



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Ráz

Last name [required] Londoloz

How do you wish to attend?

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

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

budget

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

Neither

ATTACHMENT_01_FILENAME

E-Wheelers Mid-Budget Presentation for City Hall - 1.pdf

ATTACHMENT_02_FILENAME

E-Wheelers Mid-Budget Presentation for City Hall - 2.pdf

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

If a cyclist rolls cautiously at the speed of a pedestrian, there is no safety reason to separate us!

E-Wheelers is submitting this Vision Zero picture presentation to support its request for a sidewalk cycling pilot in Ward 5. By permitting safe cycling on often empty under-utilized sidewalks and designated multi-use crossings, as well as bridging the less than 1km pathway gap on Country Hills Blvd. the city would seamlessly connect Ward 5 residents to the airport, which has a total GDB impact of \$8 billion, and 24,000 people who work in, with and around there.

The legal framework already exists to allow safe cycling on sidewalks, a measure that will make significant strides in tackling the inequities within Ward 5 and the greater Northeast head-on.

Additionally, through collaborating with local charities and E-Bike companies, grant funding and corporate sponsorship will be sought to launch a dynamic renewable energy ride share program, whereby equity deserving residents in Ward 5 can gain shared access to a compact folding E-Bike, to significantly reduce the high cost of transit and pollution in the city.

So before all residents can celebrate the over \$100 million promise for the Northeast Athletic Complex, we must consider how those without a car will get there, as not even experienced E-Wheelers would take the risk of riding down 80 Ave. NE to the athletic complex, when an empty sidewalk that is safe to cycle on exists along that very stretch, which connects the LRT station at Saddletowne Circle to Metis trail at the athletic complex.

E-Wheelers intends to support underserved and equity deserving residents of Ward 5 gain access to E-Bikes, and help them safely navigate existing pathways, so that they can freely connect to one of the largest employment hubs in the region. Imagine E-Bike shuttle and courier services from the airport to hotels, transit stations and local businesses, and staff/students going to work/school without paying a fare.

In the book Toll Bridge Troll by Patricia Rae Wolff, Trigg solved the riddle of six cents to cross the bridge, making it a modern day lesson of how to creatively solve the challenges of financing active transportation. So will City Hall solve this riddle by permitting a sidewalk cycling pilot, which includes bike signs and establishing a free active transportation zone on the CTrain within Ward 5? E-Wheelers and supporting residents of Ward 5 who desperately need help now and not 25 years from now hope so.



I PARKED MY CAR

“If a cyclist rolls cautiously at the speed of a pedestrian,
there is no safety need to separate us!”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

THINK ABOUT US!

“Give Ward 5 multi-use crossings”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

PROTECT OUR CHILDREN!

“You want us to ride where???”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

STRESSED AND AFRAID!

“There are No bike lanes in Ward 5!”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

ROADS ARE DEATHTRAPS!

“Cyclist fatalities have increased in Calgary”

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

STOP KILLING US!

“Slow Cars Down in Ward 5...Please!”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

No More Tears - Vision Zero

“The Driver Didn’t See Her”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

Safety in Numbers

“What’s Wrong With Families in Ward 5 Riding Together ?”



Sidewalk Riding Permit



**COMING
SOON**

Vision Zero by Ráz

The poster features a black background with a spotlight effect on the text. At the bottom, there is a photograph of a man and a young boy smiling while riding bicycles together outdoors. The man is wearing a light blue polo shirt and the boy is wearing a yellow polo shirt. The text 'COMING SOON' is in large, white, bold, sans-serif capital letters. The title 'Sidewalk Riding Permit' is in yellow, bold, sans-serif capital letters. A red and orange maple leaf icon is centered below the title. The logo 'Vision Zero by Ráz' is in the bottom right corner in a yellow, italicized font.

Discovering our Community

“Thanks for Supporting Ward 5 With Shared E-Bikes!”

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

LAST MILE DELIVERY

“Free Active Transportation Zone Within Ward 5.
From CTrain To Sidewalk To Pathway to Airport and Back”

Sidewalk Riding Permit



COMING SOON



Vision Zero by Ráz



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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



