (ii) the person extending the invitation or a representative of the inviting organization is in attendance; and
  - (iii) the value is reasonable and the invitations infrequent.
- 35. A Member must disclose all *Gifts and Personal Benefits* received with a value in excess of \$50, except those received pursuant to section 34(e). The disclosure must:
  - (a) describe and/or include a photograph of the *Gift or Personal Benefit*, including its value if known; and
  - (b) indicate the source of the *Gift or Personal Benefit*, and the circumstances under which it was given or received.
- 35.1 *Gifts and Personal Benefits* received pursuant to s. 34(c), (d), (f) and (i) must not have a value in excess of \$500.00.

#### **Conflicts of Interest**

- 36. A *Member* must comply with the requirements of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26 with respect to pecuniary interests.
- 37. A *Member* who suspects that they have a pecuniary interest must seek advice from the *Ethics Advisor* with respect to their obligations in relation to that interest, unless doing so is not practically possible.
- 38. A *Member* who has a personal interest in a matter before *Council* or a *Council* committee other than a pecuniary interest must disclose that interest to the *Ethics*

*Advisor* unless doing so is not practically possible, and should be guided by the advice of the *Ethics Advisor*.

39. A *Member* must not use the prospect of future employment by a person or entity, or other future economic opportunities, to detrimentally affect the performance of their duties to the *City*.

#### H – Improper Use of Influence

- 40. A *Member* must only use the influence of their office for the exercise of their official duties.
- 41. A *Member* must be independent and impartial, and must not provide preferential treatment to any person or organization except as warranted by the ordinary and lawful discharge of the *Member's* duties.
- 42. A *Member* must not participate in any civic events requiring them to perform official ceremonial duties between Nomination Day and Election Day, as defined by the *Local* <u>*Authorities Election Act*</u>, R.S.A. 2000, c. L-21, except as authorized by the *Ethics Advisor* after full disclosure.
- 43. A *Member* must comply with the *Local Authorities Election Act*, R.S.A. 2000, c. L-21 in undertaking election campaign activities and fundraising.

#### I – Use of Municipal Assets and Services

#### General

- 44. A *Member* may not direct the work of *City* employees, and should follow established channels of communication and authority when working with *City* employees.
- 45. A *Member* must not request *City* employees to undertake personal or private work on behalf of the *Member*, or accept such work from a *City* employee.
- 46. A *Member* must not use, or permit the use of, *City* land, facilities, equipment, supplies, services, employees or other resources for activities other than the business of the *City*.
- 47. A *Member* must not use funds from *City* accounts as contributions to municipal, provincial or federal election campaigns.

#### **Election Activities**

- 48. A *Member* must not use *City* resources for *Election Campaigns* or for a *Fund Raising Activity* at any point during a term of office.
- 49. A *Member* must not use *City* data for *Election Campaigns* or *Fund Raising Activities* unless those data sources are publicly available and all fees associated with the use of the data have been paid for with election campaign funds.
- 50. A *Member* must only use *City* property for *Election Campaigns* in accordance with *City* policies and bylaws and where such property is similarly available to all candidates.

- 51. A *Member* must not use their office to engage in *Election Campaign* related activities.
- 52. During the *Campaign Period Members* must not deliver *City*-funded newsletters or conduct open houses organized by them.
- 53. During the *Campaign Period Members* must not use *City* resources to distribute mass emails except in cases of emergency as authorized by the City Manager.
- 54. A *Member* must not update websites that are either *City* hosted or external websites paid for by the *City* between Nomination Day and Election Day, as defined by the *Local* <u>Authorities Election Act</u>, R.S.A. 2000, c. L-21, in a general election year. The website may state that the lack of updates is due to the *City's* election campaign rules.
- 55. A *Member* must not at any time place links to a *Member*'s campaign website on either *City* websites or external websites paid for by the *City*. A *Member*'s campaign website may link to a *City* website or an external website paid for by the *City*.
- 56. A *Member* may use non-*City* funded social media and Internet resources (e.g. Twitter accounts, Facebook sites) in their personal names during a *Campaign Period*, even when they have been using those resources prior to the *Campaign Period*. During the *Campaign Period* these accounts must include, where possible, a disclaimer that they are not *City*-funded and do not reflect *City* policy.
- 57. *City* employees and *Member* staff must not be engaged or requested by a *Member* to work on an *Election Campaign* during hours in which they receive compensation from the *City*, unless the work both unavoidably overlaps with the regular duties of the employee or *Member* staff and is minor and infrequent. Examples of such activities might include coordinating campaign schedules within the *Member*'s calendar or redirecting citizens with campaign questions to the campaign.
- 58. *City* employees and *Member* staff may work on a volunteer or paid capacity for an *Election Campaign* during non-work or vacation hours, but must not identify themselves as *City* or *Council* employees.
- 59. *Member* staff may take unpaid leave from the *Member*'s office to work on an *Election Campaign*.
- 60. Any wages paid to *City* employees and *Member* staff working on an *Election Campaign* in accordance with sections 58 and 59 of this bylaw must be paid from sources other than the *City*.

#### J – Orientation and Training Attendance

- 61. After first being elected, a *Member* must attend all sessions of *Orientation Training* unless doing so is not practically possible.
- 61.1 All *Members* must attend those sessions of *Orientation Training* identified as mandatory by the City Solicitor, City Clerk and *Ethics Advisor*.
- 62. All *Members* must attend meetings that the *Ethics Advisor* identifies as mandatory.

62.1 All *Members* must execute and submit to the *Ethics Advisor* an annual declaration that they have read, understand and abide by the Code of Conduct Bylaw, which will be reported in the Ethics Advisor's annual report. The declaration must be in the form set out in Appendix "A" and Appendix "A" to this Bylaw forms part of this Bylaw. (45M2021, 2021 May 10)

#### PART 3 – PROCEDURE FOR INVESTIGATING AND ADJUDICATING COMPLAINTS

#### A-Jurisdiction

63. The *Integrity Commissioner* has authority to investigate and adjudicate any allegation that a *Member* has violated this Bylaw or *City* policy governing *Member* conduct.

#### **B** - Reporting

- 64. Any person ("the reporter") who has witnessed conduct by a *Member* or a *Member*'s staff which they believe to be in contravention of this Bylaw or a *City* policy governing *Member* conduct may make a report in writing setting out all pertinent information in the reporter's knowledge and request that the *Integrity Commissioner* investigate the conduct.
- 65. Reports to the *Integrity Commissioner* must be made to the *Integrity Commissioner* via The City of Calgary Whistle Blower Program website reporting option or be delivered by a postal, courier service or e-mail to:

integrity.commissioner@calgary.ca

- or -

Integrity Commissioner Integrity and Ethics Office P.O. Box 2100, Station M, #8001A Calgary, AB T2P 2M5.

66. A reporter who does not provide the *Integrity Commissioner* with their name, current address and phone number will not receive any notice or other communication from the *Integrity Commissioner* notwithstanding any contrary requirement in this Bylaw.

#### <u>C – Reporter Protection</u>

67. Reporter protection is extended to any *City* employee, and reasonable efforts made to extend it to staff of the Office of the Councillors and *Member* staff, who has knowledge of a potential violation of this Bylaw or a *City* policy governing *Member* conduct and reports the activity in good faith. Reporter protection is provided in two areas: confidentiality and retaliation.

(45M2021, 2021 May 10)

68. Every reasonable effort will be made to maintain the confidentiality of the reporter. However, the reporter's identity may be disclosed to ensure that a thorough investigation is conducted. The identity may be disclosed to parties on a need-to-know basis, including as required by law.

- 69. No *City* employee or person acting on behalf of the *City* shall take any action in reprisal, oral or written, against a reporter submitting a report in good faith. Where management is informed or becomes aware of possible reprisals against an individual as a result of a report under this policy, management must inform the City Auditor. A reporter who believes they are being retaliated against should contact the City Auditor's Office. The allegations of reprisals will be the subject of immediate investigation. Where the investigation substantiates the allegations of reprisals, the City Manager will be informed and the employee(s) deemed to have violated this Bylaw will be subject to disciplinary action.
- 70. No Member shall threaten or undertake any reprisal against a person who makes a complaint under this Code or against a person who provides information to the Integrity and Ethics Office in any investigation of such a complaint.

(45M2021, 2021 May 10)

71. Any reporter raising a concern should do so in good faith. Where the *Integrity Commissioner* has reasonable grounds to suspect that a reporter did not act in good faith they may take steps to address that suspicion, including commencing an investigation or referring the matter to an appropriate person, such as the City Manager. Reporting in bad faith could result in adverse legal consequences, such as disciplinary action by the *City* or an investigation by the *Integrity Commissioner*.

#### <u>D – Initial assessment</u>

- 72. The *Integrity Commissioner* must determine whether the conduct described in the report is within the *Integrity Commissioner's* authority to investigate and whether the information given in the report provides reasonable grounds for believing that a violation of this Bylaw or *City* policy governing *Member* conduct.
- 73. The *Integrity Commissioner* may reject any report received (a) more than 180 days after the date of the reported incident, or (b) more than 180 days after the reporter became aware of the incident, or (c) after the date of a municipal election which intervenes between the reported event and the date the report is received by the Commissioner.
- 74. If the *Integrity Commissioner*, on receipt of the report, or at any time thereafter, is of the opinion that:
  - (a) the conduct is not within the Integrity Commissioner's authority to investigate;
  - (b) the referral of the matter to the *Integrity Commissioner* is frivolous, vexatious or not made in good faith;
  - (c) the investigation is, or might be, hampered or the *Member* might be prejudiced by insufficiency of information identifying the reporter; or
  - (d) the conduct occurred during the period of a municipal election and is election conduct and not related to the legislated duties of a *Member*;

the *Integrity Commissioner* will advise the reporter in writing, setting out reasons for the decision, and close the file.

- 75. The *Integrity Commissioner* may request further information from the reporter before determining whether or not there are reasonable grounds for believing that a violation of this Bylaw or a *City* policy governing *Member* conduct may have occurred.
- 76. If the *Integrity Commissioner* is of the opinion that there are no reasonable grounds for believing that a violation of this Bylaw or a *City* policy governing *Member* conduct has occurred the *Integrity Commissioner* will advise the reporter in writing, setting out reasons for the decision, and close the file.

#### E – Complaints about Members' staff

- 77. When the report concerns the conduct of a *Member*'s staff and:
  - (a) the conduct was not undertaken on the *Member*'s behalf;
  - (b) the staff is not employed by the *City* in the Office of the Mayor; and
  - (c) the file is not closed pursuant to section 76;

then the *Integrity Commissioner* will advise the reporter that the report is being referred to the *Member* concerned. The *Integrity Commissioner* must refer the report to the *Member* concerned and will take no further action except as directed by the *Member*.

78. When the report concerns the conduct of staff in the Office of the Mayor, and the file is not closed pursuant to section 76, the *Integrity Commissioner* will advise the reporter that the report is being referred to the *City* Auditor.

#### F – Referral to the Ethics Advisor

- 79. When the *Integrity Commissioner* is of the opinion that there are reasonable grounds for believing that a violation of this Bylaw or a *City* Policy governing *Member* conduct may have occurred the *Integrity Commissioner* must determine whether the circumstances of the report require a formal investigation or whether the issues involved can be more promptly and efficiently resolved informally by the *Ethics Advisor*. In the latter case the *Integrity Commissioner* will refer the report to the *Ethics Advisor*, who will take steps, in consultation with the reporter and the *Member*, to resolve the issue informally.
- 80. If any concerned party is unwilling to participate in an informal process to resolve the complaint, or if the *Ethics Advisor* at any time concludes that an informal resolution is not possible, the *Ethics Advisor* must return the file to the *Integrity Commissioner* to commence a formal investigation. The *Ethics Advisor* will indicate to the *Integrity Commissioner* only that the matter could not be resolved by the *Ethics Advisor*, and will not provide the *Integrity Commissioner* with any report or assessment on the issue.

#### <u>G – Investigation</u>

- 81. A formal investigation will be commenced by the *Integrity Commissioner* serving personally or by e-mail the *Member* whose conduct is at issue with the report and any supporting material together with notice of intention to conduct an investigation.
- 82. The *Member* will have 10 days, subject to the *Integrity Commissioner's* discretion to extend the timeline, from the date of service of notice of intention to conduct an investigation to deliver to the *Integrity Commissioner* a written response to the report together with any submissions that the *Member* chooses to make.
- 83. The *Integrity Commissioner* will provide the reporter with a copy of the response and submissions received from the *Member* on a strictly confidential basis, and request a reply in writing within 10 days, subject to the *Integrity Commissioner's* discretion to extend the timeline.
- 84. The *Integrity Commissioner* may request any person whose evidence is necessary to the investigation to provide it in an affidavit.
- 85. The *Integrity Commissioner* may review all books, financial records, electronic data, processing records, reports, files and any other papers, things or property belonging to or used by the *City* and enter any relevant *City* work location which the Commissioner deems necessary for the purpose of the investigation.
- 86. The *Integrity Commissioner* will engage a third-party for the purpose of investigating any specific aspects of the allegation against a *Member* where the *Integrity Commissioner* considers doing so necessary to ensure a proper assessment of the facts at issue.
- 87. In the period 90 days prior to the date of a Municipal election, the *Integrity Commissioner* may suspend any investigation underway or decline to commence an investigation.

#### H – Adjudication and reporting

- 88. The *Integrity Commissioner* will make a decision within 90 days of receiving a report requesting that the *Integrity Commissioner* investigate conduct by a *Member* of Council, unless section 87 applies or the *Integrity Commissioner* determines that doing so is not practically possible.
- 89. If after reviewing all pertinent information the *Integrity Commissioner* determines that a *Member* did not violate this Bylaw or a *City* policy governing *Member* conduct, the *Integrity Commissioner* will advise the reporter and the *Member* of the decision and will not disclose the fact of the investigation in an annual report or otherwise, except in the form and context of statistics.
- 90. If after reviewing all pertinent information the *Integrity Commissioner* determines that a *Member* did violate this Bylaw or a *City* policy governing *Member* conduct then:
  - (a) the *Integrity Commissioner* will write a decision explaining their decision that the *Member* violated this Bylaw or a *City* policy governing *Member* conduct;

- (b) the Integrity Commissioner's decision will make a recommendation as to the appropriate sanction for the violation;
- (c) if the *Integrity Commissioner* determines that a contravention of this Bylaw or a *City* policy governing *Member* conduct occurred, but that the *Member* took all reasonable steps to prevent it, or that it was trivial or committed through inadvertence or a genuine error of judgment, the *Integrity Commissioner* will so state in their decision and recommend that no sanction be imposed;
- (d) the Integrity Commissioner will advise the City Clerk that the Integrity Commissioner has a decision to be provided in a verbal report to Council in the closed meeting portion of a Council meeting;
- (e) the City Clerk will ask the *Mayor* to include an verbal report from the Integrity and Ethics Office in the closed meeting portion of the agenda for the next regular or combined *Council* meeting at which consideration of the verbal report can be accommodated;
- (f) not less than 24 hours nor more than 48 hours prior to the start of the *Council* meeting at which the verbal report is to be considered, the *Integrity Commissioner* will provide a copy of the decision, on a strictly confidential basis, to the *Member* or *Member*s about whom the report was received;
- (g) all other *Members of Council* will receive the decision on a strictly confidential basis at the time the *Integrity Commissioner* provides their verbal report to *Council* at the closed meeting; and
- (h) Following the closed meeting the *Integrity Commissioner's* decision will be made publicly available.
- 91. The *Integrity Commissioner's* decision that a *Member* violated this Bylaw or a *City* policy governing *Member* conduct is final and may not be reviewed or reconsidered by *Council*. *Council* must, however, decide whether to adopt the *Integrity Commissioner's* recommendation as to sanction or whether to substitute a different lesser or greater sanction.
- 92. Sanctions that may be imposed for violating this Bylaw or a *City* policy governing *Member* conduct include the following:
  - (a) a letter of reprimand addressed to the *Member*;
  - (b) a request that the *Member* issue a letter of apology;
  - (c) the publication of a letter of reprimand or request for apology by the *Integrity Commissioner*, and the *Member*'s response;
  - (d) a requirement that the *Member* attend training;
  - (e) suspension or removal of the appointment of a *Member* as the *Deputy Mayor*;

- (f) suspension or removal of the *Mayor's* presiding duties under section 154 of the *Municipal Government Act* R.S.A. 2000, c. M-26;
- (g) suspension or removal of the *Member* from some or all *Council* committees and bodies to which the *Member* was appointed by *Council*; or
- (h) reduction or suspension of the *Member*'s remuneration as defined in section 275.1 of the <u>Municipal Government Act</u>, R.S.A. 2000, c. M-26, corresponding to a reduction in duties, excluding allowances for attendance at council meetings. (27M2020, 2020 July 22)

#### Coming into force

93. This Bylaw comes into force on the day it is passed.

READ A FIRST TIME ON MAY 28 2018.

READ A SECOND TIME, AS AMENDED, ON MAY 28 2018.

READ A THIRD TIME, AS AMENDED, ON MAY 28 2018.

(Sgd.) N. Nenshi MAYOR

(Sgd.) B. Hilford ACTING CITY CLERK

#### Appendix "A"

## Annual Statement of Commitment to the Code of Conduct for Elected Officials Bylaw (26M2018)

I, (Full Name) \_\_\_\_\_\_ declare that as an elected Member of **Calgary City Council**, I have read, understood and abide by the Code of Conduct for Elected Officials Bylaw (26M2018).

Signed: \_\_\_\_\_

Declared this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.



# Q3 2022 Conference Call

November 9, 2022 11:00 am (MT) 1:00 pm (ET)



### Forward Looking Statements & Non-GAAP Measures

This conference call presentation contains forward-looking statements and information (collectively, "forward-looking statements") within the meaning of applicable securities laws. These statements include, but are not limited to, statements made in this conference call presentation, and other statements concerning Boardwalk's objectives and corporate strategy, including, but not limited to, the Trust's outlook and guidance, increasing its occupancy rates, joint venture developments and construction activities, future acquisition and development opportunities, the ongoing suite renovation and rebranding program, and real estate technology ventures, its strategies to achieve those objectives, as well as statements with respect to management's beliefs, plans, estimates, and intentions, and similar statements concerning anticipated future events, results, circumstances, performance or expectations that are not historical facts, including, but not limited to, maintenance capital expenditure estimates, secured financing analysis, anticipated mortgage maturities, provincial economic forecast summaries, as well as anticipated vacancy and rent in our markets. Forward-looking statements generally can be identified by the use of forwardlooking terminology such as "outlook", "objective", "may", "will", "would", "expect", "intend", "estimate", "anticipate", "believe", "should", "plan", "continue", or similar expressions suggesting future outcomes or events. Such forward-looking statements reflect management's current beliefs and are based on information currently available to management. All forward-looking statements in this conference call presentation are qualified by these cautionary statements. Certain material factors, estimates or assumptions were applied in drawing a conclusion or making a forecast or projection as reflected in these statements and actual results could differ materially from such conclusions, forecasts or projections. Specifically, Boardwalk has made assumptions surrounding the impact of economic conditions in Canada and globally including as a result of the novel strain coronavirus (COVID-19) pandemic, Boardwalk's future growth potential, prospects and opportunities, the rental environment compared to several years ago, relatively stable interest costs, access to equity and debt capital markets to fund (at acceptable costs or at all), the future growth program to enable Boardwalk to refinance debts as they mature, the availability of purchase opportunities for growth in Canada, general industry conditions and trends, changes in laws and regulations including, without limitation, changes in tax laws, mortgage rules and other temporary legislative changes in light of the COVID-19 pandemic, increased competition, the availability of qualified personnel. fluctuations in foreign exchange or interest rates, and stock market volatility. These assumptions, although considered reasonable by Boardwalk at the time of preparation, may prove to be incorrect. Those risks and uncertainties that could cause our actual results to differ materially from the forward-looking statements

contained herein include, but are not limited to, those related to liquidity in the global marketplace associated with current economic conditions, tenant rental rate concessions, occupancy levels, access to debt and equity capital, changes to Canada Mortgage and Housing Corporation rules regarding mortgage insurance, interest rates, joint ventures/partnerships, the relative illiquidity of real property, unexpected costs or liabilities related to acquisitions, construction, environmental matters, uninsured perils, legal matters, reliance on key personnel, unitholder liability. income taxes and changes to income tax rules. Of particular note, beginning in 2020, and continuing into 2021 and 2022, the world and Canada have been impacted by, and continue to be impacted by, the COVID-19 pandemic. In an attempt to slow down the spread of this virus, the various levels of government in Canada and throughout the world have enacted emergency measures. These measures, which include the implementation of travel bans, selfimposed guarantine periods and social distancing, have caused material disruption to businesses globally resulting in an economic slowdown and unprecedented unemployment levels. The full impact of the COVID-19 pandemic on the results of Boardwalk remains uncertain. This is not an exhaustive list of the factors that may affect Boardwalk's forward-looking statements. Additional information on the material risks, including those risks resulting from the ongoing COVID-19 pandemic, that could cause our actual results to differ materially from the conclusions, forecast or projections in these forward-looking statements and the material factors, estimates or assumptions that were applied in drawing a conclusion or making a forecast or projection as reflected in the forward-looking statements can be found in our annual information form, annual report and guarterly management's discussion and analysis, each of which are available on our website and under Boardwalk's profile on www.sedar.com.

Forward-looking statements contained in this conference call presentation are based on Boardwalk's current estimates, expectations and projections, which Boardwalk believes are reasonable as of the current date. You should not place undue importance on forward-looking statements and should not rely upon forward-looking statements as of any other date. Except as required by applicable law, Boardwalk undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

#### **Non-GAAP Measures**

Boardwalk REIT ("the Trust") prepares its consolidated financial statements in accordance with International Financial Reporting Standards ("IFRS") and with the recommendations of REALPAC, Canada's senior national industry association

for owners and managers of investment real estate. REALPAC has adopted non-GAAP financial measures that Management of the Trust considers to be meaningful and useful measures of real estate operating performance, however, are not measures defined by IFRS. The list below outlines these measurements and the other non-GAAP measures used by the Trust in this conference call presentation. These non-GAAP measures are not standardized financial measures under IFRS and might not be comparable to similar financial measures disclosed by other entities. Non-GAAP measures should not be construed as alternatives to IFRS defined measures. For more information, including definitions and reconciliations of these non-GAAP measures, please refer to the section titled "Presentation of Non-GAAP Measures" in the Trust's Management's Discussion and Analysis for the three and nine months ended September 30, 2022 and 2021.

#### Non-GAAP Financial Measures

Funds From Operations (FFO) – The IFRS measurement most comparable to FFO is profit.

Adjusted Funds From Operations (AFFO) - Similar to FFO, the IFRS measurement most comparable to AFFO is profit.

Net Asset Value (NAV) – The IFRS measurement most comparable to NAV is Unitholders' Equity.

#### Non-GAAP Ratios

FFO per Unit, FFO Payout Ratio – Includes the non-GAAP financial measure FFO as a component in the calculation. This also includes FFO per Unit Future Financial Guidance.

AFFO per Unit – Includes the non-GAAP financial measure AFFO as a component in the calculation. This also includes AFFO per Unit Future Financial Guidance

NAV per Unit – Includes the non-GAAP financial measure NAV as a component in the calculation.



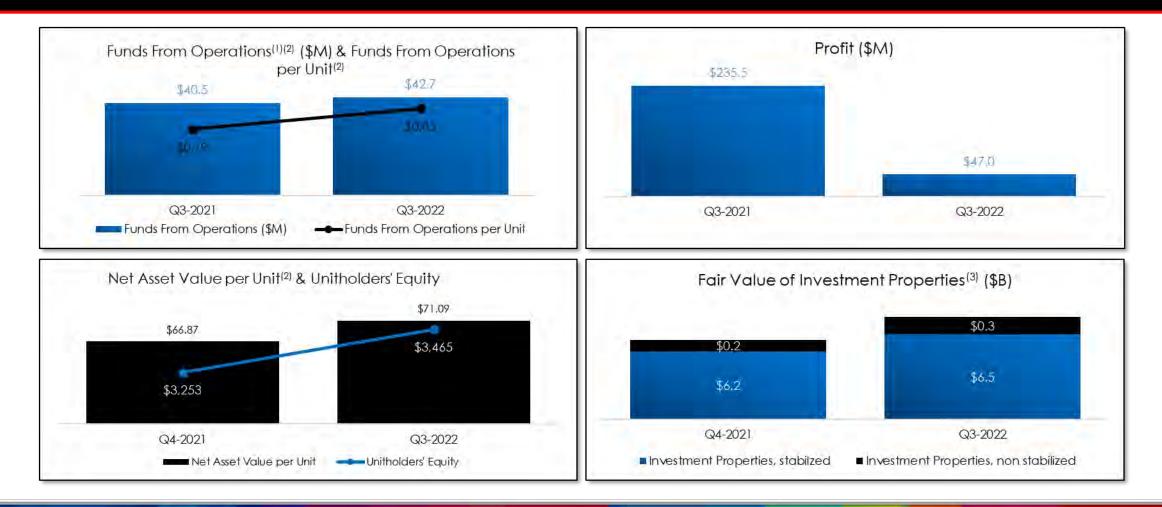
# **Table of Contents**

Q3 2022 Performance	4
Leading Indicators for Continued Organic Growth	7
Key Operational Highlights	12
Strong Balance Sheet	16
Acquisitions, Development & Dispositions	23
Management View of Capital Sources & Uses	26
Boardwalk's Compelling Valuation	27
2022 Financial Guidance & Distribution	29
ESG Update	31
Appendix	32



# **Performance Review**

### GAAP and non-GAAP measures



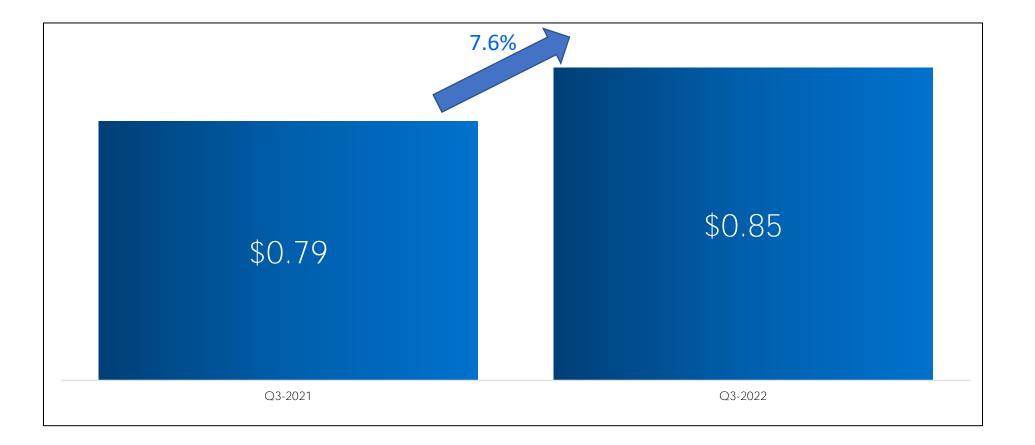
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- (1) This is a non-GAAP financial measure.
- (2) Please refer to the section titled "Non-GAAP measures" in this conference call presentation for more information.
- (3) Excludes adjustments related to IFRS 16.

4

# **Delivering Growth & Stakeholder Value**

Strong FFO per Unit Growth





# **Creating Value for Stakeholders**

### **People, Places and Performance**

Boardwalk provides inclusive communities to work and live through its strategy of operational excellence, innovation, and opportunistic growth focused capital allocation, to create leading earnings performance resulting in strong total shareholder return.



