



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

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Please note that your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. Your e-mail address will not be included in the public record.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

First name [required] Anne
Last name [required] Landry
How do you wish to attend? In-person

You may bring a support person should you require language or translator services. Do you plan on bringing a support person? (If you are speaking at the service plans and budget mid-cycle adjustments, translation services may be available, please indicate if you will require these by writing the required language and "Budget" in the space below).

What meeting do you wish to comment on? [required] (if you Council
Date of meeting [required] (if you are providing input on service plans and budget mid-cycle adjustments, please select "November 18") Nov 18, 2024



Public Submission

CC 968 (R2024-05)

What agenda item do you wish to comment on? (Refer to the Council or Committee agenda published [here](#).)
(if you are providing input on service plans and budget mid-cycle adjustments, please write "budget" below.)

[required] - max 75 characters

Service Plans and Budget Mid-Cycle Adjustments

Are you in favour or opposition of the issue? [required]

Neither

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

Comments - please refrain from providing personal information in this field (maximum 2500 characters)

I presented before The City of Calgary Council on November 18, 2024 in Panel #1. In my opening statements I referred to that I had Attachments as well as the PowerPoint presentation that appeared on screen during my presentation. On November 18, 2024 I provided the Attachments on USB to the Clerk – and now provide the Attachments by completing this form and EMAILING them to publicsubmissions@calgary.ca.

Enough is enough!

November 18, 2024

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 Council regarding the Budget

Dear Mayor Gondek and The City of Calgary Council,

RE: Enough is enough! STOP THE HARM. STOP THE LOSS. (STOP THE FAIL!) Have a “HART”!

Thank you for the opportunity to present before you today regarding The City of Calgary’s Budget.

I provide the following in support of my presentation – on USB as well as a paper/physical copy.

A. **Enough is enough! Have a “HART”!** PowerPoint Presentation – Anne Landry – 2024-11-18 (40 slides, PDF)

Title: **Have a “HART”!** PowerPoint Presentation – Anne Landry for The City of Calgary Council Budget – November 2024

B. It looks like Calgary is having a rental accommodation inflation heart attack – Calgary, Alberta, Canada by month 2000 to 2024-September – Anne Landry – 2024-11-15 (1 page) [Statistics Canada Table 18-10-0004-04](#))

C. It looks like Calgary is having a rental accommodation inflation heart attack – Rented Accommodation Inflation – Major Cities (CMAs) in Canada - by year 2000 to 2023, by month 2024-January to 2024-September – Anne Landry – 2024-11-15 (1 page) [Statistics Canada Table 18-10-0004-04](#).

D. The City of Calgary Inflation Review at <https://www.calgary.ca/research/inflation.html>
i. The City of Calgary Inflation Review September 2024 – dated October 15, 2024 (2 pages)
ii. The City of Calgary Inflation Review August 2024 – dated September 17, 2024 (3 pages)
iii. The City of Calgary Inflation Review July 2024 – dated August 20, 2024 (2 pages)
iv. The City of Calgary Inflation Review April 2024 – dated May 21, 2024 (2 pages)
v. The City of Calgary Inflation Review February 2024 – dated March 19, 2024 (2 pages)

E. PROLONGED and CONTINUING HOUSING MARKET DYSFUNCTION in Calgary (Updated for Calgary and Region Economic Outlook 2024-2029 – Fall 2024 Update at <https://www.calgary.ca/research/economic-outlook.html> - 2024-11-18 (1 page)

F. The City of Calgary Housing Review Q2 2024 dated August 27, 2024 at <https://www.calgary.ca/research/housing.html> (2 pages)

G. The letter dated April 7, 1998 to me from my landlord (then) Boardwalk Equities Inc. – with my comments (1 page – some address information is whited out for privacy)

H. [Calgary renters struggle to handle 21% average hike to rent. Affordable housing, however, is getting left behind in this](#) – Calgary Herald – June 20, 2022 (12 pages, printed 2-up)

I. Calgary Point-in-Time Homeless Count [2022] – Calgary Homeless Foundation – (Infographic) - <https://www.calgaryhomeless.com/wp-content/uploads/2024/04/CHF-PiT-Count-Report-INFO2022.pdf> (2 pages)

Enough is enough!

- J. Calgary Homeless Foundation (CHF) Data Dashboard – 2021
https://www.calgaryhomeless.com/wp-content/uploads/2024/04/CHFDataDashboard_November2021.pdf
(1 page)
- K. Corporate Affordable Housing Strategy Q2 2019 Update – [PFC2019-0872](#) – [Priorities and Finance Committee of The City of Calgary Council - July 2, 2019 - BRIEFING](#). “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. (3 pages)
- L. Corporate Affordable Housing Strategy Q2 2019 Update – [PFC2019-0872](#) – Priorities and Finance Committee of The City of Calgary Council - July 2, 2019 - [Attachment 1 -Foundations for Home Q2 2019 Progress Summary \(1-pager\)](#) . Reveals unacceptably simplistic reporting and housing planning “to add 15,000 new affordable homes. Affordable housing is integral to supporting a strong local economy and a prosperous city”... (1 page)
- M. The City of Calgary Affordable Housing Affordability Task Force June 2022 to September 2023 – at <https://engage.calgary.ca/HATaskForce>
 - i. The City of Calgary Notice of Motion EC2022-0638 – Housing and Affordability Task Force - May 17, 2022 – Sponsoring Councillors: Councillor Walcott; Councillor Carra; Councillor Penner - <https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=208319> in [The City of Calgary Council Executive Committee on May 17, 2022](#). DID NOT address the apparent failure of The City of Calgary to provide housing to meet demand– including affordable housing. NOTE: “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...” (3 pages)
 - ii. The City of Calgary Housing and Affordability Task Force Terms of Reference – including: “...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....City of Calgary organizational structure changes will be out of scope for the Task Force”... at https://hdp-ca-prod-app-cgy-engage-files.s3.ca-central-1.amazonaws.com/5516/7600/6158/TOR_-_Housing_and_Affordability_Task_Force.pdf. (4 pages)
- N. Home is Here The City of Calgary’s Housing Strategy – 2024-2030 – Approved by Council 2023 September 16 – at <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy.html> - excerpt COVER, page 9 (2 pages)
- O. The City of Calgary Affordable Housing Plan and Budget 2023 – 2026: 2024 Mid-Year Progress Update - <https://www.calgary.ca/service-lines/2023-2026-city-services/affordable-housing.html?service-line-budget-adjustments-bar-chart-servicelinebudgetadjustments-xview=2023&service-line-budget-bar-chart-serviceplanbudgetasadjustedonnov222023-xview=2023&service-line-budget-bar-chart-serviceplanbudgetasadjustedonnov222023-view-open=> (3 pages)
- P. The City of Calgary Housing strategy progress update WEBSITE as of November 16, 2024 554AM - <https://www.calgary.ca/communities/housing-in-calgary/housing-research/housing-strategy-progress.html>. See also The City of Calgary Housing Data Dashboard - <https://www.calgary.ca/communities/housing-in-calgary/housing-research/housing-data.html>) (9 pages, printed 2-up)
- Q. The City of Calgary Home is Here The City of Calgary’s Housing Strategy 2024-2030 → 2024 Progress Update – excerpt COVER, pages 13, 14 at <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy-implementation.html> (3 pages)

Enough is enough!

- R. The City of Vancouver Housing Progress Reports
 - i. [Progress report dashboard 2020 - Q3 update](https://vancouver.ca/files/cov/2020-housing-vancouver-dashboard.pdf) - at <https://vancouver.ca/files/cov/2020-housing-vancouver-dashboard.pdf> (1 page)
 - ii. [Housing Vancouver Progress report dashboard Q3 2023](https://vancouver.ca/files/cov/housing-vancouver-progress-report-dashboard-q3-2023.pdf) – at <https://vancouver.ca/files/cov/housing-vancouver-progress-report-dashboard-q3-2023.pdf> (1 page)

See also: [Targets and progress | City of Vancouver](https://vancouver.ca/people-programs/housing-vancouver-targets.aspx) at <https://vancouver.ca/people-programs/housing-vancouver-targets.aspx> .

- S. [The Right to Housing 101](https://housingrights.ca/wp-content/uploads/R2H-101.pdf) – National Right to Housing Network – 2020 at <https://housingrights.ca/wp-content/uploads/R2H-101.pdf> (1 page) See also Housing is a HUMAN RIGHT sources on SLIDES 25 to 29 of my **Enough is enough! Have a “HART”!** PowerPoint presentation.

- T. [COVID-19 and the right to housing: impacts and way forward](#) – United Nations – [Report Summary with Recommendations](#) - 2020. **Leave no one behind. 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.”**

See also [WEBSITE](#), and FULL REPORT: [Adequate Housing as a component of the right to an adequate standard of living – A/HRC/75/148](#) – United Nations - July 27, 2020. See also Housing is a HUMAN RIGHT sources on SLIDES 25 to 29 of my **Enough is enough! Have a “HART”!** PowerPoint presentation.
(4 pages)

- U. My [BRIEF dated June 21, 2024](#) to the [House of Commons HUMA* Committee Review of Federal Housing Investments](#) (28 pages) I updated links to my presentations at ENDNOTE #50. *Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

NOTE that I have requested EMERGENCY SESSIONS(S) of the House of Commons HUMA Committee/The House of Commons to address the growing HOUSING EMERGENCY in Calgary, across Alberta and across Canada including regarding the catastrophic rental accommodation inflation in Calgary.

The 12 Attachments to [BRIEF dated June 21, 2024](#) to the [House of Commons HUMA* Committee Review of Federal Housing Investments](#) – see LIST (with LINKS) at page 15 of 28 as well as provided in **APPENDIX A** to this letter.

In addition, I have included 20 **Have a “HART”!** pins – one for each of you and a few to spare!

Sincerely,

Anne Landry
Calgary, Alberta

Enough is enough!

APPENDIX A

List of Attachments that I provided with my [BRIEF dated June 21, 2024](#) to the [House of Commons HUMA Committee Review of Federal Housing Investments](#) (listed at page 15 of 28, LINKS UPDATED)

1. The City of Calgary Inflation Review – April 2024 (dated May 21, 2024) - <https://www.calgary.ca/research/inflation.html> (2 pages). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, pages 4 to 5.
2. PROLONGED and CONTINUING apparent **HOUSING MARKET DISFUNCTION** in Calgary. Housing STARTS & COMPLETIONS ARE LESS than Net Migration + Household Formation: 2018 to 2028-2029 – Anne Landry – 2024-05-22 (1 page). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, page 1.
3. Calgary had the **highest average monthly apartment rent** of key Canadian cities (CMAs) in **2008 and 2014-2015**, prior to recessions and decreases in average rent. In 2007, **92%** of tenants + **78%** of home owners in Calgary, Edmonton **avored rent caps** – Anne Landry – 2024-04-28. (1 page). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, page 2.
4. 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. In Calgary (CMA): in 2016 vacancy was 7.0% and average rent **decreased**, but in 2020 during COVID-19 vacancy was 6.6% and average rent **increased** – Anne Landry – 2023-05-22 (2 pages) See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 27 to 28.
5. Historical Rental Market Statistics Summary – Apartment – CMHC Housing Market Information Portal – (Primary Rental Market Full View – Summary Statistics – Historical Time Periods – Apartment) – Oct. 1990 to Oct. 2023 - at <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>). 5a – Calgary; 5b – Vancouver; 5c – Toronto. (6 pages)
6. Calgary’s Large Income Inequality – Impact on Affordable Housing (2021) – Anne Landry – December 28, 2023 (1 page). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – page 98. See also pages 99 to 100, 101.
7. STOP THE DISTURBINGLY HIGH APARTMENT TURNOVERS – **even during COVID-19** – in cities with **little rent protection**, including in Regina, Saskatoon, Lethbridge, Calgary and Edmonton . CMHC Rental Market Survey Data Tables – CANADA – Table 1.0 – Edition 2.23 – 2019, 2020, 2021, 2022, 2023 – Anne Landry – 2024-03-31 (2 pages). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 96 to 97.
8. HART Housing Needs Assessment Deficit (CORE HOUSING NEED) in Calgary and across Canada (Census 2021). More than 50,000+ households in Calgary (Census Division) need housing costing \$1,262/mo or LESS - as per the [HART Housing Needs Assessment Tool](#) - Anne Landry – 2024-04-20 (2 pages). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 102 to 103.
9. **Have a “HART”!– HELP is NOW – it involves ALL of us – LEAVE NO ONE BEHIND!** - by Anne Landry - OVERHEAD (UPDATED 2024-06-18) – for presentation before The City of Calgary Council on May 22, 2024 - Agenda Item 7.2 Bylaw to Establish the Council Advisory Committee on Housing, [CD2024-0224. I spoke](#) starting at approximately 1:44:10. See [my Attachments for Agenda Item 7.2](#). QRCode links to [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council. QR Code updated – 2024-07-24.
10. **Have a “HART”! – LOWER RENT-GOUGED RENT, IMPLEMENT A NATIONAL RENT & EVICTION FREEZE & MORE! - FEDERAL HOUSING ADVOCATE: “Canada’s housing crisis has reached catastrophic proportions....” – POSTCARD/INFO-CARD** (at pages 4 to 5) – Anne Landry – 2024-06-21 (1 page).
11. **Have a “HART”! In Calgary 50,000+ households need shelter costing \$1,262/month or LESS – HOUSING is a HUMAN RIGHT -- POSTCARD/INFO-CARD** – Anne Landry – 2024-06-21 (1 page). See also [my Attachments for Agenda Item 7.2](#) at The City of Calgary Council on May 22, 2024 – pages 5 to 6.
12. **HOUSING is a HUMAN RIGHT – LEAVE NO ONE BEHIND!** -- POSTCARD/INFO-CARD – Anne Landry – 2024-06-21 (1 page). See also in [my Attachments for Agenda Item 7.2](#) at The City of Calgary Council on May 22, 2024 – pages 3 to 4.

Enough is enough!

Have a **“HART”***!

50,000+ households in Calgary, Alberta need shelter costing **\$1,262/month** or **LESS**

*Housing Assessment Resource Tools (HART): Housing Needs Assessment Tool - <https://hart.ubc.ca/housing-needs-assessment-tool/>

**EMERGENCY
MEETING(S) of
HOUSE of COMMONS
HUMA Committee/
HOUSE of COMMONS
REQUESTED**



**STOP THE HARM.
STOP THE LOSS.
Have a **“HART”**!
GET IT **DONE**. DO IT **NOW**.
NO EXCUSES.**

ADVOCATE for and, or **IMPLEMENT:**
NATIONAL RENT & EVICTION FREEZE;
LOWER RENT-GOUGED RENT;
COMPETITION BUREAU REVIEW of PRICE FIXING;
HEAR from FINANCIALIZED LANDLORDS; & MORE!

Presentation by Anne Landry for The City of Calgary Council Budget - November 2024



HOUSING IS A HUMAN RIGHT.

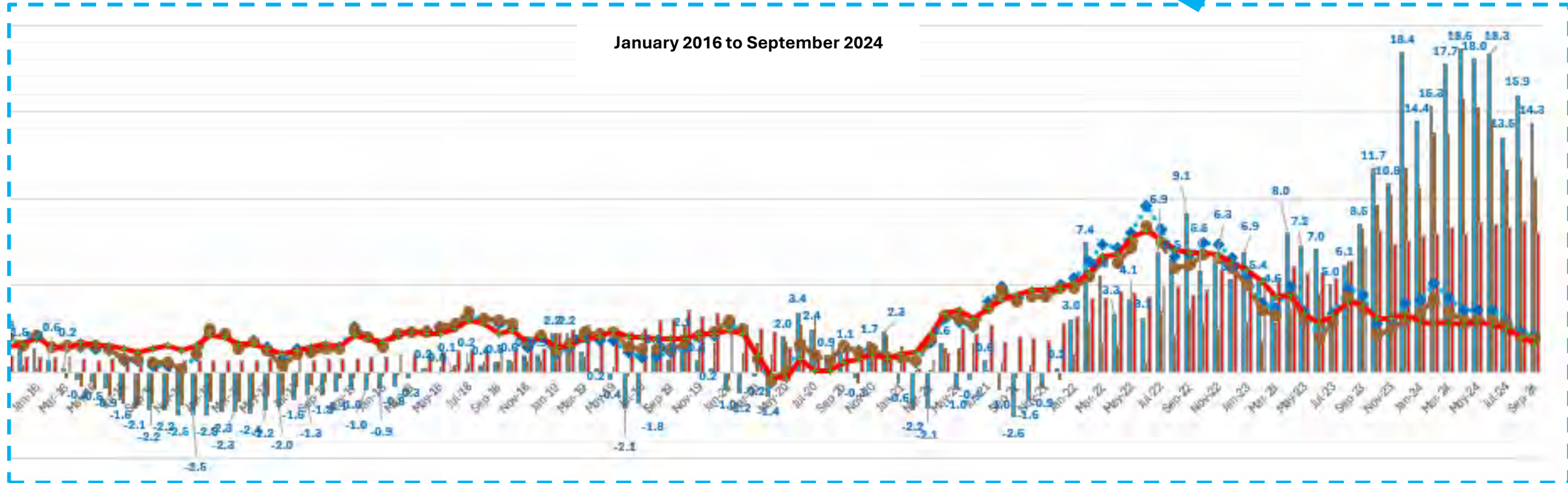
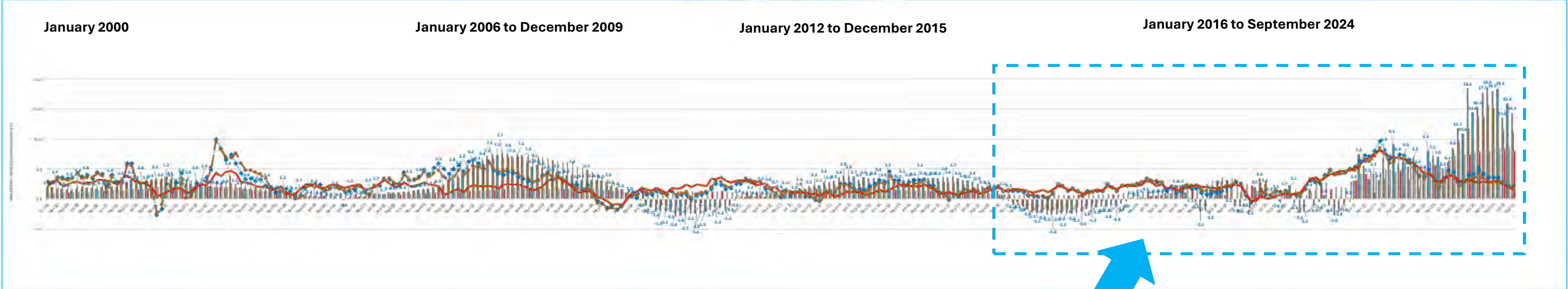
Info@CalgariansForHousingRights.ca

It looks like that Calgary is having a Rented Accommodation "HEART ATTACK"

INFLATION: Rented Accommodation VS ALL Items - 2000 to 2024, by Month

For: Calgary (CMA); Alberta; Canada

█ Calgary (CMA)-Rented Accommodation
 █ Alberta-Rented Accommodation
 █ Canada-Rented Accommodation
 ● Calgary-ALL Items
 ● Alberta-ALL Items
 ● Canada-ALL Items



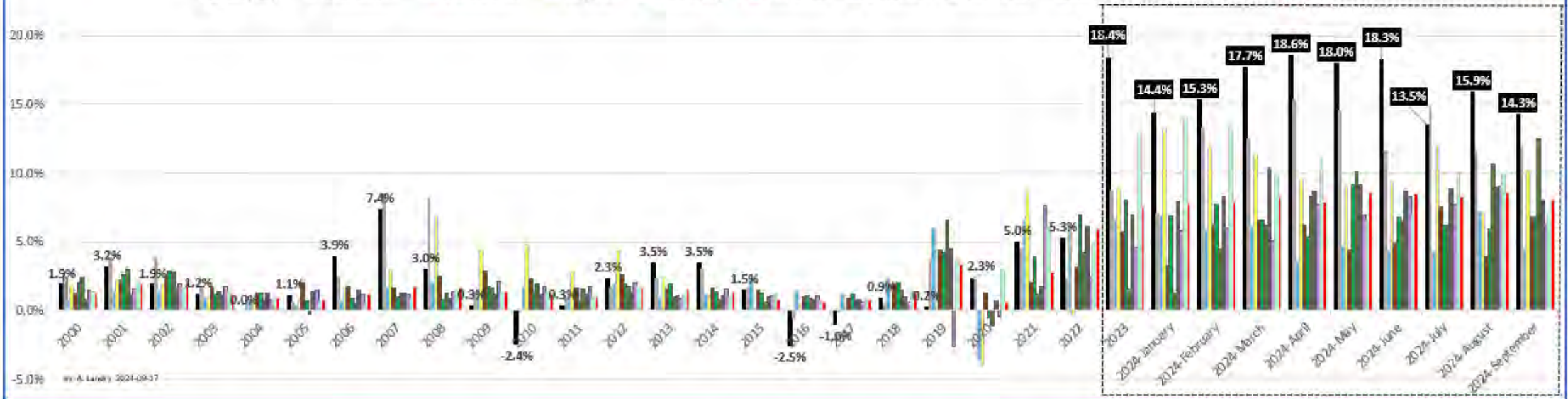
Source: Statistics Canada - Table: 18-10-0004-04 0 Consumer Price Index, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse and Yellowknife — Shelter

**It looks like that Calgary is having a RENTED ACCOMMODATION "HEART ATTACK"
- a CATASTROPHIC and growing HOUSING EMERGENCY**

RENTED ACCOMMODATION INFLATION - Major Cities (CMAs) in Canada - 2000 to 2024

Statistics Canada: 2000 to 2023 - annually (December); 2024 - monthly.

■ Calgary ■ Edmonton ■ Vancouver ■ Regina ■ Winnipeg ■ Toronto ■ Ottawa ■ Montreal ■ Quebec City ■ Halifax ■ CANADA



Source: [Statistics Canada Table 18-10-0004-04 Consumer Price Index, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse and Yellowknife — Shelter](#)

It looks like that Calgary is having a RENTED ACCOMMODATION "HEART ATTACK" - a CATASTROPHIC and growing HOUSING EMERGENCY
RENTAL ACCOMMODATION INFLATION - Calgary, Major Cities (CMAs), Canada - 2000 to 2024
2000 to 2023 - annually (December); 2024 - monthly

Year	Calgary	Edmonton	Vancouver	Regina	Winnipeg	Toronto	Ottawa	Montreal	Quebec City	Halifax	CANADA
2000	1.9%	2.4%	0.7%	1.8%	1.3%	2.0%	2.4%	0.8%	1.5%	1.4%	1.3%
2001	3.2%	3.9%	1.4%	2.2%	2.2%	2.6%	3.0%	1.2%	1.6%	2.1%	1.9%
2002	1.9%	4.0%	1.5%	1.9%	2.5%	2.9%	2.8%	1.7%	1.9%	1.7%	2.0%
2003	1.2%	1.8%	1.0%	1.0%	1.8%	1.2%	1.4%	1.2%	1.8%	1.4%	1.2%
2004	0.0%	0.9%	0.8%	0.6%	1.3%	1.3%	0.7%	1.3%	0.8%	0.8%	0.9%
2005	1.1%	0.7%	0.3%	0.8%	2.0%	0.7%	-0.2%	1.4%	1.5%	0.7%	0.8%
2006	3.9%	2.5%	0.7%	1.7%	1.8%	0.9%	0.5%	1.5%	1.2%	0.5%	1.2%
2007	7.4%	8.5%	1.7%	3.0%	1.7%	1.0%	1.3%	1.3%	1.2%	0.9%	1.8%
2008	3.0%	8.3%	2.0%	6.9%	2.5%	0.8%	1.3%	0.9%	1.4%	1.5%	1.7%
2009	0.3%	1.3%	1.5%	4.3%	2.9%	1.8%	1.7%	1.2%	2.1%	1.4%	1.4%
2010	-2.4%	-0.1%	1.8%	4.8%	2.3%	1.4%	1.9%	1.2%	1.8%	1.3%	1.2%
2011	0.3%	1.0%	1.2%	2.8%	1.7%	0.7%	1.6%	1.2%	1.8%	1.0%	1.0%
2012	2.3%	1.7%	1.9%	4.3%	2.6%	1.9%	1.8%	1.4%	2.0%	1.8%	1.7%
2013	3.5%	2.4%	1.0%	2.4%	1.6%	1.9%	1.0%	1.1%	0.9%	1.2%	1.6%
2014	3.5%	3.0%	1.2%	1.1%	1.7%	1.4%	0.8%	1.1%	1.6%	1.0%	1.4%
2015	1.5%	1.7%	2.3%	0.1%	1.5%	1.3%	0.6%	1.0%	1.1%	1.3%	0.8%
2016	-2.5%	-0.6%	1.5%	0.4%	1.0%	1.1%	0.9%	0.8%	1.1%	0.7%	0.6%
2017	-1.0%	-0.1%	1.2%	0.0%	0.9%	1.2%	0.8%	0.8%	0.6%	0.9%	0.8%
2018	0.9%	0.6%	2.3%	0.0%	1.9%	2.0%	1.5%	1.0%	0.6%	1.4%	1.3%
2019	0.2%	3.8%	6.0%	0.7%	4.4%	4.2%	6.6%	4.5%	-2.6%	3.7%	3.4%
2020	2.3%	2.3%	-3.6%	-4.0%	1.3%	-0.5%	-1.1%	0.7%	-0.4%	3.0%	0.6%
2021	5.0%	4.6%	6.6%	8.7%	2.0%	3.9%	1.2%	1.8%	7.6%	6.1%	2.8%
2022	5.3%	2.4%	6.1%	-0.3%	3.2%	7.0%	4.2%	6.1%	2.4%	4.9%	5.9%
2023	18.4%	8.7%	6.6%	8.8%	5.7%	8.0%	1.6%	7.0%	4.6%	13.0%	7.5%
2024-January	14.4%	7.1%	6.9%	13.2%	3.3%	6.9%	1.3%	7.9%	5.8%	14.0%	7.8%
2024-February	15.3%	13.3%	5.8%	11.8%	6.3%	7.7%	4.5%	8.3%	6.0%	13.2%	7.9%
2024-March	17.7%	12.5%	6.1%	11.3%	6.6%	6.6%	6.2%	10.4%	5.1%	9.8%	8.3%
2024-April	18.6%	15.4%	3.6%	9.5%	6.2%	5.4%	8.3%	8.7%	7.7%	11.1%	7.9%
2024-May	18.0%	14.6%	4.6%	9.1%	4.4%	9.2%	10.1%	9.2%	7.0%	6.6%	8.6%
2024-June	18.3%	11.7%	4.3%	9.4%	4.9%	6.8%	6.5%	8.7%	8.3%	7.0%	8.5%
2024-July	13.5%	14.8%	4.2%	12.0%	7.5%	6.2%	6.2%	8.9%	7.7%	10.0%	8.3%
2024-August	15.9%	11.7%	7.2%	7.1%	3.9%	5.9%	10.7%	9.0%	9.1%	9.9%	8.6%
2024-September	14.3%	11.9%	4.5%	10.1%	6.8%	6.8%	12.5%	8.0%	6.3%	7.1%	8.0%

Source: [Statistics Canada Table 18-10-0004-04 Consumer Price Index, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse and Yellowknife — Shelter](#)

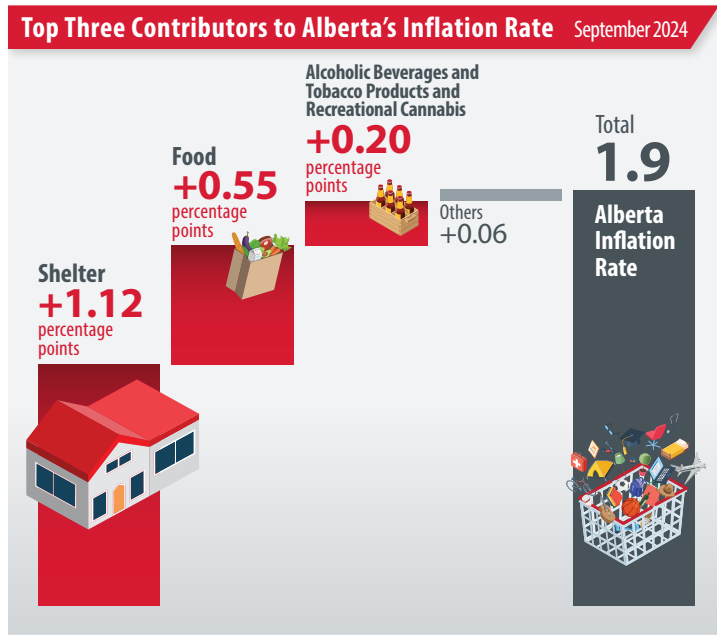
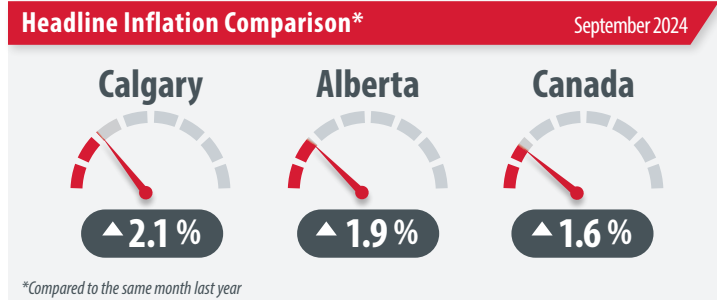


Inflation Review September 2024

Hotaka Kobori Associate Economist | Mark Angelo Uy Corporate Research Analyst

October 15, 2024

HIGHLIGHTS



The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Sep-24	Aug-24	Jul-24
Calgary: All-items	100.00	2.1	2.3	2.9
Shelter	27.18	4.8	4.4	5.6
Rented accommodation	5.49	14.3	15.9	13.5
Owned accommodation	18.02	8.1	9.4	9.9
Water, fuel and electricity	3.67	-17.8	-22.4	-17.4
Alberta: All-items	100.00	1.9	2.0	2.7
Alberta: All-items excluding food and energy	75.39	2.9	3.0	3.0
Canada: All-items	100.00	1.6	2.0	2.5
Canada: All-items excluding food and energy	76.30	2.4	2.4	2.7

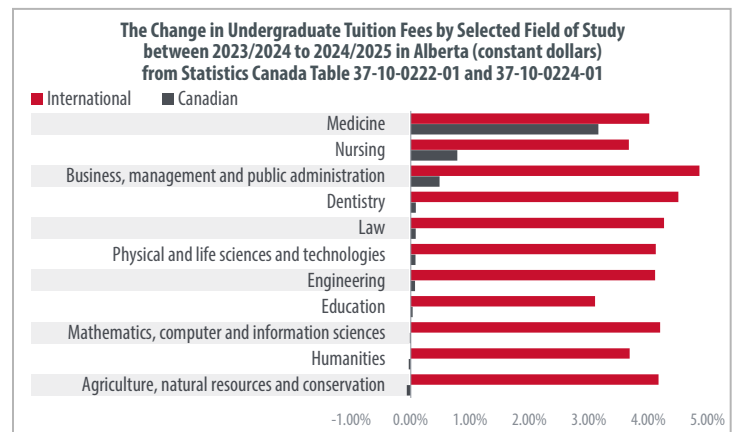
* CPI basket weights are based on the 2023 expenditure data, modified in June 2024. Sources: Statistics Canada, Corporate Economics, October 15, 2024.

Calgary's inflation rate eased to 2.1 per cent in September 2024, while Canada's inflation softened to 1.6 per cent.

In September 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) rose by 2.1 per cent year-over-year (YoY), down from 2.3 per cent recorded in August. This marks three consecutive months of deceleration in Calgary's inflation and the lowest inflation level since June 2023. Alberta's inflation rate also eased slightly, declining to 1.9 per cent from 2.0 per cent in August. Lower electricity prices and cheaper clothing and footwear were key contributors to the decline in inflation. Meanwhile, Canada's national inflation rate slowed to 1.6 per cent, down from 2.0 per cent in August. The ongoing slowdown in inflation was driven by lower gasoline prices, which resulted from falling crude oil prices due to weak global economic activity in September. Nationally, rent inflation showed signs of easing, amid tighter immigration policies that reduced the number of temporary foreign workers. These developments are expected to further support the Bank of Canada's monetary easing policies. The next Bank of Canada rate decision is scheduled for October 23rd, 2024. Core inflation, which excludes volatile items such as food and energy, remained unchanged at 2.4 per cent in Canada, while it dropped slightly to 2.9 per cent from August's 3.0 per cent in Alberta.

Students in Alberta feel the pinch amid rising tuition fees.

As the fall semester begins, students in Alberta are facing growing financial pressure due to rising tuition fees. According to Statistics Canada, which updates its tuition fee index within CPI every October (for the reference period of September) tuition fees in Alberta increased by 2.3 per cent YoY in September 2024, a drop from 4.8 per cent growth during the same period last year, following the tuition cap for domestic students introduced by the province last year¹. As tuition fees grew faster than headline inflation, the cumulative tuition inflation since September 2020 stands at 22.0 per cent, the largest in Canada. Although tuition inflation has slowed, the impacts remain uneven. According to the latest Tuition and Living Accommodation Costs (TLAC) survey, international tuition for both undergraduate and graduate programs has risen by about 4 per cent in constant dollars this academic year compared to last year in Alberta. The largest increases in undergraduate tuition were seen in fields such as business, dentistry, and pharmacy. These tuition hikes, combined with rising rent inflation, a cooling labour market, and reduced working hours for international students, are making this a particularly challenging time for students in Alberta.



Sugar prices rise ahead of Halloween.

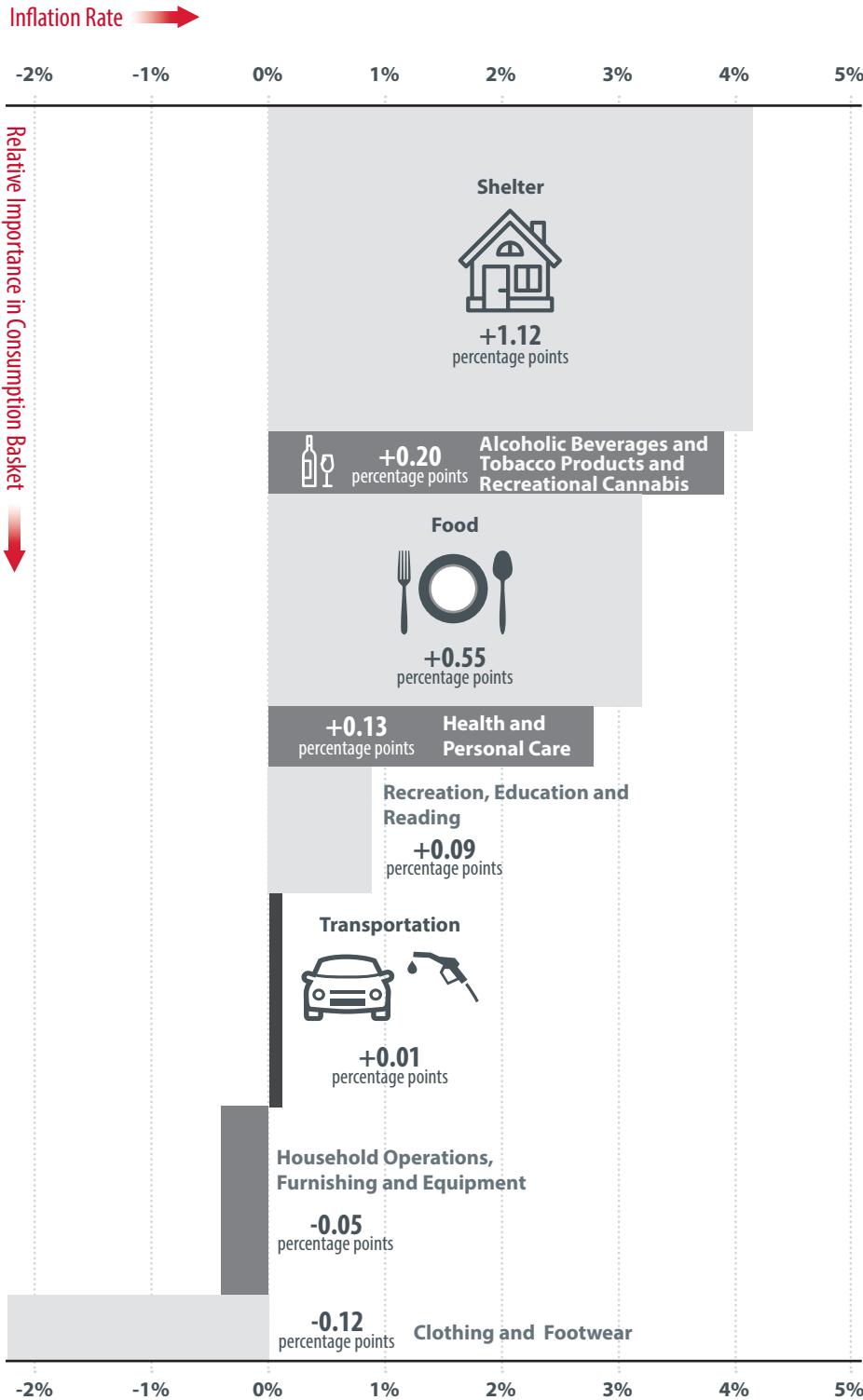
With Canadian Thanksgiving behind us and Halloween quickly approaching, sugar and confectionery prices are expected to increase, driven in part by a severe drought and wildfires in Brazil, one of the world's largest sugar producers. As of August 2024, Brazil was the largest trading partner for sugar and sugar confectionery with Canada². In September, the raw sugar futures in New York surged to the highest level since February. In Canada, sugar and syrup prices have risen 6.1 per cent year-over-year (YoY), up from August's 2.1 per cent. Prices for sugar and confectionery and cookies and crackers have also gone up by 2.2 per cent and 1.6 per cent in September, respectively. The drought in Brazil is impacting other key crops, such as coffee and soybeans, further contributing to global food price pressures.

¹ <https://www.alberta.ca/release.cfm?xID=8654891207C47-BBDC-34F1-37A9D11289386AF4>

² <https://www150.statcan.gc.ca/n1/pub/71-607-x/2021004/imp-eng.htm>

Contribution of Consumer Items to Inflation: Alberta

September 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, October 15, 2024.

Next release: November 19, 2024

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Sources:

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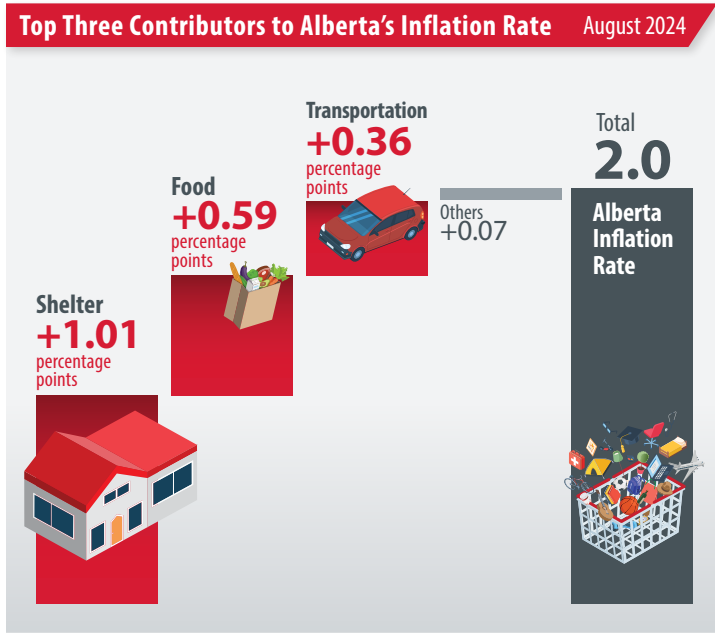
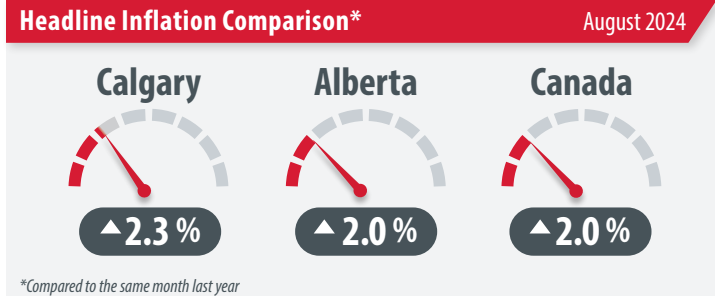


Inflation Review August 2024

Hotaka Kobori Associate Economist | Mark Angelo Uy Corporate Research Analyst

September 17, 2024

HIGHLIGHTS



The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Aug-24	Jul-24	Jun-24
Calgary: All-items	100.00	2.3	2.9	3.6
Shelter	27.18	4.4	5.6	8.8
Rented accommodation	5.49	15.9	13.5	18.3
Owned accommodation	18.02	9.4	9.9	10.0
Water, fuel and electricity	3.67	-22.4	-17.4	-8.4
Alberta: All-items	100.00	2.0	2.7	3.0
Alberta: All-items excluding food and energy	75.39	3.0	3.0	3.2
Canada: All-items	100.00	2.0	2.5	2.7
Canada: All-items excluding food and energy	76.30	2.4	2.7	2.9

* CPI basket weights are based on the 2023 expenditure data, modified in June 2024. Sources: Statistics Canada, Corporate Economics, September 17, 2024.

The inflation rate in Calgary further softened to 2.3 per cent in August 2024, while Canada's inflation dropped to 2.0 per cent.

In August 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) increased by 2.3 per cent year-over-year (YoY), down from 2.9 per cent recorded in July. This marks two consecutive months of deceleration in Calgary's inflation. Similarly, Alberta's inflation rate also softened to 2.0 per cent from 2.7 per cent in July. The lower electricity prices (detailed below) and cheaper cellular service costs curbed inflation rate to the lowest point since June 2023. Meanwhile, Canada's national inflation rate slowed to 2.0 per cent, down from 2.5 per cent in July. The continued disinflation stemmed from lower gasoline prices, a result of declining crude oil prices amid sluggish global economic conditions. The inflation rate for mortgage interest cost also eased to 18.8 per cent, down from 21.0 per cent in July. In response to this slowdown in inflation, on September 4, 2024, the Bank of Canada cut its policy rate by 0.25 percentage points to 4.25 per cent for the third consecutive meeting, citing that inflation 'continued to ease as expected'². Core inflation, excluding volatile items such as food and energy, also dipped to 2.4 per cent in Canada from July's 2.7 per cent, while it remained steady at 3.0 per cent for Alberta.

Car insurance premiums in Alberta have seen an increase despite measures to lower costs.

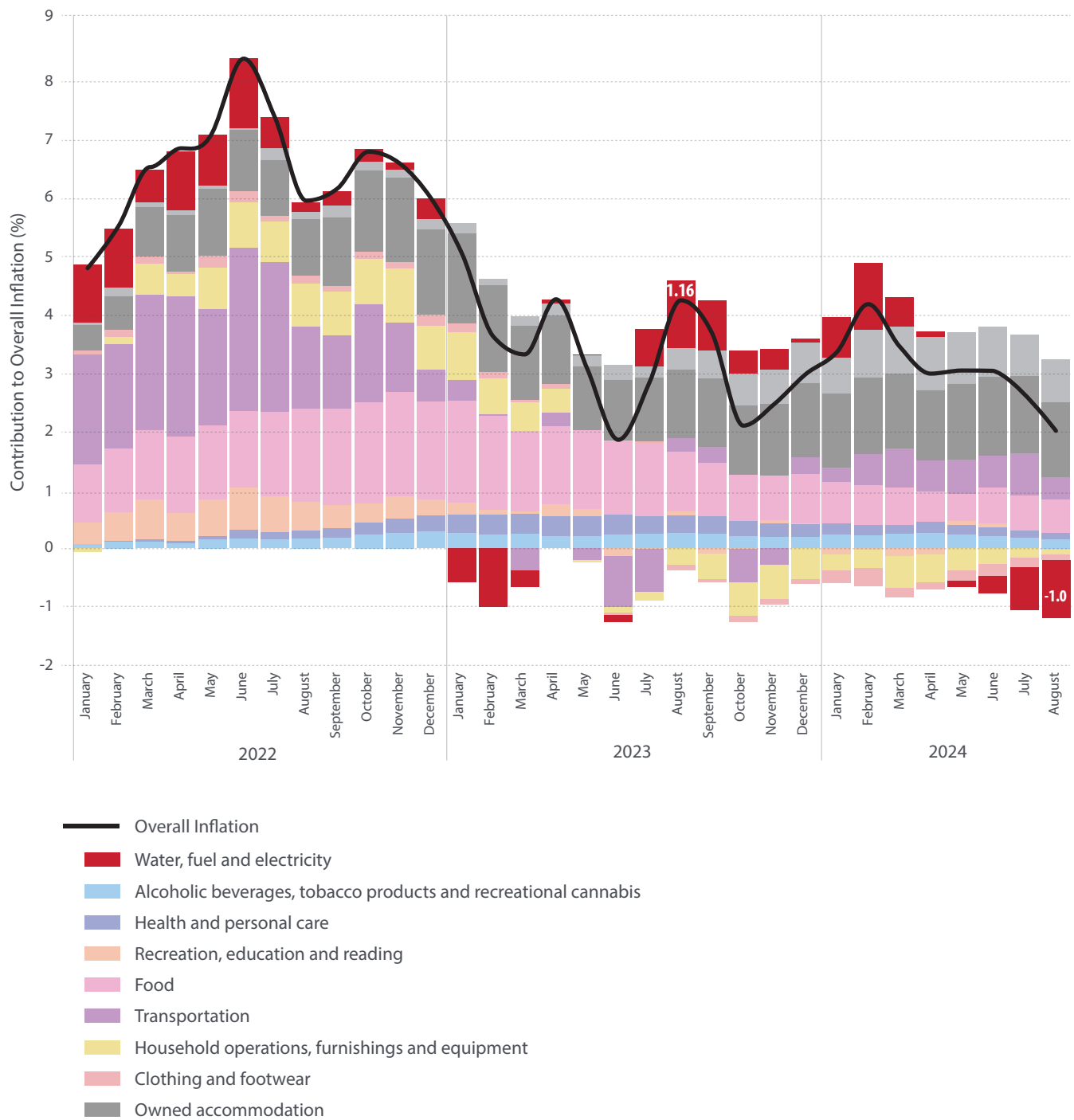
In August 2024, passenger vehicle insurance premiums costs increased by 5.8 per cent year-over-year (YoY), contributing 0.1 per cent to overall inflation in Alberta. Alberta has recorded the highest increase in premium costs nationwide since April 2024, rising by 7.3 per cent. This recent rise follows the 2023 rate freeze and a 3.7 per cent cap on rate increases for "good drivers," introduced in November 2023 to prevent premiums from growing "faster than inflation"³. While the policy officially took effect in January 2024, some insurance companies filed their rates late, delaying the cap's impact for certain drivers; additionally, in the absence of actions "to reduce underlying costs", these expenses are being passed on to drivers outside the good driver category^{4,5}. The 2024-25 First Quarter Fiscal Update, released by the provincial government on August 29, 2024, reported insurance tax revenue at \$906 million, \$12 million lower than forecasted due to "the policy change in car insurance premiums for good drivers"⁶.

