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ITEM: 9.3.1 C2023-0415
Distrib - Revised Attach 3
CITY CLERK'S DEPARTMENT



ABORIGINAL STANDING COMMITTEE

on Housing and Homelessness

City of Calgary – Housing Solutions

May 29, 2023

Attn: Tim Ward

Re: Housing and Affordability Task Force's Recommendations

Dear Tim;

On behalf of the Aboriginal Standing Committee on Housing and Homelessness (ASCHH), we are in favour of the recommendations put forth by the Housing and Affordability Task Force's Recommendation.

The recommendations reflect many of the areas in which ASCHH is actively working on with community including the development of an Urban Community Indigenous Land Trust model; reviewing and making recommendations on the current Residential Tenancy Act, and supporting community organizations around the development of culturally relevant housing projects.

In terms of the current recommendations on Indigenous populations, we suggest that three areas that should be emphasized: 1) To ensure that Indigenous populations are highlighted apart from equity deserving populations as our issues are unique and require specific strategies; 2) The City consider more than in-kind support for the development of Urban Community Land Trusts; and 3) The reclamation of Indigenous lands should include spiritual reclamation.

ASCHH has provided almost 25 years of support to the community on Indigenous housing and homelessness. We were not invited to participate on the Task Force and it appears there was no representation from Indigenous community. We would be interested in participating in future and further processes which reflect our area of expertise to ensure Indigenous voice is appropriately and effectively implemented in these areas.

A handwritten signature in black ink, appearing to read 'Katelyn Lucas'.

Katelyn Lucas
Co-Chair ASCHH

A handwritten signature in black ink, appearing to read 'Richard Horvath'.

Richard Horvath
Co-Chair ASCHH



Calgary City Council
P.O. Box 2100, Stn. M
Calgary, AB T2P 2M5

Dear Council,

On June 6th, Council will discuss the recommendations of the Housing and Affordability Task Force. **AHC supports that all recommendations be accepted immediately.**

All the items categorized as ready for implementation “now” would result in greater opportunity and certainty in producing **more market and affordable housing supply**. Creation of more supply is the key to combatting the housing crisis.

Not only should all recommendations be accepted today, but 2 things could be done immediately to show leadership in meeting this crisis head on:

1. **Set the target of 3,000 non-market homes delivered every year.** Measure this annually. If that target is not met, reform more policy to eliminate more barriers.
2. **Make all housing uses permitted, now.** Get the city out of development control on housing applications. If an application for any form of housing fits the rules, it should be approved. This would get Calgary in line with Edmonton and Toronto. This change by Council will create a new development approvals culture of fairness and certainty for all housing types that meet land use district rules, directly resulting in more supply and reducing the cost of housing for residents.

The message from the Task Force is that we are at the precipice of a housing affordability crisis in Calgary. The truth is **we are already in a housing affordability crisis**. Daily media reports speak of housing challenges in both the rental and ownership sectors. AHC hears the desperate stories from hard-working Calgarians that make up the backbone of our city’s workforce. Calgarians are struggling to pay the bills.

AHC’s ability to build more affordable homes, faster, is restricted by the current development control approvals process. Implementing the Task Force recommendations is an important starting point in moving from a culture of development control to development inspiration and certainty.

I am overjoyed to see such a clear list of reasonable actions regarding improvements to policies and processes governing creation of housing. I commend the Task Force for producing this list of recommendations and I urge Council to see these actions as essential catalysts that will increase supply, reduce costs and lead to a more affordable and diverse city.

Sincerely,

Jaydan Tait. MCIP, RPP
President & CEO
Attainable Homes Calgary

May 29th, 2023

The City of Calgary
9th Floor, Rocky Mountain Plaza
615 Macleod Trail SE
Calgary, AB T2P 3P8

Dear Chair of the Task Force (Tim Ward)

Affordable Housing Task Force

With the level of immigration from outside Canada and from other provinces, the city of Calgary needs to rapidly increase the amount of housing, including affordable housing for new residents including immigrants. We have heard from many of our developer clients that regulations in place make it difficult to develop new units.

We fully endorse all recommendations from the Housing and Affordability task force, as it will lead to more affordable and market relevant housing to meet the demand of new families and new residents to the city and also allow our children to move out when they are ready and willing adults.

Yours truly,



Jaye Hubbard, MBA

Associate Vice President, Debt & Equity Finance



June 2nd, 2023

The City of Calgary
P.O. Box 2100, Station M
Calgary, AB T2P 2M5

Attention: Members of Council

Ladies and Gentlemen:

Re: May 4, 2023, Housing and Affordability Task Force Recommendations

BILD Calgary Region (BILD) supports housing for all, particularly the safety and dignity that a home, whether it be owned or rented, provides for citizens. Our members have a strong history for supporting the whole continuum of housing supply. The Resolve Campaign was spearheaded by Industry and continues to deliver to Calgary's affordable housing supply. This is in addition to the strong response as outlined herein of BILD members to market priced housing demand, which also helps in our collective quest for housing affordability for all. Examples of BILD members' contributions to affordable non-market housing is attached to this letter.

BILD believes that housing affordability needs to be tackled across the full housing continuum. In the November 28, 2022 report, [Governments alone cannot fix Canada's housing affordability challenges](#), by the Canada Mortgage and Housing Corporation (CMHC) Deputy Chief Economist Aled ab Iorwerth, states rent subsidies and more social housing are helpful but more needs to be done across the entire spectrum and the private sector needs to be involved. The report emphasises there must also be increased supply of housing aimed at the market. "... to overcome these affordability challenges, we need a range of government policies and investments stemming from several sources, notably the private and public sectors. The scale of the challenge is so large that the private sector must be involved – governments cannot do this on their own ... The interconnectedness of housing means that both tracks must be pursued ... Governments must take a system-wide view and not encourage housing supply for low-income households by discouraging housing supply for middle-income households."

BILD has reviewed the Housing Affordability Task Force recommendations and the associated actions. BILD and its members agree with many of the recommendations and actions. We provide this letter of support toward taking constructive action on housing affordability and propose further recommendations which we urge Council to incorporate into an overall plan to address and improve housing affordability in Calgary.

Current Status:

In [RBC's March 2023, Housing Trends and Affordability Report](#), Calgary's market-priced affordability ranks second most affordable amongst major Canadian metropolitan centers and better than the Canadian average shown. However, the share of income a household needs to cover ownership costs for Calgary is 43.2%. This is above both the long-term average for Calgary (38.8%) and the level of household before tax income, 30%, which the CMHC considers as affordable.

According to a study commissioned by [UDI Edmonton, Housing Everyone - Impacts of Increasing Costs to Housing Affordability](#), "An increase of \$10,000 to the purchase price of an entry level home prices 7,591 households out of the market." As outlined in our further recommendations, all reasonable efforts should be made to minimize the cost to bring on additional housing supply.

