

AGENDA

INTERGOVERNMENTAL AFFAIRS COMMITTEE

May 16, 2019, 9:30 AM
LEGAL TRADITIONS COMMITTEE ROOM
Members

Mayor N. Nenshi
Councillor G-C. Carra, Vice-Chair
Councillor G. Chahal
Councillor P. Demong
Councillor J. Farkas
Councillor R. Jones
Councillor J. Magliocca

- 1. CALL TO ORDER
- 2. OPENING REMARKS
- 3. CONFIRMATION OF AGENDA
- 4. CONFIRMATION OF MINUTES
 - 4.1 Minutes of the Regular Meeting of the Intergovernmental Affairs Committee, 2019 April 18
- 5. POSTPONED REPORTS (including related/supplemental reports)

None

- 6. <u>ITEMS FROM OFFICERS, ADMINISTRATION AND COMMITTEES</u>
 - 6.1 Energy Industry Briefing (Guest Speaker) (Verbal) IGA2019-0675
 - 6.2 Alberta Urban Municipalities Association (AUMA) (Verbal), IGA2019-0562
 - 6.3 Federation of Canadian Municipalities (FCM) Update and Annual Conference Preview (Verbal) IGA2019-0563
 - 6.4 Calgary Metropolitan Region Board (CMRB) (Verbal) IGA2019-0564

- 6.5 Calgary Metropolitan Region Board (CMRB) Land Use Committee (Verbal) IGA2019-0565
- 6.6 Calgary Metropolitan Region Board (CMRB) Intermunicipal Servicing Committee (Verbal) IGA2019-0566
- 6.7 Calgary Metropolitan Region Board (CMRB) Advocacy Committee (Verbal) IGA2019-0567
- 6.8 Intermunicipal Committees (IMC) (Verbal) IGA2019-0570
- 6.9 North Calgary Regional Transportation Study (Verbal) IGA2019-0586
- 6.10 FCM Resolution for Submission to the September FCM Board Meeting, IGA2019-0619
- 6.11 Update on the Calgary-Chestermere Intermunicipal Interface Policy Project at Range Road 284 Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012), IGA2019-0661

7. ITEMS DIRECTLY TO COMMITTEE

- 7.1 REFERRED REPORTS None
- 7.2 NOTICE(S) OF MOTION None
- 8. URGENT BUSINESS
- 9. CONFIDENTIAL ITEMS
 - 9.1 ITEMS FROM OFFICERS, ADMINISTRATION AND COMMITTEES
 - 9.1.1 YYC Matters Update Federal Advocacy,IGA2019-0635
 - 9.1.2 Update on June Strategic Council Meeting Relative to the Region (Verbal) IGA2019-0643
 - 9.1.3 Emerging Calgary Metropolitan Region Board (CMRB) Matters (Verbal) IGA2019-0644, IGA2019-0644
 - 9.2 URGENT BUSINESS
- 10. ADJOURNMENT



MINUTES

INTERGOVERNMENTAL AFFAIRS COMMITTEE

April 18, 2019, 9:30 AM LEGAL TRADITIONS COMMITTEE ROOM

PRESENT: Councillor P. Demong, Chair

Councillor R. Jones, Vice-Chair

Councillor G. Chahal

Councillor J. Farkas

ALSO PRESENT: Deputy City Manager B. Steven's

Acting General K. Black
Acting City Clerk T. Rowe
Legislative Advisor D. Williams

1. <u>CALL TO ORDER</u>

Acting City Clerk T. Rowe called the meeting to order at 9:33 a.m.

Following nomination procedures. Council Demong was elected as Chair for this meeting, by acclamation.

Following nomination procedures, Councillor Jones was elected as Vice-Chair for this meeting, by acclamation.

2. OPENING REMARKS

Councillor/Demong provided opening remarks.

3. CONFIRMATION OF AGENDA

Moved by Councillor Chahal

That the Agenda for the 2019 April 18 Regular Meeting of the Intergovernmental Affairs Committee be confirmed.

MOTION CARRIED

4. <u>CONFIRMATION OF MINUTES</u>

4.1 Minutes of the Regular Meeting of the Intergovernmental Affairs Committee, 2019 March 21

Moved by Councillor Chahal

That the Minutes of the Regular Meeting of the Intergovernmental Affairs Committee held on 2019 March 21, be confirmed.

MOTION CARRIED

5. <u>POSTPONED REPORTS</u>

None

6. <u>ITEMS FROM OFFICERS, ADMINISTRATION AND COMMITTEES</u>

6.1 Alberta Urban Municipalities Association (AUMA) (Verbal) - IGA2019-0478

Moved by Councillor Chahal

That with respect to Verbal report IGA2019-0478, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

6.2 Federation of Canadian Municipalities (FCM), (Verbal) Update / IGA2019-0479

Moved by Councillor Jones

That with respect to Verbal report IGA2019-0479, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

6.3 Calgary Metropolitan Region Board (CMRB) (Verbal) - IGA2019-0480

Moved by Councillor Farkas

That with respect to Verbal report IGA2019-0480, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

6.4 Calgary Metropolitan Region Board (CMRB) - Land Use Committee (Verbal) - IGA2019-0481

Moved by Councillor Farkas

That with respect to Verbal report IGA2019-0481, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

6.5 Calgary Metropolitan Region Board (CMRB) - Intermunicipal Servicing Committee (Verbal) - IGA2019-0482

Moved by Councillor Chahal

That with respect to Verbal report IGA2019-0482, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

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MOTION CARRIED

6.6 Calgary Metropolitan Region Board (CMRB) - Advocacy Committee (Verbal) - IGA2019-0483

Moved by Councillor Jones

That with respect to Verbal report IGA2019-0483, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

6.7 Intermunicipal Committees (IMC) (Verbal) - CA2019-0484

Moved by Councillor Jones

That with respect to Verbal report/IGA2019-0484, the following be approved:

That the Intergovernmental Affairs Committee receive the Verbal Report for information.

MOTION CARRIED

7. ITEMS DIRECTLY TO COMMITTIEE

7.1 REFERRED REPORTS

None

7.2 NOTICE(S) OF MOTION

None

8. <u>URGENT BUŠINESS</u>

None

9. CONFIDENTIAL ITEMS

Moved by Councillor Farkas

Councillor Farkas moved that Committee move into Closed Meeting, at 9:49 a.m., in the Legal Traditions room, to consider confidential matters with respect to the following item, pursuant to Sections 23 (local public body confidences), 24 (advice from officials) and 25 (disclosure harmful to economic and other interests of a public body) of the *Freedom of Information and Protection of Privacy Act*:

Unconfirmed Minutes 2019 April 18 ISC: Unrestricted

3

- 9.1.1 Update on AVPA discussions (Verbal), IGA2019-0496
- 9.1.2 Calgary Metropolitan Region Board (CMRB), IGA2019-0507
- 9.1.3 YYC Matters, IGA2019-0485
- 9.1.4 Provincial Election 2019 Next Steps, IGA2019-0488

MOTION CARRIED

Committee reconvened in public meeting at 10:19 a.m. with Councillor Demong in the Chair.

- 9.1 ITEMS FROM OFFICERS, ADMINISTRATION AND COMMITTEES
 - 9.1.1 Update on AVPA discussions- (Verbal)- IQA2019-0496

Administration in attendance during the Closed Meeting discussions with respect to Verbal Report IGA2019-0496:

Clerk: T. Rowe and D. Williams. Advise: B. Stevens, M. Bishoff, and D. Shearer. Observer: F. Synder, A. McIntyre, D. Corbin, L. Kline, M. Surgenor-Sands, K. Cote, T. Sakamoto, N. Kuzmak, J. Clark, A. Chan and N. Younger

Moved by Councillor Chahah

That with respect to Verbal Report IGA2019-0496, the following be approved:

That the Intergovernmental Affairs Committee:

- 1. Receive this verbal report for information; and
- 2. Direct that the closed meeting discussions remain confidential pulsuant to sections 23, 24 and 25 of the Freedom of Information and Protection of Privacy Act.

MOTION CARRIED

9.1.2 Calgary Metropolitan Region Board (CMRB) - Requisition Discussion (Verbal) - JGA2019-0507

Administration in attendance during the Closed Meeting discussions with respect to Verbal Report IGA2019-0507:

Člerk: T. Rowe and D. Williams. Advice: B. Stevens, and N. Younger. Observer: M. Bishoff, F. Synder, A. McIntyre, D. Corbin, L. Kline, M. Surgenor-Sands, K. Cote, T. Sakamoto, N. Kuzmak, J. Clark, A. Chan and D. Shearer.

Moved by Councillor Farkas

That with respect to Verbal Report IGA2019-0507, the following be approved:

- 1. Receive this verbal report for information; and
- 2. Direct that the Closed Meeting discussions remain confidential pursuant to sections 21 (disclosure harmful to intergovernmental

relations), 24 (advice from officials) and 25 (disclosure harmful to the economic and other interests of a public body) of the *Freedom of Information and Protection of Privacy Act*.

MOTION CARRIED

9.1.3 YYC Matters - Update - IGA2019-0485

Administration in attendance during the Closed Meeting discussions with respect to Verbal Report IGA2019-0485:

Clerk: T. Rowe and D. Williams. Advice: A. Chan D. Corbin, and N. Younger. Observer: B. Stevens, K. Black, M. Bishoff, F. Synder, A. McIntyre, L. Kline, M. Surgenor-Sands, K. Cote, T. Sakamoto, N. Kuzmak, J. Clark, and D. Shearer.