Declining electricity prices from the summer 2023 peak are easing inflation ahead of the policy change set for 2025.

Falling electricity prices in Alberta, following the peak observed in the summer of 2023, are exerting significant downward pressures on overall inflation. As of August 2024 in Alberta, electricity costs have decreased by 39.9 per cent YoY. This drop alone is estimated to have pulled Alberta's overall inflation down by 0.9 per cent. Consequently, the cost of water, fuel, and electricity declined 22.4 per cent YoY in the Calgary CMA, coupled with lower natural gas costs (-10.9 per cent YoY, Alberta). This marks the largest change in the nation. This disinflation in utility costs is in contrast to the last year when these items were the main contributors to the inflation. The main factors for this decline include increased supply coming online from newly completed projects like the Cascade Power Plant and lower energy prices. These reductions in electricity costs occurred ahead of the Province's Utilities Affordability Statutes Amendment Act, which will bring changes to local access fees when it comes into effect in 2025. These lower electricity prices are expected to continue, offsetting persistent inflationary pressures from rent and owned accommodation, driven by housing shortages.

¹ The authors cordially acknowledge the contributions of Kenneth Wyllie, Senior Regulatory Analyst, for his review.
² <https://www.bankofcanada.ca/2024/09/opening-statement-2024-09-04/>
³ <https://www.alberta.ca/release.cfm?xID=89204706C4888-F92A-D3A7-1EF6C16ABD3D3F1>
⁴ <https://www.cbc.ca/news/canada/calgary/good-driver-program-too-late-1.7225954>
⁵ <https://www.ibc.ca/news-insights/news/albertas-auto-insurance-measures>
⁶ <https://open.alberta.ca/publications/6042188>

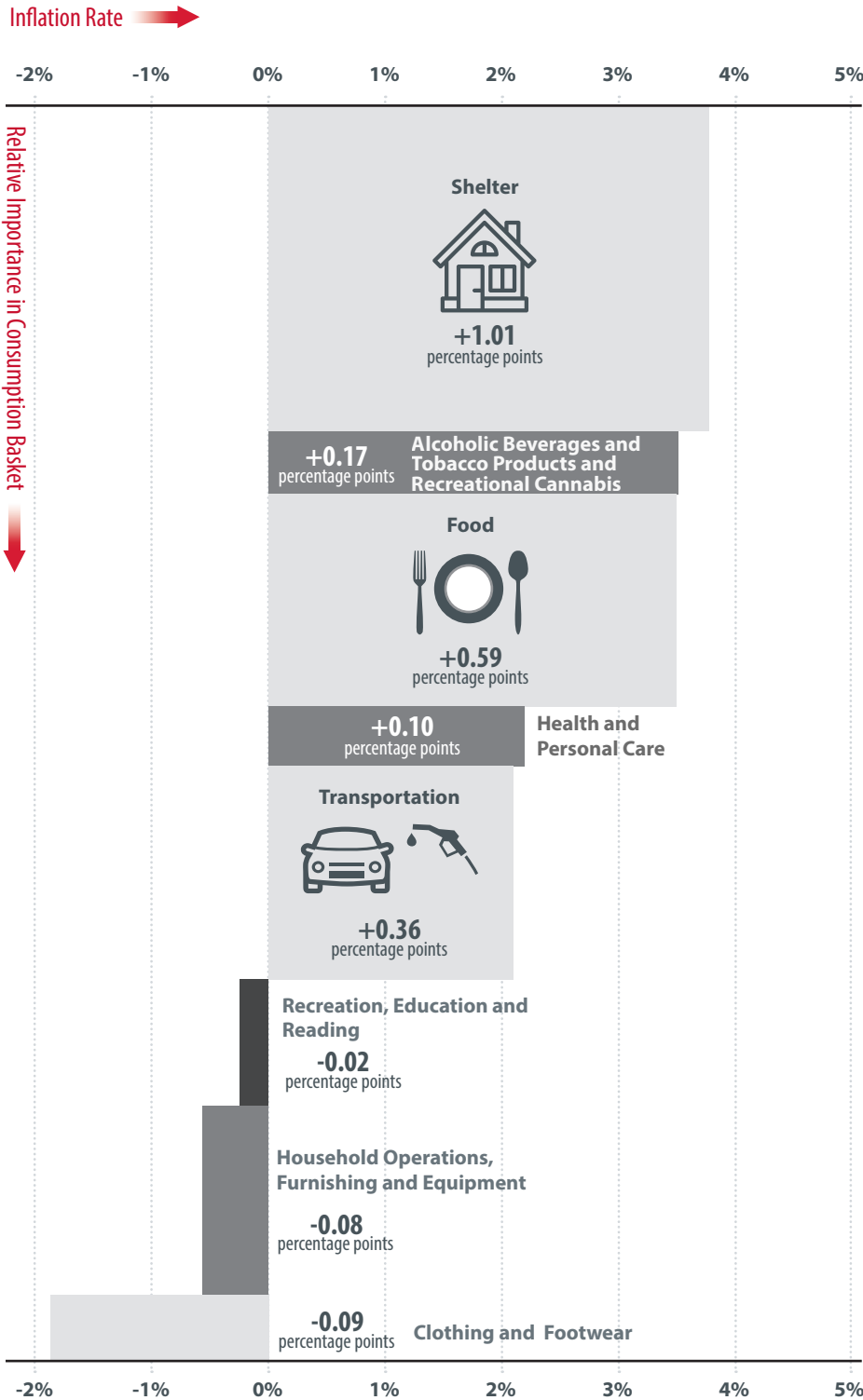
The Contributions of Products and Product Groups to Alberta's Overall Inflation Rate Since 2022



Created based on Chen, Y., & Tombe, T. (2023). The rise (and fall?) of inflation in Canada: A detailed analysis of its post-pandemic experience. Canadian Public Policy, 49 (2), 197-217

Contribution of Consumer Items to Inflation: Alberta

August 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, September 17, 2024.

Next release: October 15, 2024

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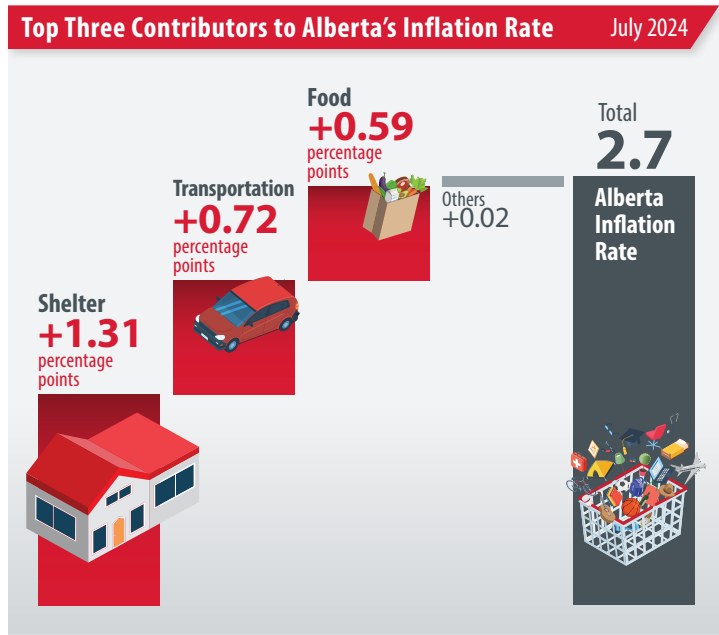
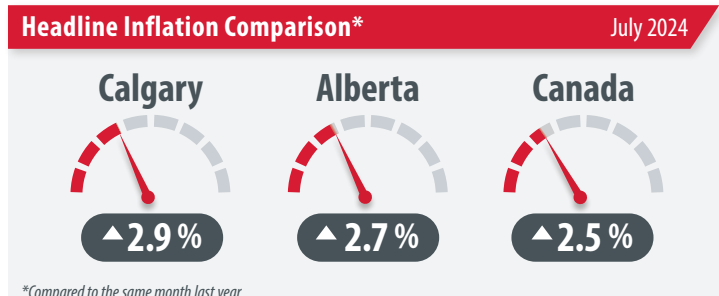
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HIGHLIGHTS



The inflation rate in Calgary further softened to 2.9 per cent in July 2024, while Canada's inflation dropped to 2.5 per cent, the lowest rate since March 2021

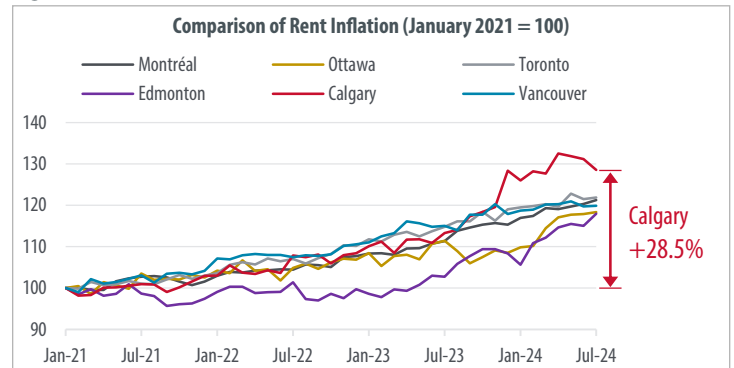
In July 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) rose by 2.9 per cent year-over-year (YoY), down from 3.6 per cent in June. This marks the first slowdown in four months after inflation had plateaued at 3.6 per cent from April to June. Alberta's inflation rate also declined to 2.7 per cent from 3.0 per cent in June. The downward pressure in Alberta primarily resulted from lower electricity prices compared to July 2023, which had high summer demand; Alberta experienced the largest nationwide change in electricity prices, a decrease of 35.5 per cent YoY. Canada's national inflation rate slowed to 2.5 per cent, down from 2.7 per cent in June, the lowest reading since March 2021. The deceleration was driven by reduced costs for passenger vehicles due to improved inventory and lower travel tour prices following spikes in July 2023 when pent-up demand from COVID-19 restrictions surged. Mortgage interest cost also eased following the Bank of Canada's rate cuts of 0.25 per cent in both June and July, bringing the policy rate to 4.5 per cent. The Bank of Canada forecasts an annual inflation rate of 2.6 per cent for 2024, according to its July Monetary Policy Report¹. Core inflation, excluding volatile items such as food and energy, also dipped to 3.0 per cent in Alberta and 2.7 per cent in Canada, from 3.2 per cent and 2.9 per cent in June, respectively.

How does inflation impact your back-to-school shopping?

With the new school year just around the corner, we've compiled inflation rates for items typically purchased during the back-to-school season. Nationally, school textbooks and supplies increased by 3.9 per cent YoY in July 2024. Meanwhile, Children's clothing in Alberta decreased by 6.4 per cent, while Children's footwear in Canada saw a decline of 8.4 per cent. Household furnishings and equipment in Alberta dropped by 2.7 per cent, but household cleaning products in Alberta have climbed by 1.8 per cent. Considering a new laptop? According to Statistics Canada, computer equipment, software, and supplies, along with multipurpose digital devices, have decreased by 10.4 per cent and 8.6 per cent, respectively. These items often show deflation over time, primarily due to technological advancements that lower the cost of purchasing the same quality of technology². The tuition fee index will be updated in October (for the September edition).

The new moving-in season met with a steep rent inflation of 13.5 per cent

As the new school season approaches, both newcomers and current residents facing lease renewals are encountering significant rent increases. As of July 2024, the rent inflation for accommodations in the Calgary CMA was the second highest in the nation. This is in stark contrast to other major cities like Vancouver and Toronto, where rent inflation is cooling. Calgary's rental market is catching up these cities, driven by relatively lower base rents and robust population growth. This rapid increase has made Calgary the only Canadian city where rents have surged by more than 25 per cent since January 2021. In comparison, Edmonton, Calgary's neighbour to the north, experienced a 18 per cent increase during the same period. Ongoing structural supply shortages and strong population growth are expected to keep rental costs high for the foreseeable future.



Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Jul-24	Jun-24	May-24
Calgary: All-items	100.00	2.9	3.6	3.6
Shelter	27.18	5.6	8.8	9.3
Rented accommodation	5.49	13.5	18.3	18.0
Owned accommodation	18.02	9.9	10.0	9.4
Water, fuel and electricity	3.67	-17.4	-8.4	-3.4
Alberta: All-items	100.00	2.7	3.0	3.0
Alberta: All-items excluding food and energy	75.39	3.0	3.2	3.0
Canada: All-items	100.00	2.5	2.7	2.9
Canada: All-items excluding food and energy	76.30	2.7	2.9	2.9

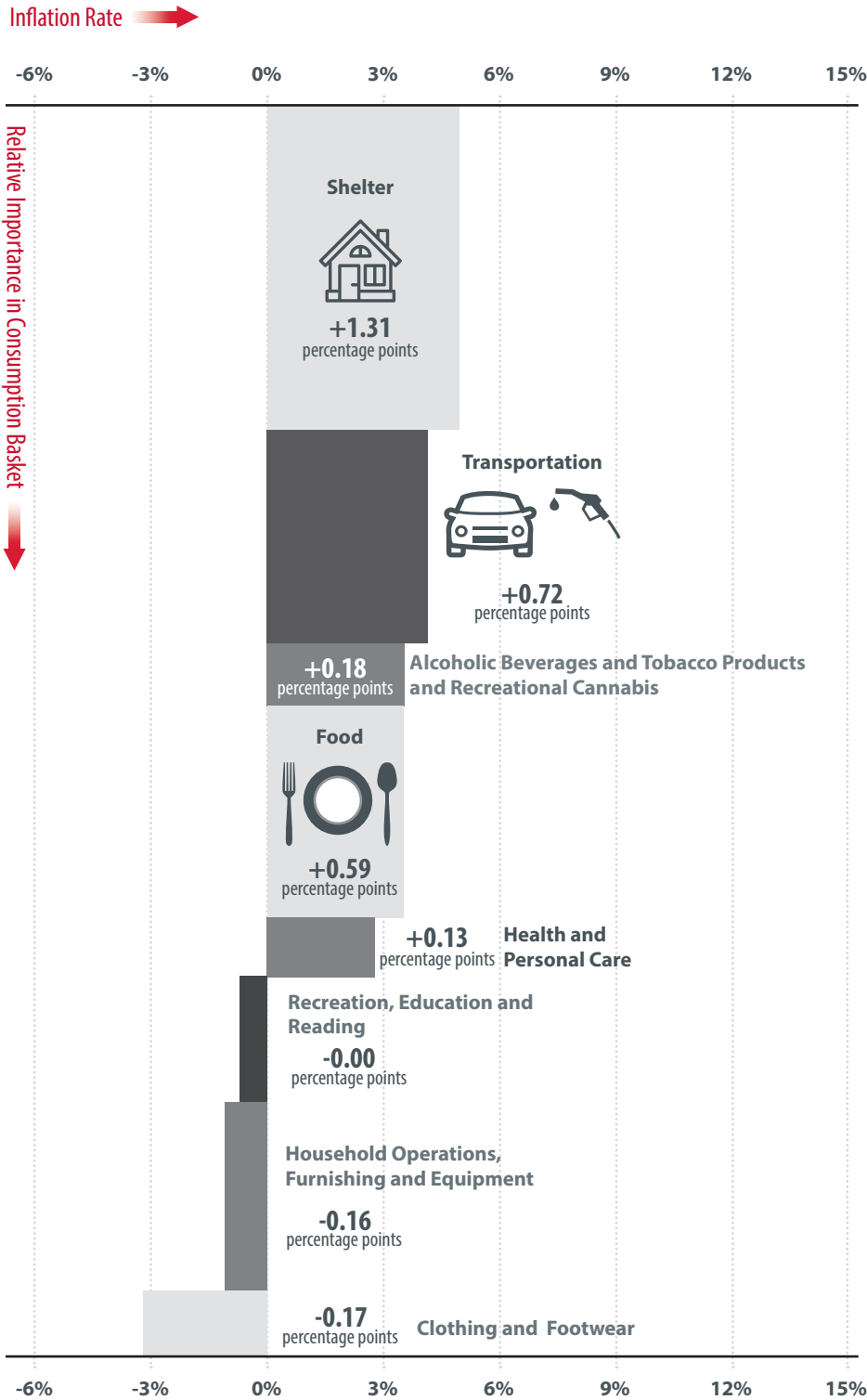
* CPI basket weights are based on the 2023 expenditure data, modified in June 2024. Sources: Statistics Canada, Corporate Economics, August 20, 2024.

¹ <https://www.bankofcanada.ca/2024/07/mpr-2024-07-24/>

² Poloz, S. (2024). The Next Age of Uncertainty: How the World Can Adapt to a Riskier Future. Penguin.

Contribution of Consumer Items to Inflation: Alberta

July 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, August 20, 2024.

Next release: September 17, 2024

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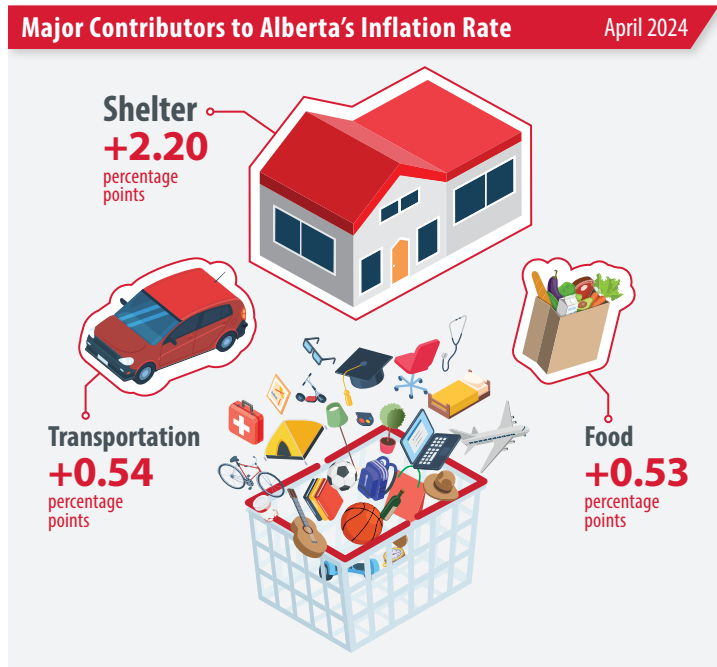
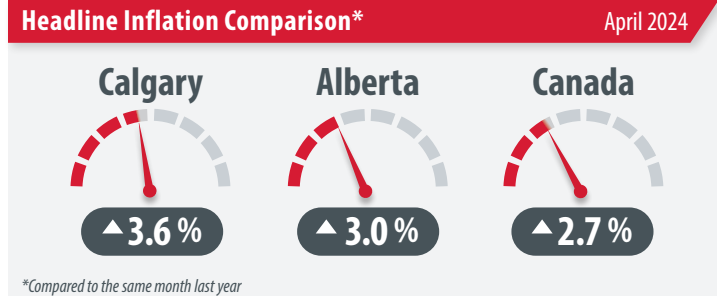
Inflation Review

April 2024

Hotaka Kobori Associate Economist | Mark Angelo Uy Corporate Research Analyst

May 21, 2024

HIGHLIGHTS



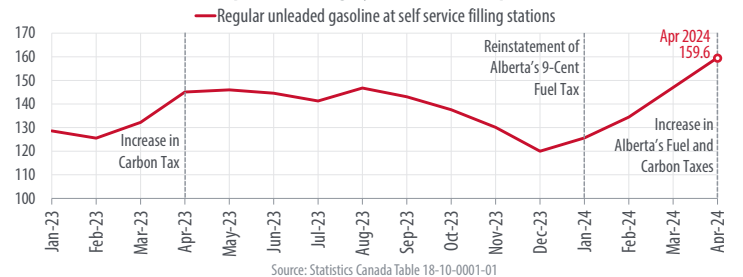
The inflation rate in Calgary further softened to 3.6 per cent, while Canada's inflation also eased to 2.7 per cent in April.

In April 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) saw a year-over-year (YoY) increase of 3.6 per cent, down from March's 4.2 per cent. This deceleration trend is expected to continue in the coming months as the base year effect of Alberta's energy rebate program, which artificially lowered electricity costs until April 2023, ceases. Additionally, Alberta's electricity prices have been declining. However, persistent inflation in shelter costs, particularly rent, kept Calgary's inflation the highest in the nation for the fourth consecutive month. The inflation rate for Alberta fell to 3.0 per cent in April, down from 3.5 per cent in March. The primary drivers of Alberta's inflation were increases in shelter and gasoline costs, which were partially offset by reductions in cellular service costs. Canada's national inflation rate slowed to 2.7 per cent from March's 2.9 per cent. The national rate has stayed below 3 per cent for four consecutive months ahead of the Bank of Canada's next policy meeting on June 5th. Core inflation, which excludes volatile items such as food and energy, dipped to 2.7 per cent from 2.9 per cent in March in Canada, while it rose to 2.6 per cent from 2.5 per cent in Alberta.

Gasoline prices accelerate with hikes in Alberta's fuel and carbon taxes ahead of the summer trip season.

As the summer road trip season approaches, changes in both provincial and federal policies have driven up gasoline costs, which have seen increases of 10.3 per cent YoY and 8.8 per cent month-over-month in Alberta. The YoY increase was the highest in the nation and solely contributed to 0.42 per cent of Alberta's overall annual inflation. Reintroduced in January 2024, Alberta's fuel tax has climbed to 13 cents per litre starting from April 2024, up from 9 cents. Additionally, the federal carbon tax has risen from \$65 per tonne to \$80 per tonne. According to the [Canada Revenue Agency](#), this \$15 hike translates into about a 3-cent increase per litre. Factoring in the 5% GST, these policy shifts combined accounted for approximately 60 per cent of Calgary's monthly fuel price increase of 12.6 cents. Seasonal factors like changes in gasoline blends also play a role in fueling the price increase.

Nominal Gasoline Prices (cents per litre) in Calgary CMA (Jan 2023 - Apr 2024)



Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Apr-24	Mar-24	Feb-24
Calgary: All-items	100.00	3.6	4.2	5.1
Shelter	25.89	9.8	12.0	14.8
Rented accommodation	5.91	18.6	17.7	15.3
Owned accommodation	16.14	9.0	9.3	9.6
Water, fuel and electricity	3.85	1.0	13.8	35.1
Alberta: All-items	100.00	3.0	3.5	4.2
Alberta: All-items excluding food and energy	76.10	2.6	2.5	2.9
Canada: All-items	100.00	2.7	2.9	2.8
Canada: All-items excluding food and energy	76.57	2.7	2.9	2.8

* CPI basket weights are based on the 2022 expenditure data, modified in June 2023. Sources: Statistics Canada, Corporate Economics, May 21, 2024.

Calgary has experienced three of the top five highest rent inflations in Canada since 2000, all within the past five months.

Each month has brought another record-breaking rent increase as Calgary grapples with a supply imbalance and rising demand in the rental market. For instance, the April rent inflation rate of 18.6 per cent was the highest ever recorded in Canada, marking the seventh consecutive month where growth exceeded 10 per cent, with an average increase of 15 per cent. To put this in perspective, at this rate, it would only take about five years to double the rent index¹. The table below ranks the highest YoY increases in rental accommodation in Canadian CMAs this century. Notably, Calgary appears on the list three times, all of which occurred within the past five months.

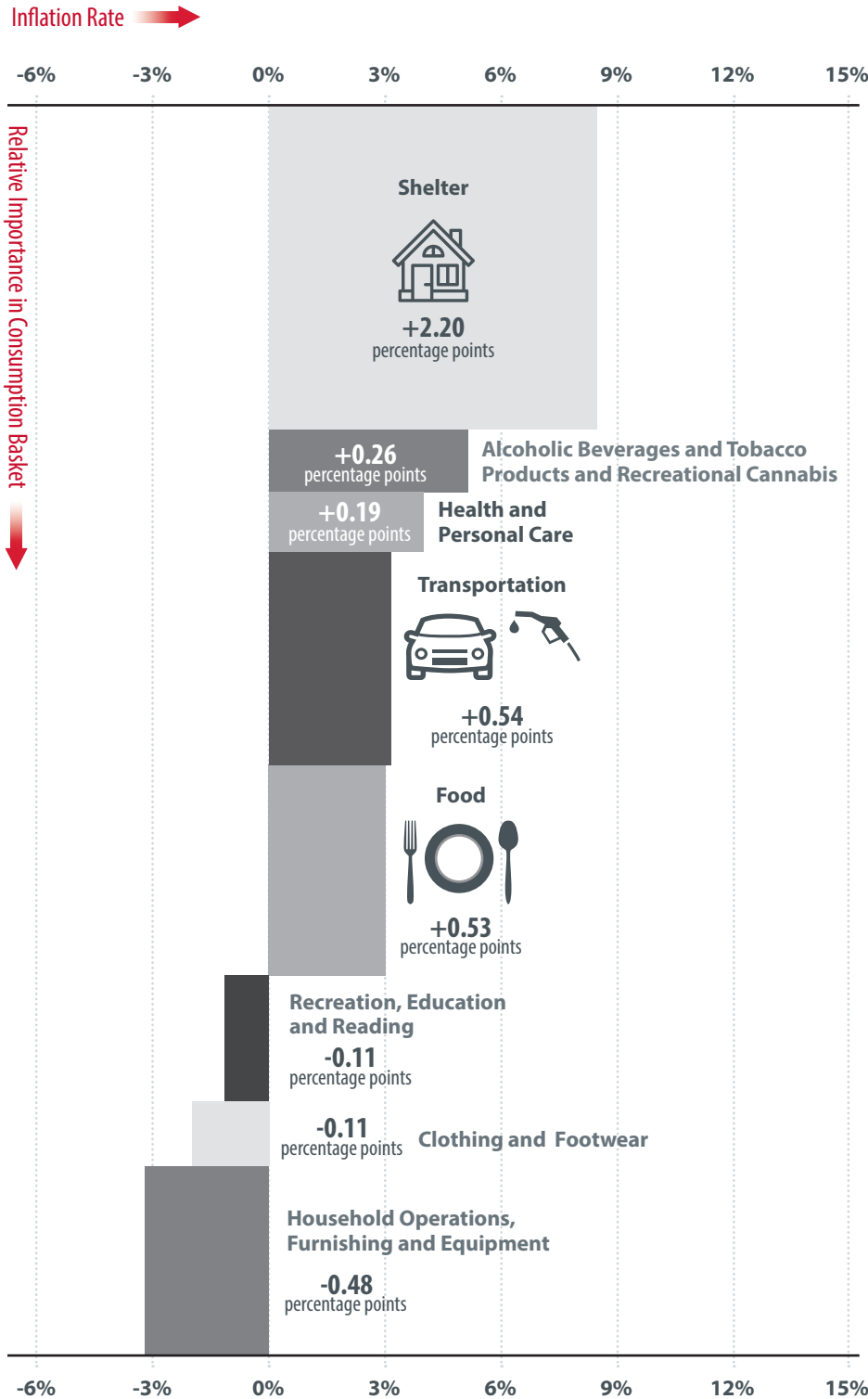
Top Five Highest Year-Over-Year Rent Inflation Rates in Canadian CMAs Since 2000

Year	Month	Geography	Products and product groups	YoY Inflation Rate (%)
2024	April	Calgary, Alberta	Rented accommodation	18.6
2023	December	Calgary, Alberta	Rented accommodation	18.4
2024	March	Calgary, Alberta	Rented accommodation	17.7
2020	October	St. John's, Newfoundland and Labrador	Rented accommodation	16.8
2022	August	Regina, Saskatchewan	Rented accommodation	15.7

¹ Calculated by deriving n from $2 = 1.15^n$, where n represents the number of years.

Contribution of Consumer Items to Inflation: Alberta

April 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, May 21, 2024.

Next release: June 25, 2024

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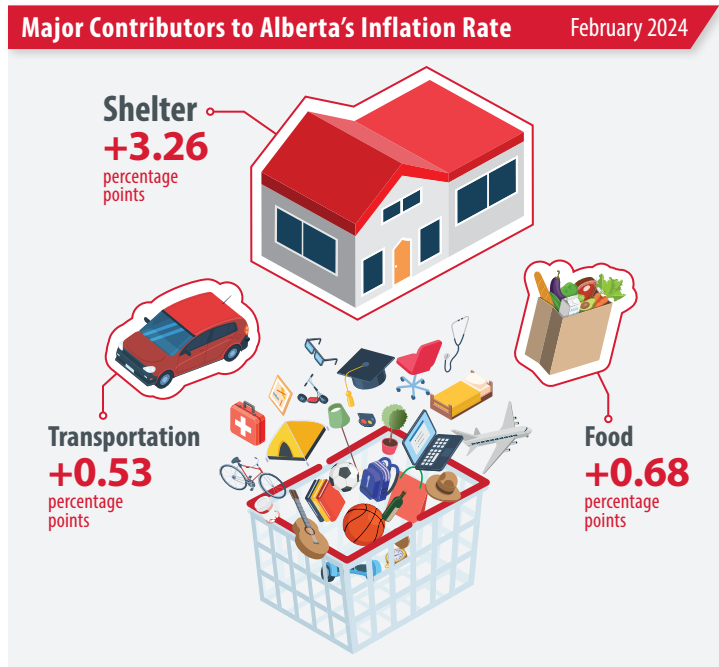
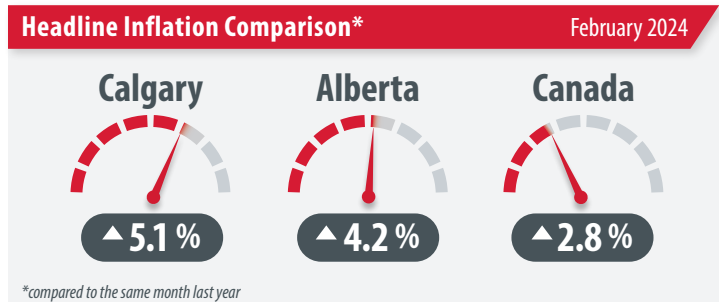
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HIGHLIGHTS

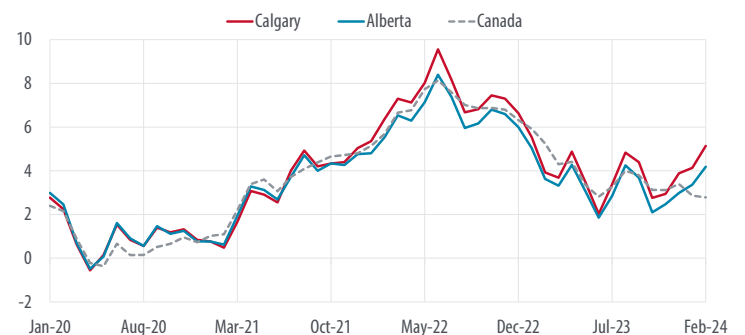


Calgary's inflation rose to 5.1 per cent in Calgary, while the national inflation further slowed to 2.8 per cent in February 2024.

In February 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) experienced a year-over-year (YoY) increase of 5.1 per cent, up from 4.1 per cent in January. This marks the fifth consecutive acceleration in the inflation rate for Calgary since October 2023. This is primarily driven by significant rent inflation, detailed below. Another contributing factor is the base year effect related to utility costs, which rose 35.1 per cent YoY. Alberta's energy rebate program from 2023, which is no longer in effect, resulted in comparatively low utility prices for the base year (February 2023). These factors have made Calgary's inflation rate the highest in the nation for two consecutive months.

Similarly, Alberta's inflation rate was at 4.2 per cent, up from 3.4 per cent in January. Shelter costs, including utilities, were the major contributors to Alberta's inflation, accounting for approximately 3.3 per cent of the overall inflation rate. The Government of Alberta forecasts an average inflation rate of 2.5 per cent for 2024 according to the budget released on February 29th, 2024. Meanwhile, Canada's national inflation rate dropped to 2.8 per cent, from January's 2.9 per cent. This is the first time Canada's inflation rate came below 3 per cent for two consecutive months since March 2021. This is primarily attributed to a decline in cellular and internet service costs as well as a deceleration in food cost inflation. Core inflation, which excludes volatile items such as food and energy, in Alberta increased to 2.9 per cent from 2.8 per cent in January whereas it eased to 2.8 per cent from January's 3.1 per cent for Canada.

Year-over-year Inflation Rates in Calgary, Alberta, and Canada (Jan 2020 - Feb 2024)



Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Feb-24	Jan-24	Dec-23
Calgary: All items	100.00	5.1	4.1	3.9
Shelter	25.89	14.8	12.2	10.2
Rented accommodation	5.91	15.3	14.4	18.4
Owned accommodation	16.14	9.6	9.5	9.6
Water, fuel and electricity	3.85	35.1	18.6	2.3
Alberta: All items	100.00	4.2	3.4	3.0
Alberta: All-items excluding food and energy	76.10	2.9	2.8	3.0
Canada: All items	100.00	2.8	2.9	3.4
Canada: All-items excluding food and energy	76.57	2.8	3.1	3.4

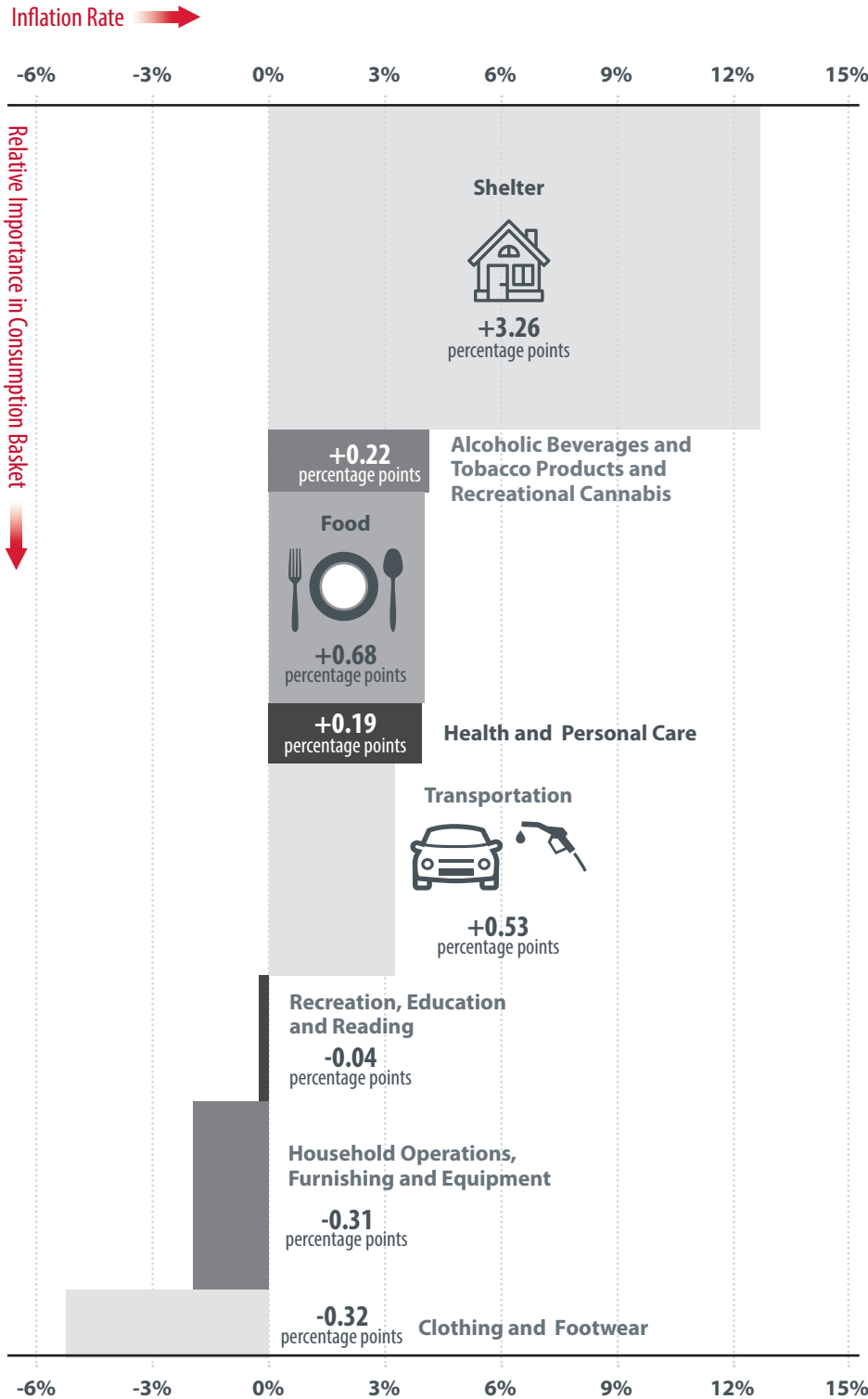
Calgary's rent costs escalated by 15.3 per cent, marking the fifth consecutive month of double-digit growth.

In February 2024, the cost of renting in Calgary rose by 15.3 per cent from February 2023, marking the fifth consecutive month of double-digit increases in rental costs since October 2023. This includes an 18.4 per cent year-over-year increase in December 2023, the highest on record. Calgary last experienced such a prolonged period of double-digit rent inflation from November 1980 to December 1982, when inflation rates remained above 10 per cent for over 26 consecutive months, with an average of 13.7 per cent. Calgary's rental inflation rate has been the highest in the nation for three straight months, even outpacing Halifax, which has also faced significant rent increases due to high population growth and limited increase in supply. The persistent rise in shelter costs, particularly for rent, will continue to impact the cost of living in Calgary, especially for young people, newcomers to Canada, and low-income households who tend to rely on rental housing.

* CPI basket weights are based on the 2022 expenditure data, modified in June 2023. Sources: Statistics Canada, Corporate Economics, March 19, 2024.

Contribution of Consumer Items to Inflation: Alberta

February 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, March 19, 2024.

Next release: April 16, 2024

Who We Are

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Many of our publications are available on the internet at www.calgary.ca/economy.

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Sources:
Bank of Canada, Statistics Canada,
Corporate Economics.

PROLONGED and CONTINUING apparent HOUSING MARKET DYSFUNCTION in Calgary

Housing STARTS & COMPLETIONS are LESS than Net Migration + Household Formation: 2018 to 2028-2029

Fall 2024 - <https://www.calgary.ca/research/economic-outlook.html>

Calgary and Region Economic Outlook 2024-2029 - Fall 2024 Update

City of Calgary	FORECAST										
FORECAST COMPLETED: June 2024	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Demography											
Total Population ('000 Persons, as of April 1)	1,285.7	1,307.0	1,321.6	1,347.8	1,422.8	1,491.9	1,523.2	1,544.5	1,566.2	1,588.1	1,608.7
Total Population Growth (%)	1.4	1.7	1.1	2.0	5.6	4.9	2.1	1.4	1.4	1.4	1.3
Net Migration ('000 Persons, April - March)	9.6	12.3	6.1	19.1	67.3	61.0	23.6	13.8	14.6	15.4	14.5
Household Formation ('000 units, April - March)	6.3	7.7	5.6	10.1	28.7	26.5	12.1	8.3	8.5	8.6	8.1
FORECAST COMPLETED: September 2024	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Real Estate											
Housing Starts ('000 units)*	10.6	7.9	12.7	14.8	16.7	17.6	18.1	17.5	16.0	14.5	13.7
Average Residential MLS Sale Price Growth (%)**	-4.2	-0.1	7.6	4.9	4.3	11.0	2.5	3.3	2.1	1.8	2.1
Benchmark Home Price Growth (%)**	-3.8	-0.9	12.8	12.4	5.2	9.7	4.0	2.6	1.5	1.2	1.5
Total Building Permits (\$billions)	5.0	3.4	5.6	5.7	5.9	8.6	7.1	6.2	6.2	6.1	6.0

Numbers may not add up due to rounding. Sources for historical data: * Canada Mortgage and Housing Corporation (CMHC) ** Calgary Real Estate Board (CREB)

Fall 2024 value much HIGHER for 2023 & 2024 than in October 2023

October 2023 - <https://www.calgary.ca/research/economic-outlook.html>

Fall 2023 Calgary and Region Economic Outlook 2023-2028

City of Calgary	FORECAST										
FORECAST COMPLETED: April 2023	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Demography											
Total Population ('000 Persons, as of April 1)	1,267.3	1,285.7	1,307.0	1,321.6	1,348.6	1,389.2	1,412.9	1,434.2	1,455.5	1,476.6	1,497.6
Total Population Growth (%)	1.7	1.4	1.7	1.1	2.0	3.0	1.7	1.5	1.5	1.5	1.4
Net Migration ('000 Persons, April - March)	11.7	9.6	12.3	6.1	19.7	33.1	15.8	13.7	14.1	14.4	14.7
Household Formation ('000 units, April - March)	11.6	6.3	7.7	5.6	10.4	15.6	9.2	8.3	8.3	8.3	8.2
FORECAST COMPLETED: October 2023	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Real Estate											
Housing Starts ('000 units)*	9.4	10.6	7.9	12.7	14.8	14.2	10.5	11.0	10.4	9.9	9.6
Average Residential MLS Sale Price Growth (%)**	-1.2	-4.2	-0.1	7.6	4.9	1.9	1.7	5.2	3.7	2.2	2.2
Benchmark Home Price Growth (%)**	-0.1	-3.8	-0.9	12.8	12.4	3.8	1.1	5.0	3.6	2.2	2.2
Total Building Permits (\$billions)	4.5	5.0	3.4	5.6	5.7	5.7	6.3	5.9	6.5	6.5	6.6

Numbers may not add up due to rounding. Sources for historical data: * Canada Mortgage and Housing Corporation (CMHC) ** Calgary Real Estate Board (CREB)

NOT ENOUGH!

"The city saw over 12,400 homes completed in 2023, the highest on record...a 27.8 percent increase in 2023...."

- 2023 Net Migration – 67,300 people
- 2023 Household formation – 28,700 households

"...Despite the growth in housing completions the pace of growth of housing demand has far exceeded supply thus constraining housing inventory to historical lows...."

Sources: [The City of Calgary Housing Review – Fourth Quarter 2023](#) – February 28, 2024; [Calgary and Region Economic Outlook 2024-2029](#) - Fall 2024 Update.

"...The number of housing completions in the city of Calgary in Q2 2024 was 5,040, marking a 60.0 per cent increase from the 3,276 recorded a year ago. This is the highest completion figure for the city on record.... Apartment completions in 2024 are expected to reach the all-time high of 6,338 observed in 2016Areas such as Downtown, Beltline, and Chinook have seen an uptick in both rental and condo completions..."

Source: [The City of Calgary Housing Review – Second Quarter 2024](#) – August 27, 2024

HOUSING DEMAND

Key Takeaways

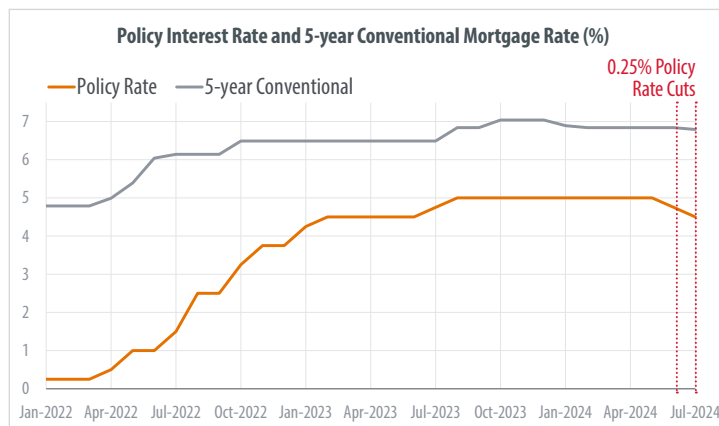
- The working-age population in the Calgary Economic Region is estimated to have grown by 5.1 per cent from Q2 2023 to Q2 2024, sustaining strong housing demand.
- Falling mortgage rates, as the rate cut cycle begins, could further stimulate housing market activity.
- Tightening immigration policies and cooling labour market conditions in Calgary may help to moderate demand in the housing market.

	Q2 2023	Q1 2024	Q2 2024	YoY Change
Mortgage Rate (5-year Conventional) Chartered Banks	6.5%	6.9%	6.8%	+0.4 percentage points
Population Change* (working age population)	1,434,900	1,489,900	1,508,500	+73,600 people
Job Growth*	966,000	971,200	997,000	+31,000 jobs
Unemployment Rate*	5.8%	7.0%	8.1%	+2.3 percentage points
Labour Income** (average weekly all-industry wage rate)	\$1,351	\$1,382	\$1,440	+\$88

* Calgary Economic Region (CER)
** Calgary Census Metropolitan Area (CMA)

Interest Rates

The Bank of Canada decided to cut its target policy rate by 0.25 per cent in both the June and July meetings consecutively, reducing the rate to 4.5 per cent. The interest rate is expected to decrease further as inflation moderates and approaches the neutral rate of 2.25 to 3.25 per cent. According to the latest projection in the Bank of Canada's July Monetary Policy Report¹, the annual inflation rate is estimated to be 2.6 per cent in 2024. The conventional five-year fixed mortgage rate offered by chartered banks fell by 0.5 per cent



in July 2024 compared to June 2024. This reduction in mortgage costs is expected to boost housing demand. A 0.5 per cent drop in the mortgage rate translates to about \$15 less in monthly mortgage carrying costs on a typical 25-year mortgage with a 20 per cent down payment on a benchmark-priced house (app. \$600,000)

Population Change

According to the latest Statistics Canada data from the Labour Force Survey, between Q2 2023 and Q2 2024, the working-age population (those aged 15 and older) in Calgary's Economic Region (CER) is estimated to have grown by 5.1 per cent to 1,508,500. This is the highest growth rate since 2002. During Q2 2024, the CER's working-age population exceeded 1.5 million for the first time on record. Compared to Q1 2024, the working-age population grew by 1.3 per cent. Year-over-year growth has been accelerating since Q4 2021. This rapid population growth supports the housing market's demand, maintaining a seller's market in Calgary.