In the [April 2023 Housing Supply Report](#), the CMHC shared the positive news, "... Calgary hit a record in 2022, with 17,306 housing starts, slightly outpacing the previous record seen in 2014." This news underscores Industry's willingness and ability to respond to demand. The balance in Calgary housing supply starts in 2022 (see Table 1 on page 22 in the report), was also noted by the CMHC, "This was the second year in a row where housing starts increased across all dwelling types."

The CMHC goes on to comment, "Purpose-built rental apartments also accounted for a sizable share (45%) of total apartment starts in 2022. In fact, based on data going back to 1990, rental starts were at the highest level on record (3,505 starts) over the past year. The number of units under construction was also at a record high (6,500 units)."

The CMHC's final comments in respect of Calgary are, "The outlook for the Calgary area has improved significantly over the past year. Consequently, any new ways to create additional housing supply for the growing population will be of great importance."

Calgary's overall housing starts remain strong into 2023. [CMHC's 2023 April Monthly Housing Starts](#) (Click "View Highlights" for interactive tables) show year over year growth. BILD members are also reporting a strong start to the year and expect this trend to continue throughout 2023.

Going forward—supply is the key to unlocking affordability

[Chapter 1 of Federal Budget 2022](#) made clear, "There are a number of factors that are making housing more expensive, but the biggest issue is supply."

The urgency to facilitate more housing supply was highlighted by the CMHC in its [June 2022, Canada's Housing Supply Shortages: Estimating what is needed to solve Canada's housing affordability crisis by 2030 report](#):

- "We anticipate that Canada will need an additional 3.5 million units to restore housing affordability beyond current projections [by 2030]"
- "That means [a total inventory of] over 22 million housing units will be required by 2030 to help achieve housing affordability for everyone living in Canada. Delivering more housing supply, beyond predicted growth in the number of households, will enable better matching of households with the housing they want."
- "... Canada's approach to housing supply needs to be rethought and done differently. There must be a drastic transformation of the housing sector, including government policies and processes, and an 'all-hands-on-deck' approach to increasing the supply of housing to meet demand."—Aled ab Iorwerth, Deputy Chief Economist, CMHC
- "There have been a multitude of reports on Canada's housing system over the last few years. Government panels have been struck and the answer is now clear: we need more housing supply. We need to take drastic measures now to produce more housing—not more reports," is a supporting call to immediate action.

The importance of increasing housing supply will be even greater as Canada seeks to attract more immigrants. The federal government has ambitious immigration targets as outlined in their immigration policy, [2023–2025 Immigration Levels Plan](#). "Canada aims to welcome from 410,000 to 505,000 new permanent residents in 2023, from 430,000 to 542,000 in 2024, and 442,500 to 550,000 in 2025." While this will almost certainly bring more skilled and experienced labour resources to assist in addressing the labour force requirements to add housing supply, it will also increase demand for all forms of housing supply.

In that respect, Industry agrees Recommendations 1 and 2 from the Housing and Affordability Task Force are on target:

- **Recommendation 1: Make it easier to build housing across the city.**
- **Recommendation 2: Make more land available to build more housing across the city.**

Industry urges Council to direct that Administration ensure these two key recommendations apply across the full continuum of both market housing and non-market housing.

Focusing on those two recommendations as key guidance will serve existing and future Calgarians by addressing housing affordability across the full spectrum of housing in Calgary. To the Administration's credit, examples of constructive collaboration with industry is already underway on initiatives which include Balancing Policy for Mutual Success and the new process for Growth Applications within New Communities. Industry agrees provision of non-market housing is a fundamental need. However, failure to address demand for market-priced housing or adding time and costs to the market-priced development and housing processes will drive the need for non-market housing higher and exacerbate affordability issues.

BILD's Additional Recommendations:

BILD congratulates the Housing and Affordability Task Force on the work so far on housing affordability. In addition to the actions the Task Force proposed, Industry offers and encourages additional important actions and recommendations (see full details attached) which, with Council support and direction, will serve housing affordability in Calgary:

1. Costs of the strategy must be neutral or better
2. Increase the number of fully serviced lots
3. Labour supply
4. Federal Advocacy
5. Monitoring and reporting
6. Planning and development policy
7. Recognize the constrained capacity of existing infrastructure in established areas
8. Continue to recognize and celebrate Calgary's successes

BILD's members are not simply financially invested in Calgary, with so many of them being long-term citizens, they are personally invested in Calgary's success and all aspects of our community's well-being, including affordability. BILD urges Council to press forward on this critical matter for our community by adopting and incorporating BILD's additional recommendations.

We would be pleased to meet with Council or the Task Force to discuss these matters further. Should you have any further questions, or should the Task Force or Administration wish to further engage with BILD on these matters, please contact the undersigned.

Yours truly,



Brian R. Hahn
CEO, BILD Calgary Region

Cc: Stuart Dagleish, GM Planning and Development Services
Tim Ward, Manager, Housing Solutions
Josh White, Director, Calgary Approvals Coordination Planning & Development
Debra Hamilton, Director, Community Planning
Melanie Hulsker, Director, Community Strategies
Jeff Chase, Director, Partnerships
BILD Calgary Region Board of Directors

Attachments

Attachment 1 – Examples of BILD Members Actions in Support of Affordable Non-market Housing

Habitat for Humanity, Avalon Master Builder partner on 24-unit Livingston project

Attainable Homes – Our Current Builder Partners

Bridlewood Affordable Housing

Calgary Home Builders Support Affordable Housing Big Time!

Alberta, CMHC Investing \$54M to Build 17 Affordable Housing Projects

Eighth permanent supportive housing development through Resolve Campaign unveiled in Hillhurst

Resolve campaign a huge success

Aurora on the Park

Calgary Homebuilders Honoured

Sunsetting Calgary's 10 Year Plan to End Homelessness: Learnings from a Decade of Progress & What's Next

Resolve Campaign

The Resolve Initiative Continues To Provide Safe Housing For Calgary's Homeless – A Look Back At The Impacts of Qualico's Donation