Moved by Councillor Jones

That with respect to Verbal Report IGA2019-0485, the following be approved:

That the Intergovernmental Affairs Committee:

- 1. Direct that Administration report back to the 2019 May 16
 Intergovernmental Affairs Committee meeting with a proposed federal election advocacy strategy; and
- 2. Direct that the Report, Attachments and Closed Meeting discussions remain confidential pursuant to sections 21 (disclosure harmful to intergovernmental relations), 24 (advice from officials) and 25 (disclosure harmful to the economic and other interests of a public body) of the Preedom of Information and Protection of Privacy Act. Against: Councillor Farkas

MOTION CARRIED

9.14 Provincial Election 2019 Next Steps (Verbal) - IGA2019-0488

Administration in attendance during the Closed Meeting discussions with respect to Verbal Report IGA2019-0485:

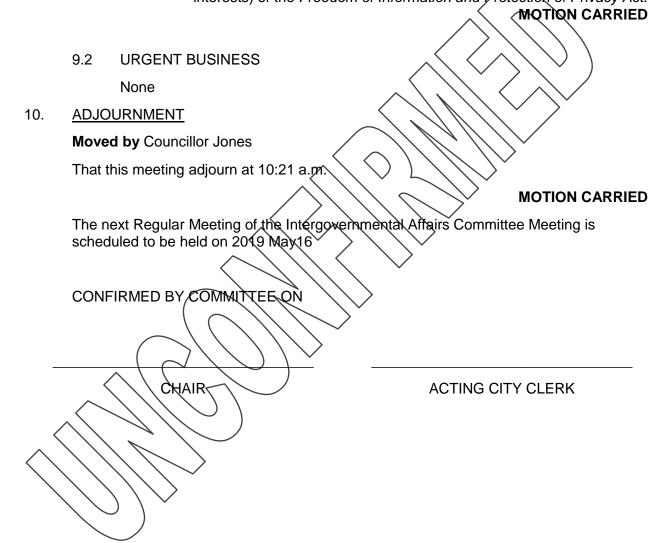
Clerk: T. Rowe and D. Williams. Advice: B. Stevens, D. Corbin, J. Clark, L. Kline, and N. Younger. Observer: K. Black, M. Bishoff, A. Chan, F. Synder, A. McIntyre, M. Surgenor-Sands, K. Cote, T. Sakamoto, N. Kuzmak, and D. Shearer.

Moved by Councillor Chahal

That with respect to Verbal Report IGA2019-0488, the following be approved:

That the Intergovernmental Affairs Committee:

- 1. Receive this verbal report for information; and
- Direct that the Closed Meeting discussions remain confidential pursuant to sections 21 (disclosure harmful to intergovernmental relations), 23 (local public body confidences), 24 (advice from officials) and 25 (disclosure harmful to economic and other interests) of the Freedom of Information and Protection of Privacy Act.



ISC: UNRESTRICTED

Deputy City Manager's Office Report to Intergovernmental Affairs Committee 2019 May 16

FCM Resolution for Submission to the September FCM Board Meeting

EXECUTIVE SUMMARY

Albertans have been hit hard financially in recent years due to many factors including volatile oil prices, high unemployment rates and subpar job growth. These effects are compounded by the unintended consequences of the *B20 - Residential Mortgage Underwriting Practices and Procedures* (B20), issued by the federal Office of the Superintendent of Financial Institutions (OSFI) on 2018 January 1. This mortgage "stress test," was intended primarily to cool overheated housing markets in cities like Vancouver and Toronto. However, because of its uniform application, B20 is negatively affecting jobs, economic activity, and the ability for first-time homebuyers to enter the market elsewhere, including Calgary.

On the basis of the direction given in Notice of Motion C2019-0157 on Reviving Calgary's Real Estate and Construction Industries (Attachment 1), this report proposes that Council call on the Federation of Canadian Municipalities (FCM) to adopt the resolution attached here (Attachment 2) urging the Government of Canada and OSFI adopt a regionally-sensitive application of the federal mortgage stress test.

ADMINISTRATION RECOMMENDATION:

That the Intergovernmental Affairs Committee recommends that Council endorse the attached resolution (Attachment 2) calling on FCM to advocate for a regional application of the federal mortgage stress test for consideration at the September meeting of the FCM Board in Waterloo, Ontario.

PREVIOUS COUNCIL DIRECTION / POLICY

On 2019 February 4, Council directed Administration to prepare resolutions for consideration at the 2019 meetings of the Alberta Urban Municipalities Association (AUMA) and Federation of Canadian Municipalities (FCM). The intention was to gain broader support for advocacy on regional-based mortgage financing stress tests through Notice of Motion C2019-0157 on Reviving Calgary's Real Estate and Construction Industries.

On 2019 March 4, Council approved Administration Report IGA2019-0215, approving the submission of an AUMA Request for Decision (similar to an FCM resolution) to the 2019 March 27-28 meeting of the AUMA Municipal Leaders' Caucus. In that report, Administration also noted that this recommendation for an FCM resolution would also be forthcoming.

BACKGROUND

B20 was created in response to the unstable real estate markets in Vancouver and Toronto due to the combination of unsustainable price appreciation and high-debt ratios. It is difficult to ascertain the impact of B20 in those cities, given that local and provincial policies have also sought to address the issue. However, outside of those cities, including in Calgary, B20 has had many unintended consequences, such as:

- Exacerbating the slowdown in otherwise stable and buoyant real estate markets in cities such as Calgary where annual growth in real estate price from 2014 -2017 was around zero percent;
- A reduction in construction, creating fewer jobs in the homebuilding and related industries;

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Deputy City Manager's Office Report to Intergovernmental Affairs Committee 2019 May 16

FCM Resolution for Submission to the September FCM Board Meeting

- An overall net decrease in Calgary homeowners' property valuations; and
- A reduction in local economic activity (e.g. Gross Domestic Product).

While B20 applies only to federally-regulated financial institutions, provincially-regulated institutions have chosen to follow suit. In response, Council called on the AUMA to advocate to the Government of Alberta to direct local institutions to take a different approach to the rules in B20. This request for decision was passed overwhelmingly at the 2019 March 27-28 meeting of the AUMA's Municipal Leaders' Caucus, and the AUMA Executive Committee brought forward a recommendation to the Board on 2019 April 26 to send related correspondence to the provincial and federal governments (note: since this recommendation, the new provincial government has committed, during the recent provincial election campaign, to encourage provincially-regulated financial institutions to opt out of B20).

While AUMA's advocacy is focused primarily at the provincial government, FCM represents municipalities on the national stage. In part, this advocacy is guided by resolutions, brought by members in good standing, and approved by the Board of Directors. To be considered by the FCM Board of Directors at their next meeting in 2019 September, the attached resolution calling on the Government of Canada to adopt a regional approach to the B20 mortgage rules must be endorsed by Council prior to 2019 July 10.

INVESTIGATION: ALTERNATIVES AND ANALYSIS

The recommendation is to bring this resolution forward to the 2019 September meeting of the FCM Board of Directors. While possible to submit this resolution for consideration at the upcoming Annual Conference in Quebec City, it would have to first be submitted to a monthly meeting of FCM's Executive Committee and would have to be deemed to meet FCM's criteria as an emergency resolution. These criteria are that the issue imposes a significant, immediate and direct impact on municipal operations, or that the issue can be resolved in the near term through an open federal decision-making window that will close before the resolution could be considered as part of the next deadline period. Preliminary conversations with FCM staff suggest that this issue would not satisfy these criteria.

Since the original Notice of Motion, Administration has worked with FCM staff to craft an appropriate resolution with these considerations in mind, but also in light of a related resolution sponsored by the City of Victoria and passed at the FCM's 2018 Annual Conference. This City of Victoria resolution calls on the Government of Canada to assess and publicly report on the effectiveness of its recent measures intended to stabilize the housing market and, if needed, take further action to encourage the use of residential property to provide housing, and discourage speculation, "flipping," commodity investment and other market distortions that contribute toward a sharp escalation in the price of housing.

While there is some overlap with the direction in the recent Notice of Motion, the City of Victoria resolution is more focused on housing affordability, rather than the industry's contribution to the local economy, and omits any reference to the differentiated regional implications of the mortgage stress test. Moreover, whereas The City of Calgary Notice of Motion calls for specific action or change, the existing City of Victoria resolution simply asks the Government of Canada to "monitor" the effects of its decisions and adjust accordingly. Rather than seek to simply amend the existing City of Victoria resolution, the resolution proposed at Attachment 2 stands alone and asks FCM to embark on a distinct course of advocacy.

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Deputy City Manager's Office Report to Intergovernmental Affairs Committee 2019 May 16

FCM Resolution for Submission to the September FCM Board Meeting

Stakeholder Engagement, Research and Communication

Based on direction from Council and working in consultation with City of Calgary Finance as well as FCM staff, Intergovernmental and Corporate Strategy has prepared the proposed FCM resolution. Since the original Notice of Motion, the Mayor has also communicated Council's position on this matter directly to the Government of Canada by way of the attached letter (Attachment 3).

Strategic Alignment

Advocacy on regional-based mortgage financing stress tests supports the 2019-2022 Council Directives for One Calgary, specifically related to A Prosperous City and A City of Safe and Inspiring Neighbourhoods.

Social, Environmental, Economic (External)

Advocacy on regional-based mortgage financing stress tests supports a robust housing market that provides social and economic benefit to communities and neighbourhoods, the building and real estate industries, and local homebuyers, especially first-time buyers.

Financial Capacity

Current and Future Operating Budget:

This report is not expected to impact the operating budget.

Current and Future Capital Budget:

This report is not expected to impact the capital budget.

Risk Assessment

If the request for decision is not approved by Council, or approval is delayed beyond FCM's submission deadline of 2019 July 10 the next opportunity for consideration will be the 2020 March meeting of the FCM Board of Directors, causing a delay in advocacy on this issue.

REASON(S) FOR RECOMMENDATION(S):

Council directed Administration through Notice of Motion C2019-0157 on Reviving Calgary's Real Estate and Construction Industries to bring forward resolutions on this issue for consideration at the 2019 meetings of FCM.