### Significant Organic Growth

Proven platform to optimize NOI growth paired with improving market fundamentals



Accretive Capital Recycling

Opportunistic investment into acquisitions, developments, & existing portfolio through unit buyback



### Increasing Asset Value

Exceptional value in Boardwalk's diversified & high-quality multi-family portfolio



### Solid Financial Foundation

CMHC insurance provides access to low-cost financing with limited renewal risk



# **Positive Outlook on Value and Multi-Family Fundamentals**

#### Strong Rental Demand



Immigration

Record Canadian immigration targets and growing international student cohort will drive increased demand for rental apartments



Alberta and Saskatchewan are both non-price controlled and have the Affordable Rents most affordable rents relative to incomes



Total housing supply under construction remains low relative to Limited Supply historical levels in the REIT's core markets



Compelling Value



**Below Intrinsic** Value

**Rising Home Ownership Costs**  Significant gap between current unit price and Net Asset Value

Higher interest rates increasing attractiveness of rental housing as an affordable alternative to home ownership

Below Replacement Cost

Increasing Operating Income

Substantial gap between current valuations and the rising cost of replacement

Positive leasing momentum in core markets is increasing revenues and asset values



# **Expanding Labour Market and Strong Fundamentals in Alberta**



#### News / Local News / Local Business / Business

#### Recession proof? Alberta economy expected to avoid Canadian GDP shrinkage

According to Deloitte's latest economic outlook, Alberta will avoid a recession over the next year, a claim Canada will not be able to make as a whole

Josh Aldrich Sep 28, 2022 · September 28, 2022 · 4 minute read · 🔲 11 Comments

# Alberta to use \$13.2B budget surplus to pay down debt, put cash in piggy bank

By Dean Bennett • The Canadian Press Posted August 31, 2022 1:10 pm · Updated August 31, 2022 5:09 pm

Go west, young man: Alberta sees largest wave of interprovincial migration since 2014

By Karen Bartko • Global News Posted September 28, 2022 10:54 pm

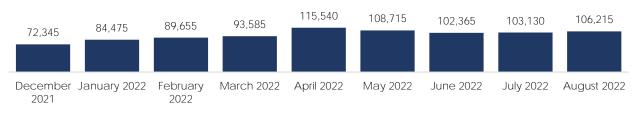
#### Politics / Energy / Columnists / Business

#### Varcoe: 'A rush in Alberta' – Province sees flood of renewable projects with more growth to come

Alberta has become one of the hottest spots in the country for wind and solar in recent years

Chris Varcoe • Calgary Herald Oct 26, 2022 • 16 hours ago • 5 minute read • 🗖 16 Comments

#### Alberta Job Vacancies



#### Calgary and Edmonton

Edmonton Launch Party Startups Raise Over \$278M USD in Investment Since 2010

GlobeNewswire GlobeNewswire

#### Politics / Local Business / Columnists / Business

Varcoe: De Havilland to build massive aircraft manufacturing complex with corporate offices east of Calgary

De Havilland Field will include a runway, aircraft assembly facilities, parts manufacturing and distribution centres and a corporate head office

Chris Varcoe • Calgary Herald Sep 21, 2022 • September 21, 2022 • 5 minute read • 🔲 93 Comments

## WestJet says it will make Calgary its global hub in announcing pact with province

#### f 🎔 🖾 🥶 in

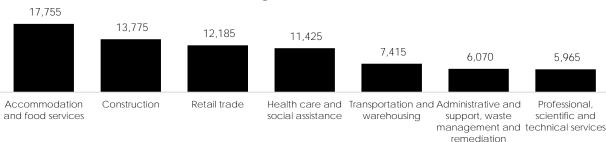
Alberta government committed around \$73M to aviation industries, tourism

Omar Sherif - CBC News - Posted: Oct 06, 2022 6:24 AM MT | Last Updated: October 6 Homes

# Edmonton faces a shortage of homes in lower prices bands

City's real estate market is broadly balanced between demand and supply after several months of the market favouring sellers.

Joel Schlesinger ← for the Edmonton Journal Sep 30, 2022 ← September 30, 2022 ← 2 minute read ← □ Join the conversation



#### Alberta Sectors with High Job Vacancies (Q2 2022)

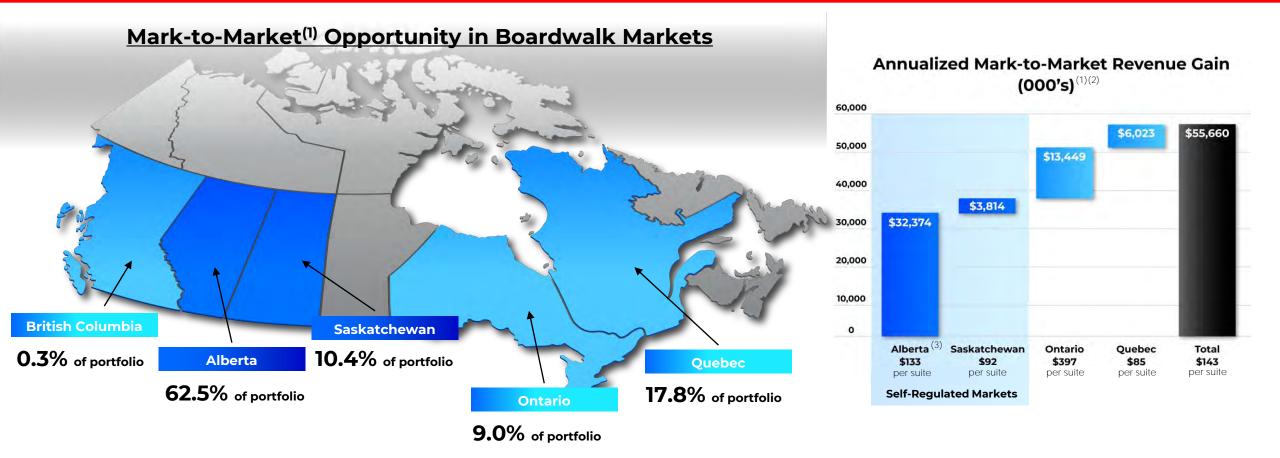
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services

Sources: GlobeNewswire, Global News, The Canadian Press, Calgary Herald, Edmonton Journal, CBC News, Statistics Canada

## **Positioned in Strong Rental Markets**

Large Presence In Affordable and Non-Price Controlled Markets



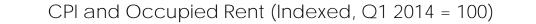
- Mark-to-Market includes incentive opportunity.
- (2) Stabilized properties only.

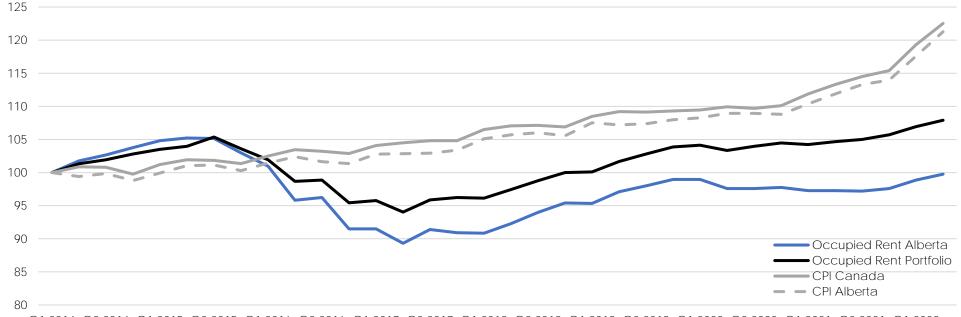
(3) Alberta includes the BRIO joint venture at 100% suite count.



#### **Room for Sustainable Revenue Growth**

Boardwalk Rents Indexed to Inflation





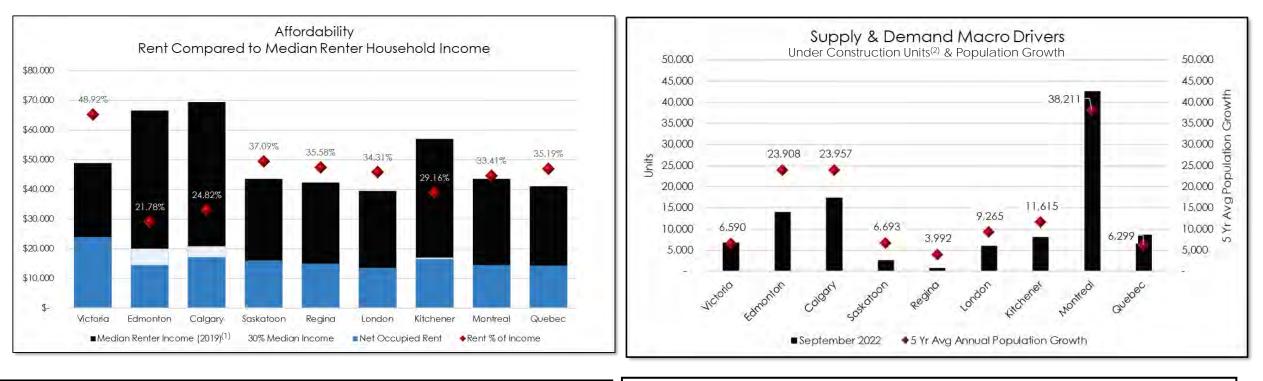
Q1 2014 Q3 2014 Q1 2015 Q3 2015 Q1 2016 Q3 2016 Q1 2017 Q3 2017 Q1 2018 Q3 2018 Q1 2019 Q3 2019 Q1 2020 Q3 2020 Q1 2021 Q3 2021 Q1 2022

Opportunity for sustainable rent adjustments to catch up to inflation from prior years and recover from recessionary rent levels.

 Occupied rent is a component of rental revenue as calculated in accordance with IFRS and represents stabilized properties only. It is calculated for occupied suites as of the first day of each month as the average rental revenue, adjusted for other rental revenue items such as fees, specific recoveries, and revenue from commercial tenants.



#### High Affordability and Limited Supply Relative to Population Growth in Alberta Markets



Boardwalk's portfolio is well positioned in the most affordable markets across Canada.

Alberta & Saskatchewan markets are well positioned with consistent population growth and balanced housing supply currently under construction. Additional upside with increased Government permanent resident targets.

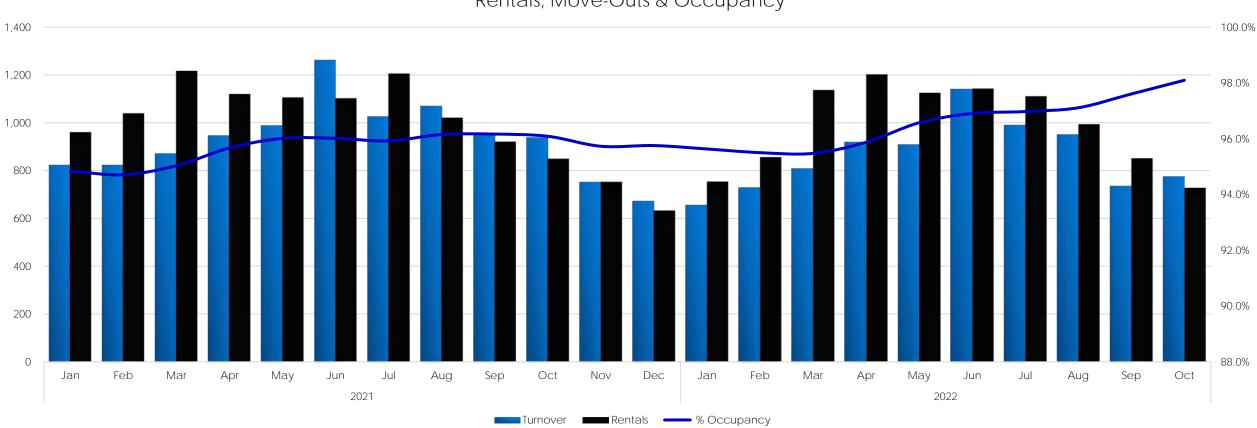
Real median total household income (before taxes); renter households; Boardwalk weighted average net occupied rents at September, 2022.
 All housing types.

Source: Statistics Canada, Canadian Income Survey 2012-2019, Survey of Labour and Income Dynamics 2006-2011.



#### **Occupancy Trend**

#### Maintaining Occupancy as a Component of Revenue Optimization



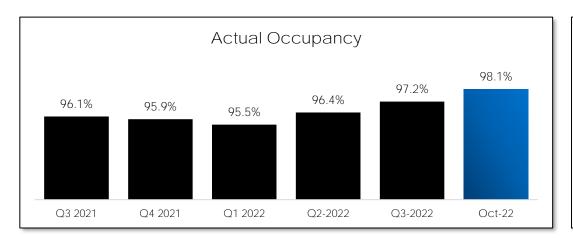
Rentals, Move-Outs & Occupancy

All values are same-property as reported. Same-property represents properties which have been owned for a period of 24 months or longer.

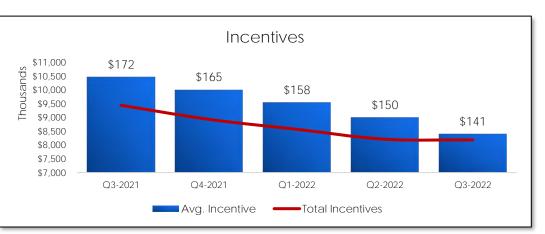


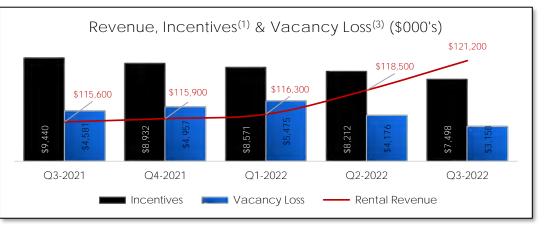
### **Key Operational Metrics**

Optimization of Occupancy, Rent & Incentives Leads to Revenue Gains









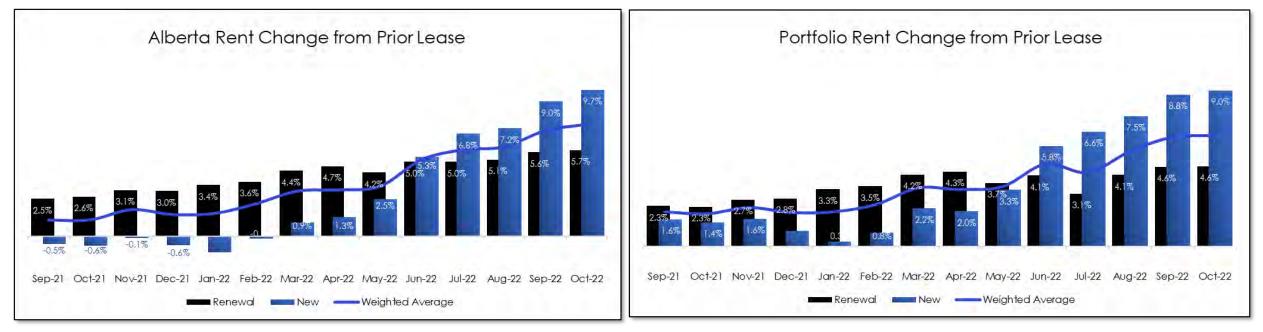
#### All values are same –property as reported.

- (1) Incentives is a component of rental revenue as calculated in accordance with IFRS and represents any suite specific rental discount offered or initial direct costs incurred in negotiating and arranging an operating lease amortized over the term of the operating lease. Average incentive is shown per unit that has incentives.
- (2) Occupied rent is a component of rental revenue as calculated in accordance with IFRS and is calculated for occupied suites as of the first day of each month as the average rental revenue, adjusted for other rental revenue items such as fees, specific recoveries and revenue from commercial tenants.
- 13 (3) Vacancy loss is a component of rental revenue as calculated in accordance with IFRS and represents the estimated loss of gross rental revenue from unoccupied suites during the period.



#### **Rent Change on New & Renewal Leases**

Positive new & renewal leasing spreads



Strong growth in renewal and new lease spreads in Alberta

Strong overall leasing spreads entering the winter months.

Renewals represent 60-70% of monthly lease activity.



All values are same-property as reported.

## Q3 2022 Operating Results

Sequential Quarterly Revenue Growth

Stabilized Revenue Growth	# of Suites	Q3 2022 vs Q2 2022	Q2 2022 vs Q1 2022	Q1 2022 vs Q4 2021	Q4 2021 vs Q3 2021
Edmonton	12,882	2.6%	2.5%	-1.1%	-0.5%
Calgary	5,879	3.2%	2.6%	0.6%	0.2%
Red Deer	939	3.2%	1.7%	1.1%	-0.5%
Grande Prairie	645	2.1%	1.7%	-1.5%	0.8%
Fort McMurray	352	-0.8%	4.2%	-1.8%	3.0%
Quebec	6,000	1.9%	1.8%	0.3%	1.1%
Saskatchewan	3,505	2.0%	1.5%	0.9%	1.4%
Ontario	2,867	0.5%	1.1%	1.6%	1.4%
	33,069	2.3%	2.2%	0.0%	0.3%

Strong sequential revenue growth of 2.3% in Q3 2022.



All values are same-property as reported.

## Q3 2022 Operating Results

#### Same-property NOI Performance

		% Rental	% Total Rental	% Net Operating	
Sep. 30 2022 - 3 M	# of Suites	Revenue Growth	Expenses Growth	Income Growth	% of NOI
Edmonton	12,882	3.5%	8.2%	0.2%	34.2%
Calgary	5,879	6.9%	3.2%	8.9%	22.2%
Red Deer	939	5.5%	0.9%	9.2%	2.4%
Grande Prairie	645	3.1%	-0.6%	6.2%	1.4%
Fort McMurray	352	4.7%	4.3%	4.9%	1.0%
Alberta	20,697	4.7%	5.8%	3.7%	61.2%
Quebec	6,000	5.1%	0.5%	7.4%	19.6%
Saskatchewan	3,505	5.9%	2.1%	8.4%	10.9%
Ontario	2,867	4.5%	-0.8%	8.0%	8.3%
	33,069	4.9%	4.3%	5.2%	100.0%

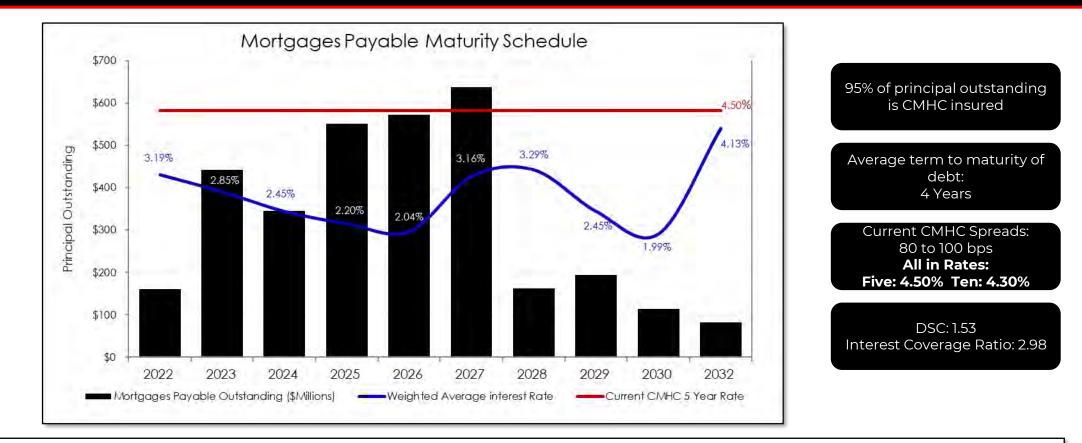
Sep. 30 2022 - 9 M	# of Suites	% Rental Revenue Growth	% Total Rental Expenses Growth	% Net Operating Income Growth	% of NOI
Edmonton	12,882	1.8%	4.2%	-0.2%	33.8%
Calgary	5,879	5.7%	2.3%	7.7%	22.3%
Red Deer	939	4.1%	1.5%	6.4%	2.3%
Grande Prairie	645	-1.0%	2.6%	-4.1%	1.4%
Fort McMurray	352	2.6%	3.0%	2.2%	1.0%
Alberta	20,697	3.1%	3.5%	2.8%	60.8%
Quebec	6,000	3.1%	9.6%	-0.1%	19.1%
Saskatchewan	3,505	5.2%	-2.2%	10.4%	11.4%
Ontario	2,867	4.8%	5.0%	4.7%	8.7%
	33,069	3.5%	3.9%	3.2%	100.0%

- Same-property revenue growth in Q3 of 4.9%
- Operating expenses of 4.3% primarily a result of an increase in wages & salaries and property taxes
- Operating expense growth in Edmonton primarily a result of higher property taxes relative to prior year due to the timing of the municipality's assessments and payments
- NOI Growth of 5.2% for the quarter when compared to the prior year
- 9-month revenue growth of 3.5%, with strong performance in all provinces
- YTD expense growth of 3.9% largely the result of inflationary increases in expense items
- NOI growth of 3.2% when compared to same 9 months of 2021



#### **Mortgage Summary**

Laddered Maturity Profile Reducing Impact of Current Rate Environment



95% of Boardwalk's mortgages are CMHC insured, providing access to lower-cost financing and the reduction of renewal risk.



#### Mortgage Summary

#### 2022 Mortgage Program to Date, and Current Liquidity

			2022 Mortgar	age Program Sum	mmary				_	
Maturity Date	Suites	00	Renewed or Fwd Locked to	New	Maturing Pate	New Rate	Average Term			
Feb	Suites 160	Amount \$20,020,000	Date ) \$20,020,000			2.38%	(Yrs) 5	Completed 100%	Q3 2022 Liquidity Summary	
Mar	368	\$21,590,000				2.50%	5	100%	(\$000's)	
May	423	\$28,100,000				3.57%	5	100%	Cash and cash equivalents	\$21,527
Jun	1,257	\$121,680,000	\$121,680,000	\$14,930,000	0 2.23%	3.74%	5	100%		/!
Jul <sup>(1)</sup>	876	\$71,640,000	\$71,640,000	\$28,440,000	0 2.19%	4.34%	7	100%	Subsequent	<u> </u>
Aug <sup>(2)</sup>	104	\$3,080,000	\$3,080,000	\$7,130,000	0 2.69%	4.24%	10	100%	Committed/Funded	\$11,173
Sep	100	\$11,490,000	\$11,490,000	\$7,090,000	0 2.84%	3.71%	10	100%	Financing	
Nov	1,462	\$125,890,000	\$125,890,000	\$11,170,000	0 3.32%	4.60%	3	100%	Unused committed	
Dec	720	\$35,580,000	) \$0	\$0	0 2.74%			0%	- revolving credit facility	\$196,134
Total	5,470	\$439,070,000	\$403,490,000	\$134,460,000	0 2.67%	3.97%	5	92%		
New & Development <sup>(3)</sup>	539	21,190,000	) 21,190,000	\$111,350,000	J	2.99%	3		Total Available Liquidity	\$228,834
Grand Total	6,009			\$245,810,000						

(1) Marlborough Manor and Travois Apartments funded June 29

(2) Monterey Pointe funded July 28

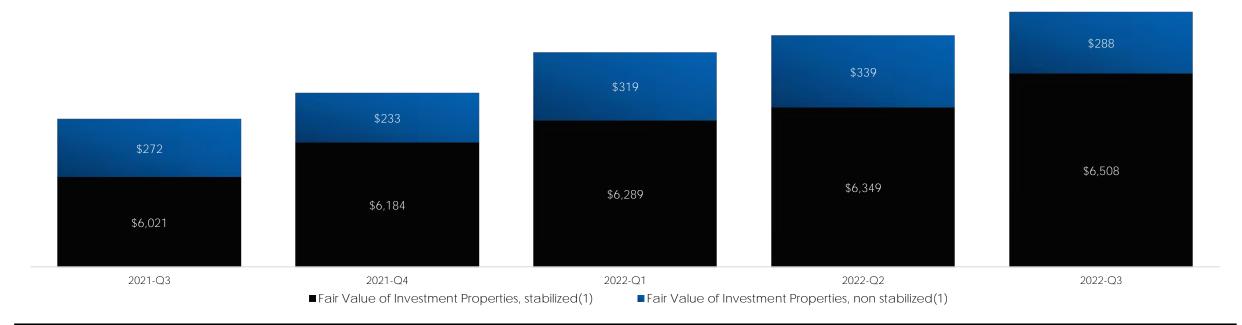
(3) Ardglen, Peak Estates, The Level and Boardwalk's 50% interest in Brio

Well positioned with strong liquidity.



#### **Fair Value of Investment Properties**

Fair Value of Investment Properties<sup>(1)</sup> (in \$000s)



1.0% increase in Q3 2022 stabilized fair value from Q2 2022 primarily from rental rate growth<sup>(2)</sup>.

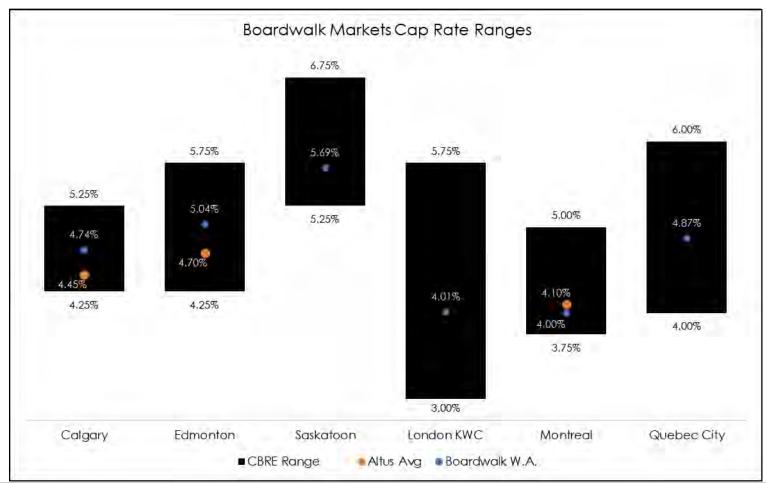
(1) Excludes adjustments related to IFRS 16.

(2) 1.0% increase excludes assets moving into stabilized from non-stabilized.



#### **Fair Value Cap Rates**

#### Boardwalk Comparison to External Published Rates



Recent Q3 2022 capitalization rate estimates published by CBRE and Altus **confirm that Boardwalk's cap rates** utilized for calculating fair value are within estimated ranges for each of **Boardwalk's markets**.

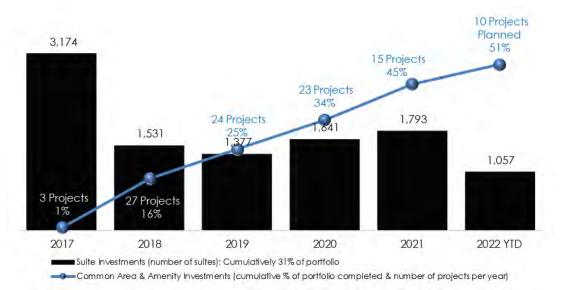
The Trust's current fair value capitalization rate remains at a positive spread to interest rates. Management will continue to review quarterly and consider any necessary adjustments.



# Recycling Cash Flow Toward Repositioning & Value-Add Capital<sup>(1)</sup> Improvements

Renovations Driving Market Share & Revenue Growth

- Rebranding driven by market demand
- Provide exceptional value at each price point
- Strategic capital improvement to drive market share
- Cost effective value-add amenity and common area renovations requiring minimal per unit rental increases





Lakeview Apartments – Calgary, AB



Greentree Village – Edmonton, AB



Galbraith House - Edmonton, AB

(1) Please refer to the section titled "Review of Cash Flows – Investing Activities – Maintenance of Productive Capacity" in Boardwalk REIT's MD&A for the three and nine months ended September 30, 2022 and 2021 for further discussion on value-add capital.



## Recycling Cash Flow Toward Repositioning & Value-Added Improvements

Value-add capital investments into our existing assets continue to generate positive yields. Renovation look-back analysis done over the 12 months following the renovation's completion.

Lakeview Apartments	(Renovated in 2021)
# Suites	120
Rent Increase	37
Common Area Renovations	211,046
Suite Upgrades	55,895
Total Capital Investment	266,941
Cost Per Door	2,225
Yield on Cost <sup>(1)</sup>	20%

"I've been here for going on 4 years [and] love the community."

- Resident Member testimonial



(1) Yield on Cost is calculated by dividing the annualized rental revenue increase by the total capital investment and reflects rate of payback on investment.