Resolve YYC

Morrison Builds for Those in Need

New affordable housing development opens in downtown Calgary

1. **Costs of the strategy must be neutral or better**—additional costs, whether supported by the MIL rate or other means, run contrary to the primary aim of the Task Force—affordability. There are several recommendations where the Financial Impact is denoted with “\$\$\$”. Prioritize zero added cost items; adding costs or shifting costs, which are not otherwise offset with savings, will end up in household expenses and not improve affordability. Industry specifically cautions against adopting any uncompensated developer requirements for non-market housing in any Local Area Plan. Any such requirements will simply drive the cost of market housing up and increase the need for non-market housing. Non-market affordable housing is a societal issue – should additional costs be incurred to address non-market housing, those costs should be fairly shared across all taxpayers not added to the cost of new housing.
2. **Increase the number of fully serviced lots**—show support to the Task Force’s Recommendation 2, by increasing the number of fully serviced lots by way of timely utility construction. To support this, Council, as sole shareholders of ENMAX, should adopt a Calgary-first approach in terms of prioritizing ENMAX’s investments in infrastructure for growth, which support increases in all forms of housing supply, as well as investments in infrastructure which advance the safety and reliability of electric utility service for Calgarians.
3. **Labour supply**—there are many pressures on housing cost and constraining supply. Both accredited and unaccredited labour supply are vital and indispensable to address the demand for housing affordability and availability. Provide support to focused immigration and housing policy by advocating for increases to skilled and experienced worker immigration and federal acceptance of appropriate level of Alberta nomination certificates.
4. **Federal Advocacy**—there are several provincial government asks but few recommended federal government asks. We encourage Council to direct federal advocacy as follows:
 - Remove barriers to homeownership for first-time buyers by fixing the stress test; avoid more mortgage rule tightening; reintroduce 30-year amortizations for CMHC insured mortgages. Any added risk from this change is low and is appropriate given Canada’s very low default rates on mortgages.
 - Lower government-imposed costs that add to affordability challenges: Fix GST Rebate thresholds; fix taxation on purpose-built rentals.
 - Address labour shortages; increase skilled worker immigration; support skilled workers.
 - Support increased productivity; Support modular and factory-built construction.
 - Avoid adding costs through building codes and related regulations. For example, climate policies that require more energy efficient construction or retrofitting should be as cost neutral as possible by providing efficient financing for clean energy improvements and encouraging efficiency standards (e.g., enerPHit) whereby utility savings offset the financed cost of improvements. Ensure affordability is a core building code objective; innovation before regulation.
5. **Monitoring and reporting**—direct regular reporting to Council and Council Committee on the adopted action plan, including:
 - Affordability metrics like those included in the RBC Housing Trends and Affordability Report. The Task Force has recommended “Increase and diversify the supply of housing. Boost development by 1,000 more market homes beyond what is normally built in a year, and at least 3,000 non-market affordable homes a year.” Industry accepts the Task Force recommendation regarding the target number of additional non-market affordable homes per year as having been researched and deemed appropriate. However, BILD believes an arbitrary target of 1000 additional market homes per year may be insufficient to improve or maintain affordability.
 - Respectively, additions to fully serviced market and non-market lots.
 - Assessment of the cumulative reductions in policy/red tape for both market and non-market housing against any added policy.

- The cumulative costs of the plan and the tangible cumulative offsets to those costs in an effort to demonstrate achievement of overall affordability.
6. **Planning and development policy**—Avoid reigniting the community opposition which emerged as part of the process which resulted in the Guide to Local Area Planning with blanket, pan-Calgary approaches to local area planning. Direct Administration to continue to work with communities which welcome redevelopment and added density. Developers and redevelopers want to be part of processes which continue to build communities up, not tear communities apart. The current welcoming community approach Industry understands Administration is taking is strongly preferred.
 7. **Recognize the constrained capacity of existing infrastructure in established areas**—where redevelopment and increased density is welcomed by the community, direct Administration to leverage life-cycle replacement investments in infrastructure like water distribution lines, wastewater collection trunks and storm drainage infrastructure, to minimize the cost of redevelopment. Adding or shifting costs, which end up in redevelopment or other fees, adds to an already complex and costly redevelopment process. Direct Administration to leverage both the opportunity of life-cycle replacement as well as the accretive revenues and fees from redevelopment and intensification to support City investment in needed capacity upgrades and affordability.
 8. **Continue to recognize and celebrate Calgary's successes**—contrary to the narrative advanced by many, Calgary is one of the most compact major metropolitan areas in Canada with:
 - According to [Statistics Canada](#), the fourth highest downtown population density—ranking only behind, Vancouver, Toronto, and Montreal and notably ahead of Ottawa, Hamilton, Winnipeg, Victoria, Edmonton, Kelowna, Saskatoon, Regina, and Kamloops.
 - While the reference is dated, in [2014, Maclean's magazine](#) postulated, “Considering each City's current density, how big would Canada's major centres be if the nation's entire population moved in?” Of the cities shown on the Maclean's map (Montreal was not shown), Calgary ranked 4th behind Vancouver, Toronto, and Winnipeg.
 - In respect of the foregoing, the superior affordability of Calgary housing when compared to Vancouver, Toronto, and Montreal.



June 2, 2023

To: Tim Ward, Chair, Housing and Affordability Task Force

Re: Housing and Affordability Task Force Recommendations

Sent via electronic mail

Dear Mr. Ward,

On behalf of the Calgary Chamber of Commerce, I am writing to support the intent and goals of the Housing and Affordability Task Force [Recommendations](#), released on May 4, 2023.

Building an inclusive economy is critical to Calgary's ability to attract and retain the talent and investment our business community needs to thrive. As inflation, supply chain bottlenecks and rising costs continue to heighten cost of living concerns, prioritizing the development of all affordable housing options promotes an equitable and inclusive housing market that ensures all Calgarians have equal opportunities to prosper.

Since April 2022, Calgary has seen its population grow by over 40,000 people, with expectations an additional 110,000 will be added [by 2027](#). Moreover, home prices continue to rise, with an alarming [75 per cent](#) of Calgary households unable to afford to buy a single-family home. Even the development of purpose-built rental stock – an essential alternative to home ownership – is being outstripped by demand. As it stands, Calgary's rental vacancy rates are among the lowest in Canada, sitting at [1.8 per cent](#), with increased competition for rentals resulting in a [25 per cent cost increase](#) for one-bedroom units and a [six per cent](#) jump in rent for two-bedrooms. This means a Calgarian requires an income of [\\$53,000](#) to afford a two-bedroom unit – and with the average Calgarian making [\\$61,400](#), rental rates are far from the [30% or less](#) of before-tax income needed to be considered affordable. Addressing these challenges requires a holistic approach, prioritizing increases in the supply and diversity of housing stock across Calgary.

The Calgary Chamber is strongly encouraged by the Task Force's acknowledgment of the importance of building an inclusive economy to our city's continued success. The recommendations put forward are bold, offering innovative solutions to the near and long-term challenges facing Calgary's housing market.

When considering the six recommendations, we recommend Council prioritize the adoption of those that have zero or minimal cost to the City of Calgary (City) – particularly given increased taxation would decrease affordability, ultimately running counter to the work of the Task Force. We recommend prioritizing policy and regulatory changes that make it easier for developers to acquire land and build housing, fostering collaborative relationships with the housing sector and equity partners to supercharge project development and advocating for increased support from other levels of government – ultimately supporting meaningful improvements without added costs to taxpayers.

Calgary has the potential to become a leader in addressing housing affordability among major Canadian cities. In doing so, we can demonstrate why our city continues to consistently be ranked as one of the best places in the world to live, work and play. The Calgary Chamber urges

Council to engage with Calgary's business community as they consider the Task Force's recommendations. We look forward to working with Council and the Task Force, on behalf of Calgary's business community, to implement solutions for the benefit of all Calgarians.

Sincerely,



Deborah Yedlin

President & CEO
Calgary Chamber of Commerce

About the Calgary Chamber

The Calgary Chamber exists to help businesses thrive. As the convenor and catalyst for a vibrant, inclusive, and prosperous business community, the Chamber works to build strength and resilience among its members and position Calgary as a magnet for talent, diversification, and opportunity. As an independent, non-profit, non-partisan organization, we build on our 131-year history to serve and advocate for businesses of all sizes, in all sectors, and across the city.