ATTACHMENT(S)

- 1. Notice of Motion C2019-0157 on Reviving Calgary's Real Estate and Construction Industries
- 2. Proposed FCM Resolution on Regional-Based Mortgage Financing Stress Tests
- 3. 2019 March 4 Letter from Mayor Nenshi to Prime Minister Trudeau re Regionalized Amendments to B20 Residential Mortgage Underwriting Practices and Procedures



Report Number: C2019-0157

Meeting: Combined Meeting of Council

Meeting Date: 2019 February 04

NOTICE OF MOTION

RE: REVIVING CALGARY'S REAL ESTATE AND CONSTRUCTION INDUSTRIES

Sponsoring Councillor(s): COUNCILLOR GEORGE CHAHAL

WHEREAS the Office of the Superintendent of Financial Institutions (OSFI) is an independent federal government agency that regulates and supervises more than 400 federally regulated financial institutions, including all banks in Canada and reports directly to Parliament through the Minister of Finance;

AND WHEREAS Canada Mortgage and Housing Corporation (CMHC) identifies numerous regional real estate markets across the country that have unique market characteristics;

AND WHEREAS OSFI's *B20 - Residential Mortgage Underwriting Practices and Procedures* (B20) came into effect on January 1, 2018 in a one-size fits all policy that applies to all federally regulated institutions across the country;

AND WHEREAS credit unions and ATB Financial do not fall under the OSFI mandate, however they have chosen to follow B20 to-date:

AND WHEREAS the main objectives of B20 were to: 1) create a minimum qualifying rate, or a "stress test" for mortgages; 2) require lenders to enhance their loan-to-value (LTV) measurement and limits so they will be dynamic and responsive to risk, and 3) place restrictions on certain lending arrangements that are designed to circumvent LTV limits;

AND WHEREAS B20 was created to deal with the unstable real estate markets in Vancouver and Toronto where red flags have been raised in recent years regarding the combination of unsustainable price appreciation and high-debt ratios;

AND WHEREAS municipal and provincial governments in British Columbia and Ontario implemented their own strategies to increase affordable housing in the Vancouver and Toronto markets such as the foreign buyers' tax, empty house tax, and restrictions on short-term rentals which started to cool these markets down before the implementation of B20;

AND WHEREAS B20 had many unintended consequences in markets outside of Vancouver and Toronto such as: 1) slowing down stable real estate markets in cities such as Calgary where annual growth in real estate price from 2014-2017 was around 0%, 2) a reduction in construction and development creating less jobs in these industries, 3) an overall net decrease in Calgary homeowners' property valuations, and 4) a reduction in economic activity (GDP);

AND WHEREAS the Calgary Real Estate Board (CREB) recently released a report with alarming statistics for the Calgary real estate market showing residential sales shrunk by 15% in 2018 relative to 2017 and were down 20% compared to the ten-year average and benchmark prices were also down by several percentage points during the same period of time with economists suggesting the main reason being B20;

NOTICE OF MOTION C2019-0157

AND WHEREAS resale activity in the Alberta real estate market showed signs of improvement in 2016-2017, but B20 has caused further setbacks with sales-to-new-listings ratio (SNLR) being far below the balanced market threshold (56%) and house prices are projected to erode at 2-3% per year moving forward;

AND WHEREAS new home construction is following a similar trend from the resale market and recent data suggests that a further downturn might be developing;

AND WHEREAS the building industry in Calgary employs more than 12% of its workforce and is the second largest employer in the city;

AND WHEREAS in Canada in 2015, housing construction, renovation, repairs, and maintenance activities contributed \$133 billion to the economy (7% of GDP) and the real estate, rental, and leasing sector contributed \$278 billion to the economy (14% of GDP);

AND WHEREAS Calgary has consistently ranked at the top of all major Canadian cities for GDP per capita and also makes up 7% of Canada's total GDP (2017);

AND WHEREAS The Canadian Home Builders' Association stated that 1 million employees in Canada's residential construction sector earn more than \$58 billion in wages annually;

AND WHEREAS housing is the most important investment that many Canadians will ever make and is associated with a perceived lifestyle that results in a type of retirement savings plan since home values generally increase over time;

AND WHEREAS a robust housing market provides significant, social, and economic benefits to our communities and neighbourhoods and needs a transparent, consistent, and fair system that facilitates the borrowing and lending of capital;

AND WHEREAS potential first-time homebuyers that have lower incomes (i.e. customer demographic for organizations such as Attainable Homes) have been adversely effected by B20 as Gross Debt Service Ratio (GDSR) and Total Debt Service Ratio (TDSR) have gone up by 5% and 8% respectively and has reduced the number of new home buyers substantially;

AND WHEREAS B20 has caused many borrowers to seek capital in the private markets where interest rates and terms are heavily in favour of the lender;

AND WHEREAS Calgarians have been hit hard financially in recent years due to many factors including volatile oil prices, a lack of market accessibility for our oil and gas sectors, high unemployment rates & subpar job growth, high downtown office vacancy, and increased taxes including the new Carbon tax, and the unintended consequences of B20 which is negatively affecting jobs, economic activity, and the ability for first-time homebuyers to enter the market in Calgary;

AND WHEREAS Council approved a new growth strategy in 2018 that included 14 new communities across the city and certain Developers have already stated there could be construction and housing absorption delays due to B20;

THEREFORE, BE IT RESOLVED that Council requests the Mayor write a letter to the Prime Minister and Minister of Finance advocating that the Government of Canada:

- a. Review the effects of the *B20 Residential Mortgage Underwriting Practices and Procedures* stress test on regional markets;
- b. Eliminate or tailor regional-based policies, including but not limited to, stress tests to reflect the needs of local economic and market conditions;

NOTICE OF MOTION C2019-0157

AND FURTHER BE IT RESOLVED that Council requests the Mayor write a letter to the Premier and the President of Treasury Board and Minister of Finance advocating that Alberta Credit Unions and ATB Financial consider the adoption of Alberta-based mortgage approval requirements and make any necessary changes (policy or otherwise) to implement this request;

AND FURTHER BE IT RESOLVED that Council directs Administration to prepare resolutions for Council's consideration for The City's representatives to introduce at the 2019 meetings of the Alberta Urban Municipalities Association (AUMA) and the Federation of Canadian Municipalities (FCM) to gain broader support for advocacy on regional-based mortgage financing stress tests.



DRAFT RESOLUTION FOR SUBMISSION TO THE SEPTEMBER 2019 MEETING OF THE FCM BOARD OF DIRECTORS

Title

Promoting a regionally-sensitive approach to the federal mortgage financing stress test

Descriptive Clause

WHEREAS the Office of the Superintendent of Financial Institutions (OSFI) is an independent federal government agency that regulates and supervises more than 400 federally regulated financial institutions including all banks in Canada and reports directly to Parliament through the Minister of Finance;

WHEREAS OSFI's B20 Residential Mortgage Underwriting Practices and Procedures (B20) came into force and effect on January 1, 2018 with the objectives to: 1) Create a minimum qualifying rate or a "stress test" for mortgages; 2) Require lenders to enhance their loan-to-value (LTV) measurement and limits so they will be dynamic and responsive to risk, and 3) Place restrictions on certain lending arrangements that are designed to circumvent LTV limits;

WHEREAS B20 was created in response to the unstable real-estate markets in Vancouver and Toronto, but applies uniformly to federally regulated financial institutions across the country; WHEREAS provincially-regulated financial institutions are not bound by B20, but in Alberta they have chosen to adopt the same rules at a local level;

WHEREAS Canada is a diverse federation, comprised of vastly different housing markets operating in different economic contexts and therefore B20 has had unintended consequences outside of Vancouver and Toronto, including: 1) Exacerbating the slowdown in otherwise stable and buoyant real estate markets in cities such as Calgary where annual growth in real estate price from 2014-2017 was around 0%; 2) A reduction in construction creating fewer jobs in this and related industries; 3) An overall net **decrease** in homeowners' property valuations in certain cities; and 4) Reduction in economic activity (GDP); and

WHEREAS an existing City of Victoria sponsored FCM resolution calls on the federal government to assess and report on the effectiveness of recent measures intended to stabilize the housing market, including B20, but excludes efforts focused on encouraging a regionally-differentiated application of B20.

Operative Clause

RESOLVED that the FCM call on the Government of Canada to specifically review the current impacts of B20 on localized real estate markets outside of Toronto and Vancouver, and implement thoughtful policy changes to allow regional-based mortgage financing stress tests, in order to mitigate the unintended negative impacts on jobs, economic activity and the ability for first-time homebuyers to enter the markets.



March 4, 2019

Rt. Hon. Justin Trudeau, P.C., M.P. Office of the Prime Minister 80 Wellington Street Ottawa, ON K1A 0A2

Hon. Bill Morneau Minister of Finance House of Commons Ottawa, ON, K1A OA6

Dear Prime Minister Trudeau and Minister Morneau,

Re: Regionalized amendments to B20 - Residential Mortgage Underwriting Practices and Procedures

I am writing to urge the Government of Canada to investigate and take action on implementing a regionalized approach to differentiate between varying conditions in localized real-estate markets and address the unintended consequences arising from the adoption of the B20 - Residential Mortgage Underwriting Practices and Procedures (B20), which came into effect on January 1, 2018. Calgary City Council unanimously requested that I write this letter to advocate for these actions. A regionalized approach to this issue would allow the appropriate balance to be struck between maintaining a strong financial system and ensuring that the dream of home ownership remains attainable, particularly for first time home buyers in Calgary, which is critical to build a strong middle class.

B20 was created in response to the unstable real estate markets in Vancouver and Toronto due to the combination of unsustainable price appreciation and high-debt ratios. It's difficult to ascertain the impact of B20 in Vancouver and Toronto, given that local and provincial policies have also sought to address the issue. However, B20 has had many unintended consequences in markets outside of Vancouver and Toronto such as:

- 1. Exacerbating the slowdown in otherwise stable and buoyant real estate markets in cities such as Calgary where annual growth in real estate price from 2014-2017 was around 0 per cent;
- 2. A reduction in construction creating fewer jobs in this and related industries;
- 3. An overall net decrease in Calgary homeowners' property valuations; and
- 4. A reduction in economic activity (GDP).

The Calgary Real Estate Board (CREB) recently released a report for the Calgary real estate market showing residential sales shrunk by 15 per cent in 2018 relative to 2017 and were down 20 per cent compared to the ten-year average. Benchmark prices were also down by several percentage points during the same period.

Calgarians have been hit hard financially in recent years due to many factors including volatile oil prices, a lack of market access for our oil and gas sectors, high unemployment rates, subpar job growth, and high downtown office vacancy. The unintended consequences of B20 have compounded these effects, negatively affecting jobs, economic activity, and the ability for first-time homebuyers to enter the market.

Potential first-time homebuyers with lower incomes, such as clients for organizations like Attainable Homes (a City of Calgary-owned subsidiary where I serve on the board of directors), have been adversely affected by B20. The new policy increases Gross Debt Service Ratio (GDSR) and Total Debt Service Ratio (TDSR) by 5 per cent and 8 percent respectively, reducing the number of new home buyers substantially. B20 has caused many borrowers to seek capital in the private markets where interest rates and terms are heavily in favour of the lender.

