

# FOUNDATIONS FOR HOME

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CALGARY'S CORPORATE AFFORDABLE HOUSING STRATEGY  
2016-2025



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## CALGARY'S AFFORDABLE HOUSING LANDSCAPE



*Crestwood Apartments, completed in 2008*

## **In Calgary and across Canada, affordable housing is at a crossroads**

This is a game-changing time for the affordable housing field. Nationwide, housing providers faced with aging properties, outdated programs, and expiring funding agreements will have unprecedented freedom to test new solutions. Progressive affordable housing models hold the potential to shape inclusive communities, target amenities and supports to encourage positive outcomes for residents, drive strategic reinvestment in the existing housing stock, and pilot innovative financial tools to scale up the capacity of non-profit organizations.

Affordable housing is now a priority at every level of government. In 2016, reversing a longstanding trend of declining investment, the provincial and federal governments each signaled their renewed commitment to the housing community through substantial budget increases. A new provincial affordable housing strategy is under development, while Canada's first National Housing Strategy, to be released within the next two years, promises a clear federal policy direction to make affordable housing more readily available to all.

Cities are stepping up to the plate. Vancouver pledged its largest-ever contribution of municipal land toward the construction of thousands of new units. Regina has successfully combined property tax exemptions with capital grants to incentivize affordable rental developments. Toronto is considering recommendations to restructure and rationalize the portfolio of Toronto Community Housing Corporation to ensure future sustainability of the nation's largest social housing provider. Across Canada, cities show leadership on affordable housing by leveraging federal and provincial dollars, adapting programs for local contexts, and capturing on-the-ground knowledge to advance policy solutions. If Calgary does not take action, these opportunities will be missed and housing need will continue to escalate.

The time is right for Calgary to update The City's Corporate Affordable Housing Strategy. This Strategy replaces the previous document from 2002, provides a new direction for a new era, and calls for The City to make affordable housing a clear Council Priority across its lines of business. Policies, funding, and industry practices are shifting, but the need for affordable housing is greater than ever. All Calgarians deserve a safe and stable place to call home.

How will Calgary meet this challenge?

## Affordable housing is about positive outcomes for people

At the most fundamental level, affordable housing is about people. It supports people of all ages, family compositions, and demographics—individuals and families who otherwise could not afford safe and stable homes. People in affordable housing have greater chances to find and keep jobs, to learn and build skills, and to be active participants in their communities.

Affordable housing is about more than building a unit. It is about providing a home and, where needed, providing services and supports to help people achieve their goals.



*Self-portrait display from Shaganappi Community Celebration, 2015*

*“In the past five years, I achieved so many successes; they all belong to Calgary Housing. As a single mother, it’s very tough to raise a child but I did work hard on it and with Calgary Housing’s help, I finally got my dream career at TD Canada Trust and could finally offer my child a bigger place for his benefit.”*

- Calgary Housing Company tenant

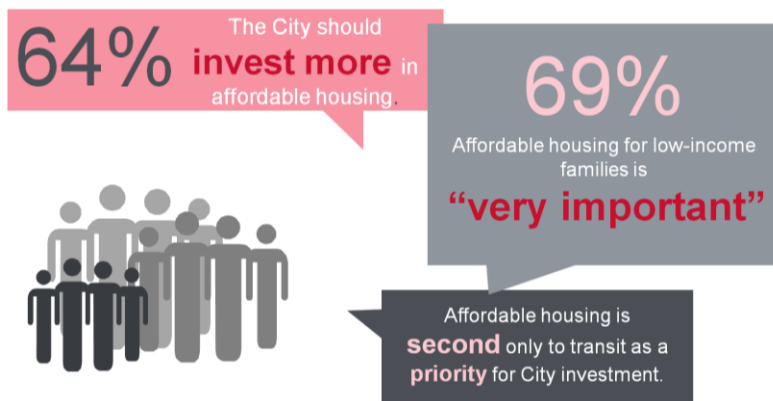
## Affordable housing is foundational to community prosperity

Great cities are places where everyone can afford to live and work.

Affordable housing is a critical component of our great city and a vital contributor to our citizens' success. Calgary is a great place to make a living and a great place to make a life. Affordable housing yields tangible social and economic benefits that City residents see every day:

- Affordable housing development creates local jobs. Every billion dollars invested in housing grows Canada's economy by \$1.4 billion and generates up to 13,000 direct and indirect jobs.<sup>1</sup>
- Affordable housing strengthens residents' purchasing power and boosts the local economy. With lower housing costs, residents have better opportunities and more disposable income to invest in other goods and services.
- Affordable housing attracts employers with the promise of a stable workforce. When housing costs are prohibitively high, companies, particularly those in the industrial sector, struggle to find and retain the workers they need.
- Affordable housing reduces demand for emergency services. By keeping vulnerable residents off the streets, affordable housing reduces pressure on hospitals and corrections facilities, as well as City spending on policing, bylaw, and fire services. Providing one homeless person with housing has been shown to save taxpayers \$34,000 annually.<sup>2</sup>

Calgarians believe in affordable housing. In 2015, for the first time, The City of Calgary included questions on affordable housing in its annual Citizen Satisfaction Survey, which polls a statistically representative sample of the City's residents. 94% of Calgarians indicated that affordable housing for low-income families was somewhat or very important to them. Affordable housing was Calgarians' second priority for City investment, with 64% of residents urging The City to invest more in homes for low-income families.<sup>3</sup>