Employment

Employment in the Calgary Economic Region expanded by 3.1 per cent to 997,000, up from 966,000 in Q1 2023. While this employment growth was higher than the 2.3 per cent recorded in Q2 2023, it represents a considerable decline from the 6 per cent recorded in Q1 2024, indicating cooling labour market conditions in Calgary. Full-time employment dropped by 900 or 0.11 per cent, marking the first year-over-year (YoY) decline in full-time employment since 2020 amidst the pandemic. This means that all employment growth can be attributed to part-time employment, which grew by 31,900 or 20.2 per cent, the highest growth rate for Q2 since Q2 2021. The labour force reached 1,084,900, an increase of 59,600 or 5.8 per cent, the highest growth level and rate since 2006. Softening labour conditions could weigh on housing demand as the labour market cannot generate a sufficient labour base that can afford housing.

Labour Income

The average weekly earnings in the Calgary Metropolitan Area (CMA) have increased by 6.5 per cent year-over-year to \$1,439.7 from \$1,351.3. This wage growth is the highest for Q2 since Q2 2020, when the growth rate was 8.2 per cent. While new employment has stagnated, certain industries such as Oil and Gas, and Finance and Insurance saw strong wage growth. Given that the inflation rate during the same time span was 3.6 per cent, the real wage growth rate came in at 2.9 per cent. In fact, Q2 2024 was the first quarter to see positive real wage growth since Q1 2021. However, wage growth is still below the growth rate in owned accommodation, which is 9.5 per cent, indicating worsening housing affordability.

Key Policy Initiatives

Effective May 1, 2024, changes to the Temporary Foreign Worker Program (TFWP) were implemented, including shorter validity periods and a reduced cap on low-wage temporary workers in certain sectors. The federal government has indicated that further changes to TFWP are underway to tighten the program and "better align streams with labour market needs"¹. These adjustments are expected to moderate population growth, which has recently been driven by TFWs, and could potentially relieve housing demand, especially in rental markets that TFWs typically rely on.

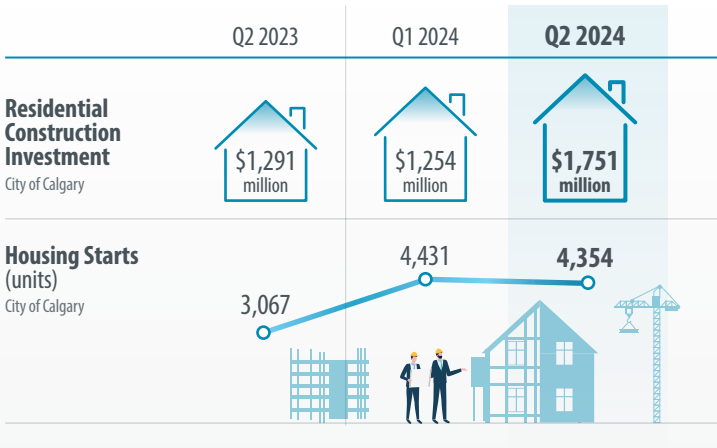
¹ <https://www.bankofcanada.ca/2024/07/mpr-2024-07-24/>

² <https://www.canada.ca/en/immigration-refugees-citizenship/news/2024/03/speaking-notes-for-the-honourable-marc-miller-minister-of-immigration-refugees-and-citizenship-announcement-related-to-temporary-residents.html>

HOUSING SUPPLY

Key Takeaways

- Building permit values and expected residential units saw significant gains in Q2 2024.
- Q2 2024 was another record-breaking quarter for Calgary, with the highest Q2 housing starts, units under construction, and completions, driven primarily by multifamily units.
- Numerous initiatives by the City appear to have boosted secondary suite construction.



Building Permit: Value

According to data as of August 2024, the total value of residential building permits submitted in Calgary for Q2 2024 reached \$1.751 billion, a 35.7 per cent increase from \$1.291 billion in Q2 2023. Despite high financing costs, robust housing demand is spurring investment intentions. Notably, the value of apartment permits amounted to \$718.0 million, surging by a significant 46.2 per cent, the highest permit value for apartments since Q4 2019. The permit value for detached homes rose by 24.5 per cent to \$600.4 million from \$482.3 million in Q2 2023. While investment in townhouses fell by 3 per cent, semi-detached/duplex permits climbed by 78.4 per cent to \$110.9 million. This is the first time the permit value for two-family housing has reached \$100 million within a single quarter, with intensified investment in the southern parts of the city. The permit value for secondary suites also doubled year-over-year, with northern parts of the city experiencing a doubling of permit values. This growth can be attributed to the city's numerous initiatives to facilitate construction (c.f. below).

Building Permit: Residential Units

In Q2 2024, the total residential housing units in Calgary reached 7,701, achieving a 38.7 per cent increase from the 5,552 units recorded a year ago. Of these 7,701 units, apartments composed 3,509, registering a 41.8 per cent increase. Housing units for single-family homes appreciated by 24.6 per cent to 1,540 units, the highest number in five years, with significant growth in the western parts of the city. Housing units for other ground-oriented houses, such as townhouses and two-family houses, saw increases of 7.5 per cent and 78.1 per cent, respectively. Rowhouses soared by 53.16 per cent to 412 units, the highest on record, with growth led by the centre and northwest areas, where the number of units more than quadrupled YoY.

Housing Starts

In Q2 2024, the total housing starts in the city of Calgary reported by Canada Housing and Mortgage Corporation increased by 22.2 per cent or 835 units to 4,600 YoY, the highest number on record for Q2 and second highest quarterly record ever. The surge is led by apartment construction, which increased by 29.3 per cent YoY, partly supported by the initiatives of all government orders to boost apartment construction. Out of total 4,600

starts, the apartment composed of 50.3 per cent or 2,313, of which 1,334 (57.7 per cent) was purpose build rental. The share of apartments total starts edged up higher from 47.5 per cent recorded in Q2 2023. The slowdown in apartment construction seen across the nation due to unfavourable financing conditions has not yet been observed in Calgary³. The semi-detached starts have soared by 68.9 per cent to 446, the highest number on record for the city of Calgary. Areas with typically lower-benchmark prices such as Fish Creek, Southeast, and Northeast saw significant gains with doubling starts. These trends above indicate the market's effort to satisfy growing demand for more affordable types of dwellings.

Housing Under Construction

In Q2 2024, the total number of residential units under construction was 19,922, up by 11.5 per cent from 17,869 recorded in Q2 2023, but down by 2.4 per cent from 20,402 in Q1 2024. This is the highest number of dwelling units under construction for Q2. While the share of each dwelling type to the total is essentially unchanged, the share of semi-detached houses has expanded. Semi-detached houses under construction increased by 23.6 per cent year-over-year to 1,140, marking the highest number on record and the first time to reach 1,000 units. This trend is likely to continue, supported by recent city-wide rezoning efforts allowing for more semi-detached houses in previously single-family zones.

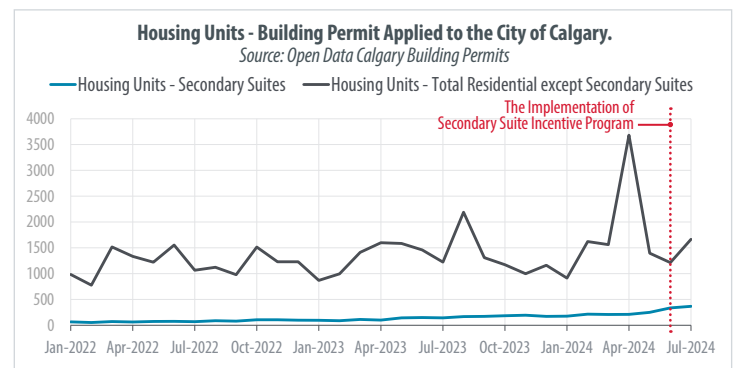
Housing Completions

The number of housing completions in the city of Calgary in Q2 2024 was 5,040, marking a 60.0 per cent increase from the 3,276 recorded a year ago. This is the highest completion figure for the city on record. The spike is primarily attributed to apartment completions, which more than doubled to 3,108 units. This is the first time Calgary has seen over 3,000 units completed in a single quarter. Combined with 2,765 units from Q1 2024, the total apartment completions in the first half of 2024 have already exceeded the totals observed for the entire years of 2023 (5,219 units) and 2022 (5,801 units). Apartment completions in 2024 are expected to reach the all-time high of 6,338 observed in 2016. Of the 3,108 completed units, 61.4 per cent (or 1,907 units) were rental units, up from 48.6 per cent a year ago. This is expected to alleviate some pressure on the rental market in Calgary. Areas such as Downtown, Beltline, and Chinook have seen an uptick in both rental and condo completions.

Single-family completions stood at 1,164, an increase of 155 units from Q2 2023, with gains in the Southeast and Fish Creek areas. The share of apartments in the total completions was 61.7 per cent, up from 45.2 per cent. Conversely, the share of single-family completions was 23.1 per cent, the second-lowest on record.

Key Policy Initiatives

In June 2024, the City introduced the Secondary Suite Incentive, one of the actions outlined in its Housing Strategy. This new program provides qualifying homeowners with up to \$10,000 to cover construction costs for developing a secondary suite. Coupled with the extended Secondary Suites Amnesty Program, these initiatives appear to have incentivized increased applications for secondary suites. According to data as of August, there were 336 applications for secondary suites in July and 368 in June, up from 251 applications in May.

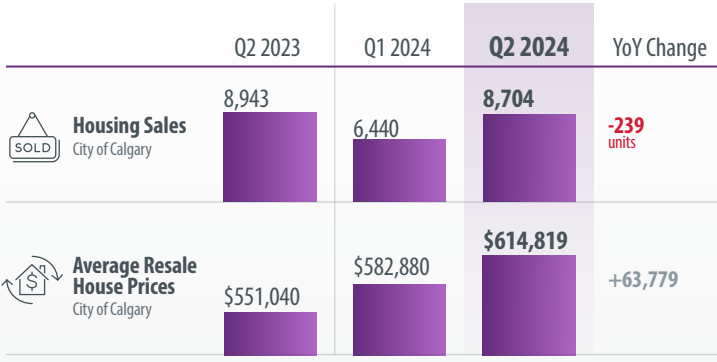


³ CMHC (2024) Housing Supply Report

HOUSING MARKET

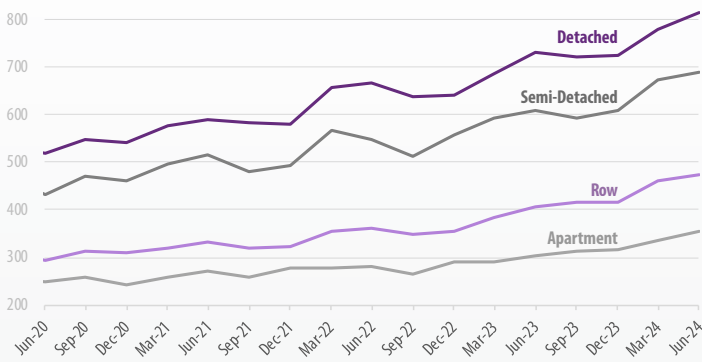
Key Takeaways

- Inventory saw a modest improvement for the first time in three years as some buyers were priced out of the strong housing market.
- Total sales dipped due to the scarcity of relatively affordable housing, offset by gains in apartment sales, which hit a 10-year high.
- Benchmark housing prices appreciated by 8.5 per cent year-over-year, reaching \$604,266—the first time the benchmark price has exceeded \$600,000 in Calgary, driven primarily by increases in more affordable housing segments.



Average Resale House Prices by Structure Type

City of Calgary (thousands)



New House Listings

In Q2 2024, new home listings in the City of Calgary rose by 8.4 per cent to 11,626 houses compared to Q2 2023. The market saw a notable increase in detached houses, particularly in higher price ranges, contributing to a 4.8 per cent increase in detached listings, totaling 5,475—the highest number since Q2 2022. This marks a significant improvement from a year ago when listings fell by 24.5 per cent. Other dwelling types, such as apartments, semi-detached houses, and rowhouses, also saw increases of 12.1 per cent, 12.6 per cent, and 11.2 per cent, respectively. Similar to the detached market, most of the gains in apartment listings occurred in relatively higher price ranges, leading to limited options for more affordable condos for buyers. The sale-to-new-listing ratio has decreased to 75 per cent from 84 per cent a year ago, indicating a slight easing in market tightness.

Inventory of Houses for Resale

The inventory of houses remained steady at 3,305 units, unchanged YoY. Despite the increase in new listings, strong housing demand—driven by population growth and solid labour market conditions—absorbed much of the additional supply. For the first time in three years, inventory levels did not decline year-over-year, yet the market continues to favour sellers with a low 1.4 months of supply. While most housing types experienced a year-over-year decline in inventory, rowhouses saw a 2.7 per cent increase in supply. This rise in inventory is primarily due to a significant pullback in sales, particularly in higher price ranges, allowing for some restocking. Nonetheless, the market for affordable housing remains tight. Overall, these trends do not signal a cooling housing market but rather reflect that price levels have adjusted to a point where fewer buyers can participate.

Sales

During Q2 2024, there were 8,704 property sales within the city of Calgary, slightly down from 8,943 recorded in Q2 2023, but still well above the 10-year average of 6,793 for Q2. The scarcity of available houses is hampering property sales. For example, detached sales have declined by 7.6 per cent compared to Q2 2023, with a salient depletion of houses in the lower price range. Year-to-date, there were about 4,250 sales in 2022 for detached houses priced below \$700,000, but this number has dropped by 9.3 per cent to 3,856 in 2024. Semi-detached and rowhouse sales have also seen a slight decline, with a 0.5 per cent drop. Rowhouses experienced a modest 1.5 per cent increase. On the other hand, apartment sales gained by 3.1 per cent, as demand for more affordable housing types remains strong amidst high mortgage rates and housing prices. Year-to-date, apartment sales have reached 4,461, the highest record in 10 years. Consequently, the share of apartment sales to the total has climbed to 29 per cent, up from 27 per cent recorded the previous year.

By region, the City Centre district recorded its highest sales in 10 years, mainly driven by strong apartment sales. This surge is attributed to densification efforts around downtown, which has seen a rapid population increase. This trend is expected to continue as the City advances its rezoning and office conversion programs.

Resale House Prices (Benchmark Prices)

In Q2 2024, the benchmark price, representing the price of a typical home across all dwelling types within the city of Calgary, reached \$604,266, marking an 8.5 per cent year-over-year increase. This is the first time in history that the benchmark price has exceeded \$600,000 for Calgary. Consequently, the monthly mortgage payment on a typical house has risen by 12.0 per cent, from \$3,005.76 to \$3,367.48 year-over-year. By dwelling type, apartments and rowhouses experienced the sharpest increases, with benchmark prices rising by 17.5 per cent and 17.9 per cent, respectively, reaching \$344,700 and \$460,700. The price appreciation for these relatively affordable housing types has been accelerating, particularly in traditionally lower-benchmark areas. For instance, in June 2024, the North East and East districts saw significant increases of 14.2 per cent and 17.7 per cent, respectively. This growth is largely attributed to sharp rises in the benchmark prices for apartments and rowhouses, with nearly 30 per cent growth rates in these segments, supported by relatively lower baseline prices. Single-detached and semi-detached homes saw increases of approximately 12.8 per cent. Especially, semi-detached homes are in high demand in the South East and East, where sales are outpacing new listings and the months of supply are below 1.0. As a result, demand has shifted toward apartments and rowhouses, driving up their prices. This substitution effect, combined with high mortgage rates and rental prices, has been driving up prices in these segments. This strong price growth trend in relatively more affordable housing will likely continue as solid population growth will likely provide floor to benchmark prices in the foreseeable future.

Who We Are

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Sources:
Bank of Canada, Statistics Canada, CMHC, CREB, Corporate Economics.

Letter dated April 7, 1998 by Boardwalk Equities Inc. to Anne Landry provided to her shortly after she moved into the 1 Bedroom and Den apartment at [Skygate Tower](#) in December 1997

that she continues to rent in the Beltline community, in Calgary,

Reveals that rent was static at **\$600 per month for 7 years** starting on January 1, 1990.

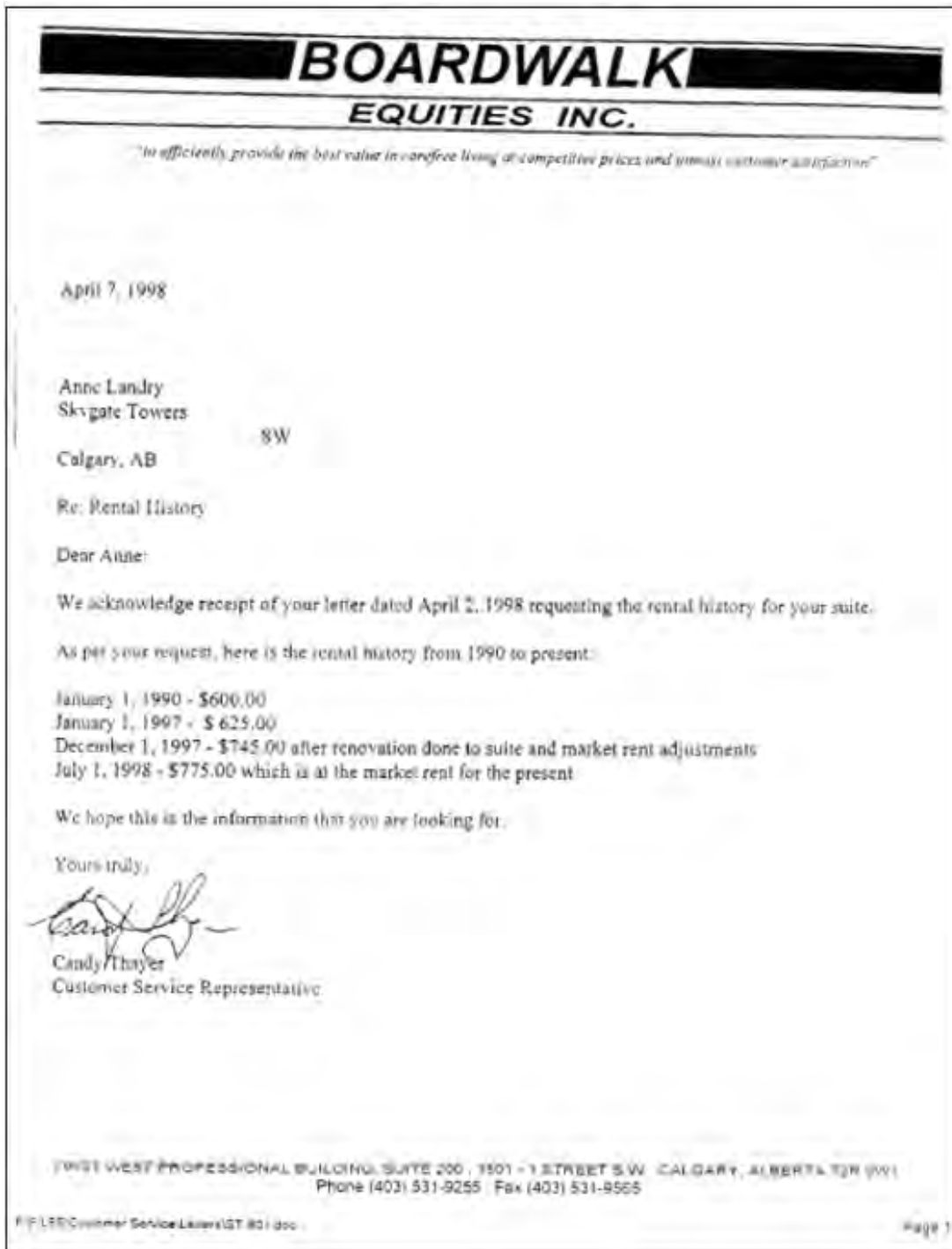
Rent increased by **\$175/month (~29%): \$25/month** (January 1, 1997);

\$120/month (December 1, 1997) "after renovation done to the suite and market rent adjustments";

\$30/month (July 1, 1998) "which is at the market rent for the present".

Boardwalk Equities Inc. apparently bought [Skygate Tower](#) in 1995, [Skygate Tower](#) was apparently built in 1983 and has 142 rental units: see Boardwalk REIT Fourth Quarter 2022 Information Package February 23, 2023 at <https://20852411.fs1.hubspotusercontent-na1.net/hubfs/20852411/Resources/Financial%20Reports/2022/bwalk-2022-q4-supplemental.pdf> - including at page 11.


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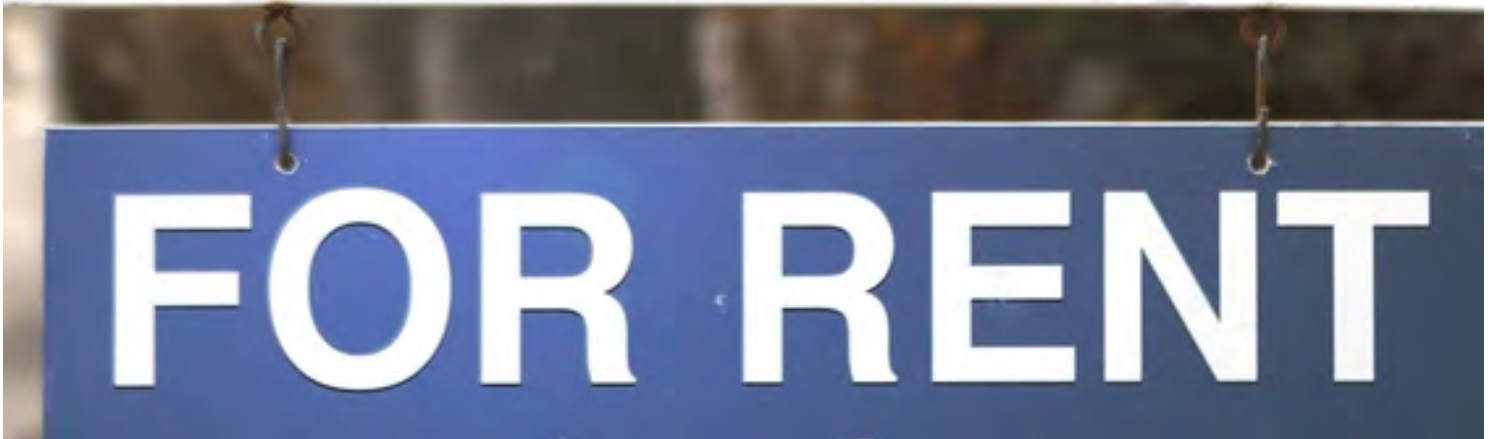
News / Local News

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



Where is the best value in Canada for real estate?

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.

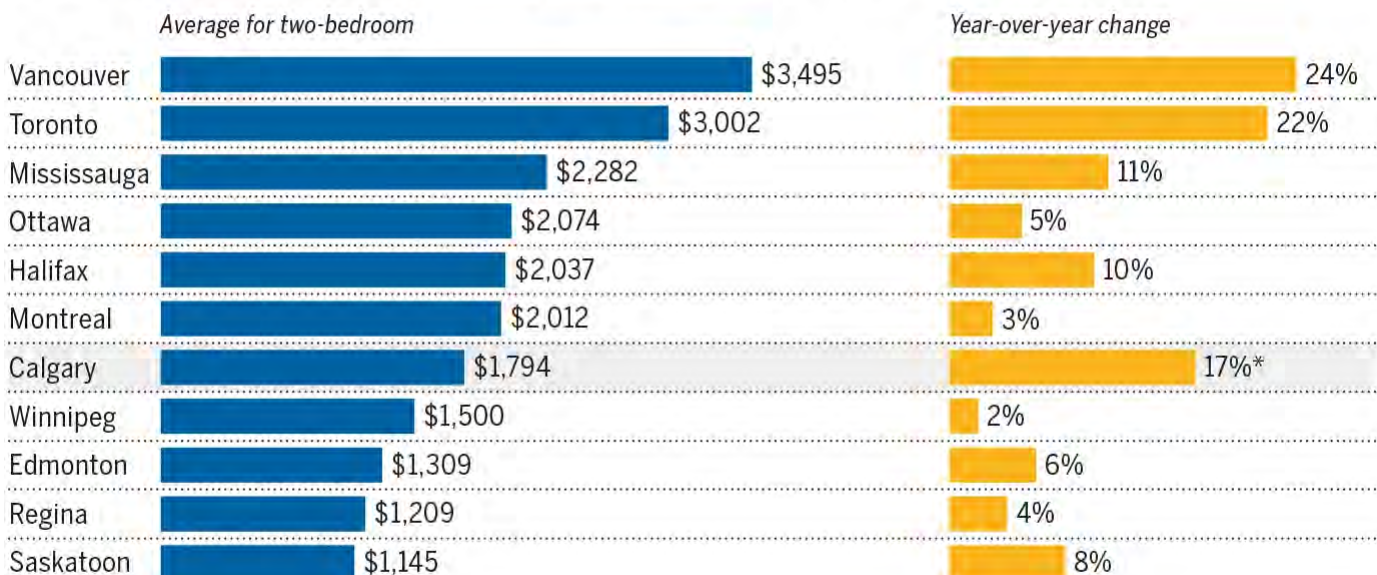
Across Canada, rents were up 3.5 per cent month over month, the largest increase in three years. Vancouver had the highest average rent for all properties at \$2,909 while Edmonton was at \$1,225.

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

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.

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 market-based 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.

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 prioritized affordable housing in its budget, 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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TRENDING

- 1 'Glass was flying everywhere': Baseball-sized hail smashed dozens of vehicles on QEII**
- 2 Braid: Dr. Deena Hinshaw's mega-bonus is another slap to health-care morale**
- 3 Municipal building closed for repairs after man broke in, started fires**
- 4 Tornado alerts, watches issued across Alberta**
- 5 Caution urged for dog owners as 'harmful' weed spreads in Calgary**

THIS WEEK IN FLYERS

COMMENTS

Postmedia is committed to maintaining a lively but civil forum for discussion and encourage all readers to share their views on our articles. Comments may take up to an hour for moderation before appearing on the site. We ask you to keep your comments relevant and respectful. We have enabled email notifications—you will now receive an email if you receive a reply to your comment, there is an update to

a comment thread you follow or if a user you follow comments. Visit our [Community Guidelines](#) for more information and details on how to adjust your [email](#) settings.

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Calgary Point-in-Time Homeless Count

Key Findings

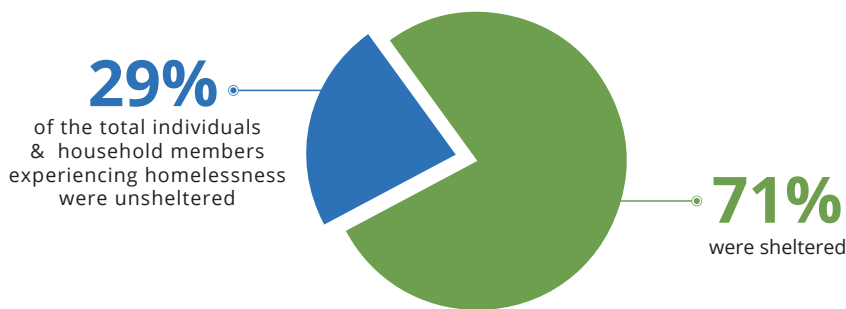
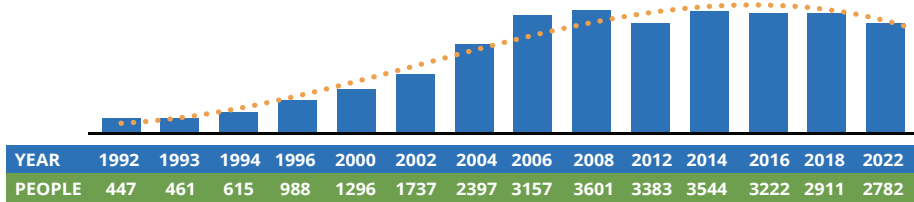
2,782

people experiencing homelessness were counted during the **2022 Calgary Point-In-Time** homeless count.

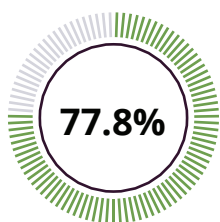
This is a **4%** decrease from 2,911 people counted in 2018.



Homelessness in Calgary over the past 25 years



Age groups



ADULTS
(25-44,45-64)



YOUTH
(13-17,18-24)



SENIORS
(65+)



CHILDREN



On September 27, 2022, Calgary conducted its biennial Point-In-Time (PiT) Count of unsheltered people, including people living in encampments or by themselves outside.

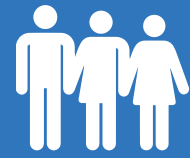
Administrative data from emergency shelters and other service providers was used to calculate the sheltered population who were staying in an emergency shelter, short-term supportive housing facilities, a hospital, correctional facility.

The PiT Count is one data point that informs future decisions made to address homelessness in Calgary by all levels of government, the Calgary Homeless Foundation and all service providers.

Alberta's 7 Cities on Housing & Homelessness are the lead organizations responsible for the implementation of local plans in Calgary, Edmonton, Grande Prairie, Lethbridge, Medicine Hat and Red Deer, and Wood Buffalo.

Of the survey respondents, 74% identified they have only been in Calgary for a period of time compared to having always been in Calgary. The median length of the period the individuals have been in Calgary is 6 years.

Gender identity



67%
MALE

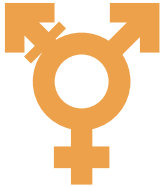


31%
FEMALE



<1%

TRANS OR
DIVERSE



2%
UNKNOWN



The gender identity of youth and children was relatively even between male and female, with 210 (47.5%) identifying as female and 232 (52.4%) identifying as male.

For adult age groups the gender identity skewed male, with 1,286 (69.2%) identifying as male and 559 (30.1%) identifying as female.

Racial identity

54.3%

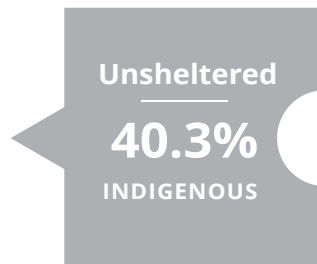
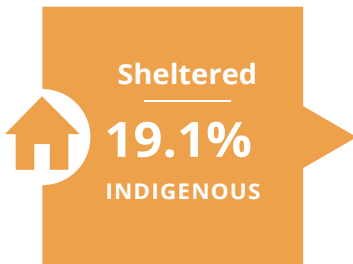
CAUCASIAN

30.1%

INDIGENOUS

14.9%

OTHER



Outreach & Encampment data was collected by 32 teams across the city.

For other program types, data was collected via administrative and systems data.

All demographic information: Age, Gender & Ethnicity were self-reported by the individuals themselves.

THANK YOU

Reasons for losing housing

14%

CONFLICT WITH
SPOUSE/PARTNER

28%

NOT ENOUGH
INCOME

14%

LANDLORD/TENANT
CONFLICT

13%

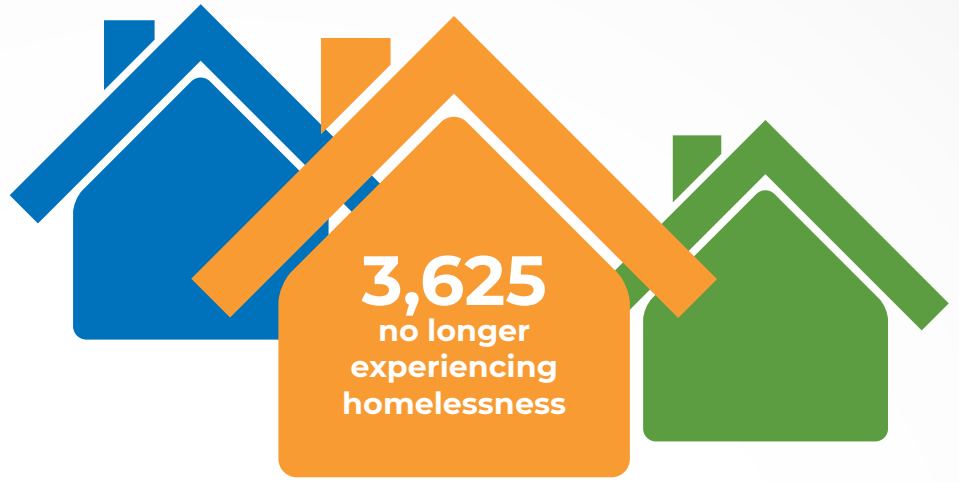
SUBSTANCE USE
ISSUE

Calgary Homeless Foundation would like to thank all the people who are currently experiencing homelessness who provided the information that makes this project possible. We would also like to thank the PiT Count volunteers and partners for the time they spent supporting this project.

Calgary Homeless Foundation

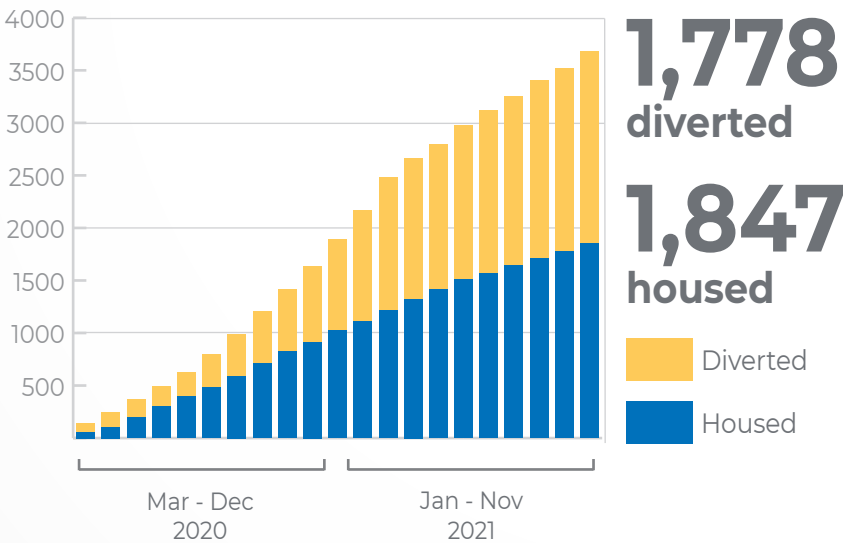
Data Dashboard

Calgary Homeless Foundation guides the fight against homelessness in Calgary. In partnership with governments and community, we serve as the trusted advisor on how to leverage our combined resources in a unified fight against homelessness so Calgarians can journey into a home with the supports they need to thrive.



March 2020 - November 2021

Total individuals and families housed and diverted since March 2020



What is diversion?

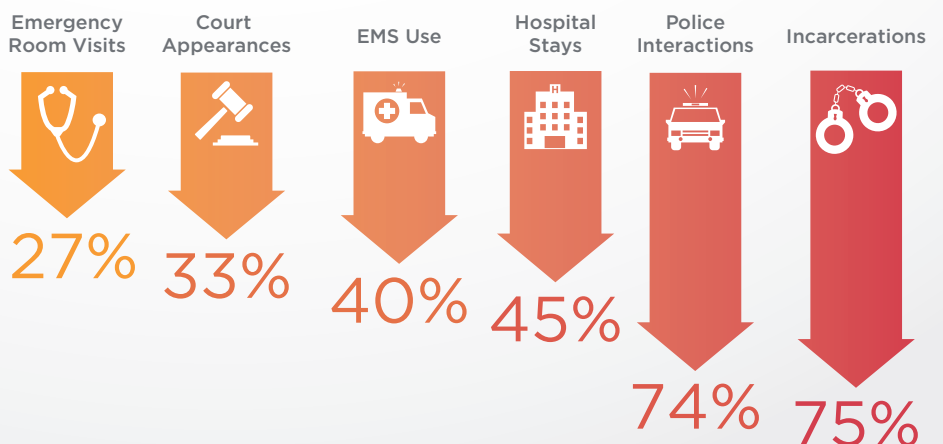
A practice used to prevent the use of emergency shelter by providing individualized supports to families and individuals before they enter the shelter system. Diversion programs help people seeking shelter to identify immediate alternate housing arrangements and, if necessary, connect them with services and financial assistance to help them return to permanent housing.

Our investments

53 programs within

21 agencies in Calgary

A Housing First approach reduces the use of public services



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 Housing Incentive Program, 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 2017-2018 Non-Market Housing Land Disposition Program 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 Non-Market Housing Land Disposition Policy. 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 Provincial Government and Big City Housing Collaboration Table.
 - 6. Improve the Housing System**
 - The Foundations for Home Community Development Program (Home Program) 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 Community Housing Affordability Collective. 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



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

<p>1. Get the Calgary community building </p> <p>Target:</p> <ul style="list-style-type: none"> Development & building permit approvals within 6 months 1,500 units <p>Actual:</p> <ul style="list-style-type: none"> All development approvals have met customized timelines 2,313 units <p></p>	<p>2. Leverage City land </p> <p>Target:</p> <ul style="list-style-type: none"> 5 parcels per year (2017-2018) <p>Actual:</p> <ul style="list-style-type: none"> 3 parcels (2017) 7 parcels (2018) <p></p>	<p>3. Design & build new City units </p> <p>Target:</p> <ul style="list-style-type: none"> 160 units delivered 110 in development <p>Actual:</p> <ul style="list-style-type: none"> 120 units delivered ~250 units in planning/design/development 10-year capital plan <p></p>
<p>4. Regenerate City-owned properties </p> <p>Target:</p> <ul style="list-style-type: none"> 3 redevelopments 2 lifecycle projects <p>Actual:</p> <ul style="list-style-type: none"> 2 redevelopments undergoing feasibility studies 200+ units repaired/renewed <p></p>	<p>5. Strengthen intergovernmental partnerships </p> <p>Target:</p> <ul style="list-style-type: none"> Participate in 3 intergovernmental partnerships <p>Actual:</p> <ul style="list-style-type: none"> All levels of government partnering to implement affordable housing strategies <p></p>	<p>6. Improve the housing system </p> <p>Target:</p> <ul style="list-style-type: none"> 5 programs for affordable housing residents <p>Actual:</p> <ul style="list-style-type: none"> Program activities reached 1,000+ individuals One Window Initiative Participation in CHAC <p></p>

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.

Foundations for Home Community Development Program

The Home Program successfully improved outcomes for residents of affordable housing, reaching more than 1,000 individuals.

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.



HomeSpace funding announcement.

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.



Calgary's first affordable housing density bonus project with Cidex.

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.

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.



Report Number: EC2022-0638

Meeting: Executive Committee

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.¹

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.

¹ <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>

NOTICE OF MOTION

- Affordable market and non-market housing along the housing continuum² is in increasingly short supply. This is a “cost of living crisis.”³ 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 cities⁴ and yet, 81,240 households are in need Affordable Housing.⁵
- 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.⁶
- 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.

² <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>

³ Poverty Snapshot: Enough For All 2021

⁴ Ibid

⁵ Ibid

⁶ <https://calgaryherald.com/opinion/columnists/opinion-affordable-housing-saves-money-and-changes-lives#:~:text=When%20people%20are%20housed%2C%20we,%2434%2C000%20per%20person%20housed%20annually.>

Attachments:

1. Notice of Motion Checklist



Housing and Affordability Task Force Terms of Reference

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 limitations¹. 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 2026². 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 housed³.

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 costs⁴ and 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."⁵

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 policy recommendations relating to increasing, measuring, and managing 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.
- City of Calgary organizational structure 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.

4. Term

The Housing and Affordability Task Force recommendations and findings are expected to report back to Council by Q3, 2023 as per the Housing and Affordability Task Force Notice of Motion (EC2022-0638). 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.

¹ City of Calgary, Housing Needs Assessment 2018

² Ibid

³ <https://enoughforall.ca/action/poverty-snapshot-2021>

⁴ <https://www.calgary.ca/cs/olsh/affordable-housing/affordable-housing-facts.html>

⁵ <https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition-1pager.pdf>

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. This also means normalizing healthy tense conversations, as not all members will always agree.
- **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.
- Will make every effort to attend most meetings. If members are missing consecutive meetings, the Chair will discuss this with them and attempt to find a resolution.
- 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.
- At all times adhere to the guiding principles of the Task Force.

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, organizing external speakers and recording minutes

8. Composition of the Group

The Task Force shall comprise:

- Manager, Housing Solutions (Chair)
- Director, Partnerships (or delegate)
- Director, Community Strategies (or delegate)
- Director, City and Regional Planning (or delegate)
- Director, Community Planning (or delegate)

- Up to two (2) Citizens-at-large with experience working with organizations related to housing and homelessness
- Up to two (2) Citizens with lived experiences of homelessness and/or social housing
- Up to two (2) Citizens with experience working with or for social serving agencies
- Up to two (2) Citizens with experience working in the housing development industry
- Up to two (2) Citizens 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. Consensus will be defined as a process whereby members participate in finding a decision together in alignment with the purpose of the Task Force. *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 purpose⁶.* The Task Force and Administration will work together to document unanimous recommendations, ideas with some support, and the thought behind all Task Force decisions.
- 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 perspectives and perform functions that will not place or be seen to place them in real or perceived conflict with the mandate and scope of the Task Force. Members must declare any private interests they have and recuse themselves from making recommendations or decisions that would impact those private interests.
- g) Confidentiality

⁶ <https://www.tamarackcommunity.ca/hubfs/Resources/Tools/Practical%20Guide%20for%20Consensus-Based%20Decision%20Making.pdf>

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



Calgary

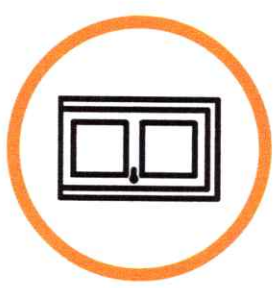


Home is Here

The City of Calgary's Housing Strategy

2024-2030

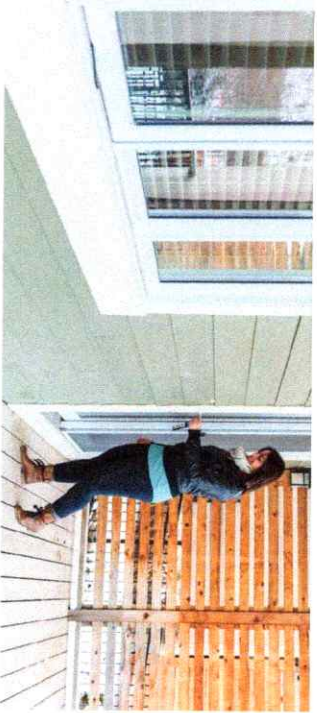
Approved by Council 2023 September 16



Outcome 1

Increase the supply of housing to meet demand and increase affordability.

To increase the supply of housing and affordable housing options, The City will partner with other orders of government, affordable housing providers, and local home builders. The City has a vital role to play in facilitating new development through planning processes, regulations, funding mechanisms, and through the provision of land. This outcome is about increasing the supply of housing and creating a variety of housing types across all communities to meet the growing demand and to make housing more affordable.



Objectives

- A. Make more City-owned real property assets (i.e., land, buildings, and strata) available for housing (market, non-market, subsidized, and housing co-op) in all communities.
- B. Use The City's funding tools to leverage partnerships with government and get more housing built.
- C. Amend and streamline planning policy and process to allow for diverse housing.

Measures of success

- 1. Target 3,000 new non-market homes per year, and 1,000 more market homes than what would normally be built per year.
- 2. Number of development approvals expedited for affordable housing development benchmarked against the national average.
- 3. Amount of funding leveraged from other orders of government.
- 4. Rate of households that require affordable housing options begins to decline.
- 5. A greater diversity of housing forms are developed across all communities in Calgary.

Affordable Housing

Led by: Director of Partnerships

Service 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.

Service Updates

Key service results

Delivered the first progress update on the Housing Strategy to the Community Development Committee in May. On track to initiate 80 per cent of the actions in the Strategy by year end. (Initiative 4)

Council approved initiatives that will support service delivery (Initiative 1):

- o Citywide rezoning with amendments to allow low-density housing.
- o The Secondary Suites Incentive Program to create up to 400 legal suites yearly.
- o Awarded two City-owned sites near LRT stations to create 104 transitional housing units for families at risk of homelessness.

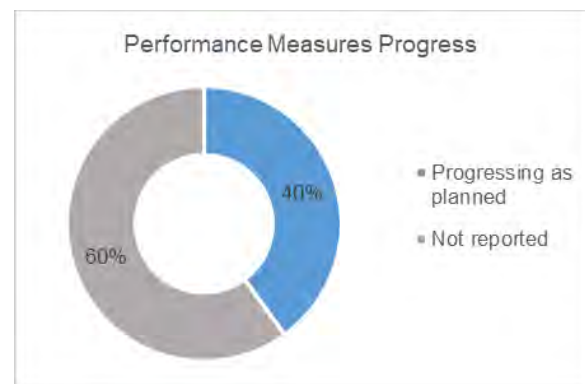
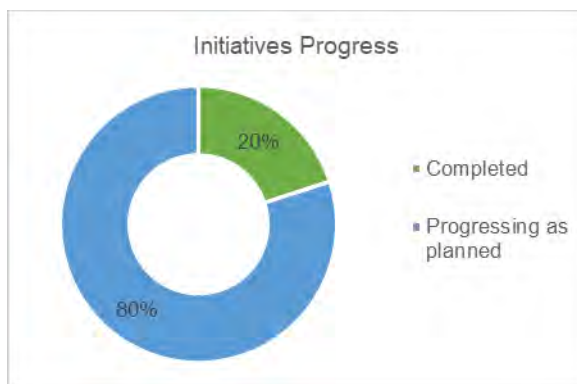
Leveraged federal funding:

- o Up to \$75,000 per door in Housing Accelerator funding for nearly 300 future homes via the Non-Market Land Sale program. (Initiative 6)
- o Launched the three-year Established Area Linear Levy Pilot to fund local water and wastewater pipe upgrades for reducing barriers to housing development. (Initiative 1)

Continued to support the sector:

- o Allocated 10 grants approximately \$1 million for non-profit organizations to improve housing stability through the Home Program. (Initiative 7)
- o Supported the refresh of the Housing Incentive Program to deliver funding for non-profit housing providers. (Initiative 8)

Progress summary



Risk(s) impacting the progress

Public expectations to address the housing crisis and perceptions of The City's transparency and accountability in decision-making.