May 30, 2023

Tim Ward
Chair of the Housing and Affordability Task Force
9th Floor, Rocky Mountain Plaza, 615 Macleod Trail S.E.
Calgary, Alberta
T2P 3P8

Dear Mr. Ward,

RE: Calgary's Housing and Affordability Task Force recommendations and actions

Thank you for the opportunity to submit a letter to Members of Council regarding the Housing and Affordability Task Force recommendations and actions.

As Calgary's economic development agency, Calgary Economic Development works with potential prospects from around the world who make their expansion and relocation decisions based on factors including affordability of housing for their employees. And we recognize the importance of affordable housing, and housing affordability for the economic prosperity of all Calgarians.

There is a difference between affordable housing (often used to refer to non-market housing) and housing affordability (a term used to refer to the relative affordability of a housing market based on wages and house prices).

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

The economic impact of building affordable houses includes the investment of building and operating the housing, which is the same as building market housing. If the same investments were spent and the same number of jobs generated for building a number of housing units, the community-level benefits discussed above make the business case for shifting more of that mix towards "affordable" or low-cost.

¹ Affordable access is defined as 25% of gross monthly income (rule of thumb is 30% for all housing expenses so 5% were set aside for utilities and other housing related costs).

Calgary Economic Development's Considerations

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

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

We appreciate the opportunity to share our perspective.

Sincerely,



Brad Parry
President and CEO of Calgary Economic Development and the Opportunity Calgary
Investment Fund

Detailed Analysis

Housing affordability analysis

Choices related to housing and housing affordability are complex and highly subjective. While there is high variability in the nuances and circumstantial realities that each Calgarian is dealing with when making decisions related to housing, there is value in trying to understand Calgary’s housing affordability in principle and develop foundational perspectives of how inclusive Calgary’s housing market is for a wide range of Calgarians.

With these considerations in mind, this analysis attempts to define archetypal profiles of Calgarian wage earners and archetypes of Calgary’s housing stock based on respective monthly costs in order to understand the availability of affordable housing for Calgarians earning different incomes. While the reductive approach to this analysis to define archetypes reduces the precision and accuracy that reflecting more nuance and context would enable, the results of this analysis provide a principled perspective on key gaps in the affordability and accessibility of Calgary’s housing that may warrant further study.

Figure 1: Average Annual Earnings by Industry



Source: Statistics Canada, April 2023. Alberta

Table 1: Monthly Housing Affordability by Industry (based on 25% of Monthly Income)

Industry	Archetypal Earner Count	Monthly Earnings	Approximate Maximum Housing Expense (25% of gross income for rent or mortgage)
Agriculture	6,100	\$ 3,800	\$ 950
Forestry, fishing, mining, quarrying, oil and gas	44,800	\$ 9,710	\$ 2,428
Utilities	6,100	\$ 7,780	\$ 1,945
Construction	70,100	\$ 6,250	\$ 1,563
Manufacturing	36,800	\$ 5,770	\$ 1,443
Wholesale and retail trade	119,200	\$ 3,640	\$ 910
Transportation and warehousing	55,500	\$ 5,230	\$ 1,308
Finance, insurance, real estate, rental and leasing	59,800	\$ 5,390	\$ 1,348
Professional, scientific and technical services	134,500	\$ 6,330	\$ 1,583
Business, building and other support services	32,100	\$ 4,100	\$ 1,025
Educational services	61,500	\$ 5,030	\$ 1,258
Health care and social assistance	107,900	\$ 4,390	\$ 1,098
Information, culture and recreation	33,300	\$ 2,910	\$ 728
Accommodation and food services	45,400	\$ 2,160	\$ 540
Other services (except public administration)	35,200	\$ 4,350	\$ 1,088
Public administration	29,500	\$ 6,560	\$ 1,640
Total employees, all industries 6	877,800	\$ 5,040	\$ 1,260

Sources: Statistics Canada, Labour Force Survey, April 2023.

The maximum affordable housing expenses for average incomes in seven sectors are below the lowest median cost for housing available in Calgary (\$1,200 per month). This means that 379,200 working Calgarians would be stretching their financial resilience to independently access even the most affordable of market housing currently available.

Table 2: Distribution of archetypal dwelling units based on monthly housing costs

Housing Type	Archetypal Monthly Cost	# Archetypal Dwelling Units
Detached	\$ 3,050	276,055
Row/Town	\$ 1,790	49,060
Semi-Detached	\$ 2,470	31,660
Apartment	\$ 1,270	143,740

Source: Calgary Real Estate Board, Monthly Housing Statistics, April 2023

* Statistics Canada, Census 2021, Calgary Total Household Size.

The monthly income of approximately 95% of archetypal Calgary wage earners is insufficient to affordably support the monthly expenses as an individual related to the aggregate median price for all housing in Calgary (\$500,880).

Table 3: Availability of archetypal dwelling units vs. qualifying archetypal earners

Monthly Housing Expense	# Qualifying Archetypal Earners	# Archetypal Dwelling Units Available	Affordable Housing Availability Ratio
< \$1,200	877,800	71,870	0.082
< \$1,800	498,600	168,270	0.337
< \$2,500	50,900	208,630	4.099
< \$3,000	44,800	362,488	8.091
> \$3,000	-	500,515	N/A

The analysis suggests that individual Calgarians earning less than \$86,400 per year (95% of Calgarian wage earners) have affordable access to 39% of Calgary’s market housing stock. This is also seen in the very low affordable housing availability ratios for those two types of archetypal earners. The availability of housing that can be afforded by Calgarians individually earning more than \$120,000 per year increase dramatically.

The aggregation of incomes from all sectors of Calgary’s economy to define the archetypal earners in this analysis suggest that housing affordability is of concern to employees in all sectors and industries. Employees of only once sector - primary-resource extraction - had average incomes nearly sufficient to individually afford the aggregate median cost of housing in Calgary (out of a total of 16 sectors included in this analysis).

Definitions:

Average Earnings:

- Wage estimates and hours worked are based on Alberta geographic area
- Employee counts for are for Calgary (CMA)

Housing Data:

- Dwelling counts are based on Calgary (Census division) from StatCan 2021 Census
- Median house prices from Calgary Real Estate Board current (April 2023) monthly housing summary

Housing Affordability Assumptions:

- Monthly mortgage calculations are based on 20% down-payment, 25-year amortization, 5% mortgage interest rate
- Archetypal housing affordability determined by 25% of gross monthly earnings (rule of thumb is 30% for all housing expenses so 5% were set aside for utilities and other housing related costs)

Archetypal wage earners

- The analysis categorized Calgaryian wage earners into archetypal wage earner profiles based on average monthly incomes by sector.

Archetypal dwelling units:

- The analysis categorized Calgary's housing stock into archetypal categories based on monthly costs for a given dwelling unit based on respective monthly payments required for a mortgage needed to finance a given median housing price.
- Note that Calgary's monthly rents are higher than base mortgage costs for many equivalent dwelling unit types.