# 45 Railroad

Tower 1 - Delivered on time and on budget

- 176 units in Tower 1 received occupancy permit and first move-ins in October
- Lease-up is strong and ahead of projection
- Delivery of the 189 units in Tower 2 is expected Q4 2023





#### **Development Pipeline**

Steady progress on value-creating development pipeline

	Under Construction	Under Construction	Future Developm	ents – Timing TBD
Project	45 Railroad	Aspire	The Marin	Island Highway
Location	Brampton, Ontario	View Royal, British Columbia	Esquimalt, British Columbia	View Royal, British Columbia
Ownership Interest	50% Boardwalk / 50% Redwood Properties	100%	100%	100%
Description	365 suites and 10,700 sq. ft. of retail space within two 25 and 27 storey concrete high-rise towers above a 3- storey podium.	234 suite 4, 5, and 6 storey located near Victoria General Hospital and a large retail plaza.	Land assembly in downtown Esquimalt. Two 5 storey wood frame buildings totaling 198 suites.	3 acre land assembly on Island Highway in the heart of View Royal. Anticipate 230-270 suites in 6 storey build form.
Status	Tower 1 occupancy received October 2022. Tower 2 delivery in Q4 2023.	Excavation permit issued and underway.	Rezoning approval received in August 2022. DP in process.	Rezoning in process.
Development Yield	4.25% - 4.75%	4.25% - 5.00%	TBD	TBD
Cap Rate	3.50% - 3.75%	3.75% - 4.00%	TBD	TBD

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ASPIRE



# Q3 2022 Acquisition (Previously Announced)

Creating value with disciplined & strategic acquisitions

The Level in Calgary is located near Boardwalk's Auburn Landing property and provides immediately accretive and growing cash flows.

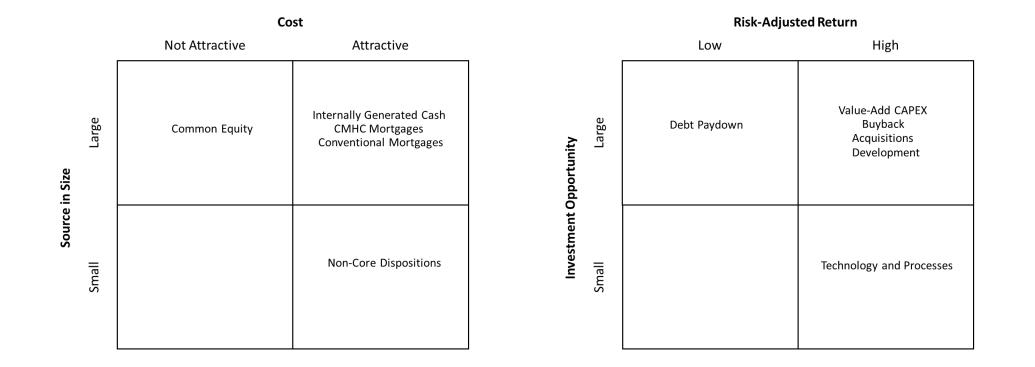
the second states of the secon	Community	The Level
	Address	19671 & 19681 40th Street SE, Calgary, AB
	Suite Count	158 Suites
	Closing Date	August 8 <sup>th</sup> , 2022
	Purchase Price	\$41.87M
	Price/Door	\$265,000/Door
	Cap Rate	4.75%

The Trust assumed a \$29.2 million mortgage with a maturity date of December 1, 2026 at an interest rate of 3.18%.



#### Management's Current View on Sources and Uses of Capital

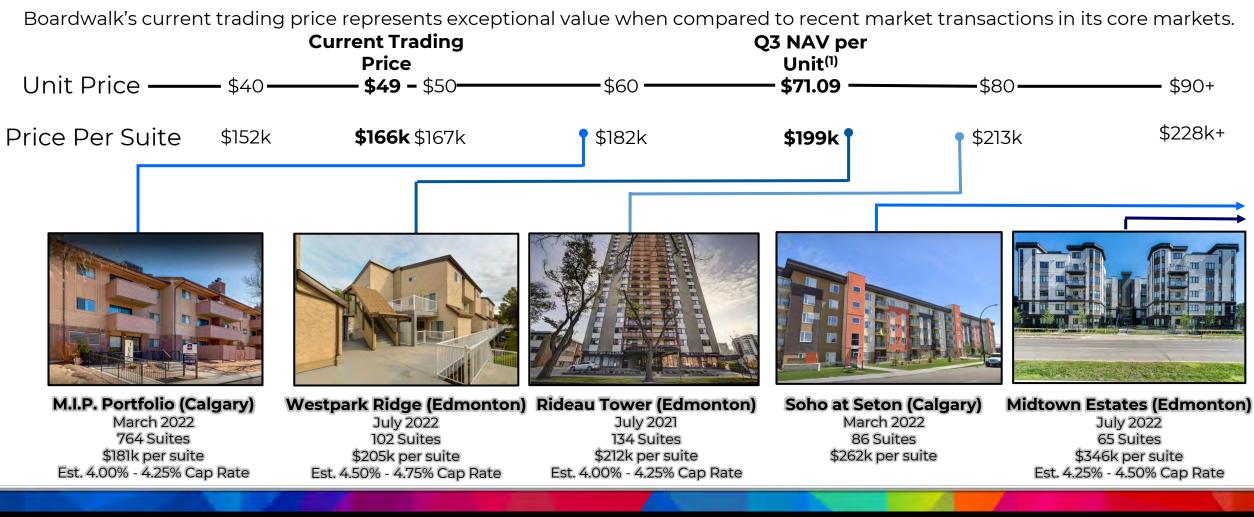
#### The matrices below show Management's <u>current</u> view on Boardwalk's capital sources and uses.





### **Exceptional Value**

Recent transactions compare favourably to current NAV estimate in Boardwalk markets

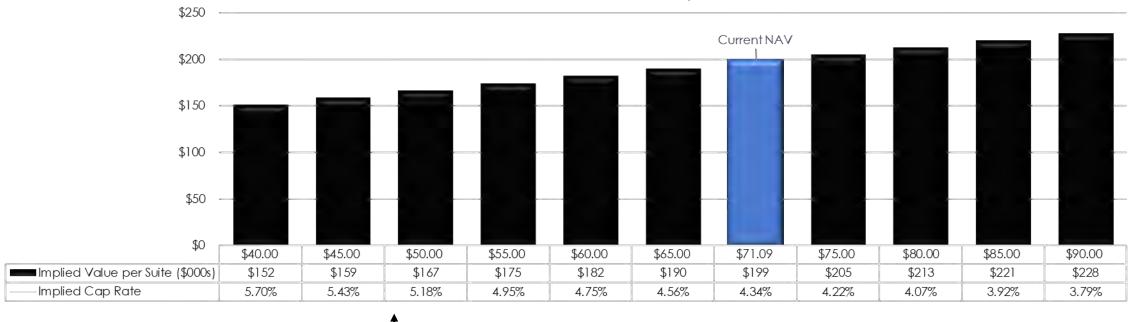


Broker reported transaction Cap Rates vary between in-place, proforma, and stabilized NOI. (1) Please refer to the section titled "Non-GAAP Measures" in this presentation for more information.



## **Exceptional Value – Implied Cap Rate on Trailing NOI**

Lower transaction Cap Rates provide an organic opportunity for NAV growth



BEI.un Valuation per Suite

\$49 trading price equates to a 5.2% Cap Rate on trailing NOI.

Implied capitalization rates are calculated using BEI.UN trailing 12M investment property NOI of \$284.5 million, and excludes building acquisitions valued at Level 2 inputs, right of use assets, developments, and buildings that have a lease-up period included in trailing 12M NOI. Door prices have been rounded to the nearest thousandth.



#### 2022 Guidance Update

			2021 Actual (in \$ thousands except Per
Description	2022 Updated Guidance	2022 Previous Guidance	Unit)
Stabilized Property NOI Growth	3% - 5%	2% - 5%	0.1%
Profit	N/A	N/A	\$446,267
FFO <sup>(1)(2)(3)</sup>	N/A	N/A	\$150,207
AFFO <sup>(1)(2)(3)</sup>	N/A	N/A	\$117,920
FFO Per Unit <sup>(2)</sup>	\$3.08 - \$3.15	\$3.00 - \$3.15	\$2.94
AFFO Per Unit <sup>(2)</sup> - \$965/suite/year	\$2.44 - \$2.51	\$2.36 - \$2.51	\$2.31

Guidance update reflects strong revenue growth trajectory and increased cost certainty (utilities, interest costs) for the balance of the year.

- (1) This is a non-GAAP financial measure.
- (2) Please refer to the section titled "Non-GAAP Measures" in this conference call presentation for more information.
- (3) For FFO and AFFO, certain additional disclosures for these non-GAAP financial measures have been incorporated by reference and can be found in pages
- 11-12 of the MD&A for the years ended December 31, 2021 and 2020 available on SEDAR at www.sedar.com



# Sustainable Monthly Distribution

Month	Per Unit	Annualized	Record Date	Distribution Date
November-22	\$0.0900	\$1.08	30-Nov-22	15-Dec-22
December-22	\$0.0900	\$1.08	30-Dec-22	16-Jan-23
January-23	\$0.0900	\$1.08	31-Jan-23	15-Feb-23
February-23	\$0.0900	\$1.08	28-Feb-23	15-Mar-23

#### FFO Payout Ratio<sup>(1)</sup>

3M Sep 2022: **31.8%** 9M Sep 2022: **34.2%** 

The Trust is confirming its February distribution in advance of our fourth quarter release to comply with reporting requirements of record dates in advance of our anticipated Q4 report in late February.

(1) Please refer to the section titled "Non-GAAP Measures" in this conference call presentation for more information.



#### Making an Impact

ESG Initiatives and Updates

#### **Boardwalk REIT's Third Annual ESG Released March 2022**





2022 Score of 70 while also earning a GRESB Public Disclosure survey rating of "A". Boardwalk's safety, inclusivity, diversity, and sustainability certification program. boardwalk RISE scholarship



Board Games 2021

Expansion of Boardwalk's Chairman's scholarship; to enable Resident Members' children an opportunity to pursue higher education.

Score of 88, Top 5 in Real Estate and in the top quartile among all companies in Canada.

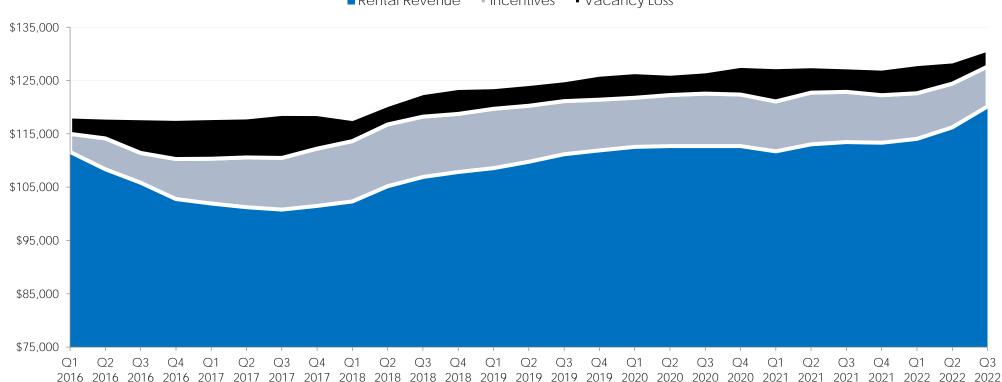


Appendix – Operations / Finance / Investments



#### **Revenue, Vacancy Loss & Incentives**

Rental Revenue, Incentives, Vacancy Loss (\$000's)

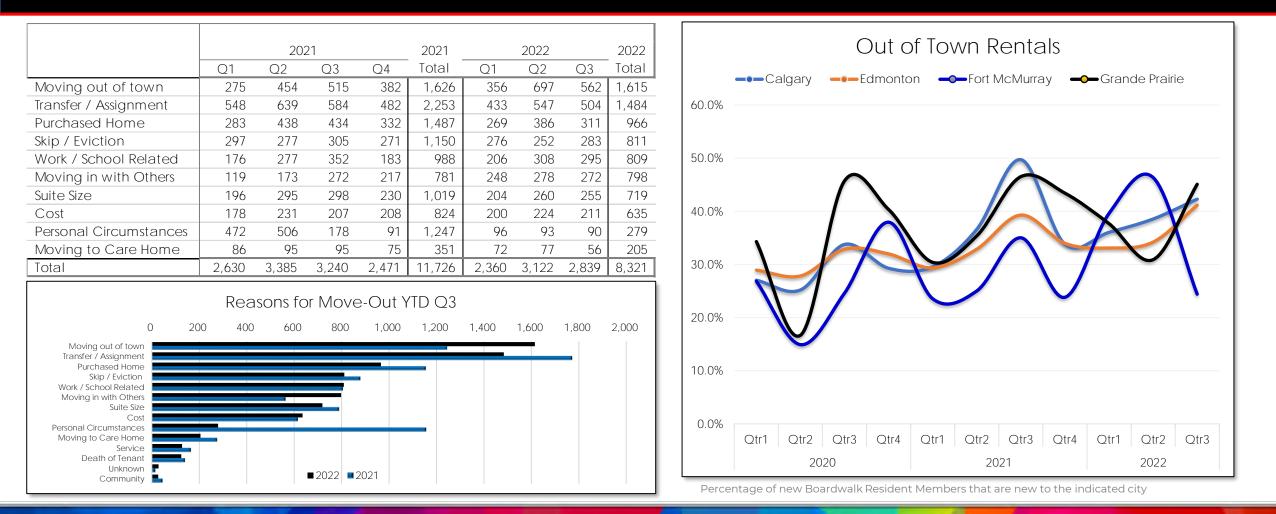


Rental Revenue • Incentives • Vacancy Loss

(1) Net rental revenue is a component of rental revenue as calculated in accordance with IFRS and represents rental revenue after adjustments for vacancy loss and incentives.



#### **Reasons for Move-Out & Out of Town Rentals**





#### Loss to Lease Statistics – Same Property Mark-to-Market

Same-property	Sep 2022 Market Rent <sup>(1)</sup>	Sep 2022 Occupied Rent <sup>(2)</sup>	Mark-to- Market Per Month <sup>(3)</sup>	Annualized Mark-to- Market Adjusted for Current Occupancy levels (\$000's)	Sep 2022 Market Rent, including incentives <sup>(4)</sup>	Sep 2022 Occupied Rent <sup>(2)</sup>	Mark-to- Market Per Month <sup>(3)</sup>	Annualized Mark-to- Market Adju sted for Current Occupancy levels (\$000's)	Weighted Average Apartment Suites <sup>(5)</sup>	% of Portfolio
Edmonton	\$1,320	\$1,210	\$110	\$16,452	\$1,212	\$1,210	\$2	\$62	12,882	39%
Calgary	1,631	1,434	197	13,817	1,550	1,434	116	8,243	5,960	18%
Red Deer	1,198	1,093	105	1,167	1,089	1,093	(4)	(53)	939	3%
Grande Prairie	1,123	1,050	73	546	1,050	1,050	0	(24)	645	2%
Fort McMurray	1,317	1,220	97	392	1,153	1,220	(67)	(298)	352	1%
Alberta Portfolio	\$1,397	\$1,264	\$133	\$32,374	\$1,298	\$1,264	\$34	\$7,930	20,778	63%
Quebec	\$1,298	\$1,213	\$85	\$6,023	\$1,294	\$1,213	\$81	\$5,781	6,000	18%
Saskatchewan <sup>(6)</sup>	1,389	1,297	92	3,814	1,301	1,297	4	123	3,505	11%
Ontario	1,590	1,193	397	13,449	1,589	1,193	396	13,615	2,867	8%
Total Portfolio	\$1,395	\$1,252	\$143	\$55,660	\$1,323	\$1,252	\$71	\$27,449	33,150	100%

It is calculated as of the first day of each month as the ave Market rent is a component of rental revenue as calculated in accordance with IFRS and represe properties on willing landlord might reasonably expect to receive, and a willing tenant might reasonably expect to pay, for a tenancy, before adjustments for other rental revenue items such as incentives, vacancy loss, fees, specific recoveries, and revenue from commercial tenants.

(2) Occupied rent is a component of rental revenue as calculated in accordance with IFRS and represents stabilized properties only. It is calculated for occupied suites as of the first day of each month as the average rental revenue, adjusted for other rental revenue items such as fees, specific recoveries, and revenue from commercial tenants.

Mark-to-market represents the difference between market rent and occupied rent, or market rent including incentives and occupied rent, where indicated. 35

Market rent including incentives, is market rent as described adjusted for incentives.

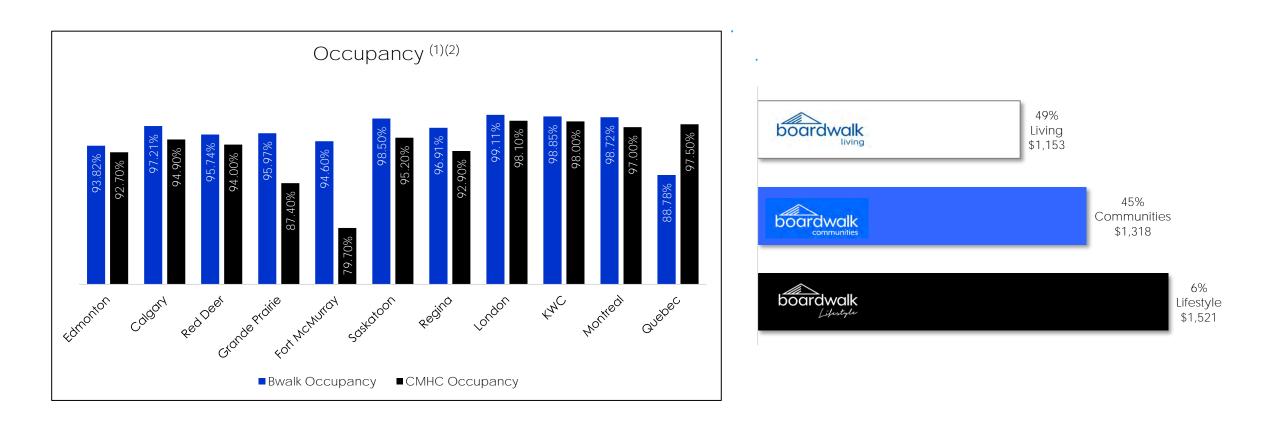
Calgary includes the BRIO joint venture at 100% suite count. (5)

(6) Saskatchewan market rent includes an increase for cable and internet service.



#### CMHC & Boardwalk's Markets

Boardwalk Occupancy & Average Rents Lead the Market



Sources: CMHC Rental Market Report & internally generated as of October 2021.

(1) Boardwalk Average Occupied Rents and Occupancy as at December, 2021 and are inclusive of non-stabilized properties.

36 (2) Boardwalk's Quebec City occupancy inclusive of L'Astre.



# Q3 2022 Mortgage Portfolio Summary

	Principal O/S as at	WA Interest Rate By	
Year of Term Maturity	Sep 30, 2022	Maturity	% of Total
2022	\$161,469,548	3.19%	4.9%
2023	\$443,387,927	2.85%	13.5%
2024	\$345,307,164	2.45%	10.5%
2025	\$551,149,313	2.20%	16.8%
2026	\$572,475,328	2.04%	17.4%
2027	\$638,210,480	3.16%	19.4%
2028	\$162,278,046	3.29%	4.9%
2029	\$194,756,232	2.45%	5.9%
2030	\$114,411,718	1.99%	3.5%
2031	\$23,710,883	2.71%	0.7%
2032	\$81,587,466	4.13%	2.5%
Total Mortgage Principal Outstanding	\$3,288,744,105	2.63%	100.0%
Unamortized Deferred Financing Costs	(\$117,845,313)		
Unamortized Market Debt Adjustments	(\$763,939)		
Mortgages Payable	\$3,170,134,852		



## **Secured Financing Analysis**

Sufficient access to additional low-cost mortgage capital for opportunities that may arise

#### CMHC Mortgage Valuation Model with September 2022 Revenue and Standardized Costs

(\$ amounts in 000's)

		Estimated Underwriting	Projected Maximum			Loan to CMHC Underwriting
Year	Suites	Value	Loan Amount	Period End Balance	Potential Net Benefit	Value
2022	2,182	\$404,024	\$276,349	\$161,470	\$117,371	40%
2023	4,431	\$780,831	\$519,674	\$443,388	\$162,959	57%
2024	4,027	\$725,613	\$497,901	\$345,307	\$164,727	48%
2025	5,508	\$1,141,612	\$760,086	\$551,149	\$211,085	48%
2026	5,759	\$1,020,252	\$703,735	\$572,475	\$137,417	56%
2027	5,970	\$1,192,962	\$782,873	\$638,210	\$150,478	53%
2028	1,508	\$286,777	\$188,108	\$162,278	\$27,069	57%
2029	1,813	\$351,212	\$238,786	\$194,756	\$44,222	55%
2030	964	\$208,443	\$138,997	\$114,412	\$25,515	55%
2031	81	\$34,119	\$22,688	\$23,711	\$0	69%
2032	613	\$119,308	\$80,145	\$81,587	\$3,871	68%
Unlevered	866	\$134,941	\$92,289	\$0	\$0	0%
Total	33,722	\$6,400,094	\$4,301,631	\$3,288,743	\$1,044,714	51%

Underwriting values extrapolated using current CMHC criteria

Excludes Sold Properties

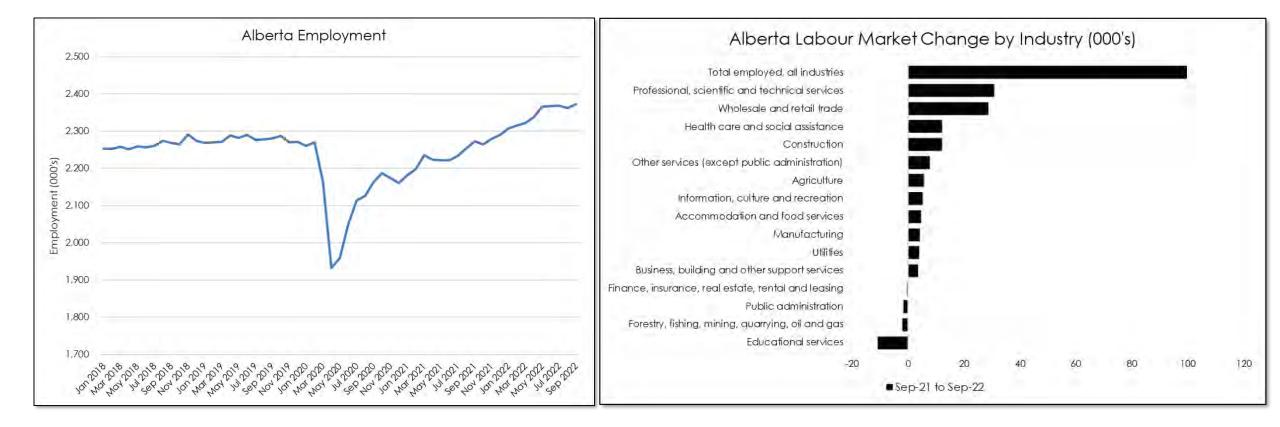
Brio at 50%



Appendix – Economic Data



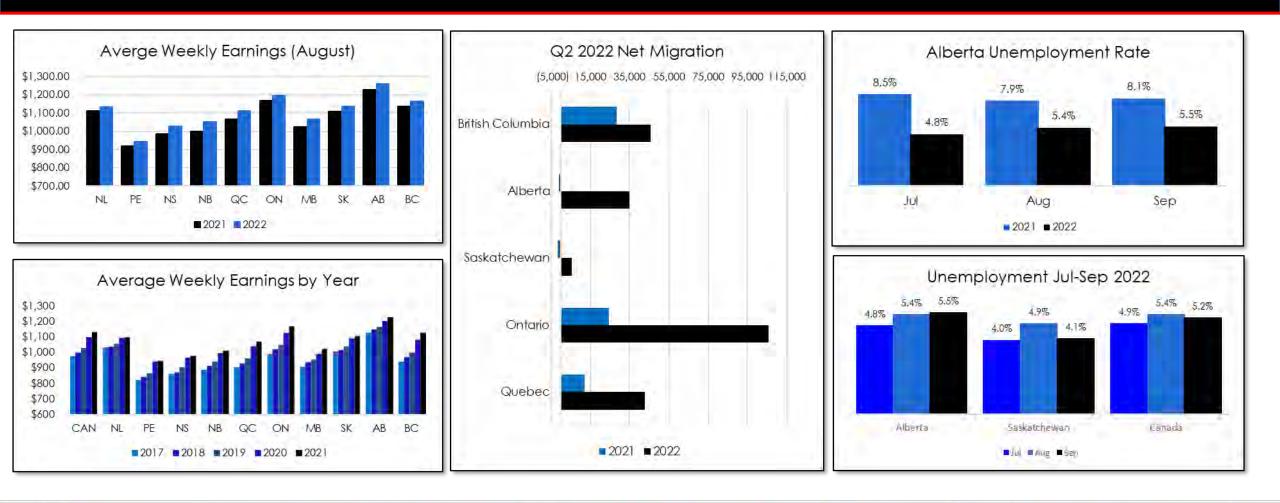
#### Alberta Economy - Labour Market





Source: Statistics Canada.

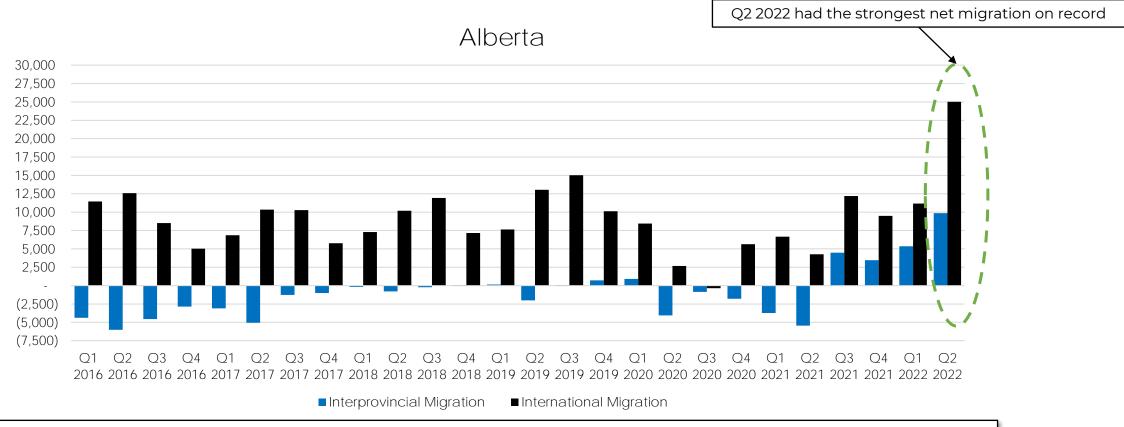
# Migration, Earnings & Employment





Source: Statistics Canada.

# **Net Migration**



Canadian immigration targets will continue to add to net migration tailwind.



Source: Statistics Canada.

## **Calgary and Edmonton Housing Markets**



While home prices have decreased, Calgary and Edmonton have out-performed relative to more expensive Canadian markets.

Sources: CREB, CREA, Realtors of Edmonton.

(1) City of Calgary, CREB benchmark price.