A robust housing market provides significant social, and economic benefits to Calgary's communities and neighbourhoods and needs a system that facilitates the borrowing and lending of capital in response to variations in the local and regional contexts. Canada Mortgage and Housing Corporation (CMHC) identifies numerous regional real estate markets across the country that have unique market characteristics. However, B20 does not recognize this variation to allow tailored solutions that reflect the needs of local economic and market conditions.

To mitigate the unintended negative impacts on jobs, economic activity, and the ability for first-time homebuyers to enter the market, Calgary City Council is calling on the Government of Canada to review the current impacts of B20 on localized real estate markets outside of Toronto and Vancouver, starting with Calgary, and implementing thoughtful policy changes to allow regional-based mortgage financing stress tests.

Thankyou for your consideration of this!

Sincerely,

Naheed K. Nenshi

MAYOR

cc: Calgary City Council

ISC: UNRESTRICTED

Planning & Development Report to Intergovernmental Affairs Committee 2019 May 16

Update on the Calgary-Chestermere Intermunicipal Interface Policy Project at Range Road 284 – Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012)

EXECUTIVE SUMMARY

The purpose of this report is to update Council on the Calgary-Chestermere Intermunicipal Interface Policy project. This project seeks to provide a policy framework to create an active, high-quality interface along Range Road 284. Due to challenges in advancing the project to fulfill Council direction, Administration is seeking a deferral of the project to Q1 2020.

ADMINISTRATION RECOMMENDATION:

That the Intergovernmental Affairs Committee recommend that Council:

1. Direct Administration to continue work on the Intermunicipal Interface Policy, in cooperation with The City of Chestermere, and to report back to Council through the SPC on Planning and Urban Development no later than Q1 2020.

PREVIOUS COUNCIL DIRECTION / POLICY

At the 2019 February 04 Combined Meeting of Council:

That the Agenda for today's Meeting be amended, by bringing forward and referring Item 11.2.1, Report on Intermunicipal Interface Policy Plan at Range Road 284 – Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012), C2019-0066 to the Administration to work with their counterparts in Chestermere and for further consultation with stakeholders and to return to Council no later than 2019 Q2.

At the 2018 December 20 Intergovernmental Affairs Committee (IGA) meeting:

That the Intergovernmental Affairs Committee recommend that Council:

- Direct Administration, (Planning and Development) to send a report on the Intermunicipal Interface Project to the 2019 February 04 Combined Meeting of Council recommending that Council approve the three directions coming from the 2018 December 07 Calgary-Chestermere Intermunicipal Committee: to affirm the vision, confirm the timeline, and accept the implementation strategies; and
- 2. Direct Administration (Transportation), to begin discussions with Chestermere Administration to explore the possibility of transit service between Calgary and Chestermere and report back to IGA with an update on discussions in Q4 2019.

BACKGROUND

The Intermunicipal Interface Policy project is a joint policy project by Calgary and Chestermere in response to direction from the Calgary-Chestermere Intermunicipal Committee (IMC). Both Administrations have been working collaboratively since 2015 on developing planning principles for their common boundary, referred to as the Interface Area. As detailed in Attachment 1, the vision for the area was established through the 2015 draft Memorandum of Understanding and updated by the project team in 2018.

ISC: UNRESTRICTED

Planning & Development Report to Intergovernmental Affairs Committee 2019 May 16

Update on the Calgary-Chestermere Intermunicipal Interface Policy Project at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012)

The areas within Calgary's jurisdiction are generally contained in the Belvedere Area Structure Plan (ASP) boundary and are intended as residential areas. Quarter sections south of the Belvedere ASP have no local area plan. Lands north of the Belvedere ASP are within Rocky View County's jurisdiction and are identified within the Conrich ASP as business and industrial areas. In Chestermere, the impacted lands are within the Waterbridge Master ASP and are generally identified as residential areas

Currently there are four outline plans within the Interface Area that were approved by City of Chestermere Council in 2017 and 2018. This amounts to approximately seventy percent of the entire length of the Interface Area. City of Calgary Administration raised concerns with policy implementation for the approved outline plans along City of Chestermere boundaries since the plans were circulated to us.

INVESTIGATION: ALTERNATIVES AND ANALYSIS

Following Council's direction on 2019 February 04, City of Calgary Administration met with stakeholders, including landowners, to have an initial discussion on the policy project. It was the intent to host a joint meeting in April 2019 with all developers and landowners in the Interface Area to further the discussion. This meeting, however, did not take place and is now expected to occur at the end of May 2019.

As per the IMC's direction, the policy project must be jointly developed by The City of Calgary and The City of Chestermere. Administration has experienced challenges that have delayed progress on the project. These challenges include resourcing and scheduling, and alignment on strategies for the policy. Due to this, Administration considered two options: abandonment or deferral.

Given the value that this policy would provide for both municipalities, Administration is recommending a final deferral to Q1 2020. Any further delays to this policy initiative will impact Community Planning's resource availability for the Multi-Community Local Area Plans work program.

Stakeholder Engagement, Research and Communication

The City of Calgary hosted an open house to consult with stakeholders on 2019 February 20, which was attended by landowners within the Interface Area of both municipalities. Chestermere administration attended the meeting. The intent of this first meeting was to introduce and discuss the project. Due to challenges, a follow-up meeting with stakeholders is required and is anticipated to take place at the end of May 2019.

Additional engagement included a meeting with Rocky View County and a conversation with Alberta Infrastructure. The City of Calgary Administration was advised that the City of Chestermere met separately with developers and landowners within the Interface Area in Chestermere.

ISC: UNRESTRICTED

Planning & Development Report to Intergovernmental Affairs Committee 2019 May 16

Update on the Calgary-Chestermere Intermunicipal Interface Policy Project at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012)

Strategic Alignment

The Intermunicipal Interface Policy Project has the potential to align with City of Calgary guiding policies.

Social, Environmental, Economic (External)

The final plan, when approved or endorsed by both Councils, would guide development in Calgary and Chestermere along Range Road 284 towards creating an active and high-quality interface area.

Social

The proposed vision provides opportunities for a wide range of housing types along the interface area as well as enhances the east/west connections between both municipalities to foster cross-municipality social integration and connectivity.

Environmental

The vision focuses on protecting natural features such as wetlands and treed areas, where possible, and allowing for an efficient use of land and resources. Opportunities for renewable energy options as well as other technologies to promote sustainable development will be explored as part of the plan development, where appropriate.

Economic

The vision seeks to enable the creation of economic nodes strategically located in important intersections, where mixed-use development could support a live/work/play lifestyle

Financial Capacity

Current and Future Operating Budget

Policy work is currently sufficiently funded, through to 2019 Q3, in our current operating budget. Deferring the plan to Q1 2020 could be accommodated within the current operating budget.

Current and Future Capital Budget

There are no known impacts to the current and future capital budgets. Impact to current and future capital budgets will be assessed as part of the policy development.

Risk Assessment

As Administration is dependent on engagement with the City of Chestermere and stakeholders to resolve outstanding issues, a deferral may not result in the project being completed by Q1 2020. Furthermore, any additional delays to this policy initiative will impact Community Planning's resource availability for the Multi-Community Local Area Plans work program.

ISC: UNRESTRICTED

Planning & Development Report to Intergovernmental Affairs Committee 2019 May 16

Update on the Calgary-Chestermere Intermunicipal Interface Policy Project at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012)

REASON(S) FOR RECOMMENDATION(S):

Administration at The City of Calgary and The City of Chestermere require Council direction on how to proceed with the Calgary-Chestermere Intermunicipal Interface Policy Project.

ATTACHMENTS

Attachment 1: Report on Intermunicipal Interface Policy Plan (C2019-0066)

Page 1 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to **Regular Meeting of Council** 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 – Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

EXECUTIVE SUMMARY

The purpose of this report is to confirm with Council the vision, timeline, and implementation strategies for the Intermunicipal Interface Policy project, as outlined in this report and as approved by the Calgary-Chestermere Intermunicipal Committee. As per the Committee's direction, the policy project is being jointly developed by The City of Calgary (Calgary) and The City of Chestermere (Chestermere).

The proposed work will bring forward statutory policy to provide a shared vision and development direction for the lands along and around Range Road 284 (RR284) which, after annexation occurred in 2009, became a common boundary between Calgary and Chestermere.

ADMINISTRATION RECOMMENDATION:

That the Intergovernmental Affairs Committee recommends that Council:

- 1. AFFIRM the vision for the Intermunicipal Interface Policy project as outlined in Attachment 4 and the implementation strategies for the Intermunicipal Interface Policy project as outlined in Attachment 5 and as previously approved by the Calgary-Chestermere Intermunicipal Committee; and
- 2. DIRECT Administration to complete the Intermunicipal Interface Policy project, in cooperation with the City of Chestermere, and report back to Council through the Intergovernmental Affairs Committee by Q4 2019.

PREVIOUS COUNCIL DIRECTION

At the 2015 January 12 Combined Meeting, Council approved the Planning Referral and Dispute Resolution Agreement (IGA2014-0797) between Chestermere and Calgary. New provisions for enhanced communications, collaborative planning, and dispute resolution were added to better support the intermunicipal working relationship. The revised agreement specifically addressed the intermunicipal interface by identifying an Interface Area within the Circulation Agreement Area. The revised agreement was intended to enhance collaboration between both municipalities and accommodate a cooperative planning process.

At the 2018 December 20 Intergovernmental Affairs Committee (IGA) meeting, Councillor Carra's Verbal Report (VR2018-0121) regarding the Intermunicipal Interface Policy project was adopted and the following direction was provided:

That the Intergovernmental Affairs Committee recommend that Council:

Direct Administration, (Planning and Development) to send a report on the Intermunicipal Interface Project to the 2019 February 04 Combined Meeting of Council recommending that Council approve the three directions coming from the 2018 December 07 Calgary-Chestermere Intermunicipal Committee: to affirm the vision, confirm the timeline, and accept the implementation strategies; and

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

ISC: UNRESTRICTED

Page 2 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

Direct Administration (Transportation), to begin discussions with Chestermere Administration to explore the possibility of transit service between Calgary and Chestermere and report back to IGA with an update on discussions in Q4 2019.