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

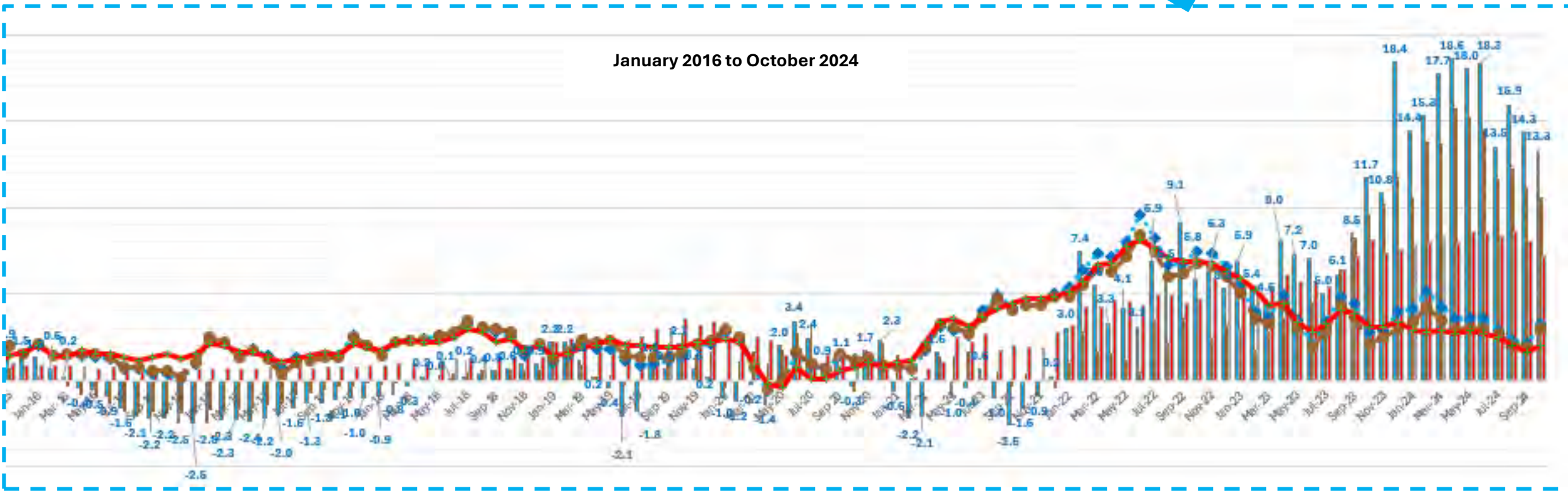
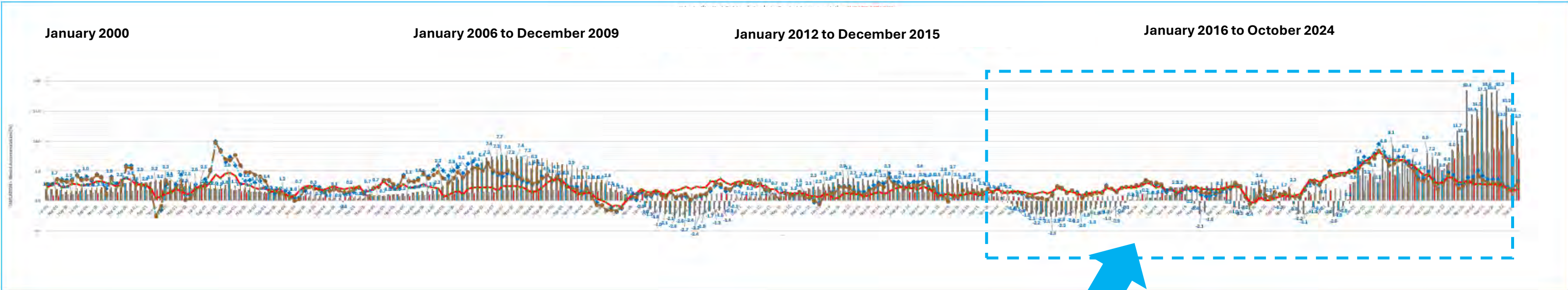
ATTACHMENT_02_FILENAME

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. On Tuesday November 19, 2024 Statistics Canada released inflation information. I have updated two of the CHARTS/GRAPHS that I previously provided with the updated Statistics Canada inflation information. As well, I provide additional information related to the November 19, 2024 inflation information from Statistics Canada. I provide these Attachments by EMAIL to publicsubmissions@calgary.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**

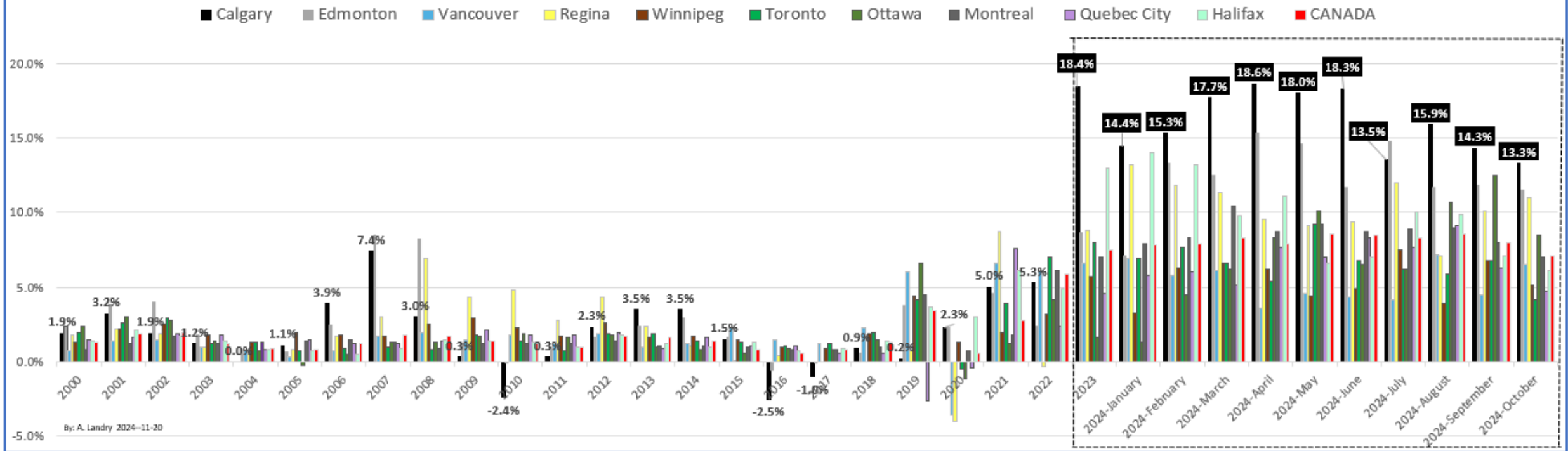
■ Calgary (CMA)-Rented Accommodation
 ■ Alberta-Rented Accommodation
 ■ Canada-Rented Accommodation
 ◆ Calgary-ALL Items
 ◆ Alberta-ALL Items
 ◆ Canada-ALL Items



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);