## The private housing market leaves some Calgarians behind

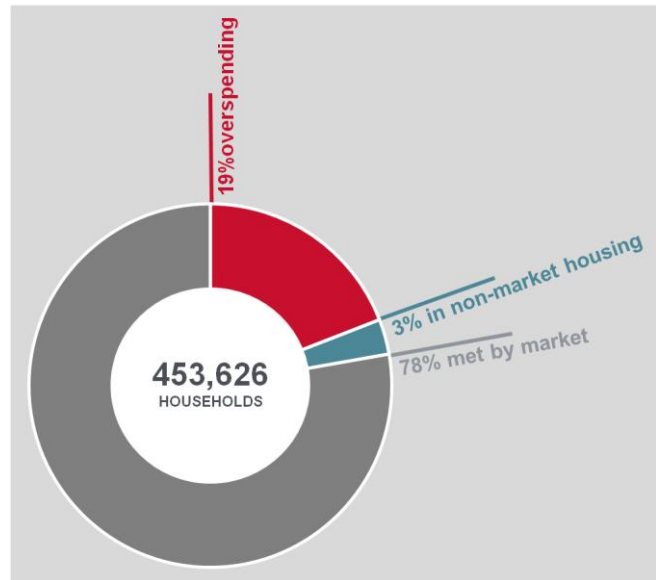
In Calgary, as in other Canadian cities, the private market plays a primary role in housing provision. Calgary's private housing market meets the needs of 78% of the city's households.<sup>4</sup> Of the remaining households, 3% are supported by government and non-profit intervention, but 19% struggle with their housing costs.<sup>5</sup>

According to The City's definition, a household is in need of affordable housing when it earns less than 65% of the Calgary Area Median Income and spends more than 30% of its gross income on shelter costs. By this measure, **88,000 Calgary households earning less than \$60,000**

**annually are currently in need of affordable housing.**<sup>6</sup> When families overspend on housing, they postpone emergency savings and are forced to cut back on food, education, medical bills, and transportation. For low-income Calgarians, unaffordable housing restricts opportunities and creates difficult trade-offs.

The most acute manifestation of housing need is homelessness. On any given night, an estimated 3,500 Calgarians are living on the streets.<sup>7</sup> Another 15,000 households earn less than \$20,000 annually and spend more than half of their income on housing costs. Because any unforeseen expense or loss of income could impair their ability to pay for housing, these households are perpetually on the brink of homelessness.<sup>8</sup>

Calgary's affordable housing need has been constant for almost two decades and across changing economic conditions.<sup>9</sup> While the current economic downturn in Calgary may result in a slight, temporary decrease in rental prices, it is not expected to make market housing affordable for very low-income residents over the long-term. In spite of a short-term slowing of in-migration, recent projections by the Centre for Spatial Economics show Calgary's population climbing by up to 135,000 households over the next eight years. If these growth projections hold true, up to 26,000 additional households are forecasted to need affordable housing by 2024.<sup>10</sup>



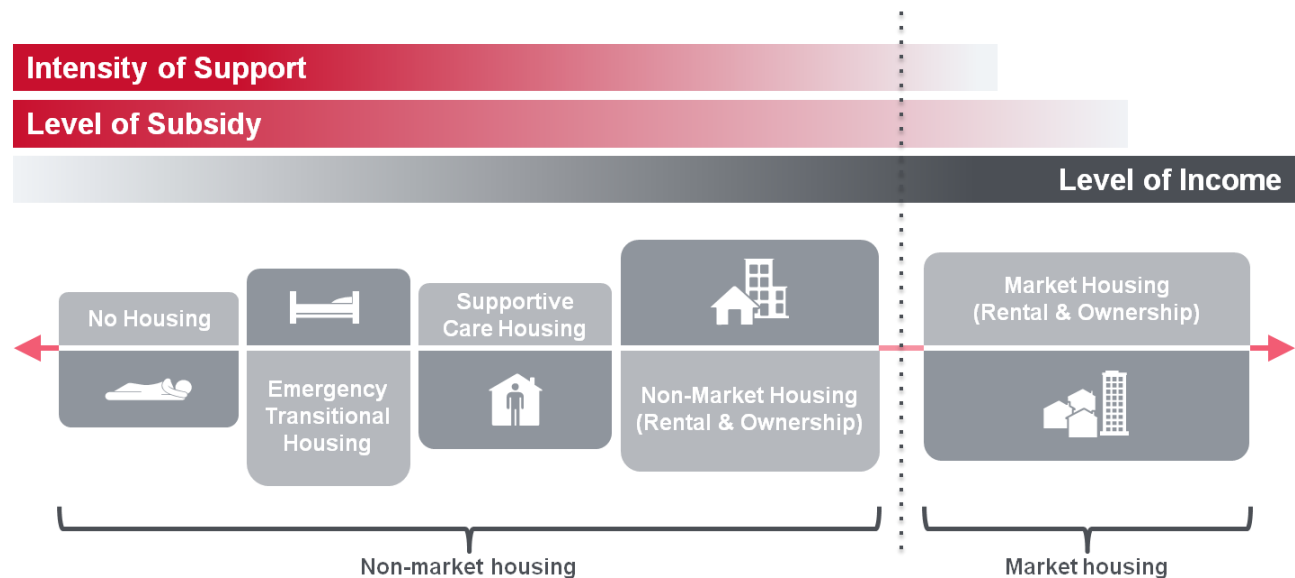
## A mounting supply deficit

The City conducted engagement with affordable housing providers and stakeholders across the housing spectrum. There was widespread consensus: **The single most pressing challenge facing Calgary's affordable housing sector is inadequate housing supply.**



There are approximately 12,000 non-market housing units in Calgary.<sup>11</sup> Relative to the size of its population, Calgary has many fewer non-market housing units than other major Canadian cities.<sup>12</sup> Only 3% of households in Calgary are supported by non-market housing, as compared to 6% of households nationwide.<sup>13</sup> In order to accommodate 6% of its households in non-market housing, Calgary would need to add approximately 15,000 new affordable units today. As population growth is far outpacing the creation of affordable housing units in Calgary, population forecasts suggest that over 22,000 new non-market units could be required to house 6% of all Calgary households in 2025.<sup>14</sup>