Measuring Our Performance

Legend

— Actuals

■ Expected Future Performance

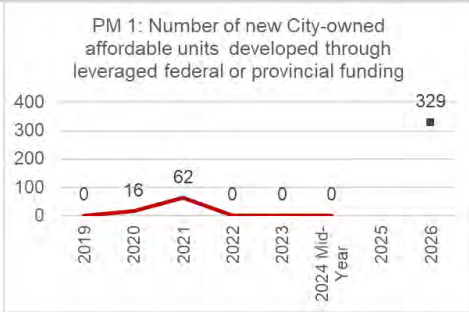
➔ Progressing as planned

⊖ Not progressing as planned

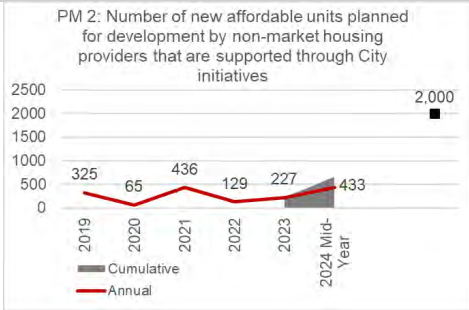
Performance Measures

Story behind the numbers

Status



The City continues to leverage federal and provincial funding for new development and redevelopment. The data for this measure is counted when the units are opened for occupancy. City projects in development are progressing, but no new units will be opened in 2024. The Affordable Housing Program aims to deliver up to 400 new City-owned housing developments and/or regenerated homes by 2026.



As of Q1, 29 new non-market housing units have been approved at the development permit stage. Thirteen of these units were supported through the City's Housing Incentive Program. Considering the number of City-led initiatives and key programs, including the allocation of eight parcels of land to non-profit providers to create over 400 non-market units, the number of units in the development permit stage is expected to increase throughout the rest of 2024.



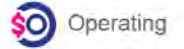


Progress on Service Delivery











PROGRESS STATUS



FUNDING TYPE



Initiative 1		Impact Area: City-wide	Funding Type:
Increase the number of affordable housing units by leveraging funding from provincial and federal governments for City-led projects.			
UPDATE 	The City secured \$228 million in federal Housing Accelerator Funding (HAF) to build 6,825 housing units in three years. Through the HAF program, The City launched the Non-Market Land Sale #4 per door program and the Established Area Linear Levy Pilot in March 2024, and the Secondary Suite Incentive Program in May 2024. An Expression of Interest for a Transit-Oriented Development at Franklin Station was released in June 2024.		
Initiative 2		Impact Area: City-wide	Funding Type:
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.			
UPDATE 	The City continues to leverage federal and provincial funding for new units of affordable housing developed and operated by non-profit housing providers. A new Housing Capital Initiative is being developed to provide up to \$60 million in capital support to non-profit housing developers to leverage funding from programs delivered by other orders of government, philanthropic donors, public foundations, and private industry. This program is expected to launch in Q3 2024 and will be reflected in the year-end reporting.		
Initiative 3		Impact Area: City-wide	Funding Type:
Support the planning, designing, and building of new City-owned units and maintain existing City-owned units by supporting the Affordable Housing Capital Program.			
UPDATE 	Approximately \$6.6 million in lifecycle maintenance projects are being completed in 2024 for City-owned affordable housing properties. This included renovations of 61 units to date to ensure compliance with Minimum Housing and Health Standards. Construction on Rundle Manor, Varsity Tri-Services, and Mount Pleasant projects continues to progress. The remediation and demolition contract for Bridgeland Place has completed procurement on time, and the contractor will begin the work in Q3 2024.		
Initiative 4		Impact Area: City-wide	Funding Type:
Create an updated Corporate Affordable Housing Strategy to set the high-level direction for the next five to ten years.			
UPDATE 	Completed in 2023.		
Initiative 5		Impact Area: City-wide	Funding Type:
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.			
UPDATE 	Completed in 2023.		

Initiative 6	Impact Area: City-wide	Funding Type: 
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.		
UPDATE 	Work is ongoing to build a pipeline of surplus City-owned sites for future rounds of the Non-Market Land Sale (NMLS) program through the Council approved \$20 million Housing Land Fund. In early 2024, the Non-Market Land Sale program prioritized Indigenous non-profit housing providers, resulting in a successful applicant for one property. The City will offer four additional sites as part for the program by end of year.	
Initiative 7	Impact Area: City-wide	Funding Type: 
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.		
UPDATE 	Through the Council approved Housing Strategy, Administration was tasked with updating the Terms of Reference for the Housing Incentive Program to enhance support for the development of non-market housing via front end grants and rebates to support the early phases of a new development project. Work is underway to update the program's framework, with Administration engaging partners, researching best practices, evaluating current gaps in programming and revising the terms and conditions of the program. Administration will present the program's refreshed framework through a scheduled Briefing.	
Initiative 8	Impact Area: City-wide	Funding Type: 
Help non-profit organizations reduce development costs and enable them to leverage funding from 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.		
UPDATE 	Through the Housing Strategy, Administration was tasked to update the Terms of Reference for the Housing Incentive Program to enhance support for the development of non-market housing via front end grants and rebates to support the early phases of a new development project. Work is underway to update the program's framework by engaging partners, researching best practices, evaluating current gaps in programming and revising the terms and conditions of the program. The program's refreshed framework will be presented through a Briefing to the Community Development Committee in 2025.	
Initiative 9	Impact Area: City-wide	Funding Type: 
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.		
UPDATE 	Programs are underway to support and strengthen the housing system. Through a partnership with the United Way of Calgary and the Calgary Homeless Foundation, \$640,000 has been allocated to the Basic Needs Fund. To date, this pilot program has assisted 450 households with funding for the first and last month's rent obligations. By the end of 2024, a Housing Dashboard will be launched on The City's website with efforts underway to expand research and data initiatives.	
Initiative 10	Impact Area: City-wide	Funding Type:  
Fund Silvera for Seniors Lodge Program as required by Ministerial Order under the Alberta Housing Act.		
UPDATE	Through a partnership with Silvera for Seniors that is guided by a Ministerial Order signed by the Government of Alberta, The City of Calgary, and Silvera for Seniors, The City provides annual operating and capital grant funding to Silvera for Seniors to manage and operate a Municipal Lodge Program for low income seniors. The Lodge Program has 775 units	

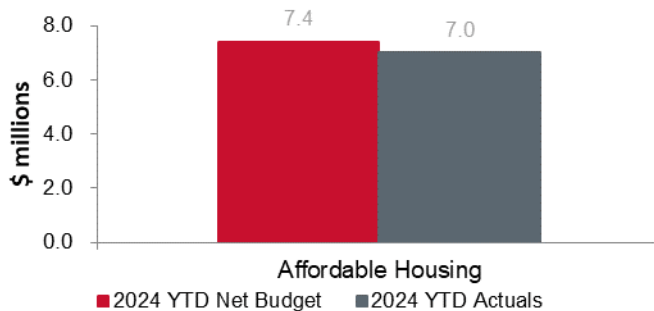


in seven Municipal Lodges located in communities across Calgary. To date in 2024, occupancy for the Lodge program is approximately 93 per cent.



Service Updates on Financial Performance

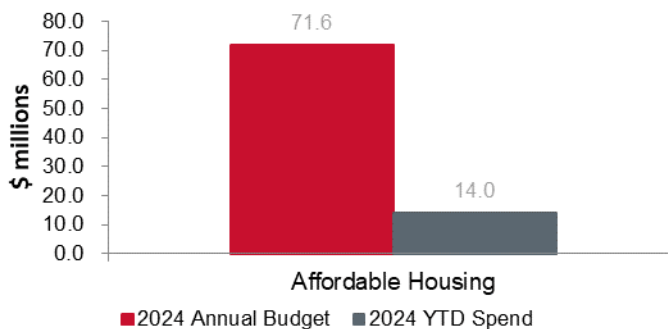
Net Operating Budget and Actuals as of June 30, 2024



Operating Budget Updates - 2024 YTD net operating budget vs actuals:

Affordable housing had an operating budget variance of \$0.4 million mainly due to staff vacancies. Approximately 57.9 per cent of the service's operating budget is represented by Silvera for Seniors' annual operating grant.

Capital Budget and Spend as of June 30, 2024



Capital Budget Updates - 2024 total capital budget vs 2024 YTD spend:

Affordable Housing spent \$14.0 million (19.5 per cent) of its capital budget to date in 2024. The spend included the Rundle Redevelopment Project that is now advancing quickly after delays in securing funding, as well as transfer payments to non-profits for the Rapid Housing Initiative (RHI) affordable housing projects.

In alignment with construction season, capital spend rate is anticipated to increase in the second half of the year as most work is expected to complete in the summer and early fall.



Housing strategy progress update

Implementation for The City of Calgary's Housing Strategy launched in 2024. See the progress being made on the Strategy's key measures of success.

Jump to each outcome below

Outcome 1

Outcome 2

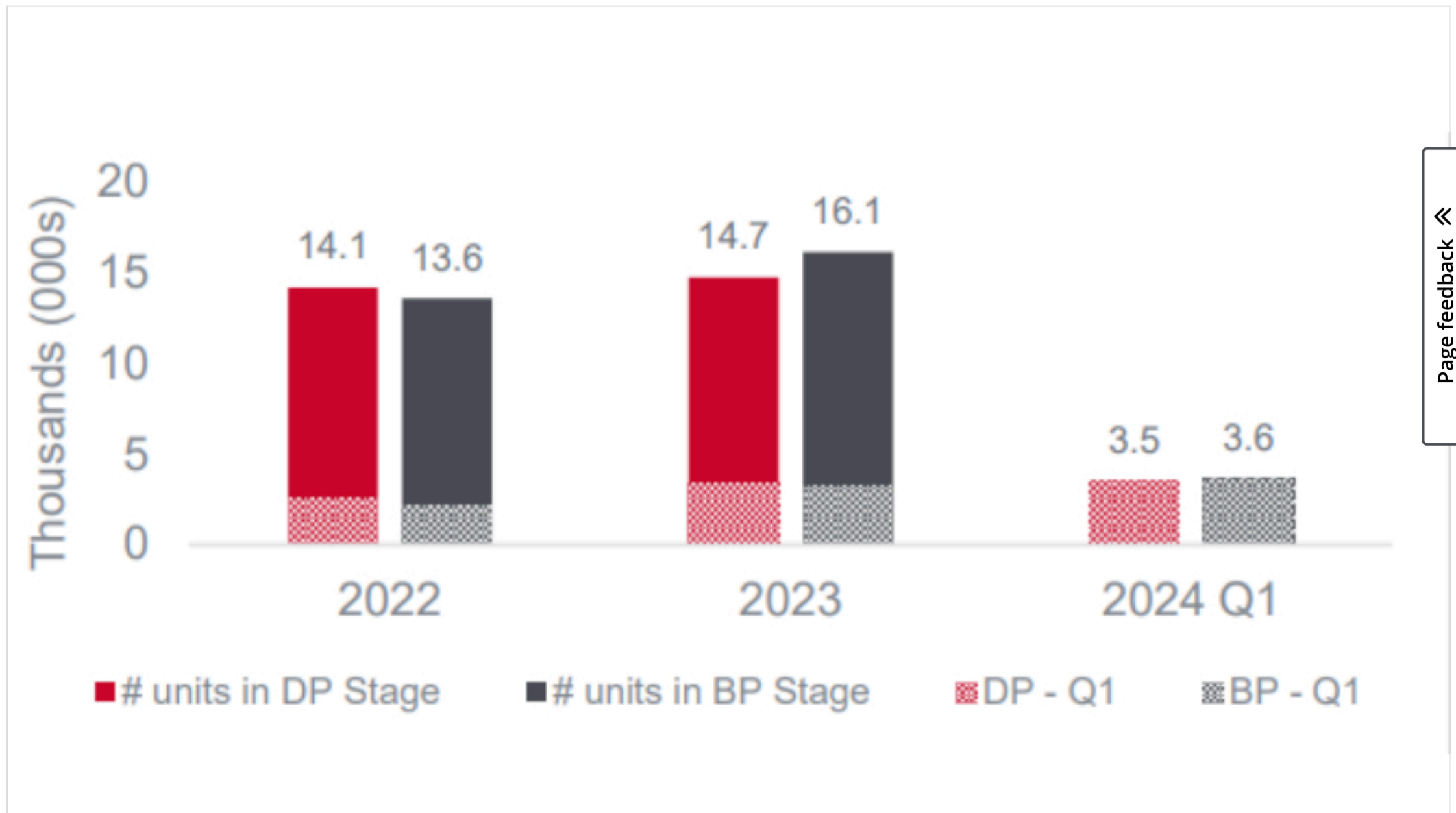
Outcome 3

Outcome 4

Outcome 5

Outcome 1: Increase the supply of housing to meet demand and increase affordability

Number of New Market Homes

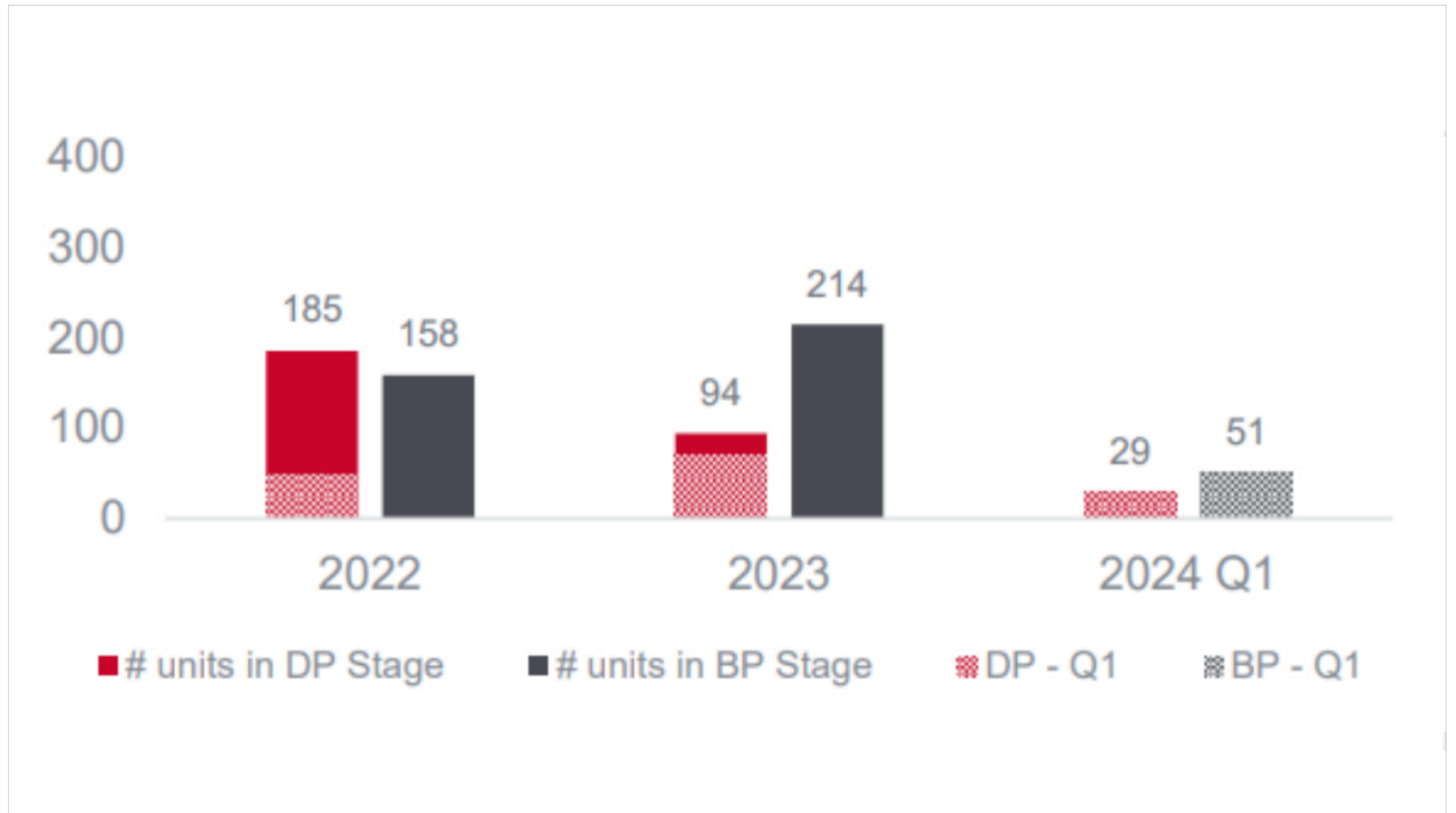


Page feedback

Help us improve calgary.ca

Within the first quarter of 2024, Calgary is creating new market homes (which includes legal secondary suites) at a slightly higher pace when development and building permits issued are compared year over year.

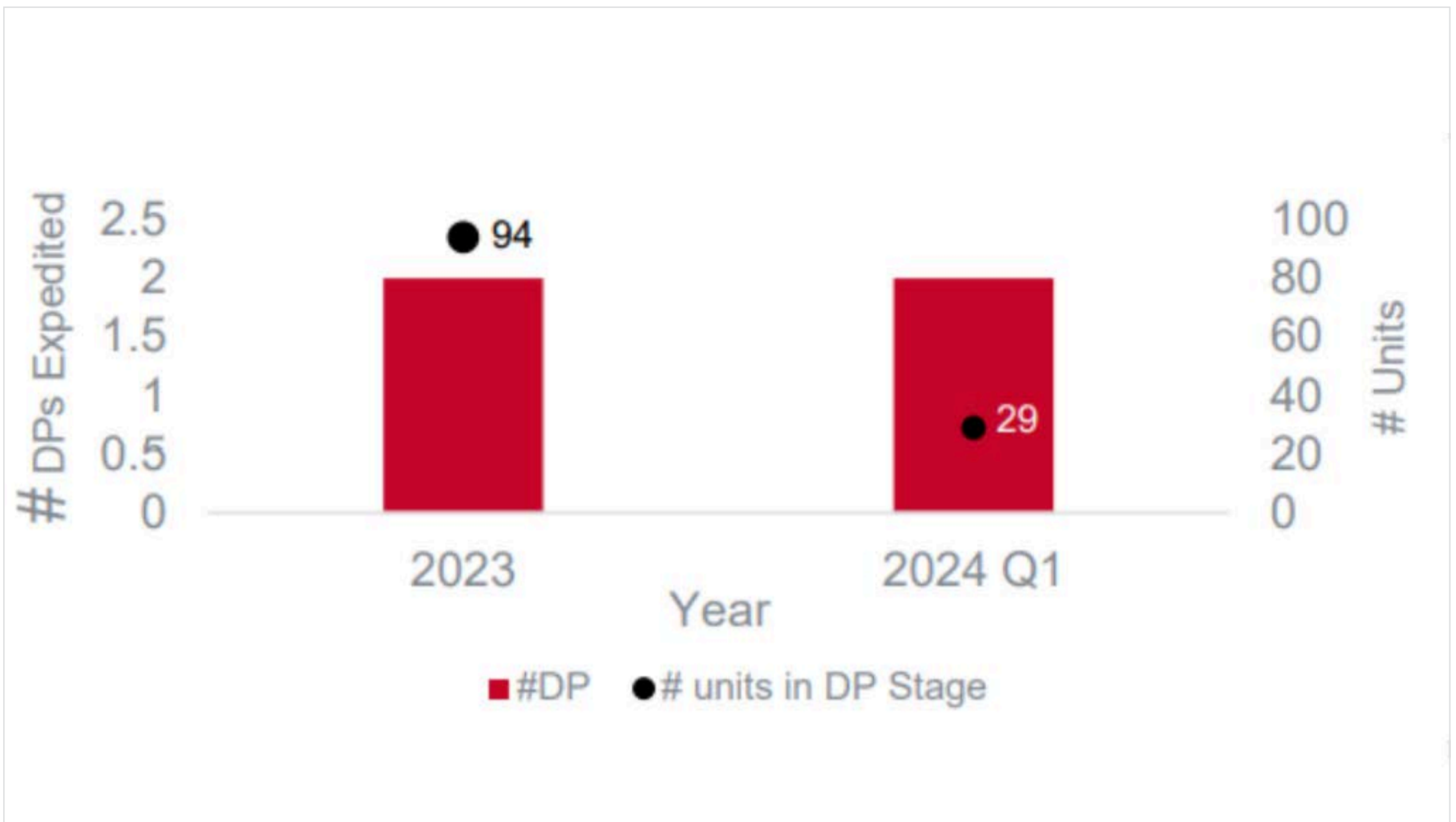
Number of New Non-Market Homes



As of Q1 2024, 29 units are in the development permit stage. Considering the number of City-led initiatives, including to allocate eight parcels of land to non-profit providers to create over 400 non-market units, the number of units in the development permit stage is expected to increase throughout the rest of 2024.

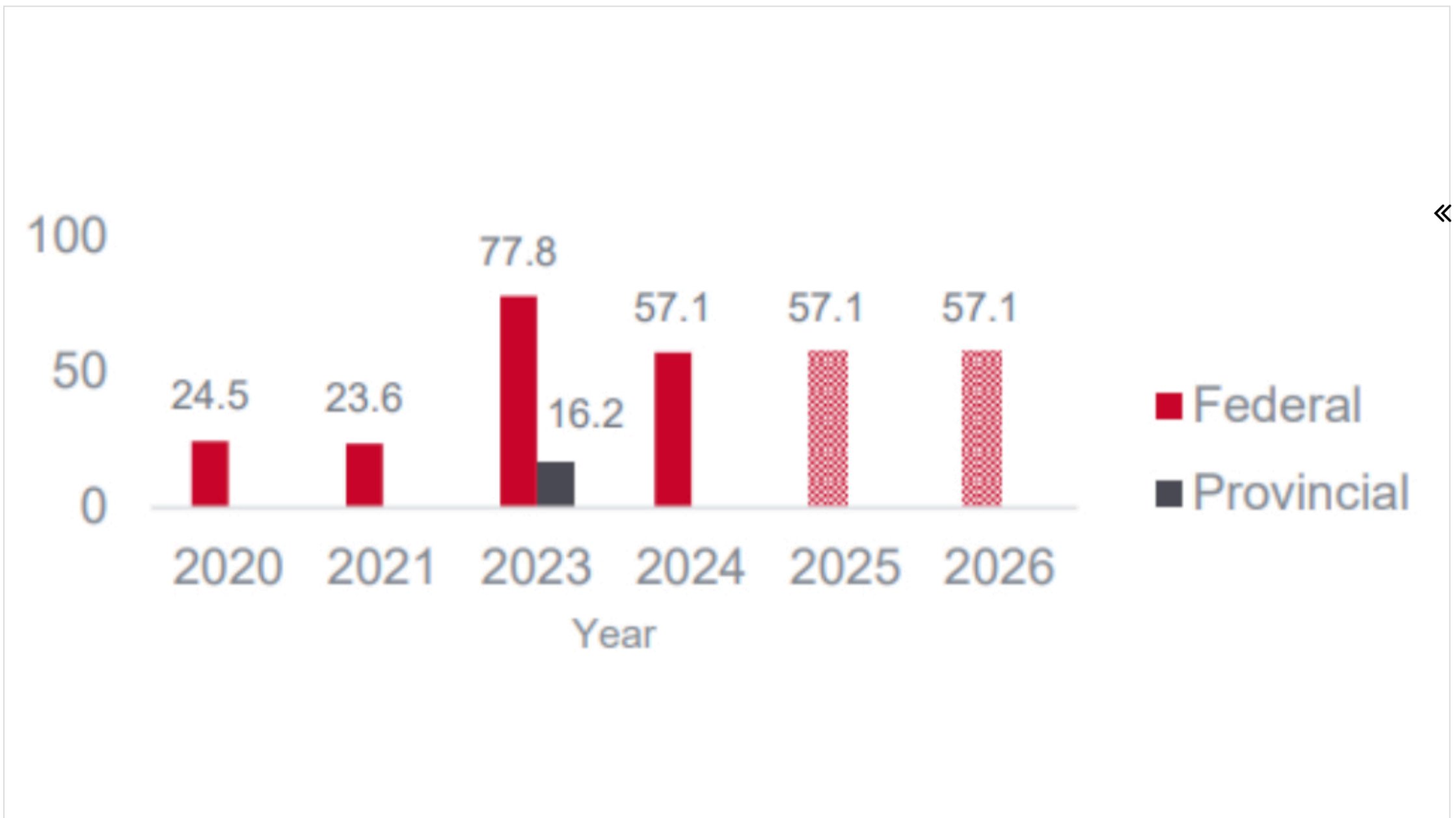
Number of Development Approvals Expedited for Affordable Housing





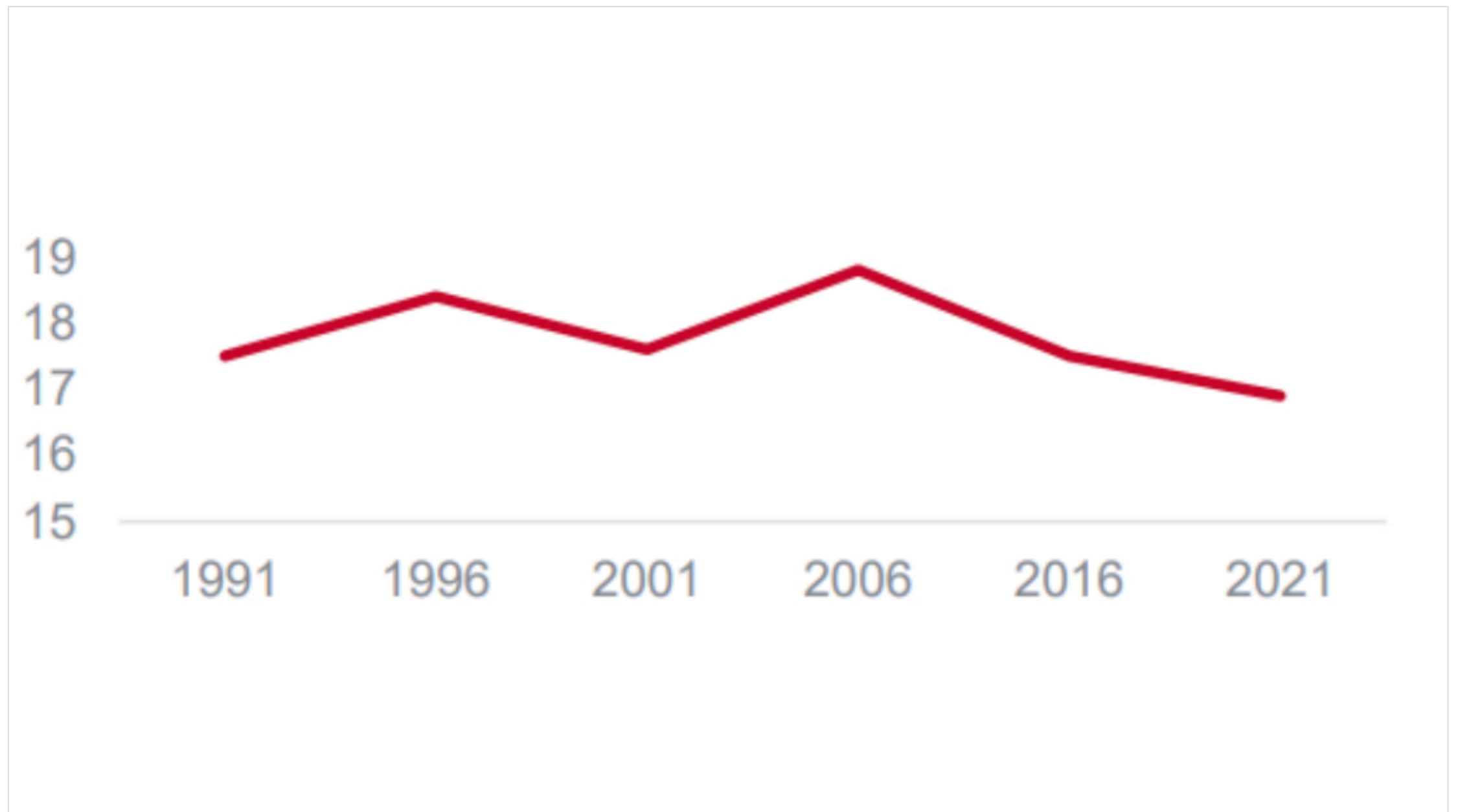
As of Q1 2024, there are two development approvals being expedited compared to two expedited in all of 2023. The City anticipates the number of development permit applications for affordable housing to increase throughout the remainder of 2024.

Funding leveraged from other orders of government (\$M)



Since 2020, The City has entered into funding agreements totaling over \$295M in federal funding for housing through the Rapid Housing Initiative and the Housing Accelerator Fund. \$16M has been leveraged through the Provincial Government's Affordable Housing Partnership Program.

Per cent of households that require affordable housing options

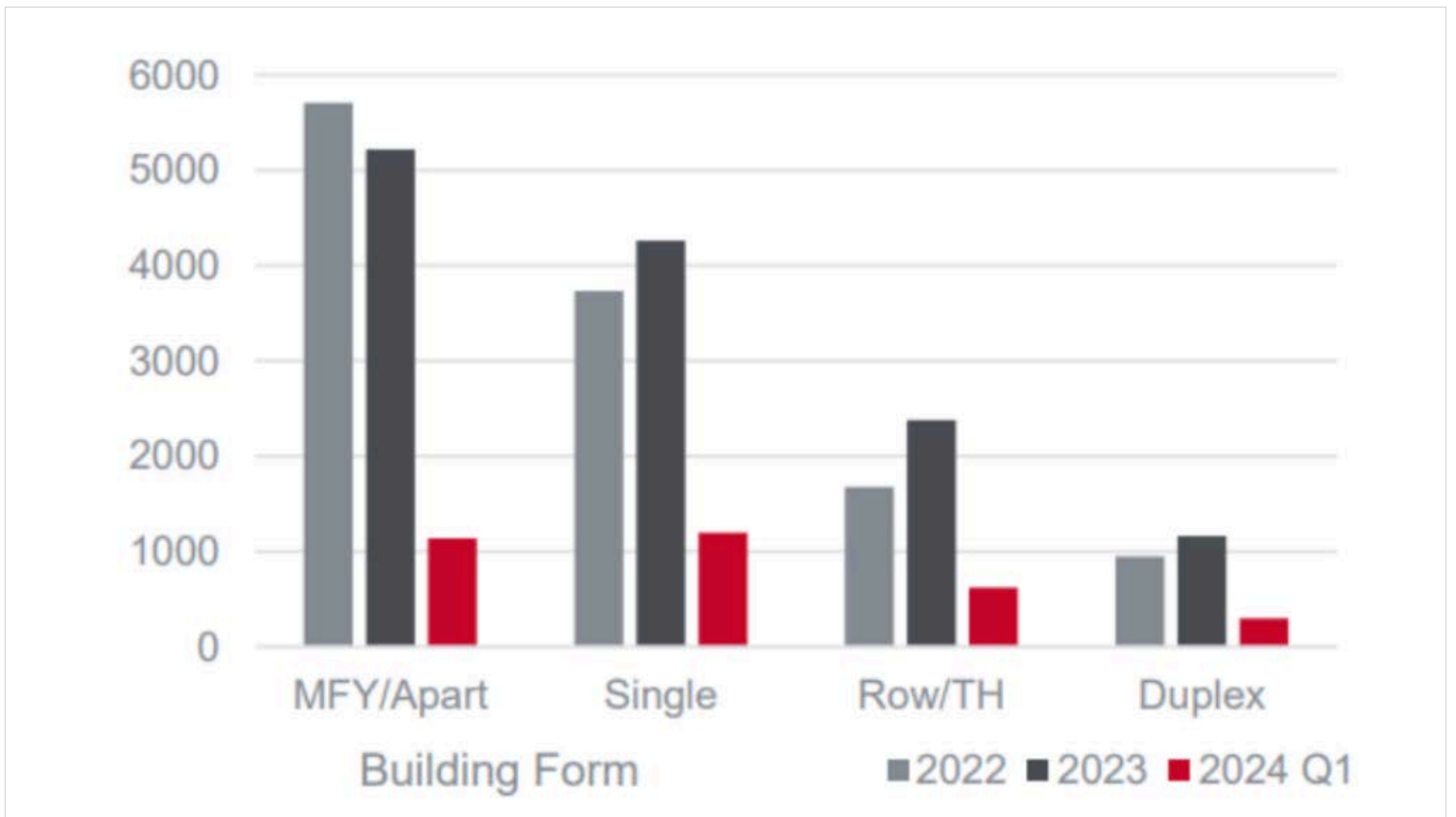


Housing need in Calgary has remained relatively constant between 17-18 per cent since 1991, however the total number of households in need has doubled as the population has grown. Considering Calgary's market housing conditions, particularly increases in housing prices and rent, the current level of housing need is expected to be higher. However, this will not be determined until the next federal census in 2026.



Diversity of building forms (number of units completed for occupancy)



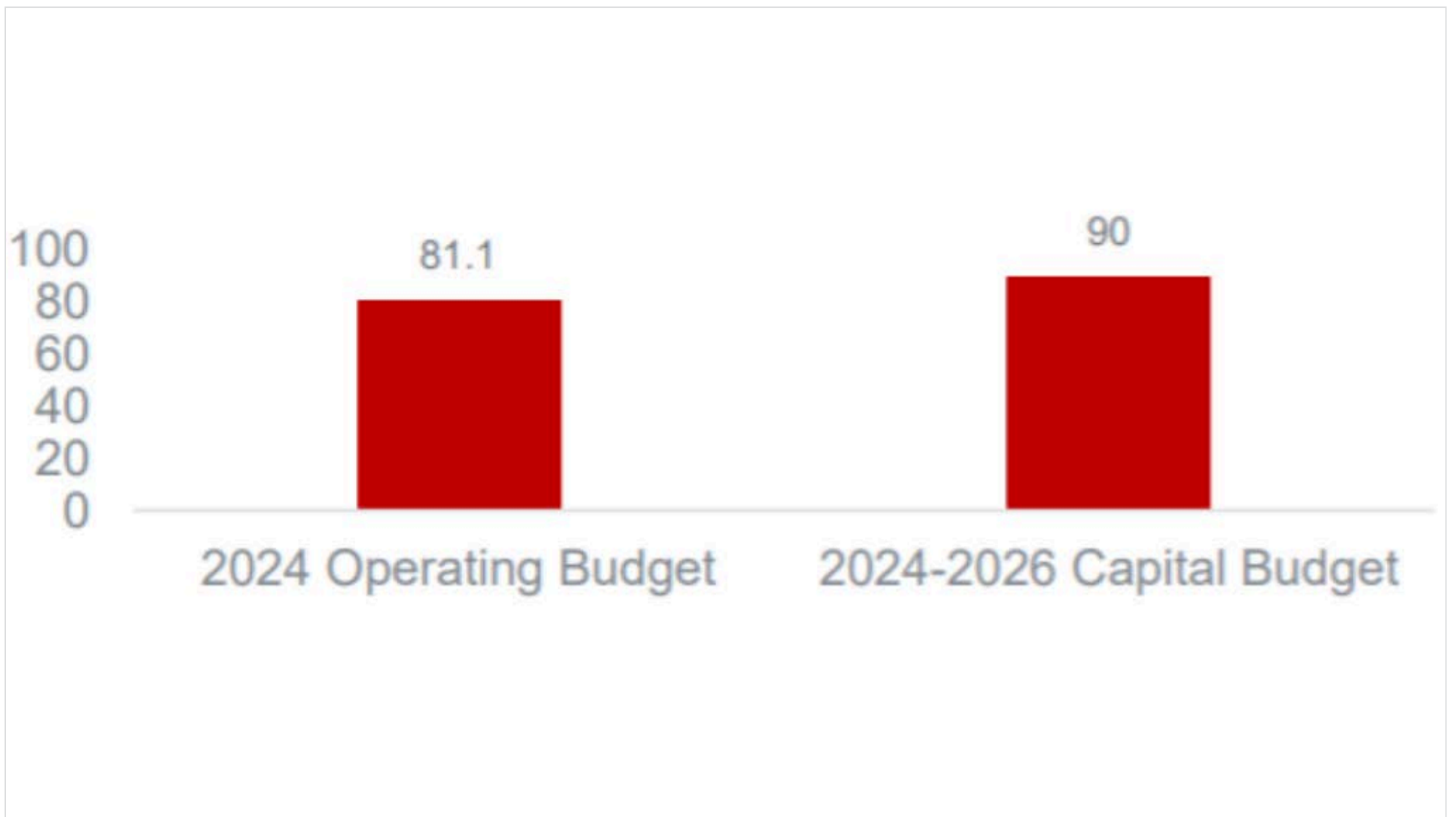


In 2023 apartment/multi-family as well as single family homes made up most of the new housing supply. There are several actions in the Housing Strategy that aim to increase the diversity of housing forms, including rowhouses, townhomes and duplexes so that Calgarians have choice and so that the increased supply can meet demand and increase affordability.

Outcome 2: Support affordable housing providers to deliver services that make a positive impact

Funding Allocated to Advance Sector and Positive Outcomes (\$M)





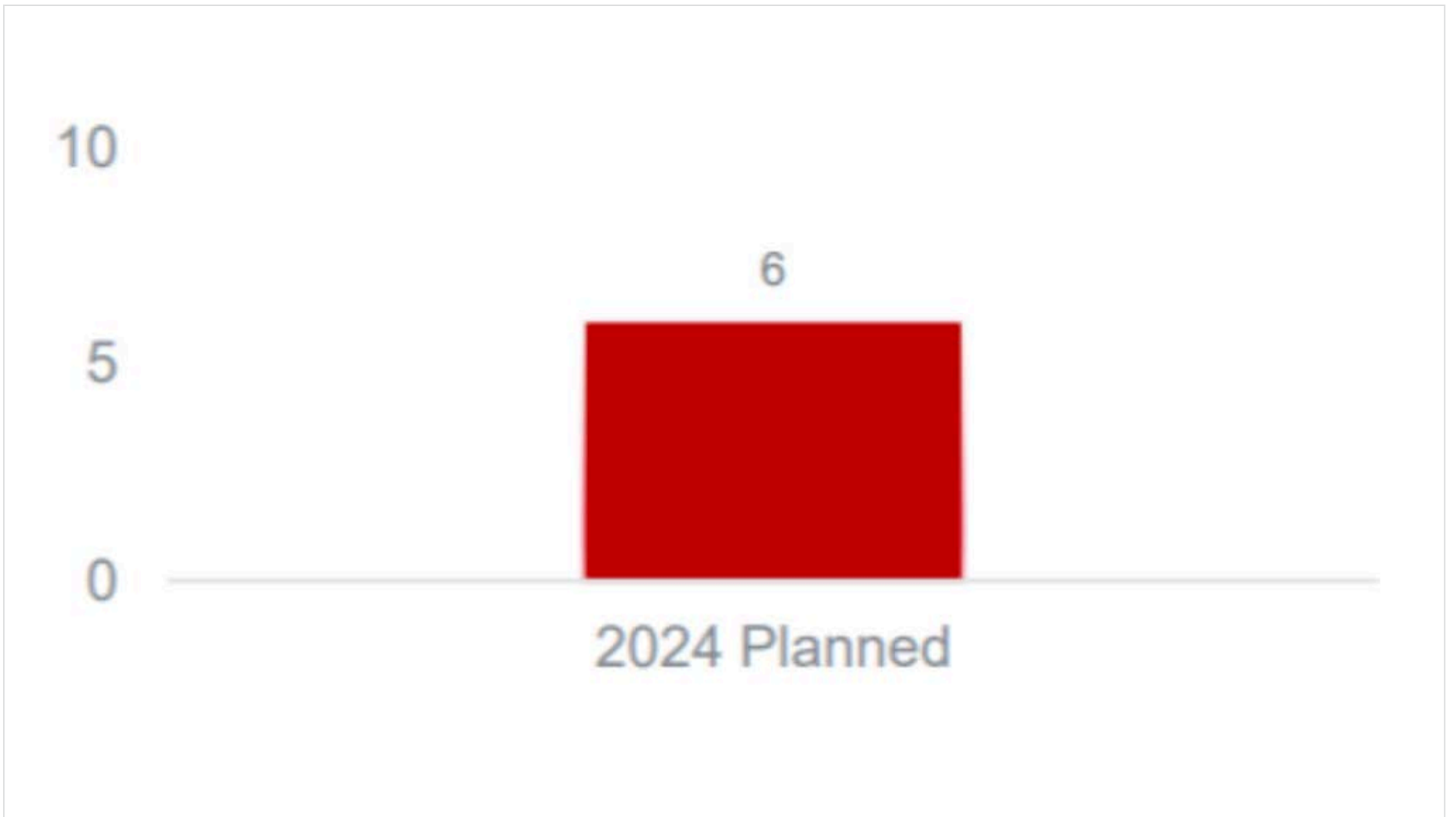
In 2024, The City will provide \$81M in funding to support affordable housing providers and non-profits to increase supply, advance the sector and facilitate positive resident outcomes. This includes funding for the following programs:

- Home,
- Housing Incentive,
- Housing Land Fund,
- One-Window and
- Downtown Incentive.

Also \$90M in capital funding has been allocated to support new affordable housing development throughout 2024-2026.

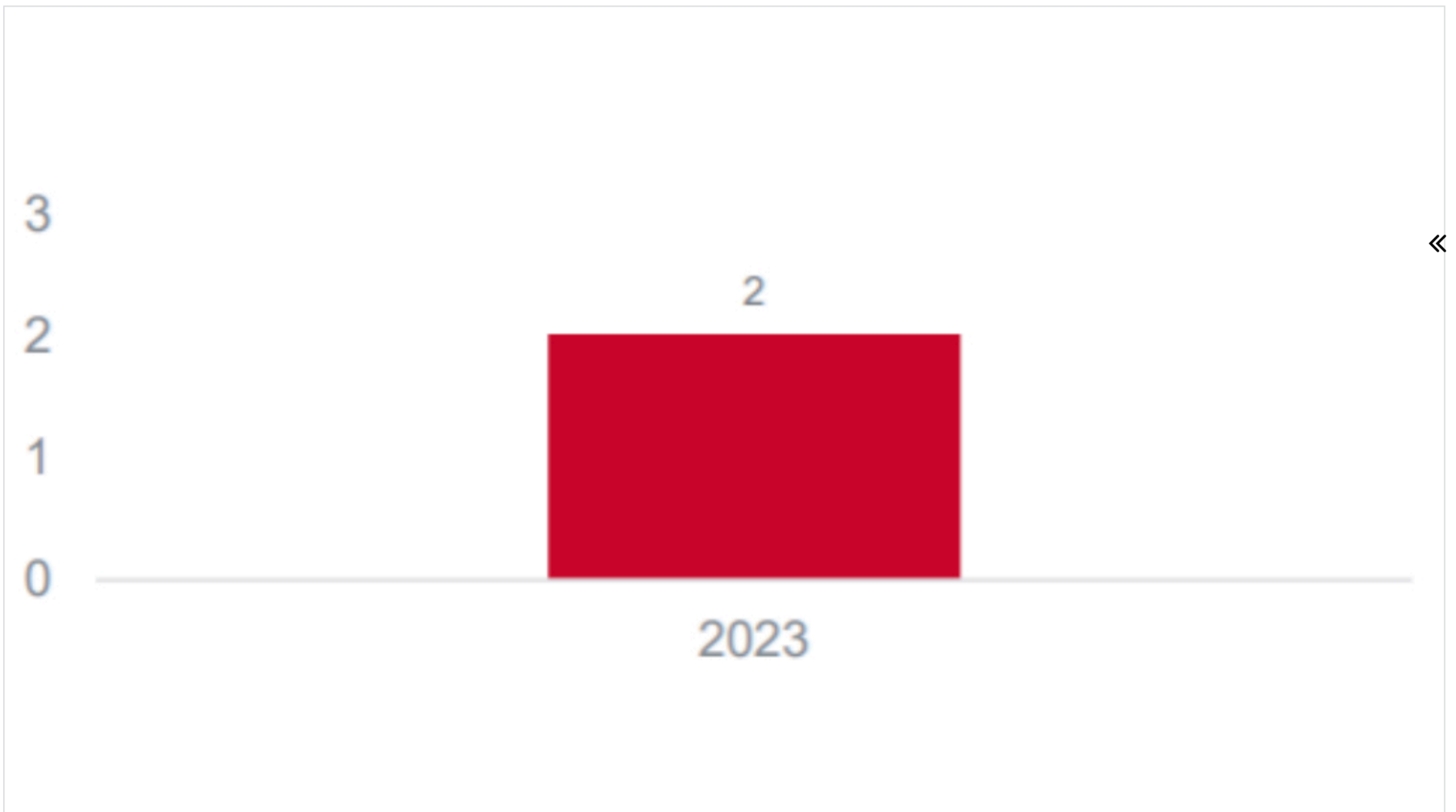
Number of programs delivered





Six programs to support affordable housing providers strengthen service delivery to Calgarian's are planned for 2024.

