

## Attachment 2: Opportunities in Housing

In Calgary, 20% of households are overspending on housing (more than 30% of their gross income) and have limited affordable housing options, in addition, 60% of those who are making \$65,000 or less are overspending on housing. The private market provides 78% of all housing and 4% of all housing is provided by non-profit housing providers, leaving 18% of the housing need not being served by the market. The City’s priority is to improve the stock of affordable units, and to provide affordable housing for the 18% of the population that is not being served by the market currently (the need is growing with 100,000 households will be in need by 2025).

Understanding the housing need, and that the housing landscape is ever changing, the investigation of emerging trends and opportunities to further support for the supply gap in in housing is necessary. The topics below identify a trend and a subsequent opportunity that can be explored through the business planning and budget process 2023-2026. The current scope of the CAHS focusses on all non-market housing including transitional housing, social housing and affordable rental housing. Some of the opportunities discussed below focus on other parts of the continuum.



**Table 1: Opportunities for Housing**

CAHS Objectives Alignment	Topic	Emerging Trend/Problem	The Opportunity
Get the Calgary Community Building	Leveraging funding from the new Federal Housing Accelerator Fund	The Federal Government is anticipated to commit a substantial amount of funds to accelerate new housing units and transform the housing system.	The City is striving to secure funding from this program to support the growth and development of new housing units and housing policy that support the

			greatest housing need in Calgary. Calgary could leverage \$200M to \$400M in funding. Specifically, this fund could support development of Transit-Oriented Development, support densification of established areas, and develop new housing choices and options.
<b>Improving the Housing System</b>	<b>Understanding Anti Racism in Housing</b>	There is a lack of intersectional data regarding racialized and equity deserving populations in the housing system.	The City would be able to research and understand the needs of populations needing affordable housing to subsequently develop meaningful programs and policy to improve access for individuals.
<b>Improving the housing system</b>	<b>Advancing Affordable Housing for Calgary's Urban Indigenous</b>	In Calgary, there is a lack of culturally appropriate housing and a lack of capital development capacity for the Indigenous Community.	Developing and implementing an Urban Indigenous Housing Strategy that supports affordable housing programs and services for the Urban Indigenous Community would be critical for advancing portions of the existing strategy. The focus would be for Indigenous-by-Indigenous groups. To further expand the impact of this work, The City will need work with other government partners and stakeholders; and receive significant funding sources to enact meaningful impact.

<p><b>Improve the Housing System</b></p>	<p><b>Expanding housing choices to meet the needs of the range of household types</b></p>	<p>There is a growing need to support the development of new housing choices and tenures that will increase affordability within the existing neighbourhoods.</p>	<p>Researching the demand and supply for a broader range of housing choices (permanent supportive housing, missing middle, etc.) and to develop recommendations for supporting new housing development that will match the identified need in Calgary and support building in all communities to reduce spatial inequality. The City will need to can also further leverage federal funding from Canada Mortgage and Housing Company from the Housing Accelerator Fund or other loan programs like the Multi-Unit Loan Initiative Select program, that is based on supporting new missing middle housing.</p>
<p><b>Get the Calgary community building</b></p>	<p><b>Increasing the number Non-market Rental units</b> (Built for the non-market housing part of the continuum, supporting Calgarians with vary of rental prices).</p>	<p>Calgary has the lowest percentage of non-market (subsidized) housing (3.6%) compared to the national average of 6%.</p>	<p>Since the approval of the Corporate Affordable Housing Strategy in 2016, 17% of all non-market housing has been developed. The Strategy will need continuous capital investment (leveraging programs like the Rapid Housing Initiative, for example) to ensure the new non-market housing is being developed and the non-profit sector is being supported in efforts to create additional units and potential further interventions or supports moving forward.</p>

<p><b>Get the Calgary community building</b></p>	<p><b>Collaborating with industry to include affordable units in Purpose Built Rental</b> (Built housing units with the purpose to rent to the private market)</p>	<p>Calgary has assumed that the housing market does not have enough rental units within the city.</p>	<p>As stated within the CMHC Market Report 2022 affordability is a concern in Calgary as only 9% of the rental supply is considered affordable. In addition, the units that are affordable are studio/1-bedroom units rather than larger units that would support families. There is an opportunity to investigate the ability for The City to support new purpose-built rental units and support the housing sector to leverage loan and funding programs (such as CMHC programs like Rental Construction Financing Initiative, Multi-Unit Loan Initiative Select) as a greater focus on the entire housing continuum could be beneficial.</p>
<p><b>Improve the Housing System</b></p>	<p><b>Exploring with Planning to incent affordable housing through regulatory, density and Zoning initiatives</b></p>	<p>Within the existing legislative and planning landscape, there are alternative approaches to planning and policy that can support the development of new housing.</p>	<p>Other cities across the world use different planning and policy initiatives to ensure affordable housing across their regions. Calgary has an opportunity to investigate innovative ways to support and develop new housing choices in Calgary through planning mechanisms such as inclusionary zoning, density bonussing, or other planning mechanisms.</p>

<p><b>Leverage City Land</b></p>	<p><b>Increasing the number of parcels offered through the Non-Market Land Disposition Program</b></p>	<p>The Non-Market Land Sale has been a successful program with leveraging other funds. Currently, the current program has not been able to provide the goal of offering 5 pieces of land at each sale</p>	<p>The Non-Market Land Disposition Program has been successful in using \$8M of city funds to leverage \$40M from different levels of government to develop 156 new homes. Revisiting the current program to expand the scope and ability to leverage more City land would yield more non-market housing units and support the non-profit sector, further increasing the availability of affordable homes.</p>
<p><b>Improving the Housing System</b></p>	<p><b>Addressing and understanding homelessness to foster collaborative solutions</b></p>	<p>Calgary’s response to homelessness and supporting those experiencing homelessness is evolving and shifting.</p>	<p>Working with the Calgary Homeless Foundation, partner agencies, and government partners to proactively address the root causes of homelessness and support system wide changes for responding to and preventing homelessness.</p>
<p><b>Improving the Housing System</b></p>	<p><b>Empowering stakeholder centric decision making</b></p>	<p>Often, Calgarians living in affordable housing are not involved as a key stakeholder and part of the decision-making process in aspects of housing.</p>	<p>Seeking opportunities and removing barriers for people living in or seeking affordable housing to inform decision making is an opportunity to investigate.</p>
<p><b>Improving the Housing System</b></p>	<p><b>Extending the lifecycle of existing Affordable Housing properties through renovation and regeneration.</b></p>	<p>Existing housing units are not receiving the necessary capital and maintenance that are needed.</p>	<p>Investing in the renovation and regeneration of existing affordable housing units to provide safe and stable housing for tenants.</p>