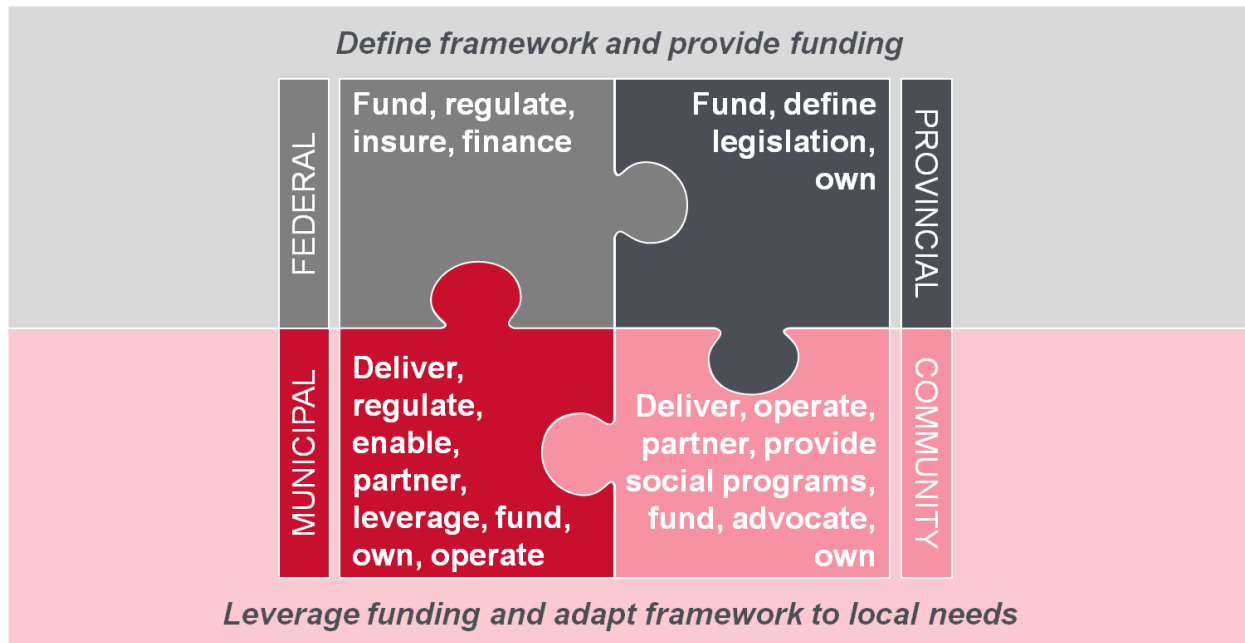
Calgary Housing Company currently has a 4,000-household waitlist for social and affordable housing and processes on average 245 new eligible applications per month. A shortage of available units creates bottlenecks at all points on the housing spectrum, as Calgarians struggle to move from transitional to permanent housing, from non-market to market rental housing, or from rental housing to homeownership.





## The City's role in affordable housing

Affordable housing solutions require the participation of each order of government. In Canada, the federal and provincial governments define the housing policy framework and create the tools that municipalities can use to deliver affordable housing programs locally. **Funding for affordable housing remains primarily a federal and provincial responsibility.**



Like other Canadian municipalities, The City of Calgary plays a number of key roles in affordable housing. Across Canada, cities assume these roles in order to ensure that federal and provincial housing programs are appropriately adapted to local contexts and that affordable housing advances local goals to shape neighborhoods and communities.

The City of Calgary's roles in affordable housing make use of all municipal tools at its disposal:

- **Deliver:** Build affordable housing
- **Regulate:** Set planning regulations and bylaws
- **Enable:** Provide land, approve permits, incentivize
- **Partner:** Collaborate with non-profit organizations and the private sector
- **Leverage:** Provincial and federal funds
- **Fund:** Contribute matching funds and grants
- **Own:** Subsidiaries and assets
- **Operate:** Property manage and operate housing

## **The City's call to action**

Calgarians look to The City for leadership on affordable housing. The City is committed to addressing the current need, working within its municipal roles.

Existing City plans reflect the priorities of Council and Calgarians. These plans call The City to action:

### **City of Calgary Action Plan (2015-2018)**

Area of Focus: A Prosperous City

Strategy P6: Increase affordable and accessible housing options.

### **Calgary Municipal Development Plan (2009)**

Part 2.3.1: Housing

Objective: Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create sustainable local communities.

## The City’s affordable housing subsidiaries

The City impacts affordable housing through The Corporation’s business operations and through two wholly owned subsidiaries.

### **Calgary Housing Company**

Undertakes housing services in the capacity of a provincial management body under the Alberta Housing Act, managing rental units and rent supplements

Vision: “Using housing as the foundation, we are people helping people achieve an enhanced quality of life for themselves and the community.”

Clients Served: Homes provided to almost 25,000 people and 10,000 children every day across nine housing portfolios

Unmet demand: 4,000 qualifying households on the wait list for rent supplements and social and affordable housing units

### **Attainable Homes Calgary Corporation**

A non-profit social enterprise that delivers well-appointed, entry-level homes for Calgarians caught in the city’s growing housing affordability gap

Vision: “To be Canada’s largest, most respected social enterprise, delivering mixed multi-family housing.”

Clients served: Over 700 new homeowners moved into attainable homes since 2011

Unmet demand: 20,000 individuals expressing interest through website registrations

The Corporate Affordable Housing Strategy focuses on The City’s mandate. Although there are many areas of alignment, it does not replace existing, independent strategic plans for the two City subsidiaries, which are governed by separate boards of directors.