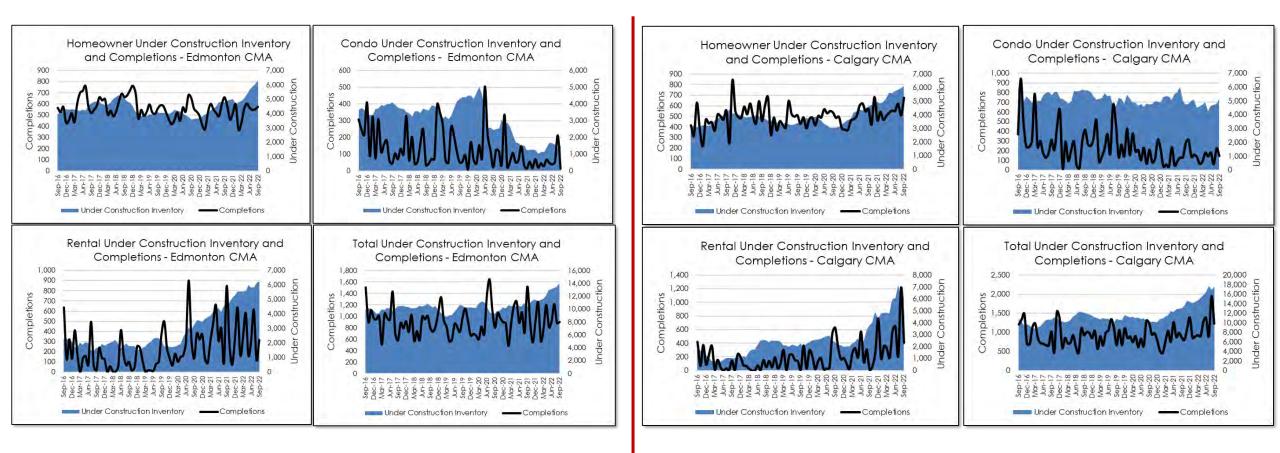
43

(2) Greater Edmonton Area, CREA benchmark price.

(3) CREA benchmark methodology was updated in June 2022: https://www.creacafe.ca/mls-home-price-index-methodology-changes-heres-what-you-need-to-know/



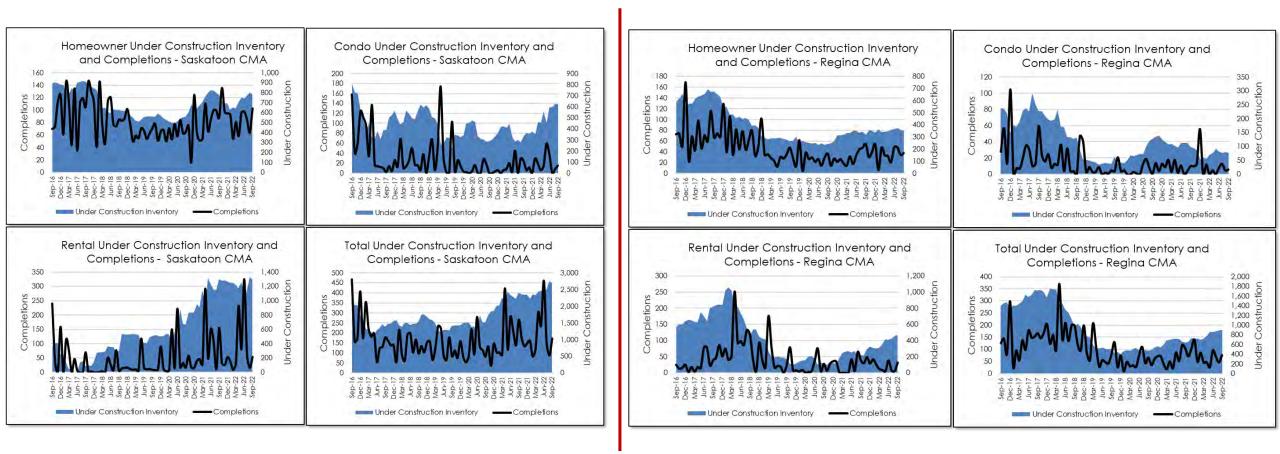
### **Edmonton and Calgary Supply Metrics**





Source: CMHC.

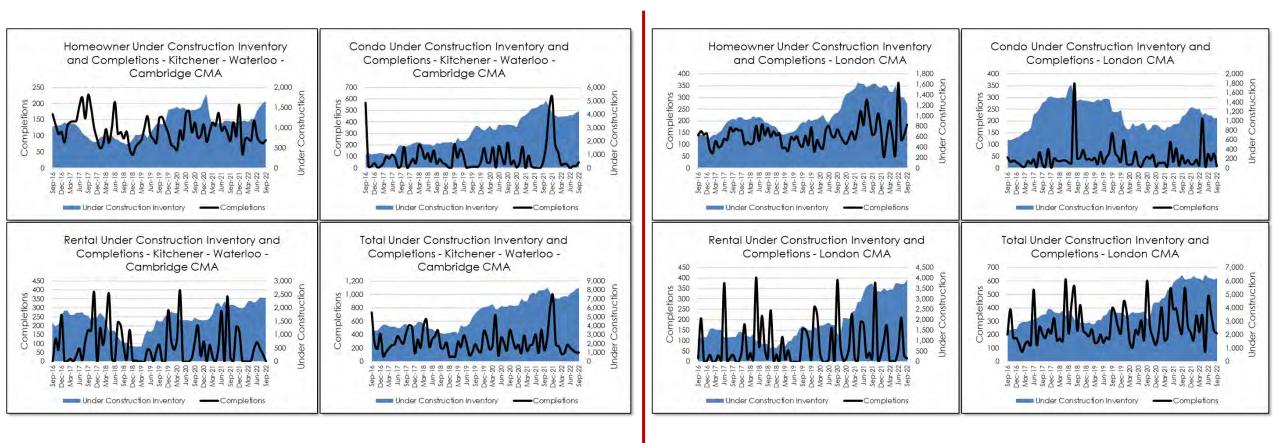
### Saskatoon and Regina New Home Construction





Source: CMHC Housing Information Portal.

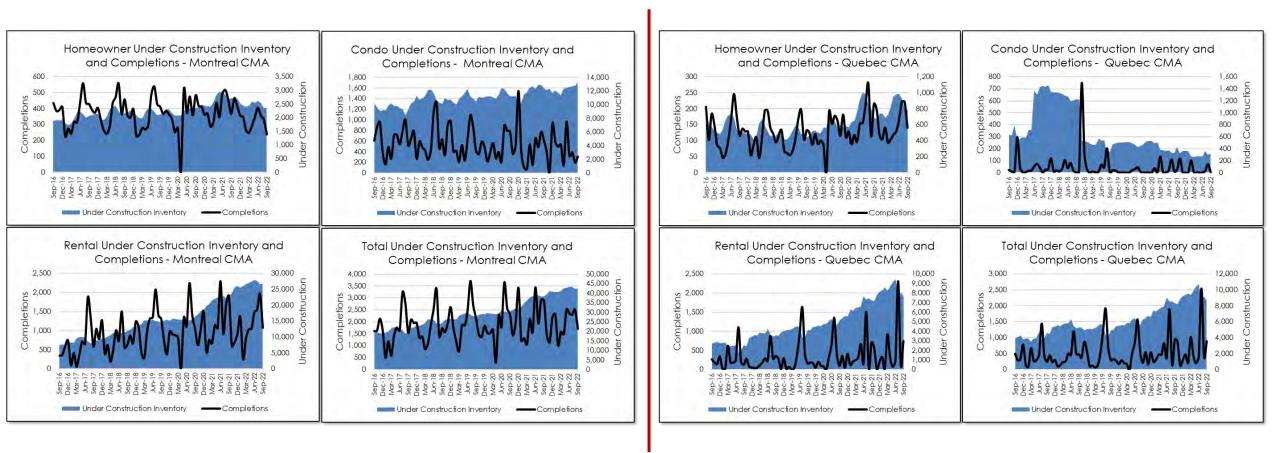
### **KWC and London New Home Construction**





Source: CMHC Housing Information Portal.

### **Montreal and Quebec New Home Construction**





Source: CMHC Housing Information Portal.

### **CMHC Average Vacancy & Average Rent**





Source: CMHC, Rental Market Report.

Appendix – Boardwalk's Brands



## **Brand Diversification**



- Continuous product and service improvements to fuel organic growth
- Investment in properties with the highest rental demand
- Attract a diverse customer base by meeting & exceeding expectations



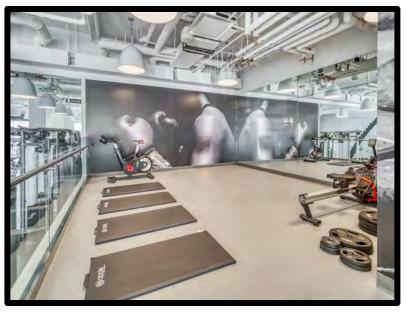
# **Amenity Spaces Designed for Changing Lifestyles**

Addressing the social needs of our Resident Members



Connected, comfortable workspaces where style and convenience merge

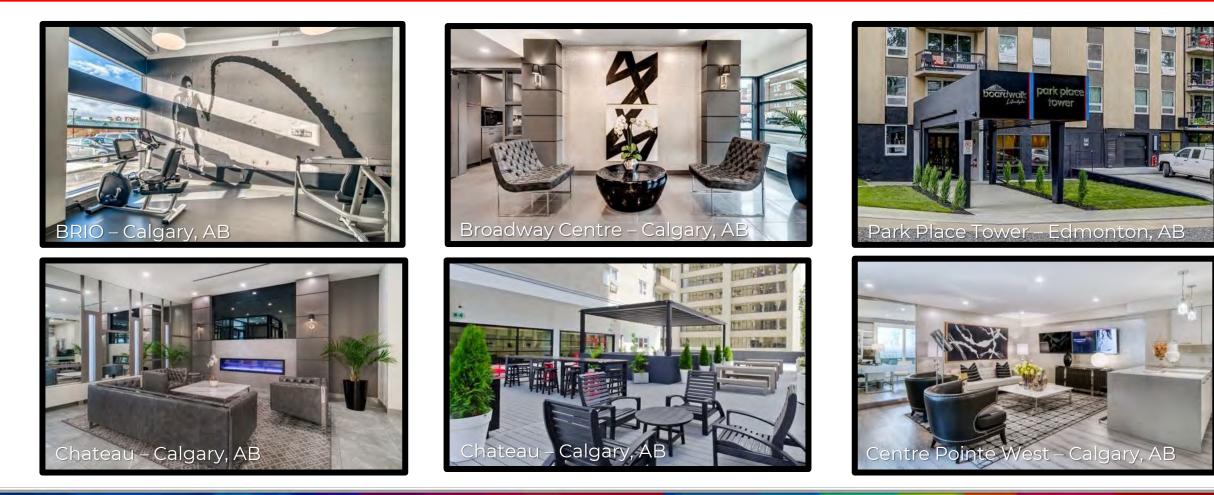
Beautifully appointed lounges for leisure and connections



Unmatched state-of-the-art fitness facilities



### Lifestyle Brand Showcase



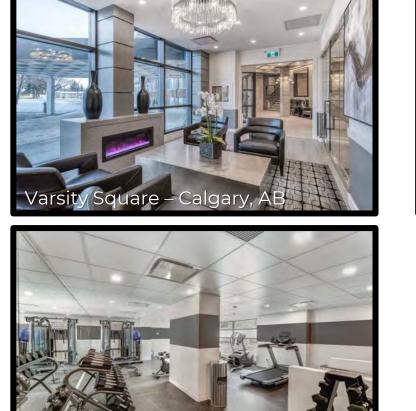


### Lifestyle Brand Showcase





### **Community Brand Showcase**



errace Tower – Edmonton, AB











## **Community Brand Showcase**

山

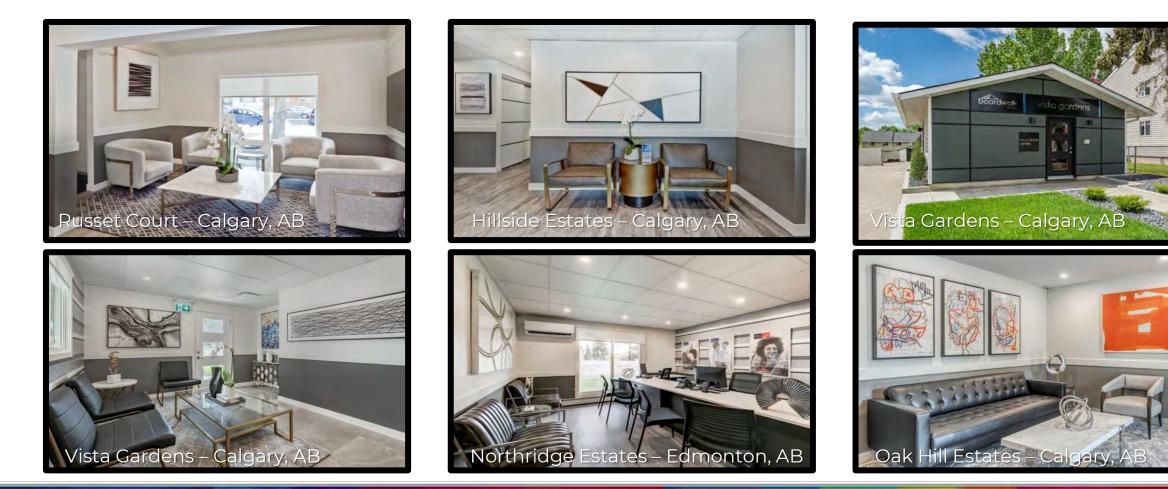








## Living Brand Showcase





## Living Brand Showcase















# LETTER TO UNITHOLDERS

Dear Unitholders,

We are pleased to report on another solid quarter, with growth in Net Operating Income ("NOI") and Funds From Operations ("FFO") through our summer and autumn leasing season.

As we look forward to the remainder of the year, we are well-positioned with higher portfolio occupancy of 97.9% as of early November. Leasing spreads on both renewals and new leases have seen continued improvement. In our largest market of Alberta, new and renewal lease spreads increased to 9.7% and 5.7%, respectively, in the month of October, which reflects a continued improvement in our core markets. Our Edmonton and Calgary portfolios are seeing limited incentives on new leases, while our sustainable approach on lease renewals continues to provide coverage for the inflation in our expenses. Market rent growth is occurring in markets where affordability remains high. Rents in Alberta relative to income levels remain some of the most affordable in Canada.

Higher cost inflation and interest rates have provided a headwind to community providers to-date in 2022. However, our Team continues to focus on controlling costs while our portfolio of affordable, non-price controlled, and highquality apartment communities remains positioned to produce sustainable rental rate adjustments that allow Boardwalk to further build on our strong financial foundation. Financial sustainability is essential to provide our Resident Members with the best product quality, service and experience.



INSPIRING

COMMUNITY, BUILDING A FUTURE OF BELONGING.

**BOARDWALK REIT** Q3 REPORT | 2022

#### **Corporate Profile**

Boardwalk REIT strives to be Canada's friendliest community provider and is a leading owner/operator of multi-family rental communities. Providing homes in more than 200 communities, with over 33,000 residential suites totaling over 28 million net rentable square feet, Boardwalk has a proven long-term track record of building better communities, where love always lives<sup>™</sup>. Our three tiered and distinct brands: Boardwalk Living, Boardwalk Communities, and Boardwalk Lifestyle, cater to a large diverse demographic and has evolved to capture the life cycle of all Resident Members. Boardwalk's disciplined approach to capital allocation, acquisition, development, purposeful re-positioning, and management of apartment communities allows the Trust to provide its brand of community across Canada creating exceptional Resident Member experiences. Differentiated by its peak performance culture, Boardwalk is committed to delivering exceptional service, product quality and experience to our Resident Members who reward us with high retention and market leading operating results, which in turn, lead to higher free cash flow and investment returns, stable monthly distributions, and value creation for all our stakeholders. Boardwalk REIT's Trust Units are listed on the Toronto Stock Exchange, trading under the symbol BEI.UN. Additional information about Boardwalk REIT can be found on the Trust's website at www.bwalk.com/investors.

### **Third Quarter Financial Highlights**

#### Highlights of the Trust's Third Quarter 2022

Financial Results		3 Months		3 Months	0/ <b>C</b> lassing		9 Months		9 Months	0/ <b>C</b> h
(\$ millions, except per Unit amounts)	Sep.	30, 2022	Sep	. 30, 2021	% Change	Sep.	30, 2022	Sep	. 30, 2021	% Change
Operational Highlights										
Rental Revenue	\$	125.5	\$	118.4	5.9%	\$	366.0	\$	351.8	4.0%
Same Property Rental Revenue	\$	122.1	\$	116.5	4.9%	\$	358.4	\$	346.5	3.5%
Net Operating Income (NOI)	\$	76.3	\$	71.8	6.4%	\$	213.9	\$	205.3	4.2%
Same Property NOI	\$	75.6	\$	71.8	5.2%	\$	213.1	\$	206.6	3.2%
Operating Margin <sup>(1)</sup>		60.8%		60.6%			<b>58.4</b> %		58.4%	
Same Property Operating Margin		<b>61.9</b> %		61.7%			<b>59.5</b> %		59.6%	
Financial Highlights										
Funds From Operations (FFO) <sup>(2)(3)</sup>	\$	42.7	\$	40.5	5.4%	\$	117.5	\$	111.9	5.0%
Adjusted Funds From Operations (AFFO) <sup>(2)(3)</sup>	\$	34.6	\$	32.2	7.5%	\$	93.2	\$	86.7	7.5%
Profit	\$	47.0	\$	235.5	(80.0)%	\$	269.0	\$	315.1	(14.7)%
FFO per Unit <sup>(3)</sup>	\$	0.85	\$	0.79	7.6%	\$	2.33	\$	2.19	6.4%
AFFO per Unit <sup>(3)</sup>	\$	0.69	\$	0.63	9.5%	\$	1.85	\$	1.70	8.8%
Regular Distributions Declared (Trust Units & LP Class B Units)	\$	13.6	\$	12.8	6.2%	\$	40.1	\$	38.3	4.7%
Regular Distributions Declared Per Unit (Trust Units & LP Class B Units)	\$	0.270	\$	0.250	7.9%	\$	0.797	\$	0.751	6.2%
FFO Payout Ratio <sup>(3)</sup>		31.8%		31.5%			34.2%		34.2%	
Stabilized Apartment Suites							33,069		32,885	
Un-Stabilized Suites							653		558	
Total Apartment Suites							33,722		33,443	

(1) Operating margin is calculated by dividing NOI by rental revenue allowing management to assess the percentage of rental revenue which generated profit.

(2) This is a non-GAAP financial measure.

(3) Please refer to the section titled "Presentation of Non-GAAP Measures" in this MD&A for more information.

Highlights of the Trust's Third Quarter 2022 Financial Results	S	ep. 30, 2022	Dec. 31, 2021		
Equity					
Unitholders' Equity	\$	3,465,210	\$	3,253,178	
Net Asset Value					
Net asset value <sup>(1)(2)</sup>	\$	3,570,427	\$	3,412,130	
Net asset value per Unit <sup>(2)</sup>	\$	71.09	\$	66.87	
Liquidity, Debt and Distributions					
Cash and cash equivalents	\$	21,527			
Subsequent committed/funded financing	\$	11,173			
Unused committed revolving credit facility	\$	196,134			
Total Available Liquidity	\$	228,834			
Total mortgage principal outstanding	\$	3,288,744	\$	3,088,978	
Interest Coverage Ratio (Rolling 4 quarters)		2.98		2.97	

(1) This is a non-GAAP financial measure.

(2) Please refer to the section titled "Presentation of Non-GAAP Measures" in this MD&A for more information.

For the three and nine months ended September 30, 2022, operating expenses increased compared to the same periods in the prior year mainly due to higher wages and salaries and building repairs and maintenance as a result of the high rates of inflation. In addition, insurance premiums have increased upon renewal in July 2022.

Utility costs decreased 2.6% and increased 4.1% for the three and nine months ended September 30, 2022, respectively, compared to the same periods in 2021. The decrease for the three months ended September 30, 2022 was due to lower consumption as a result of the warmer weather experienced in the summer months, as well as higher reclaimed amounts and a larger one-time refund received during the third quarter. The increase for the nine months ended September 30, 2022 was mainly due to higher natural gas and carbon levies, and to a lesser extent electricity costs. The largest impact to the Trust related to natural gas and carbon levies which increased primarily due to an increase in demand driven by the war in Ukraine, extreme winter weather in Western Canada at the beginning of 2022, and a colder and longer than expected winter in Eastern Canada, as well as an increase in commodity prices. Fixed price physical commodity contracts have helped to partially or fully hedge the Trust's exposure to fluctuating natural gas prices. Further details regarding the hedges on natural gas, as well as electricity prices in Alberta, can be found in NOTE 14 to the condensed consolidated interim financial statements for the three and nine months ended September 30, 2022 and 2021.

Property taxes increased 7.6% and 1.4% for the three and nine months ended September 30, 2022, respectively, compared to the same periods in the prior year mainly due to higher overall property tax assessments received. The Trust is constantly reviewing property tax assessments and related charges and, where management of the Trust believes appropriate, will appeal all, or a portion, of the related assessment. It is not uncommon for the Trust to receive property tax refunds and adjustments; however, due to the uncertainty of the amount and timing of the refunds and adjustments, these amounts are only reported when they are received.

Overall, operating margins increased slightly for the three months ended September 30, 2022 compared to the same period in 2021, from 60.6% to 60.8% and remained the same for the year to date.

Boardwalk REIT closely monitors and individually manages the performance of each of its rental properties. For the reader's convenience, we have provided the following summary of our operations on a province-by-province basis.

### **Segmented Operational Reviews**

### ALBERTA RENTAL OPERATIONS

(In \$000's, except number of suites)	3 Months . 30, 2022	3 Months . 30, 2021	% Change	Sep	9 Months . 30, 2022	Sep	9 Months . 30, 2021	% Change
Rental revenue	\$ 79,006	\$ 74,358	6.3%	\$	229,264	\$	220,837	3.8%
Expenses								
Operating expenses	16,380	15,104	8.4%		47,752		45,734	4.4%
Utilities	6,549	6,481	1.0%		24,397		22,987	6.1%
Property taxes	8,467	7,850	7.9%		24,849		25,171	(1.3)%
Total rental expenses	\$ 31,396	\$ 29,435	6.7%	\$	96,998	\$	93,892	3.3%
Net operating income	\$ 47,610	\$ 44,923	6.0%	\$	132,266	\$	126,945	4.2%
Operating margin	60.3%	60.4%			57.7%		57.5%	
Number of suites at September 30	21,084	20,778			21,084		20,778	

Alberta is Boardwalk's largest operating segment, representing 62.4% and 61.8% of total reported NOI for the three and nine months ended September 30, 2022, respectively. In addition, Alberta represents 62.5% of total suites. Boardwalk REIT's Alberta operations for the three and nine months ended September 30, 2022, reported a 6.3% and 3.8% increase, respectively, in rental revenue, when compared to the same periods in the prior year due to higher in-place rents and lower vacancy loss and incentives. For the three and nine months ended September 30, 2022, total rental expenses have increased by 6.7% and 3.3%, respectively, compared to the same periods in the prior year mainly due to an increase in operating expenses and utilities. These changes are partially attributable to the new acquisitions in Alberta in March and August of 2022. Excluding the new buildings, the portfolio still saw increases in rental revenues and total rental expenses.

Operating expenses increased by 8.4% and 4.4% for the three and nine months ended September 30, 2022, compared to the same periods in the prior year due to increases noted across the majority of the expenses. Increases in wages and salaries as well as

building repairs and maintenance costs are paired with the increased rates of inflation previously mentioned and are beginning to reflect in the increased operating expenses. Insurance costs also increased upon renewal in July 2022 and higher advertising costs were spent in the current quarter to increase occupancy before the winter months, further adding to the increase in operating expenses.

Utilities for the three and nine months ended September 30, 2022, increased by 1.0% and 6.1%, respectively, compared to the same periods in the prior year mainly due to higher natural gas and carbon levies, which continue to be impacted by the higher oil and gas demand, and higher commodity prices noted. Currently, the Trust has three outstanding natural gas contracts to hedge the price of its natural gas usage. The Trust also has two outstanding electricity contracts with two utility retailers to supply the Trust with its electrical power needs. More details can be found in NOTE 14 to the condensed consolidated interim financial statements for the three and nine months ended September 30, 2022 and 2021.

Property taxes for the three and nine months ended September 30, 2022, increased 7.9% and decreased 1.3%, respectively, compared to the same periods in the prior year. The increase noted for the quarter is a result of higher assessments received in the quarter for the new installment payments and is a result of how the municipalities collect property tax revenue with the first half of the year being lower and the second half being higher. Year to date, the impact of the lower property tax assessments from the prior year assessments have maintained a lower overall cost compared to the same period in the prior year.

NOI for Alberta increased by \$5.3 million, or 4.2% for the nine months ended September 30, 2022, compared to the same period in 2021. Alberta's operating margin for the nine months ended September 30, 2022, was 57.7% compared to 57.5% for the same period in the prior year.

### BRITISH COLUMBIA RENTAL OPERATIONS

(In \$000's, except number of suites)	-	Months 0, 2022	-	3 Months 30, 2021	% Change	Months 30, 2022	9 Months 30, 2021	% Change
Rental revenue	\$	676	\$	659	2.6%	\$ 2,009	\$ 1,188	69.1%
Expenses								
Operating expenses		65		103	(36.9)%	190	133	42.9%
Utilities		23		19	21.1%	81	30	170.0%
Property taxes		41		40	2.5%	123	72	70.8%
Total rental expenses	\$	129	\$	162	(20.4)%	\$ 394	\$ 235	67.7%
Net operating income	\$	547	\$	497	10.1%	\$ 1,615	\$ 953	69.5%
Operating margin		80.9%		75.4%		80.4%	80.2%	
Number of suites at September 30		114		114		114	114	

In British Columbia, one rental building consisting of 114 suites was acquired in Victoria, British Columbia on April 19, 2021. Further details on this acquisition can be found in the section titled "Review of Cash Flows – Investing Activities – New Property Acquisitions and Dispositions" in this MD&A.

### SASKATCHEWAN RENTAL OPERATIONS

(In \$000's, except number of suites)	3 Months 30, 2022	3 Months 30, 2021	% Change	9 Months 30, 2022	9 Months . 30, 2021	% Change
Rental revenue	\$ 13,321	\$ 13,125	1.5%	\$ 39,240	\$ 38,921	0.8%
Expenses						
Operating expenses	2,372	2,298	3.2%	6,879	7,048	(2.4)%
Utilities	1,546	1,799	(14.1)%	4,848	5,631	(13.9)%
Property taxes	1,123	1,024	9.7%	3,261	3,274	(0.4)%
Total rental expenses	\$ 5,041	\$ 5,121	(1.6)%	\$ 14,988	\$ 15,953	(6.0)%
Net operating income	\$ 8,280	\$ 8,004	3.4%	\$ 24,252	\$ 22,968	5.6%
Operating margin	62.2%	61.0%		61.8%	59.0%	
Number of suites at September 30	3,505	3,684		3,505	3,684	



#### NEWS RELEASE FOR IMMEDIATE DISTRIBUTION

#### BOARDWALK REIT ANNOUNCES RENEWAL OF NORMAL COURSE ISSUER BID

#### CALGARY, AB - November 18, 2022 - Boardwalk Real Estate Investment Trust (TSX: BEI.UN)

Boardwalk Real Estate Investment Trust ("**Boardwalk**", the "**REIT**" or the "**Trus**t") announced today that it has received approval from the Toronto Stock Exchange (the "**TSX**") to commence a normal course issuer bid (the "**NCIB**").

On November 8, 2022, the Trust announced its intention to seek TSX approval to renew its NCIB for an additional one-year period. The NCIB allows the REIT to purchase up to 3,693,000 units of the Trust (the "**Units**") (representing approximately 10% of the public float of 36,934,968 Units issued and outstanding as of November 10, 2022) over a period of twelve months commencing on November 22, 2022. As of November 10, 2022, there are 45,722,922 Units issued and outstanding. The NCIB will expire no later than November 21, 2023. Under the NCIB, Units may be repurchased in open market transactions on the TSX, and/or alternative Canadian trading systems, or by such other means as may be permitted by the TSX and applicable securities laws. In accordance with the rules of the TSX governing normal course issuer bids, the total number of Units the REIT is permitted to purchase is subject to a daily purchase limit of 30,116 Units, representing 25% of the average daily trading volume of Units on the TSX calculated for the six calendar months ending October 31, 2022, provided, however, that the REIT may make one block purchase per calendar week which exceeds the daily repurchase restriction. All Units purchased by the REIT pursuant to the NCIB will be cancelled.