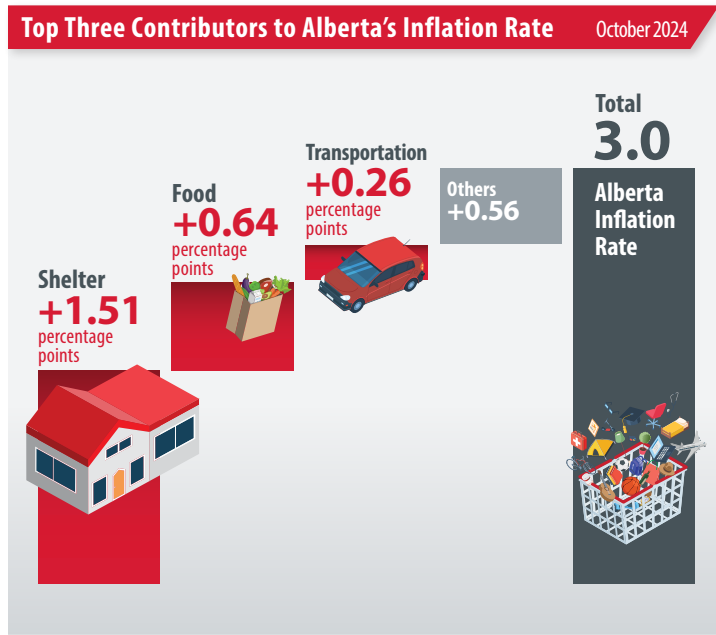
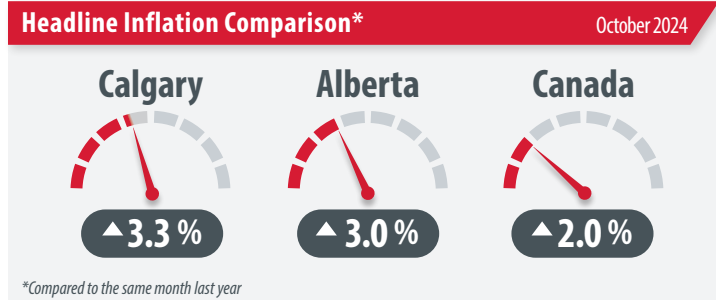
Source: [Statistics Canada Table 18-10-0004-04 Consumer Price Index, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse and Yellowknife — Shelter](#)

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%
2024-October	13.3%	11.5%	6.5%	11.0%	5.1%	4.2%	8.5%	7.0%	4.7%	6.1%	7.1%

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

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 (%)		
		Oct-24	Sep-24	Aug-24
Calgary: All-items	100.00	3.3	2.1	2.3
Shelter	27.18	6.6	4.8	4.4
Rented accommodation	5.49	13.3	14.3	15.9
Owned accommodation	18.02	8.2	8.1	9.4
Water, fuel and electricity	3.67	-9.8	-17.8	-22.4
Alberta: All-items	100.00	3.0	1.9	2.0
Alberta: All-items excluding food and energy	75.39	3.3	2.9	3.0
Canada: All-items	100.00	2.0	1.6	2.0
Canada: All-items excluding food and energy	76.30	2.3	2.4	2.4

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

Calgary's inflation rate rose to 3.3 per cent in October 2024, while the national inflation rate edged up slightly to 2.0 per cent.

In October 2024, the Consumer Price Index (CPI) for the Calgary Census Metropolitan Area (CMA) increased by 3.3 per cent year-over-year (YoY), up from September's 2.1 per cent, marking the highest inflation rate in Canada. This rise was primarily driven by utility costs. Although electricity prices remain lower than a year ago, their disinflationary impact diminished compared to September. Similarly, Alberta's inflation rate climbed to 3.0 per cent from September's 1.9 per cent. At the national level, inflation increased slightly to 2.0 per cent from 1.6 per cent in September, driven by a smaller decline in gasoline prices and higher grocery costs. As inflation rates remaining within the Bank of Canada's (BoC) target range, BoC reduced its policy interest rate by 0.50 percentage points on October 23, 2024, marking its fourth consecutive cut. This adjustment lowered the policy rate to 3.75 per cent, the lowest level since October 26, 2022. The BoC's final meeting of 2024 is scheduled for December 11th. According to its October Monetary Policy Report, annual national inflation is projected to average 2.5 per cent in 2024 and 2.2 per cent in 2025.

How much do property tax increases contribute to Alberta's overall inflation?

Property taxes are one of the few items within the CPI that municipalities have direct influence over (other items include local commuter transportation), though municipalities can also indirectly affect other components, such as shelter costs, through planning and zoning regulations. Every November (for the reference month of October), Statistics Canada updates its index for property taxes and other special charges. This index, which is determined by both provincial and municipal components of property taxes, the assessed value of homes, as well as other charges levied on homeowners (e.g., waste and recycling fees), is only available at both the provincial and national levels, with Calgary's data included in Alberta's calculation¹. As of October 2024, Alberta's property taxes and other special charges saw a 6.3 per cent increase YoY, up from last year's 3.8 per cent increase, ranking fifth highest in the country. Following the approach by Chen & Tombe (2023), the contribution of property taxes and other special charges to Alberta's overall inflation is estimated to be around 0.14 per cent². In other words, Alberta's inflation rate for October would have been 2.9 per cent, instead of the reported 3.0 per cent, had property taxes and special charges data in all surveyed municipalities remained the same as in 2023.

Cellular service prices continue to pull down inflation in Alberta amid Black Friday sales.