A major strategic distinction between Calgary Housing Company (CHC) and The City is that the former is directly responsible for service delivery to affordable housing residents. The City’s Strategy examines opportunities to improve outcomes for these residents through City program partnerships and housing system transformation. The City also focuses on addressing the affordable housing supply deficit.



## CALGARY'S AFFORDABLE HOUSING STRATEGY



*Kingsland Townhouses, to be completed in 2016*

## Affordable housing is a City of Calgary Priority

To ensure that all Calgarians have access to housing choices, The City needs to **make affordable housing a clear Council Priority.**

This means:

- Using a Corporate approach to meet affordable housing objectives, seeking out creative solutions through collaboration and experience in service delivery.
- Systematically identifying and prioritizing opportunities to integrate affordable housing into City projects and initiatives.
- Proactively considering how City policies and decisions may affect affordable housing supply or delivery, mitigating negative impacts where necessary.
- Utilizing all appropriate municipal tools to enable affordable housing development and support affordable housing providers.
- Targeting advocacy and collaboration with other orders of government to ensure that affordable housing policies and programs meet the needs of Calgarians.
- Supporting affordable housing residents with municipal services that enable individual and community well-being.

City programs and incentives to support affordable housing must be consistently targeted to projects that achieve City objectives and meet the needs of Calgarians. In order to qualify for City programs or financial support, affordable rental or homeownership projects must achieve a combination of the following criteria:

1. Include units targeted for income groups not typically served by the private sector, focusing on households earning less than 65% of the Calgary area median income;
2. Demonstrate that housing is non-market through (a) qualification for federal or provincial grants or subsidies, (b) significant philanthropic donations and fundraising, and/or (c) ownership by a recognized non-profit or charitable organization with demonstrated capability in providing non-market housing.
3. Demonstrate operational objectives that support positive outcomes for residents, including appropriate programs and services, as necessary;
4. Support affordable housing providers to achieve financial or operational sustainability; and/or,
5. Exemplify leading practices or innovation in project design and architecture, community integration, and environmental sustainability.

## A strategic direction for affordable housing

The Strategy moves Calgary toward an ambitious vision for the future of affordable housing in our city.

### Vision

- Enable a transformed housing system in Calgary, where collaboration between stakeholders drives better outcomes for individuals and communities through safe, affordable housing solutions.
- Contribute to an increase in non-market housing supply sufficient to provide homes to a minimum of 6% of households in Calgary, consistent with the national average of non-market supply. In 2016, meeting this standard would require 15,000 new units in addition to maintaining current supply.

The City will work toward this vision through actions under six key objectives. Taken together, these objectives establish the strategic direction for The City's delivery of affordable housing over the next 10 years.

1. Get the Calgary community building
2. Leverage City land
3. Design and build new City units
4. Regenerate City-owned properties
5. Strengthen intergovernmental partnerships
6. Improve the housing system



The following sections describe the six objectives in more detail, defining The City's intended direction and vision of success for each. In many cases, work has already kicked off to progress these objectives, a few examples of which are highlighted. This framework will guide planning and execution of current and future City initiatives in order to ensure strategic alignment and achieve meaningful progress against this overarching strategic direction.

Specific actions, performance targets, and resource requirements under each of the six objectives are not included in this document and will be defined separately through a series of Implementation Plans.



## 1. Get the Calgary community building

### **Support housing developers to get new homes into the ground for people in need.**

The City cannot meet Calgary's mounting affordable housing need by acting alone. Increased development by other affordable housing providers is critical to achieve the national average in non-market housing supply. While capital funding for affordable housing remains a provincial and federal responsibility, The City has a vital role to play in facilitating new development.

Through its ownership of planning processes and regulations, The City will shape communities, ensuring that a range of available housing options support diverse needs and incomes throughout Calgary. Additionally, The City's requirements and timelines for granting development approvals have the potential to significantly impact financial feasibility of new projects. The City will prioritize affordable housing, providing reliable assistance and support for projects that will house those in greatest need.

Sustainable City programs allow developers to plan ahead and build robust, long-term affordable housing project pipelines with the certainty that incentives will still be available when their projects are ready to enter the City process. Calgary's non-profit housing community continues to build its development capacity, for example through the RESOLVE Campaign. The City will meaningfully engage with the housing community, understand the pipeline of development, and work collaboratively to shepherd projects from conception to completion.

### **Success in 2025 means:**

- The City contributes to new affordable units placed in service by other housing providers.
- Affordable housing projects move quickly to construction as the City provides dedicated support.

## Profile: The RESOLVE Campaign



RESOLVE is a unique collaboration of nine established, experienced, and respected Calgary social service agencies that have come together along with government, business, and community leaders with a single one-time goal: Build affordable rental housing for 3,000 vulnerable and homeless Calgarians.

RESOLVE's community-based fundraising campaign aims to raise \$120 million to be leveraged against federal and provincial funds as well as contributions from the partner agencies: Accessible Housing, Bishop O'Byrne Housing Association, Calgary Alpha House Society, Calgary Homeless Foundation, Calgary John Howard Society, Horizon Housing Society, Silvera for Seniors, The Mustard Seed, and Trinity Place Foundation of Alberta. This level of collaboration is a first for Calgary and a first for Canada.

In March 2016, construction was completed on the campaign's first project, located in Calgary's Beltline district. Three additional buildings have already broken ground. To date the campaign has raised enough to provide 1,182 people with a place to call home.