Purchases of units will be made by Boardwalk in accordance with the requirements of the TSX. In connection with the NCIB, the REIT intends to enter into an automatic purchase plan with TD Securities Inc. to allow for purchases of its Units during periods when the REIT would ordinarily not be permitted to make purchases due to regulatory restriction or self-imposed blackout periods. Purchases will be made in accordance with the Trust's discretion and based upon the parameters prescribed by the TSX.

Pursuant to a previous notice of intention to conduct a NCIB, under which the Trust sought and received approval from the TSX to purchase up to 3,780,000 Units for the period of November 22, 2021 to November 21, 2022, the Trust has purchased, as of November 17, 2022, 878,400 Units on the open market at an average purchase price of \$52.04.

Management of the REIT believes that proceeds from any non-core asset sales can be deployed toward the purchase and cancellation of the Units on an accretive basis. Boardwalk believes the Units continue to trade at a price below their underlying value given improved housing fundamentals and positive market outlook. Boardwalk is committed to enhancing stakeholder value and continually evaluates its capital allocation opportunities.

#### FORWARD-LOOKING STATEMENTS

This press release contains certain forward-looking statements. The use of any of the words "expect", "anticipate", "may", "will", "should", "believe", "intends", and similar expressions are intended to identify forward-looking statements. Forward-looking statements contained in this press release include our expectations with respect to entering into an automatic purchase plan, the amount of NCIB purchases to be effected over the next 12 months, the expectation of improved housing fundamentals and positive market outlook.

With respect to forward-looking statements contained in this press release, we have made several assumptions including that the Units will from time to time trade below their value, that the REIT will complete purchases of Units pursuant to the NCIB and those described in detail in our MD&A and the Annual Information Form for the period



ended December 31, 2021. Readers and investors are cautioned that the assumptions used in the preparation of such forward-looking information and statements, although considered reasonable at the time of preparation, may prove to be imprecise and, as such, undue reliance should not be placed on forward-looking statements. Our actual results, performance, or achievements could differ materially from those expressed in, or implied by, these forward-looking statements. We can give no assurance that any of the events anticipated will transpire or occur, or if any of them do, what benefits we will derive from them.

By their nature, forward-looking statements are subject to numerous risks and uncertainties, some of which are beyond our control, including the market price of the Units being too high to ensure that purchases benefit the REIT and its unitholders, impact of general economic conditions, industry conditions, volatility of commodity prices, stock market volatility and failure to execute purchases under the NCIB. The foregoing and other risks are described in more detail in the REIT's MD&A, and the Annual Information Form for the period ended December 31, 2021, each of which is available at www.sedar.com.

Further, any forward-looking statement is made only as of the date of this press release, and the REIT undertakes no obligation to update or revise any forward-looking statement or statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events, except as required by applicable securities laws. New factors emerge from time to time, and it is not possible for the REIT to predict all of these factors or to assess in advance the impact of each such factor on the REIT's business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements.

The forward-looking statements contained in this document are expressly qualified by this cautionary statement.

#### CORPORATE PROFILE

Boardwalk strives to be Canada's friendliest multi-family community provider and is a leading owner/operator of multi-family rental communities. Providing homes in more than 200 communities, with over 33,000 residential units totaling over 28 million net rentable square feet, Boardwalk has a proven long-term track record of building better communities, where love always lives<sup>tm</sup>. Our three-tiered and distinct brands: Boardwalk Living, Boardwalk Communities and Boardwalk Lifestyle, cater to a large and diverse demographic and has evolved to capture the life cycle of all Resident Members. Boardwalk's disciplined approach to capital allocation, acquisition, development, purposeful re-positioning, and management of apartment communities allows the Trust to provide its brand of community across Canada creating exceptional Resident Member experiences. Differentiated by its peak performance culture, Boardwalk is committed to delivering exceptional service, product quality and experience to our Resident Members who reward us with high retention and market leading operating results, which in turn, lead to higher free cash flow and investment returns, stable monthly distributions, and value creation for all our stakeholders.

Boardwalk REIT's Trust Units are listed on the Toronto Stock Exchange, trading under the symbol BEI.UN. Additional information about Boardwalk REIT can be found on the Trust's website at <u>www.bwalk.com/investors.</u>



NEWS RELEASE FOR IMMEDIATE DISTRIBUTION

#### BOARDWALK REIT ANNOUNCES NORMAL COURSE ISSUER BID

#### CALGARY, AB - November 18, 2021 - Boardwalk Real Estate Investment Trust (TSX: BEI.UN)

Boardwalk Real Estate Investment Trust ("Boardwalk", the "REIT" or the "Trust") announced today that it has received approval from the Toronto Stock Exchange (the "TSX") to commence a normal course issuer bid (the "NCIB").

The NCIB allows the REIT to purchase up to 3,780,000 units of the Trust (the "Units") (representing approximately 10% of the public float of 37,803,508 Units issued and outstanding as of November 12, 2021) over a period of twelve months commencing on November 22, 2021. The NCIB will expire no later than November 21, 2022.

Under the NCIB, Units may be repurchased in open market transactions on the TSX, and/or alternative Canadian trading systems, or by such other means as may be permitted by the TSX and applicable securities laws. In accordance with the rules of the TSX governing normal course issuer bids, the total number of Units the REIT is permitted to purchase is subject to a daily purchase limit of 32,046 Units, representing 25% of the average daily trading volume of Units on the TSX calculated for the six calendar months ending October 31, 2021, provided, however, that the REIT may make one block purchase per calendar week which exceeds the daily repurchase restriction. All Units purchased by the REIT pursuant to the NCIB will be cancelled.

Purchases of units will be made by Boardwalk in accordance with the requirements of the TSX. In connection with the NCIB, the REIT intends to enter into an automatic purchase plan with TD Securities Inc. to allow for purchases of its Units during periods when the REIT would ordinarily not be permitted to make purchases due to regulatory restriction or self-imposed blackout periods. Purchases will be made in accordance with the Trust's discretion and based upon the parameters prescribed by the TSX.

Boardwalk believes its Units continue to trade at a price below their underlying value given improved housing fundamentals and positive market outlook. Boardwalk's recent non-core asset sales and other market transactions in its core markets have provided an opportunity for the REIT to allocate capital through a normal course issuer bid. Management of the REIT believes that proceeds from its non-core asset sales can be deployed toward the purchase and cancellation of its Units on an accretive basis. Boardwalk is committed to enhancing stakeholder value and continually evaluates its capital allocation opportunities.

#### FORWARD-LOOKING STATEMENTS

This press release contains certain forward-looking statements. The use of any of the words "expect", "anticipate", "may", "will", "should", "believe", "intends", and similar expressions are intended to identify forward-looking statements. Forward-looking statements contained in this press release include our expectations with respect to entering into an automatic purchase plan, the amount of NCIB purchases to be effected over the next 12 months, the expectation of improved housing fundamentals and positive market outlook.

With respect to forward-looking statements contained in this press release, we have made several assumptions including that the Units will from time to time trade below their value, that the REIT will complete purchases of Units pursuant to the NCIB and those described in detail in our MD&A and the Annual Information Form for the period ended December 31, 2020. Readers and investors are cautioned that the assumptions used in the preparation of such forward-looking



information and statements, although considered reasonable at the time of preparation, may prove to be imprecise and, as such, undue reliance should not be placed on forward-looking statements. Our actual results, performance, or achievements could differ materially from those expressed in, or implied by, these forward-looking statements. We can give no assurance that any of the events anticipated will transpire or occur, or if any of them do, what benefits we will derive from them.

By their nature, forward-looking statements are subject to numerous risks and uncertainties, some of which are beyond our control, including the market price of the Units being too high to ensure that purchases benefit the REIT and its unitholders, impact of general economic conditions, industry conditions, volatility of commodity prices, stock market volatility and failure to execute purchases under the NCIB. The foregoing and other risks are described in more detail in the REIT's MD&A, and the Annual Information Form for the period ended December 31, 2021, each of which is available at www.sedar.com.

Further, any forward-looking statement is made only as of the date of this press release, and the REIT undertakes no obligation to update or revise any forward-looking statement or statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events, except as required by applicable securities laws. New factors emerge from time to time, and it is not possible for the REIT to predict all of these factors or to assess in advance the impact of each such factor on the REIT's business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements.

The forward-looking statements contained in this document are expressly qualified by this cautionary statement.

#### CORPORATE PROFILE

Boardwalk REIT strives to be Canada's friendliest multi-family community provider and is a leading owner/operator of multi-family rental communities. Providing homes in more than 200 communities, with over 33,000 residential units totaling over 28 million net rentable square feet, Boardwalk has a proven long-term track record of building better communities, where *love always lives<sup>tm</sup>*. Our three-tiered and distinct brands: Boardwalk Living, Boardwalk Communities and Boardwalk Lifestyle, cater to a large and diverse demographic and has evolved to capture the life cycle of all Resident Members. Boardwalk's disciplined approach to capital allocation, acquisition, development, purposeful re-positioning, and management of apartment communities allows the Trust to provide its brand of community across Canada creating exceptional Resident Member experiences. Differentiated by its peak performance culture, Boardwalk is committed to delivering exceptional service, product quality and experience to our Resident Members who reward us with high retention and market leading operating results, which in turn, lead to higher free cash flow and investment returns, stable monthly distributions, and value creation for all our stakeholders.

Boardwalk REIT's Trust units are listed on the Toronto Stock Exchange, trading under the symbol BEI.UN. Additional information about Boardwalk REIT can be found on the Trust's website at <u>www.bwalk.com/investors</u>.



#### NEWS RELEASE FOR IMMEDIATE DISTRIBUTION

#### BOARDWALK REIT ANNOUNCES SALE OF NON-CORE ASSET AND SPECIAL NON-CASH DISTRIBUTION

#### CALGARY, AB – December 21, 2021 - Boardwalk Real Estate Investment Trust (TSX: BEI.UN)

Boardwalk Real Estate Investment Trust ("Boardwalk", the "REIT" or the "Trust") announces that on December 15, 2021, the Trust closed on the sale of a non-core, 180-unit asset in Saskatoon, SK. *Reid Park* is a 3-storey wood frame walk-up community located in southwest Saskatoon. The sale price of \$25.0 million, or \$138,800 per apartment door, was inline with the Trust's IFRS fair value of the asset.

Throughout fiscal 2021, the Trust has sold non-core assets at or above the Trust's IFRS fair value while continuing to increase its funds from operations (FFO). This continued FFO growth in combination with Boardwalk's minimum distribution policy, has resulted in estimated fiscal 2021 total taxable income (representing capital gains and other income) exceeding distributions paid.

Boardwalk further announces that it has declared a special non-cash distribution of \$0.325 per Trust Unit, payable on December 31, 2021 to Unitholders of record at the close of business on December 31, 2021 (the "Special Distribution"). The non-cash Special Distribution is principally being made to distribute to Unitholders a portion of the capital gain realized by the Trust from transactions completed in the twelve-month period ended December 31, 2021. Accordingly, the Special Distribution will be in the form of a capital gain for Canadian income tax purposes.

Canadian resident Unitholders will generally be required to include their proportionate share of the Trust's income and net taxable capital gain for the 2021 tax year as allocated and designated by the Trust in computing their respective income for the 2021 tax year. Subject to finalization, the Trust anticipates that after the non-cash Special Distribution, Unitholder tax payable on distributions in 2021 should be comparable to the tax paid on distributions in 2020.

The non-cash Special Distribution will be paid at the close of business on December 31, 2021 by the issuance of additional Trust Units that will have a fair market value equal to the dollar amount of the Special Distribution and which will be based on the closing price of the Trust Units on the Toronto Stock Exchange on December 31, 2021. Immediately after the payment of the Special Distribution, the issued and outstanding Trust Units will be consolidated such that the aggregate number of issued and outstanding Trust Units immediately after the Special Distribution. The amount of the Special Distribution will be the same as immediately before the Special Distribution. The amount of the Special Distribution will increase the adjusted cost base of Unitholders' consolidated Trust Units. Unitholders that are not a resident in Canada for Canadian federal income tax purposes may be subject to applicable withholding taxes in connection with the payment of the Special Distribution.

The Trust cautions that the foregoing comments are not intended to be, and should not be construed as, legal or tax advice to any Unitholder. The Trust recommends that the Unitholders consult their own tax advisors regarding the income tax consequences to them of this anticipated Special Distribution and related unit consolidation.

#### **NON-GAAP FINANCIAL MEASURES**

Boardwalk believes non-GAAP financial measures are meaningful and useful measures of real estate organizations operating performance, however, are not measures defined by IFRS. As they do not have standardized meanings prescribed by IFRS, they therefore may not be comparable to similar measurements presented by other entities and should not be construed as an alternative to IFRS defined measures. The IFRS measurement most comparable to FFO is profit (loss). We



define FFO as income before fair value adjustments, distributions on the LP Class B Units, gains or losses on the sale of the Trust's investment properties, depreciation, deferred income tax, and certain other non-cash adjustments, if any, but after deducting the principal portion of lease liabilities and adding the principal portion of lease receivables. The reconciliation from profit (loss) under IFRS to FFO can be found in the REIT's management's discussion and analysis for the three and nine months ended September 30, 2021 (the "MD&A") under the section titled "Performance Review – FFO and AFFO Reconciliations". Boardwalk considers FFO to be an appropriate measurement of the performance of a publicly listed multifamily residential entity. In order to facilitate a clear understanding of the combined historical operating results of Boardwalk, management feels FFO should be considered in conjunction with profit (loss) as presented in the condensed consolidated interim financial statements for the three and nine months ended September 30, 2021.

#### FORWARD-LOOKING STATEMENTS

This press release contains certain forward-looking statements. The use of any of the words "expect", "anticipate", "may", "will", "should", "believe", "intends", and similar expressions are intended to identify forward-looking statements. Forward-looking statements contained in this press release include our continued FFO growth, that estimated fiscal 2021 total taxable income will exceed distributions paid, as well as the anticipated Special Distribution including the timing of payment thereof and tax treatment thereof.

With respect to forward-looking statements contained in this press release, we have made several assumptions including expected 2021 total taxable income, continued FFO growth and those described in detail in our MD&A and the Annual Information Form for the period ended December 31, 2020. Readers and investors are cautioned that the assumptions used in the preparation of such forward-looking statements, although considered reasonable at the time of preparation, may prove to be imprecise and, as such, undue reliance should not be placed on forward-looking statements. Our actual results, performance, or achievements could differ materially from those expressed in, or implied by, these forward-looking statements. We can give no assurance that any of the events anticipated will transpire or occur, or if any of them do, what benefits we will derive from them.

By their nature, forward-looking statements are subject to numerous risks and uncertainties, some of which are beyond our control, including the impact of general economic conditions, industry conditions, volatility of commodity prices and stock market volatility. The foregoing and other risks are described in more detail in the REIT'S MD&A, and the Annual Information Form for the period ended December 31, 2020, each of which is available at www.sedar.com.

Further, any forward-looking statement is made only as of the date of this press release, and the REIT undertakes no obligation to update or revise any forward-looking statement or statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events, except as required by applicable securities laws. New factors emerge from time to time, and it is not possible for the REIT to predict all of these factors or to assess in advance the impact of each such factor on the REIT's business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements.

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communities, where *love always lives<sup>tm</sup>*. Our three-tiered and distinct brands: Boardwalk Living, Boardwalk Communities and Boardwalk Lifestyle, cater to a large and diverse demographic and has evolved to capture the life cycle of all Resident Members. Boardwalk's disciplined approach to capital allocation, acquisition, development, purposeful re-positioning, and management of apartment communities allows the Trust to provide its brand of community across Canada creating exceptional Resident Member experiences. Differentiated by its peak performance culture, Boardwalk is committed to delivering exceptional service, product quality and experience to our Resident Members who reward us with high retention and market leading operating results, which in turn, lead to higher free cash flow and investment returns, stable monthly distributions, and value creation for all our stakeholders.

Boardwalk REIT's Trust units are listed on the Toronto Stock Exchange, trading under the symbol BEI.UN. Additional information about Boardwalk REIT can be found on the Trust's website at www.bwalk.com/investors.



NEWS RELEASE FOR IMMEDIATE DISTRIBUTION

### BOARDWALK REIT REPORTS STRONG RESULTS THROUGH 2021 AND AN 8% INCREASE TO ITS REGULAR MONTHLY DISTRIBUTION

#### SUMMARY HIGHLIGHTS FOR THE THREE AND TWELVE-MONTH PERIODS ENDED DECEMBER 31, 2021

- STRONG FINANCIAL PERFORMANCE
  - FOR THE THREE-MONTH PERIOD ENDED DECEMBER 31, 2021
  - Profit (loss) of \$131.1 million
  - Funds From Operations (FFO) of \$0.75 per Unit<sup>1</sup>; an increase of 11.9%
  - FOR THE TWELVE-MONTH PERIOD ENDED DECEMBER 31, 2021
  - Profit (loss) of \$446.3 million
  - FFO of \$2.94 per Unit; an increase of 7.3%
- SOLID OPERATIONAL RESULTS
  - Q4 2021 same property Net Operating Income ("NOI")<sup>2</sup> of \$68.1 million; an increase of 3.4%
  - Q4 2021 same property occupancy<sup>2</sup> of 95.85% through COVID fifth wave and seasonally slower period
- STRONG AND FLEXIBLE FINANCIAL POSITION
  - Approximately \$306 million of total available liquidity
  - 98% of Boardwalk's mortgages carry CMHC-insurance
  - Unitholders' Equity of \$3.3 billion
  - Net Asset Value of \$66.87 per Unit<sup>1</sup>
- ACCRETIVE CAPITAL RECYCLING
  - Completed the sale of previously announced 179-unit non-core asset in Saskatoon, SK for \$25.0 million
  - Completed divestiture of 50% interest in Sandalwood development in Mississauga, ON
  - Invested \$24.0 million in the repurchase and cancellation of 438,400 Trust Units during fourth quarter under normal course issuer bid at volume weighted average price of \$54.85
- INTRODUCTION OF 2022 FINANCIAL GUIDANCE
  - FFO range of \$3.03 to \$3.18 per Unit<sup>3</sup>
  - Same property NOI Growth of 3.0% to 7.0%
- DISTRIBUTION INCREASED 8.0% TO \$1.08 PER TRUST UNIT ON AN ANNUALIZED BASIS
- RECOGNIZING OUR STRENGTHENING LEADERSHIP TEAM
  - Appointment of James Ha as President of Boardwalk REIT
  - Appointment of Leonora Davids as Senior Vice President of Operations

#### CALGARY, AB - February 24, 2022 - Boardwalk Real Estate Investment Trust (TSX: BEI.UN)

Boardwalk Real Estate Investment Trust ("Boardwalk", the "REIT" or the "Trust") today announced its financial results for the fourth quarter and fiscal 2021.

Sam Kolias; Chairman and Chief Executive Officer of Boardwalk REIT commented: "We are pleased to report on another solid quarter and performance to close out 2021, with solid growth in both FFO and Profit. Our continued strong financial performance is a result

<sup>&</sup>lt;sup>1</sup> A non-GAAP ratio. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to *non-GAAP Ratios* in this Earnings Release.

<sup>&</sup>lt;sup>2</sup> Same property figures exclude un-stabilized properties (properties which have been owned for less than 24 months) and sold assets.

<sup>&</sup>lt;sup>3</sup> A non-GAAP ratio. Please refer to non-GAAP Ratios in this Earnings Release for more information on FFO per Unit Future Financial Guidance.



of our team's committed focus on finding innovative and efficient ways to attract and retain Resident Members and deliver our exceptional product quality, service, and experience in the place where our Resident Members call home. Boardwalk's diversified product offering has resulted in resilient and growing performance through various economic conditions.

Entering 2022, rental activity was seasonally slow with colder weather, and government restrictions relating to Omicron. Fortunately, Boardwalk's focus on retention resulted in a significant reduction in move-outs, which allowed Boardwalk to maintain strong occupancy through the seasonally slower months of December and January. Our portfolio occupancy of nearly 96% heading into the spring rental season is a positive indicator and we have seen strengthening incentive reductions on lease renewals across our portfolio. New leasing spreads are also positive in all of our markets with the exception of Northern Alberta, which is a market that has the opportunity to gain on occupancy as well as incentive reductions.

With improving housing fundamentals in our core unregulated and affordable markets, Boardwalk is well positioned to continue to deliver strong organic growth and financial performance as reflected by our guidance for this new year."

#### FOURTH QUARTER & TWELVE-MONTH FINANCIAL HIGHLIGHTS

		,			er unit amou					
н		of the Tonths		Fourth C Months	Quarter 2021	-	ancial Resu Months Dec 31,	12 N	Nonths Dec 31,	
	Dec 31,	2021	Dec 3	1, 2020	% Change		2021		2020	% Change
Operational Highlights										
Rental Revenue	'		\$	116.5	1.9%		470.5	\$	465.6	1.:
Same Property Rental Revenue	\$	115.2	\$	114.0	1.1%	\$		\$	457.6	-0.2
Net Operating Income (NOI)	\$	69.0	\$	65.8	5.0%	\$	274.3	\$	269.1	1.9
Same Property NOI	\$		\$	65.9	3.4%	\$		\$	271.3	0.1
Operating Margin <sup>1</sup>		58.1%		56.4%			58.3%		57.8%	
Same Property Operating Margin		59.1%		57.8%			59.5%		59.3%	
Financial Highlights										
Funds From Operations (FFO) <sup>2</sup>	\$	38.3	\$	34.3	11.8%			\$	139.7	7.5
Adjusted Funds From Operations (AFFO) <sup>3</sup>	\$		\$	25.5	22.5%			\$	104.9	12.4
Profit (loss) <sup>3</sup>	\$	131.1	\$	(188.4)	169.6%	\$	446.3	\$	(197.3)	326.2
FFO per Unit (includes \$0.02 of retirement costs in YTD 2021) AFFO per Unit (includes \$0.02 of retirement costs	\$	0.75	\$	0.67	11.9%	\$	2.94	\$	2.74	7.3
in YTD 2021)	Ś	0.61	Ś	0.50	22.0%	Ś	2.31	Ś	2.06	12.:
Profit (loss) per Trust Unit	\$ \$	2.82	\$	(4.05)	169.7%		9.59	\$ \$	(4.24)	326.2
<mark>Equity</mark> Unitholder's Equity						\$3	,253,178	\$ 2 <i>,</i> 8	76,449	
Net Asset Value										
Net asset value <sup>3</sup>						\$3	,412,130	\$ 2,9	33,974	
Net asset value per diluted unit <sup>4</sup>						\$	66.87	\$	57.49	

<sup>1</sup> Operating margin is calculated by dividing NOI by Rental Revenue allowing management to assess the percentage of rental revenue which generated profit.

<sup>&</sup>lt;sup>2</sup> A non-GAAP financial measure. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to *Non-GAAP Financial Measures* in this Earnings Release.

<sup>&</sup>lt;sup>3</sup> Profit (loss) as defined by IFRS includes the changes in assets and/or liabilities carried at fair value three and twelve months ended December 31, 2021.

<sup>&</sup>lt;sup>4</sup> A non-GAAP ratio. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to *Non-GAAP Ratios* in this Earnings Release.



The Trust's IFRS fair value of its investment properties, for the year ended December 31, 2021, increased from the prior year primarily as a result of adjustments to capitalization rates ("cap rates") in several of the Trust's markets reflecting extremely strong demand for multi-family product. The Trust also increased market rents in a number of its communities and lowered vacancy assumptions in select markets reflecting improving rental fundamentals.

Cont	inue	ed Highlights	s of	the Trust's Fo	urth Quarter	202	1 Financial Res	sults		
	D	3 Months ec 31, 2021	D	3 Months ec 31, 2020	% Change	12	Months Dec 31, 2021		Nonths Dec 31, 2020	% Change
Liquidity, Debt and Distributions		,	L		0			L		
Cash and cash equivalents						\$	64,300			
Subsequent committed/funded financing						\$	42,200			
Unused committed revolving credit facility						\$	199,800			
Total Available Liquidity						\$	306,300			
Total mortgage principal outstanding	\$	3,088,978	\$	3,004,086		\$	3,088,978	\$ 3,0	04,086	
Interest Coverage Ratio (Rolling 4 quarters)		2.97		2.79			2.97		2.79	
Regular Distributions Declared (Trust Units & LP										
Class B Units)	\$	12.7	\$	12.8	-0.3%	\$	51.0	\$	51.0	0.0%
Regular Distributions Declared Per Unit (Trust										
Units & LP Class B Units)	\$	0.250	\$	0.250	0.0%	\$	1.001	\$	1.001	0.0%
FFO Payout Ratio <sup>1</sup>		33.29	6	37.3%			34.0%	6	36.5%	
Stabilized Apartment Suites				·	<u></u>		32,706		32,909	
Un-Stabilized Suites							558		487	
Total Apartment Suites							33,264		33,396	

#### SOLID OPERATIONAL RESULTS,

Portfolio Highlig	Portfolio Highlights for the Fourth Quarter of 2021								
Average Occupancy (Quarter Average) <sup>2</sup>		<b>Dec-21</b> 95.85%		<b>Dec-20</b> 95.71%					
Average Monthly Rent (Period Ended) Average Market Rent (Period Ended) <sup>3</sup>	\$	1,153 1,350	\$ \$	1,132 1,330					
Average Occupied Rent (Period Ended) <sup>4</sup>	\$	1,203	\$	1,189					
Loss-to-Lease (Period Ended) (\$ millions)	\$	55.6	\$	53.5					
Loss-to-Lease Per Trust Unit (Period Ended)	\$	1.09	\$	1.05					

**Boardwalk REIT** 

<sup>&</sup>lt;sup>1</sup> A non-GAAP ratio. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to *Non-GAAP Ratios* in this Earnings Release.

 $<sup>^{2}\ {\</sup>rm Average}\ {\rm occupancy}\ {\rm is}\ {\rm adjusted}\ {\rm to}\ {\rm be}\ {\rm on}\ {\rm a}\ {\rm same}\ {\rm property}\ {\rm basis}.$ 

<sup>&</sup>lt;sup>3</sup> Market rent is a component of rental revenue as calculated in accordance with IFRS and is calculated as of the first day of each month as the average rental revenue amount a willing landlord might reasonably expect to receive, and a willing tenant might reasonably expect to pay, for a tenancy, before adjustments for other rental revenue items such as incentives, vacancy loss, fees, specific recoveries, and revenue from commercial tenants.

<sup>&</sup>lt;sup>4</sup> Occupied rent is a component of rental revenue as calculated in accordance with IFRS and is calculated for occupied units as of the first day of each month as the average rental revenue, adjusted for other rental revenue items such as fees, specific recoveries, and revenue from commercial tenants.



	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
Same Property														
Portfolio														
Occupancy <sup>12</sup>	94.8%	94.7%	95.0%	95.7%	96.0%	96.0%	95.9%	96.1%	96.2%	96.1%	95.7%	95.7%	95.6%	95.5%

The Trust maintained high occupancy compared to the same period a year ago by focusing on gaining market share and retention. Market rents were increased in communities within some of the Trust's markets where rental market fundamentals continue to tighten while average occupied rent increased sequentially and when compared to the same period a year ago as the Trust focuses on reducing incentives on lease renewals.

For the year, a same property revenue decrease of 0.2% combined with operating expense decrease of 0.6%, resulted in same property NOI growth of 0.1%. Most of Boardwalk's markets contributed positively to this NOI growth through revenue optimization and controllable operating expense innovation.

For the fourth quarter, lower property taxes compared to the prior year supported Boardwalk's Edmonton and Calgary portfolios' increase in same property NOI of 1.8% and 6.6%, respectively. In Calgary, same property revenue growth was a positive contributor to NOI while in Edmonton positive leasing spreads on renewals set the foundation for positive leasing spreads on new leases as the market absorbs vacancy. Saskatchewan's market continues to improve with the Trust's portfolio realizing 14.6% same property NOI growth in the fourth quarter of 2021 versus the same period last year, as a result of strong same property revenue growth and significant reductions in both controllable and non-controllable expenses. The Trust's Ontario market continues to deliver stable results with high occupancy and mark-to-market opportunity on turnover contributing to same property NOI growth of 3.4%, in the fourth quarter of 2021 compared to the fourth quarter of 2020. In Quebec, increases in non-controllable expenses such as property taxes, utilities and insurance more than offset positive same property revenue growth resulting in same property NOI decrease of 2.8% in the fourth quarter of 2021 compared to the fourth quarter of 2020.