If you're shopping for a new mobile plan during Black Friday sales, you may find that prices are cheaper than last year—and you're not the only one noticing. In October 2024, cellular service prices in Alberta, which have been included in the CPI since April 2023, saw an 8.4 per cent YoY decline. According to the Government of Canada, increased competition has contributed to this drop³. In fact, cellular services have been one of the key downward pressures on Alberta's overall inflation in recent years. It is worth noting, however, that Statistics Canada has advised caution when interpreting YoY figures, as an updated methodology was introduced in August. This new approach incorporates transaction data, including detailed plan information such as the number of subscribers on each plan offered by participating wireless companies, rather than relying solely on advertised plans on websites, to reflect price changes more accurately⁴.

¹ <https://www150.statcan.gc.ca/n1/pub/62f0014m/62f0014m2023007-eng.htm>

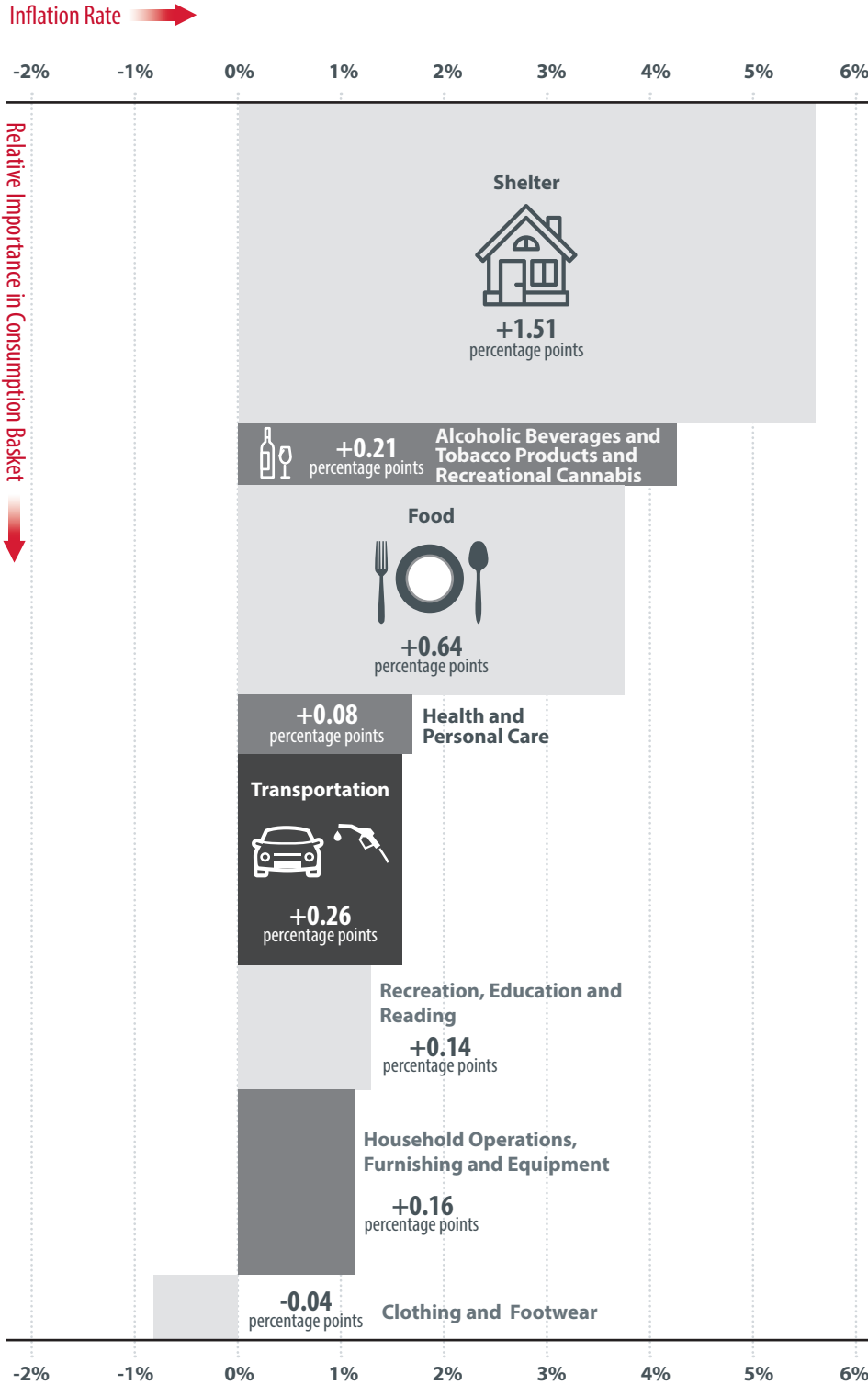
² Chen, Y., & Tombe, T. (2023). The rise (and fall?) of inflation in Canada: A detailed analysis of its post-pandemic experience. *Canadian Public Policy*, 49(2), 197-217.

³ <https://www150.statcan.gc.ca/n1/pub/62f0014m/62f0014m2024005-eng.htm>

⁴ <https://www.canada.ca/en/innovation-science-economic-development/news/2024/04/prices-for-telecom-services-continue-to-decline.html>

Contribution of Consumer Items to Inflation: Alberta

October 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, November 19, 2024.

Next release: December 17, 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.

For media inquiry, please contact:
The Media Line at 403.828.2954 or media.relations@calgary.ca

For the technical questions, please contact:

Stanley Kongnetiman

Manager,
Corporate Economics and Regulatory Affairs
stanley.kongnetiman@calgary.ca

Hotaka Kobori

Associate Economist
hotaka.kobori@calgary.ca

Mark Angelo Uy

Corporate Research Analyst
muy@calgary.ca

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

The City of Calgary provides this information in good faith. However, the aforementioned organization makes no representation, warranty or condition, statutory express or implied, takes no responsibility for any errors and omissions which may contained herein and accepts no liability for any loss arising from any use or reliance on this report.