Affordable Housing impacts

Local Conditions and the Prevalence of Homelessness in Canada (Kneebone & Wilkins, 2021)

Description: This research discusses community-based determinants of homelessness, including the econometric relationship between availability of low-cost housing and homelessness (based on US data – a one per cent increase in the rent-to-income ratio results in a 2.1 per cent increase in prevalence of homelessness). A key conclusion is that the supply of low-cost housing (lower-case "a" affordable housing) is key to reducing a community's prevalence of experiencing homelessness – this can be addressed by a variety of different approaches including government supply and reducing policy constraints on developing lower-cost market housing (note that this is not necessarily the same as policy constraints on generally developing market housing of any / all types). Also noted is that increasing incomes independently from consideration of availability / supply of accessible low-cost housing was not observed to decrease prevalence of experiencing homelessness – separating the two does not address the rent-to-income ratio as an important indicator of a community's likely prevalence of homelessness.

An Evaluation of Housing First Programs in Calgary (Kneebone & Jadidzadeh, 2022)

Description: A look at the impact of Calgary's "Housing First" programs that shows that providing stable housing to people experiencing acute mental health and substance abuse has seen significant reductions in supported individuals returning to experiencing homelessness. Aggregate results for 6 years of observation of Housing First participants show that 55% remained housed while 45% returned to experiencing homelessness. Rates of "success" (remaining housed) for individuals who had self-identified as experiencing mental health and / or substance abuse were at least 49% - this does suggest that significant reductions in interactions with / access to health and legal / justice systems were likely and therefore associated systems costs were respectively avoided but data was not captured to appropriately quantify these impacts.



May 26, 2023

The City of Calgary
800 Macleod Trail SE
Calgary, Alberta T2G 2M3

Attention: The City of Calgary - Members of Council

Re: Housing and Affordability Task Force Recommendations

Calgary Housing Company (CHC) commends The City of Calgary for their initiative to establish the Housing and Affordability Task Force and its action to develop bold recommendations. These recommendations identify the imminent need for perpetual non-market affordable housing that Calgary Housing Company is working to provide. Calgary's affordability remains strong, but it is vital to remain proactive with a strong economic policy for Calgary's ongoing livability.

CHC is specifically supportive of actions that will build a consistent funding commitment from The City and those which allow us to leverage federal and provincial dollars, including:

- Zoning and planning reform to ensure a mix of housing options in all neighbourhoods, with ongoing programs to retain Calgary's affordability.
- The provision of government owned land for perpetual affordable housing that supports people unserved by market housing.
- Innovation in the sector and scalability to address the significant housing gaps.
- Tax exemption for non-profit and co-ops who provide affordable housing to households not being served by the private sector.

CHC also supports the rapid advancement of the following areas and have included some additional items for consideration:

- Protecting existing housing supply through repair and replacement plans.
- Consideration of prioritizing government land and funds towards initiatives where households are overspending on housing and there is limited supply.
- Stronger advocacy to the province for permanent supportive housing and programs to immediately take leadership in increasing the supply to address the homelessness crisis. Provincial leadership is necessary to create safety, human dignity, and economic development in a province where everyone should have a right to housing.
- An area CHC could help support is the measurement of achieving recommendation outcomes, such as what happens when people leave affordable housing, as well as the equitable participation in civic processes and measuring bias against renters.



CHC portfolios serve 27,000 Calgarians with a variety of housing options from rent supplements on behalf of the Government of Alberta, CHC owned mixed income housing, City of Calgary owned, as well as provincially owned social housing. We serve low- and moderate-income households and are focused on increasing the supply of housing with no operating funding requirements, so that we can operate on a break-even basis and establish a perpetual supply of affordable housing.

We recognize this is only the beginning of addressing deep challenges for affordable housing and homelessness and are curious to better understand how CHC can partner in delivering these bold recommendations. We look forward to working with The City of Calgary to implement this important work.

Regards,

A very faint, light-colored signature that is difficult to discern, appearing to be written in blue ink.

Will Bridge
Board Chair

A handwritten signature in black ink, appearing to read "Bo Jiang".

Bo Jiang
Acting President

Corporate Office
Rocky Mountain Plaza
800, 615 Macleod Trail SE
Calgary, AB T2G 4T8

East District Office
Marlborough Mall
320, 433 Marlborough Way
NE

South District Office
Glenmore & Centre
Shopping Centre
#18, 6624 Centre Street SE

West District Office
Brathwaite Bayle Centre
1701 Centre Street NW
Calgary, AB T2E 8A4

Carolyn Whitzman, PhD
Housing and Social Policy Consultant
73 Merton Street
Ottawa Ontario Canada K1Y 1V8

May 30, 2023

To Tim Ward, Chair, Housing and Affordability Task Force:

I am writing to endorse the City of Calgary's Housing and Affordability Task Force Recommendations.

I am the Expert Advisor to the Housing Assessment Resource Tools (HART) project, funded by the Canada Mortgage and Housing Corporation's Housing Supply Challenge. As part of that project, I work with municipalities across the country, from Victoria to Gatineau, including Calgary, to improve evidence-based housing policy. I presented to the Task Force as part of its deliberations. HART continues to provide advice to municipalities in relation to the Housing Accelerator Fund, a new federal government program intended to improve affordable, GHG-reducing housing supply.

There are several recommendations, which if passed, will be models for other Canadian cities:

1. Clear and ambitious targets for non-market homes: 3000 non-market homes a year will do much to address homelessness and core housing need targets related to the National Housing Strategy.
2. Within that target, removing minimum parking requirements, allowing a greater variety of dwelling units (including multi-tenant), and removing maximum densities from affordable family sized (3+ bedroom) homes will go far to expedite approvals for housing affordable to low- and moderate-income households.
3. Working with the provincial government to expedite new non-market affordable developments by delegating approvals to staff
4. Leasing government land, especially transit-oriented land, to affordable housing developers
5. Acquiring new land for non-market development, including surplus school board land, and developing a pre-approval process for non-market developers of that land
6. Supporting partnership collaboration between non-market developers and providers such as Calgary Housing Company, co-operatives, and social and supportive housing providers, will allow scaled-up mixed-income and mixed-use housing to better meet the needs of Calgarians
7. Clear sub-targets for For Indigenous By Indigenous housing development
8. Expanding on the successful Open Window initiative to coordinate housing funding opportunities from all three levels of government
9. Exempting all non-market housing from property tax
10. And improving access to and capacity of renter protection programs that aim to stem entry into homelessness.

Congratulations to the Task Force on excellent work,





Tim Ward
Manager, Housing Solutions
The City of Calgary | Mail code: #195A
9th Floor, Rocky Mountain Plaza, 615 Macleod Trail SE
Calgary, AB Canada T2P 3P8

May 29, 2023

Dear Tim,

Re: Housing and Affordability Task Force Recommendations

The Centre for Newcomers is pleased to see that various recommendation to address the housing crisis in Calgary have been proposed. However, we feel that these recommendations, especially “Recommendation 3: Ensure that the supply of affordable housing meets the needs of Indigenous people living in Calgary and Equity-Deserving populations” are inadequate.