Overall, in the fourth quarter, same property revenue growth of 1.1%, paired with a reduction in operating expenses of 2.1% resulted in portfolio same property NOI growth of 3.4%, compared to the same period in 2020.

Dec 31 2021 - 3 M	# of Units	% Rental Revenue Growth	% Total Rental Expenses Growth	% Net Operating Income Growth	% of NOI
Edmonton	12,882	(0.5)%	(3.0)%	1.8%	34.8%
Calgary	5,798	1.5%	(6.7)%	6.6%	22.0%
Red Deer	939	1.0%	(6.5)%	7.9%	2.4%
Grande Prairie	645	(2.5)%	(2.5)%	(2.6)%	1.4%
Fort McMurray	352	0.9%	7.3%	(3.5)%	1.0%
Alberta	20,616	0.2%	(4.1)%	3.5%	61.6%
Quebec	6,000	0.8%	7.6%	(2.8)%	19.0%
Saskatchewan	3,505	4.3%	(8.9)%	14.6%	11.6%
Ontario	2,585	4.5%	6.4%	3.4%	7.8%
	32,706	1.1%	(2.1)%	3.4%	100.0%

<sup>&</sup>lt;sup>1</sup> Same property figures exclude un-stabilized properties and sold assets.

<sup>&</sup>lt;sup>2</sup> Occupancy as of the 1<sup>st</sup> day of the month.



		% Rental Revenue	% Total Rental Expenses	% Net Operating	
Dec 31 2021 - 12 M	# of Units	Growth	Growth	Income Growth	% of NOI
Edmonton	12,882	(2.7)%	(1.0)%	(4.0)%	35.3%
Calgary	5,798	(0.1)%	(1.7)%	0.7%	21.5%
Red Deer	939	(1.3)%	(3.5)%	0.7%	2.3%
Grande Prairie	645	(3.4)%	(4.2)%	(2.7)%	1.5%
Fort McMurray	352	(1.0)%	3.6%	(4.4)%	1.0%
Alberta	20,616	(1.8)%	(1.3)%	(2.2)%	61.6%
Quebec	6,000	1.4%	2.1%	1.0%	19.8%
Saskatchewan	3,505	3.9%	(2.9)%	9.0%	11.0%
Ontario	2,585	5.4%	4.5%	6.1%	7.6%
	32,706	(0.2)%	(0.6)%	0.1%	100.0%

#### STRONG LIQUIDITY POSITION WITH ACCESS TO LOW INTEREST RATES

The Trust utilized the low interest rate environment in 2021 to renew and refinance its mortgage maturities at interest rates well below the maturing rates. In 2021, Boardwalk renewed its maturing mortgages at a weighted average interest rate of 1.75%, 77 basis points below the maturing rate average of 2.52%<sup>1</sup>.

In 2022, the Trust anticipates \$445.2 million of mortgages payable maturing with an average in-place interest rate of 2.67%. Current market 5 and 10-year CMHC financing rates are estimated to be 2.50% and 2.80%, respectively, providing a positive interest cost savings opportunity with medium duration mortgages. To date, the Trust has forward-locked or renewed the interest rate on \$41.6 million or 9% of its maturing mortgages in 2022 at an average interest rate of 2.44%.

#### ACCRETIVE CAPITAL RECYCLING

The Trust remains committed to re-investing retained cashflow and the net proceeds from the sale of non-core assets toward opportunities that are both accretive to FFO per Unit in the near-term and significantly enhance the NAV per Unit of the Trust over the intermediate term.

During the year, the Trust completed the sale of three non-core assets, two in Edmonton and one in Saskatoon. The Trust also completed the sale of its 50% interest in the Sandalwood development in Mississauga during the fourth quarter.

As previously announced, on December 15, 2021, the Trust completed the sale of a 179-unit, non-core asset in Saskatoon. *Reid Park Estates* is a three-storey walk-up building. The sale price of \$25.0 million, equating to a cap rate of approximately 5.0% on as-is net operating income or \$139,700 per door, was slightly above the Trust's fair value of the asset prior to the sale. Net proceeds from the sale were approximately \$12.1 million. The disposition of the two non-core assets in Edmonton were in line with or above the Trust's fair value and generating net proceeds of approximately \$14.9 million. Earlier in the year, the Trust acquired two assets during the second quarter that align with its long-term objectives of accretive geographic expansion in well-located, undersupplied markets. *Aurora*, in Victoria, BC, and *Mountainview Estates*, in Banff, AB, total 195 units and were purchased for a combined price of \$72.3 million in two separate transactions.

During the fourth quarter, the Trust announced that it received approval from the Toronto Stock Exchange (the "TSX") to commence a normal course issuer bid ("NCIB"). The Trust continues to view its own portfolio as offering un-paralleled value in the multi-family sector and believes its current unit price represents an attractive opportunity for re-investment. During the fourth quarter, the Trust re-purchased 438,400 Trust Units at a volume-weighted average price of \$54.85 for a total price of approximately \$24.0 million.

<sup>&</sup>lt;sup>1</sup> Excludes Reid Park Estates, which was divested in December.



#### **2022 FINANCIAL GUIDANCE**

As is customary with the Trust's fourth quarter disclosure, Boardwalk is introducing its 2022 outlook and financial guidance.

The Trust's current outlook is for a continuation of the positive growth trend across its portfolio. This growth is anticipated to be tempered partially by anticipated increases in certain non-controllable operating expenses such as property taxes, insurance costs, and utilities.

Overall, the Trust is providing its 2022 financial guidance as follows:

	2022 Guidance	2021 Actual (in \$ millions except per unit)
Same-Property NOI Growth	+3.0% to +7.0%	0.1%
Profit (loss)	N/A	446,267
FFO <sup>(1)</sup>	N/A	150,207
AFFO <sup>(1)(3)</sup>	N/A	117,290
FFO Per Unit <sup>(2)</sup>	\$3.03 to \$3.18	\$2.94
AFFO Per Unit <sup>(2)(3)</sup>	\$2.39 to \$2.54	\$2.31

(1) A non-GAAP financial measure. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to *Non-GAAP Financial Measures* in this Earnings Release.

(2) A non-GAAP ratio. For definitions, reconciliations, and the basis of presentation of Boardwalk REIT's non-GAAP measures, refer to Non-GAAP Ratios in this Earnings Release.

(3) Utilizing a Maintenance CAPEX expenditure of \$965/suite/year

The reader is cautioned that this information is forward-looking and actual results may vary from those forecasted. The Trust reviews the assumptions used to derive its forecast quarterly, and based on this review, may adjust its outlook accordingly.

#### FOURTH QUARTER REGULAR MONTHLY DISTRIBUTION ANNOUNCEMENT

In addition to the Trust's previously confirmed regular monthly distribution for the month of February 2022 of \$0.0834 per Trust Unit, Boardwalk is confirming and increasing its monthly cash distribution for the months of March 2022, and April 2022 by 8.0% equating to \$0.09 per Trust Unit or \$1.08 per Trust Unit on an annualized basis. A summary of Boardwalk's distributions for the months of February, March and April 2022 can be found below:



Month	Per Unit	Annualized		Record Date	Distribution Date		
February 2022	\$ 0.0834	\$	1.00	28-Feb-22	15-Mar-22		
March 2022	\$ 0.0900	\$	1.08	31-Mar-22	15-Apr-22		
April 2022	\$ 0.0900	\$	1.08	29-Apr-22	16-May-22		

In line with Boardwalk's distribution policy of maximum re-investment, the Trust's payout ratio remains conservative at 33.2% of Q4 2021 FFO; and 34.0% of the last 12 months FFO.

Boardwalk's regular monthly distribution provides a stable and attractive yield for the Trust's unitholders.

#### **RECOGNIZING OUR STRENGTHENING LEADERSHIP TEAM**

Boardwalk and its Board of Trustees is proud to announce the appointment of Mr. James Ha as our new President of Boardwalk REIT.

In addition, the Trust is proud to announce the appointment of Ms. Leonora Davids to Senior Vice President of Operations.

Since joining Boardwalk in 2007, Mr. James Ha has assumed a myriad of leadership roles and responsibilities ranging from: finance, treasury, capital markets, investor relations, acquisitions, investments, strategic partnerships, revenue optimization and corporate strategy, all of which have played a significant role in Boardwalk's overall success and growth.

Sam Kolias, Chairman and CEO of Boardwalk commented, "We have had the great pleasure of working closely with James over the past several years and am excited to partner with him in leading our extraordinary performance focused team. James has strong relationships with our investor community, capital partners, and team of associates, combined with his unique ability to innovate, drive growth, and performance makes him the ideal candidate. This appointment positions us for success in achieving our strategic growth objectives"

Concurrently, Ms. Leonora Davids appointment to Senior Vice President, Operations is a reflection of her operational excellence and expertise. With over 23 years of property management experience, Ms. Davids strong and unmatched leadership, has contributed to the overall success and performance of her teams. Ms. Davids began her career as a Resident Manager in one of Boardwalk's communities in Calgary in 1999, and since, has progressively grown her responsibilities with her most recent role as Vice President of Operations for the Trust.

Sam Kolias, Chairman and CEO of Boardwalk commented "Leonora's advice, guidance, and expertise in operations has been paramount to Boardwalk's success in both strong and challenging economic periods. As Senior Vice President, Leonora will provide leadership in further expanding the depth of our operational team, building additional strong leaders who are committed to our approach of providing our Resident Members with the best product quality, service and experience."

Mr. Kolias added, "These recent appointments reflect Boardwalk's ongoing commitment to recognizing, diversifying, and strengthening our leadership team who inspire a compassionate performance-based culture that builds a future of belonging for all of our Associates and Resident Members. We believe that our core strength is and will always remain our people and will continue to strategically align our team to support future growth goals."



#### THIRD ANNUAL ESG REPORT

The Trust is, and continues to be, committed to environmental, social and governance ("ESG") objectives and initiatives, including working towards reducing greenhouse gas emissions and electricity and natural gas consumption, water conservation, waste minimization, and a continued focus on governance and oversight. Boardwalk anticipates publishing its third annual ESG report in March. The ESG report, along with the Trust's Annual report, will be available digitally on Boardwalk's website and under the Trust's profile at <u>www.sedar.com</u>. The Trust is excited to share an update and progress in reporting on its ESG initiatives and improvements.

#### FINANCIAL AND SUPPLEMENTARY INFORMATION

Boardwalk produces quarterly financial statements, management's discussion and analysis, and a supplemental information package that provides detailed information regarding the Trust's activities during the quarter. Financial and supplementary information is available on Boardwalk's investor website at <u>www.bwalk.com/investors</u>.

#### **TELECONFERENCE ON FOURTH QUARTER 2021 FINANCIAL RESULTS**

Boardwalk invites you to participate in the teleconference that will be held to discuss these results tomorrow morning (February 25, 2022) at 11:00 am Eastern Time. Senior management will speak to the period's results and provide an update. Presentation materials will be made available on Boardwalk's investor website at <u>www.bwalk.com/investors</u> prior to the call.

**Teleconference:** The telephone numbers for the conference are 416-764-8650 (local/international callers) or toll-free 1-888-664-6383 (within North America).

Note: Please provide the operator with the below Conference Call ID or Topic when dialing in to the call. Conference ID: 59564101 Topic: Boardwalk Real Estate Investment Trust, 2021 Fourth Quarter Results

**Webcast:** Investors will be able to listen to the call and view Boardwalk's slide presentation by visiting <u>www.bwalk.com/investors</u> prior to the start of the call.

An information page will be provided for any software needed and system requirements. The webcast and slide presentation will also be available at:

#### Boardwalk REIT Fourth Quarter Results Webcast Link

Replay: An audio recording of the teleconference will be available on the Trust's website: <a href="http://www.bwalk.com/investors">www.bwalk.com/investors</a>

#### CORPORATE PROFILE

Boardwalk REIT strives to be Canada's friendliest community provider and is a leading owner/operator of multi-family rental communities. Providing homes in more than 200 communities, with over 33,000 residential units totaling over 28 million net rentable square feet, Boardwalk has a proven long-term track record of building better communities, where love always lives<sup>tm</sup>. Our three-tiered and distinct brands: Boardwalk Living, Boardwalk Communities, and Boardwalk Lifestyle, cater to a large diverse demographic and has evolved to capture the life cycle of all Resident Members. Boardwalk's disciplined approach to capital allocation, acquisition, development, purposeful re-positioning, and management of apartment communities allows the Trust to provide its brand of



community across Canada creating exceptional Resident Member experiences. Differentiated by its peak performance culture, Boardwalk is committed to delivering exceptional service, product quality and experience to our Resident Members who reward us with high retention and market leading operating results, which in turn, lead to higher free cash flow and investment returns, stable monthly distributions, and value creation for all our stakeholders.

Boardwalk REIT's Trust units are listed on the Toronto Stock Exchange, trading under the symbol BEI.UN. Additional information about Boardwalk REIT can be found on the Trust's website at <u>www.bwalk.com/investors.</u>

#### **NON-GAAP FINANCIAL MEASURES**

Boardwalk believes non-GAAP financial measures are meaningful and useful measures of real estate organizations operating performance, however, are not measures defined by IFRS. As they do not have standardized meanings prescribed by IFRS, they therefore may not be comparable to similar measurements presented by other entities and should not be construed as an alternative to IFRS defined measures. Below are the non-GAAP financial measures referred to in this earnings release.

#### Funds From Operations

The IFRS measurement most comparable to FFO is profit (loss). Boardwalk REIT considers FFO to be an appropriate measurement of the performance of a publicly listed multi-family residential entity as it is the most widely used and reported measure of real estate investment trust performance. Profit (loss) includes items such as fair value changes of investment property that are subject to market conditions and capitalization rate fluctuations which are not representative of recurring operating performance. We define FFO as adjustments to profit (loss) for fair value gains or losses, distributions on the LP Class B Units, gains or losses on the sale of the Trust's investment properties, depreciation, deferred income tax, and certain other non-cash adjustments, if any, but after deducting the principal repayment on lease liabilities and adding the principal repayment on lease receivables. The reconciliation from profit (loss) under IFRS to FFO can be found below. The Trust uses FFO to assess operating performance and its distribution paying capacity, determine the level of Associate incentive-based compensation, and decisions related to investment in capital assets. To facilitate a clear understanding of the combined historical operating results of Boardwalk REIT, management of the Trust believes FFO should be considered in conjunction with profit (loss) as presented in the audited annual consolidated financial statements for the years ended December 31, 2021 and 2020.

FFO Reconciliation			%	12		% Change
	3 Months	3 Months	Change	Months	12 Months	
	Dec 31,	Dec 31,		Dec 31,		
	2021	2020		2021	Dec 31, 2020	
In \$000's, except per Unit amounts						
Profit (loss)	\$ 131,140	\$ (188,435)		\$ 446,267	\$ (197,279)	
Adjustments						
Adjustment to right-of-use asset related to lease receivable	-	-		-	159	
Loss on sale of assets	1,116	532		1,953	1,136	
Fair value (gains) losses	(96,406)	219,111		(307,002)	326,134	
LP Class B Unit distributions	1,119	1,120		4,479	4,479	
Income tax (recovery) expense	(32)	258		(110)	(72)	
Depreciation	2,189	2,259		7,809	8,195	
Principal repayments on lease liabilities	(977)	(732)		(3,841)	(3,465)	
Principal repayments on lease receivable	167	155.00		652	449	
FFO	\$ 38,316	\$ 34,268	11.8%	\$ 150,207	\$ 139,736	7.5%
FFO per Unit	\$ 0.75	\$ 0.67	11.9%	\$ 2.94	\$ 2.74	7.3%

Adjusted Funds From Operations



Similar to FFO, the IFRS measurement most comparable to AFFO is profit (loss). Boardwalk REIT considers AFFO to be an appropriate measurement of a publicly listed multi-family residential entity as it measures the economic performance after deducting for maintenance capital expenditures to the existing portfolio of investment properties. AFFO is determined by taking the amounts reported as FFO and deducting what is commonly referred to as "Maintenance Capital Expenditures". Maintenance Capital Expenditures are referred to as expenditures that, by standard accounting definition, are accounted for as capital in that the expenditure itself has a useful life in excess of the current financial year and maintains the value of the related assets. The reconciliation of AFFO can be found below. The Trust uses AFFO to assess operating performance and its distribution paying capacity, and decisions related to investment in capital assets.

(000's)	-	Months 31, 2021	-	Months 31, 2020	12 Months c 31, 2021	12 Months Dec 31, 2020
FFO	\$	38,316	\$	34,268	\$ 150,207	\$ 139,736
Maintenance Capital Expenditures		7,091		8,781	32,287	34,799
AFFO	\$	31,225	\$	25,487	\$ 117,920	\$ 104,937

#### Adjusted Real Estate Assets

The IFRS measurement most comparable to Adjusted Real Estate Assets is investment properties. Adjusted Real Estate Assets is comprised of investment properties, equity accounted investment, and cash and cash equivalents. Adjusted Real Estate Assets is useful in summarizing the real estate assets owned by the Trust and it is used in the calculation of NAV, which management of the Trust believes is a useful measure in estimating the entity's value. The reconciliation from Investment Properties under IFRS to Adjusted Real Estate Assets can be found on the following page, under Net Asset Value.

#### Adjusted Real Estate Debt

The IFRS measurement most comparable to Adjusted Real Estate Debt is mortgages payable. Adjusted Real Estate Debt is comprised of total mortgage principal outstanding, total lease liabilities attributable to land leases, and construction loan payable. It is useful in summarizing the Trust's debt which is attributable to its real estate assets and is used in the calculation of NAV, which management of the Trust believes is a useful measure in estimating the entity's value. The reconciliation from Mortgages Payable under IFRS to Adjusted Real Estate Debt can be found below under Net Asset Value.

#### Net Asset Value

The IFRS measurement most comparable to NAV is Unitholders' Equity. With real estate entities, NAV is the total value of the entity's investment properties and cash minus the total value of the entity's debt. The Trust determines NAV by taking Adjusted Real Estate Assets and subtracting Adjusted Real Estate Debt, which management of the Trust believes is a useful measure in estimating the entity's value. The reconciliation from Unitholders' Equity under IFRS to Net Asset Value is below.



		Dec 21, 2021		Dec 21, 2020
Investment preparties	<u>خ</u>	Dec 31, 2021	ć	Dec 31, 2020
Investment properties	\$	6,492,969	Ş	5,948,955
Equity accounted investment		41,118		34,967
Cash and cash equivalents		64,300	-	52,960
Adjusted Real Estate Assets	\$	6,598,387	\$	6,036,882
Total mortgage principal outstanding	\$	(3,088,978)	\$	(3,004,086)
Total lease liabilities attributable to land leases		(76,092)		(77,635)
Construction loan payable		(21,187)		(21,187)
Adjusted Real Estate Debt	\$	(3,186,257)	\$	(3,102,908)
Net Asset Value	\$	3,412,130	\$	2,933,974
Net Asset Value per Unit	\$	66.87	\$	57.49
Reconciliation of Unitholders' Equity to Net Asset Value		Dec 31, 2021		Dec 31, 2020
Unitholders' equity	\$	3,253,178	\$	2,876,449
Total assets		(6,660,653)		(6,107,744)
Investment properties		6,492,969		5,948,955
Equity accounted investment		41,118		34,967
Cash and cash equivalents		64,300		52,960
Total liabilities		3,407,475		3,231,295
Total mortgage principal outstanding		(3,088,978)		(3,004,086)
Total lease liabilities attributable to land leases <sup>(1)</sup>		(76,092)		(77,635)
Construction loan payable		(21,187)		(21,187)
Net Asset Value	\$	3,412,130	\$	2,933,974

(1) Total lease liability attributable to land leases is a component of lease liabilities as calculated in accordance with IFRS.

#### Non-GAAP RATIOS

The discussion below outlines the non-GAAP ratios used by the Trust. Each non-GAAP ratio has a non-GAAP financial measure as one or more of its components, and, as a result, do not have standardized meanings prescribed by IFRS and therefore may not be comparable to similar financial measurements presented by other entities. Non-GAAP financial measures should not be construed as alternatives to IFRS defined measures.

#### FFO per Unit, AFFO per Unit, and NAV per Unit

FFO per Unit includes the non-GAAP financial measure FFO as a component in the calculation. The Trust uses FFO per Unit to assess operating performance on a per Unit basis, as well as determining the level of Associate incentive-based compensation.

AFFO per Unit includes the non-GAAP financial measure AFFO as a component in the calculation. The Trust uses AFFO per Unit to assess operating performance on a per Unit basis and its distribution paying capacity.

NAV per Unit includes the non-GAAP financial measure NAV in its composition. Management of the Trust believes it is a useful measure in estimating the entity's value on a per Unit basis, which an investor can compare to the entity's Trust Unit price which is publicly traded to help with investment decisions.

FFO per Unit, AFFO per Unit, and NAV per Unit are calculated by taking the non-GAAP ratio's corresponding non-GAAP financial measure and dividing by the weighted average Trust Units outstanding on a fully diluted basis, which assumes conversion of the LP Class B Units and deferred units determined in the calculation of diluted per Unit amounts in accordance with IFRS.



#### FFO per Unit Future Financial Guidance

FFO per Unit Future Financial Guidance is calculated as FFO Future Financial Guidance divided by the Trust Units and LP Class B Units outstanding as at the end of the fiscal year. Boardwalk REIT considers FFO per Unit Future Financial Guidance to be an appropriate measurement of the estimated future financial performance based on information currently available to management of the Trust at the date of this earnings release.

#### AFFO per Unit Future Financial Guidance

AFFO per Unit Future Financial Guidance is calculated as AFFO Future Financial Guidance divided by the Trust Units and LP Class B Units outstanding as at the end of the fiscal year. Boardwalk REIT considers AFFO per Unit Future Financial Guidance to be an appropriate measurement of the estimated future profitability based on information currently available to management of the Trust at the date of this earnings release.

#### FFO Payout Ratio

FFO Payout Ratio represents the REIT's ability to pay distributions. This non-GAAP ratio is computed by dividing regular distributions paid on the Trust Units and LP Class B Units by the non-GAAP financial measure of FFO.

#### CAUTIONARY STATEMENTS REGARDING FORWARD-LOOKING STATEMENTS

Information in this news release that is not current or historical factual information may constitute forward-looking statements and information (collectively, "forward-looking statements") within the meaning of securities laws. The use of any of the words "expect", "anticipate", "may", "will", "should", "believe", "intend" and similar expressions are intended to identify forward-looking statements. Forward-looking statements contained in this press release include Boardwalk's financial guidance for fiscal 2022, expected distributions for February, March, and April 2022, and accretive capital recycling opportunities. Implicit in these forward-looking statements, particularly in respect of Boardwalk's objectives for its current and future periods, Boardwalk's strategies to achieve those objectives, as well as statements with respect to management's beliefs, plans, estimates, assumptions, intentions, and similar statements concerning anticipated future events, results, circumstances, performance or expectations are estimates and assumptions subject to risks and uncertainties, including those described in its Management's Discussion & Analysis of Boardwalk under the heading "Risk and Risk Management", which could cause Boardwalk's actual results to differ materially from the forward-looking statements contained in this news release. Specifically, Boardwalk has made assumptions surrounding the impact of economic conditions in Canada and globally including as a result of the COVID-19 pandemic, Boardwalk's future growth potential, prospects and opportunities, the rental environment compared to several years ago, relatively stable interest costs, access to equity and debt capital markets to fund (at acceptable costs), the future growth program to enable the Trust to refinance debts as they mature, the availability of purchase opportunities for growth in Canada, general industry conditions and trends, changes in laws and regulations including, without limitation, changes in tax laws, mortgage rules and other temporary legislative changes in light of the COVID-19 pandemic, increased competition, the availability of qualified personnel, fluctuations in foreign exchange or interest rates, and stock market volatility. These assumptions, although considered reasonable by the Trust at the time of preparation, may prove to be incorrect.

This news release also contains future-oriented financial information and financial outlook information (collectively "FOFI") about Boardwalk's same property NOI growth, FFO per Unit, and AFFO per Unit guidance for fiscal 2022. Boardwalk has included the FOFI for the purpose of providing further information about the Trust's anticipated future business operation.

For more exhaustive information on the risks and uncertainties in respect of forward-looking statements and FOFI you should refer to Boardwalk's Management's Discussion & Analysis and Annual Information Form for the year ended December 31, 2021 under the headings "Risk and Risk Management" and "Challenges and Risks", respectively, which are available at www.sedar.com. Forwardlooking statements and FOFI contained in this news release are made as of the date of this news release and are based on Boardwalk's current estimates, expectations and projections, which Boardwalk believes are reasonable as of the current date. You should not place

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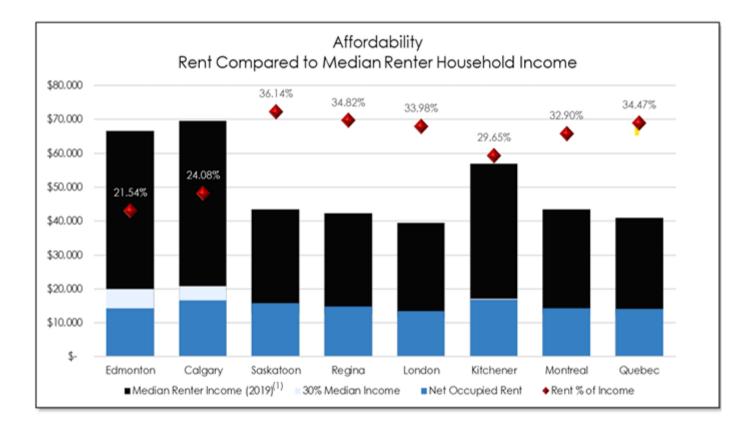


undue importance on forward-looking statements or FOFI and should not rely upon forward-looking statements or FOFI as of any other date. Except as required by applicable law, Boardwalk undertakes no obligation to publicly update or revise any forward-looking statement or FOFI, whether a result of new information, future events, or otherwise.

Boardwalk REIT Suite 200, 1501-1 Street S.W. Calgary, AB T2R 0W1 Phone: 403.531.9255 www.bwalk.com

## **COMMITMENT TO AFFORDABILITY**

We recognize that affordability has a lasting impact on the health, well-being and economic vitality of our communities. Grounded on some of the most affordable rents in Canada, Boardwalk remains committed to providing the best product quality, service, and experience to our Resident Members. Our two largest markets of Edmonton and Calgary provide an example of our current affordability with average rents equating to approximately 20% of the average renter's household income resulting in exceptional value and sustainability in housing for our Resident Members.



(1) Real median total household income (before taxes); renter households; Boardwalk weighted average net occupied rents at Jun All Housing Types. Source: Statistics Canada, Canadian Income Survey 2012-- 22.

Since 1999, Boardwalk's Resident Members benefit from our self-imposed *rent protection* which

sustainably limits rental rate adjustments for renewing Resident Members. Boardwalk will eliminate or reduce rent increases for any Resident Member who can prove financial hardship.

## **IN-HOUSE SUBSIDY PROGRAM AND ADVOCACY**

At Boardwalk, we believe everyone deserves a place to call home.

As an advocate of social responsibility, a significant number of units continue to be committe address the need for affordable housing. Boardwalk continues to offer an internally-mandat self-regulated rent assistance program (the "Internal Subsidy Program") under which eligible

English

Resident Members who are experiencing financial hardship are offered rental forgiveness, a reduction in rental increases and/or a rental subsidy.

While \$150,000 of Boardwalk's annual budget is allocated to the program, we also continue to collaborate with agencies across Canada to provide affordable housing to those in need.

\*We encourage those in need of house subsidy to explore all subsidy programs available.