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



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] William

Last name [required] Johnston

How do you wish to attend?

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



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

Property Tax Increase

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

In opposition

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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

I do not support the proposed 2025 tax increase. The City wastes an enormous amount of our tax dollars already. Funding for road repair, public safety and recreation should be increased. Budgets for everything else (other than infrastructure) should be cut. The majority of council and City administration are totally out of touch with the wishes of the electorate. You don't deserve even more of our money. You deserve less.



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Mark

Last name [required] Rowe

How do you wish to attend?

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



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

Closing the Inglewood Pool

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

In opposition

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Robert

Last name [required] McKercher

How do you wish to attend?

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



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

budget

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

In favour

ATTACHMENT_01_FILENAME

Robert McKercher_Inglewood Pool Closure.docx

ATTACHMENT_02_FILENAME

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

Robert D. McKercher

November 18, 2024 - 2023-2026 Service Plans and Budgets

Re: Planned Closure of Inglewood Pool

I am writing this letter in support of council reconsidering the closure of Inglewood Pool.

I am a current user of Inglewood Pool both through an adult swim group and independently. The Inglewood pool serves a deep need for pools in the centre of Calgary, particularly after the closure of numerous other pools in the area including the Eau Claire YMCA and the pool at SAIT.

As a former long-time member of the YMCA, I experienced firsthand the impact of the closure of my “local” pool at Eau Claire. The limited pool options available meant my swimming was dramatically reduced until a new group was started up years later and secured a timeslot at the Inglewood Pool. Closure of the Inglewood Pool will result in reduced swimming for me and many other users who don’t have the time or ability to get to far away pools or are faced with pools that are overcrowded and don’t have pool time slots.

As others will point out, swimming is not only a sport but a skill that saves lives. In addition, it is an activity that can be carried out by people of all abilities. As a member of the City of Calgary Advisory Council on Accessibility I know that the Canadian population is aging and more than 20% of Canadians experience a disability. Swimming is a sport that has broad uptake among all user groups but requires a facility. While the Inglewood Pool is by no means perfect in terms of accessibility, as a frequent user I see how underrepresented groups, including those with accessibility challenges, use the pool. Closure of this pool may remove the ability of these users to get exercise and be out in the community.

Finally, as a board member of Vecova I saw the difficulty in securing capital to build a new facility and pool. Pools have high capital and ongoing operating costs and that means new pools are almost impossible to get funding for. The result of this challenge on funding is that the current Vecova facility is closing and along with it the pool. Maintaining the Inglewood Pool for even a few more years at what is a modest relative cost would be of great benefit to pool users who are experiencing challenges all over the city.

I ask council to reconsider the pending closure of Inglewood Pool. I ask instead that council keep the pool open for at least another two years and provide a benefit to residents until an alternative is available.

Robert McKercher



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Kristen

Last name [required] Shima

How do you wish to attend?

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



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 9.3.1

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

ATTACHMENT_01_FILENAME Inglewood Pool Letter of Support.docx

ATTACHMENT_02_FILENAME

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



Inglewood Business Improvement Area
1417 9th Avenue SE
Calgary, Alberta
T2G 0T4

Phone: 403.266.6962
Email: info@calgary-inglewood.com



@inglewoodyyc



@inglewoodcalgary



www.inglewoodyyc.ca

November 18, 2024

The City of Calgary
Calgary, Alberta

Subject: Support for Inglewood Aquatic Centre

Dear Madam Mayor and Council,

The Inglewood BIA is supportive of the Inglewood Aquatic Centre in maintaining operations as a vital community asset in creating cultural, social, and economic benefits within Inglewood.

There is an economic value in repeated visitation to the business community from both residents and visitors. The facility drives traffic to nearby businesses, such as cafes, restaurants, and shops, as families, seniors, and others, frequent these establishments before or after their pool visits. The closure may result in decreased patronage for these businesses, particularly during peak swimming months.

The Inglewood Aquatic Centre plays a key role in attracting families, professionals, and retirees who value access to quality recreational facilities. An open pool signals that the community invests in its residents' well-being, making it more appealing for prospective residents and businesses. Conversely, closing the pool could diminish our community's competitive advantage and overall desirability. In addition, the Inglewood Aquatic Centre supports local employment opportunities supporting the economy. With a closure, it would result in job losses that disproportionately affect young workers and seasonal employees.

Civic infrastructure provides the foundational building blocks within community development as hubs. The Inglewood Aquatic Centre closure will create multiplied, ripple effects that benefit the wider community. Investing in the pool sustains its role as an economic engine, bolstering local businesses, supporting jobs, and enhancing Inglewood's vibrancy and attractiveness.

I recommend Council prioritize the economic value of the Inglewood Aquatic Centre in providing its continued operation, expanding programming and continuing conversations towards supporting civic infrastructure in Inglewood. The City of Calgary can demonstrate a commitment to fostering a thriving local economy while maintaining a vital resource for our residents and visitors. Thank you for your thoughtful consideration of this matter.

Sincerely,

Kristen Shima
Executive Director
Inglewood BIA



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Sacha

Last name [required] Stewart

How do you wish to attend?

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

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

Closing of Inglewood Pool

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

In opposition

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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

I am in opposition to closing the Inglewood Pool for the following reasons.