The report as it is currently written negates experiences and specific needs of newcomers to Canada, LGBTQ2S+ people, and others, especially those that are homeless or living in precarious housing scenarios. Specific recommendations for newcomers and LGBTQ2S+ populations should be included in the report that are separate from Indigenous populations. The three population have extremely different needs and lumping them together ensures that all these populations will not be served well. Other equity deserving populations similarly should be addressed.

As you may know, the Centre for Newcomers helped over 20,000 people settle in Calgary in the past 12 months, which includes assisting well over a thousand families divert away from homelessness. We have learned through our homeless diversion program that one size does not fit all in how people are diverted away from homelessness. In addition, when too many populations are grouped together in specific recommendations, as has been with other housing initiatives in the past, then the needs of newcomers and LGBTQ2S+ populations do not get addressed. This is not unlike trying to address needs from populations affected by disabilities, mental health issues, and addictions. You should also note that racialized populations continue



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to face discrimination in housing, and these issues need to be addressed in your recommendations.

Specific goals are required minimally for the following equity deserving populations:

- Indigenous
- Newcomers to Canada, including refugee populations,
- LGBTQ2S+ populations,
- Racialized populations,
- Populations affected by mental health issues,
- Populations affected by addiction issues, and
- Populations affected by disabilities.

Related to this is another important recommendation, “Recommendation 4: Convene the housing sector to facilitate greater collaboration.” To address issues of specific populations, the best solutions often involve collaboration with the same populations. This recommendation is void of consultations with the populations mentioned above. Again, one size does not fit all, and a sole consultation with “supports for organizations, non-profit employees” misses the mark. It is important that the specific above populations are directly noted as targeted for inclusion in consultations.

Finally, we are pleased to see that support is recommended to fund “first/last rent obligations” to assist in the diversion of homelessness. The Centre for Newcomers has been using this approach for several years and we find it to be more cost effective than shelters, humane, dignifying to people served, and very efficient at keeping people away from potential homelessness. Prevention efforts such as this which keep people involved in market housing should be stressed in your recommendations at a far greater level.

I hope these suggestions are taken seriously and revisions to the Task Force recommendations can be made.

Sincerely,

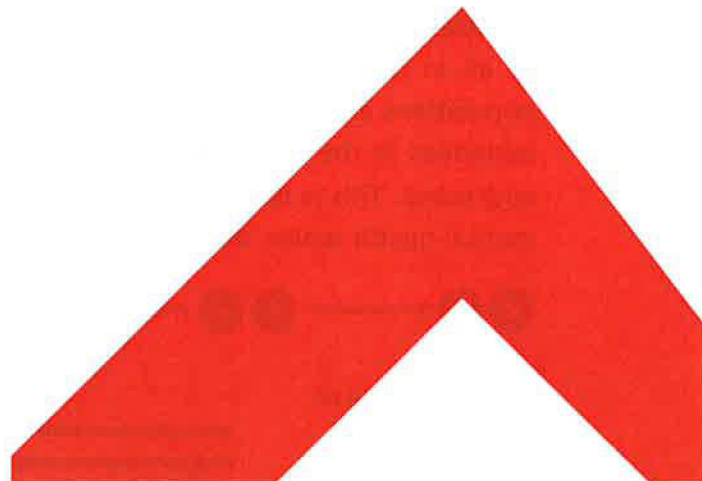


Kelly Ernst, Ph.D.
Chief Program Officer



125, 565 - 36 Street NE
Calgary, AB T2A 6K3
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info@centrefornewcomers.ca





May 23, 2023

Attn: Tim Ward, Chair of the Housing and Affordability Task Force (for circulation to council)

RE: Support for Housing and Affordability Task Force Recommendations

Dear Council,

Calgary is on the precipice of a housing crisis. In Q4 of 2022 alone, ~14,800 new residents moved to Calgary while there were only ~5,600 housing units available in the market¹ (unoccupied, for rent and for sale). This 9,200 unit deficit shows that the current demand for housing far exceeds supply, and this deficit will continue to grow if not properly addressed. As with any market, as demand starts to significantly out pace supply, pricing goes up which means a reduction in affordable housing options in our city. Based on the Housing and Affordability Task Force's recommendations, Council can take meaningful actions right now, that will make a real difference to the volume of housing supply and will have a direct impact on housing affordability.

On June 6th, Council will discuss the recommendations of the Housing and Affordability Task Force. As an active member of Calgary's development community and a member of CPC, I would encourage Council to implement all the recommendations, and specifically, take action on anything marked with a timeline as "now", today.

Many of the recommendations in the Task Force's report will result in a significant, and immediate impact on housing supply and affordability in Calgary. Chief amongst these are the recommendations that:

- a) Seek to provide direct funding and advocacy towards housing programs;
- b) Free up underutilized city owned land to be used for housing developments;
- c) Identify collaboration opportunities to deliver more housing, more rapidly;
- d) Seek to remove barriers in order to move affordable housing units through the approvals process more expeditiously, and
- e) Reset the base residential district in our land use bylaw to permit higher density housing everywhere as the base condition (R-CG).

Just this past May, Toronto City Council made development of four-unit projects on single lots "as-of-right" across the city. That change was brought about by a crippling affordable housing crisis and is a centerpiece of the city's housing action plan. Real and meaningful change must occur in Calgary, or the cost of housing will continue to climb. Calgary should not wait until we are in a situation as dire as the GTA before we take a bold, yet logical step like this.

I also believe that recommendation, **1.e.ii: "Make dwelling units in all multi-residential land use districts Permitted Use to enable simplified approvals processes"**, should be moved up into the "now" category. The result would be the immediate simplification and streamlining of the development approval process for housing, without any negative impact to Calgarians.

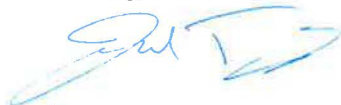
Single family housing is a permitted use in new suburban communities and dwelling units are a permitted use in the recently adopted H-GO district. It is time to do this for all residential uses.

CERTUS DEVELOPMENTS INC.

In Edmonton, the recent adoption of their revised land use bylaw saw all residential uses moved to permitted uses. This has been a contributing factor to an increase in supply, and housing in Edmonton being significantly more affordable than in Calgary. Home ownership in Edmonton is currently 27-35% more affordable than in Calgary¹ (depending on product type), and home rental is 28-39% more affordable¹ (depending on unit type).

Collaboration, clear direction, and thoughtful improvements to the land use bylaw are the methods by which Calgary City Council can effect meaningful change to the affordable housing supply. This needs to happen within a reasonably short timeline in order to correct the trajectory we are currently on. The adoption of the Housing and Affordability Task Force recommendations as presented will help to get much more housing built much faster. Let's take a bold step for our city's future and make it happen.

Yours truly,



Joel Tiedemann
Director of Development
CERTUS DEVELOPMENTS INC.