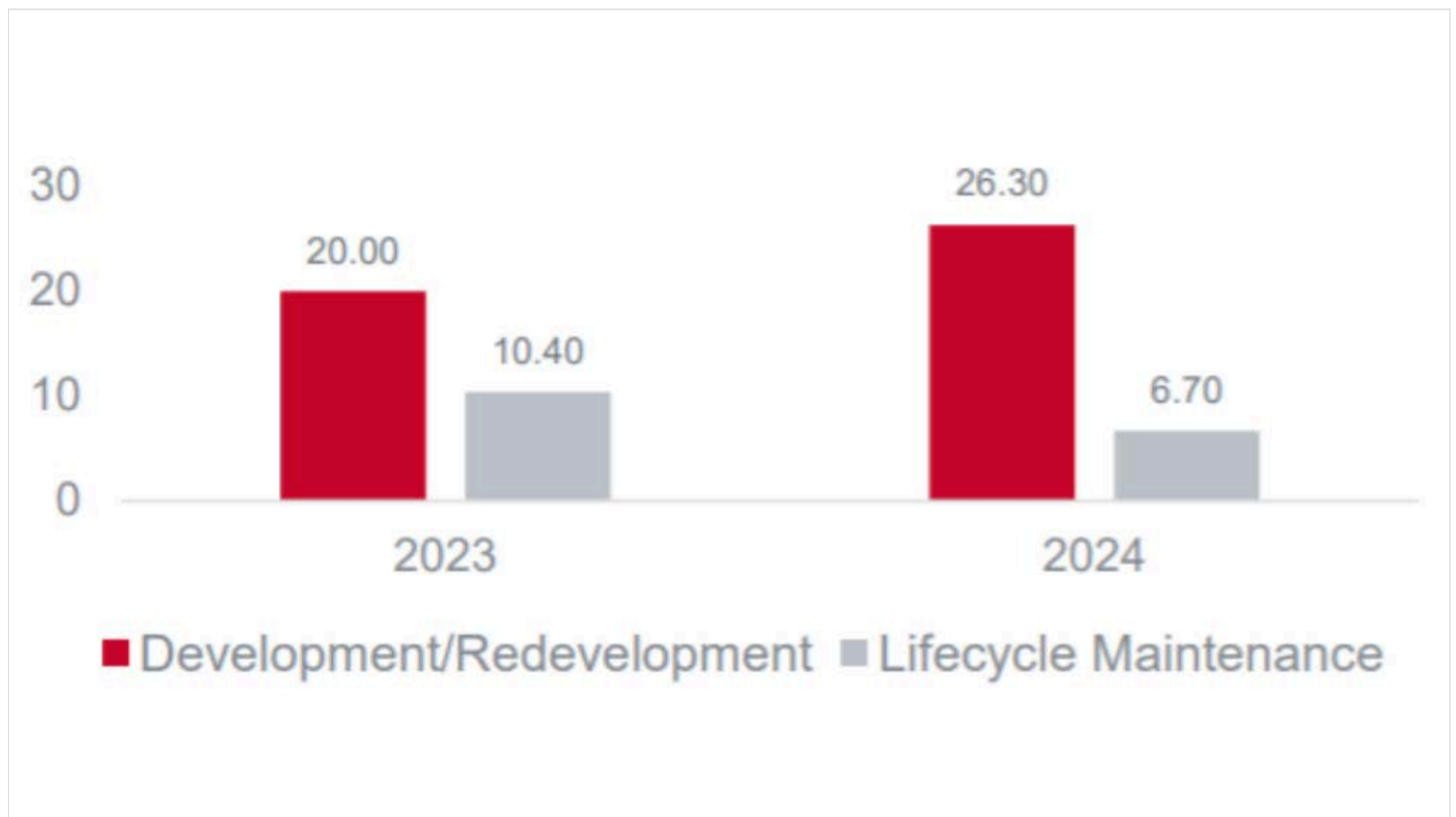
Number of research reports and platforms to convene the sector



The City delivered the Housing Needs Assessment research report which provided critical data points on the housing need and the severity of the housing crisis. The City also hosted a housing conference which provided opportunities for networking, partnership and the exchange of best practice ideas. Additional opportunities to convene and support the sector are being explored throughout 2024.

Outcome 3: Enable The City's housing subsidiaries to improve service delivery

Funding provided for development and redevelopment of City-owned housing assets (\$M)



The City continues to provide funding for the creation of City-owned affordable housing projects. Funding is also allocated for maintenance to extend the life of existing City-owned affordable housing supply.

In 2024, The City allocated \$32.7M for City-owned and CHC-owned affordable housing supply.

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:

- Subsidiaries are successfully meeting their goals.

Outcome 4: Ensure diverse housing choice to meet the needs of equity-deserving populations

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:



- Number of homes created or modified through City of Calgary programming to support the housing needs of equity-deserving populations.
- Amount of funding allocated to programs that reduce barriers and increase housing supports for equity-deserving populations.
- The proportion of equity-deserving households in housing need decreases over time.

Outcome 5: Address the affordable housing needs of Indigenous people living in Calgary.

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:

- Number of new culturally relevant, affordable and supportive Indigenous homes created in Calgary.
- Percentage of City of Calgary land allocated to Indigenous housing providers as per the policy.
- Number of policy reforms to reduce barriers to building and operationalizing housing for Indigenous housing providers in Calgary.
- The proportion of Indigenous People living in Calgary facing housing need and homelessness decreases over time.





Home is Here

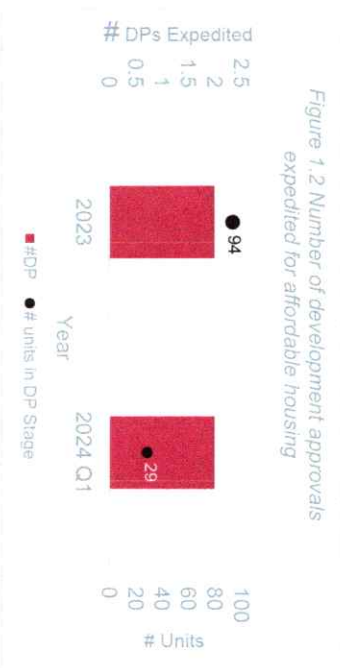
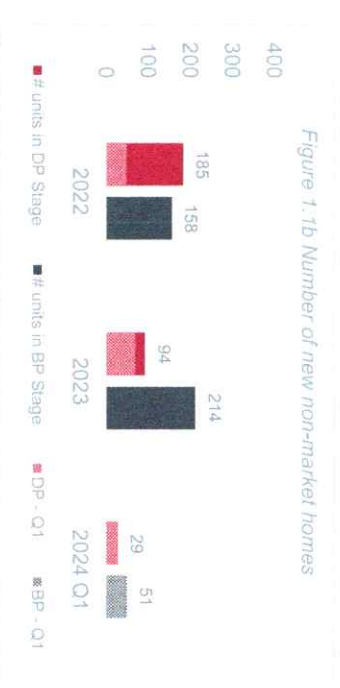
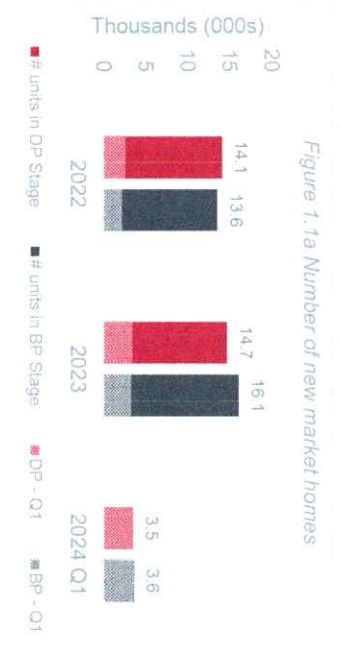
The City of Calgary's Housing Strategy 2024-2030

2024 Progress Update





Outcome 1: Key Success Measures Increase the supply of housing to meet demand and increase affordability.



About the measures

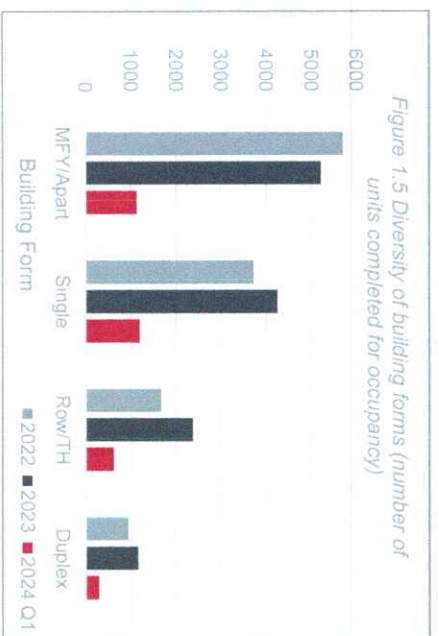
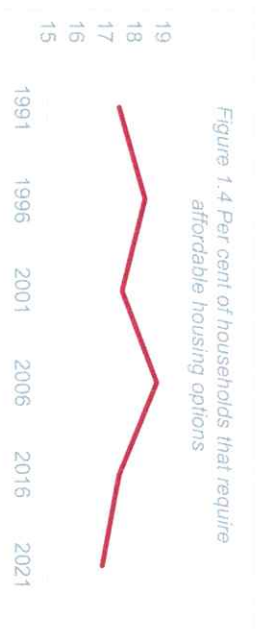
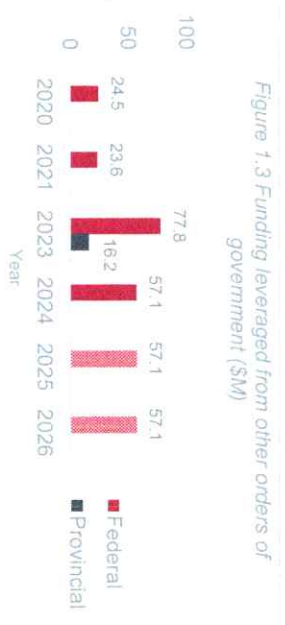
Market Homes (Figure 1.1a)
Within the first quarter of 2024, Calgary is creating new market homes (which includes legal secondary suites) at a slightly higher pace when development and building permits issued are compared year over year.

Non-Market Homes (Figure 1.1b)
As of Q1 2024, 29 units are in the development permit stage. Considering the number of City-led initiatives, including to allocate eight parcels of land to non-profit providers to create over 400 non-market units, the number of units in the development permit stage is expected to increase throughout the rest of 2024.

Number of development approvals expedited (Figure 1.2)
As of Q1 2024, there are two development approvals being expedited compared to two expedited in all of 2023. The City anticipates the number of development permit applications for affordable housing to increase throughout the remainder of 2024.



Outcome 1: Key Success Measures Increase the supply of housing to meet demand and increase affordability.



About the measures:

Funding Leveraged (Figure 1.3)
Since 2020, The City has entered into funding agreements totaling over \$295M in federal funding for housing through the Rapid Housing Initiative and the Housing Accelerator Fund. \$16M has been leveraged through the Provincial Government’s Affordable Housing Partnership Program.

Housing Need (Figure 1.4)
Housing need in Calgary has remained relatively constant between 17–18 per cent since 1991, however the total number of households in need has doubled as the population has grown. Considering Calgary’s market housing conditions, particularly increases in housing prices and rent, the current level of housing need is expected to be higher. However, this will not be determined until the next federal census in 2026.

Housing Forms (Figure 1.5)
In 2023 apartment/multi-family as well as single family homes made up most of the new housing supply. There are several actions in the Housing Strategy that aim to increase the diversity of housing forms, including rowhouses, townhomes and duplexes so that Calgarians have choice and so that the increased supply can meet demand and increase affordability.

PROGRESS REPORT DASHBOARD 2020

Q3 UPDATE

Housing Vancouver Strategy

Adopted in 2017, *Housing Vancouver* is the City's strategy to address Vancouver's housing crisis, targeting **72,000 new homes** over 10 years (2018-2027). The Strategy seeks to enable the 'Right Supply' of housing for people who live and work in Vancouver, which includes housing options that are affordable to local incomes and a shift to more social, supportive, and rental housing. Tracking for the Housing Vancouver targets began in 2017; by the end of 2020 the Strategy will be at the 40% completion mark.

Progress Toward Housing Vancouver Targets**



Social & Supportive	Purpose-Built Rental	Condos	Laneway Houses	Coach Houses	Townhouses
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Progress Toward 10-Year Approval Targets as of 2020 Q3

5,229 units approved 44% progress Target: 12,000 units	4,415 units approved* 22% progress Target: 20,000 units	12,386 units approved 41% progress Target: 30,000 units	2,053 units approved 51% progress Target: 4,000 units	93 units approved 9% progress Target: 1,000 units	1,522 units approved 30% progress Target: 5,000 units
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2020 Q3: Performance Against Annual Approval Targets

771 units approved 64% achieved Target: 1,200 units	1,323 units approved** 66% achieved Target: 2,000 units	2,118 units approved 71% achieved Target: 3,000 units	297 units approved 74% achieved Target: 400 units	26 units approved 26% achieved Target: 100 units	338 units approved 67% achieved Target: 500 units
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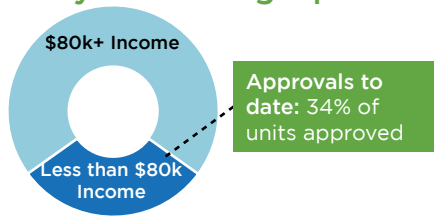
*Of the total rental approvals over the last 4 years, 253 units were approved as below-market rental housing achieving 6% of the 10-Year target of 4,000 units.

**Of the total purpose-built rental approvals in Q3, 2020, 70% of units were approved under the Moderate Income Rental Pilot Program delivering 708 market and 178 below-market rental units.

2017-2020 Q3: Diversity of Housing Options

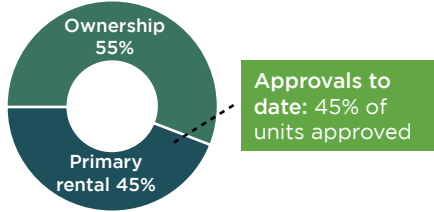
Income Diversity

Target: 48% of housing units approved affordable to incomes less than \$80k/year



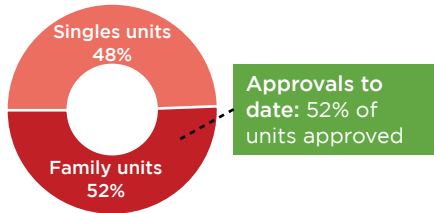
Housing Tenure

Target: 50% of units approved to be primary rental housing*



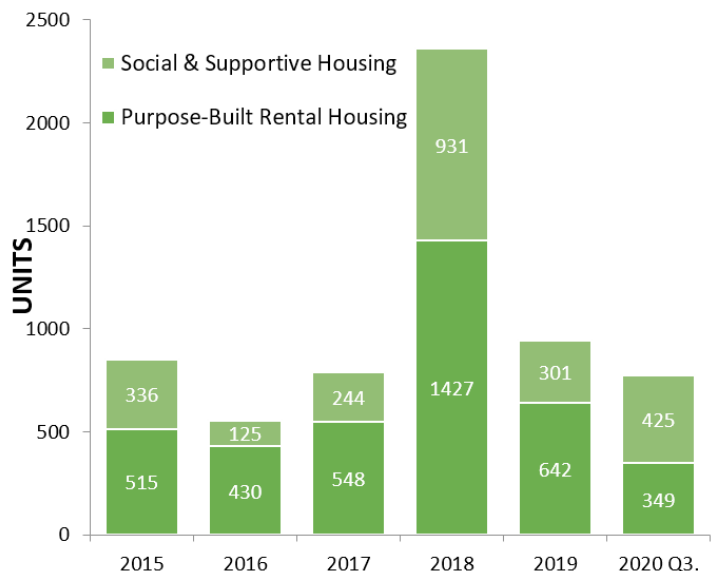
Family Housing

Target: 42% of housing units approved to be family-sized, 2 or 3 bedrooms



Primary rental includes non-market rental housing (social and supportive housing), purpose-built market rental housing, and laneway homes.

Rental Completions 2015-2020 Q3



PROGRESS REPORT DASHBOARD 2023 Q3 UPDATE



Housing Vancouver Strategy

Adopted in 2017, *Housing Vancouver* is the City's strategy to address Vancouver's housing crisis, targeting **72,000 new homes** over 10 years (2018-2027). The Strategy seeks to enable the 'Right Supply' of housing for people who live and work in Vancouver, which includes housing options that are affordable to local incomes and a shift to more social, supportive, and rental housing. Tracking for the Housing Vancouver targets began in 2017. After 7 years, the City has approved 76% (54,537 units) of the overall target of 72,000 new homes.

Progress Toward Housing Vancouver Targets



Progress Toward 10-Year Approval Targets as of 2023 Q3

Category	Units Approved	Progress %	Target
Social & Supportive	9,078	76%	12,000
Purpose-Built Rental	16,542	83%	20,000
Condos	23,196	77%	30,000
Laneway Houses	3,126	78%	4,000
Town/Coach Houses	2,595	43%	6,000
Total Housing	54,537	76%	72,000

2023 Q3: Performance Against Annual Approval Targets

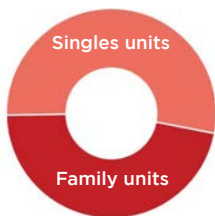
Category	Units Approved	Achieved %	Target
Social & Supportive	1,057	88%	1,200
Purpose-Built Rental	3,560	178%	2,000
Condos	1,292	43%	3,000
Laneway Houses	252	63%	400
Town/Coach Houses	188	31%	600
Total Housing	6,349	88%	7,200

*Of the total rental approvals from 2017 - Q3 2023, 1,463 units were approved as below-market rental housing achieving 36% of the 10-Year target of 4,000 units.

2017-2023 Q3: Diversity of Housing Options

Family Housing

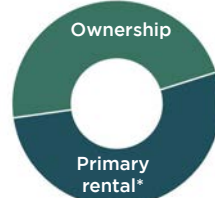
Target: 42% of housing units approved to be family-sized, 2 or 3 bedrooms



Approvals to date: 47% of units approved

Housing Tenure

Target: 50% of units approved to be primary rental housing*



Approvals to date: 53% of units approved

Income Diversity

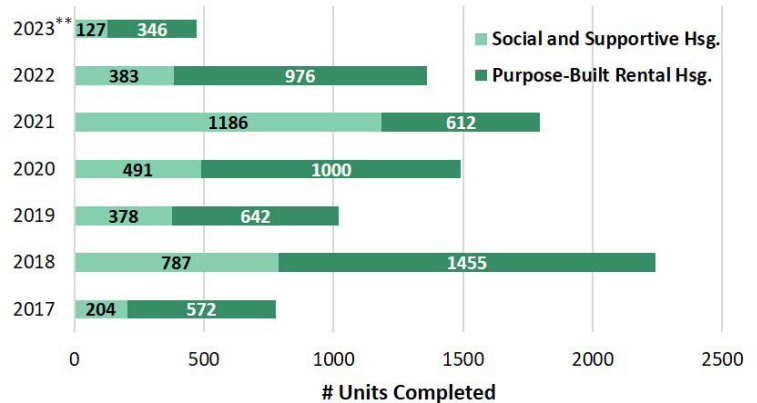
Target: 48% of housing units approved affordable to incomes less than \$80k/year



Approvals to date: 31% of units approved

*Primary rental includes non-market rental housing (social and supportive housing), purpose-built market rental housing, and laneway homes.

Rental Completions 2017-2023 Q3*



* Projects are determined to be complete when an occupancy permit is issued

**2023 will be a lower year for rental completions since 2017 based on economic cycles that impact development and completion timelines. Completion rates are expected to increase over the next couple years with approximately 7,350 social, supportive and rental homes are currently under construction.

For more information on Housing Vancouver Strategy updates: <https://vancouver.ca/housing>

Questions? contact 3-1-1 or housingpolicy@vancouver.ca

Data from January 1, 2017-September 30, 2023

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 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?

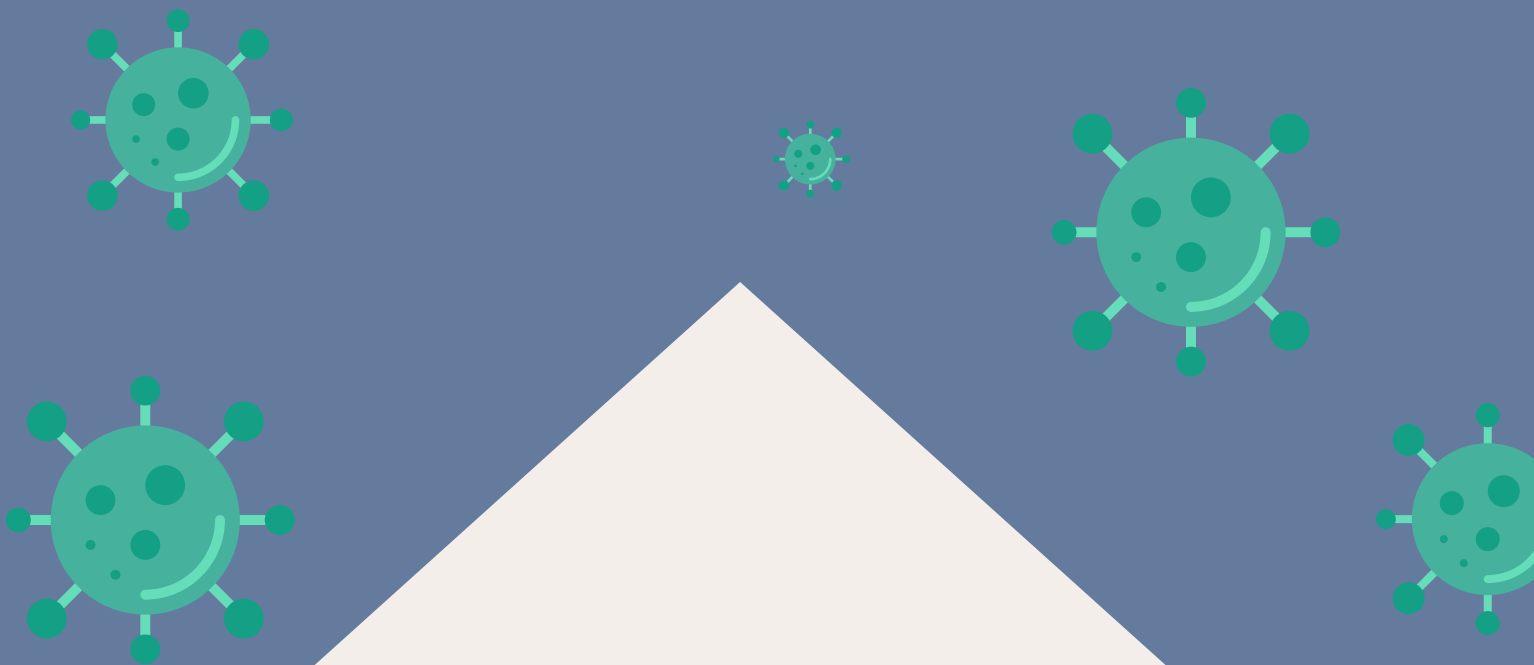
THE CANADIAN CONTEXT

- 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.



COVID-19 AND THE RIGHT TO HOUSING

Impacts and the way forward

[A/75/148](#)

Report to 75th UN General Assembly by the Special
Rapporteur on the right to adequate housing,
Mr. Balakrishnan Rajagopal

INTRODUCTION

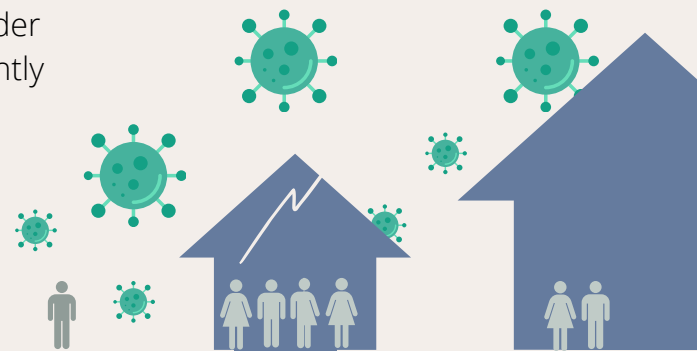
The report underscores that housing has emerged as a key defense against COVID-19. At the peak of the COVID-19 emergency response, more than 3.9 billion people, or half of the world's population, were asked or ordered to stay at home by their governments.

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.

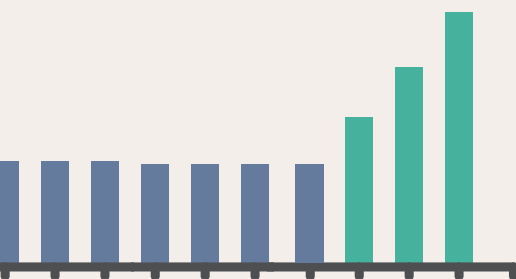
KEY FINDINGS

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.

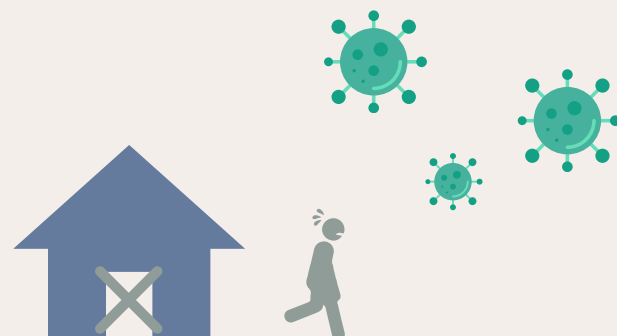
Inadequate housing conditions for millions of marginalized people have contributed to excessive, and largely preventable, levels of death and suffering. The economic crisis caused by the pandemic is **further entrenching these inequalities**.



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 VULNERABILITY



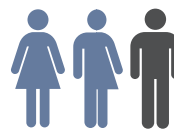
Racial and ethnic minorities and indigenous peoples



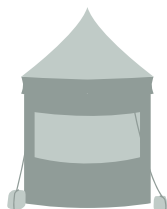
Women and children



Older persons and persons with disabilities



Lesbian, gay, bisexual and transgender persons



Residents of informal settlements



Persons experiencing homelessness



Persons living in institutionalized settings or in situations of 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.



- States should halt all evictions proceedings, including against non-national residents, and to end the sweeping of encampments or tents of homeless people.



- 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.



- Recovery measures should not be discriminatory and should leave no one behind. Special measures must be put in place to guarantee that groups who have been subjected to systemic discrimination and marginalization benefit from the response and recovery measures. In order to address effectively marginalization and discrimination in relation to housing, data disaggregated by race, gender, caste, religion, disability, sexual orientation or gender identity must be collected and shared publicly.



- 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**



Calgarians for HOUSING is a HUMAN RIGHT

IT'S THE LAW.
LEAVE NO ONE BEHIND!

AFFORDABLE,
ADEQUATE,
ACCESSIBLE,
SECURE-STAY/TENURE
HOUSING
ARE
HUMAN RIGHTS

Enough is enough!

STOP THE HARM. STOP THE LOSS. Have a “HART”!

Request for **EMERGENCY SESSION(S)** of The House of Commons
HUMA Committee/The House of Commons to address the
growing **HOUSING EMERGENCY**
in Calgary, across Alberta and across Canada including the
catastrophic rental accommodation inflation in Calgary

BRIEF prepared for the House of Commons Standing Committee on
Human Resources, Skills and Social Development and the Status of
Persons with Disabilities (HUMA) Committee for the
Review of [Federal Housing Investments](#)

By Anne Landry, a Calgarian for HOUSING is a HUMAN RIGHT
EMAIL: info@CalgariansforHousingRights.ca

Submitted on: Friday June 21, 2024 Submitted to: HUMA@parl.gc.ca

Enough is enough!

June 21, 2024

The House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA Committee)

Sixth Floor, 131 Queen Street House of Commons
Ottawa ON K1A 0A6 Canada E-mail: HUMA@parl.gc.ca

ATTENTION: House of Commons HUMA Committee

RE: [Federal Housing Investments](#)

My name is Anne Landry. I am a long-term renter in Calgary, Alberta in one of Calgary’s and Canada’s largest financialized landlords. I write to **URGENTLY** request the House of Commons HUMA Committee to hold **EMERGENCY** meetings to address the **growing HOUSING EMERGENCY in Calgary** and across Canada – including to summon and hear from key financialized landlords. I write subsequent [to my letter dated October 17, 2023 to ALL levels of governments](#)¹ (at pages 21 to 29) with the information discussed before [The City of Calgary Council on November 20, 2023 at the time of the Budget discussions](#)² and my letter dated November 22, 2023 to Mayor Jyoti Gondek and The City of Calgary Council that was tabled in the [Alberta Legislative Assembly](#) on November 27, 2023 by [Joe Ceci](#), my MLA in Calgary-Buffalo³. I have also participated in the two National Housing Reviews regarding financialization of housing at the [House of Commons HUMA Committee](#) and the [National Housing Council](#). Please see MORE about me further BELOW. In 2024, the Alberta Government did NOT allow rent caps and housing data tracking ([Bill 205](#)⁴). See in [APPENDIX A](#) the **Voices of the growing HOUSING EMERGENCY** in Calgary, across Alberta and across Canada.



It is time to declare a **NATIONAL HOUSING EMERGENCY** and work together with ALL LEVELS of government to implement an “ALL-HANDS-ON-DECK” multipronged strategy with ALL STAKEHOLDERS involved – including a NATIONAL RENT and EVICTION FREEZE and to LOWER RENT-GOUGED RENTS. As per HOUSING HUMAN RIGHTS GUIDELINES⁵ - see [APPENDIX C](#) - the maximum available resources should be used in the shortest possible time to help the most vulnerable. **STOP THE HARM. STOP THE LOSS. Have a “HART”!**

I. It seems that the HOUSING EMERGENCY in Calgary is WORSENING: “GAME-CHANGERS”

1. The City of Calgary’s Inflation Review dated May 21, 2024 for April 2024⁶ revealed **catastrophic rental accommodation inflation**: “...April rent inflation of 18.6 per cent was the highest ever recorded in Canada...”. This followed month-after-month of double-digit rental accommodation inflation. See [Attachment 1](#). Also see: [‘Wake-up call’: Basic needs now cost more in Calgary than any other major city in Canada](#) – CTV – December 11, 2023; and [Homeless numbers on verge of exploding, conference told](#) – CBC – February 18, 2009.
2. **PROLONGED and CONTINUED DISFUNCTION** exists in the HOUSING Market in Calgary: for the period 2018 to 2028-2029 housing DEMAND FAR exceeds housing SUPPLY as per [Calgary and Region Economic Outlook 2024-2029](#)⁷ Fall Update and The City of Calgary Housing Review – Completions Information – at <https://www.calgary.ca/research/housing.html> . See [Attachment 2](#). **HELP is needed NOW – NOT NEVER. A review of competition in the rental market in Calgary and across Canada is URGENTLY needed. Enough is enough!**
3. **The apartment rental market in Calgary is apparently BROKEN.** [CMHC DATA](#) reveals that during HIGH apartment vacancy in Calgary in 2020 during COVID-19 average rents INCREASED and did NOT

Enough is enough!

DECREASE. Thus, it is highly unlikely that NEW housing supply will result in LOWER rents in the rental apartment market without direct government action⁸. CMHC DATA also reveals that Calgary had the **HIGHEST average monthly apartment rent** in Canada of major cities (CMAs) in 2008 and 2014-2015, prior to recessions and lowering of average rents. In 2007: **92% of tenants + 78% of home owners** in Calgary and Edmonton favored rent caps. See **Attachments 3, 4, 5a, 5b, 5c, APPENDIX B** to this BRIEF.

4. **In Calgary, the growing HOUSING EMERGENCY does NOT seem to affect ALL equally.** Approximately half of Calgary’s (CMA) households earn **\$100,000 or MORE** (~282,375 households) and other half (~ 280,410 households) earn **\$99,999 or LESS**. This is as per [Statistics Canada, Census 2021](#). Yet **42%** of households in Calgary CMA - renters and owners who earn **\$99,999 or LESS** are spending more than **30% of income on shelter** compared to **3.1%** of households earning **\$100,000 or MORE** ([Census 2021](#)). Given the elevated interest rates and escalating rents/rent-gouging since [Census 2021](#), housing unaffordability in Calgary (CMA) for low- and moderate income households is likely to NOW be **MUCH WORSE**.




	Total Households (HH) (#)	Total HH spend 30% or more of income on shelter costs (#)	Total HH spend 30% or more (%)	Total Renter HH (#)	Renter HH spend 30% or more of income on shelter costs (#)	Renter HH - spend 30% or more (%)	Total Renter HH of Total HH (%)	Total Owner HH (#)	Owner HH spend 30% or more of income on shelter costs (#)	Owner HH spend 30% or more (%)	Total Owner HH of Total HH (%)
Canada	14,744,570	3,074,715	21%	4,936,850	1,624,715	33%	33%	9,807,720	1,450,000	15%	67%
Alberta	1,595,570	337,585	21%	463,570	156,415	34%	29%	1,131,995	156,415	14%	71%
Calgary	562,780	126,110	22%	166,020	56,595	34%	29%	396,760	69,415	17%	71%


34% of renters (56,595 households) and **17% of owners** (69,415 households) = **126,110 total** households in Calgary (CMA) spend more than **30% on shelter** ([Statistics Canada, Census 2021](#)⁹). In Calgary (CMA) **29% of households are renters** and the median household income of renters is **\$66,000** VS the median household income of owners which is **\$119,000**.

IN CALGARY: A SENIOR’S ‘TERRIFYING’ SEARCH FOR A HOME AFTER 20 YEARS – ‘...THE GOVERNMENT SHOULD DO SOMETHING...’

[Demand for affordable seniors housing surges in Calgary as costs rise, population ages](#) – CBC – June 28, 2023 *“The 'terrifying' search for a new home Nick Gardner is one of hundreds of seniors on Silvera's waitlist. The 76-year-old Calgarian has lived in the same Sunnyside building for 20 years. He's also the caretaker — he manages all non-money related tenant issues on his landlord's behalf — and in turn, the rent for his two-bedroom unit is reduced to \$700 a month. But last month, he was informed that his landlord had sold the building. He says right now, he still doesn't know if he'll be rehired as the caretaker or how much his rent will cost when the new owners take over on July 1. But he says he's expecting that price to double. Including Silvera [Silvera for Seniors], Gardner says he's reached out to seven seniors housing agencies — most of which don't have space for him, charge rates he can't afford or have units too small to live in, he says. ‘The task to find a place for a senior is daunting,’ said Gardner. ‘Many seniors ... they don't have the mental faculty to be able to spend two or three months to be able to find a place that is suitable. ‘He calls his search for a new home ‘terrifying,’ and says he’s worried about the future of the city. ‘Housing is becoming critical and the government should do something,’ said Gardner...” [Emphasis added]*



See also: [Calgary shelter for seniors feels housing crisis pressure](#) – Global News – June 12, 2024. *“...The lack of housing for older adults, for seniors in particular, is definitely a pressure point for us, as well as a lot of the agencies we work with,” said Larry Mathieson with Unison at Kerby Centre...” [Emphasis added]*



Enough is enough!

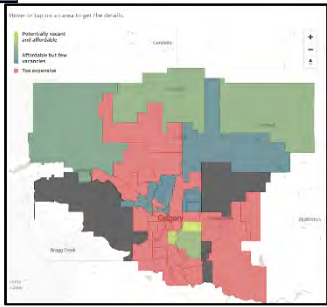
- 5. The [HART Housing Needs Assessment Tool](#) reveals that over **50,000+ households in Calgary need shelter costing \$1,262 per month or LESS** (Census 2021, Census Division). These people are in CORE HOUSING - an untoward event - a rent increase/unexpected expense, a loss of job, a medical emergency, etc. – may result in homelessness. The vulnerable include households who are: single mother-led; over 65, over 85, under 25 years; black-led; women-led, with activity limitations; Indigenous; refugees, immigrants. Also see [Attachments 8, 9, 10, 11, and 12](#).

Income Category	Affordable Shelter Cost (2015 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low Income: <=\$20,200	<=\$505	5,810	1,230	420	115	55	7,630
Low Income: \$20,200 - \$50,500	\$505 - \$1,262**	22,245	11,770	5,185	2,635	1,425	43,260
Moderate Income: \$50,500 - \$80,800	\$1,263 - \$2,020	0	460	1,015	1,215	1,860	4,550
Median Income: \$80,800 - \$121,000	\$2,020 - \$3,030	0	0	0	0	0	0
High Income: >=\$121,000	>=\$3,031	0	0	0	0	0	0
Total		28,055	13,460	6,620	3,965	3,340	55,440



*HH = Household **\$1,262/\$1,263

- 6. [Where can you afford to rent?](#) – CBC – June 11, 2024. See the NEW housing affordability and availability mapping tool by the CBC. In Calgary, for a household income of **\$50,500** of maximum rent and utilities of **\$1,262** per month there were **98** potentially vacant one-bedroom rentals = **0.21%** of all one-bedroom rentals. (Census 2021, CMHC October 2023 Rental Market Survey).



- 7. [CMHC DATA](#)¹⁰ (October 2023) reveals **Calgary's accelerated path to unaffordability of primary rental apartments**. Calgary NOW has apartment rental rates that previously seemed to be unaffordable for Vancouver and Toronto. See also [Attachments 5a, 5b, 5c](#).

This occurs at the time that a [Global study](#)¹¹ ranks Vancouver and Toronto as [two of the most expensive places in the world to buy a home](#)¹², **LAST YEAR: A record number of Albertans are concerned about being able to manage their debt** – CTV – July 10, 2023. "...Perhaps more ominous is the finding that **nearly half** of those surveyed [by Alberta-based MNP Ltd.] (46 per cent) **say they are less than \$200 from failing to make their financial obligations....**" (Emphasis added) In the [Beltline Community](#)¹³ where I live in Calgary near downtown, 34% of households spend 30% or more on total shelter; 75% of households rent VS 25% own their home (Census 2021). Food insecurity is ALARMING: [Calgary Food Bank sees unprecedented demand as inflation remains high](#) – Global News – May 21, 2024; [Alberta gets D- on latest poverty report card; food banks trying to keep up with demand](#) – CTV – May 22, 2024 with <https://foodbankscanada.ca/poverty-report-card/> and [Hunger Count 2023. When is it enough?](#) – Food Banks Canada; and [One in four Canadians live in poverty, new report says](#) – National Post – June 19, 2024. See also: [Bank of Canada's Tiff Macklem spells out limits of monetary policy, says interest rates won't solve housing affordability](#) – The Globe and Mail – February 6, 2024.

	Number	Per cent
Private households with income	16,780	100%
Households spending less than 30% of total income on shelter	11,105	66%
Households spending 30% or more of total income on shelter	5,675	34%

Enough is enough!

8. In Calgary, affordable rent for a 1-person family is **\$1,050 or LESS** and affordable rent for a 2-person family is **\$1,760 or LESS** as per the **Low End Market Rental Tool** (LEMR¹⁴). See the [LEMR Presentation](#) -March 14, 2024, Slide 15 [LEMR WEBSITE - Calgary](#) – screen print at RIGHT, red ink added.) The [LEMR Presentation](#) – March 14, 2024 (Slides 16, 17) also reveals that Calgary is losing affordable housing units, including for 1-person families – only **43%** of rental units (1 bedroom/bachelor) for a 1-person family were affordable in 2021 VS **67%** in **2006 that were affordable at a monthly rent threshold of \$760. Yet Rentals.ca reveals** that rent for a 1 Bedroom Apartment or Condo for May ([June Report](#)) was **\$1,829**. An annual household income of **\$73,160** would be needed to afford it as per the [CMHC definition of affordable housing](#) (if it costs less than 30% of a household’s before tax income). **\$73,160** is higher than the **\$66,000** median rent of renter households in Calgary (Statistics Canada, Census 2021, see ABOVE) and FAR higher than **\$39,600** median income of the bottom 90% of Calgarian tax payers (Census 2021) – see [Attachment 6](#).

	Vancouver	Calgary	Winnipeg	Toronto	Montreal	Halifax
1-person household	\$1,030	\$1,050	\$920	\$1,000	\$810	\$870
2-person family	\$1,930	\$1,760	\$1,480	\$1,700	\$1,530	\$1,560

IN CALGARY: FROM HOMELESS to HOUSED to \$100 - \$1,000 a month RENT RENEWALS to “NOWHERE TO GO”

[Alpha House seeking landlords to house clients in affordable housing initiative](#) – Calgary Herald – June 12, 2024 “...A non-profit is seeking more than two dozen private landlords to house its clients experiencing homelessness along with disorders such as addiction and mental illness...However, [as affordability falls across the city](#)*, the organization is facing mounting pressure from people in vulnerable situations who have **nowhere to go**, said Kathy Christiansen, executive director of Alpha House...Following the pandemic, however, the organization has been beset by **skyrocketing rent increases and lower vacancy rates** as [Alberta’s population continues to grow](#)**.’ **‘We’ve seen clients’ rent increase at their renewal, lease renewals anywhere from \$100 to \$1,000 a month,’ Christiansen said. ‘We are also experiencing a lack of availability. Our initiative is about stressing the importance of market housing in ending homelessness, and the importance that it’s had for Alpha House in terms of having people reclaim their potential’. Clients are referred to the organization via a centralized database managed by the Calgary Homeless Foundation. Christiansen added the clients are selected based on the complexity of their issues. ‘People who are in the greatest crisis, who would need more support and who would identify as sort of benefiting from the type of support that we provide,’ she said. She added the wait list is about 800 people....”** [Emphasis added] *See <https://calgaryherald.com/tag/squeezed/> **See [Alberta still the fastest growing province in Canada](#) – Calgary Herald - March 27, 2024

9. [Calgary Economic Development](#)¹⁵ has reported that **most Calgary earners cannot afford the majority of Calgary’s market housing stock** – as per the screen prints BELOW (yellow highlighting ADDED):

From an analysis of housing affordability, Calgary Economic Development found that individual Calgarians earning less than \$86,400 per year (which is 95% of Calgarian wage earners) only have affordable access¹ to less than 40% of Calgary’s market housing stock. From research of social implications of providing low-cost housing, the supply of low-cost housing is key to reducing a community’s prevalence of experiencing homelessness and providing stable housing to people experiencing acute mental health and substance abuse through Calgary’s Housing First program showed that providing housing reduces individuals returning to homelessness.

From our analysis and research (see Appendices for our detailed analysis) we would ask Members of Council to consider the following:

- From a housing affordability perspective, while Calgary’s housing market is relatively affordable compared to other major Canadian cities like Toronto or Vancouver, **most Calgary earners cannot afford the majority of Calgary’s market housing stock.**
- Building affordable housing creates the same economic impact as building market housing, with the added community benefits of reducing the prevalence of recurring homelessness, especially for those with acute mental health and substance abuse.

Enough is enough!

10. For many the **terror of homelessness** is becoming a reality at a time that CMHC DATA reveals that Calgary has one of the highest private apartment turnover rates in Canada. In 2023: **23.6%** in Calgary CMA; **28.1%** in Edmonton CMA; (**DATA Suppressed in Source**) in Lethbridge CMA; average for Canadian CMA's **12.4%**. See **Attachment 7**.



~2,700 Homeless People in Calgary
Calgary Homeless Foundation's 2023 Report to the Community (including at page 6). The number of homeless people and "hidden" homeless people (sleeping in cars, couch surfing, etc.) is likely to NOW be **MUCH HIGHER.**

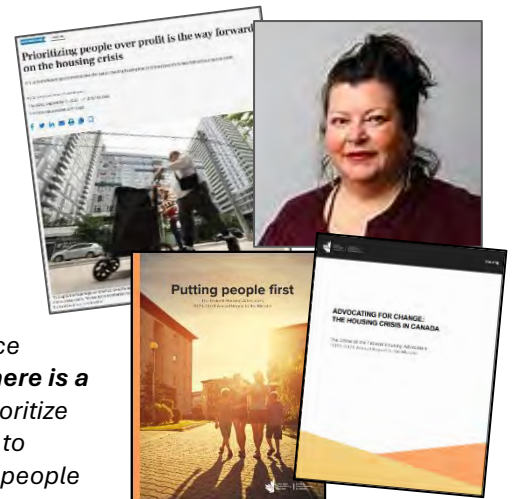
NOTE: Written on the copper/bronze post next to the Bow River in Calgary, where the homeless were staying: **"FAR AHEAD, FAINT, BUT GROWING BRIGHTER, WE HAD GLIMPSED THE FIRST LIGHTS OF HOME. – WILL BIRD"**

AND MORE.

II. STOP THE HARM. GET IT DONE. DO IT NOW. NO EXCUSES.

Marie-Josée Houle, Federal Housing Advocate in [Prioritizing people over profit is the way forward on the housing crisis](#) – Toronto Star, OPINION – Marie Josée Houle, Federal Housing Advocate - September 7, 2023:

"...Canada's housing crisis has reached catastrophic proportions and it is only getting worse... Analysis of housing need in Canada, led by [housing expert Carolyn Whitzman](#), shows **20 per cent of households** have incomes so low, the level of affordability they need is less than **\$1,050 per month**. The ultimate goal is a sustainable housing system. Where **non-profit housing communities** are an attractive choice because they offer something for everyone. **The key ingredient to get there is a human rights approach that puts people first over profit.** We must prioritize housing that is safe, healthy and affordable for everyone, from students , to newcomers, to people with low incomes. We must prioritize housing for people with disabilities, seniors and families. **And it must remain affordable in perpetuity**, so we don't find ourselves here again in 20 years." [Emphasis added]



Also see: [ADVOCATING FOR CHANGE: THE HOUSING CRISIS IN CANADA](#) – The Office of the Federal Housing Advocate's 2022-2023 Annual Report to the Minister; and [Putting people first](#): The Federal Housing Advocate's 2023-2024 Annual Report to the Minister.

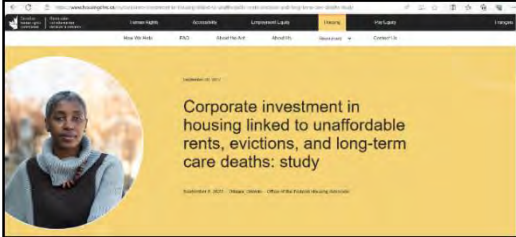
Enough is enough!