1. It provides vital community hub for Inglewood and Ramsay. I have very fond memories of taking my own young kids there for swimming lessons.
2. It is one of the few flat water pools in the city and draws people from all over the city who seek a smaller recreation center.
3. It will cost more to demolish it than keep it open.
4. Provides lots of programs for special groups, seniors and young families for low cost. Social wellness at a low cost.
5. It is our tax dollars in action- every year my property taxes go up, keeping the pool open makes me feel like the city is providing a service in my community it's similar to a public library.
6. MNP and other centres will be closed for renovations so we need Inglewood to stay open.

Thanks for your consideration.



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Joseph

Last name [required] Rigodon

How do you wish to attend?

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 Standing Policy Committee on Community Development

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

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

Attainable Homes Program

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

In opposition

ATTACHMENT_01_FILENAME

Attainable Homes Payout Calculation.PNG

ATTACHMENT_02_FILENAME

fttbi-repayment-document-en.pdf

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

Hello,


I would like to raise my concern with the Attainable Homes (AHC) Program of the City of Calgary here in Alberta . When we entered into the AHC program in January 2012, we were made to believe that the down payment the AHC program was offering for the participants was a "gift". However, it is not actually a "gift" but a loan in disguise which is charging interest estimated at more than 12% per annum. Higher than regular bank interest.

Under the program, before the AHC secondary mortgage is removed from the land title, you are to pay 25% of the increase in value of the property and will be solely responsible for all expenses related to the sale (taxes, lawyer fees, realtor fees etc.). This means that in actuality, AHC is really earning \$28,000-\$30,000 in interest from the original 5% down payment "gift" which is 12.25% annually.

While there is a minimum required payment of the downpayment, there is no maximum repayment limit, which unlike the "First Time Home Buyer" program of the Federal government wherein there is actually a specified maximum repayment limit. Due to the recent astronomical spike of home prices, AHC has collected enormous amounts of money from homeowners exiting the program who have no choice but to pay in order to remove the AHC secondary mortgage.

I believe that Attainable Homes Corporation Program of Calgary should revise their payout process as it is inherently unfair to people using the program.

I have attached the payout process under the First Time Home Buyers Program which is fairer than the Attainable Homes Payout process.



Shared Equity Mortgage Repayment Factsheet

INTRODUCTION

The borrower must repay the Incentive after the earlier of 25 years or if the property is sold. In the event of a sale, the borrower must notify the program administrator under the First-Time Home Buyer Incentive program (the “**FTHBI Program**”) in advance and seek concurrence as to the market value of the home. The borrower may also voluntarily choose to repay the full amount of the Incentive **at any time**, subject to the Program Administrator giving concurrence to the appraisal’s fair market value estimate. Additional events throughout the life of the Incentive may require it to be repaid.

Effective June 1, 2022, the Incentive repayment calculation under the FTHBI Program was amended to implement a limit on the Program Administrator’s share in the appreciation or depreciation of a home at the time of repayment up to a maximum gain or loss amount of 8% per annum (not compounded) on the Incentive amount from the date of advance to the time of repayment.

This means that, under the Incentive repayment calculation, the borrower must repay the Program Administrator a percentage of the market value of the home at the time of repayment equal to the percentage (i.e., 5% or 10%) of the original home value used to determine the Incentive, up to a maximum amount equal to:

- (i) where the home’s value has appreciated, the Incentive plus a maximum gain of 8% per annum (not compounded) on the Incentive amount from the date of advance to the time of repayment; or
- (ii) where the home’s value has depreciated, the Incentive minus a maximum loss of 8% per annum (not compounded) on the Incentive amount from the date of advance to the time of repayment.

In the case of appreciation, the above Incentive repayment calculation is retroactive to the implementation date of the FTHBI Program (i.e., September 2, 2019).

In the case of depreciation, the above Incentive repayment calculation applies to all borrowers who have signed a shared equity mortgage (SEM) agreement on or after June 1, 2022. For greater clarity, if a borrower has signed a SEM agreement before this date and the home has depreciated in value, then the borrower must repay the Program Administrator a percentage of the market value of the home at the time of repayment equal to the percentage (i.e., 5% or 10%) of the original home value used to determine the Incentive.

The Program Administrator will share in any appreciation or depreciation based on the above terms and conditions, regardless of any borrower spending to improve the home.

To request an alternate format, please contact us at:
1-800-668-2642
contactcentre@cmhc.ca 700 Montreal Road,
Ottawa, ON K1A 0P7



The Homebuyer is also responsible for payment of administration costs — such as costs related to valuing the home at the time of repayment, default management costs and fees for discharging the Incentive.

WHAT TRIGGERS A REPAYMENT?

- The Incentive must be repaid at the end of the 25-year term or when the property is sold.
- You may be required to repay the incentive in certain circumstances relating to dissolutions of relationships/buyouts of borrowers, requirement of the Lender in the event of a refinance, etc. Please contact FTHBI@cmhc.gc.ca for clarification and guidance if you are making changes.

Note: The repayment amount is based on the property value at the time of the repayment. You may want to consider repaying your incentive before undertaking any major improvements to your property as these will increase the value of your home.

REPAYMENT PROCESS

1. Notification

The borrower (or their legal representation) must contact the Program Administrator to notify of their intention to repay. The Program Administrator can be contacted by phone (1-877-884-2642) or by email (FTHBI@cmhc.gc.ca) to obtain further instructions.

2. Property Valuation

The borrower must provide the Program Administrator with documentation supporting the current market value of the property at the time of the repayment (i.e. agreement of purchase and sale documents or an appraisal that complies with program requirements).

a) Early voluntary repayments and repayments at the 25-year mark

The Incentive amount must be determined using the **fair market value** of the property. An independent third-party appraisal performed by an appropriately qualified real estate appraiser must be obtained at time of repayment.

How to choose the right appraiser to complete a third-party appraisal?