This report responds only to the IGA Direction #1 above relating to the Intermunicipal Interface Policy project. A separate report led by Transportation in response to IGA Direction #2 above regarding discussions on the intermunicipal transit service will be forthcoming by Q4 2019.

BACKGROUND

The Intermunicipal Interface Policy project is a joint policy project undertaken by Calgary and Chestermere following the Calgary-Chestermere Intermunicipal Committee (IMC) direction. Both Administrations have been working collaboratively since 2015 on developing planning principles for their common boundary, referred to as The Interface Area. As shown in Attachment 1, lands to the west of RR284 are generally within Calgary's jurisdiction, with some lands near the intersection of RR284 with Trans-Canada Highway (HW1), and Peigan Trail located within Rocky View County's jurisdiction. Lands to the east are within Chestermere's jurisdiction.

The areas within Calgary's jurisdiction are generally contained in the Belvedere Area Structure Plan (ASP) boundary and are intended as residential areas. Quarter sections south of the Belvedere ASP have no local area plan. Lands north of the Belvedere ASP are within Rocky View County's jurisdiction and are identified within the Conrich ASP as business and industrial areas. In Chestermere, the impacted lands are within the Waterbridge Master ASP and are generally identified as residential areas.

Site Context

The plan boundary includes 1,036 hectares (2,560 acres or 16 quarter sections) of land located along and around RR284 which, after the 2009 annexation, became a common boundary between Calgary and Chestermere. The policy area lies between HW1 to the north, Peigan Trail to the south, and a half section east and west of RR284. The intersection of RR284 and HW1 is planned as a full interchange and the alignment of the future Peigan Trail will create a major intersection with RR284.

Currently, the majority of the lands are for agricultural use and include natural features such as large and small wetlands, natural drainage waterways and treed areas. There is a small country residential development in the north part of the policy area located within Calgary's jurisdiction.

Calgary-Chestermere Intermunicipal Committee (IMC) Direction History

The IMC is a Committee which includes two elected officials appointed from each municipality and provides the opportunity for discussion, issue resolution, and greater intermunicipal

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

IGA2019-0661 - Attach 1 ISC: UNRESTRICTED

Page 3 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to **Regular Meeting of Council 2019** February **04**

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

cooperation. As outlined below, the IMC direction to Calgary and Chestermere Administrations to jointly work on the Intermunicipal Interface Policy project has evolved overtime.

In 2014, Chestermere approved the Waterbridge Master ASP for areas to the east of RR284, and progressed work on two other ASPs along RR284. The IMC expressed concerns that the existing City of Calgary Surface Transportation Noise Policy would trigger sound attenuation walls along RR284, which could create an unengaging tunnel-like effect along the first urban-tourban interface in the region. The Committee directed both Administrations to undertake interface planning with the goal of improving the interface area.

In 2015, a Memorandum of Understanding (MOU) which is included in Attachment 2, was jointly drafted to provide development direction for The Interface Area and a common understanding to inform comments related to intermunicipal circulations. In 2016, there was concern that the nonstatutory status of the MOU would create enforcement challenges. As a result, the IMC further directed both Administrations to explore ways to create statutory policy specific to the area, based on the MOU.

In 2017, following Administrations' recommendation to create a statutory policy along RR284, letters of commitment were exchanged, confirming each municipality's promise to jointly advance the Intermunicipal Interface Policy project. The project was included in the City of Calgary Community Planning's 2017 work plan. The Project Charter (charter) was completed, signed by both municipalities and the project's Technical Advisory Committee (TAC) was created to include representatives from both municipalities. The charter confirms the vision outlined in the MOU stating that "both municipalities desire to create an attractive, high quality, comfortable and functional interface along the street. The goals of the Interface Area are to create a place where people want to be, make connections that link pedestrians and cyclists, allow for transitions between municipalities, and support each municipality's unique identity.'

To date, a significant amount of work has been completed. However, the policy project has experienced resource challenges and delays and has been further impacted by Chestermere having a new Council. This situation triggered the need to confirm through IMC that both municipalities are still committed to the project and that the vision, the project timeline and the implementation strategies are still supported.

During the 2018 December 7 meeting, the IMC supported the request and directed both Administrations to request their respective Council's support. As such, each Administration is presenting a report to their respective Councils in 2019 February. Chestermere's Administration will report to their Council at the 2019 February 5 meeting.

On 2018 December 20, Calgary Administration attended the Intergovernmental Affairs (IGA) meeting at which Councillor Carra's verbal report was adopted and the Committee provided direction for Administration to send a report to Council on the Intermunicipal Interface Policy as detailed earlier in this document.

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

Page 4 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

Outline Plans and Land Use Amendment applications along RR284

In 2017 and 2018, a number of outline plans with respective land use amendment applications along RR284 were approved by Chestermere, and the location of these outline plans are shown in Attachment 3. The approved outline plans cover approximately 75 percent of the Interface Area within Chestermere's jurisdiction, and 37.5 percent of the total policy area. In order to conform to the proposed Intermunicipal Interface Policy vision, amendments to those outline plans would be required to avoid having parcels backing or siding onto the interface, and to remove service roads proposed between the residential uses and the interface. Chestermere confirmed at the IMC meeting on 2018 December 07 that the approved outline plans are generally flexible and that there is room for negotiating and implementing changes.

In 2018, Calgary received the Open Gate TwinHills Cyber City outline plan and land use application. The application which is still under review, proposes to redesignate lands along RR284 as Industrial Business (I-B) District to host a server-farm which will house computer servers in warehouse-type buildings. The Intermunicipal Interface Policy project team has expressed concerns as the proposal does not meet the proposed vision for the area nor align with current policy (Belvedere ASP). Discussions with the landowner and applicant are taking place with the intent of receiving amended plans that better align with the proposed vision for the area.

INVESTIGATION: ALTERNATIVES AND ANALYSIS

The Intermunicipal Interface Policy is intended to provide long range planning direction for the Interface Area between Calgary and Chestermere to create an attractive, high quality, and safe and functional street for all users.

Planning Considerations

The Intermunicipal Interface Policy project offers the opportunity to further the vision and provide direction to transform a boundary road with vacant land on both sides into an active, and unique street that celebrates the two municipalities. The sub-sections below include details on the Intermunicipal Interface Policy project vision, implementation strategies and timelines.

The Vision

The vision includes principles that will shape the future policy and identifies distinct areas along RR284. Each of these areas will have unique characteristics and host a variety of land uses, densities and amenities. Details on the vision for the area are included in Attachment 4.

Implementation Strategies

The final policy will become a statutory plan and guide development for the area upon approval by both Councils. Administrations have been using the MOU in discussions with developers and will use the Council-affirmed vision to guide development for the area.

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

IGA2019-0661 - Attach 1 ISC: UNRESTRICTED

Page 5 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to **Regular Meeting of Council** 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

As detailed in Attachment 5, a number of approved or proposed outline plans for the area require amendments to align with the vision. Administration, in cooperation with Chestermere, will work with local developers to implement the changes needed for all approved and recently submitted outline plans within the policy area to align with the vision for the common boundary along and around RR284.

Project timeline

The project team has completed important tasks and reached important project milestones. A few tasks however are pending and are subject to Council's decision on the recommendations outlined in this report. Both Administrations are confident that all remaining tasks can be completed in order to report back through IGA by Q3 2019, and subsequently to Council by Q4 2019.

Transportation Network

Trans-Canada Highway (HW1), located at the north end of the policy area, is classified as a level 1 Primary Highway and is within Alberta Transportation jurisdiction. The intersection of HW1 and RR284, referred to as 116 Street SE in the Calgary Transportation Plan (CTP), is planned as a full interchange. Peigan Trail located at the south end is classified as an arterial roadway, and is within Calgary's jurisdiction west of 100 Street SE and Rocky View County's jurisdiction east of 100 Street SE.

There are three major east-west connector roadways that support regional and local needs: Memorial Drive, 17 Avenue SE and Peigan Trail. In the CTP, 17 Avenue SE is classified as a future parkway and is considered part of the Primary Transit Network. It is planned as a livable street that will support vibrant, walkable and transit-oriented communities in the area and the character is expected to continue within Chestermere jurisdiction. Memorial Drive, which connects east Calgary with City Centre is planned to extend east of Stoney via a flyover. There is a full interchange at Stoney Trail and Peigan Trail, the latter is a two-lane rural roadway east of Stoney Trail and ends by the city limits. The extension and upgrade of these two major arterial roads is crucial to the future transportation network of the area.

The major north-south connectors by the policy area are 100 Street SE (Calgary), RR284 (interface) and Rainbow Road (Chestermere). The CTP classifies 100 Street SE and RR284 as future arterial roadways.

Together, these east-west and north-south networks will support the transportation needs of the area.

Public Transit

The MAX Purple, which is a Bus Rapid Transit (BRT) service, serves Calgary communities along 17 Avenue SE up to the East Hills commercial development located east of Stoney Trail. The 17 Avenue SE road-right-of-way accounts for a dedicated transit lane in support of a future

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

Page 6 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

transition from BRT laneway to Light Rail Train (LRT) service. During the 2018 December 07 meeting, the IMC also directed Administrations to explore options for extending the MAX Purple service to Chestermere. This direction is out of scope of the policy work and will be addressed through a separate report.

Active Modes

The 17 Avenue SE road right-of-way accounts for different modes of transportation including pedestrian, bikes, transit and vehicles. To support a multi-modal street and meet the local and regional needs, the policy team has done preliminary work and identified the potential road right-of-way for RR284 as 40 metres. Twenty metres of road right-of-way exist within Chestermere, and the additional 20 metres is expected to be provided within the Calgary boundary.

Required studies

Preliminary discussion has identified the need to complete an east regional transportation study to understand the impacts and requirements for the area. The study will be jointly undertaken by both Administrations in support of the policy project. To understand the requirements and impact for the extension of Memorial Drive in the broader context, a functional planning study is also necessary, however is outside of the scope of this policy project.

Stakeholder Engagement, Research and Communication

The details of the MOU and proposed vision for the area were communicated to affected landowners and developers by each Administration, as part of development enquiries and/or outline plan and land use processes. Discussions with stakeholders, including land owners and developers for the area, Rocky View County as well as Alberta Transportation will take place once the vision is affirmed by both Councils.