Marie-Josée Houle, Federal Housing Advocate stated the following on [May 9, 2023](#)¹⁶ before the [House of Commons HUMA Review of financialization of housing, rent-gouging, renovations and related issues](#)¹⁷:

*“...The key word in all of this is ‘harm’. This is why Canada needs to treat financialization as a serious **human rights issue** and also as a key component in **addressing the housing crisis overall** ...” “... it’s clear that this trend (financialization of housing) is **violating** people’s right to adequate housing in Canada, it’s contributing to **housing unaffordability** and it’s **worsening housing conditions**. It is leading to **evictions...**” “... [financialization of housing is] **also causing real harm to individuals, families and communities...**” “...When we realize the right to adequate housing for all, **all of Canada benefits. Our economy benefits, communities benefit and people benefit...**”
[Emphasis added]*



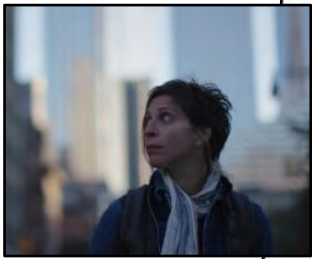
Much research before the Office of the Federal Housing Advocate reveals that [Corporate investment in housing is linked to unaffordable rents, evictions and long-term care deaths](#)¹⁸.



[Marie-Josée Houle, Federal Housing Advocate](#) presented before the [House of Commons HUMA Committee Review of financialization of housing, rent gouging, renovations, and related issues](#) on [May 9, 2023](#) and on [May 16, 2023](#). She stated:

*“**Canada will not be able to build our way out of this housing crisis.** We are losing affordable housing units faster than we can build them... **Financialization is one major contributor of this loss.** If the housing crisis is going to be addressed, we must stop the loss... [Recommendations for government to consider] **I think it’s a multipronged approach. Stop the loss, curb the financialization, make it less profitable and give opportunities for non-market actors to acquire...**” “...**immediate actions, followed by long-term ongoing strategies to ensure adequate housing...**” [Emphasis added] .*

See in the [BRIEF on the Financialization of Housing dated May 23, 2023 by THE SHIFT](#) – Leilani Farha – Global Director The Shift and Former United Nations Special Rapporteur on the Right to Adequate Housing provided to the [House of Commons HUMA Committee Review regarding financialization of housing, rent gouging, renovations and related issues](#)



At page 2: *“How does financialization contribute to our economy and economic well-being?... ...With positive economic performance derived from the housing industry itself, one would expect an improvement in housing conditions for people across all social strata in Canada. **Evidence reveals the opposite trends, with a rise in homelessness in cities across the country and increasing housing unaffordability. The unaffordability of rental housing makes tenants poorer and less able to contribute to local economies through spending...**”*
[Emphasis added]

Enough is enough!

In MY Calgary, in MY Alberta, in MY Canada it is NOT acceptable to **HARM** one person to **BENEFIT** another. PERIOD.

IT SEEMS TO BE A “SECRET”

“...Many of the operating costs associated with multi-family real estate are static regardless of periods of cyclicity...”¹⁹.

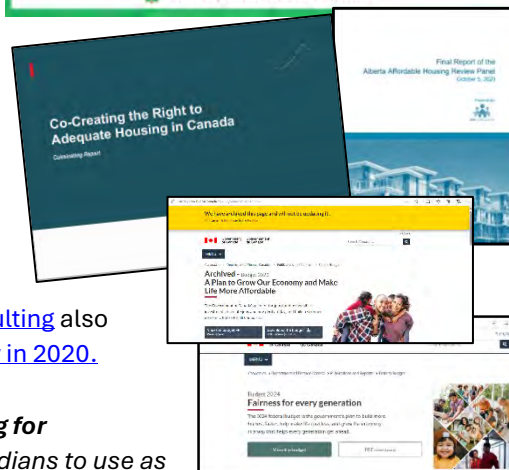
(So why are rents by the HIGHLY profitable financialized landlords INCREASING during a growing HOUSING EMERGENCY?)

I referred to this in my [BRIEF](#) dated May 26, 2023 to the [House of Commons HUMA Committee Review regarding financialization of housing, rent gouging, renovictions and related issues](#) – at page 4 of 9.

III. STOP THE **LOSS. GET IT DONE. DO IT NOW. NO EXCUSES.**

It is now the ERA of the **END** of financialization of housing in Canada. **GAME OVER!** Research reveals – including as I refer to in this BRIEF - that financialization of housing: did NOT always exist but was created by government policy; is a **FAILED** housing/affordable housing model that has apparently resulted in a housing deficit in Canada of millions of housing units²⁰ at a time that and; is **HARMFUL.**; and that this has **LONG been HIDDEN in PLAIN VIEW** in the financial reporting of the financialized actors as well as in the testimonies of people of lived experience of housing need and homelessness. As per the research of housing expert Steve Pomeroy we are losing affordable housing faster than it can be built.²¹ **How many MORE times does this need to be stated?** NOT 1 more affordable housing unit can be LOST because that is likely to negatively impact a LIFE/a LIFE trajectory. **Enough is enough!**

- **~TWO YEARS AGO:** **“Urgency of Today; Preserving What We Have; Resilience for Tomorrow...The ‘financialization of housing’ was cited as a top barrier to realizing the right to adequate housing by survey respondents and lived experts.”** [Co-Creating the Right to Adequate Housing in Canada: Interim Report on What We Heard \(thus far\)](#) – prepared by SHS Consulting and the SHIFT Collaborative for the **National Housing Council** - [REPORT, LETTER](#) – **June 2022** – at pages 14 and 18.
- **~7 MONTHS AGO:** [Co-Creating the Right to Adequate Housing in Canada: Culminating Report](#) – prepared by SHS Consulting and the SHIFT Collaborative for the **National Housing Council** – [REPORT, LETTER](#) - December 2023 - at pages 10, 14, 30, 33. NOTE: [SHS Consulting](#) also prepared the [FINAL REPORT](#) for the [Alberta Affordable Housing Review in 2020](#).
- **~TWO YEARS AGO:** [Federal BUDGET 2022](#) at page 47 stated: **“Housing for Canadians, Not for Big Corporations** – **“Housing should be for Canadians to use as homes”** **APRIL 16, 2024:** [2024 Federal Budget](#) at page 76: **“Confronting financialization of housing.”**



Enough is enough!

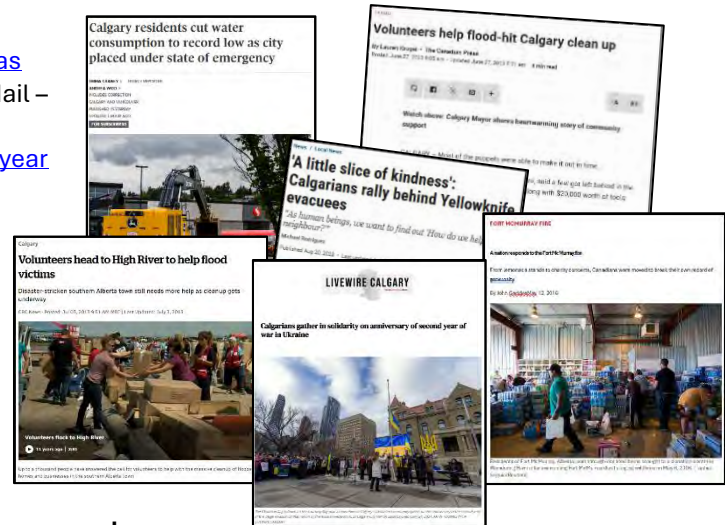
IV. Have a “HART”! DO IT NOW.

I propose a NATIONAL **Have a “HART”!** strategy-campaign that is based on the [HART Housing Needs Assessment Tool](#) that reveals housing affordability deficits for households in CORE HOUSING in locations across Canada - by household income grouping and vulnerable population. In Calgary, over **50,000+ households URGENTLY need shelter costing \$1,262 per month or LESS** (Census 2021, Census Division). **Have a “HART”!** is an opportunity to **BUILD the RIGHT housing (to NEED)**, to **PROTECT** existing [affordable](#), [adequate](#), [accessible](#) housing, to **WIDELY ENGAGE** with people regarding their issues, solutions and to **EDUCATE** regarding **HOUSING HUMAN RIGHTS**. Imagine the well-being and economic boost to communities and small businesses with increased housing stability (LESS tenant turnover) and affordability (with MORE to spend on local small businesses) and increased productivity from builds of perpetually affordable homes.²² I spoke before The City of Calgary Council regarding **Have a “HART”!** on May 22, 2024 at the time of the 2024 Housing Strategy Update - see **ENDNOTE 50**. [HART](#) uses a definition of affordable housing based on household income.



Can you see it? Wide public engagement city-wide, across Canada. Who is ready to renovate? To build? Got issues? Got solutions? Led by an external expert consultant with a housing human rights lens and to determine key metrics across the housing continuum. **The hearts on the “HART” builds! On billboards! Everybody is talking! SMILE - because HELP is NOW! Because we “wear their hearts on their sleeves” and step up to HELP in EMERGENCIES:**

- i. [Calgary residents cut water consumption to record low as city placed under state of emergency](#) - The Globe and Mail – June 16, 2024
- ii. [Calgarians gather in solidarity on anniversary of second year of war in Ukraine](#) – Calgary Livewire – February 25, 2024
- iii. [“A little slice of kindness’: Calgarians rally behind Yellowknife evacuees](#) – Calgary Herald – August 20, 2023
- iv. [A nation responds to the Fort McMurray fire](#) – Macleans – May 12, 2016
- v. [Volunteers head to High River to help flood victims](#) – CBC – July 3, 2013 and [Volunteers help flood-hit Calgary clean up](#) – CBC – June 27, 2013



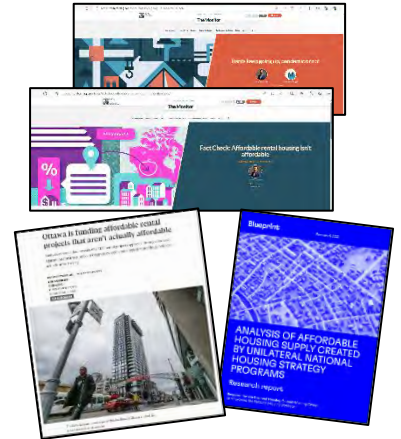
Public funds should be for the public good to benefit taxpayers and ensure HOUSING is a HUMAN RIGHT (NOT a for-profit commodity)

Federal and other public investments in housing from ALL levels of government that use taxpayers’ money - including in programs such under the [National Housing Strategy](#), the [Housing Accelerator Fund](#), [Housing First](#), downtown strategies, other build strategies, etc. - should be for the public good to benefit the public/taxpayers – and provided for non-market, non profit housing in a manner to de-financialize the housing market. As well, public investment in housing must necessarily be implemented to forward the progressive right to [adequate](#) housing as per the [National Housing Strategy Act, 2019](#). This includes comprehensive rental protections to ensure that government investments are not used by profiteering landlords to increase rents, to provide distributions to investors (including the landlords themselves) or used to buy back and cancel trust units/stocks on the stock exchanges to boost their LOW value. Instead, use federal investments to build, operate, maintain and protect truly affordable housing and to meaningfully engage with community to determine their issues, seek their solutions and inform them of their rights. Ensure comprehensive DATA

Enough is enough!

tracking, independent oversight and wide-public engagement – as per **HOUSING HUMAN RIGHT GUIDELINES** (referred to ABOVE) and in **APPENDIX C. Learn “LESSONS LEARNT”**: it is time to get of the BOOM-BUST Rent Roller Coaster in Calgary – see **Attachments 3 and 4**. See also:

- [Rents keep going up, pandemic or not](#) – Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan – February 9, 2021. NOTE: for Calgary see the [CMHC Housing Market Information Portal](#).
- See [Fact Check: Affordable rental housing isn't affordable](#) – Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan - August 25, 2021
- [ANALYSIS OF AFFORDABLE HOUSING SUPPLY CREATED BY UNILATERAL NATIONAL HOUSING STRATEGY PROGRAMS](#) – Blueprint – Research Report prepared for the National Housing Council Working Group - February 4, 2022
- [Ottawa is funding affordable rental projects that aren't actually affordable](#) – The Globe and Mail - April 12, 2024



Consider innovative solutions such as incenting the financialized landlords to organize their “OLD/AGED” rental buildings (built in ~2015 or earlier) into non-profit, non-market organizations and to pay-off existing mortgages. **NATIONAL “AGED RENTAL BUILDING” and “AGE-IN-PLACE” strategies** are imperative to ensure that Canada’s aging population has [affordable](#), [adequate](#), [accessible](#) housing and support in the communities in which they live.

RENT PROTECTIONS ARE A BEST PRACTICE IN A MULTIPRONGED HOUSING HUMAN RIGHT STRATEGY



The following housing experts have recommended rent caps/rental protections be implemented – including, as may be appropriate to advance the progressive right to adequate housing:

- United Nations – including [Mr. Balakrishnan Rajagopal, Special Rapporteur on the right to adequate housing](#) ²³.
- [Marie-Josée Houle, Federal Housing Advocate](#)/The Office of the Federal Housing Advocate²⁴.
- Leilani Farha and Julieta Perucca of [THE SHIFT](#)²⁵.
- [Martine August](#), housing expert regarding financialization of housing who led the research regarding financialization of housing before the Federal Housing Advocate²⁶.
- Steve Pomeroy²⁷ industry professor, Canadian Housing Evidence Collaborative (CHEC), McMaster University; Focus Consulting.
- Ricardo Tranjan, Senior Researcher [Canadian Centre for Policy Alternatives](#)²⁸
- Carolyn Whitzman, expert advisor to the [HART Housing Needs Assessment Tool](#)²⁹
- Annie Hodgins, Executive Director of the [Canadian Centre for Housing Rights](#)³⁰
- Tim Richter, President and CEO of the [Canadian Alliance to End Homelessness](#) and Co-Chair of the [National Housing Council](#) ³¹

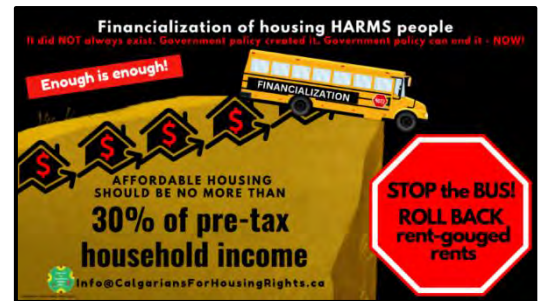
Enough is enough!

IMMEDIATELY summon key financialized landlords to the House of Commons HUMA Committee

I echo a similar request made by [Marie-Josée Houle Federal Housing Advocate](#) before the [House of Commons HUMA Committee Review of financialization of housing, rent gouging, renovations and related issues](#) on [May 9, 2023](#) to account for their practices that undermine housing affordability, security of tenure and habitability. Immediately summon key financialized landlords to the [House of Commons HUMA Committee](#) with their DATA to address PROFITS, COSTS (operating, capital, maintenance, administrative, build, etc.), NEW BUILDS, TURNOVER and other issues – including why rental payments to tenants/”Mark to Market” are repeatedly increasing during a **growing HOUSING EMERGENCY** and **affordability CRISIS** in Canada.³²



- i. I request that the HUMA Committee summon [Boardwalk REIT](#) and [Mainstreet Equity Corp.](#) – landlords that have rental units in Calgary and that apparently receive Federal assistance/financing including regarding CMHC insured mortgages. [Boardwalk REIT](#) and [Mainstreet Equity Corp.](#) have head offices in Calgary. See the TABLE BELOW. The CEO of Mainstreet Equity Corp. has been on the [Board of Directors of CMHC](#)³³ and was apparently awarded the [Order of Canada by the Governor General in December 2021](#) “For his achievements in business, and for his unwavering commitment to philanthropy and higher education”.³⁴ Boardwalk REIT is a member of the [Canadian rental housing providers for affordable housing](#) (<https://foraffordable.ca/> - see their [letter dated October 31, 2022 to the Right Honourable Prime Minister Trudeau](#) stating that they would be “**active participants**” in the housing reviews (at page 2 of 3). Boardwalk REIT is also a member of the [Real Property Association of Canada \(REALPAC\)](#) that together with the [Canadian Alliance to End Homelessness \(CAEH\)](#) and [PLACE Centre Smart Prosperity Institute](#) are forwarding the [National Housing Accord](#)³⁵.
- ii. Summoning key landlords to the House of Commons HUMA Committee is essential to ensure **fiscal responsibility at ALL levels of government and across the housing continuum** – including regarding purchase of landlords’ rental assets to retain their affordability – as well as establishing standards for tenant protection and long term care, an industry Code of Conduct, standardized build forms, etc., as well as to LOWER RENT-GOUGED RENT.
- iii. **Summoning** is required due to the **URGENCY** at the time of the **growing HOUSING EMERGENCY** that seems to be negatively impacting many. I note that [Starlight Investments](#) – apparently the largest financialized landlord in Canada (privately operating)³⁶ - see [APPENDIX D](#) - was requested twice to appear before the House of Commons HUMA Committee but did NOT do so by the time of the HUMA Committee’s last meeting before the summer recess on June 17, 2024³⁷
- iv. The grocery store CEOs have already been **summoned and resummoned** to the House of Commons.³⁸

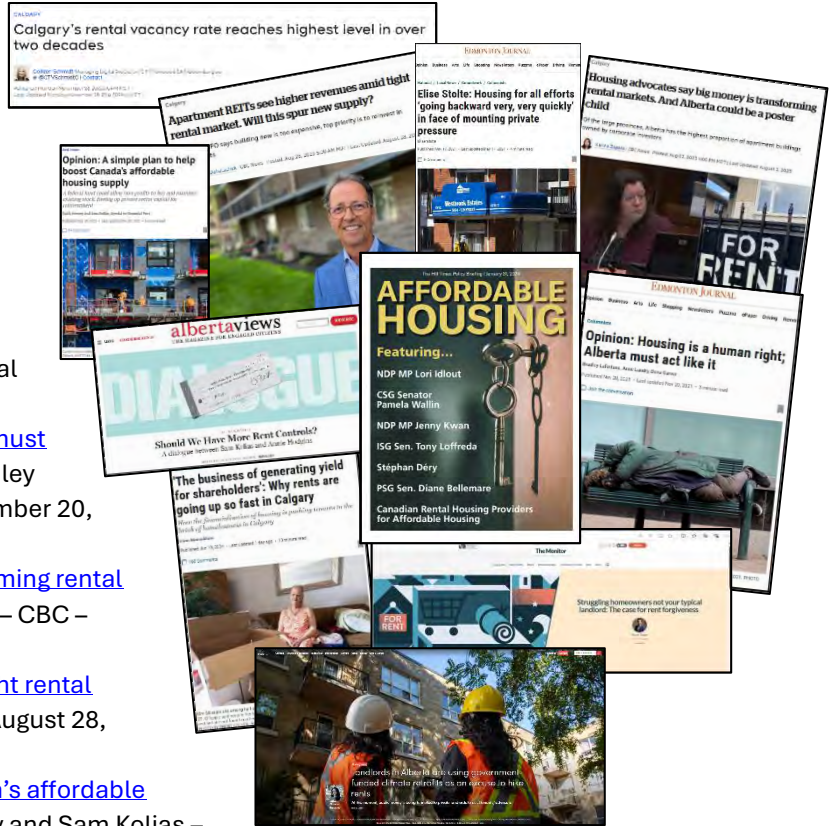


Landlord Information – Q1/Q2 2024 (as of March 31, 2024)					
Landlord	Head Office Location	Rental Units in Calgary (#)	Total Rental Units in Canada (#)	Mark-to-Market Including per rental unit, per month	CMHC Mortgage - % of Total Mortgages
Boardwalk REIT www.bwalk.com	Calgary, AB ³⁹	6,189 ⁴⁰ <i>“same property...weighted average apartment suites”</i>	33,645 ⁴¹ <i>“same property...weighted average apartment suites”</i>	\$175 ⁴² <i>“Mark-to-Market Per Month”</i>	96% ⁴³
Mainstreet Equity Corp. https://www.mainst.biz/	Calgary, AB ⁴⁴	3,852 ⁴⁵ <i>“investment properties...includes the City of Lethbridge, the Town of Cochrane and the City of Airdrie...”</i>	17,659 ⁴⁶ <i>“Total investment properties”</i>	Apparently not publicly available in a document/information that is NOT copyrighted ⁴⁷	99% ⁴⁸

Enough is enough!

See also:

- i. [Calgary's rental vacancy rate reaches highest level in over two decades](#) – CTV – November 28, 2016
- ii. [Struggling homeowners not your typical landlord: The case for rent forgiveness](#) – Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan – March 31, 2020
- iii. [Elise Stolte: Housing for all efforts 'going backward very, very quickly' in face of mounting private pressure](#) – Edmonton Journal – May 17, 2021
- iv. [Opinion: Housing is a human right; Alberta must act like it](#) – Edmonton Journal, Opinion – Bradley Lafortune, Anne Landry, Dena Carver – November 20, 2021
- v. [Housing advocates say big money is transforming rental markets. And Alberta could be a poster child](#) – CBC – August 2, 2023
- vi. [Apartment REIT see higher revenues amid tight rental market. Will this spur new supply?](#) - CBC – August 28, 2023
- vii. [Opinion: A simple plan to help boost Canada's affordable housing supply](#) – Financial Post, Mark Kenney and Sam Kolas – December 30, 2023
- viii. [AFFORDABLE HOUSING POLICY BRIEFING](#) - The Hill Times –January 31, 2024
- ix. [Should We Have More Rent Controls? A dialogue between Sam Kolas and Annie Hodgins](#) – Alberta Views – May 31, 2024
- x. [Landlords in Alberta are using government-funded climate retrofits as an excuse to hike rents](#) – Ricochet, Ximena Gonzales – June 10, 2024
- xi. ['The business of generating yield for shareholders': Why rents are going up so fast in Calgary](#) – Calgary Herald - June 10, 2024 **“How the financialization of housing is pushing tenants to the brink of homelessness in Calgary...”** [Emphasis added]



V. My rent has increased by \$335 per month (~31%) in approximately 17 months despite that I have participated in the two national housing Reviews regarding financialization of housing - including at the House of Commons HUMA Committee and the National Housing Council

For the past more than 26+ years I have rented the same 1 Bedroom and Den apartment at in the Beltline Community near the downtown in Calgary, Alberta in one of Canada's largest financialized landlords⁴⁹ - [Boardwalk REIT](#). I have spent much time effort, cost and stress – often in the media* - trying to ensure my rent is affordable, the terms of my lease are upheld and my apartment is safe. I have a disability - post traumatic stress. I have been unemployed in my career since the 2015 recession . I will soon be of retirement age. Over the past 26+ years I have paid my landlord over **\$325,000** in rental payments and I would like my investment to be protected and to age in place. My landlord has increased my rental payment in 3 instalments **by \$335 per month (~31%) from January 1, 2023 to May 1, 2024 (~17 months)**. The [Alberta Residential Tenancies Act](#) provides few protections for tenants: landlords can raise rental payments to tenants (existing and NEW) by as much as they want, one time per year. What is



Enough is enough!

the plan for maintenance in the building? In late 2023 the garbage chutes were shut on each floor and tenants must now take uncompacted garbage to the outside garbage bins at the entrance-way to the parking lot.*See, for example, [In Calgary, a builder emphasis on rental puts pressure on existing tenants](#) – The Globe and Mail – January 16 & 20, 2020 and my COMMENT.

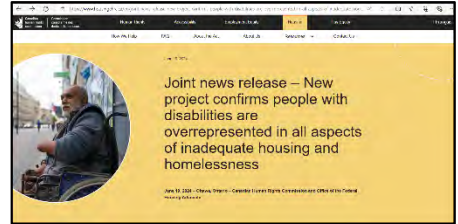
This occurs despite my enormous efforts remain housed - including affordably and safely - including that I have participated in the two national Reviews regarding financialization of housing and provided information and recommendations:

- [House of Commons HUMA Committee](#) - see my BRIEF entitled [STOP THE HARM. STOP Predatory Financialization of Housing and RENT GOUGING – HOUSING is a HUMAN RIGHT!](#) as well as my ADDENDUM information.
- [National Housing Council](#) – see my BRIEF entitled [It is the WILD, WILD WEST IN ALBERTA. Calgary is apparently a GROUND ZERO for HOUSING HUMAN RIGHTS violations for which submissions can be made to the Federal Housing Advocate.](#) I also spoke on [October 31, 2023](#) – as a Members of Communities Affected by the Issue.



- Also, I have presented before The City of Calgary Council regarding housing including on April 30, 2024 during the ZONING public hearing and on May 22, 2024 during the 2024 Progress Update of The City’s Housing Strategy⁵⁰.

In closing, I NOTE the following News Release dated June 19, 2024 by the Office of the Federal Housing Advocate: Joint release – [New project confirms that people with disabilities are overrepresented in all aspects of inadequate housing and homelessness](#) **“...About 8 million Canadians, or 27% of the population, have a disability. This number is growing – it increased from 22%, or 6.2 million people, in 2017...”**



See also:

- [Open letter – accessible housing and the National Building Code](#) – Marie-Josée Houle, Federal Housing Advocate - May 22, 2024
- [The right to housing for people with disabilities: Monitoring framework](#) – Canadian Human Rights Commission and the Office of the Federal Housing Advocate – May 2024, [WEBSITE](#)
- [What he learned: Housing for people with Disabilities: Canada Human Rights Commission](#) – April 2024, [WEBSITE](#)

The plight of people with disabilities strengthens the **URGENT** need for **EMERGENCY** meetings by the House of Commons HUMA Committee/House of Commons to address the issues that I raise in this BRIEF.

- FORWARD THE PROGRESSIVE RIGHT TO [ADEQUATE HOUSING](#) AS PER [THE NATIONAL HOUSING STRATEGY ACT, 2019](#)
- SUMMON KEY FINANCIALIZED LANDLORDS AND OTHERS TO IMMEDIATELY APPEAR BEFORE THE HUMA COMMITTEE - **OVERDUE, UNAVOIDABLE, FISCALLY RESPONSIBLE**
- ROLL OUT A NATIONAL **Have a “HART”!** STRATEGY-CAMPAIGN – BUILD THE RIGHT AFFORDABLE, ADEQUATE, ACCESSIBLE HOUSING - TO NEED, FOR THE MOST VULNERABLE – LEAVE NO ONE BEHIND! HELP IS NOW!
- LEGISLATE A NATIONAL RENT FREEZE & EVICTIONS FREEZE
- LOWER RENT-GOUGED RENTS

Enough is enough!

- ☑ DISALLOW DISTRIBUTIONS AND NORMAL COURSE ISSUER BIDS (NCIB) IN THE MULTI-FAMILY RESIDENTIAL SECTOR IN CANADA (except, possibly, for NEW builds for a period of time to recoup investment) – so as to use these funds to benefit tenants - maintain aging rental infrastructure, LOWER RENT-GOUGED RENT, PAY OFF MORTGAGES, etc.
- ☑ PROVIDE A HOUSING BENEFIT DIRECTLY TO THOSE WHOSE SHELTER IS UNAFFORDABLE - SEND THE BILL TO THE RENT-GOUGING LANDLORDS. ALSO PROVIDE HOUSING BENEFITS TO SMALL LANDLORDS FACING UNAFFORDABLE/ESCALATING MORTGAGE COSTS.
- ☑ LEGISLATE NATIONALLY LANDLORD LICENSING WITH ESG TRACKING, FINES & FEES + LANDLORD CODE OF CONDUCT.
- ☑ LEGISLATE KEY METRICS RELEVANT TO INVESTORS, TENANTS & OTHERS TO BE WIDELY PUBLICLY AVAILABLE (NOT COPYRIGHTED). USE DISAGGREGATED DATA BY COMMUNITY, BUILDING, RENTAL TYPE, VULNERABLE POPULATION... – with LANDLORDS’ COSTS (operating, maintenance, capital, BUILD, BUY, DISTRIBUTIONS, NCIB...), REVENUES (Mark-to-Market...), LAND, TURNOVER, VACANCY, NEW BUILDS/NEW AFFORDABLE BUILDS, etc.
- ☑ STANDARDIZE AN AFFORDABLE HOUSING DEFINITION BASED ON HOUSEHOLD INCOME – NOT BASED ON MARKET.
- ☑ IMPLEMENT NATIONAL “AGED RENTAL BUILDING” and “AGE-IN-PLACE” strategies to ensure that Canada’s aging population has [affordable](#), [adequate](#), [accessible](#) housing and support in the communities in which they live.
- ☑ LEASE – DON’T SELL – PUBLIC LAND.
- ☑ HOLD A COMPETITION REVIEW OF THE RENTAL MARKET IN CALGARY AND ACROSS CANADA.
- ☑ TAX THE REITS SIMILAR TO OTHER BUSINESSES IN CANADA – and use the funds to forward [affordable](#), [adequate](#), [accessible](#) housing.

AND MORE. LEAVE NO ONE BEHIND.

VI. I provide the following **APPENDICES** with this BRIEF

I provide the following **APPENDICES**:

APPENDIX A: Voices of the growing HOUSING **EMERGENCY** in Calgary, across Alberta and across Canada

APPENDIX B: It is MORE than TIME to STEP OFF the BOOM-BUST Rent Roller Coaster in Alberta and implement rental protections. As per the MEDIA: in 2007, Calgary had the **HIGHEST** rents among major cities but rent pleas were ignored by the Alberta Government and in 2009 homeless numbers were **on the verge of EXPLODING** in Calgary.

APPENDIX C: ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#)

APPENDIX D: Canada’s Biggest Landlords, 2021

Enough is enough!

VII. I provide the following **Attachments** with this BRIEF

I provide the following **Attachments**:

1. The City of Calgary Inflation Review – April 2024 (dated May 21, 2024) - <https://www.calgary.ca/research/inflation.html> (2 pages). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, pages 4 to 5.
2. PROLONGED and CONTINUING apparent **HOUSING MARKET DISFUNCTION** in Calgary. Housing STARTS & COMPLETIONS ARE LESS than Net Migration + Household Formation: 2018 to 2028-2029 – Anne Landry – 2024-05-22 (1 page). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, page 1.
3. Calgary had the **highest average monthly apartment rent** of key Canadian cities (CMAs) in **2008 and 2014-2015**, prior to recessions and decreases in average rent. In 2007, **92%** of tenants + **78%** of home owners in Calgary, Edmonton **favoured rent caps** – Anne Landry – 2024-04-28. (1 page). See also in [my Attachments for Agenda Item 7.1](#) at The City of Calgary Council on May 22, 2024, page 2.
4. 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. In Calgary (CMA): in 2016 vacancy was 7.0% and average rent **decreased**, but in 2020 during COVID-19 vacancy was 6.6% and average rent **increased** – Anne Landry – 2023-05-22 (2 pages) See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 27 to 28.
5. Historical Rental Market Statistics Summary – Apartment – CMHC Housing Market Information Portal – (Primary Rental Market Full View – Summary Statistics – Historical Time Periods – Apartment) – Oct. 1990 to Oct. 2023 - at <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>). 5a - Calgary; 5b – Vancouver; 5c – Toronto. (6 pages)
6. Calgary’s Large Income Inequality – Impact on Affordable Housing (2021) – Anne Landry – December 28, 2023 (1 page). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – page 98. See also pages 99 to 100, 101.
7. STOP THE DISTURBINGLY HIGH APARTMENT TURNOVERS – **even during COVID-19** – in cities with **little rent protection**, including in Regina, Saskatoon, Lethbridge, Calgary and Edmonton . CMHC Rental Market Survey Data Tables – CANADA – Table 1.0 – Edition 2.23 – 2019, 2020, 2021, 2022, 2023 – Anne Landry – 2024-03-31 (2 pages). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 96 to 97.
8. HART Housing Needs Assessment Deficit (CORE HOUSING NEED) in Calgary and across Canada (Census 2021). More than 50,000+ households in Calgary (Census Division) need housing costing \$1,262/mo or LESS - as per the [HART Housing Needs Assessment Tool](#) - Anne Landry – 2024-04-20 (2 pages). See also in [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council – pages 102 to 103.
9. **Have a “HART”!– HELP is NOW – it involves ALL of us – LEAVE NO ONE BEHIND!** - by Anne Landry - OVERHEAD (UPDATED 2024-06-18) – for presentation before The City of Calgary Council on May 22, 2024 - Agenda Item 7.2 Bylaw to Establish the Council Advisory Committee on Housing, [CD2024-0224](#). [I spoke](#) starting at approximately 1:44:10. See [my Attachments for Agenda Item 7.2](#). QRCode links to [my Attachments for the ZONING Public Hearing on April 30, 2024](#) at The City of Calgary Council.
10. **Have a “HART”! – LOWER RENT-GOUGED RENT, IMPLEMENT A NATIONAL RENT & EVICTION FREEZE & MORE! - FEDERAL HOUSING ADVOCATE: “Canada’s housing crisis has reached catastrophic proportions....” – POSTCARD/INFO-CARD** (at pages 4 to 5) – Anne Landry – 2024-06-21 (1 page).
11. **Have a “HART”! In Calgary 50,000+ households need shelter costing \$1,262/month or LESS – HOUSING is a HUMAN RIGHT -- POSTCARD/INFO-CARD** – Anne Landry – 2024-06-21 (1 page). See also [my Attachments for Agenda Item 7.2](#) at The City of Calgary Council on May 22, 2024 – pages 5 to 6.
12. **HOUSING is a HUMAN RIGHT – LEAVE NO ONE BEHIND! -- POSTCARD/INFO-CARD** – Anne Landry – 2024-06-21 (1 page). See also in [my Attachments for Agenda Item 7.2](#) at The City of Calgary Council on May 22, 2024 – pages 3 to 4.

APPENDIX A

Voices of the growing HOUSING EMERGENCY in Calgary, across Alberta and across Canada

See my CHANGE.ORG petition entitled: [Require landlords to appear at House of Commons Review of Financialization & Rent Gouging](https://www.change.org/p/require-landlords-to-appear-at-house-of-commons-review-of-financialization-and-rent-gouging) - which reveals many **desperate VOICES of the growing HOUSING EMERGENCY** of people in Calgary, across Alberta and across Canada at <https://www.change.org/p/summons-landlords-with-data-to-house-of-commons-review-on-financialization-rent-gouging/c>.

Currently, **5,531 people** in Calgary, across Alberta and across Canada have signed the petition.



I wrote the following in [my letter dated October 17, 2023 to ALL levels of governments](#)⁵¹ (at pages 21 to 29) with the information discussed before [The City of Calgary Council on November 20, 2023 at the time of the Budget discussions](#)⁵² and, similarly, in my letter dated November 22, 2023 to Mayor Jyoti Gondek and The City of Calgary Council that was tabled in the [Alberta Legislative Assembly](#) on November 27, 2023 by [Joe Ceci](#), my MLA in Calgary-Buffalo⁵³:

"People in Calgary and across Alberta and Canada are writing desperate comments to my CHANGE.ORG petition entitled [Require landlords to appear at House of Commons Review of Financialization & Rent Gouging](#). I provide a few of these comments, BELOW:

- i *"After living in my apartment for 18 years, I have suddenly been given two rent increases in one year" – K.R. in Calgary, AB*
- ii *"My rent alone has gone from 1100 to 1800 in the last 2 years with Capret management over in the next n.e rundlehorn drive with zero updates and its going up to 2k by next year this is gunna make it really hard to live" R.K. – Calgary, AB*
- iii *"can't find an apartment affordable for a student budget" – T.P. in Calgary, AB*
- iv *"Housing/shelter is a human right. Simple as that." – M.S. in Calgary, AB*
- v *"I need to survive" – P.K. in Calgary, AB*
- vi *"I have a masters degree and a successful business and can barely afford housing (and affording housing means I can't afford anything else)" – C.P. in Calgary, AB*
- vii *"Astronomical prices of rent directly affect all business' including my line of work in the service industry. ..." – B.V. in Calgary, AB*
- viii *"The rent is beyond what most people can afford, working or not." - S.S. in Calgary, AB*
- ix *"It takes a village It is time to be the change you wish to see" – T.B. in Calgary, AB*
- x *"I can't afford to be alive any more" – A.H. in Red Deer, AB*
- xi *"I want to be able to afford to exist" – M.V. in Lethbridge, AB*
- xii *"Being locked out of the rental market as a nurse is a huge blow and I'll never be able to afford to buy. People making 60-75k can't even rent a 1 bedroom and this is Canada?...A.B. – in London, ON*
- xiii *"We are not milk cows" - S.C. in Gatineau, QC*
- xiv *"Its time the government rained in those who gouge renters!" S.C. – Campbell River, B.C*

AND MORE."

APPENDIX B

It is MORE than TIME to STEP OFF the BOOM-BUST Rent Roller Coaster in Alberta and implement rental protections. As per the MEDIA: in 2007, Calgary had the HIGHEST rents among major cities but rent pleas were ignored by the Alberta Government; and in 2009 homeless numbers were on the verge of EXPLODING in Calgary.

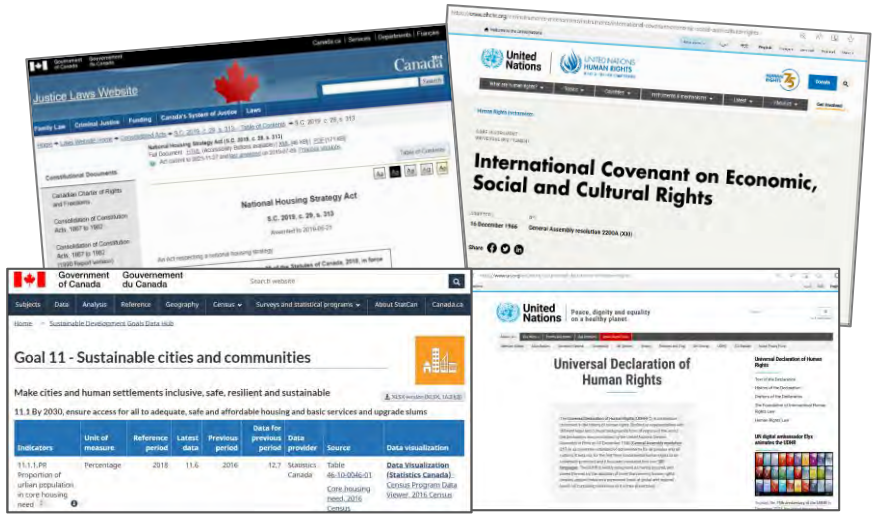
NOTE that the majority of the following news articles are currently NOT available ONLINE. See reference to the following articles in my 19-page PDF in my [Attachments](#) to my Presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING Public Hearing – as referred to in [ENDNOTE #50](#).

1. Calgary tenants pay most in the nation. \$1,089 rent highest among major cities – Calgary Herald – December 14, 2007
2. Task force recommends rent control in Alberta – CBC – April 17, 2007
3. Tories reject rent control. Vote almost unanimous – Calgary Herald – May 6, 2007
4. Angry renters storm Tory office; Premier wants to hear stories of housing crisis – The Calgary Herald, Jason Fekete with files from Archie McLean, Edmonton Journal – May 9, 2007
5. Big city support for rent control. 92 per cent of tenants, 78 per cent of home owners want Tories to act – Calgary Herald, Kelly Cryderman – May 15, 2007
6. Rent pleas being ignored – Calgary Herald, Don Braid - May 15, 2007
7. Climbing costs cool migration to Alberta. Vital workers moving to B.C., Saskatchewan – Calgary Herald, Tony Seskus and Kelly Cryderman – June 29, 2007
8. Alberta falling short 100,000 workers. Labour crunch jeopardizes mega projects. – Calgary Herald, Shaun Polczer – July 11, 2007
9. Huge hikes give rise to rent cap debates. Stelmach government says controls no answer – Calgary Herald, Kelly Cryderman – September 30, 2007
10. Apartment vacancy rates 2.5% across Canada – CBC - December 13, 2007
11. Petro-prosperity leaves many Calgarians behind. Single parents, immigrants and even the average worker are being battered by the roaring economy. – Calgary Herald, Paula Beauchamp – January 4, 2008
12. Rent hike of \$150% doesn't break the law. Ruling favours landlord in condo dispute. – Calgary Herald, Joel Kom – January 19, 2008
13. Homeless numbers on verge of exploding, conference told – CBC – February 18, 2009
14. Stiffer penalties sought for errant landlords Fatalities put spotlight on safety, health hazards in rental suites; \$2,000 maximum fine called a 'joke' – Calgary Herald, Tamara Gignac – February 22, 2009
15. Rental aid fund out of money. Province's \$15M program turning away new applicants. – Calgary Herald, Richard Cuthbertson and Eva Ferguson – August 15, 2009
16. [Calgary's rental vacancy rate reaches highest level in over two decades](#) – CTV – November 28, 2016

APPENDIX C

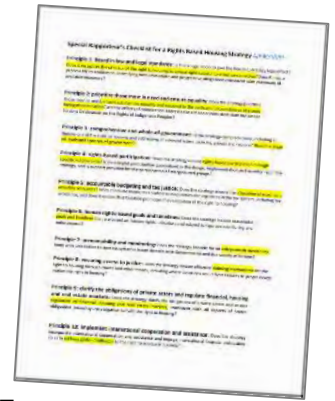
ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#)

ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#), and the [United Nations Universal Declaration of Human Rights](#), that celebrated its 75th Anniversary in December 2023. Both the [United Nations](#) and [Canada](#) have sustainable development goals to ensure access to safe, [adequate](#) and affordable housing and basic services by 2030.

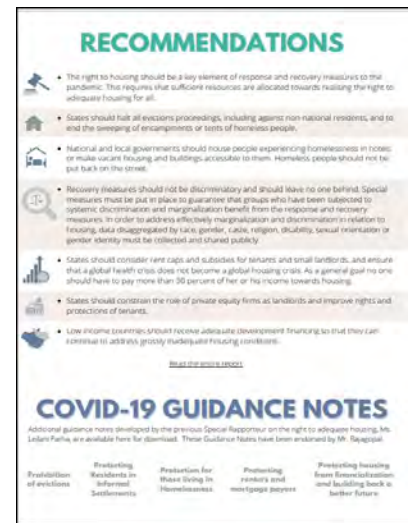
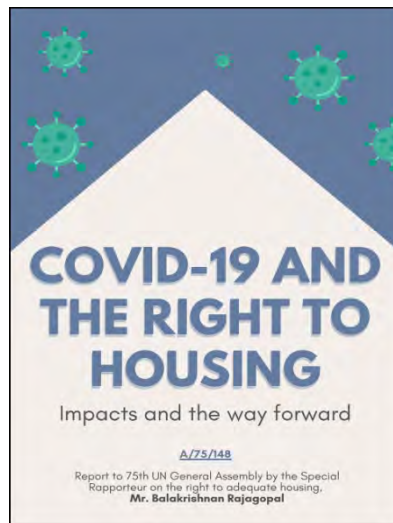


See also:

1. [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 <https://www.undocs.org/A/HRC/37/53> - with [WEBSITE](#).
2. [COVID-19 and the right to housing: impacts and way forward – United Nations – WEBSITE, Report Summary with Recommendations](#) and FULL REPORT: [Adequate Housing as a component of the right to an adequate standard of living – A/HRC/75/148](#) – 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.



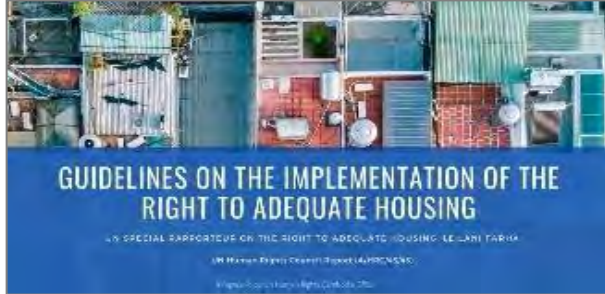
Recovery measures should NOT be discriminatory and should help marginalized groups. Rent caps and subsidies for tenants and small landlords – no one should pay more than 30% of his/her income on housing. “States should constrain the role of private equity firms as landlords and improve rights and protections of tenants.” (In [Summary](#).)



APPENDIX C

ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#)

- 3. [Guidelines for the Implementation of the Right to Adequate Housing - A/HRC/43/43 – Infographic](#) - United Nations – December 20, 2019 - with [REPORT](#) and [WEBSITE](#).



2. TAKE IMMEDIATE STEPS TO ENSURE THE PROGRESSIVE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING IN COMPLIANCE WITH THE STANDARD OF REASONABLENESS

5. ELIMINATE HOMELESSNESS IN THE SHORTEST POSSIBLE TIME AND STOP THE CRIMINALIZATION OF PERSONS LIVING IN HOMELESSNESS

6. PROHIBIT FORCED EVICTIONS AND PREVENT EVICTIONS WHENEVER POSSIBLE

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

"No private investment or development should be permitted without ensuring that it also respects the right to housing."