The appraiser must be a member in good standing of a trusted and recognized Canadian professional association, must hold a professional title (OEAQ, AIC, CNAREA) and must have professional liability insurance coverage against errors and omissions. The report must be prepared according to industry standards (The AIC or OEAQ template or forms must be used) and must meet the requirement outlined in the FTHBI — Operational Policy Manual (Appendix A: Terms of Reference for Appraisers).¹

b) Sale of the property

In the event of a repayment triggered by the sale of the property, the Incentive amount must be based on the **market value** of the property at the time of sale, which generally would be supported by the purchase price as stated in the purchase and sale agreement. In the case where the sale is non-arm's length to the borrower, an independent third-party appraisal performed by an appropriately qualified real estate appraiser must be obtained.

Where differing opinions of value exist, the Program Administrator at its own cost, reserves the right to obtain an independent third-party appraisal to ensure the valuation reflects fair market value.

3. Review

The Program Administrator will review the documentation provided and send an invoice with payment instructions to the borrower.

¹ A simplified appraisal checklist can also be found here: <https://www.cmhc-schl.gc.ca/consumers/home-buying/first-time-home-buyer-incentive>

4. Discharge

Once the payment has been made in full, the Program Administrator will work with the borrower (or their legal representation) in accordance with municipal/provincial laws to complete the discharge of the Shared Equity Mortgage.

Please notify the Program Administrator at least 10 business days prior to the repayment (or sale closing date).

REPAYMENT CALCULATION EXAMPLES**

Scenario 1: Increase in market value — Resale Home Purchase (5% share) — Shared Equity Amount owed when home sold after 5 years:

Information	Amount
Original Home Value	\$400,000
Incentive (original home value (\$400,000) x 5%)	\$20,000
Fair market value at sale of the home	\$480,000
Shared Equity Amount* *The Program Administrator's gain will be the lesser of: (i) The Shared Equity Amount: • (fair market value (\$480,000) — original home value (\$400,000)) x 5% = \$4,000 OR (ii) The Maximum Shared Equity Gain Amount: • (Incentive (\$20,000) x 8% x 5 years) = \$8,000	\$4,000
Amount to repay to the Program Administrator – Incentive (\$20,000) PLUS Shared Equity Amount (\$4,000) (plus any Additional Costs due at the time of repayment, if applicable)	\$24,000

Scenario 2: Decrease in market value — Resale Home Purchase (5% share) — Shared Equity Amount owed when home sold after 5 years:

Information	Amount
Original Home Value	\$400,000
Incentive Amount (original home value (\$400,000) x 5%)	\$20,000
Fair market value at sale of the home	\$330,000
Shared Equity Amount* *The Program Administrator's loss will be the lesser of: (i) The Shared Equity Amount: • (fair market value (\$330,000) – original home value (\$400,000)) x 5% = -\$3,500 OR (ii) The Maximum Shared Equity Loss Amount: • (Incentive (\$20,000) x -8% x 5 years) = -\$8,000	-\$3,500
Amount to repay to the Program Administrator – Incentive (\$20,000) PLUS Shared Equity Amount (-\$3,500) (plus any Additional Costs due at the time of repayment, if applicable)	\$16,500

****NOTE:**

- The examples assume that the Homebuyer is in good standing under the FTHBI program and the shared equity mortgage and that any costs owing by the Homebuyer to the Program Administrator have been paid to date.
- **The examples are for illustrative purposes only. All property values and home prices used in these examples are not an indicator of how property values are forecasted.**
- Scenario 2 above describes the Incentive repayment calculation in the event of depreciation, which applies to borrowers who have signed a shared equity mortgage (SEM) agreement on or after June 1, 2022. If, however, a borrower has signed a SEM agreement before this date, then the borrower must repay the Program Administrator a percentage of the market value of the home at the time of repayment equal to the percentage (i.e., 5% or 10%) of the original home value used to determine the Incentive. Please contact the Program Administrator if you require further details.

192,500.00 Original Price
 9,625.00 AHC downpayment

350,000.00 Current Value
 (192,500.00) Original Price
 (2,000.00) Participation
 155,500.00 Increase in value
 38,875.00 25% of increase in value
 (9,625.00) AHC downpayment
 29,250.00

Initial investment

Annual contribution

Monthly contribution

Contribute at the beginning end of each compounding period

Interest rate %

Compound

Investment length years months

Tax rate %

Inflation rate %

Year	Deposit	Interest	Ending balance
1	\$9,625.00	\$1,179.06	\$10,804.06
2	\$0.00	\$1,323.50	\$12,127.56
3	\$0.00	\$1,485.63	\$13,613.19
4	\$0.00	\$1,667.62	\$15,280.80
5	\$0.00	\$1,871.90	\$17,152.70
6	\$0.00	\$2,101.21	\$19,253.91
7	\$0.00	\$2,358.60	\$21,612.51
8	\$0.00	\$2,647.53	\$24,260.04
9	\$0.00	\$2,971.86	\$27,231.90
10	\$0.00	\$3,335.91	\$30,567.80
11	\$0.00	\$3,744.56	\$34,312.36
12	\$0.00	\$4,203.26	\$38,515.62
TOTAL INTEREST		\$28,890.64	



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Derek

Last name [required] Oliver

How do you wish to attend?

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 19, 2024



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

Inglewood Pool Closure

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

In opposition

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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

Inglewood Pool should remain open...
The low cost of \$125,000 to \$150,000 is minuscule compared to the needs of our community
Please reconsider the decision to close and have it remain open for the next 2 years until further discussions..



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Ráz

Last name [required] Londolozzi

How do you wish to attend?