References:

1. Zonda Urban, Alberta Market Update, May 11, 2023.



Dear Council,

On behalf of the Calgary Inner City Builders Association we express our strong support for the recommendations of the Housing and Affordability Task Force that will be discussed on June 6th. As the Chair and Vice Chair of CICBA, we have spoken to many in our membership. CICBA believes that these recommendations are essential steps towards addressing the critical housing crisis currently faced by so many Calgarians and future Calgarians.

The specific items on the report that have been marked for immediate implementation can significantly increase the supply of affordable and market housing, which is vital in combating the housing crisis. Therefore, we urge the City Council to accept all the recommendations presented by the task force without delay.

We recommend that Council moves all residential housing uses from discretionary to permitted use. This immediate action will have immediate results. This will significantly reduce the current timeline faced in the established areas to be in par with that of the greenfield areas.

This type of change will not affect city zoning, land uses or build form as the current policies and requirements will all still be in full effect. All this will do is housing applications that conform to the land-use districts and the bylaws in place would be permitted to build at a much faster rate, creating not only affordability in housing but the number of units being produced will increase substantially.

It is evident that the citizens of Calgary are already facing a housing affordability crisis. As a result, there is an urgent need to make significant changes to improve the current housing situation.

We have all heard many heartbreaking stories from working Calgarians who are struggling to find affordable housing.

CICBA is grateful for city councilors and administration working with our organization to lessen the barriers to development, but we are limited by the present approvals processes. Implementing the task force's recommendations and

taking some additional steps will undoubtedly provide a much-needed boost of affordable housing within the established areas.

CICBA encourages City Council to take direct action on the key recommendations presented to you by the Housing and Affordability Task Force. Together, industry and council can make a meaningful difference in the lives of many Calgarians in dire need of affordable housing.

Thank you for your attention and consideration of this critical matter.

Sincerely,

Shameer Gaidhar
Chair

Mike Borkristl
Vice Chair



460 - 5119 Elbow Drive SW P 403 201 5305
Calgary, Alberta T2V 1H2 F 403 201 5344

2023.05.30

ATTN:
The City of Calgary City Council

—
The City of Calgary

RE:
Support for Housing and Affordability Task Force Recommendations

Dear Mayor and Members of Council,

On behalf of CivicWorks, I'm writing to express our strong support for the Housing and Affordability Task Force Recommendations released on 4 May 2023. As a team of consulting urban planners, CivicWorks collaborates with and supports Calgary's city-building sector, with a core focus on growth and change in Calgary's Inner City and Established Areas. Our practice is committed to realizing redevelopment and change that creates more complete, compact, and connected communities to help Calgary attract talent, diversify its economy, and most importantly, be accessible, affordable, and resilient.

Since 2018, CivicWorks has supported developer-builders with over 100 Land Use Redesignation and Development Permit applications to The City with a focus on the same outcomes as the ones identified by the Housing and Affordability Task Force; to increase and diversify housing supply, foster partner collaboration amongst the housing sector, and improve the living conditions for people in rental housing. This work has helped realize a much-needed housing supply in Calgary for people of all ages, stages, and wages of life, and actively contributes to creating more livable and diverse communities.

The reality faced by the city-building sector and The City is one of struggle in its inability to keep pace with the growing demand for housing. The increasing housing supply deficit and affordability gap in Calgary has left not only our entire city less resilient, but our most vulnerable populations feeling these impacts the greatest. The recommendations brought forward in this Report shed light on this critical topic, and more importantly, present an achievable and meaningful path forward to address it.

The emphasis in this Report on the greater integration of non-market housing into Calgary's housing sector through collaboration with private development is key to the success of addressing this housing crisis. With a rental supply well below the Canadian average, and almost 3,000 Calgarians experiencing homelessness and countless more potentially facing it, the ability to meet the growing need for non-market and affordable housing is not solely within The City's means, and measures must be taken to encourage the private development industry to help Calgary meet this demand. Action items identified such as *exempting affordable housing from multi-residential density calculations and certain planning process requirements such as public hearing, as well as facilitating private/public partnerships where City-owned land is used by the private sector to build affordable housing*, are just a few of the actions that can incentivize development partners to help Calgary meet its affordable housing goals.

As stigma and discrimination against the introduction of rental units and affordable housing in established neighbourhoods is one of the most common themes heard in our own outreach experience and a large barrier in the land use redesignation and development process, the recommendation to facilitate greater collaboration amongst the housing sector when building new attainable homes is especially important. The actions items such as *creating an awareness campaign for residents, identifying innovative*



collaborative opportunities, and creating a program that connects developers and non-profit housing providers are excellent recommendations that will make it easier for private industry to collaborate with The City and tackle barriers to providing high quality and innovative non-market housing in established communities. These are low-cost and right-now solutions that are an excellent step in the right direction to addressing this housing crisis.

It's time to see Calgary follow the lead of other path-forging cities across Canada such as Edmonton, Vancouver and Toronto that are tossing out traditional and discriminatory policy and regulations in favour of new housing strategies that are more equity-focused and make housing more affordable and accessible. We understand that this important and meaningful work is just the start of a complex conversation and sustained effort to realize more non-market and affordable housing in Calgary. We strongly encourage Council to support the recommendations and actions within the Support for Housing and Affordability Task Force Recommendations Report.

Sincerely,

A handwritten signature in black ink, appearing to read "David White", written over a horizontal line.

David White | Principal
BA, MScPI, RPP, MCIP



May 29, 2023

The City of Calgary
800 Macleod Trail SE
Calgary, Alberta T2G 2M3

Attention: The City of Calgary – Members of Council
Re: Housing and Affordability Task Force Recommendations

Dear Council Members,

I am writing to express my sincere appreciation and commendation for the City of Calgary's visionary decision in establishing the Housing and Affordability Task Force – and for implementing its bold recommendations. This initiative demonstrates the council's unwavering commitment to address the current housing crisis and its profound impact on the lives of countless Calgarians.

The recommendations outlined in the task force's report are both comprehensive and far-reaching. The report not only highlights the challenges faced by individuals and families in accessing affordable housing but also offers tangible solutions that have the potential to transform lives and communities.

HomeSpace Society is particularly supportive of the actions that will enable non-profit bodies to build and maintain affordable housing properties and divert people from homelessness during this housing crisis by:

- Increasing investment to support providers by advocating for Provincial and Federal funding as well as reducing the tax load on Affordable Housing properties to enable us to divert those funds to new projects that target high-need populations.
- Making more shovel-ready land available to Affordable Housing Providers as well as pre-qualifying providers to develop Affordable Housing.
- Creating advocacy campaigns to support non-profit organizations, employees, and those in need of housing as well as reduce stigma for our residents and people experiencing homelessness.

One aspect we believe would make a tangible difference is for the city to work with the province to come to investment agreements for Calgary Affordable Housing projects. To qualify for federal capital, organizations like HomeSpace need to demonstrate wide support and investment from all orders of government, so when the city and province come together on projects like Neoma, we can build more affordable housing quickly for those in need. Also, prioritizing long-term building maintenance investment, while not flashy or exciting, would make a massive difference to non-profits that are struggling to upkeep our properties under rising inflation.