## Civida Offers Temporary Rent Assistance Benefit (TRAB)

Need help with rent? If you are in a working household with low income or in between jobs, support is available.

The Temporary Rent Assistance Benefit is

intended to help eligible tenants afford their rent while they stabilize or improve their situation.

Civida administers the benefit to the following communities: Barrhead, Bon Accord, Clyde, Duffield, Edmonton, Fort Assiniboine, Fort Saskatchewan, Gibbons, Holden, Innisfree, Josephburg, Legal, Mannville, Morinville, New Brook, Radway, Redwater, Ryley, Sherwood



Park, Smoky Lake, Spedden, Spruce Grove, St Albert, Stony Plain, Thorhild, Tofield, Vegreville, Vilna, Waskatenau & Westlock.

Learn more: <u>https://lnkd.in/gdyWHME</u>



Wondering how much rent you can afford? Use this rent affordability calculator to find out how much you should budget for rent. This calculation is based on \*30% of your household monthly gross income.

Enter your Gross Income

CALCULATE MY RENT BUDGET

Monthly household income before taxes

Each individual should consider their other budget necessities (debt, loans, etc.). The result of the calculator provide a suggested rental budget. Each individual should evaluate their budget before signing a new lease. All leases subject to credit approval and consideration of other financial obligations.

## **Assessment Criteria**

- Has lived in a Boardwalk property for a minimum of one year.
- Is in good standing and has a perfect payment history.
- Has received a rental adjustment in the past 6 months.
- Monthly rent, including the rental adjustment (of all Resident Members on the lease) is more than 40% of their gross household monthly income.
- Is not over-housed for the number of people residing in their unit (i.e.: 1 Resident Member residing in a two-bedroom suite = over-housed).
- Is not concurrently receiving any other rental incentives (free cable, Internet or other monthly monetary rental incentive).
- Has applied for Government Subsidized Housing, or Housing for Seniors.
- Is enrolled in the Boardwalk Pre-Authorized Payment Plan or has applied.
- Collective personal assets of Resident Member's on the lease must indicate financial hardship.

## How to Apply for Rent Assistance

- Approach the site office to request an application form;
- Complete the application form and attach required supporting documents;
- Return the application and supporting documents to the site office;
- Once received the package is reviewed.
  - If the application is incomplete:
    - a letter is sent to the Resident Member outlining what remains to be provided for the application;
  - If the application is complete, and all documents have been provided:

CHAT

NOW

English

- the application is reviewed and processed;
- A letter is sent outlining the approval terms, or the reasons for the application does not meet the assistance criteria
- Once a revised and approved lease has been signed and returned to the community manager, an internal subsidy becomes active on the effective date indicated in the letter to the Resident Member.

## **ABOUT US**

Boardwalk strives to provide quality apartments for rent and exceptional service. We believe the Boardwalk community is built on love. Our Resident Members feel at home in their apartment and have a very real sense of belonging. Welcome to our Boardwalk Family

Forever.

**INVESTORS** 

WHO WE ARE

**OUR PEOPLE** 

## **GROWTH STRATEGY**

ESG

**PRESS RELEASES** 

**NEWS & PRESENTATIONS** 

**STOCK INFORMATION** 

**ANALYST COVERAGE** 

**INFORMATION CIRCULAR** 

## COMMERCIAL

We lease commercial and retail office space in cities across Canada. Whether you need a large, open and spacious showroom or a cozy boutique to rent, we have exactly what you're looking for.

CONTACT

200 – 1501 1st St. SW Calgary, AB T2R 0W1 (403) 531-9255

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**BOARD OF DIRECTORS** 

**CORPORATE DIRECTORY** 

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https://www.bwalk.com/en-ca/commitment-to-affordability/



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## Rich getricher whileCanada sheds jobs

BY WITH FILES FROM DAN HEALING, CALGARY HERALD, FINANCIAL POST; NOVEMBER 20, 2009

It takes money to make money-- especially in a recession--according to the Canadian Business 2009 list of the richest Canadians, which shows the rich got richer despite the economic downturn that has cost 400,000 Canadians their jobs in the past year.

In a 2009 top 100 list with 10 Calgary entries (one more than in 2008), the five wealthiest Canadians from last year again topped the list.

The Thomson family of Toronto, of Thomson Reuters and Woodbridge Co. Ltd., retained a solid hold on the title of richest Canadians, with a combined wealth of \$21.99 billion.

However, there was some jockeying for other positions:Toronto's Rogers family, of Rogers Communications, slipped a spot to No. 5, with a combined wealth of \$4.7 billion, while Vancouver's Jimmy Pattison (\$5.07 billion) jumped from No. 5 to No. 4.

Galen Weston, of George Weston Ltd. and Loblaw Cos. Ltd., remained Canada's third-richest person at \$6.47 billion. James and John Irving, of New Brunswick's Irving Oil Ltd., at \$7.28 billion, stayed in second place.

Meanwhile, in Calgary, familiar names were joined by two people not on the list last year: landlords Sam and Van Kolias of Boardwalk REIT grew their fortune by 42.6 per cent to \$550 million to claim 92nd spot on the list.

The top Calgarians were Fred and Ron Mannix, moving up one spot to 10th with \$2.98 billion in worth, followed by Calgary Flames governor and chairman Murray Edwards, up from 27th to 23rd, thanks to a 15 per cent jump in wealth to \$1.9 billion. They're followed by oilman Clay Riddell, 36th; cable TV mogul J.R. Shaw, 51st; Tim Hortons co-founder Ron Joyce, 54th; ATCO founder Ron Southern, 61st; CCS Corp.'s David Werklund, 66th; Cliff and Dave Lede of Ledcor, 76th; and oilman Allan Markin, 85th.

The Thomsons grew their wealth by 19 per cent despite the recession, which was particularly harmful to media interests. But in terms of rate of wealth increase, the Thomsons have nothing on Ivanhoe mining executive Robert Friedland, whose bank account grew by 217 per cent to \$1.59 billion, according to the magazine, and who jumped from 61st on the top 100 to 32nd in the past year.

Goldcorp founder Rob McEwan returned to the list after dropping off last year, as his money pool grew 134 per cent deeper, to \$568 million, landing him in 89th spot. Bill Comrie of the Brick Group's Income Fund fell off the list after the treasure in his chest dropped to \$415 million.

Canadian Business, a magazine founded in 1928, says it goes through proxy statements, insider

http://www.calgaryherald.com/story\_print.html?id=2243417&sponsor=

trading reports and other sources to estimate the worth of rich Canadians.

---

#### Table

- Top 5 richest Canadians in 2009: Name Worth Per cent change
- 1. Thomson family \$21.99 billion +19.2%
- 2. James Arthur and John Irving \$7.28 billion +2.3%
- 3. Galen Weston \$6.47 billion -1.7%
- 4. Jimmy Pattison \$5.07 billion +2.8%
- 5. Rogers Family \$4.7 billion -6.9%

Source:Canadian Business

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## **Cautionary Statement**



#### **Forward-Looking Information**

Certain statements contained herein constitute "forward-looking statements" as such term is used in applicable Canadian securities laws. These statements relate to analysis and other information based on forecasts of future results, estimates of amounts not yet determinable and assumptions of management. In particular, statements concerning estimates related to the effect of the novel strain coronavirus ("COVID-19") pandemic and governmental responses thereto on the Corporation and the economy, the effect of travel restrictions and post-secondary restrictions on the Corporation's operations and financial performance and the timing of relaxation of the same, the effect of decreasing governmental financial support programs on the Corporation's tenants and the effect that will have on the Corporation's credit risk, the effect that COVID-19 will have on valuations of the Corporation's properties, the effect of rising interest rates on the Corporation, the effect that inflation will have on the Corporation's tenants and the effect on credit risk, as well as in respect of the cost of renovations and other expenses, geopolitical turmoil including the conflict in Ukraine effecting the global supply chain and energy and agricultural markets and effecting the global recovery from the pandemic, future acquisitions, dispositions and capital expenditures, future vacancy rates, increase of rental rates and rental revenue, future income and profitability, timing of refinancing of debt, access to low-cost long-term Canada Mortgage and Housing Corporation ("CMHC") insured mortgage loans, the potential changes in interest and mortgage rates, the potential changes in inflation rates, completion timing and costs of renovations, benefits of renovations, funds to be expended on renovations in fiscal year 2022 and the sources thereof, increased funds from operations and cash flow, minimization of operating costs, the Corporation's liquidity and financial capacity, improved rental conditions, potential increases in rental revenue if optimal operations achieved, the period of time required to stabilize a property, future climate change impact, the Corporation's strategy and goals and the steps it will take to achieve them, the Corporation's anticipated funding sources to meet various operating and capital obligations, key accounting estimates and assumptions used by the Corporation, the attraction and hiring of additional personnel, the effect of changes in legislation on the rental market, expected cyclical changes in cash flow, net operating income and operating margins, the effect of environmental regulations on financial results, the handling of any future conflicts of interests of directors or officers and other factors and events described in this document should be viewed as forward-looking statements to the extent that they involve estimates thereof. Any statements that express or involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, assumptions of future events or performance (often, but not always, using such words or phrases as "expects" or "does not expect", "is expected", "anticipates" or "does not anticipate", "plans", "estimates" or "intends", or stating that certain actions, events or results "may", "could", "would", "might" or "will" be taken, occur or be achieved) are not statements of historical fact and should be viewed as forward-looking statements.

Forward-looking statements are based on management's beliefs, estimates and opinions on the date the statements are made, and the Corporation undertakes no obligation to update forward-looking statements if these beliefs, estimates and opinions should change except as required by applicable securities laws.

#### **No Solicitation**

The presentation is not a solicitation to purchase securities of the Corporation and should not be considered an offering or solicitation document to purchase securities of the Corporation.

## Why Invest in Mainstreet?



ainstreet

## Mainstreet Equity Corp.



## A solid performer, continued organic non-dilutive growth since inception

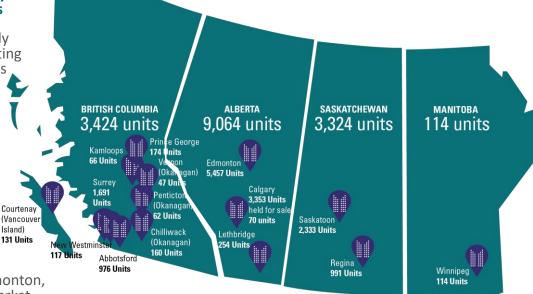
## Aligned shareholder interest: director and management ownership around 49%

₫	We acquire underperforming mid-market apartment properties and reposition them in the market with <b>a mission to provide Quality</b>
	Affordable Homes and improve the quality of life of Canadians

We are an add-value consolidator in the mid-market multi-family apartment market. We stabilize and implement revenue, operating and financing optimization strategies to achieve superior returns

#### **Mid-Market Characteristics**

- Typically less than 100 units
- Fragmented private ownership
- Under-managed asset
- Deferred maintenance
- Owners have limited access to capital
- Higher vacancy / Lower rents
- We are constantly growing. YTD we own and manage 15,926\* apartment units and several warehouses in Surrey, Calgary, Edmonton, Saskatoon and Regina and other commercial space; total fair market value \$2.75B
- 図 図
- ESG compliant with a focus on continuous improvement
- We are a Corporation not a REIT
- Listed on the TSX in 2000



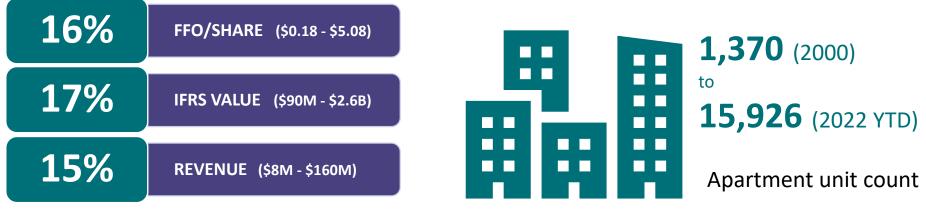
## YTD total apartment suites owned 15,926

\*Including 70 units held for sale, 5 vacant lands and 4 commercial buildings

## A proven solid performer since listing on TSX in 2000



22 YEARS OF ORGANIC DOUBLE-DIGIT GROWTH WITH LIMITED EQUITY DILUTION (Annual Growth 2000 – 2021)



<sup>\*</sup>Compounded Annual Growth Rate (CAGR)

**GREAT CAPITAL ALLOCATOR TO MAXIMIZE SHAREHOLDER VALUE WITH NON-DILUTIVE GROWTH** 





## **Our Value Chain Business Model**



**ACQUISITIONS** Identify and buy under-performing rental units at prices well below replacement costs.

**CAPITAL IMPROVEMENTS** Increase the asset value of Mainstreet's portfolio by renovating acquired properties.

**OPERATIONAL EFFICIENCIES** Minimize operating costs through professional management, efficient technology and energy-saving equipment.

**VALUE ENHANCEMENT** Reposition renovated properties in the market, as a Mainstreet branded product, for higher rents, and build and maintain customer loyalty through high levels of service.

**FINANCING** Maintain a sound capital structure with access to capital markets.

**DIVESTITURES** Occasionally sell mature real estate properties to redirect capital into newer, higher potential properties.

Q3 2022, **13,601** units are stabilized out of the portfolio of **15,825** units

YTD: 15,926 units\*

(Including 70 units held for sale, 5 vacant lands and 4 commercial buildings)



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## **Apartment Business Driver**

### Existing rental apartments trading significantly below replacement cost

#### Management believes:

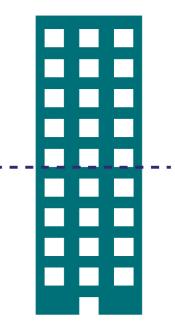
- Current market rents do not justify new construction due to high costs
- Increasing demand and limited supply will continue to create favourable rental market conditions



Mainstreet's Purchase Price



Market Value



Replacement Cost\* (Build cost of comparable new apartments)

## **Apartment Demand**

	V	ai	15	ire	et
21) [15% of total rental u	niverse]				

EDMONTON	Population Growth: 12,611 (2021) [15% of total rental universe] Rental Universe: 84,621 (2021) [Mid-market: 60,996 (72%) (2021) Vacancy Rate: 6.9% (Oct 2021)	
CALGARY	Population Growth: 14,467 (2021) [30% of total rental universe] Rental Universe: 49,037 (2021) [Mid-market: 30,067 (61%) (2021) Vacancy Rate: 4.9% (Oct 2021)	
REGINA	Population Growth: 173 (2021) [1% of total rental universe] Rental Universe: 14,765 (2021) [Mid-market: 13,602 (92%) (2021) Vacancy Rate: 6.8% (Oct 2021)	
SASKATOON	Population Growth: 2,894 (2021) [18% of total rental universe] Rental Universe: 16,123(2021) [Mid-market: 13,794 (86%) (2021) Vacancy Rate: 4.6% (Oct 2021)	All numbers obtained from CMHC + Stats Canada (CMHC calculations)
WINNIPEG	Population Growth: 1,567 (2021) [2% of total rental universe] Rental Universe: 67,806 (2021) [Mid-market: 43,828 (65%) (2021) Vacancy Rate: 5.0% (Oct 2021)	
Lethbridge	Population Growth: 1,153 (2021) [28% of total rental universe] Rental Universe: 4,189 (2021) [Mid-market: 3,924 (94%) (2021) Vacancy Rate: 3.1% (Oct 2021)	
Prince George	Population Growth: 459 (2021) [14% of total rental universe] Rental Universe: 3,358 (2021) [Mid-market: 2,908 (87%) (2021) Vacancy Rate: 2.2% (Oct 2021)	

## **Apartment Demand**

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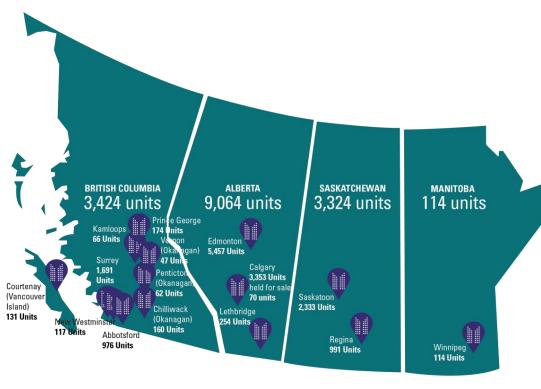


CHILLIWACK	Population Growth: 2,727 (2021) [72% of total rental universe] Rental Universe: 3,775 (2021) [Mid-market: 3,775 (100%) (2021) Vacancy Rate: 1.3% (Oct 2021)	
ABBOTSFORD	Population Growth: 1,888 (2021) [40% of total rental universe] Rental Universe: 4,777 (2021) [Mid-market: 4,303 (90%) (2021) Vacancy Rate: 1.5% (Oct 2021)	
SURREY	<b>Population Growth</b> : NA Rental Universe: <b>6,147</b> (2021) [Mid-market: <b>5,202</b> (85%) (2021) Vacancy Rate: <b>0.6%</b> (Oct 2021)	
KAMLOOPS	Population Growth: 725 (2021) [16% of total rental universe] Rental Universe: 4,462 (2021) [Mid-market: 4,352 (98%) (2021) Vacancy Rate: 0.9% (Oct 2021)	All numbers obtained from CMHC + Stats Canada (CMHC calculations)
PENTICTON	Population Growth: 537 (2021) [21% of total rental universe] Rental Universe: 2,533 (2021) [Mid-market: 2,533 (100%) (2021) Vacancy Rate: 1.2% (Oct 2021)	
VERNON	Population Growth: 817 (2021) [38% of total rental universe] Rental Universe: 2,145 (2021) [Mid-market: 2,145 (100%) (2021) Vacancy Rate: 0.8% (Oct 2021)	
COURTENAY	Population Growth: 943 (2021) [48% of total rental universe] Rental Universe: 1,984 (2021) [Mid-market: 1,753 (88%) (2021) Vacancy Rate: 0.3% (Oct 2021)	

## **Market Growth Potential**

## Mainstreet

## Mainstreet's strategy benefits from a large target market with less competition



YTD total apartment suites owned 15,926

Target Markets Renta	I Apartment Universe
----------------------	----------------------

	<100 Units/ building	Total Rental Universe	% Mid-Market
Edmonton	60,996	84,621	72%
Calgary	30,067	49,037	61%
Regina	13,602	14,765	92%
Saskatoon	13,794	16,123	86%
Winnipeg	43,828	67,806	65%
Lethbridge	3,924	4,189	94%
Prince George	2,908	3,358	87%
Chilliwack	3,775	3,775	100%
Abbotsford	4,303	4,777	90%
Surrey	5,202	6,147	85%
Kamloops	4,352	4,462	98%
Penticton	2,533	2,533	100%
Vernon	2,145	2,145	100%
Courtenay	1,753	1,984	88%
Mainstreet's Target Markets	193,182	265,722	73%

\* YTD

## **Potential Target Market Growth**







\* Numbers obtained from CMHC, the potential target markets include Edmonton, Calgary, Regina, Saskatoon, Winnipeg, Chilliwack, Abbotsford, Surrey, Kamloops, Penticton, Vernon, Courtenay, Prince George \* YTD

\*Including 70 units held for sale, 5 vacant lands and 4 commercial buildings

## A 'Value Creation' Company

### SIGNIFICANT GROWTH WITH LIMITED EQUITY DILUTION (YTD)

- Listed on the TSX in 2000, Mainstreet has grown its portfolio from 272 units with a market value of \$17 million to 15,893 units (YTD) with a market value of \$2.7B and limited equity dilution
- As at September 30, 2021 there were 9,345,218 common shares outstanding compared to 8,883,333 on the date of TSX listing
- From October 2006 to October 2010 we purchased 4.5 million shares through NCIB and SCIB, average price of \$6.87
- In 2016 we purchased 1.4 million shares through NCIB and SIB, average price of \$35.99
- In 2017 we purchased 53,569 shares through NCIB, average price of \$36.80
- In 2018 we purchased 3,659 shares through NCIB, average price of \$37.02
- In 2020 we purchased 31,900 shares through NCIB, average price of \$55.37
- In 2021 we purchased 4,612 shares through NCIB, average price of \$68.10
- In 2022 YTD, we have purchased 9,200 shares through NCIB, average price of \$112.94



\*Including 70 units held for sale, 5 vacant lands and 4 commercial buildings

Note: In October 2004, MEQ raised \$33m in 7.25% convertible debentures with a 7 year term and \$6.25 conversion price.

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## **Growing The Portfolio**



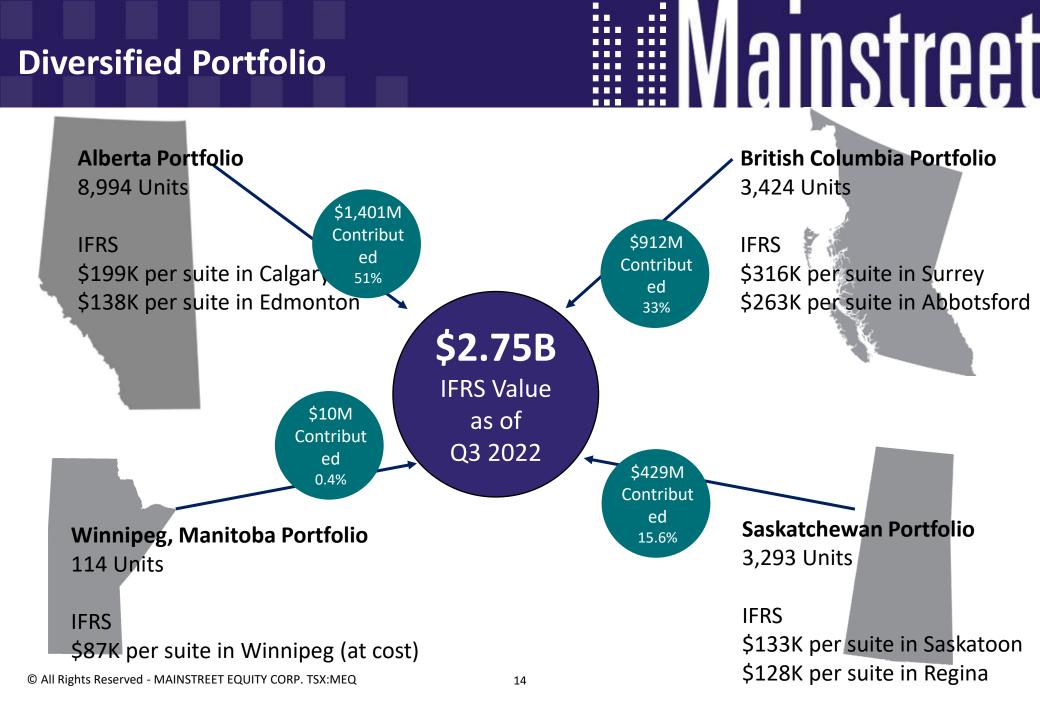
## ASSET GROWTH (\$M)



Mortgage loans outstanding as at June 30, 2022, \$1.48B. Net cash balance as at June 30, 2022, \$43.5M. Estimated Net Asset Value based on appraisal value of \$2.75B, as at June 30, 2022, \$1.32B (\$141 per basic share)

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\* Numbers obtained from CMHC



## **Mainstreet Machine**





## **5 Pillar Competitive Advantage**



**1.** Acquire underperforming assets at attractive prices.





**3.** Internalized construction capabilities.





**4.** Internalized operations platform / systems are scalable.



**5.** Internalized marketing and effective branding.

## The Mainstreet 'Spec'



#### SUITE INTERIORS

Tile& wood laminate flooring Fresh, low-VOC paint Venetian blinds Upgraded light fixtures Upgraded electrical outlets New door and closet hardware

#### BRANDED ITEMS

360° exterior signage Common area rugs\* Interior door plaques Uniformed team members



#### SECURITY Property security cameras\* Enhanced exterior door security Upgraded intercom systems



#### KITCHEN

Granite counter top\* Contemporary cabinets\* Water saving kitchen taps Energy Star appliances

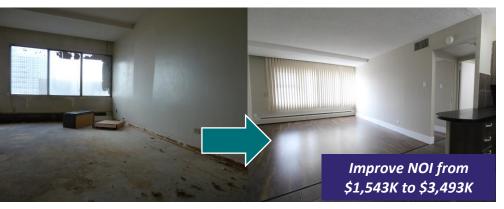
#### BUILDING ENVELOPES

Double-pane energy-efficient windows\* Balcony door\*, railings, resurfacing New energy-efficient roofs New siding and insulation

## **Mainstreet: Adding Value**



#### Mainstreet Tower, Edmonton



#### Mainstreet Estates, Surrey



#### Sunalta 1913, Calgary



#### Mainstreet 1310 & 1320, Saskatoon



## **Mainstreet: Adding Value**



Saskatoon 1310, Saskatoon



Bow River Townhomes, Calgary



Avenue Tower, Calgary



Queen's Park Townhomes, Calgary



## **Operating Efficiencies**

# Vainstreet

#### **EXPENSE REDUCTION**

- 1. Mainstreet's aggressive renovation program has resulted in significant expense reductions in key areas such as:
  - Electrical (install compact fluorescent bulbs: LED bulbs for emergency exit signs)
  - Water ('Ultra-high efficiency' toilets; low-flow aerators installed on showers and all taps)
  - Install energy efficient windows / exterior (new siding) / new insulation
- 2. Averaging 40% savings by installing energy saving water flow devices (Installed in most Saskatoon properties and currently installing in Calgary, Edmonton and Abbotsford portfolios)
- 3. Averaging 30% savings by installing LED lights (9 watt vs 60 watt) in all properties across Western Canada
- **4.** Estimated 30% savings in gas consumption by installing EndoTherm<sup>™</sup> (Pilot test in 22 properties in Alberta)
- 5. The majority of existing units have been upgraded with energy efficient devices
- 6. Sub-metering all properties that are not currently set-up in this manner; savings on utilities for MEQ
- 7. Ability to achieve economies of scale:
  - Fixed price gas contracts
  - National deal on bulk purchasing discount for construction supplies
- 8. Automated withdrawal of monthly rents
- 9. Software ('real-time', web-based, national operations system)
- **10.** Advertising & Marketing (reduced costs by: internalizing marketing and advertising; shift advertising from print to online; invest in company website to drive rentals)
- 11. Financial Reporting (internalize design and production for annual and quarterly reports)

"This is a fixed-cost business - every increase in revenue or reduction in expense goes to the bottom line"

## **Mid-Market Efficiencies**





## Higher operating margins versus larger concrete complexes

Low rise properties have relatively less operating expenses such as: M

- Limited or no elevator maintenance
- No repairs to, heating or maintenance of underground parking garage
- Amenities

## Lower realty taxes versus larger structures

## Lower hydro cost resulting from

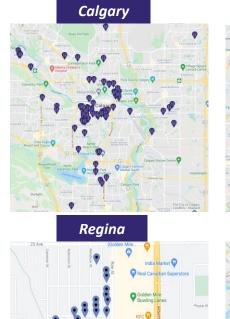
- Elimination of heating/heat loss from elevator shafts
- ☑ Elimination of heating of underground parking garages Less common areas to heat and cool



## **Clustering Strategy**







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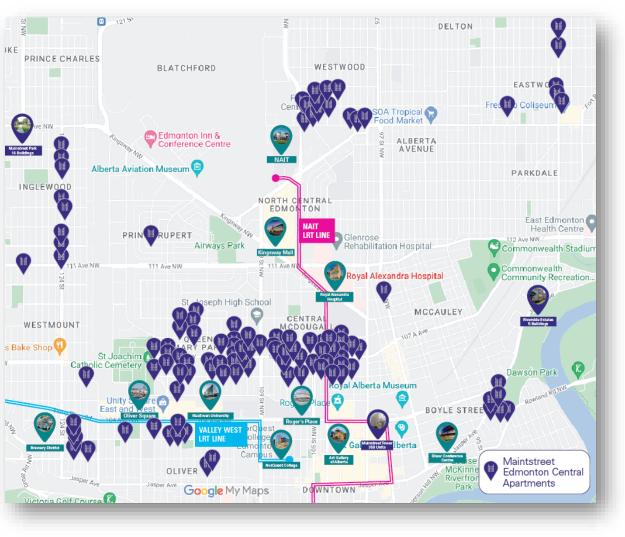
By clustering assets, Mainstreet maximizes efficiencies and growth, transforming a single asset into a network of apartment complexes