High level project information can be found on both municipalities' websites.

Strategic Alignment

Provincial Policies

South Saskatchewan Regional Plan (2014)

The Intermunicipal Interface Policy area is within the "City, Town" area as identified by the South Saskatchewan Regional Plan. The Intermunicipal Interface Policy vision is generally consistent with the South Saskatchewan Regional Plan as it supports making more efficient use of land than would otherwise occur.

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

IGA2019-0661 - Attach 1 ISC: UNRESTRICTED

Page 7 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

Interim Growth Plan (2018)

The Interim Growth Plan (IGP) guides the planning and decision-making process to support the long term economic prosperity and quality of life for all citizens of the Calgary Metropolitan Region. Any statutory plan amendments resulting from the Intermunicipal Interface Policy project will conform to the Calgary Metropolitan Region IGP and the processes set out in the Interim Regional Evaluation Framework. The Intermunicipal Interface Policy Project supports alignment to region-wide policies in IGP to demonstrate collaboration to coordinate land-use and infrastructure planning.

Intermunicipal Policies

The Planning Referral and Dispute Resolution Agreement between Chestermere and Calgary (2014)

Both Councils approved this joint agreement to support the mutual referral of planning applications, policy plans, and studies to share information on our respective planning and development activities based on a prescribed circulation area. The agreement includes provisions for a dispute resolution protocol, enhanced communications and identifies an Interface Area where greater collaboration is desired and broader input is encouraged in the formation of concept plans. The Intermunicipal Policy area aligns with the Interface Area identified in the agreement.

Rocky View /City of Calgary Intermunicipal Development Plan (2012)

The Intermunicipal Interface project contains areas to the west of RR284 which are within the *Rocky View County/City of Calgary Intermunicipal Development Plan* (IDP). The IDP requires mutual circulation of applications and coordination on Intermunicipal issues, as such Rocky View County will be contacted once the vision has been confirmed.

City of Calgary Polices

Municipal Development Plan (MDP) (2009)

The Intermunicipal Interface Policy area is generally located in the MDP area identified as "Residential: Developing - Planned Greenfield Area with Area Structure Plan", which is characterized by low density residential uses, smaller pockets of multifamily and retail uses. Portions of the Intermunicipal Interface Policy area are in the "Residential: Developing - Future Greenfield" area. Areas along 17 Avenue SE are identified as an Urban Main Street which provide for high level of residential and employment intensification. The vision for the Intermunicipal Interface Policy is consistent with the policies in the MDP.

East Regional Context Study (2009)

The area to the west of RR284 within the City of Calgary boundaries and within the Intermunicipal Interface Policy area is located within the "Residential" area, the predominant

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

Page 8 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

land use in these areas shall be residential. The 17 Avenue SE area is located within a "Mixed Use" area. Anticipated development in these areas includes residential. The Intermunicipal Interface Policy vision is generally consistent with the *East Regional Context Study*.

Belvedere Area Structure Plan (2013)

The three quarter sections extending north from 17 Avenue SE and one quarter section extending south from 17 Avenue SE within the Intermunicipal Interface Policy area are within a "Neighbourhood Area" as per the Belvedere ASP. This area is intended primarily for residential uses. In addition, a portion of 17 Avenue SE is within an "Urban Corridor" area. This area is intended for high density, employment and local commercial uses.

City of Chestermere Policies

Municipal Development Plan (2016)

The area to the east of RR284 is located within a "Residential Neighbourhood" area. The intersection of RR284 and the Chestermere Boulevard (17 Avenue SE) is within a "Mixed-Use Commercial: Corridor" area and "Mixed-Use Commercial: Centre" area.

Gateway Area Structure Plan (2016)

The two quarter sections to the north and two quarter sections to the south of Chestermere Boulevard are within a "Low Density Residential Area". Higher intensity residential areas extend east along certain roads from RR284, and a "Mixed Use (Commercial/Residential" area is located two quarter sections to the north of Chestermere Boulevard.

Waterford Area Structure Plan (2016)

Portions to the south of Chestermere Boulevard are within a "Low Density Residential" area and "Medium Density Residential" area. Further southern portions are within "High Density Residential" area and a "Village Centre" area.

Waterbridge Master Area Structure Plan (2014)

The area to the east of RR284 is within a "Residential Area". Chestermere Boulevard area is within a "Mixed Use Corridor" area and "Town Centre" area.

Rocky View County Policies

Conrich Area Structure Plan (2015)

The northwest quarter section of the Intermunicipal Interface Policy area is located within a "Highway Business/Industrial" area.

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

Page 9 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

Janet Area Structure Plan (2014)

The southwest quarter section of the Intermunicipal Interface Policy area is located within a "Special policy" area, and an "Industrial" area.

County Plan (2013)

The northwest and southwest quarter section of the Intermunicipal Interface Policy area are located within the *County Plan* area and are within "Highway Business Area" and a "Regional Business Centre" areas respectively.

Social, Environmental, Economic (External)

The Intermunicipal Interface Policy vision will be the foundation for the policy document. The final plan, when approved by both Councils, will guide development in Calgary and Chestermere along RR284 towards creating a high-quality interface area.

Social

The proposed vision provides opportunities for a wide range of housing types along the interface area as well as enhances the east/west connections between both municipalities to foster cross-municipality social integration and connectivity.

Environmental

The vision focuses on protecting natural features such as wetlands and treed areas, where possible, and allowing for an efficient use of land and resources. Opportunities for renewable energy options as well as other technologies to promote sustainable development will be explored as part of the plan development, where appropriate.

Economic

The vision seeks to enable the creation of economic nodes strategically located in important intersections, where mixed-use development could support a live/work/play lifestyle.

Financial Capacity

Current and Future Operating Budget:

Policy work is currently sufficiently funded, through to 2019 Q3, in our current operating budget. Future budget considerations (ie: potential infrastructure implications) will be determined at a later date.

Current and Future Capital Budget:

There are no known impacts to the current and future capital budgets. Impact to current and future capital budgets will be assessed as part of the policy development.

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

ISC: UNRESTRICTED

IGA2019-0661 - Attach 1 Page 9 of 28

Page 10 of 10 Item # 11.2.1

C2019-0066

ISC: UNRESTRICTED

Planning & Development Report to Regular Meeting of Council 2019 February 04

Report on Intermunicipal Interface Policy Plan at Range Road 284 - Municipal Boundary between The City of Calgary and The City of Chestermere (POL2017-0012).

Risk Assessment

Support from both the Chestermere and Calgary Council is required for the Intermunicipal Interface Policy project to be advanced and completed. Without this policy to guide development along RR284, there is a risk that the area will not develop into an engaging environment, and that the opportunity to create a unique and attractive urban-to-urban interface between the two municipalities will be missed.

Without the support from both Councils and resulting statutory policy, approved and under review outline plans will go ahead as planned. This may result in rear and side yard fences, high security fences, service roads, and other undesirable elements fronting onto the Interface Area. Furthermore, the opportunity to create strategically located nodes along the interface will be lost

The Calgary Metropolitan Regional Board (CMRB), through the Interim Growth Plan and the Interim Regional Evaluation Framework, is undertaking regional transportation and utility studies to inform the future 2021 Growth Plan and Servicing Plan. There are two study areas identified: north and south. The North Regional Transportation Study, which includes the policy area, will be completed by Q1 2019. The South Regional Transportation Study, which also includes the policy area, is underway and is expected to be completed by Q1 2020. The results of the regional studies may identify the need to expand the scope for the Intermunicipal Interface Policy project's transportation study. The project team will assess the situation once the north study results are completed in Q1 2019.

REASON(S) FOR RECOMMENDATION(S):

Calgary and Chestermere have been working since 2015 on developing joint planning policy for their common boundary along Range Road 284. Both Administrations desire to transition this rural road into an urban street and create an interface area that is attractive, high quality, safe and functional for all users.

A statutory policy document will provide long range planning direction for development along the interface area and will celebrate the unique identity for each municipality.

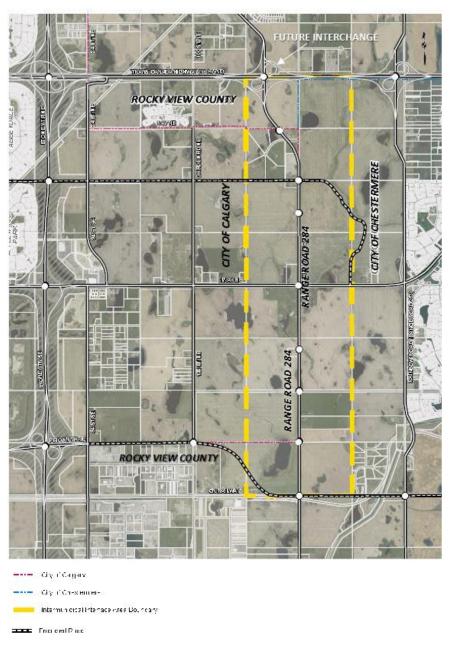
ATTACHMENT(S)

- 1. Attachment 1 Policy area map
- 2 Attachment 2 Memorandum of Understanding
- 3. Attachment 3 Approved and proposed outline plans and land uses in the policy area
- 4. Attachment 4 Intermunicipal Interface Policy Vision
- 5. Attachment 5 Intermunicipal Interface Policy Implementation Strategies

Approval(s): Dalgleish, Stuart concurs with this report. Author: Burga Ghersi, Lisette