*“The RESOLVE Campaign shows Calgary’s housing providers engaging with the philanthropic community in a new way and building the capacity needed to tackle the affordable housing crisis. The City’s upcoming initiative to provide predevelopment grants and development fee rebates for non-market housing projects will help RESOLVE to accelerate progress toward the campaign’s goals [...] and most importantly provide homeless and vulnerable Calgarians much needed homes.”*

- Kim O'Brien, Executive Director,  
Horizon Housing Society





## 2. Leverage City land

### **Provide City land to contribute to affordable housing development.**

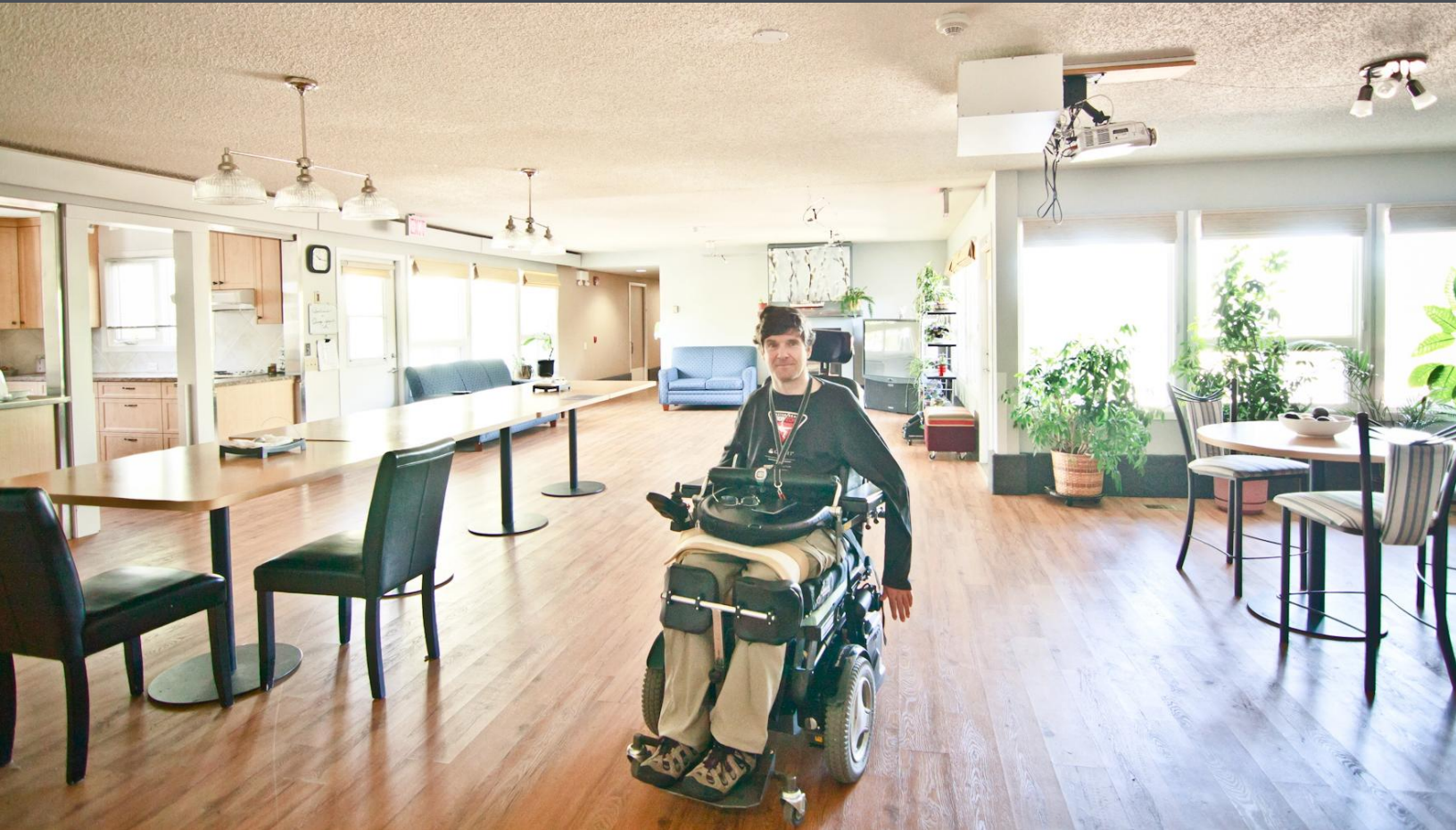
The City has a unique opportunity to support the affordable housing community through land transactions. The City has leveraged 17 properties for affordable housing since 2009 and continues to receive frequent ad hoc requests for land for a wide variety of projects.

The City will maximize the social benefits of its land transactions by understanding the needs of the housing community and strategically selecting the right sites for the best projects. Selling City land at below market or nominal value for affordable housing development represents a meaningful City taxpayer contribution and can further a variety of municipal goals, whether providing critical support to get new and innovative housing models off the ground or helping established non-profit organizations with strong track records to achieve operational self-sufficiency and scalability. By proactively identifying and acquiring appropriate land, The City will realize a long-term vision for affordable housing across Calgary. Selecting the best sites for communities and future residents is essential.

To effectively support Calgary's housing providers, The City must keep its finger on the pulse of the housing community, understand other organizations' development pipelines, and make transparent decisions around land disposition aligned to municipal priorities.

### **Success in 2025 means:**

- The City contributes to new affordable units placed in service by other housing providers.
- Affordable housing is appropriately located throughout Calgary, connecting residents to essential services and amenities.
- Established non-profit affordable housing providers grow their assets through land ownership to increase operational sustainability.



Accessible Housing (AH) has served the community since the 1970s through a continuum of services ranging from 24-hour caregiver support in a group home setting, to accessible condominiums, to Housing First programs enhanced by wraparound supports.

AH's Fourth Dimension group home, Calgary's first shared living accommodation for 12 people with spinal cord injuries, sits on City-owned land at the edge of Confederation Park. AH has leased this land from The City since 1975. While this arrangement delivers low-cost housing to people in need, it has not provided AH with strategic tools to move forward. Without ownership of the land, it has never been possible for AH to redevelop or improve the housing to so that more people could be served.

In 2015, The City began working to transfer the land to AH at a low cost. Once finalized, this transaction will make a major difference to the organization's future.