## We achieved this through:

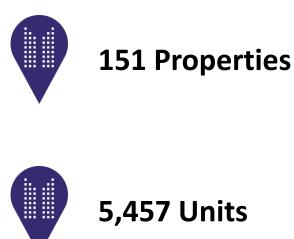
- Clustering assets within a 5 block radius
- Requiring fewer resident managers leading to reduced HR costs
- Reduce the cost of having multiple property maintenance contracts
- Create dominant brand recognition in neighbourhoods to reduce advertising costs

## **Edmonton ICE District Strategy**





## CONTINUED EXPANSION OF INNER-CITY EDMONTON



\* Includes Fort Saskatchewan

## **2022 Drivers: Optimum Potential NOI**

## (in 000s)

	Annualized	Annualized	Annualized	Annualized	Annualized	
	NOI based	Additional NOI	Additional	Additional	Optimum	
	on Q3 2022	at 95%	<b>NOI</b> without	NOI at full	potential	
	results	occupancy rate	concession	market rent	NOI	Difference
Calgary	\$30,493	\$58	\$3,261	\$5,499	\$39,311	\$8,818
Edmonton	\$28,619	\$3,699	\$7,229	\$786	\$40,333	\$11,714
Surrey	\$22,440	0	0	\$14,200	\$36,640	\$14,200
Abbotsford	\$12,020	0	0	\$6,407	\$18,427.00	\$6,407
Regina	\$5,478	\$140	\$1,341	\$56	\$7,015	\$1,537
Winnipeg	\$461	\$42	\$15	\$100	\$618	\$157
Saskatoon	\$13,307	\$2,008	\$2,692	\$655	\$18,662	\$5,355
Total from						
operations	112,818	5,947	14,538	27,703	161,006	48,188

### Stabilization of existing non-stabilized portfolio which equates to 14% of the total portfolio

- Achieve Optimum Potential Net Operating Income
- Estimated \$300M liquidity FY 2022

Runway Left \$48M (Before rent increases)

8.7%

7.8% 8.3%

Q2, 2,2, 7.3%

03'2

# Vacancy Rate (inclusive of unstabilized growth)

#### 95 '<sub>76</sub> Q3 '26 94 '26 94 '<sub>78</sub> 92'24 94 ,25 91, 19 91 12 Q2 '<sub>78</sub> Q3 '<sub>78</sub> 91 'IS 95, 20 Q3 '<sub>29</sub> 94'<sub>29</sub> 91 '20 95,50 Q3 '20 Q3 '14 94 14 Q1 '15 Q3 '25 92'2> Q3 '2> 94 12 91,18 94 20 94'2J 92,23 Q1 '14 92'25 Q1 '27 92,23 Q3,23



(in 000s, except vacancy and suite counts)

	Stabilized Asset – Mark to Market Potential			Unstabilized Asset – Mark to Market Potential		
City	Number of Stabilized Suites	Vacancy Rate Stabilized Portfolio	Stabilized Suites Mark to Market (including incentive reduction opportunity) per suite per month	Number of unstabilized Suites	Vacancy Rate unstabilized Portfolio	Unstabilized Suites Mark to Market (including incentive reduction opportunity) per suite per month
			40.40			10-1
Calgary	3,014	2.39%		523	5.74%	
Edmonton	4,565	8.35%	\$135	892	19.51%	\$146
Surrey	1,775	0.06%	\$598	338	5.33%	\$546
Abbotsford	976	1.02%	\$314	335	0.9%	\$535
Regina	938	4.69%	\$129	22	54.55%	\$123
Winnipeg	-	-	-	114	8.77%	\$123
Saskatoon	2,333	11.92%	\$136	-	-	-
Total	13,601	5.78%	\$231	2,224	11.11%	\$268

#### Our stabilized vacancy rate is 5.8% as at June 30, 2022

- Neither Alberta or Saskatchewan are subject to rent control legislation
- In British Columbia, landlords are entitled to lease a suite to a new tenant at market rental rate
- Every 1% drop in vacancy rate equals \$2.0M increase in NOI
- Every \$10 adjustment in monthly net rent equals \$1.9M increase in NOI

## **Risk Management**



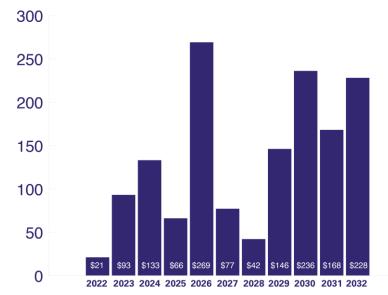
#### **CMHC INSURED MORTGAGES 2022**

As at June 30, 2022, Mainstreet's outstanding mortgage balance was \$1,480M, of which \$1,464M (99%) is CMHC insured (fixed) at an average interest rate of 2.53%. The balance, \$16M, are conventional (fixed) mortgages at an average interest rate of 3.46%.

#### LONG-TERM FIXED INTEREST MORTGAGES

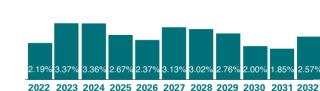
 100% of Mainstreet's mortgage is at fixed long-term rates

Interest Rate	Description	<b>Debt</b> (millions of dollars)
2.53%	Fixed CMHC	\$1,464
3.6%	Fixed non-CMHC	\$16
N/A	Floating-CMHC	0
2.54%	Total	\$1,480



#### Avg. Interest

rate



\* millions of dollars

Average Term to Maturity: 7.1 years Weighted average rate: 2.54%

# Property & Equipment Conversion Value

### **RESIDUAL LAND**

- Surrey Residual Land
- Ashley Court Surrey, BC High Density Residential Land
- Greenwood Gardens Surrey, BC High Density Residential Land
- Imperial Court Surrey, BC High Density Residential Land
- 33263 Bourquin Cres. Abbotsford, BC Development Lot
- Edmonton Wellington (14.52 Acres)
- Trevella Park Townhomes Calgary, AB (~14 Acres of high density residential land)
- Highland Park Townhomes Lethbridge, AB (13.1 Acres of high density residential land)
- West Meadow Apartments Saskatoon, SK (9.4 Acres)
- Mainstreet Village Edmonton, AB (6.65 Acres of high density residential land)
- Queen's Park Calgary, AB (6.62 Acres)
- Bow River Townhomes River Calgary, AB (6.4 Acres)
- Premier City Park Edmonton, AB (5.45 acres of land in ICE District)
- Mainstreet Courtenay Apartments Courtenay, BC (4.94 Acres)
- Cedarbrae (including daycare) Calgary, AB (3.92 Acres)
- Kamloops River Frontage (3.4 Acres)
- Dover Calgary, AB Residual Land (2.28 Acres)
- Regina Warehouse + Land (1.25 Acres)
- Vernon Development Lot (.55 Acres)
- Rockwood Portfolio Development Lots Edmonton, AB (.34 Acres)
- Regina Parliament Lot Development Lot (.31 Acres)
- Rockwood Office + Commercial Edmonton, AB (8,988 sq. ft)
- Edmonton Office + Warehouse (7,502 sq. ft)
- Saskatoon 20<sup>th</sup> Street Lot Development Lot (5,851 sq. ft)
- Marda Loop House Calgary, AB (4,200 sq. ft)
- The Junction Calgary, AB Development Lot Inglewood (3,067 sq. ft)





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MEQ owns 3 houses and 1 tower near Scotiabank Saddledome, Calgary Potential to redevelop land + 1 apartment building

MEQ is in the process of transforming obsolete retail space into an additional 14 suites in Edmonton, Calgary and Abbotsford.

# Townhouse & Condo Conversion Value







### Alberta

### Townhouses

- Queen's Park Calgary
- Trevella Park Calgary
- Bannerman Terrace Edmonton
- Clareview Court Edmonton
- Lauderdale Edmonton
- Wedgewood Edmonton
- Wellington Edmonton
- Highland Park Lethbridge

#### **Condo Spec**

Crescent Heights View – Calgary

### British Columbia (Abbotsford)

- Hanna Estates
- Pinetree complex
- Sunshine complex
- Villa Christina

### CONDOMINIUM CONVERSION

The opportunity exists to convert the existing portfolio into condominiums, in particular for the following townhouse complexes in Alberta and condo-titled properties in BC:





### Environmental Consultation

Committed to implementing best environmental practices suggested by independent environmental consultants

#### Energy & Water Efficiency

- Led Lighting at 40% average leadership
- Savings Canada wide
- 30% savings in gas consumption by installing EndoTherm in numerous Albertan properties
- 40% savings in areas where new water flow devices have been installed

### Recycling Program

Waste reduction initiatives e.g. Diabetes Canada tenant clothes recycling program



- Health & Safety
- Competitive employee health benefits
- Enhanced Covid protocols for employees and tenants

### Partnering & Participation

- Housing Assistance Programs
- Partnering with Calgary Housing, Mustard Seed & Homeless Society
- Rent deferrals and fee waivers during Covid Pandemic

# GOVERNANCE

ainstreat

#### Risk Management

- Audit Committee
- Whistle Blower Policy
- Cyber Security

#### Diversity

- Gender balanced leadership
- Specialized sub-committees

### Employee Growth & Development

- Prioritizing on-the-job, internal and academic training
- Internal promotion actively encouraged
- Annual employee evaluations
- Best HR practices include strong multi-cultural and non-discriminatory hiring

#### Good Governance

- High ethical standards through a strong governance framework, overseen by a highly experienced Board of Directors
- Chairman of Board and CEO separated





# **CONTENTS**

# Value-Add Case studies: page 31 – 35

Acquisitions: page 36 - 43

# Value-Add Case Studies

### Vancouver Lower Mainland (Surrey), BC

Mainstreet Estates

### Edmonton, AB

Mainstreet Park

### Calgary, AB

Huntsville

### Saskatoon, SK

West Meadow



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# Value-Add Model: Mainstreet Estates, Surrey, BC

Mainstreet purchased the above property (331 units with 5 buildings) in January 2015. It took approximately 6 months to complete the stabilization process; we financed the property in November 2016.

Financial results for the property before and after stabilization and financing are summarized as follows:

(000's)	
Purchase price	33,650
Capital expenditure	3,928
Total investment including capital expenditure	37,578
Mortgage loan after financing	36,908
Equity invested	678
Return on equity (NOI)	345%

	At acquisition	After stabilization	% increase
Annualized rental income	1,900	3,485	83%
Annualized NOI	69	2,340	3,291%
Appraised value		51,400	
Value created		17,750	30%



**P**PT





# Value-Add Model: Mainstreet Park, Edmonton, AB

Mainstreet purchased the above property (178 units) in August 2016. It took approximately 12 months to complete the stabilization process; we financed the property in November 2017.

Financial results for the property before and after stabilization and financing are summarized as follows:

(000's)	
Purchase price	13,350
Capital expenditure	2,142
Total investment including capital expenditure	15,492
Mortgage loan after financing	19,865
Equity extracted	(4,373)
Return on equity (NOI)	Infinite

	At acquisition	After stabilization	% increase
Annualized rental income	632	2,095	231%
Annualized NOI	(281)	1,373	Infinite
Appraised value		26,700	
Value created		11,208	72%



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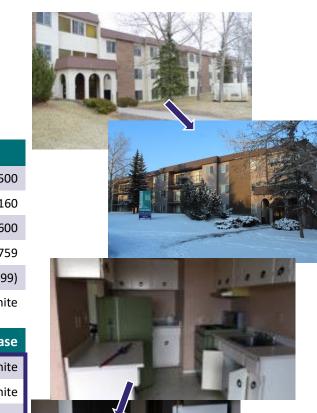
# Value-Add Model: Huntsville, Calgary, AB

Mainstreet purchased the above property (52 units) in April 2012. It took approximately 29 months to complete the stabilization process; we financed the property in September 2014.

Financial results for the property before and after stabilization and financing are summarized as follows:

(000's)	
Purchase price	5,500
Capital expenditure	1,160
Total investment including capital expenditure	6,600
Mortgage loan after financing	6,759
Equity extracted	(99)
Return on equity (NOI)	Infinite

	At acquisition	After stabilization	% iı	ncrease
Annualized rental income	Nil	743		Infinite
Annualized NOI	Nil	586		Infinite
Appraised value		12,100		
Value created		5,440		82%



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# Value-Add Model: West Meadow, Saskatoon, SK

Mainstreet purchased the above property (240 units) in June 2019. It took approximately 16 months to complete the stabilization process; we financed the property in September 2020.

Financial results for the property before and after stabilization and financing are summarized as follows:

(000's)	
Purchase price	19,000
Capital expenditure	1,010
Total investment including capital expenditure	20010
Mortgage loan after financing	24956
Equity extracted	(4,946)
Return on equity (NOI)	Infinite

	At acquisition	After stabilization	% increase
Annualized rental income	2,049	2,937	43%
Annualized NOI	1,175	1,952	66%
Appraised value		32,190	
Value created		12,180	61%











		Q1 2020 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Calgary	4311 75 St NW	8	\$1,040,000	\$1,130,000	\$130,000
Saskatoon	1306 20 St W	-	\$150,000	TBD	N/A
Saskatoon	1310 20 St W	44	\$770,000	TBD	\$17,500
Saskatoon	1320 20 St W	10	\$400,000	\$1,620,000	\$40,000
Edmonton	10719 110 St NW	23	\$1,918,000	\$2,730,000	\$83,391
Kamloops	627 Lilac Ave	48	\$7,000,000	TBD	\$145,833
Saskatoon	#18, 2309 17 St W	1	\$37,000	\$132,353	\$37,000
TOTAL Q1 2020		134	\$11,315,000		

		Q2 2020 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Calgary	333 4 Ave NE	16	\$2,130,000	TBD	\$133,125
Edmonton	13220 & 13528 140 St NW	220	\$34,000,000	\$42,000,000	\$154,545
Calgary	1711 26 Ave SW	18	\$2,605,000	\$3,230,000	\$144,722
Saskatoon	#308, 601 Ave X S	1	\$37,000	\$132,353	\$37,000
Saskatoon	111 111 St W	24	\$1,872,000	TBD	\$78,000
TOTAL Q2 2020		279	\$40,644,000		



		Q3 2020 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Calgary	1624 16 Ave SW	28	\$3,360,000	TBD	\$120,000
Edmonton	10730 102 St NW	33	\$2,000,000	TBD	\$60,606
TOTAL Q3 2020		61	\$5,360,000		

		Q4 2020 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per dooi
Calgary	501 40 Ave NW	188	\$30,500,000	TBD	\$162,234
Cochrane	104 1 St E	17	\$1,750,000	TBD	\$102,941
Saskatoon	#16, 2309 17 St W	1	\$37,000	\$132,353	\$37,000
Saskatoon	#305, 525 Ave X S	1	\$35,000	\$132,353	\$35,000
TOTAL Q4 2020		207	\$32,322,000		



		Q1 2021 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Saskatoon	#103, 529 Ave X S	1	\$24,000	\$132,353	\$24,000
Kamloops	196 Yew St	18	\$2,300,000	TBD	\$127,778
Regina	3525 Avonhurst Dr	72	\$7,459,000	TBD	\$103,597
Winnipeg	314 Broadway	87	\$7,330,000	TBD	\$84,253
TOTAL Q1 2021		178	\$17,113,000		

		Q2 2021 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Calgary	1224 14 Ave SW	32	\$4,900,000	TBD	\$153,125
Calgary	1127 17 Ave NW	18	\$2,600,000	TBD	\$144,444
Penticton	144 Brunswick St	38	\$5,250,000	TBD	\$138,158
Courtenay	1970 Fitzgerald Ave	131	\$14,000,000	TBD	\$106,870
TOTAL Q2 2021		219	\$26,750,000		



	Q3 2021 Acquisitions										
City	Address	# of Units	Purchase Price	Appraised Value	Price per door						
Chilliwack	46180 Bole Ave	45	\$6,717,000	TBD	\$149,267						
Chilliwack	46155 Bole Ave	48	\$7,114,000	TBD	\$148,208						
Chilliwack	9275 Mary St	42	\$6,469,000	TBD	\$154,024						
Penticton	769 Winnipeg St	24	\$3,400,000	TBD	\$141,667						
Vernon	3501 Centennial Dr	47	\$5,500,000	TBD	\$117,021						
Calgary	116 & 122 12 Ave NW	23	\$3,030,000	TBD	\$131,739						
Calgary	1720 10a St SW	16	\$2,138,000	TBD	\$133,625						
Edmonton	10730 105 St NW	20	\$1,635,000	TBD	\$ 81,750						
Calgary	8880 Horton Rd SW (Held for sale)	136	\$22,440,000	TBD	\$165,000						
Calgary	1722 5a St SW	18	\$2,556,000	TBD	\$142,000						
Edmonton	8515 112 St NW	329	\$44,150,000	TBD	\$129,179*						
Edmonton	10175 & 10187 113 St	58	\$6,265,000	TBD	\$108,017						
Edmonton	11302 & 11310 109 Ave NW	112	\$10,640,000	TBD	\$ 95,000						
TOTAL Q3 2021		918	\$122,054,000								

\*Net retail has been discounted



		Q4 2021 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
New Westminster	1205 - 1207 4 Ave	33	\$6,600,000	TBD	\$200,000
Chilliwack	46109 Gore Ave	25	\$3,750,000	TBD	\$150,000
Saskatoon	#205, 529 Ave X S	1	\$17,900	TBD	\$17,900
Calgary	832 4A St NE	12	\$1,670,000	TBD	\$139,167
Calgary	1826 17 St SW	12	\$1,913,222	TBD	\$159,435
Calgary	641 Meredith Rd NE	19	\$3,029,268	TBD	\$159,435
Calgary	1837 11 Ave SW	10	\$1,594,351	TBD	\$159,435
Calgary	306 21 Ave SW	16	\$2,550,962	TBD	\$159,435
Calgary	1216 14 St SW	14	\$2,232,092	TBD	\$159,435
Calgary	4315 73 St NW	6	\$956,611	TBD	\$159,435
Calgary	4347 73 St NW	7	\$1,116,046	TBD	\$159,435
Calgary	2124 15 St SW	11	\$1,753,787	TBD	\$159,435
Calgary	1440 Memorial Dr NW	30	\$4,783,054	TBD	\$159,435
Calgary	2131 17 St SW	8	\$1,275,481	TBD	\$159,435
Calgary	1701 35 St SE	26	\$4,145,314	TBD	\$159,435
Calgary	609 2 Ave NE	24	\$3,826,444	TBD	\$159,435
Calgary	1626 15 Ave SW	28	\$4,464,184	TBD	\$159,435
Calgary	2109 17 St SW	28	\$4,464,184	TBD	\$159,435
TOTAL Q4 2021		310	\$50,142,900		



		Q1 2022 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Edmonton	Multiple	232	\$20,000,000	TBD	* \$78,261
Edmonton	10245 & 10255 Alex Taylor Rd	27	\$2,500,000	TBD	\$92,593
Calgary	316 18th Ave SW	10	\$1,460,000	TBD	\$146,000
TOTAL Q1 2022		269	\$23,960,000		\$82,247

\*including 2 commercial buildings and 2 lots – allocation \$2M



		Q2 2022 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Lethbridge	125 Columbia Blvd W	20	\$2,400,000	TBD	\$120,000
Calgary	234 21 Ave SW	16	\$2,500,000	TBD	\$156,250
Calgary	111 & 117 24 Ave SW	32	\$5,120,000	TBD	\$160,000
Edmonton	16316 106A Ave	46	\$5,500,000	TBD	\$119,565
Calgary	1726 7St SW	16	\$2,456,000	TBD	\$153,500
Saskatoon	#303, 529 Ave X S	1	\$35,000	TBD	\$35,000
Calgary	312 3 Ave NE	27	\$4,455,000	TBD	\$165,000
Prince George	791 Ahbau St	108	\$12,950,000	TBD	\$119,907
TOTAL Q2 2022		266	\$35,429,785		\$133,195



		Q3 2022 Acquisitions			
City	Address	# of Units	Purchase Price	Appraised Value	Price per door
Prince George	1601 & 1617 Queensway	42	\$4,300,000	TBD	\$102,381
Prince George	1588 Juniper St	24	\$2,870,000	TBD	\$119,583
Calgary	1838 14 St SW	20	\$3,230,000	TBD	\$161,500
Winnipeg	280 & 286 River Ave	27	\$2,562,000	TBD	\$94,889
Fort Sask	210 & 214 Westpark Dr	68	\$8,830,000	TBD	\$129,853
Regina	1927 & 1945 Halifax St	22	\$1,400,000	TBD	\$63,636
TOTAL Q3 2022		210	\$24,142,000		\$114,962

Q3 2022 Subsequent Acquisitions							
City	Address	# of Units	Purchase Price	Appraised Value	Price per door		
Regina	45 Kleisinger Crescent	31	\$2,690,000	TBD	\$86,774		
TOTAL Q3 2022 Subsequ	uent	31	\$2,690,000		\$86,774		

Organic Growth Discipline Focus

	IFRS value (\$ million)	Year-over-year % change	<b>Revenue</b> (\$ million)	Year-over-year % change	Stock price (\$)	Year-over-year % change
2000	90	n/a	7.7	n/a	4.9	n/a
2001	105	17%	11.1	44%	5.4	10%
2002	145	38%	15.2	37%	3.1	(43%)
2003	170	17%	17.0	12%	3.9	25%
2004	178	5%	19.7	16%	6.1	57%
2005	309	74%	23.5	19%	5.2	(14%)
2006	520	68%	30.9	31%	9.9	89%
2007	710	37%	40.4	31%	16.1	62%
2008	625	(12%)	46.3	15%	12.1	(25%)
2009	679	9%	50.8	10%	7.9	(34%)
2010	752	11%	53.1	5%	11.4	44%
2011	911	21%	56.9	7%	17.2	50%
2012	1,052	15%	66.9	18%	31.5	83%
2013	1,149	9%	78.2	17%	30.2	(4%)
2014	1,259	10%	90.6	16%	40.7	35%
2015	1,386	10%	100.4	11%	31.4	(23%)
2016	1,460	5%	100.3	0%	31.1	(1%)
2017	1,632	12%	104.7	4%	37.0	19%
2018	1,866	14%	115.7	11%	48.0	30%
2019	2,040	9%	137.6	19%	63.6	33%
2020	2,183	7%	149.8	9%	71.9	13%
2021	2,616	20%	159.9	7%	104.25	45%
		17%		15%		15%

YEARS of

	<b>NOI</b> (\$ million)	Year-over-year % change	<b>FFO</b> (\$ million)	Year-over-year % change	FFO per share (\$)	Year-over-year % change
2000	5.7	n/a	1.5	n/a	0.18	n/a
2001	7.9	39%	2.1	40%	0.22	22%
2002	11.1	41%	3.0	43%	0.24	9%
2003	10.9	(2%)	2.3	(23%)	0.33	38%
2004	11.6	6%	2.2	(4%)	0.26	(21%)
2005	13.8	19%	1.0	(55%)	0.11	(58%)
2006	18.3	33%	1.3	30%	0.14	27%
2007	24.7	35%	5.0	285%	0.46	229%
2008	26.6	8%	3.8	(24%)	0.20	(57%)
2009	31.3	18%	5.5	45%	0.46	130%
2010	33.2	6%	7.7	40%	0.75	63%
2011	37.3	12%	11.4	48%	1.08	44%
2012	44.9	20%	15.2	33%	1.45	34%
2013	52.0	16%	19.1	26%	1.83	26%
2014	60.0	15%	25.6	34%	2.45	34%
2015	67.3	12%	30.0	17%	3.06	25%
2016	64.0	(5%)	26.2	(13%)	2.74	(11%)
2017	64.4	1%	25.6	(2%)	2.91	6%
2018	72.2	12%	29.6	16%	3.35	15%
2019	86.3	20%	39.3	33%	4.27	27%
2020	93.0	8%	43.7	11%	4.66	9%
2021	97.8	5%	47.5	9%	5.08	9%
		14%		17%		16%

Mainstreet

**DOUBLE-DIGIT** year-over-year growth

# **14%** RENTAL REVENUE

13% NOI

▲ 12% FF0

Q3 2022

For the 3 and 9 months ended June 30, 2022 and 2021

### **RENTAL OPERATIONS BY PROVINCE**

Mainstreet manages and tracks the performance of rental properties in each of its geographic markets.

### **BRITISH COLUMBIA**

Mainstreet achieved a 14% increase in rental revenue in its British Columbia portfolio in Q3 2022 primarily due to the Corporation's diversification strategy, which drove further expansion into British Columbia's market in 2021 and 2022, and an increase in monthly rents on turnovers of units. The average vacancy rate decreased slightly to 0.8% in Q3 2022 from 1.0% in Q3 2021. An above-average occupancy rate can be largely attributed to the overall economic performance of British Columbia, which is among the strongest in the country, according to data published by Statistics Canada. As a result, due to higher occupied rents, rental revenue per unit increased to \$1,141 per month in Q3 2022 from \$1,093 per month in Q3 2021.

Operating expenses per unit decreased 1% to \$290 per month in Q3 2022 compared with \$293 per month in Q3 2021, due mainly to decreased property tax expenses. As a result, net operating income increased 16%, and net operating margins increased to 75% in Q3 2022 from 73% in Q3 2021.

#### (000s of dollars except per unit data)

	Three months ended June 30,				Nine months ended June 30,				
	2022		2021	% change	2022		2021	% change	
Rental and ancillary revenue	\$ 11,699	\$	10,298	14%	\$ 33,830	\$	29,248	16%	
Operating expenses	2,971		2,761	8%	9,274		8,209	13%	
Net operating income	\$ 8,728	\$	7,537	16%	\$ 24,556	\$	21,039	17%	
Weighted average number of units	3,419		3,142	9%	3,315		2,936	13%	
Average rent per unit per month	\$ 1,141	\$	1,093	4%	\$ 1,134	\$	1,107	2%	
Operating cost per unit per month	\$ 290	\$	293	(1%)	\$ 311	\$	311	0%	
Average vacancy rate	0.8%		1.0%		0.8%		1.0%		
Operating margin	75%		73%		73%		72%		

### ALBERTA

Mainstreet achieved 15% growth in its Alberta portfolio in Q3 2022 and the weighted average number of rental units grew to 8,940 units, compared with 7,761 units in Q3 2021. The average vacancy rate decreased to 8.8% in Q3 2022 from 11.1% in Q3 2021, mainly due to strong demand for apartment rentals in the province. Rental revenue per unit increased 2% to \$946 per month in Q3 2022 from \$932 per month in Q3 2021 mainly due to decreased vacancy expenses in Q3 2022.

Operating expenses per unit increased 8% to \$406 per month in Q3 2022 compared to \$377 per month in Q3 2021 due mainly to increased utility expenses caused by unusually cold weather in early Q3 2022. As a result, net operating income increased by 12% to \$14.5 million in Q3 2022 from \$12.9 million in Q3 2021, and net operating margins reduced to 57% in Q3 2022 from 60% Q3 2021.

#### (000s of dollars except per unit data)

	Three months ended June 30,				Nine months ended June 30,				
	2022		2021	% change	2022		2021	% change	
Rental and ancillary revenue	\$ 25,364	\$	21,706	17%	\$ 74,074	\$	64,757	14%	
Operating expenses	10,894		8,779	24%	32,512		27,366	19%	
Net operating income	\$ 14,470	\$	12,927	12%	\$ 41,562	\$	37,391	11 %	
Weighted average number of units	8,940		7,761	15%	8,771		7,659	15%	
Average rent per unit per month	\$ 946	\$	932	2%	\$ 938	\$	939	0%	
Operating cost per unit per month	\$ 406	\$	377	8%	\$ 412	\$	397	4%	
Average vacancy rate	8.8%		11.1%		10.0%		10.3%		
Operating margin	57%		60%		56%		58%		