3. ENSURE MEANINGFUL PARTICIPATION IN THE DESIGN, IMPLEMENTATION AND MONITORING OF HOUSING POLICIES AND DECISIONS

11. ENSURE THE CAPACITY AND ACCOUNTABILITY OF LOCAL AND REGIONAL GOVERNMENTS FOR THE REALIZATION OF THE RIGHT TO ADEQUATE HOUSING

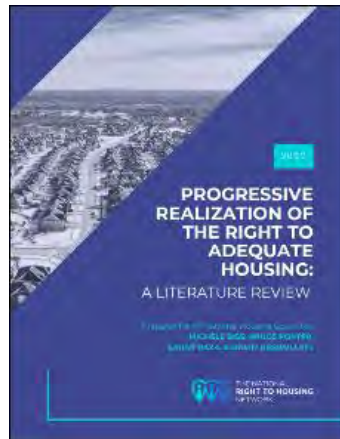
Realizing the Right to Housing in Canadian Cities. Where do we go from here? – [THE SHIFT](#), Kaitlin Schwan & Julieta Perucca – [EXECUTIVE SUMMARY](#), - March 2022. See **THE SHIFT** WEBSITE at: <https://make-the-shift.org/>. See also **THE SHIFT Directives** to move away from financialization of housing to HOUSING is a HUMAN RIGHT at <https://make-the-shift.org/directives/> with BRIEF: [THE SHIFT DIRECTIVES – FROM FINANCIALIZED TO HUMAN-RIGHTS BASED HOUSING](#). The housing and climate crises are inextricably linked, and both crises are made worse by financialization of housing – [The True Cost of Financialization: Housing, Human Rights and Climate Change](#) – Julieta Perucca, Sam Freeman, Leilani Farha ([THE SHIFT](#)) - Journal of City Climate Policy and Economy - Volume 2, Issue 1, June 2023 <https://make-the-shift.org/climate/>. See also: [The right to housing. A mission-oriented and human rights-based approach](#) - Council on Urban Initiatives, Marian Mazzucato & Leilani Farha – Working Paper 2023/01



APPENDIX C

ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#)

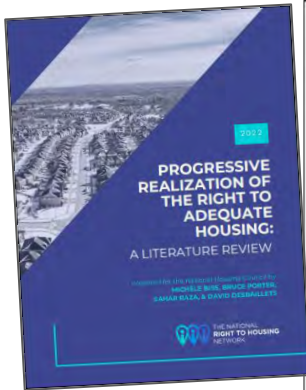
4. Follow the GUIDELINES for forwarding the progressive right to [adequate housing](#) as per the [National Housing Strategy Act, 2019](#) with reference to the [United Nations International Covenant on Economic Social and Cultural Rights](#). See the GUIDELINES as discussed in: [Progressive Realization of The Right to Adequate Housing: A Literature Review](#) – The National Right To Housing Network, Michelle Biss, Bruce Porter, Sahar Raza & David DesBaillets - 2022, including to page 8 – NOTE my summary BELOW [Emphasis added]:



- i. **Meaningfully engage with claimant community.**
- ii. **Identify and prioritize those in the most extreme or vulnerable circumstances.**
- iii. **Engage in good faith with treaty body recommendations.**
- iv. **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.
- v. **Ensure a “comprehensive” approach** by hearing from diverse perspectives.
- vi. **Ensure appropriate budgeting and resource allocation** based on "maximum of available resources" standard including all appropriate taxation measures.
- vii. **Exercise national leadership** to allocate responsibilities and **ensure co-operation of all orders of government**, including through funding and inter-governmental agreements.
- viii. **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.
- ix. **Ensure independent monitoring and assessment of progress.**
- x. **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**).
- xi. **Incorporate a "transformative" dimension to all legislation, regulation, planning, and decision making** 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.
- xii. **Avoid any retrogressive measures**, except where absolutely necessary and in time of crisis, with provisions to ensure that vulnerable groups are not affected.

APPENDIX C

ALL Canadians have the right to adequate housing as per the [National Housing Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#)



NATIONAL RIGHT TO HOUSING NETWORK | 7

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.

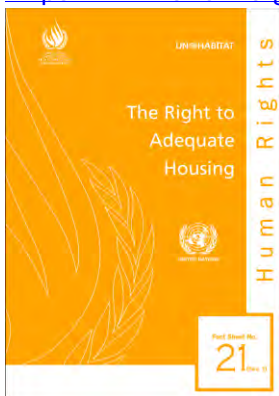
- Address **systemic discrimination and socioeconomic inequality**, with particular attention paid to the rights of Indigenous peoples, women, persons with disabilities, persons relying on social assistance, racialized groups, and persons experiencing homelessness.
- Ensure a **"comprehensive" approach** 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).

NATIONAL RIGHT TO HOUSING NETWORK | 8

- Incorporate a "transformative" dimension to all legislation, regulation, planning, and decision-making 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."²⁰

5. Fact Sheet No. 21 (Rev. 1): The Human Right to Adequate Housing | OHCHR at <https://www.ohchr.org/en/publications/fact-sheets/fact-sheet-no-21-rev-1-human-right-adequate-housing>



APPENDIX D
Canada's Biggest Landlords, 2021

Source: [The Financialization of Multi-Family Rental Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Martine August – June 2022 at page 5 - a Table of financialized landlords in Canada – at <https://www.homelesshub.ca/sites/default/files/attachments/august-financialization-rental-housing-ofha-en.pdf>

	Company	Headquarters	Company Type (shaded if financial)	Suites*
1	Starlight Investments	Toronto, ON	Asset Management	61,000
2	CAPREIT	Toronto, ON	REIT	59,620
3	Boardwalk REIT	Calgary, AB	REIT	33,264
4	Realstar Properties	Toronto, ON	Asset Management	28,328
5	Homestead Land Holdings	Kingston, ON	Private real estate company	27,471
6	Killam REIT	Halifax, NS	REIT	18,685
7	Hazelview (Timbercreek)	Toronto, ON	Asset Management	21,580
8	Skyline REIT	Guelph, ON	REIT (private)	21,463
9	Mainstreet Equity Corporation	Calgary, AB	Public Real Estate Co.	15,074
10	Minto Properties Inc	Ottawa, ON	REIT	11,764
11	Quadreal (BCMC)	Vancouver, BC	Pension fund	12,100
12	InterRent REIT	Ottawa, ON	REIT	11,896
13	Societe Gestion Cogir	Brossard, QC	Partner with financial firms	10,000
14	Drewlo Holdings Inc	Komoka, ON	Private, family-run company	9,338
15	Morguard Corporation	Mississauga, ON	REIT and public company	8,816
16	Park Property Management	Toronto, ON	Private real estate company	9,138
17	Centurion REIT	Toronto, ON	REIT (Private)	9,387
18	Conundrum Capital (Q Res)	Toronto, ON	Private Equity	7,418
19	Akelius Canada	Sweden	Foreign investment vehicle	7,909
20	Globe General Agencies	Winnipeg, MB	Private real estate company	7,200
21	Oxford (OMERS)	Toronto, ON	Pension-fund owned	6,403
22	Berkley Property Management	Toronto, ON	Private real estate company	5,817
23	Hollyburn Properties	Vancouver, BC	Private, family-run company	5,143
24	Osgoode Properties	Ottawa, ON	Private, family-run company	5,125
25	M & R Holdings	Toronto, ON	Private, family-run company	4,810
	Total Holdings of Financial Firms within Top 25			344,707
*Suite totals are for 2021, unless <i>italicized</i> , in which case total is for 2020				

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¹ See my letter dated October 17, 2023 to ALL levels of government – Federal (Canada), Provincial (Alberta), Municipal (The City of Calgary) in which I requested that I HOUSING EMERGENCY be declared in Calgary and across Canada and to take immediate action to protect the vulnerable and the supply of housing + also summons financialized landlord CEOs to LOWER rent gouged rents at <https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=272898> (at pages 21 to 29).

² See regarding my presentation before The City of Calgary Council at the time of the 2023 Budget at <https://www.change.org/p/summons-landlords-with-data-to-house-of-commons-review-on-financialization-rent-gouging/u/32122444>

³ See Hansard of the Alberta Legislative Assembly on November 27, 2023 at page 357 - https://docs.assembly.ab.ca/LADDAR_files/docs/hansards/han/legislature_31/session_1/20231127_1330_01_han.pdf -

Member Ceci: Yes, Mr. Speaker. I'd like to table five copies of a letter from Anne Landry, a 25-year tenant of a Boardwalk apartment. She outlines in her presentation at Calgary city council that she is advocating for an end to housing financialization, a national rent freeze, and an eviction freeze.

⁴ Bill 205 – THE LEGISLATIVE OF ASSEMBLY – HOUSING STATUTES (HOUSING SECURITY) AMENDMENT ACT, 2023 – MEMBER IRWIN – at https://docs.assembly.ab.ca/LADDAR_files/docs/bills/bill/legislature_31/session_1/20230530_bill-205.pdf . See also at the Alberta Legislative Assembly – “defeated on division; not proceeded with” - <https://www.assembly.ab.ca/assembly-business/bills/bill?billinfoid=12023&from=bills>

⁵ [Progressive Realization of The Right to Adequate Housing: A Literature Review](#) – The National Right To Housing Network, Michelle Biss, Bruce Porter, Sahar Raza & David DesBaillets - 2022 at [NRHN - Just Released: A Literature Review on the Progressive Realization of the Right to Adequate Housing \(housingrights.ca\)](#) ALL Canadians have the Right to [adequate](#) housing as per the [National Housing Strategy Act, 2019](#) and international law, including the [United Nations International Covenant on Economic, Social and Cultural Rights](#). See also [APPENDIX C](#).

⁶ The City of Calgary Inflation Review at <https://www.calgary.ca/research/inflation.html>.

⁷ Calgary and Region Economic Outlook – The City of Calgary – <https://www.calgary.ca/research/economic-outlook.html>.

⁸ The Alberta Government imposed production cuts at a time of DISFUNCTION in the oil market at the request of Cenovus:

- [Cenovus urges the Alberta Government to impose production cuts to boost prices amid 'economic crisis'](#) - The Globe and Mail – November 14 & 20, 2018
- [Alberta oil production curtailments are working, Cenovus says](#) – Global News – April 24, 2019.

⁹ Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations – TABLE 98-10-0252-01 – RELEASE DATE: 2022-09-23 - for Calgary CMA <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810025201&pickMembers%5B0%5D=1.117&pickMembers%5B1%5D=2.1&pickMembers%5B2%5D=3.1&pickMembers%5B3%5D=4.1&pickMembers%5B4%5D=5.1&pickMembers%5B5%5D=6.1>

¹⁰ CMHC Housing Market Information Portal - www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada Primary Rental Market – Overview – Full Report: i. Calgary; ii. Vancouver; iii. Toronto

¹¹ Demographia International Housing Affordability 2024 Edition – Wendell Cox - <https://www.newgeography.com/files/2024-Demographia-International-Housing-Affordability.pdf>

¹² Global study ranks two Canadian cities high on list of most expensive places to buy a home – CTV – June 16, 2024 at <https://toronto.ctvnews.ca/global-study-ranks-two-canadians-cities-high-on-list-of-most-expensive-places-to-buy-a-home-1.6928798>

¹³ The City of Calgary Community Profiles – Beltline Community - <https://www.calgary.ca/communities/profiles.html>, including page 18.

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¹⁴ [The LEMR Housing Monitor project involves](#): Canadian Centre for Housing Rights, Purpose Analytics, Ontario Non-Profit Housing Association, and Sharla Gelfund. [The LEMR Housing Monitor project involves](#): Canadian Centre for Housing Rights, Purpose Analytics, Ontario Non-Profit Housing Association, and Sharla Gelfund. See at: <https://lemr.ca/about/>.

¹⁵ Letter dated May 30, 2023 by Brad Parry, President and CEO of Calgary Economic Development and the Opportunity Calgary Investment Fund to Tim Ward, Chair of the Housing and Affordability Task Force - in [Attach 3](#) (pages 3 to 4 of 42) as provided at [The City of Calgary Council's Housing and Affordability Task Force Recommendation C2023-0415 Agenda Item 9.3.1 on Tuesday June 6, 2023](#)

¹⁶ See The House of Commons HUMA Committee – Evidence TAB – Tuesday May 9, 2023: <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-67/evidence>

¹⁷ See the House of Commons HUMA Committee Review of financialization, rent gouging renovations and related issues at <https://www.ourcommons.ca/committees/en/HUMA/StudyActivity?studyActivityId=12152852> . With WRITTEN submissions and ORAL testimony as well as the [FINAL REPORT that was presented to the House of Common on October 26, 2023](#) and the [Government's Response presented to the House of Common on February 26, 2024](#).

¹⁸Corporate investment in housing linked to unaffordable rents, evictions, and long-term care deaths: study <https://www.housingchrc.ca/en/corporate-investment-in-housing-linked-to-unaffordable-rents-evictions-and-long-term-care-deaths-study>

¹⁹ [Boardwalk REIT News Release Q2 2018 August 13, 2018](#), page 3 at https://www.bwalk.com/media/21050/press-releases-financial-2018-08-13-5_30-am.pdf

²⁰ See:

- i. [RETHINKING CANADA'S TARGET FOR 5.8 MILLION NEW HOMES BY 2030](#) - by Steve Pomeroy, industry professor Canadian Housing Evidence Collective (CHEC), McMaster University – February 2024
 - ii. [The housing crisis is a planning crisis](#) – Economics IN FOCUS - CIBC Capital Markets – February 6, 2024
 - iii. [New report reveals that Canada is missing 4.4M affordable homes for people in housing need](#) – Office of the Federal Housing Advocate – November 2, 2023. See the [REPORT: A HUMAN RIGHTS-BASED CALCULATION OF CANADA'S HOUSING SUPPLY SHORTAGES](#) – Carolyn Whitzman* – November 2023
- *Carolyn Whitzman, Housing Policy researcher and Expert Advisor, Housing Assessment Resource Tools (HART) project

²¹ See:

- i. [Why Canada needs a non-market rental acquisition strategy](#) – Focus Consulting, Steve Pomeroy - May 2020. Research reveals that “for every (1) one new affordable unit created, at considerable public cost, fifteen (15) existing private affordable units (rents below \$750) were lost! These losses are driven chiefly by the financialization of rental housing...”
- ii. See in [Updating analysis on erosion of lower rent stock from 2021 census](#) – Steve Pomeroy - October 2022. “The loss of affordable housing in Canada is occurring at such a high rate that it will be impossible for current NHS [National Housing Strategy] initiatives to maintain, never mind expand, the net stock of low-rent units, research shows...” (page 2) Calgary lost over 4,600 rental units (nonsubsidized) under \$750 from 2011 to 2016/2011 to 2021 (see at page A-6).
- iii. See by Steve Pomeroy: [BRIEF dated May 2023](#) to the [House of Commons HUMA Committee Review regarding financialization, rent gouging, renovations and related issues](#) that he also [submitted](#) to the [National Housing Council Review regarding financialization of purpose-built rental housing](#).

²² [The Impact of Community Housing on Productivity](#) – by Deloitte for Canadian Housing and Renewal Association (CHRA) and Housing Partnership Canada – November 27, 2023.

²³ [COVID-19 and the right to housing: impacts and way forward](#) – United Nations – [WEBSITE](#), [Report Summary with Recommendations](#), and FULL REPORT: [Adequate Housing as a component of the right to an adequate standard of living – A/HRC/75/148](#) – United Nations - July 27, 2020 **Leave no one behind. 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.”**

²⁴ Marie-Josée Houle, Federal Housing Advocate/Office of the Federal Housing Advocate – see in [ADVOCATING FOR CHANGE: THE HOUSING CRISIS IN CANADA – The Office of the Federal Housing Advocate's 2022-2023 Annual Report to the Minister](#), including at page 21: “Developing enduring rent controls and protections...The [directives on financialization](#) recommended by the international housing rights monitor [The Shift](#) also provide useful guidance for Parliamentarians...”

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²⁵ [Submission by THE SHIFT](#) to the [National Housing Council Review of financialization of purpose-built rental housing](#) – by Leilani Farha - Global Director; Julieta Perucca – Deputy Director; Sam Freeman – Director of Legal Research & Advocacy

- See Recommendations - including rental protections - at pages 13 to 15.
- **At page 4: “Moreover, the [UN Guiding Principles on Business and Human Rights](#) suggest that **preventing human rights violations of tenants is required, and thus would trump fiduciary duty owed to shareholders, where there is a conflict between the two.**” [Emphasis added]**

²⁶ [The financialization of Canadian multi-family rental housing: From trailer to tower](#) – Journal of Urban Affairs, [award-winning research](#) by [Martine August](#) – February 28, 2020 – at page 17: “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.” See also the excerpt BELOW from page 4:

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; Glasman, 2006). This involves the privatization

See also:

- [The Financialization of Multi-Family Rental Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Martine August – June 2022
- [The Finalization of Housing in Canada: Project Summary Report – A Summary Report for the Office of the Federal Housing Advocate](#) – Martine August - June 2022

²⁷ As was stated by housing expert Steve Pomeroy stated in his [BRIEF dated May 2023](#) to the [House of Commons HUMA Committee Review regarding financialization, rent gouging, renovictions and related issues](#) that he also submitted to the [National Housing Council Review regarding financialization of purpose-built rental housing](#).

“As part of the 1975 anti-inflation wage and price controls, provinces were requested to implement rent control, limiting rent increases – all agreed to do so...” (at pages 10-11)

See also: [RETHINKING CANADA'S TARGET FOR 5.8 MILLION HOMES BY 2030](#) - by Steve Pomeroy. Canadian Housing Evidence Collective – February 2024. See at pages 5 to 8 “What Government should do” – including at page 7:

- “...The ongoing erosion at the lower end of the rent distribution **due to excessive rent increases**, as revealed in the [rentals.ca](#) data and reported by Pomeroy 2023, exacerbates this shortage....”
- **“...Alongside expanded housing allowances, the risk of escalating costs caused by excessive rent increase must be managed through stronger rent regulation...”** (pages 1, 7). [Emphasis added]

²⁸ [Rent controls work: They don't reduce housing supply but they do limit profit](#) – The Star, Ricardo Tranjan, senior researcher with the Canadian Centre for Policy Alternatives' Ontario office and author of “The Tenant Class”– June 12, 2024. See also the series on RENT CONTROL released April 11, 2024 by Ricardo Tranjan and Paula Vargatoh of the Canadian Centre for Policy Alternatives: at <https://monitormag.ca/reports/rent-control-in-ontario-part-1/>.

²⁹ See (1) [Carolyn Whitzman on X: "I was just on @CTV talking about the latest asking rents across Canada - in Vancouver \\$2,317 for a studio, Toronto \\$3,720 for a 3br. Shocking. Short-term, feds should consider a rent freeze, since this crisis is as bad as WW2, 1970s, & early COVID. https://t.co/GgvloHauzH" / X \(twitter.com\)](#) at <https://twitter.com/CWhitzman/status/1799128157355679949>

³⁰ [Should We Have More Rent Controls? A dialogue between Sam Koliás* and Annie Hodgins**](#) – Alberta Views – May 31, 2024. *Sam Koliás Chief Executive Officer and Chairman of the Board at Boardwalk REIT “SAYS NO”; **Annie Hodgins Executive Director of the Canadian Centre for Housing Rights “SAYS YES” – **“...The evidence is clear: to keep existing housing affordable and renters in their homes, we need rent regulation, now...”** [Emphasis added]

³¹ Tim Richter President and CEO of the [Canadian Alliance to End Homelessness](#) and Co-Chair of the [National Housing Council](#) spoke at the [House of Commons HUMA Committee Review regarding financialization, rent gouging and renovictions and related issues](#) on [Tuesday June 6, 2023](#). See the Youtube video – Tim Richter on Financialization of Housing in Canada at <https://www.youtube.com/watch?v=AjUt9GUeYSk>: “...Without tenant protections, an investor can buy a cheap property and increase the rent to whatever the market will bear. In provinces where there's rent control, there's often a loophole where there's no control on vacant units, which creates a financial incentive to evict people to increase rent....I'd like to propose seven potential

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solutions....Fourth is to push the provinces to put in place tenant protections to prevent renoeviction. This could potentially be achieved as part of infrastructure and housing investment negotiations...”

³² See also my CHANGE.ORG petition: [Require landlords to appear at House of Commons Review of Financialization & Rent Gouging](#)

³³ Government of Canada appoints Canada Mortgage and Housing Corporation President, Chair of Board of Directors, and New Board members – June 14, 2024 <https://www.canada.ca/en/office-infrastructure/news/2024/06/government-of-canada-appoints-canada-mortgage-and-housing-corporation-president-chair-of-the-board-of-directors-and-new-board-members0.html> . See also [Canada Mortgage and Housing Corporation 2023 Annual Report](#).

³⁴ Governor General announces 135 appointments to the Order of Canada – December 29, 2021 – re Navjeet Singh Dhillon, O.C. – at <https://www.gg.ca/en/activities/2021/governor-general-announces-135-new-appointments-order-canada> and [Two Calgarians among new appointees to Order of Canada](#) – Calgary Herald - December 29, 2021.

³⁵ [The National Housing Accord: A Multi-Sector Approach to Ending Canada’s Rental Housing Crisis](#) at <https://www.nationalhousingaccord.ca/> with REPORT entitled THE NATIONAL HOUSING ACCORD A Multi-Sector Approach to Ending Canada’s Rental Housing Crisis -CAEH, PLACE Centre Smart Prosperity Institute, REALPAC - dated August 15, 2023 at https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023_National_Housing_Accord.pdf?1692060486

³⁶ [The Financialization of Multi-Family Rental Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Martine August – June 2022 at <https://www.homelesshub.ca/sites/default/files/attachments/august-financialization-rental-housing-ofha-en.pdf> - see page 5 for a Table of Canada’s Biggest Landlords, 2021 – see also in **APPENDIX D**.

³⁷ See:

- i. Monday June 3, 2024 MOTION (amended) by MP Bonita Zarrillo to request Starlight Investments to appear on June 14, 2024 : <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-117/minutes> and <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-117/evidence>. Apparently Starlight Investments refused to attend – as was discussed by MP Bonita Zarrillo at the House of Commons HUMA Committee Meeting on June 10, 2024.
- ii. Monday June 10, 2024 – MOTION (amended) by MP Bonita Zarrillo to (again) requests CEO of Starlight Investments to appear at HUMA – now by Thursday June 20, 2024 – on a panel <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-119/minutes> and <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-119/evidence>
- iii. Occurred during the study of Federal Housing Investments at the House of Commons HUMA Committee - <https://www.ourcommons.ca/committees/en/HUMA/StudyActivity?studyActivityId=12622602>
- iv. See HUMA Committee Meeting February 12, 2024 MINUTES regarding to MOTION for the study regarding Federal Housing Investments- <https://www.ourcommons.ca/DocumentViewer/en/44-1/HUMA/meeting-100/minutes>
- v. The last meeting was June 17, 2024 at <https://www.ourcommons.ca/committees/en/HUMA/StudyActivity?studyActivityId=12622602> .

³⁸ See:

- i. [Grocery store CEOs called back to Ottawa to share how they’re stabilizing prices](#) – Global News – October 24, 2023
- ii. [Big grocery store CEOs summoned to testify at committee studying food inflation](#) – Global News – February 14, 2023
- iii. [Loblaws announces support for revised Code of Conduct](#) – Loblaws Companies Limited – May 16, 2024
- iv. [Canadians feel grocery inflation getting worse, 18% are boycotting Loblaws: poll](#) – Financial Post – May 22, 2024
- v. [Loblaws, Sobeys owners under investigation by Competition Bureau for alleged anti-competitive conduct](#) – CBC - May 24, 2024
- vi. [Competition Bureau obtains court orders in investigation into Loblaws, Sobeys owners](#) – Toronto Star – June 11, 2024. *“The Competition Bureau has obtained two court orders requiring the parent companies of Loblaws and Sobeys to hand over information related to its investigation into alleged anticompetitive conduct...”*

³⁹ Boardwalk REIT Q1 2024 Report - <https://www.bwalk.com/media/36120/bwalk-2024-q1-rgb-f2-r.pdf> - page 45.
See also BOARDWALK REAL ESTATE INVESTMENT TRUST NOTICE OF ANNUAL AND SPECIAL MEETING OF UNITHOLDERS TO BE HELD ON MAY 6, 2024 AND MANAGEMENT INFORMATION CIRCULAR – at <https://www.bwalk.com/media/36096/boardwalk-2024-mic-vf-a.pdf> and <https://www.sedarplus.ca/> including at pages 21 and 43. See also Boardwalk REIT News Release for Q1 2024 dated May 7, 2024 BOARDWALK REIT REPORTS STRONG RESULTS FOR Q1 2024 at <https://www.bwalk.com/media/36118/pr-05-07-2024-q1-results-final.pdf> - including address on each page.

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⁴⁰ Boardwalk REIT Q1 2024 Conference Call May 8, 2024 Presentation – at <https://www.bwalk.com/media/36122/q1-2024-conference-call-final-1.pdf>, Slide 35: “Weighted average apartment suites” – NOTE 5: “Calgary includes the BRIO joint operation at 100% suite count.”

⁴¹ Boardwalk REIT Q1 2024 Conference Call May 8, 2024 Presentation – at <https://www.bwalk.com/media/36122/q1-2024-conference-call-final-1.pdf>, Slide 35: “Weighted average apartment suites”.

⁴² Boardwalk REIT Q1 2024 Conference Call May 8, 2024 Presentation – at <https://www.bwalk.com/media/36122/q1-2024-conference-call-final-1.pdf>, Slide 35 – “Mark-to-Market Per Month” - NOTE 3: “Mark-to-market represents the difference between market rent and occupied rent, or market rent including incentives and occupied rent, where indicated.”

⁴³ Boardwalk REIT Q1 2024 Conference Call May 8, 2024 Presentation – at <https://www.bwalk.com/media/36122/q1-2024-conference-call-final-1.pdf>, Slide 21 – “96% of Boardwalk’s mortgages are CMHC insured, providing access to lower-cost financing and the reduction of renewal risk...96% of principal outstanding is CMHC insured”; Slide 6 – “CMHC financing provides attractive rates and limited renewal risk”. Boardwalk REIT Q1 2024 REPORT - <https://www.bwalk.com/media/36120/bwalk-2024-q1-rgb-f2-r.pdf> - page 26:

“...Boardwalk REIT concentrates on multi-family residential real estate which makes it eligible to obtain government-backed insurance through the NHA (as defined herein) program, administered by CMHC. The benefits of purchasing this insurance are two-fold. 1. CMHC insurance allows Boardwalk REIT to obtain mortgages with lower interest rate spreads on its property financing compared to other financing alternatives in either the residential or any other real estate class, leading to lower overall cost of debt, after including the cost of the NHA insurance; and, 2. CMHC insurance lowers Boardwalk REIT’s overall renewal risk. Once insurance is obtained on the related mortgage, the insurance is transferable and follows the mortgage for the complete amortization period, typically between 25 and 40 years, depending on the type of asset being insured. With the insurance being transferable between approved lenders, it lowers the overall risk of Boardwalk REIT not being able to refinance the asset on maturity...”

Boardwalk REIT Q1 2024 New Release – dated May 7, 2024 - BOARDWALK REIT REPORTS STRONG RESULTS FOR Q1 2024 – at <https://www.bwalk.com/media/36118/pr-05-07-2024-q1-results-final.pdf> - at page 1: “96% of Boardwalk’s mortgages carry CMHC-insurance” and at page 6: “...While interest rates have increased significantly since the beginning of March 2022, the Trust remains positioned with a laddered maturity schedule within its mortgage program, a disciplined allocation program and continued use of CMHC funding, which decreases the renewal risk on its existing mortgages...”

⁴⁴ Mainstreet Equity Corp. Q2 2024 Report for the three and six months ended March 31, 2024 and 2023 at https://assets.rentsync.com/mainstreet/documents/1715093549203_MEQ_Q2_2024_Q2_Report.pdf - at pages 53 and 65. See also NOTICE OF MEETING AND MANAGEMENT INFORMATION CIRCULAR RELATING TO THE ANNUAL GENERAL MEETING OF COMMON SHAREHOLDERS OF MAINSTREET EQUITY CORP. TO BE HELD ON THURSDAY MARCH 7TH, 2024 FEBRUARY 1TH, 2024 and <https://www.sedarplus.ca/> - including at page 1 and PDF page 3 of 32. See also Mainstreet Equity Corp. News Release for Q2 2024 dated May 7, 2024 Mainstreet achieves tenth consecutive quarter of double-digit growth at Q2 at <https://www.sedarplus.ca/> - including address at PDF page 7.

⁴⁵ Mainstreet Equity Corp. Q2 2024 Report for the three and six months ended March 31, 2024 and 2023 at https://assets.rentsync.com/mainstreet/documents/1715093549203_MEQ_Q2_2024_Q2_Report.pdf - at page 20. For Calgary, Alberta, “investment properties”, “As of March 31, 2024”. “...Note (3) - includes the City of Lethbridge, the Town of Cochrane and the City of Airdrie...”

⁴⁶ Mainstreet Equity Corp. Q2 2024 Report for the three and six months ended March 31, 2024 and 2023 at https://assets.rentsync.com/mainstreet/documents/1715093549203_MEQ_Q2_2024_Q2_Report.pdf - at page 20. “Total investment properties”, “As of March 31, 2024”.

⁴⁷ Apparently, Mark-to-Market information for Calgary, AB is not available by Mainstreet Equity Corp. in publicly available information that is NOT copyrighted, including for Q2 2024.

⁴⁸ Mainstreet Equity Corp. Q2 2024 Report for the three and six months ended March 31, 2024 and 2023 at https://assets.rentsync.com/mainstreet/documents/1715093549203_MEQ_Q2_2024_Q2_Report.pdf:

- At page 10: “**Mainstreet: a model of security in times of inflation** Our management team has taken decisive steps to protect against rising interest rates, to the extent that 99% of Mainstreet debt is locked in at low rates (average 2.93% and over long-term maturities (average 5.41 years). Mainstreet has attempted to deal with the risk of inflation and the correlated interest rates by locking its debt into short-term interim financing and will revert back to the corporations baseline longer-term debt strategy once interest rates reduce. **Average interest rate 2.93% Average term to maturity**”

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5.41 years...99% of debt is fixed CMHC-insured mortgages.” At page 7: (Mainstreet has locked in 99% of its debt into CMHC-insured mortgages at an average interest rate of 2.93%, maturing in 5.4 years, to proactively protect against any eventual rate increases...)...” At page 34: “...As of March 31, 2024...About 99% of the Corporation’s mortgage portfolio was CMHC-insured, providing Mainstreet with what management believes are interest rates lower than those available through conventional financing. To maintain cost-effectiveness and flexibility of capital, Mainstreet continually monitors short-term and long-term interest rates. When doing so is expected to provide a benefit, the Corporation intends to convert short-term floating-rate debt to long-term, CMHC-insured fixed-rate debt...” At page 38: “...**Interest Rate Risk** ... This added level of insurance offered to lenders allows the Corporation to receive the best possible financing and interest rates, and significantly reduces the potential for a lender to call a loan prematurely...” At page 59: “...**13. RISK ASSOCIATED WITH FINANCIAL ASSETS AND LIABILITIES**....The majority of Mainstreet’s mortgages and fixed-rate mortgage financings are insured by Canada Mortgage and Housing Corporation (“CMHC”) under the National Housing Association (“NHA”) mortgage program. This added level of insurance offered to lenders allows the Corporation to receive the best possible financing and interest rates, and significantly reduces the potential for a lender to call a loan prematurely. ...”

See also Mainstreet Equity Corp Q2 2024 News Release – at <https://www.sedarplus.ca/> and <https://www.mainst.biz/news/mainstreet-equity-achieves-tenth-consecutive-quarter-of-double-digit-growth-in-q2> “...Since Mainstreet began trading on the TSX in 2000, we have expanded our portfolio from a handful of rental units to close to 18,000 units (YTD), allowing the Corporation to organically build a \$3.2 billion asset base with no equity dilution. Over that period Mainstreet has stuck to a countercyclical strategy of leveraging low cost of capital and our sizable liquidity position (\$396 million) to acquire under performing rental properties at attractive prices...”

⁴⁹ See [The Financialization of Multi-Family Rental Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Martine August – June 2022, including at page 5 - Figure 2: Canada’s Biggest Landlords 2021. See also **APPENDIX D**.

⁵⁰ See my three presentations before the [Community Development Committee Meeting of The City of Calgary Council on May 22, 2024](#) (with [MINUTES](#)):

- i. Agenda Item 7.1 Home is Here: The City of Calgary’s Housing Strategy 2024-2030 – 2024 Progress Update, [CD2024-0225](#). I spoke starting at approximately 16 min. See [my Attachments for Agenda Item 7.1](#). See my [Presentation NOTES](#) in the [MINUTES to The City of Calgary Council Regular Meeting of Council on June 18, 2024 for Agenda Item 7.3](#).*
- ii. Agenda Item 7.2 Bylaw to Establish the Council Advisory Committee on Housing, [CD2024-0224](#). I spoke starting at approximately 1:44:10. See [my Attachments for Agenda Item 7.2](#). See my [Presentation NOTES](#) in the [MINUTES to the City of Calgary Council Regular Meeting of Council on June 18, 2024 for Agenda Item 9.4.1](#).*
- iii. Agenda Item 7.3 Housing Accelerator Fund (Verbal), [CD2024-0649](#). I spoke starting at approximately 3:34:55. See [my Attachments for Agenda Item 7.3](#). See my [Presentation NOTES](#) in the [MINUTES to the City of Calgary Council Regular Meeting of Council on June 18, 2024 for Agenda Item 7.4](#).*

*The QR Code to the **Have a “HART”!** information links to [information and postcards that I provided at the time](#) of my presentation before The City of Calgary Council on April 30, 2024 at the time of the ZONING Public Hearings.

Also, I spoke before The City of Calgary Council on April 30, 2024 at the time of the ZONING Public Hearings. (Check to delivery. LINKS added.) See: [VIDEO](#): I start at approximately 51min. Please also refer to the [information and postcards that I provided at the time](#) – including my 19-page BRIEF with selected attachments and the 3 “Postcards” – [CLICK](#) pages 8 to 26, 2 to 7.

⁵¹ See my letter dated October 17, 2023 to ALL levels of government – Federal (Canada), Provincial (Alberta), Municipal (The City of Calgary) in which I requested that I HOUSING EMERGENCY be declared in Calgary and across Canada and to take immediate action to protect the vulnerable and the supply of housing + also summons financialized landlord CEOs to LOWER rent gouged rents at <https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=272898> (at pages 21 to 29).

⁵² See regarding my presentation before The City of Calgary Council on Monday November 20, 2023 at the time of the 2023 Budget at <https://www.change.org/p/summons-landlords-with-data-to-house-of-commons-review-on-financialization-rent-gouging/u/32122444>

⁵³ See Hansard of the Alberta Legislative Assembly on November 27, 2023 at page 357 - https://docs.assembly.ab.ca/LADDAR_files/docs/hansards/han/legislature_31/session_1/20231127_1330_01_han.pdf -

Member Ceci: Yes, Mr. Speaker. I’d like to table five copies of a letter from Anne Landry, a 25-year tenant of a Boardwalk apartment. She outlines in her presentation at Calgary city council that she is advocating for an end to housing financialization, a national rent freeze, and an eviction freeze.



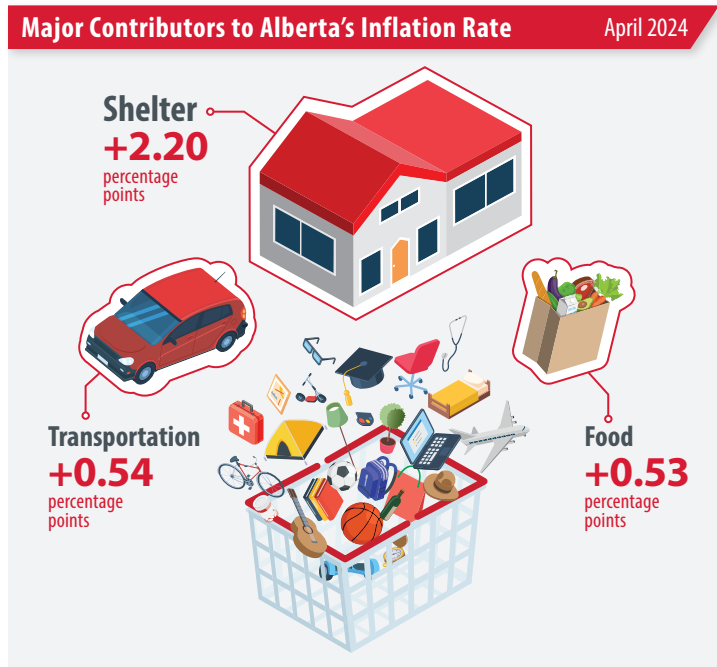
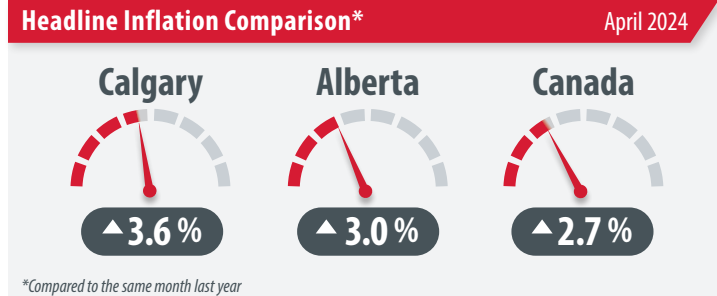
Inflation Review

April 2024

Hotaka Kobori Associate Economist | Mark Angelo Uy Corporate Research Analyst

May 21, 2024

HIGHLIGHTS



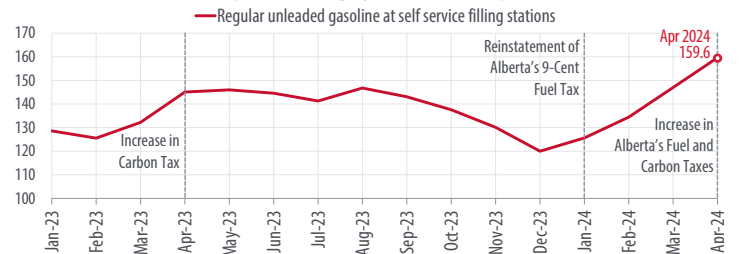
The inflation rate in Calgary further softened to 3.6 per cent, while Canada's inflation also eased to 2.7 per cent in April.

In April 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) saw a year-over-year (YoY) increase of 3.6 per cent, down from March's 4.2 per cent. This deceleration trend is expected to continue in the coming months as the base year effect of Alberta's energy rebate program, which artificially lowered electricity costs until April 2023, ceases. Additionally, Alberta's electricity prices have been declining. However, persistent inflation in shelter costs, particularly rent, kept Calgary's inflation the highest in the nation for the fourth consecutive month. The inflation rate for Alberta fell to 3.0 per cent in April, down from 3.5 per cent in March. The primary drivers of Alberta's inflation were increases in shelter and gasoline costs, which were partially offset by reductions in cellular service costs. Canada's national inflation rate slowed to 2.7 per cent from March's 2.9 per cent. The national rate has stayed below 3 per cent for four consecutive months ahead of the Bank of Canada's next policy meeting on June 5th. Core inflation, which excludes volatile items such as food and energy, dipped to 2.7 per cent from 2.9 per cent in March in Canada, while it rose to 2.6 per cent from 2.5 per cent in Alberta.

Gasoline prices accelerate with hikes in Alberta's fuel and carbon taxes ahead of the summer trip season.

As the summer road trip season approaches, changes in both provincial and federal policies have driven up gasoline costs, which have seen increases of 10.3 per cent YoY and 8.8 per cent month-over-month in Alberta. The YoY increase was the highest in the nation and solely contributed to 0.42 per cent of Alberta's overall annual inflation. Reintroduced in January 2024, Alberta's fuel tax has climbed to 13 cents per litre starting from April 2024, up from 9 cents. Additionally, the federal carbon tax has risen from \$65 per tonne to \$80 per tonne. According to the [Canada Revenue Agency](#), this \$15 hike translates into about a 3-cent increase per litre. Factoring in the 5% GST, these policy shifts combined accounted for approximately 60 per cent of Calgary's monthly fuel price increase of 12.6 cents. Seasonal factors like changes in gasoline blends also play a role in fueling the price increase.

Nominal Gasoline Prices (cents per litre) in Calgary CMA (Jan 2023 - Apr 2024)



Inflation Rates

	Relative Importance (%)*	Year-over-year (%)		
		Apr-24	Mar-24	Feb-24
Calgary: All-items	100.00	3.6	4.2	5.1
Shelter	25.89	9.8	12.0	14.8
Rented accommodation	5.91	18.6	17.7	15.3
Owned accommodation	16.14	9.0	9.3	9.6
Water, fuel and electricity	3.85	1.0	13.8	35.1
Alberta: All-items	100.00	3.0	3.5	4.2
Alberta: All-items excluding food and energy	76.10	2.6	2.5	2.9
Canada: All-items	100.00	2.7	2.9	2.8
Canada: All-items excluding food and energy	76.57	2.7	2.9	2.8

* CPI basket weights are based on the 2022 expenditure data, modified in June 2023. Sources: Statistics Canada, Corporate Economics, May 21, 2024.

Calgary has experienced three of the top five highest rent inflations in Canada since 2000, all within the past five months.

Each month has brought another record-breaking rent increase as Calgary grapples with a supply imbalance and rising demand in the rental market. For instance, the April rent inflation rate of 18.6 per cent was the highest ever recorded in Canada, marking the seventh consecutive month where growth exceeded 10 per cent, with an average increase of 15 per cent. To put this in perspective, at this rate, it would only take about five years to double the rent index¹. The table below ranks the highest YoY increases in rental accommodation in Canadian CMAs this century. Notably, Calgary appears on the list three times, all of which occurred within the past five months.

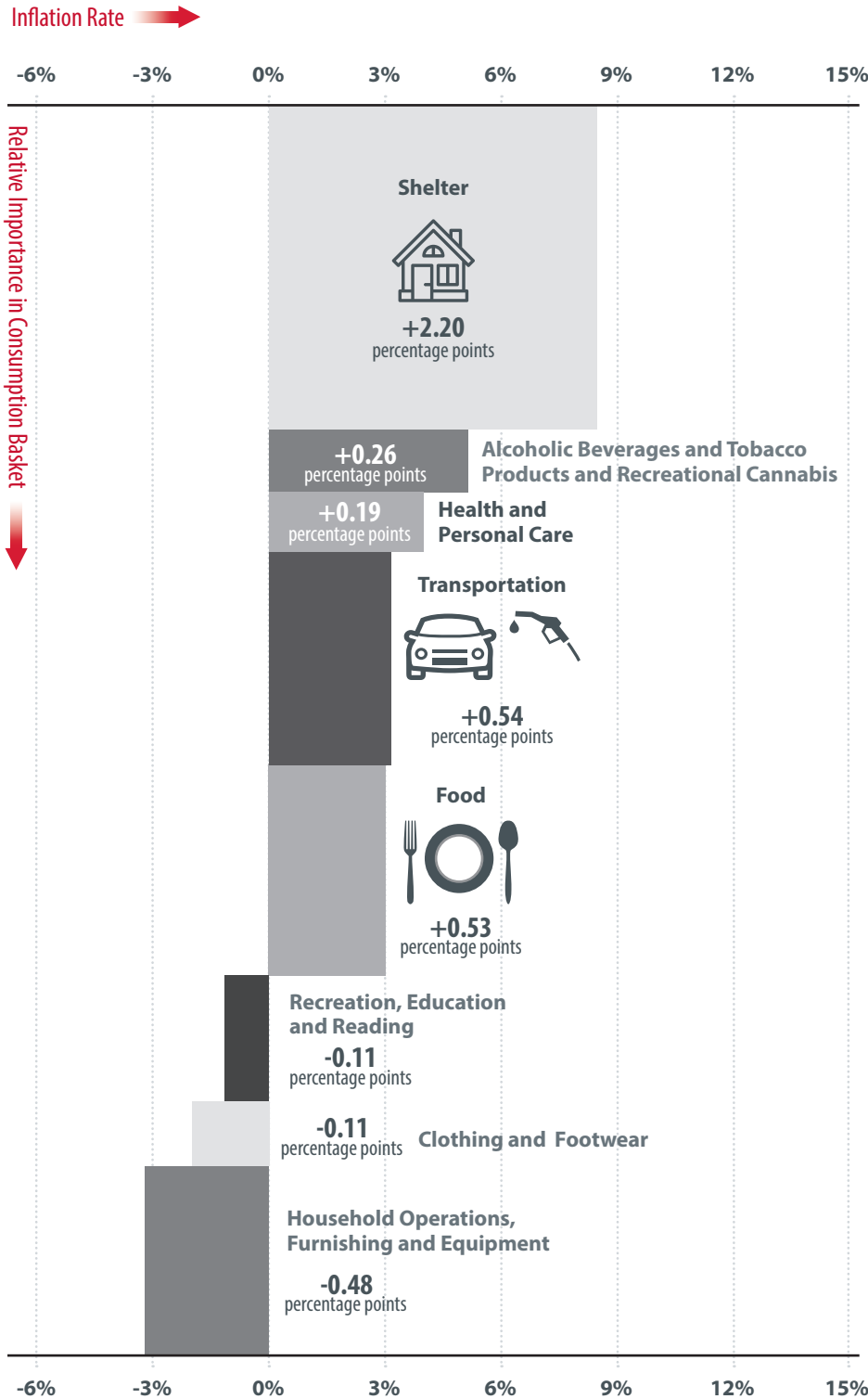
Top Five Highest Year-Over-Year Rent Inflation Rates in Canadian CMAs Since 2000

Year	Month	Geography	Products and product groups	YoY Inflation Rate (%)
2024	April	Calgary, Alberta	Rented accommodation	18.6
2023	December	Calgary, Alberta	Rented accommodation	18.4
2024	March	Calgary, Alberta	Rented accommodation	17.7
2020	October	St. John's, Newfoundland and Labrador	Rented accommodation	16.8
2022	August	Regina, Saskatchewan	Rented accommodation	15.7

¹ Calculated by deriving n from $2=1.15^n$, where n represents the number of years.

Contribution of Consumer Items to Inflation: Alberta

April 2024



The calculation for contribution incorporates the effects of changes in basket weight. The total contribution of each product component may not exactly add up to the overall inflation figure due to rounding.

Sources: Statistics Canada, Corporate Economics, May 21, 2024.

Next release: June 25, 2024

Who We Are

Corporate Economics provides services in four areas: forecasting, information provision, policy analysis and consulting. We also monitor the current economic trends which allows us to develop unique insights on how external events are impacting the local economy and the Municipal government. We are experienced at researching different economic topics and have developed reliable methods of forecasting and analysis.

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Many of our publications are available on the internet at www.calgary.ca/economy.

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Sources:
Bank of Canada, Statistics Canada, Corporate Economics.