*“Moving from a lease to an ownership position on this land allows us to move from a ‘cap in hand’ not-for-profit to a true affordable housing leader. We can leverage the land as an asset, which allows us to open more doors of accessible housing for vulnerable Calgarians. [...] This simple transfer will have an impact on those currently trapped in hospital and homelessness who face multiple barriers on their journey home.”*

- Jeff Dyer, Executive Director,  
Accessible Housing



### 3. Design and build new City units

#### **Model tenant-centered design and placemaking for inclusive communities.**

In its affordable housing development, The City strives to be an industry leader. Projects in the pipeline reflect the diverse cultural preferences, locational needs, and family configurations of future tenants. From pocket developments to townhouses to high-rise apartments, new affordable housing projects will integrate seamlessly into existing neighborhoods and generate acceptance of affordable housing through architecture, placemaking and engagement. The City will strategically incorporate affordable housing into public facilities and infrastructure projects: Integrated Civic Facilities will co-locate housing with other municipal or community uses, while Transit Oriented Development, including along the new Green Line, will ensure vital access to transit for low-income residents who may not own a vehicle. A long-term, updated pipeline of projects will incorporate these various forms, will consider development and redevelopment feasibility, and will incorporate calculated risk-taking for new and innovative development projects.

All of The City's developments are informed by research on tenant preferences, leading industry practices, and extensive consultation with community stakeholders. These developments will serve as replicable models for the non-profit and private sectors. Cost efficiency and financial sustainability are guiding principles for affordable housing development at The City. Since 2013, The City has modified its development program to bring down its average capital cost for affordable housing from \$330,000 to \$248,000 per door. This maximizes its ability to leverage provincial and federal funding without sacrificing quality of construction.

New developments will contribute to a mixed-income portfolio to maximize socio-economic integration for tenants while eliminating the need for ongoing operating subsidies.

#### **Success in 2025 means:**

- The City leverages federal and provincial funds to increase development volume and place new affordable units in service.
- The City's high-quality developments meet resident needs, galvanize public support, and offer replicable models for other affordable housing providers.
- Mixed-use City facilities integrate housing in strategic locations to create complete communities.



*Example rendering of a mixed-use building*

The City's Sunnyside Triangle project, expected to be completed in 2018, is a flagship complete community development.

Located next to the Sunnyside LRT station, within walking distance of a grocery store, and along a vibrant commercial corridor, this site is perfectly suited for a mixed-use, mixed-tenure development. The City will partner with a private developer to provide affordable rental housing, market-rate condominiums, and retail. The project will also offer public gathering space for neighborhood residents, who flagged this as a top priority during The City's community engagement process. Completion of the Bow to Bluff corridor initiative and inclusion of a *woonerf* (living street) along 9<sup>th</sup> Ave. will enhance the development's attractiveness and connectivity to the neighborhood.

Demonstrating leading practices in affordable housing design, this development offers housing for Calgarians in need while creating an exciting new focal point for the surrounding community.



#### 4. Regenerate City-owned properties

##### **Lead strategic reinvestment to preserve homes for the highest-need residents.**

To increase Calgary's affordable housing supply, building new units is not enough. The City must also implement solutions to preserve the current social and affordable housing stock for Calgary's most vulnerable residents. The existing stock includes 2,105 City-owned units developed under multiple government programs with complex funding and operating requirements.

City-owned properties are on average 33 years old and will require significant capital investment over the next decade. The City will leverage federal and provincial dollars dedicated for existing housing, relying on its development expertise to guide strategic decisions around reinvestment, redevelopment, or disposal and replacement of units. The City is committed to investing in existing City-owned properties that have prospects for long-term success, targeting energy efficiency, building durability, increased density, and tenant health and wellness.

Provincial and federal operating agreements that subsidize rents for 1,048 households currently living in City-owned social housing will begin to expire in 2021. The City and CHC must seize this opportunity to collaborate with other orders of government and achieve new financially and socially sustainable models for housing delivery. First and foremost, The City must consider the needs of existing residents and ensure that their homes are preserved, in safe condition, for the long term.

##### **Success in 2025 means:**

- The City's 1,048 social housing units are preserved or replaced for residents with the greatest need.
- A long-term regeneration strategy guarantees financial and social sustainability of the City-owned portfolios.

## Profile: Bankview Restoration Project



To provide sustainable solutions for Calgarians in need of housing, proactive asset management is crucial. In 2015, Calgary Housing Company completed restoration of a 26-unit apartment building in Bankview.

Prior to the renovation, this property, constructed in 1983, was showing its age with falling stucco on the exterior and water penetrating into the apartments. CHC seized the opportunity to preserve affordable units in an excellent location near downtown jobs and amenities, leveraging \$750,000 of City and provincial funds through the Sustainable Buildings Partnership Program. The \$1.2 million renovation covered the entire building envelope, installing low-maintenance cladding, energy efficient windows and doors, and upgraded insulation.

A project that was nearing end-of-life will now provide homes for 20 more years.



*Before the renovation*



## 5. Strengthen intergovernmental partnerships

### **Recommend solutions to the federal and provincial governments.**

To deliver affordable housing, it is crucial that The City work collaboratively with all orders of government. Stable intergovernmental partnerships will allow municipal, provincial, federal, and indigenous governments to weather any potential changes in political leadership over the next decade and address affordable housing challenges over the long term. As existing housing programs and funding models come up for review, the future of the industry is on the line.

New legislation, regulation, and policy currently on the horizon may fundamentally redefine how affordable housing is delivered across Canada. The ongoing review of provincial regulations under the *Alberta Housing Act*, slated to be completed in 2017, will encompass many aspects of housing delivery. Additional conversations with the province around the *Municipal Government Act* and the development of a City Charter for Calgary have the potential to dramatically expand The City's available tools to address the need for affordable housing. In June 2016, the provincial government launched the stakeholder engagement process to inform a new affordable housing strategy for Alberta. The federal government has also pledged to take a more active role in setting the national policy context for affordable housing, with a first-of-its-kind National Housing Strategy to be developed over the next year.