C2019-0066 Attachment 1

Policy Area Map

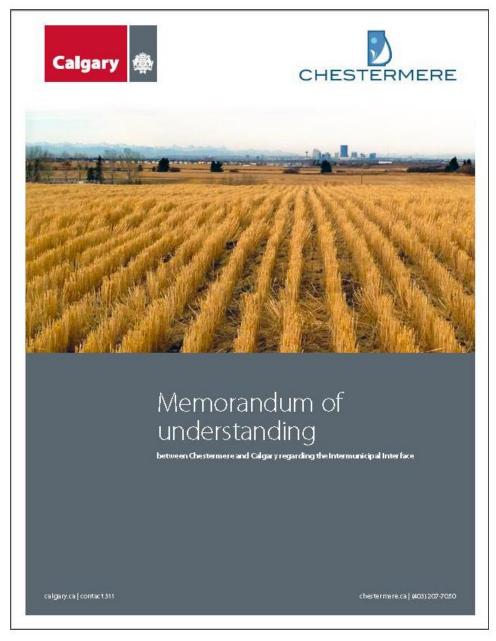


C2019-0066 - Attach 1 ISC: UNRESTRICTED

Page 1 of 1

C2019-0066 Attachment 2

Memorandum Of Understanding

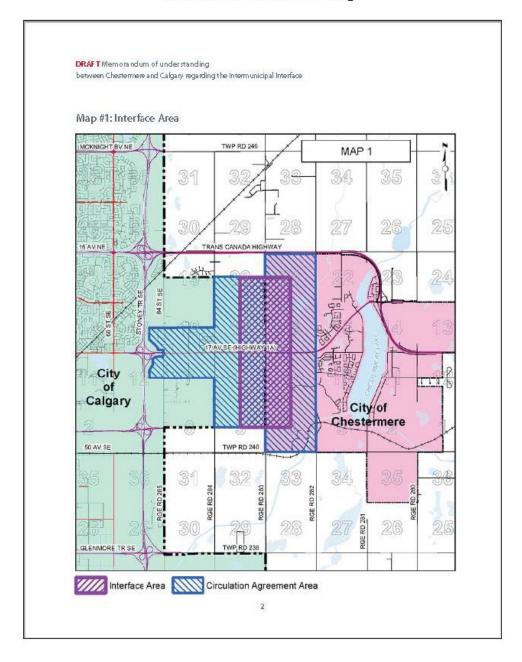


C2019-0066 - Attach 2 ISC: UNRESTRICTED

Page 1 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding



C2019-0066 - Attach 2 ISC: UNRESTRICTED

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memorandum of understanding between Chestermere and Calgary regarding the International Interface

1.0 Background

As a result of the 2009 annexations by both The City of Chestermere and The City of Calgary, the two urban municipalities now share a common boundary along Range Road 284, also referred to as Conrich Road. See Map #1: Interface Area. As the first urban-to-urban interface in the region, both municipalities aspire to provide additional intermunicipal guidance. Applications within the Interface Area will require up-front discussions with key staleholders.







2.0 Purpose

The purpose of this Memorandum of Understanding (MCU) is to provide direction for Outline Plan / Land Use Amendment applications within the Interface Area identified in Map #1. The MCU is intended to capture several potential tools that could be used to shape an emerging vision for Range Road 284 (referred to as the Street).

3.0 General Principles

- a) An Outline Plan / Land Use Amendment for uses adjacent to The Street, identified within the Interface Area, shall include a communication plan consistent with the Planning Referral and Dispute Resolution Agreement between Chestermere and Calgary (referred to as the Agreement).
- b) An Outline Plan / Land Use Amendment application within an Interface Area is encouraged to gather broader input into the formulation of concept plans in order to reflect the issues of both jurisdictions consistent with the Agreement.
- c) Cooperation and coordination will be required between land owners, the City of Calgary and the City of Chestermere to create transition and connectivity from adjacent user consistent with the Agreement.
- d) Design guidelines for the Interface Area should consider factors such as landscaping, sight lines, noise attenuation, setbacks, berms, constructed barriers, natural landscape features, innovative building design, lot orientation, and on-street parking.

3

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 3 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memora ndum of under standing between Chestermere and Calgary regarding the Intermunicipal Interface





Clockwise from top-left:

Entry node connects street to pedestrian trails and natural areas.

Gathering space overlooked by street-fronting residential.

Multi-use pathway aligns with pedestrian crossing.



4.0 Interface Tools

Both municipalities desire to create an attractive, high quality, comfortable and functional interface along the Street. The goals of the Interface Area are to create a place where people want to be make connections that link pedestrians and cyclists, allow for transitions between municipalities and support each municipality's unique identity.

The City of Calgary's Surface Transportation Noise Policy protects outdoor rear leisure areas from noise impacts by using sound attenuation fencing. This type of fencing is not desirable within this important Interface Area because it may result in a disengaging and unattractive barrier between residential development and the Street.

Outdoor leisure areas around the home shall still be protected from surface transportation noise impacts through means other than fencing. Sound attenuation may be achieved by using attractive alternatives, or by creating the conditions that avoid triggering the Noise Policy such as those that will prevent or reduce transportation noise from vehicles, especially truck traifs. Sound reduction depends on many factors and requires a scientific approach, so while the list below outlines a number of possible alternatives to fencing all proposed solutions are required to meet the thresholds outlined in the Surface Transportation Noise Policy.

In utilizing interface tools, a certain degree of flexibility will be applied to ensure the intent of this Memorandum is achieved in a manner that responds to the context. Each tool is an individual building block that can be combined in an elfort to achieve an optimal design solution that both mitigates noise impacts and creates a desirable interface it is anticipated that several interface tools will be utilized to achieve an innovative outcome.

4

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 4 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding



C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 5 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memora indum of under standing between Chestermere and Calgary regarding the Intermunicipal Interface 2. Allow non-residential uses a) Non-residential uses such as such as Commercial, Cultural, Recreational, Institutional, and Jon. Employment Uses, may be provided along the Street, as an alternative to residential uses which require outdoor leisure areas. This can include residentialbased commercial uses such as Live-Work Units and Home-Based Businesses. b) Non-residential uses should i be located at intersections to connect to the surrounding neighbourhood and converging routes for walking, cycling and driving. ii. ensure that active frontages are oriented towards the Street be located together as an activity node to act as a focal point along the Street 3. Include on-street parking On-street parking can be provided to reduce traffic speeds, which therefore may reduce transportation noise levels. 4. Align street character to desired outcomes The character of the Greet should achieve outcomes that are consistent with the goals of the Interface Area. a) A street design standard and geometry should be selected to reduce the levels of surface transportation noise. It should include a consideration of vehicle speeds, street wicth, and street surface materials b) Slightly curved road alignment can be utilized to route around landscape features and create interest whereby views are directed to changing focal points. d) The street design should be comprehensively designed to include a consideration of managing stormwater run of ${\bf f}$ visual amenity and recreational uses. 6

C2019-0066 - Attach 2 ISC: UNRESTRICTED

C2019-0066 Attachment 2

Memorandum Of Understanding

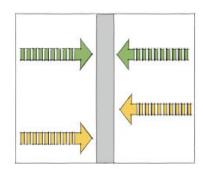
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Make connections that link pedestrians and cyclists

- 5. Connect pathways and trails
- a) Communities should be connected to destinations through a well-lin led pathway and trail system. Destinations include parks and open spaces, community service facilities, recreational/cultural facilities such as ecreation centres and churches, schools, cemeteries, commercial areas and other general attractions.
- b) A pathway system should be provided along the length of the Street. It may be located eit her within or outside of the public right-of-way. It may be configured to alternate on eit her side of the Street, and to provide multiple routes of travel to create interest and options for recreational users.
- c) Pathways and trails should be aligned between jurisdictions to make it easier and safer for people to connect east-west across the Street
- d) Where feasible, a pathway crossing of the Street should be provided at an intersection to ensure safe crossing.
- A consistent construction and maintenance standard should be pursued to create a more predictable experience for pathway users.
- 6. Implement a liveable street standard

A liveable street is a street with emphasis on modes of travel that enable social interaction such as walking and cycling. It is a destination as well as a route for travel.

- a) A liveable standard should be implemented to allow for all modes within the public right-of-way, with a particular focus on pedestrian and cyclist safety.
- Slow lanes can be provided within a parkway standard to accommodate access to adjacent land uses





7

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 7 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memorandum of understanding between Chestermere and Calgary regarding the Intermunicipal Interface

Support each municipality's unique identity

7. Preserve tree stands

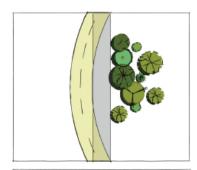
Clusters of trees not protected within Environmental Reserve should be saved to create a sense of landscape identity. Where feasible, tree stands should be expanded upon or adequately buffered to protect their ecological function, to shape the load alignment, and to buffer the adjacent neighbourhood/residential blocks from the Street.

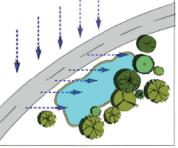
8. Design water features

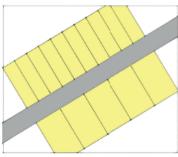
Water is an important form-maker for both municipalities within the interface area. Designing around the element of water can create a unique identity and sense of place along the Street.

- a) Water features are encouraged to be accommodated into the design of both the public right-of-way and adjacent urban development to be visible or accessible to the public.
- b) Stormwater management facilities and features should be designed within the public right of way of The Street in a manner that to contributes to the recreational amerity and sense of place along the Street.
- c) The importance of stormwater management should be recognized in the Interface Area and how it relates to local area plans and larger regional strategies.
- 9. Use existing LUB to differentiate urban form

Each municipality will continue to refer to their espective land use bylaws and local area plans to achieve a different built form on either side of the Street.







C2019-0066 - Attach 2 ISC: UNRESTRICTED

Page 8 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memorandum of understanding between Chestermere and Calgary regarding the Intermunicipal Interface

10. Provide architectural and urban design standards

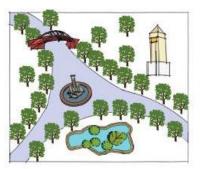
Attractive pedestrian-scale amenities and quality built form are encouraged to enhance the public realm and communicate a high standard of design. These can include, but are not limited to building orientation and entrances distance of windows from the Street axis, height to fiwindows, materials, including materials of appropriate surface density for acoustic performance and finishing, mass, building setbacks, and scale. Urban design standards can include but are not limited to street enclosure, lighting, benches and landscaping requirements. Residential buildings are encouraged to perform as a noise barrier for the benefit of both the occupants and the rest of the community.



11. Introduce scenic landmarks

Scenic landmarks are prominent identifying features of the landscape that may have special cultural, recreational, historic or social significance. They can be structures such as public art, memorials, observation towers, ruins, placemaking features, and even natural features of interest. Landmarks are encouraged at key points along the confider such interest tions conther natural funding.