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

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

budget

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

Neither

ATTACHMENT_01_FILENAME

E-Wheelers sidewalk cycling Budget presentation - 1 rev.pdf

ATTACHMENT_02_FILENAME

E-Wheelers sidewalk cycling Budget presentation - 2 rev.pdf

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

If a cyclist rolls cautiously at the speed of a pedestrian, there is no safety reason to separate us!

By permitting safe cycling on often empty under-utilized sidewalks and designated multi-use crossings, as well as bridging the less than 1km pathway gap on Country Hills Blvd. the city would seamlessly connect Ward 5 residents to the airport, which has a total GDB impact of \$8 billion, and 24,000 people who work in, with and around there.

The legal framework already exists to allow safe cycling on sidewalks, a measure that will make significant strides in tackling the inequities within Ward 5 and the greater Northeast head-on.

Additionally, through collaborating with local charities and E-Bike companies, grant funding and corporate sponsorship will be sought by E-Wheelers to launch a dynamic renewable energy ride share program, whereby equity deserving residents in Ward 5 can gain shared access to a compact folding E-Bike, to significantly reduce the high cost of transit and pollution in the city.

So before all residents can celebrate the over \$100 million promise for the Northeast Athletic Complex, we must consider how those without a car will get there, as not even experienced E-Wheelers would take the risk of riding down 80 Ave. NE to the athletic complex, when an empty sidewalk that is safe to cycle on exists along that very stretch, which connects the LRT station at Saddletowne Circle to Metis trail at the athletic complex.

E-Wheelers with the support of the city, is prepared to help underserved and equity deserving residents of Ward 5 gain access to E-Bikes, and help them safely navigate existing pathways, so that they can freely connect to one of the largest employment hubs in the region. Imagine E-Bike shuttle and courier services from the airport to hotels, transit stations and local businesses, and staff/students going to work/school without paying a fare.

In the book Toll Bridge Troll by Patricia Rae Wolff, Trigg solved the riddle of six cents to cross the bridge, making it a modern day lesson of how to creatively solve the challenges of financing active transportation. So will City Hall solve this riddle by permitting a sidewalk cycling pilot, which includes bike signs and establishing an active transportation free fare zone on the CTrain within Ward 5? E-Wheelers and supporting residents of Ward 5 who desperately need help now and not 25 years from now hope so.



**“Rolling Cautiously at the Speed of a Pedestrian
Eliminates the Safety Excuse To Separate Us!”**

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

“Give Ward 5 Multi-Use Crossings!”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

“Why Are There Only 2 Bike Signs in Ward 5!
Really???”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

“Why Are There Zero Bike Lanes in Ward 5 ???”

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

“Cyclist Fatalities Have Increased in Calgary”

Sidewalk Riding Permit



**COMING
SOON**



Vision Zero by Ráz

“Slow Down Cars in Ward 5...Please!”

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

“The Driver Didn’t See Her!”

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

**“It’s Time To Amend Bylaw 26M96
Allow 9km/Hr Cycling Limit on Sidewalks”**

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz

**“Shared E-Bikes Synergizes and Unites
Diverse Communities!”**



**“Active Transportation Free Fare Zone Within Ward 5
Supports Last Mile Deliveries!”**

Sidewalk Riding Permit



COMING
SOON



Vision Zero by Ráz



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Sara

Last name [required] Richey

How do you wish to attend?

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

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

Budget 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 am a resident of Ward 4 and a property owner who would be affected by residential property taxes. My family has only a modest income, and we greatly value public services. I am wholly in favour of the increase in property taxes, and my biggest concern is that the increase does not keep up with inflation at all. We need to not only maintain what we have, but also plan for growth.

Since the pandemic, I have been waiting for the return of city services that I valued, and some have simply disappeared. My local recreation centre never reopened their child minding, making it impossible for me to return to the gym. Demand for city-run children's programs is so high that most parents I know can't get spots at all. Transit and active modes of transportation such as complete, connected cycling routes are big priorities for me. I'm sure most councillors are right there with me in my disappointment that the green line has seen so many delays, and I dearly hope to see investment in it continue. Affordable and non-market housing options are sorely needed now more than ever. And following this year's water main breaks, it's clear we need to maintain or increase funding for infrastructure.

I urge council to avoid penny pinching. Deferred costs only balloon and come back to bite us.



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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] Chase

Last name [required] Myhill

How do you wish to attend?

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 Standing Policy Committee on Infrastructure and Planning

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



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

extended patio fees

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

In opposition

ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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

Hello, as an owner of a restaurant on 17th ave the news of extended patio fees is alarming. It is an additional cost that is not timely due to another tough year as recent construction on 17th ave affected sales greatly this past summer. We are still trying to recover from Covid as well. We are not in favor of this potential fee and ask council to reconsider its decision.
thank you,



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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]

Dale

Last name [required]

Schmidt

How do you wish to attend?

You may bring a support person should you require language or translator services. Do you plan on bringing a support person?

What meeting do you wish to comment on? [required]

Council

Date of meeting [required]

Nov 20, 2024

What agenda item do you wish to comment on? (Refer to the Council or Committee agenda published [here](#).)

[required] - max 75 characters

Budget

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)

Just a reminder to all Councillors that since most folks in our city are either families struggling to make ends meet or people on fixed income like I am, much more effort needs to be put into finding economies in the city administration and expenditures, plus postponement or cancellation of non-essential capital expenditures. And by non-essential, it is quite obvious that luxuries like buying electric buses or expanding and instituting whole new city departments are not appropriate when our current crisis is actually the financial well-being of Calgarians! We are depending on the skills and wisdom of all our city Councillors (not just a few) to make wiser choices regarding reduced spending to alleviate the burden of rising city costs.