Calgary has a voice in affordable housing. Through multiple channels, including membership in the Federation of Canadian Municipalities and the Big City Mayors' Caucus, as well as meetings with provincial and federal politicians and civil servants, The City has the opportunity to recommend progressive, made-in-Calgary solutions for local, regional, or national implementation.

### **Success in 2025 means:**

- Calgary actively works with all orders of government to forge affordable housing solutions that meet local needs.



In 2016, the federal and provincial governments announced major budget commitments to affordable housing. This constitutes a significant shift to prioritize reinvestment in infrastructure and programs for the highest-need Canadians.

The federal budget contained a \$2.3 billion investment in affordable housing over two years, including \$504 million to double the Affordable Housing Initiative, \$200 million for seniors housing, \$574 million for energy and water efficiency retrofits to social housing, and \$208 million to a new Affordable Rental Housing Innovation Fund. Despite a difficult economic climate in Alberta, the provincial budget likewise dedicated a \$892 million five-year capital investment for new housing supply and renewal of existing properties.

The City will work with its provincial and federal partners to leverage and optimize available funding and create a progressive, modern housing system to benefit Calgarians.

***“All Canadians need and deserve housing that is safe, adequate and affordable. Without it, Canadians feel less secure and that makes it harder to accomplish every other goal—from raising healthy children to pursuing education, jobs and opportunity. When affordable housing is in short supply, Canada’s whole economy suffers.”***

- Excerpt from *Growing the Middle Class*, the 2016 federal budget





## 6. Improve the housing system

### **Leverage research, programs, and partnerships to transform outcomes for people.**

A 2013 report commissioned by The City revealed significant silos in Calgary's affordable housing sector and the expectation of The City to take a leadership and facilitator role.<sup>15</sup> The City is committed to fostering a collaborative system where agencies and organizations work together to seamlessly deliver services, address challenges, and ensure that all residents access the housing and programs that best meet their needs. This aligns well with provincial and federal priorities as other orders of government also shift toward more people-focused housing programs and policies. An effective housing system will empower Calgarians to access opportunities for personal development, achieve their goals, and participate actively in their communities.

The City is committed to improving the housing system through cross-sector collaboration. The City will continue to collaborate with community stakeholders through multiple avenues to build understanding of the gaps and bottlenecks in the system that prevent positive tenant outcomes and to address these challenges. For instance, The City is actively participating in the Community Housing Affordability Collective (CHAC), a network of organizations and individuals with a mandate to create transformational change in the housing system. The City has taken the lead on a CHAC initiative to create a coordinated intake process for affordable housing that is client-focused and ensures that individuals' needs are met. New partnerships between Calgary Housing Company (CHC) and attainable homeownership providers are supporting former CHC tenants to explore homeownership options. Across The Corporation, City programs will improve outcomes for affordable housing residents by fostering increased self-sufficiency, enhancing community integration and social cohesion, and connecting residents with supportive services. The City will also undertake ongoing research to illuminate systemic issues, provide critical data on citywide housing need, and inform local programs and policy.

### **Success in 2025 means:**

- Housing providers and stakeholders routinely collaborate to address system-wide challenges.
- Affordable housing residents easily access programs, services, and units that meet their needs and provide opportunities for increased self-sufficiency.



City partnerships support residents of affordable housing with municipal services tailored to their needs.

In 2016, Calgary Police Service (CPS) provided transportation for children in Calgary Housing Company (CHC) buildings to participate in the Power Play Program, a partnership with Hockey Canada. This program gives youth with cultural and financial barriers a chance to learn to play hockey alongside volunteer police officers. CPS also began providing “You and the Law” educational workshops to CHC’s recent immigrant tenants, covering the Canadian legal system, the role of police officers, and how to report emergencies.

CPS targets preventive services to children who exhibit high-risk behavior or are at increased risk of victimization, including some students living in affordable housing, through The Multi-Agency School Support Team program, a joint partnership with the Calgary Board of Education, the Calgary Catholic School District, Calgary Community Services, and Alberta Health Services. CPS and CHC are also committed to coordinating communication between CPS’s Community Resource Officers and CHC front-line staff to improve responses to occasional safety issues that take place in or near affordable housing. The end result is safer communities for all.

***“Housing is the first and most critical need for families and children. This enables them to move forward and thrive in our community.”***

- Trevor Daroux, Deputy Chief,  
Calgary Police Service

**IMPLEMENTING THE STRATEGY**



*Residents' mural at Lincoln Park Apartments, 2015*

## **Implementing the Strategy**

The Strategy clarifies The City's mandate in delivering affordable housing and establishes a strategic direction to guide City actions over the next 10 years.

Implementation of the Strategy must be flexible, reflecting evolving housing market conditions, as well as shifting federal and provincial policy contexts and funding environments. The Strategy will be implemented through a series of Implementation Plans that list specific actions, resource requirements, and performance metrics to which The City will be accountable under each of the six identified objectives. The Implementation Plans will align with the existing City Business Plan and Budget cycle, providing progress updates and identifying priorities and associated budget requirements for consideration. The City will also periodically review its Corporate Strategy to ensure that it remains relevant, making updates as circumstances require.

**The City of Calgary is committed to effecting positive change in our housing system and increasing the supply of units for our most vulnerable citizens.** The implementation of this Strategy will support these goals.

Housing is just the beginning.