Landmarks are encouraged at key points along the corridor, such intersections or other natural turning points, to create a sense of place and enhance the experience of the Interface Area. For example, they can be used to signify an entrance into the community, to act as a meeting point, or to help people find their way.



3

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 9 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memora ndum of understanding between Chestermere and Calgary regarding the Intermunicipal Interface

Allow for transitions between municipalities

12. Connect green corridors

The natural and open space systems of both municipalities should connect to the green infrastructure within the Street to ceate a continuous network of green infrastructure. For example, a continuous canopy of trees could link to a vegetative swale to reveal the ecological connections within the landscape.

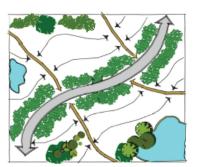
13. Buffer with landscaping and/or berms

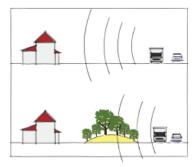
Landscaping should be explored as a more naturallooking alternative to achieve sound attenuation, which may include but is not limited to:

- Multiple rows of trees
- i≬ Tree groupings and ∕orplantings
- ii) Berming in conjunction vegetation

Landscaped features can be combined to create an appealing edge to the community and may include both hard and soft landscape elements such as pathways and vegetation. Low maintenance and natural landscaping is preferred. For outdoor rear leisure areas, noise levels should not exceed acceptable levels outlined in the Noise Policy.

Sites should be designed with safety in mind and consideration given to the principles of Crime Pievention through Environmental Design (CPTED). In particular clear sight lines along and views across public pathways, streets and public open spaces; opportunities for natural surveillance of public spaces by designing development to overlook these spaces; and the provision of adequate security lighting of pedestrian and cycling routes, and other public spaces.





10

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 10 of 12

C2019-0066 Attachment 2

Memorandum Of Understanding

DRAFT Memorandum of understanding between Chestermere and Calgary regarding the Intermunicipal Interface

5.0 Future Planning Initiatives

Both municipalities will address the following issues and opportunities for future intermunicipal cooperation: $\frac{1}{2} \left(\frac{1}{2} \left(\frac{1}{2}$

- a) Adoption of agreed up design guidelines for attractive development along both sides of Range Road 284;
- Adoption of agreed upon load standard for Range Road 284 that allows for all modes of transportation and supports
 active modes to be viable, and the protection of the resulting road right-of-way requirements;
- Adoption of a mutually beneficial agreement to address the staging of road construction, mairrenance and cost sharing to pay forfuture improvements of Range Road 284;
- d) Arranging for the connectivity of trails and pathway systems between the two municipalities; and,
- e) Adoption of agreed upon design for the construction of a gateway treatment along Range Road 284 two key intersections intersects Chestermere Blvd/17 Avenue SE, and Highway 1A.

6.0 Amendments

This Memorandium of Understanding may be amended only by a written agreement signed by the Parties.

The City of Calgary and the City of Chestermere acknowledge and agree to fulfill its role and responsibilities as identified under this Memorandium of Understanding.

11

C2019-0066 - Attach 2 ISC: UNRESTRICTED Page 11 of12

C2019-0066 Attachment 2

Memorandum Of Understanding

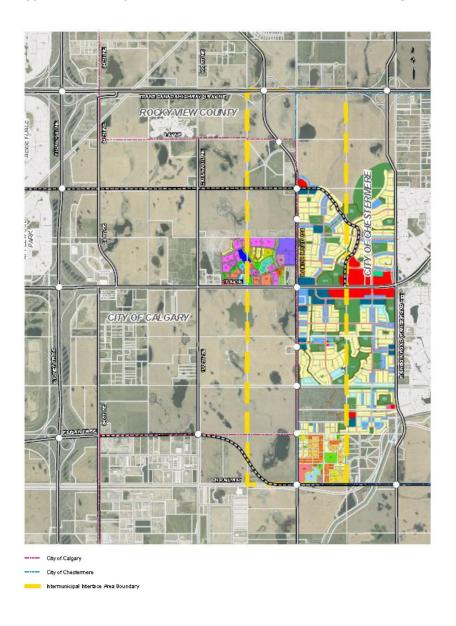
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THE CITY OF CALGARY	
Per CITY OF CHESTERMERE	
Per Chief Administration Officer	
12	

C2019-0066 - Attach 2 ISC: UNRESTRICTED

Page 12 of 12

C2019-0066 Attachment 3

Approved and Proposed Outline Plans and Land Uses in the Policy Area



C2019-0066 - Attach 3 ISC: UNRESTRICTED

C2019-0066 Attachment 4

Intermunicipal Interface Policy Vision

The vision, as approved by the Intermunicipal Committee (IMC), is based on the Memorandum of Understanding (MOU), drafted by both Administrations in 2015. The vision has been advanced by the work jointly undertaken by both Administrations as outlined below.

On 2017 November 23, the project's Technical Advisory Committee (TAC) participated in a charrette, where the team members:

- identified the main east/west connections, green corridors, natural features in the area, and areas of interests along Range Road 284 (RR284);
- · recognized areas with distinct character for different parts of the policy area;
- acknowledged that urban design elements will be important to help celebrate the identity of both municipalities;
- · agreed that no high fences or sound attenuation walls should be allowed; and
- established that all uses should front onto RR284, except for those uses on lands near the intersection of RR284 and Tran-Canada Highway (HW1).

The vision and principles were advanced after the 2018 September 14 IMC meeting. As part of a visioning exercise, the team identified principles for the area and further defined the details of the different areas along the interface. The applicability of The City of Calgary's Complete Streets Policy was also explored.

The team agreed on principles to shape the future policy for the area in order to ensure that RR284 will:

- have all uses oriented to the street, except for those areas near the intersection of RR284 and HW1:
- not include sound attenuation walls or high security fences;
- be a multimodal street with a right-of-way (ROW) that will accommodate various modes of transportation including pedestrian, biking, vehicles and potentially transit. The ROW will also include high quality landscaping options;
- include a maximum of four lanes;
- include urban design elements to enhance the pedestrian experience, and celebrate the unique identity of each municipality;
- identify land uses and building heights to create a compatible and complementary streetscape on both sides of the street;
- create a street that may evolve over time (e.g., low-density housing could evolve into higher densities or mixed-use development);

C2019-0066 - Attach 4 ISC: UNRESTRICTED

C2019-0066 Attachment 4

Intermunicipal Interface Policy Vision

- create a safe environment for all users;
- facilitate east-west connections;
- · celebrate and retain natural features in the area; and
- · facilitate environmentally-friendly designs and features, where appropriate.

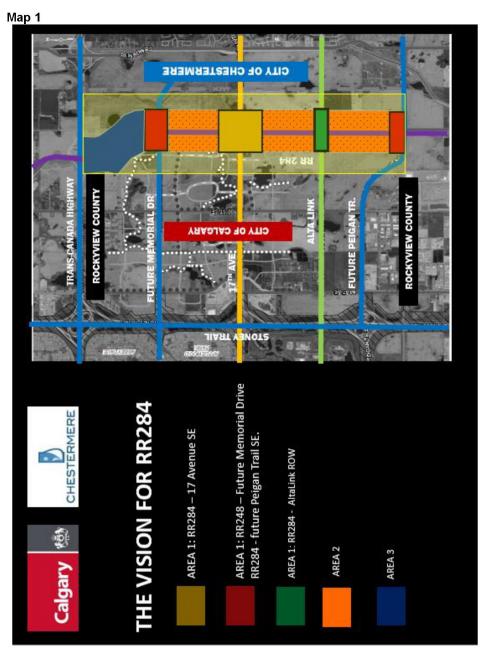
The vision also identifies areas that have distinct attributes and could host a variety of land uses and densities as shown in map 1 and detailed below:

- Area 1 (referred to as nodes): these areas are the gateway to each municipality and are suitable for: i) street-oriented, mixed-use development, ii) higher densities (density will be defined in the policy to reflect the context), iii) on-street parking areas, iv) wider sidewalks, and v) high-quality urban design elements. Area 1 includes the areas around the intersections between RR284 and 17 Avenue SE/Chestermere Boulevard, future Memorial Drive, future Peigan Trail, and an existing AltaLink right-of-way.
- Area 2: these areas are between the nodes and are suitable for street-oriented low-mid
 density residential uses with opportunities for focused small commercial and business uses
 including offices. These areas will allow for a pleasant pedestrian realm with pockets of onstreet parking.
- Area 3: is the area north of the intersection of future Memorial Drive and RR284. This area is
 near the proposed full interchange at the intersection of RR284 and HW1. This area is
 suitable for medium to large commercial and/or industrial uses that will not require direct
 access from the street. The area will offer adequate pedestrian connections.

C2019-0066 - Attach 4 ISC: UNRESTRICTED

C2019-0066 Attachment 4

Intermunicipal Interface Policy Vision



C2019-0066 - Attach 4 ISC: UNRESTRICTED

Page 3 of 3

C2019-0066 Attachment 5

Intermunicipal Interface Policy Implementation Strategies

The Intermunicipal Interface Policy, if approved, will become a statutory document that will guide development for the lands within the policy area. Until the date of approval, the Memorandum of Understanding will continue to be used. The vision for the area, when affirmed by both Councils, will be an additional tool to guide development for the area.

The project team is seeking Council's direction to support the negotiations with developers and landowners for the area. The approved outline plans with respective land use districts along Range Road 284 (RR284) cover approximately 75 percent of the policy area within Chestermere. These outline plans include areas where i) lots back or side onto RR284, ii) service-roads are proposed between the interface road and residential uses, and/or iii) lower densities are considered in areas envisioned for higher densities. This conflicts with the proposed vision for the area. Chestermere has indicated that the outline plans are flexible and changes can be discussed and explored with the developers.

There is currently one outline plan / land use application under review within Calgary's jurisdiction. The outline plan proposes to redesignate lands along RR284 as Industrial Business (I-B) district to host a server farm which will include warehouse-type buildings surrounded by security fencing. This proposal conflicts with the vision for the area. Calgary Administration is working with the applicant to amend the plans to better align with the vision for the area.

The policy team will continue to work with the applicants and landowners to implement changes to the outline plans to better align with the vision and future policy for the area.

C2019-0066 - Attach 5 ISC: UNRESTRICTED