PROLONGED and CONTINUING apparent **HOUSING MARKET DISFUNCTION** in Calgary

Housing STARTS & COMPLETIONS are LESS than Net Migration + Household Formation: 2018 to 2028-2029

April 2023/October 2023 - <https://www.calgary.ca/research/economic-outlook.html>

(Fall 2023 Calgary and Region Economic Outlook 2023-2028)

City of Calgary						FORECAST					
FORECAST COMPLETED: April 2023	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Demography											
Total Population ('000 Persons, as of April 1)	1,267.3	1,285.7	1,307.0	1,321.6	1,348.6	1,389.2	1,412.9	1,434.2	1,455.5	1,476.6	1,497.6
Total Population Growth (%)	1.7	1.4	1.7	1.1	2.0	3.0	1.7	1.5	1.5	1.5	1.4
Net Migration ('000 Persons, April - March)	11.7	9.6	12.3	6.1	19.7	33.1	15.8	13.7	14.1	14.4	14.7
Household Formation ('000 units, April - March)	11.6	6.3	7.7	5.6	10.4	15.6	9.2	8.3	8.3	8.3	8.2
FORECAST COMPLETED: October 2023	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Real Estate											
Housing Starts ('000 units)*	9.4	10.6	7.9	12.7	14.8	14.2	10.5	11.0	10.4	9.9	9.6
Average Residential MLS Sale Price Growth (%)**	-1.2	-4.2	-0.1	7.6	4.9	1.9	1.7	5.2	3.7	2.2	2.2
Benchmark Home Price Growth (%)**	-0.1	-3.8	-0.9	12.8	12.4	3.8	1.1	5.0	3.6	2.2	2.2
Total Building Permits (\$billions)	4.5	5.0	3.4	5.6	5.7	5.7	6.3	5.9	6.5	6.5	6.6

Numbers may not add up due to rounding.
Sources for historical data: * Canada Mortgage and Housing Corporation (CMHC) ** Calgary Real Estate Board (CREB)

NOT ENOUGH!

*“The city saw over **12,400** homes completed in 2023, the highest on record...a **27.8** percent increase in 2023....”*

- **2023 Net Migration – 33,100 people**
- **2023 Household formation – 15,600 households**

April 2024 - <https://www.calgary.ca/research/economic-outlook.html>

(Calgary and Region Economic Outlook 2024-2029) Fall Update - **Table 2 is MISSING Demography – Total Population, Total Population Growth, Net Migration, Household Formation. Please include the MISSING information.**

City of Calgary						FORECAST					
FORECAST COMPLETED: April 2024	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
Real Estate											
Housing Starts ('000 units)*	10.6	7.9	12.7	14.8	16.7	17.6	16.7	16.7	16.3	15.6	14.8
Average Residential MLS® Sale Price Growth (%)**	-4.2	-0.1	7.6	4.9	4.3	6.5	3.5	3.6	1.7	1.3	1.7
Benchmark Home Price Growth (%)**	-3.8	-0.9	12.8	12.4	5.2	7.6	2.4	3.2	1.2	0.7	1.1
Total Building Permits (\$billions)	5.0	3.4	5.6	5.7	5.9	6.3	5.2	5.7	5.7	5.7	5.7

Numbers may not add up due to rounding.
Sources for historical data: * Canada Mortgage and Housing Corporation (CMHC) ** Calgary Real Estate Board (CREB)

 **Housing Completions**

The city saw over 12,400 homes completed in 2023, the highest on record. Prior to 2020, the average five-year number of completions was over 9,700 homes, a 27.8 per cent increase in 2023. The distribution of completions by housing type is highlighted below.

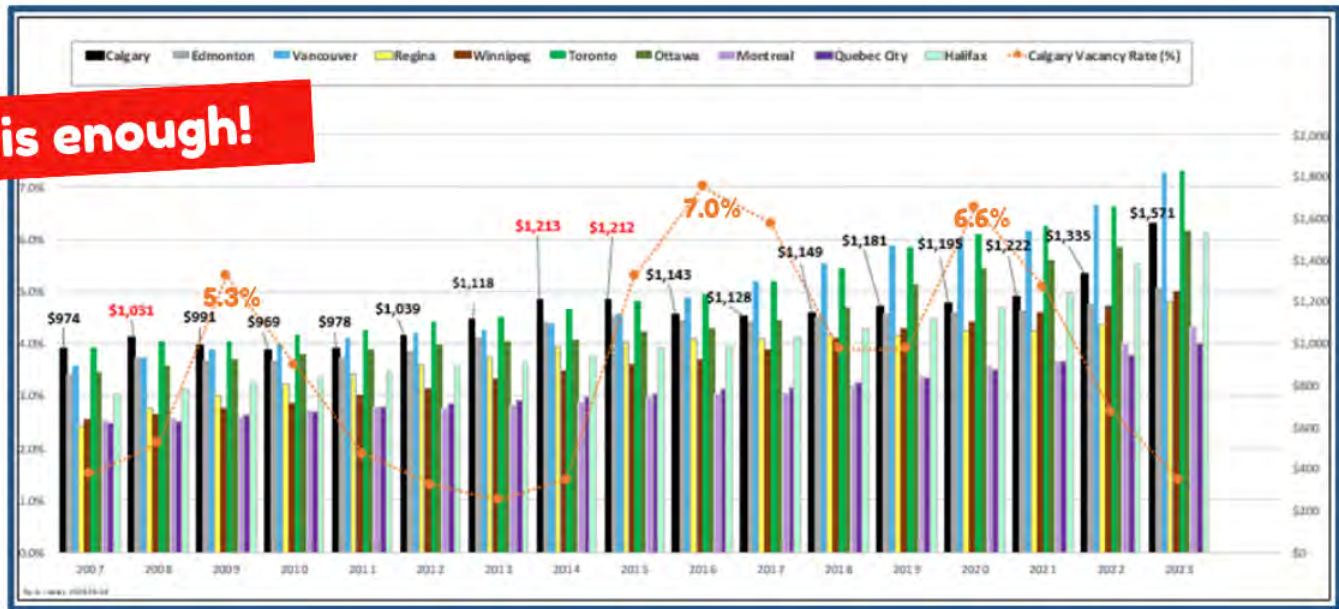
- Single-family (up from 31.0 per cent in 2022 to 34.0 per cent in 2023)
- Two-family (up from 8.0 per cent in 2022 to 9.0 per cent in 2023).
- Townhouse (up from 11.0 per cent in 2022 to 15.0 per cent in 2023)
- Apartment (down from 50.0 per cent in 2022 to 42.0 per cent in 2023)

Despite the growth in housing completions the pace of growth of housing demand has far exceeded supply thus constraining housing inventory to historical lows.

The City of Calgary Housing Review – Fourth Quarter 2023 - <https://www.calgary.ca/research/housing.html>

Calgary had the **highest average monthly apartment rent** of key Canadian cities (CMAs) in **2008** and **2014-2015**, prior to recessions and decreases in average rent. In 2007: **92% of tenants + 78% home owners in Calgary, Edmonton favored rent caps.**

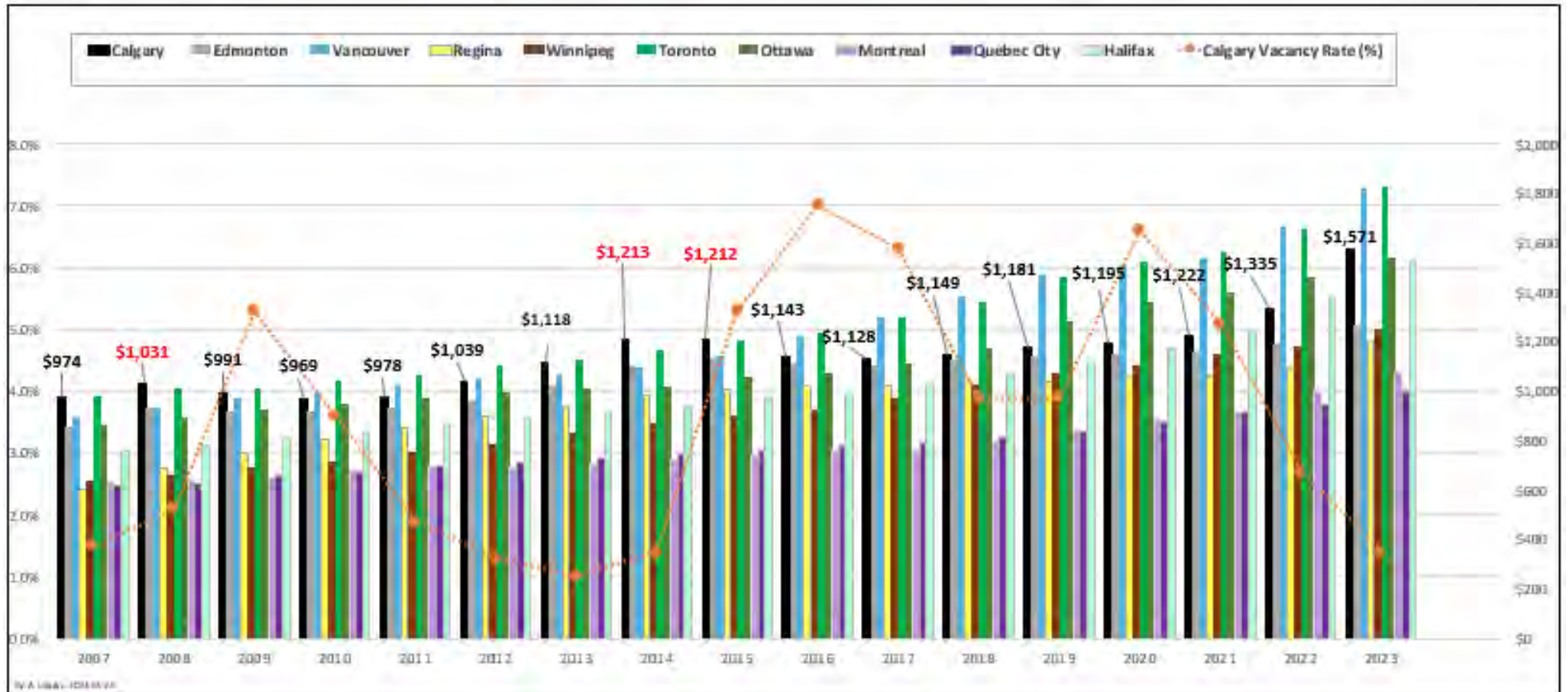
Enough is enough!



HOUSING IS A HUMAN RIGHT.

Info@CalgariansForHousingRights.ca

Calgary (CMA) had the highest average apartment monthly rent of key Canadian cities (CMAs) in **2008** and **2014 - 2015**, prior to recessions and decreases in average rent. In Calgary (CMA): in 2016 vacancy was 7.0% and average rent **decreased**, but in 2020 during COVID-19 vacancy was 6.6% and average rent **increased**.



Source: [CMHC Housing Market Information Portal](https://www.cmhc.ca/cmhc/eng/rental-market-statistics) - Full View - Summary Statistics > Primary Rental Market - Historical Rental Market Statistics Summary - Apartment - Average Rent (\$), Vacancy Rate (%). Major City (CMAs) 1990 to 2022 (October); Apartment Bedroom Type - Total; Average Rent (\$), Calgary Vacancy Rate (%).

Calgary (CMA) had the highest average apartment monthly rent of key Canadian cities (CMAs) in 2008 and 2014 - 2015, prior to recessions and decreases in average rent. In Calgary (CMA): in 2016 vacancy was 7.0% and average rent decreased, but in 2020 during COVID-19 vacancy was 6.6% and average rent increased.

Year	Calgary Vacancy Rate (%)	Calgary	Edmonton	Vancouver	Regina	Winnipeg	Toronto	Ottawa	Montreal	Quebec City	Halifax
1990	2.0%	\$515	\$456	\$611	\$428	\$461	\$628	\$566		\$455	\$525
1991	3.7%	\$531	\$475	\$624	\$430	\$469	\$666	\$599		\$478	\$551
1992	5.5%	\$532	\$484	\$635	\$434	\$480	\$686	\$627		\$485	\$548
1993	5.9%	\$520	\$484	\$651	\$439	\$480	\$705	\$648		\$485	\$560
1994	5.1%	\$519	\$471	\$667	\$432	\$484	\$717	\$659		\$482	\$561
1995	3.6%	\$517	\$462	\$682	\$437	\$488	\$736	\$662		\$492	\$570
1996	1.5%	\$525	\$461	\$704	\$444	\$485	\$749	\$661		\$490	\$565
1997	0.5%	\$561	\$468	\$715	\$461	\$489	\$756	\$656		\$493	\$567
1998	0.6%	\$628	\$493	\$722	\$471	\$494	\$808	\$674	\$480	\$496	\$580
1999	2.8%	\$657	\$512	\$725	\$495	\$500	\$845	\$700	\$491	\$496	\$589
2000	1.3%	\$663	\$536	\$740	\$497	\$514	\$908	\$786	\$496	\$505	\$604
2001	1.2%	\$702	\$586	\$768	\$511	\$521	\$949	\$825	\$517	\$523	\$628
2002	2.9%	\$716	\$631	\$793	\$522	\$537	\$975	\$836	\$545	\$536	\$658
2003	4.4%	\$721	\$645	\$805	\$530	\$554	\$964	\$838	\$563	\$554	\$675
2004	4.3%	\$716	\$653	\$821	\$543	\$568	\$973	\$843	\$580	\$581	\$705
2005	1.6%	\$723	\$662	\$835	\$547	\$589	\$973	\$831	\$601	\$599	\$709
2006	0.5%	\$851	\$727	\$866	\$559	\$608	\$989	\$844	\$616	\$619	\$744
2007	1.5%	\$974	\$859	\$898	\$600	\$638	\$984	\$864	\$632	\$619	\$760
2008	2.1%	\$1,031	\$930	\$937	\$687	\$663	\$1,014	\$897	\$640	\$630	\$780
2009	5.3%	\$991	\$916	\$975	\$752	\$690	\$1,011	\$926	\$650	\$655	\$817
2010	3.6%	\$969	\$917	\$995	\$802	\$719	\$1,040	\$947	\$680	\$675	\$836
2011	1.9%	\$978	\$934	\$1,027	\$850	\$754	\$1,066	\$976	\$698	\$698	\$866
2012	1.3%	\$1,039	\$965	\$1,047	\$896	\$783	\$1,102	\$996	\$692	\$712	\$893
2013	1.0%	\$1,118	\$1,028	\$1,067	\$938	\$836	\$1,131	\$1,015	\$708	\$726	\$912
2014	1.4%	\$1,213	\$1,103	\$1,099	\$988	\$874	\$1,163	\$1,021	\$719	\$745	\$934
2015	5.3%	\$1,212	\$1,137	\$1,144	\$1,007	\$906	\$1,202	\$1,056	\$744	\$760	\$974
2016	7.0%	\$1,143	\$1,113	\$1,223	\$1,023	\$927	\$1,233	\$1,073	\$760	\$781	\$987
2017	6.3%	\$1,128	\$1,101	\$1,297	\$1,026	\$970	\$1,300	\$1,113	\$766	\$793	\$1,027
2018	3.9%	\$1,149	\$1,131	\$1,385	\$1,041	\$1,030	\$1,363	\$1,174	\$796	\$813	\$1,066
2019	3.9%	\$1,181	\$1,144	\$1,469	\$1,035	\$1,070	\$1,459	\$1,281	\$841	\$837	\$1,113
2020	6.6%	\$1,195	\$1,153	\$1,508	\$1,061	\$1,107	\$1,528	\$1,358	\$891	\$874	\$1,170
2021	5.1%	\$1,222	\$1,158	\$1,537	\$1,061	\$1,155	\$1,561	\$1,402	\$913	\$915	\$1,244
2022	2.7%	\$1,335	\$1,194	\$1,665	\$1,092	\$1,184	\$1,660	\$1,461	\$998	\$947	\$1,380
2023	1.4%	\$1,571	\$1,271	\$1,819	\$1,200	\$1,249	\$1,826	\$1,538	\$1,074	\$1,002	\$1,532

Source: [CMHC Housing Market Information Portal](#) - Full View - Summary Statistics > Primary Rental Market - Historical Rental Market Statistics Summary - Apartment - Average Rent (\$), Vacancy Rate (%). Major City (CMAs) 1990 to 2023 (October); Apartment Bedroom Type - Total; Average Rent (\$), Calgary Vacancy Rate (%).

Calgary — Historical Rental Market Statistics Summary

1990 to 2023

Apartment

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
2022 October	2.7 a	**	1,335 a	1,275 a	6.6 b	48,285
2023 October	1.4 a	**	1,571 a	1,489 a	14.6 a	51,295

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

Vancouver — Historical Rental Market Statistics Summary

1990 to 2023

Apartment

Bedroom Type - Total

October

	Vacancy Rate (%)	Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
1990 October	0.9 a	**	611 a	575 a	**	110,778
1991 October	2.2 a	**	624 a	600 a	3.4 b	113,738
1992 October	1.6 a	**	635 a	615 a	1.9 a	111,862
1993 October	1.1 a	**	651 a	625 a	2.6 a	110,139
1994 October	0.8 a	**	667 a	625 a	2.7 b	108,187
1995 October	1.2 a	**	682 a	650 a	2.6 a	106,754
1996 October	1.1 a	**	704 a	670 a	2.6 a	107,121
1997 October	1.7 a	**	715 a	680 a	1.5 a	106,816
1998 October	2.7 a	**	722 a	680 a	0.8 a	106,517
1999 October	2.7 a	**	725 a	695 a	0.8 a	107,035
2000 October	1.4 a	**	740 a	700 a	2.2 a	106,881
2001 October	1.0 a	**	768 a	727 a	4.3 a	106,718
2002 October	1.4 a	**	793 a	750 a	2.7 a	106,476
2003 October	2.0 a	**	805 a	755 a	2.0 b	107,493
2004 October	1.3 a	**	821 a	770 a	1.6 b	106,261
2005 October	1.4 a	2.7 a	835 a	785 a	2.0 a	106,665
2006 October	0.7 a	1.3 a	866 a	800 a	3.9 a	104,952
2007 October	0.7 a	1.4 a	898 a	830 a	4.6 a	104,315
2008 October	0.5 a	1.1 a	937 a	875 a	4.3 a	103,300
2009 October	2.1 a	2.8 a	975 a	900 a	2.9 a	104,335
2010 October	1.9 a	2.7 a	995 a	925 a	2.6 a	104,457
2011 October	1.4 a	2.1 a	1,027 a	950 a	2.3 a	104,681
2012 October	1.8 a	2.7 a	1,047 a	965 a	2.3 a	105,067
2013 October	1.7 a	2.4 a	1,067 a	1,000 a	2.2 a	105,547
2014 October	1.0 a	1.6 a	1,099 a	1,023 a	2.5 a	106,111
2015 October	0.8 a	1.2 a	1,144 a	1,055 a	3.9 a	106,945
2016 October	0.7 a	1.2 a	1,223 a	1,127 a	6.4 a	107,867

	Vacancy Rate (%)	Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
2017 October	0.9 a	1.5 a	1,297 a	1,200 a	5.9 a	108,496
2018 October	1.0 a	**	1,385 a	1,300 a	6.2 a	109,289
2019 October	1.1 a	**	1,469 a	1,400 a	4.7 a	110,753
2020 October	2.6 a	**	1,508 a	1,425 a	2.0 a	113,141
2021 October	1.2 a	**	1,537 a	1,465 a	2.1 a	114,743
2022 October	0.9 a	**	1,665 a	1,570 a	6.3 a	118,548
2023 October	0.9 a	**	1,819 a	1,708 a	9.7 a	121,692

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

Toronto — Historical Rental Market Statistics Summary

1990 to 2023

Row / Apartment

Bedroom Type - Total

October

	Vacancy Rate (%)	Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
1990 October	1.0 a	**	634 a	585 a	**	304,091
1991 October	1.8 a	**	672 a	625 a	6.3 a	306,102
1992 October	2.2 a	**	691 a	650 a	3.9 a	304,199
1993 October	2.0 a	**	710 a	675 a	3.6 a	303,570
1994 October	1.3 a	**	722 a	697 a	2.4 a	306,811
1995 October	0.8 a	**	741 a	711 a	3.3 a	306,949
1996 October	1.2 a	**	755 a	728 a	2.6 a	305,889
1997 October	0.8 a	**	762 a	741 a	2.6 a	309,515
1998 October	0.8 a	**	813 a	785 a	6.8 a	310,440
1999 October	0.9 a	**	850 a	825 a	4.9 a	311,324
2000 October	0.6 a	**	913 a	875 a	8.4 a	309,277
2001 October	0.9 a	**	954 a	903 a	6.0 a	310,103
2002 October	2.5 a	**	981 a	949 a	3.0 b	309,397
2003 October	3.8 a	**	970 a	935 a	0.5 b	310,053
2004 October	4.4 a	**	980 a	945 a	++	312,664
2005 October	3.8 a	5.7 a	979 a	939 a	0.6 a	310,854
2006 October	3.2 a	5.0 a	995 a	949 a	1.1 a	314,641
2007 October	3.2 a	5.0 a	992 a	950 a	1.2 a	314,519
2008 October	2.0 a	3.7 a	1,021 a	962 a	1.6 a	314,591
2009 October	3.1 a	5.1 a	1,018 a	969 a	2.0 a	315,375
2010 October	2.1 a	3.9 a	1,048 a	990 a	1.8 a	313,993
2011 October	1.4 a	2.9 a	1,073 a	1,013 a	1.8 a	315,033
2012 October	1.7 a	3.1 a	1,108 a	1,050 a	2.9 a	315,671
2013 October	1.7 a	3.2 a	1,138 a	1,080 a	3.1 a	314,959
2014 October	1.6 a	3.0 a	1,170 a	1,110 a	2.6 a	315,841
2015 October	1.6 a	3.1 a	1,208 a	1,150 a	3.2 a	316,241
2016 October	1.4 a	2.9 a	1,240 a	1,192 a	3.1 a	316,913

	Vacancy Rate (%)	Availability Rate (%)	Average Rent (\$)	Median Rent (\$)	% Change	Units
2017 October	1.1 a	2.3 a	1,308 a	1,250 a	4.4 a	319,282
2018 October	1.1 a	**	1,370 a	1,300 a	5.4 a	320,898
2019 October	1.5 a	**	1,465 a	1,395 a	6.4 a	323,341
2020 October	3.4 a	**	1,536 a	1,484 a	4.7 a	326,290
2021 October	4.5 a	**	1,570 a	1,500 a	1.0 a	327,970
2022 October	1.6 a	**	1,665 a	1,600 a	6.2 a	334,883
2023 October	1.4 a	**	1,830 a	1,750 a	9.1 a	333,087

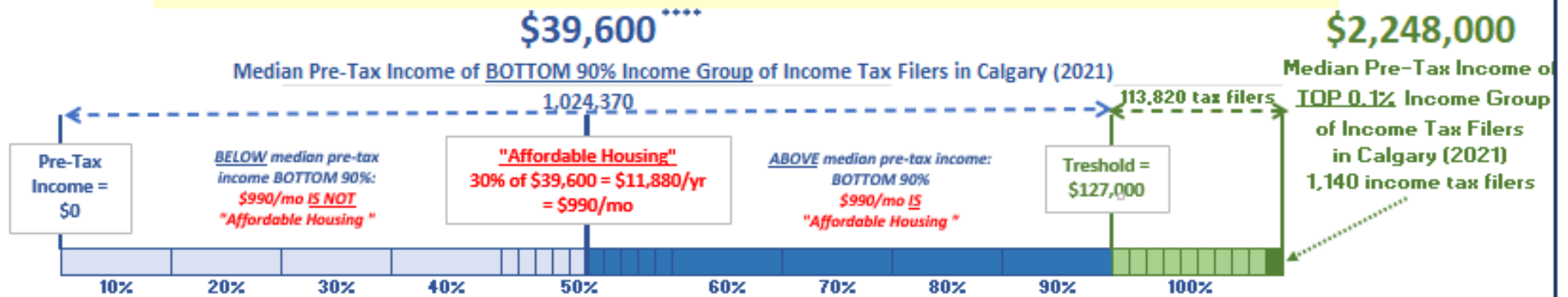
Notes:

- The following letter codes are used to indicate the reliability of the estimates: a—Excellent, b—Very good, c—Good, d—Poor (Use with Caution))
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CMHC Rental Market Survey

Calgary's Large Income Inequality - Impact on Affordable Housing (2021)

In Calgary, as per Census 2021 42% of households with incomes below \$100,000 are overspending on housing (spending 30% or more of their income on shelter); only 3.1% of households earning \$100,000+ are overspending*. In Calgary, as per the HART Housing Needs Assessment Resource Tool (Calgary Census Division, Census 2021) there is a deficit of approximately 50,000 households needing shelter costing \$1,263 or LESS per month. The TOP 3 priority groups in CORE housing are: Single mother led households (20.92%); Household head over 85 (18.53%); and Household head under 25 years (16.19%). In Calgary the top industry is the retail trade (11%) followed by health care and social assistance (11%). Indigenous, persons with disabilities, lone-parent families, recent immigrants, seniors, singles and youth have a higher rate of need for Affordable Housing.***



[Statistics Canada: Table 11-10-0056-01 High income tax filers in Canada specific geographic area thresholds](#)

[*Census 2021 Table 98-10-0252-01 Shelter-cost-to-income ratio by tenure: Canada, provinces and territories, census metropolitan areas and census agglomerations](#)

[HART Housing Needs Assessment Tool Calgary - Census Division, Census 2021.](#)

Also: [Housing in Canada's Big Cities](#) - The City of Calgary Affordable Housing Division - May 2018: "Income inequality is more exaggerated in Calgary than in any other city, and has increased at four times the national average growth rate since 1982..." (Cities studied were: Edmonton, Mississauga, Montreal, Ottawa, Toronto, Winnipeg, Vancouver). pp. 5, 7, 34-35.

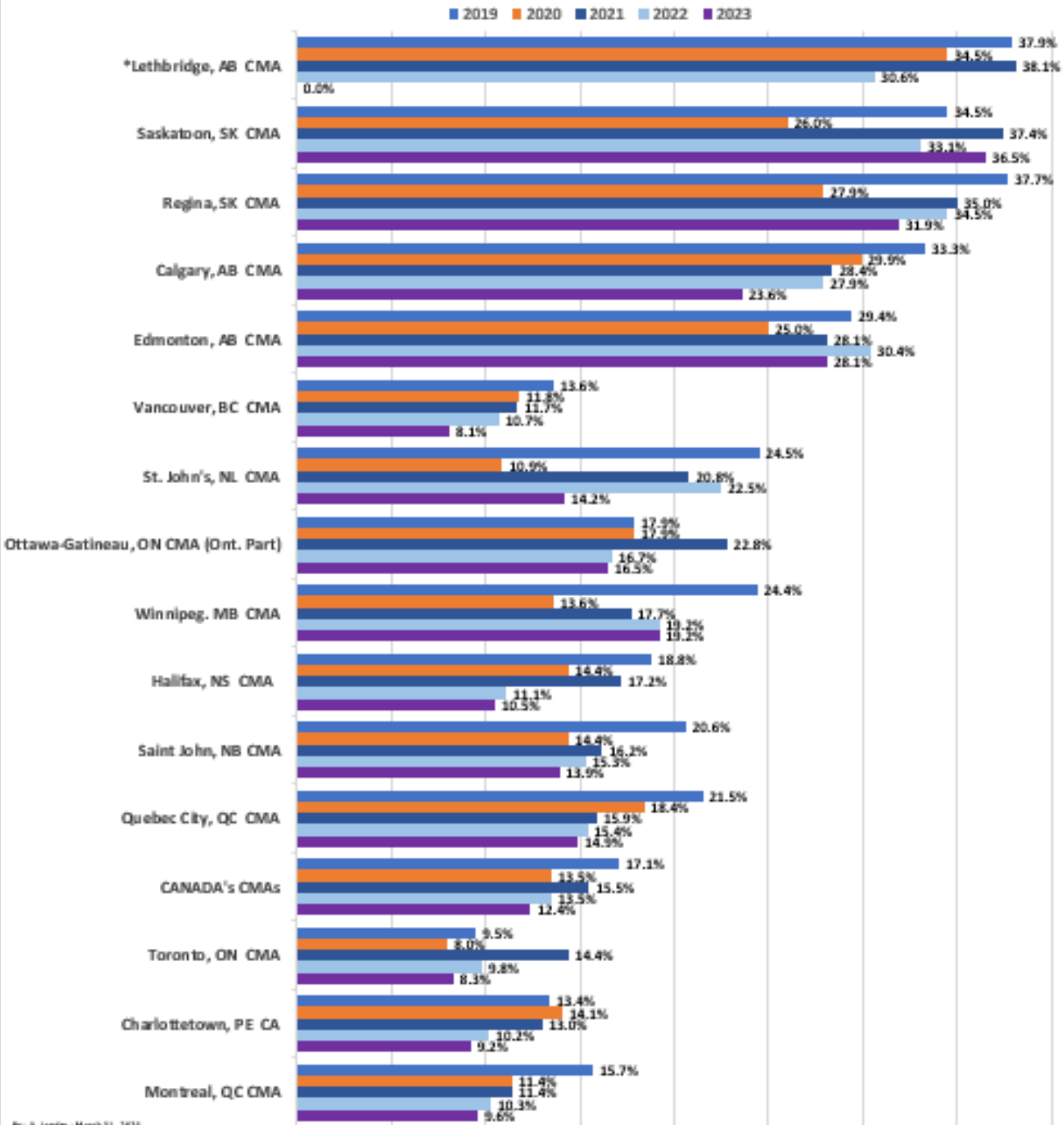
**[Housing Needs Assessment 2018](#) - The City of Calgary, pp. 2, 9, 17. [Housing in Canada's Big Cities](#) - The City of Calgary Affordable Housing Division - May 2018, pp. 5, 7.

**** **BOTTOM 90%** of Income Group of income Tax Filers in Calgary: **median** pre-tax income of \$39,600; **average** pre-tax income of \$45,500; for 1,024,370 income tax filers. **TOP 10%:** **median** = \$177,100; **average** = \$259,300; for 113,820 income tax filers. **TOP 0.1%:** **median** pre-tax income of \$2,248,000 **average** pre-tax income of \$3,234,200; for 1,140 income tax filers. **ALL** income tax filers (2021) in Calgary: **median** pre-tax income of \$44,600 with "Affordable Housing" = \$1,115 per month; **average** pre-tax income of ALL income tax filers (2021) in Calgary: \$66,800 with "Affordable Housing" = \$1,670 per month; for 1,138,190 income tax filers.

Prepared by: Anne Landry - December 28, 2023. EMAIL: landryam@shaw.ca.

Sources: [Statistics Canada. Table 11-10-0056-01 High income tax filers in Canada, specific geographic area thresholds - CUSTOM TABLE, 2017 to 2021](#) & [CUSTOM TABLE 2, 2017 to 2021](#)

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
CMHC Rental Market Survey Data Tables - CANADA - Table 1.0 - Edition 2023



*Lethbridge, AB CMA – DATA suppressed in source for 2023

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](#)

Private Apartment Turnover Major Centre	2023	2022	2021	2020	2019
Montreal, QC CMA	9.6%	10.3%	11.4%	11.4%	15.7%
Charlottetown, PE CA	9.2%	10.2%	13.0%	14.1%	13.4%
Toronto, ON CMA	8.3%	9.8%	14.4%	8.0%	9.5%
CANADA's CMAs	12.4%	13.5%	15.5%	13.5%	17.1%
Quebec City, QC CMA	14.9%	15.4%	15.9%	18.4%	21.5%
Saint John, NB CMA	13.9%	15.3%	16.2%	14.4%	20.6%
Halifax, NS CMA	10.5%	11.1%	17.2%	14.4%	18.8%
Winnipeg, MB CMA	19.2%	19.2%	17.7%	13.6%	24.4%
Ottawa-Gatineau, ON CMA (Ont. Part)	16.5%	16.7%	22.8%	17.9%	17.9%
St. John's, NL CMA	14.2%	22.5%	20.8%	10.9%	24.5%
Vancouver, BC CMA	8.1%	10.7%	11.7%	11.8%	13.6%
Edmonton, AB CMA	28.1%	30.4%	28.1%	25.0%	29.4%
Calgary, AB CMA	23.6%	27.9%	28.4%	29.9%	33.3%
Regina, SK CMA	31.9%	34.5%	35.0%	27.9%	37.7%
Saskatoon, SK CMA	36.5%	33.1%	37.4%	26.0%	34.5%
*Lethbridge, AB CMA	0.0%	30.6%	38.1%	34.5%	37.9%

*Lethbridge, AB CMA – DATA suppressed in source for 2023

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](#)

HART Housing Needs Assessment Deficit (CORE HOUSING NEED) in Calgary and across Canada (Census 2021)

More than 50,000 households in Calgary (Census Division) need housing costing \$1,262/mo or LESS

Source: [HART Housing Needs Assessment Tool \(Census Division for Communities, Census 2021\)](https://hart.ubc.ca/housing-needs-assessment-tool/) at <https://hart.ubc.ca/housing-needs-assessment-tool/>

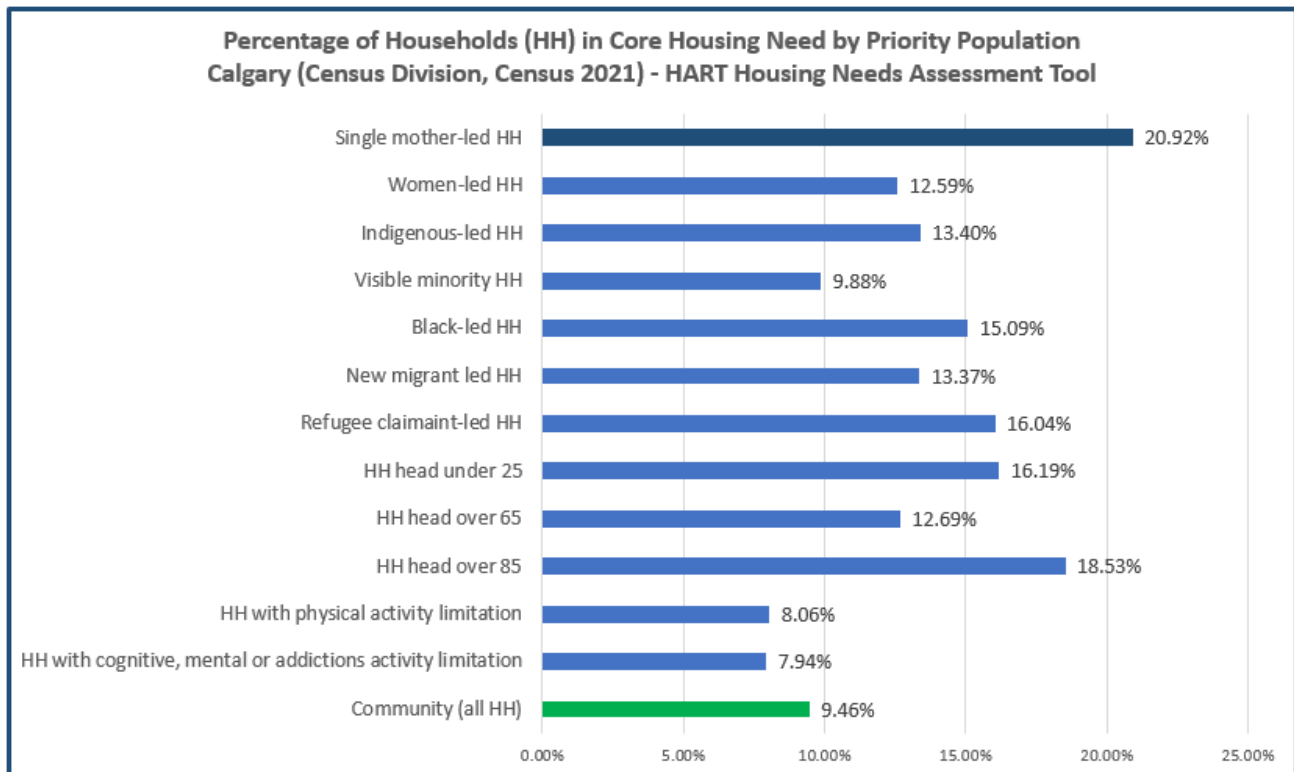
TABLE 1: HART – Calgary Affordable Housing Deficit by Number of Persons in a Household (Census Division, Census 2021) More than 50,000 households in Calgary (Census Division) need housing costing \$1,262/mo or LESS.



Income Category	Affordable Shelter Cost (2015 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low Income: <=\$20,200	<=\$505	5,810	1,230	420	115	55	7,630
Low Income: \$20,200 - \$50,500	\$505 - \$1,262**	22,245	11,770	5,185	2,635	1,425	43,260
Moderate Income: \$50,500 - \$80,800	\$1,263 - \$2,020	0	460	1,015	1,215	1,860	4,550
Median Income: \$80,800 - \$121,000	\$2,020 - \$3,030	0	0	0	0	0	0
High Income: >=\$121,000	>=\$3,031	0	0	0	0	0	0
Total		28,055	13,460	6,620	3,965	3,340	55,440

*HH = Household **\$1,262/\$1,263

CHART 1: HART - Percentage of Households in Core Housing Need by Priority Population: Calgary (Census Division, Census 2021)



HART Housing Needs Assessment Deficit (CORE HOUSING NEED) in Calgary and across Canada (Census 2021)
More than 50,000 households in Calgary (Census Division) need housing costing \$1,262/mo or LESS

Source: [HART Housing Needs Assessment Tool \(Census Division for Communities, Census 2021\)](https://hart.ubc.ca/housing-needs-assessment-tool/) at <https://hart.ubc.ca/housing-needs-assessment-tool/>

TABLE 2: HART – Maximum rent needed by Very Low Income + Low Income Households

HART Housing Needs Assessment Tool Housing Deficit (CORE HOUSING) across Canada (Census 2021)				
Region	Total affordable housing deficit (CORE HOUSING) # households (A)	Affordable housing deficit (CORE HOUSING) Very Low Income + Low Income # households (B)	Max. rent needed by Very Low Income + Low Income households \$/month (C)	% (B)/(A)
Canada	1,451,030	1,120,650	\$1,050	77%
Alberta	154,240	133,335	\$1,200	86%
Calgary, AB (Census Division)	55,440	50,890	\$1,262	92%
Edmonton, AB (Census Division)	58,470	52,190	\$1,200	89%
Lethbridge, AB (Census Division)	5,180	4,660	\$1,062	90%
Greater Vancouver, BC (Census Division)	166,105	108,835	\$1,125	66%
Saskatoon, SK (Census Division)	12,720	10,755	\$1,100	85%
Winnipeg, MB (Census Division)	34,460	26,830	\$1,000	78%
Toronto, ON (Census Division)	215,210	140,585	\$1,062	65%
Ottawa, ON (Census Division)	44,445	37,270	\$1,287	84%
Montréal, QC (Census Division)	87,935	83,750	\$837	95%
Saint John, NB (Census Division)	2,620	2,520	\$800	96%
Charlottetown, PEI (Census Division)	2,235	2,105	\$968	94%
Halifax, NS (Census Division)	22,540	18,945	\$1,012	84%
St. John's NFLD (Census Division)	9,690	9,475	\$987	98%
Yellowknife, NWT (Census Division)	795	690	\$1,837	87%

Have a “HART”!

PROPOSED: **A VERY VISIBLE** City of Calgary Community-Wide Strategy-Campaign to **IMMEDIATELY** address Calgary’s growing **HOUSING EMERGENCY**.

Because Calgarians **“wear their hearts on their sleeves”** and because the **“HART folks”*** are some of the most vulnerable in need of adequate, affordable, accessible housing and can be the targets of profit-maximizing strategies of landlords resulting in **housing unaffordability and homelessness**.

*HART Housing Needs Assessment Tool – see <https://hart.ubc.ca/housing-needs-assessment-tool/>

HELP is NOW – it involves ALL of us - LEAVE NO ONE BEHIND!

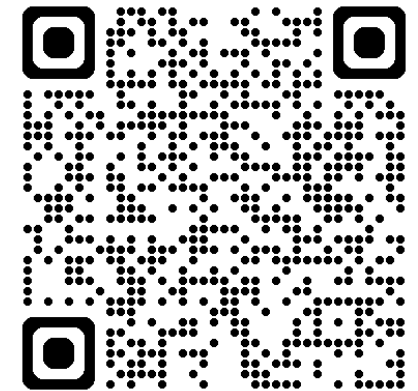
Have a “HART”!
50,000+ households in Calgary, Alberta
need shelter costing **\$1,262/month or LESS**

Have a “HART”!
Housing Needs
Assessment Tool
<https://hart.ubc.ca/housing-needs-assessment-tool/>

50,000+
households in Calgary, Alberta
need shelter costing
\$1,262/month or LESS
“CORE HOUSING NEED”
Census 2021, Census Division
HART Housing Needs Assessment Tool

**LOWER
RENT-GOUGED
RENT
& MORE!**

HOUSING IS A HUMAN RIGHT.
Info@CalgariansForHousingRights.ca



I spoke before The City of Calgary Council on April 30, 2024 at the time of the ZONING public hearings and I provided detailed information.

Have a **“HART”!**
50,000+ households in Calgary, Alberta
need shelter costing **\$1,262/month** or **LESS**

Have a **“HART”!**
Housing Needs
Assessment Tool
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**LOWER
RENT-GOUGED
RENT
& MORE!**

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Enough is enough!

“Canada’s housing crisis has reached catastrophic proportions and it is only getting worse... we cannot count on the for-profit housing industry to fix the problem...”

Prioritizing people over profit is the way forward on the housing crisis - The Star Calgary,
OPINION: Marie-Josée Houle, Federal Housing Advocate - September 7, 2023

- LOWER RENT-GOUGED RENT**
- NATIONAL RENT FREEZE**
- NATIONAL EVICTION FREEZE**
- & MORE!**

HOUSING IS A HUMAN RIGHT.

 Info@CalgariansForHousingRights.ca



HOUSING is a HUMAN RIGHT is the LAW - NOT an option to be IGNORED. NOT a GAME to PLAY. We need REAL HELP – RIGHT NOW!

- Canadians have the right to adequate housing as per National Housing Strategy Act, 2019 and International Law (United Nations International Covenant on Economic, Social and Cultural Rights) and as upheld in the highest courts in CANADA - see [2020 SCC 5 (CanLII)] | Nevsun Resources Ltd. v. Araya | CanLII - *"International human rights norms ... (are) moral imperatives and legal necessities"*.
- The right to adequate housing includes: affordability; accessibility; security of tenure – including protection against forced evictions, harassment and other threats; habitability – safe and healthy; availability of services, materials, facilities & infrastructure; location to provide access to key services; and cultural adequacy. See The Right to Housing 101 by the National Right to Housing Network.

Of course, RENT CAPS – HOUSING is a HUMAN RIGHT!
COVID-19 and The Right to Housing: Impacts and the way forward- A/75/148 – Mr. Balakrishnan Rajagopal, UN Special Rapporteur on the Right to Adequate Housing

LEAVE NO ONE BEHIND!

- Allocate sufficient resources.
- End forced evictions. End sweeping of encampments and house the homeless.
- Provide subsidies to renters and small landlords.
- Ensure no one pays more than 30 per cent of household income.
- Constrain private equity firms as landlords.
- Protect renters (with landlord licensing, public DATA tracking...).
- And MORE!



2024-04-11 AL

Enough is enough!

Have a "HART"!
50,000+ households in Calgary, Alberta need shelter costing \$1,262/month or LESS

STOP THE LOSS. BUILD THE RIGHT HOUSING. FOCUS on PRIORITY POPULATIONS in CORE HOUSING NEED in Calgary (CD), Census 2021.
(HH = Households)



- Single mother-led HH (20.92%)
- HH Head over 85 (18.53%); HH over 65 (12.69%); HH under 25 (16.19%)
- Refugee-claimant-led HH (16.04%); NEW migrant-led HH (13.37%)
- Indigenous-led HH (13.40%); Women-led HH (12.59%)
- Black-led HH (15.09%); Visible minority HH (9.88%); HH with physical activity limitation (8.06%), HH with cognitive, mental or addictions activity limitation (7.94%)

Calgary (CD) 2021 Affordable Housing Deficit

Income Category	Affordable Shelter Cost (2015 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low income: <=\$20,200	<=\$505	5,810	1,230	420	115	55	7,630
Low income: \$20,200 - \$50,500	\$505 - \$1,262**	22,245	11,770	5,185	2,635	1,425	43,260
Moderate income: \$50,500 - \$80,800	\$1,263 - \$2,020	0	460	1,015	1,215	1,860	4,550
Median income: \$80,800 - \$121,000	\$2,020 - \$3,030	0	0	0	0	0	0
High income: >=\$121,000	>=\$3,031	0	0	0	0	0	0
Total		28,055	13,460	6,620	3,965	3,340	55,440

*HH = Household **\$1,262/\$1,263
 Source: HART Housing Needs Assessment Tool - Calgary (Census Division, Census 2021)

HART (Housing Assessment Resource Tools) Housing Needs Assessment Tool
<https://hart.ubc.ca/housing-needs-assessment-tool/>



HOUSING IS A HUMAN RIGHT.
 Info@CalgariansForHousingRights.ca

5840-01-01

**ASK for
HOUSING is a HUMAN RIGHT**

**IT'S THE LAW.
LEAVE NO ONE BEHIND!**

Have questions? EMAIL: info@CalgariansForHousingRights.ca
Calgarians for HOUSING is a HUMAN RIGHT

**ASK FOR HOUSING IS A HUMAN RIGHT.
IT'S THE LAW.
Leave no-one behind!**

**In Canada, you have a right to "adequate" housing as per the
National Housing Strategy Act, 2019 and international law - including the United Nations
International Covenant on Social, Economic & Cultural Rights.**

- Affordability - so you can enjoy other human rights such as health, work, etc.
- Habitability - safe, healthy and secure
- Security of tenure/stay - free from illegal evictions, harassment & other threats
- Accessibility - to meet the needs of those with disabilities (physical, mental)
- Location - access to employment, education, health-care & social services
- Availability of services - including safe drinking water, adequate sanitation, affordable heating
- Cultural Adequacy - enable the expression of your cultural identity

Have questions? EMAIL: info@CalgariansForHousingRights.ca.
Calgarians for HOUSING is a HUMAN RIGHT