Neighbour Day at Shaganappi Village, 2015

*"I received a telephone call yesterday afternoon from a tenant who had just been approved for his first mortgage and is going to be [owning] his very first home. The family progressed through the deep subsidy program, and then into the Low End of Market program. I wish all of you could have heard the happiness and excitement in his voice! He was very thankful to Calgary Housing for providing a safe place for his family over the past five years while they completed schooling and found jobs, allowing them to be in a position to buy their own home."*

- Calgary Housing Company staff member

## GLOSSARY

**Affordable housing:** According to Canada Mortgage and Housing Corporation, housing is considered to be affordable when a household spends less than 30% of its pre-tax income on adequate shelter.<sup>16</sup> The City of Calgary defines affordable housing more narrowly as housing for people who, because of financial or other circumstances, need assistance to cover their housing costs. It may take a number of forms on the housing spectrum, from non-market rental units to attainable homeownership. In order to exclude discretionary overspending, The City targets affordable housing to households earning 65% or less of the Calgary area median income.

**Affordable housing need:** A household is in need of affordable housing when it earns less than 65% of the Calgary area median income and spends more than 30% of its gross income on shelter costs.

**Alberta Housing Act:** Legislation that creates and regulates the provincial system of subsidized housing. The stated purpose of the Alberta Housing Act is to enable provision of a basic level of housing accommodation for people who require assistance to obtain or maintain housing.

**Attainable homeownership:** Attainable homeownership refers to for-sale housing that can be purchased by people who could not typically afford a home on the private market, using no more than 30% of pre-tax income for mortgage payments. Examples of attainable homeownership arrangements may include coop housing, rent-to-own housing, or non-profit shared equity models.

**Calgary Municipal Development Plan (MDP):** The City's long-term development plan, published in 2009 with the goal of supporting Calgary's move to being a more sustainable city. The MDP sets a 60-year strategy of a more sustainable city form for Calgary and the transportation networks needed to serve it.

**City of Calgary Action Plan:** The City's business plan and budget document. Action Plan was developed in 2014 for the years 2015-2018. This document describes how The City will respond to the needs and aspirations of the citizens of Calgary over a four-year period.

**City Charters:** Special legislative agreements that will redefine the relationships governing Alberta's two big cities. They are expected to be adopted for Calgary and Edmonton in 2017. While the Municipal Government Act will continue to guide the majority of what Calgary does from day to day, a City Charter will focus on some key policy areas amended to address this city's specific needs.

**Emergency transitional housing:** Shelters or housing with the primary purpose of providing temporary accommodations and essential services for homeless individuals.<sup>17</sup>

**Homelessness:** Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. Homelessness encompasses a range of physical living situations, including 1) absolutely homeless and living on the streets; 2) staying in overnight shelters; or 3) in accommodation that is temporary or lacks security of tenure.<sup>18</sup>

**Housing First:** “A recovery-oriented approach to homelessness that focuses on quickly moving people from homelessness into housing and then providing supports and services as needed. The underlying principle of Housing First is that people are more successful in moving forward with their lives if they are first housed.”<sup>19</sup> The idea is to provide permanent housing without any prerequisite conditions (such as achieving sobriety) and without the requirement of a transition period.

**Integrated Civic Facilities:** Design, delivery, and co-location of municipal services in mixed-use facilities that may also include housing, community space, private sector uses, and/or other services such as health and education. Integrated Civic Facilities provide opportunities to plan, budget, design, and deliver different City services, optimize the use of City properties, and use multi-purpose facilities to shape vibrant neighborhoods.

**Mixed-income housing:** A multi-family property or community where units at different price points are targeted toward residents from a variety of income groups. This model is often proposed as a solution to the problems of concentrated poverty and social isolation that can result when low-income residents are clustered in poor neighborhoods. In some mixed-income rental developments, rent revenue from the more affluent tenants is used to cross-subsidize the lower-income tenants, reducing or eliminating the need for ongoing government subsidies.

**Municipal Government Act (MGA):** The legislative framework in which all municipalities and municipal entities across the Province of Alberta operate. The MGA provides the governance model for cities, towns, villages, municipal districts, specialized municipalities, and other forms of local government. It lays the foundation for how municipalities operate, how municipal councils function, and how citizens can work with their municipalities.<sup>20</sup>

**Non-market housing:** Rental or for-sale housing provided for income groups not served by the private market. It is typically made affordable through public and/or non-profit ownership of housing units, or through rent supplements that allow low-income households to access housing in the private market.

**Partnership:** Collaboration, consultation, and/or joint programming between The City and one or more external organizations, which may include other affordable housing providers, community stakeholders, and other orders of government, for the purpose of achieving shared objectives. In this document, “partnership” is not used as a legal term.

**Rent supplements:** Subsidies that enable households in need of affordable housing to cover the cost of a rental unit in the private market. In Calgary, they are funded by the provincial government and administered by Calgary Housing Company. Rent supplements have multiple structures; for instance, some are paid directly to the landlord while others are paid to the tenant.<sup>21</sup>

**Social housing:** In this document, social housing refers to a set of programs designed by the federal and provincial governments, in which non-market units are provided for low-income households. In social housing units, rent is geared to 30% of the tenant’s household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by ongoing deep subsidies from the federal and provincial governments.

**Supportive care housing:** Housing that provides case management and supports to individuals and families with special needs to achieve housing stability and independence. While there is no maximum length of stay in supportive housing, these programs may aim to eventually transition clients out of the program to less intensive community-based services, or may constitute long-term permanent housing, depending on the program goals and population served.<sup>22</sup>

**Transit Oriented Development (TOD):** A walkable, mixed-use form of area development typically focused within a 600m radius of a transit station. Higher density development is concentrated near the station to make transit convenient for more people and encourage ridership. This form of development utilizes existing infrastructure, optimizes use of the transit network, and creates mobility options for transit riders and the local community. Successful TOD provides a mix of land uses and densities that create a convenient, interesting, and vibrant community.



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