HomeSpace is a charitable organization that builds, maintains, and operates affordable housing for vulnerable Calgarians. We own and run a portfolio of 847 units in over 33 properties across Calgary and serve nearly 1000 residents. We focus on the highest needs populations, and work to house high acuity folks that struggle to retain housing.

We applaud the City of Calgary for its strong support of affordable housing, and for taking bold action in the face of a housing crisis. We firmly believe that the implementation of the Housing and Affordability Task Force's recommendations will have a transformative impact on Calgary's residents. Affordable housing is not merely a basic human need; it is the foundation for a thriving, inclusive, and equitable society. By providing stable and affordable housing options, we can enhance social cohesion, support economic growth, and create opportunities for individuals and families to thrive and contribute to the community.

Thank you for your bold recommendations, we look forward to their implementation.

Sincerely,

A handwritten signature in cursive script that reads "B. Majdell".

Bernadette Majdell
CEO HomeSpace Society

May 30, 2023

Mayor Gondek and Members of Calgary City Council
Municipal Building
800 Macleod Trail SE,
Calgary, Alberta T2G 5E6

Re: Housing Affordability Task Force Recommendations – Report to Council

On behalf of **Horizon + Forward Housing** ('Horizon'), organization overview attached, we would like to express our appreciation for the work of City of Calgary Administration and the Housing & Affordability Task Force ('HATF'), the purpose of which is described as follows:

"...report to Council with advice and policy recommendations relating to increasing, measuring, and managing housing affordability and affordable housing along the entire housing continuum..."

Horizon supports **approaching housing as a continuum** from homelessness to homeownership. We emphasize the importance of housing policy that has positive impacts on the spectrum as a whole, without unintended consequences.

With respect to the Task Force Recommendations & Actions, we are highly supportive of some, require more clarity and understanding of others, and are unable to support a limited few which we understand may have negative effects at points on the continuum.

We strongly support actions that empower housing providers to maximize our capacity and ability to deliver new units. **Appropriately located and sized parcels of land** available at below-market pricing is a critical component to the sector's proven model for delivering units and is an example of a policy recommendation we strongly support.

An initial evaluation of timelines to begin implementation (now/next/later) has been done. We would **recommend a further analysis of the Actions be undertaken in direct consultation** with a working group of housing providers to determine their priorities, overlay their capacity and assess the achievable Actions with the greatest impact after sector input. This would allow key contributors to build upon the HATF work to create a focused implementable plan for attainable targeted outcomes.

Horizon would appreciate the opportunity to participate closely in the next steps of this work and champion our shared Housing Affordability and Affordable Housing objectives and outcomes.

Respectfully,



Martina Jileckova, CEO
Horizon + Forward Housing

Horizon + Forward Housing

May 30, 2023

Horizon Housing is a non-profit organization providing affordable, integrated, supportive homes to low-income families and individuals with special needs, including those living with mental health or mobility challenges.

Last fall, **Horizon Housing** merged with **Forward Housing**, another strong Calgary non-profit, and collectively, we own and manage **1,650** units across 30 properties, including approximately 400 units dedicated solely to seniors. Our independent and supported living units house more than 2,500 residents.

Horizon is also an experienced developer. Over the last three years, we completed more than **500** units of rental housing. In addition to expertise in development and construction, this also requires the ability to connect with communities through consultation and navigate the approvals process.

Horizon utilizes the **mixed-income, mixed-market** approach to create affordable diverse communities with a strong sense of inclusion and belonging. On average, Horizon rents are **40 to 50%** below market rates.

For our non-market units, Horizon works in partnership with approximately **40** agencies that refer residents and provide social supports.

Horizon has an ambitious strategic plan and a strong balance sheet. We are well-positioned to **grow** to respond to the ever-increasing need for affordable housing in Calgary.

We know that working collaboratively with all orders of government and private partners, each of whom has an important role to play, is the most effective approach to achieving positive outcomes and increasing Calgary's affordable housing supply.



May 30, 2023

Attn: Tim Ward, Task Force Chair
Tim.Ward@Calgary.ca

Re: Housing and Affordability Task Force Recommendations Feedback – Silvera for Seniors

Thank you for the opportunity to respond to the City of Calgary Housing & Affordability Task Force Recommendations. Silvera for Seniors appreciates the time and effort spent on bringing forward these recommendations to deal with the issue of housing affordability, which is reaching a critical level in our city. Further, we want to reiterate our appreciation for the strong working relationship between Silvera and the City of Calgary in advancing solutions on this issue for low-to-moderate-income seniors in our community that have limited resources to deal with the inflationary costs of housing and other costs of living that we are currently experiencing.

Upon our review of the Task Force Recommendations, please consider the following feedback from Silvera:

Recommendation #1 – This recommendation generally makes sense, however Silvera believes **Action g.i.** should include a broader range of housing options beyond secondary suites. The City of Calgary should be investing funding to support the creation of all types of affordable housing.

Recommendation #2 – Silvera also generally supports this recommendation, however it is critically important that any land made available to support affordable housing be appropriately zoned, development ready, and pre-qualified for a property tax exemption. Furthermore, it is also important that the funding identified in **Action f.** be expanded to include the entire city, not just the downtown area. The entire city is in desperate need of affordable housing and Silvera believes it does not make sense to concentrate funding and housing in one area of the city.

Recommendation #4 – It is important that the housing sector and the City of Calgary collaborate and combine its efforts to advance affordable housing in the city. Silvera suggests that **Action b.iii.** include that those with the highest need not only have housing but also the also include social and health supports for those most in need of housing in order to improve their quality of life and to keep them appropriately housed.

Respectfully Silvera has concerns about the “One Window” approach that is identified in **Action c.** as it has currently been pursued. It has been years since the initial consultation, and both needs and technology options have evolved. We believe the original plan cannot be

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- 2 -

recommended as is for funding without full review and consultation with the sector operators. The initial One Window proposal did not offer improved costs to operators, nor did it demonstrate a sustainable operation. As a result, we would ask for this recommendation to be removed and replaced with a recommendation that reflects advocacy for appropriate technology investments with the sector operators. This would support the ability to optimize and collaborate between all housing providers, reduce duplication-related costs as well as improve timelines for access to housing.

Silvera would also like the inclusion of an **additional Action (b.iv.)** that would advance advocacy to fund tenant support workers.

Recommendation #5 – While Silvera strongly supports the recommendation of increasing investment to support housing providers, it is important that the dedication of 1% of federal/provincial tax revenue as identified in **Action a.ii.** not be strictly limited to “municipalities” but also to include “housing providers.” Furthermore, Silvera suggests that **Action d.** include aligning HIP with federal/provincial housing strategies and program requirements.

Recommendation #6 – Again, Silvera is very much in support of this recommendation, however we believe **Action d.i.** should include funding to support the transition of a tenant from one housing provider to another where the transition would result in the tenant being more appropriately housed/supported.

Again, thank you for the opportunity to provide feedback on these recommendations. If you have any questions, please reach out to me at 403.567.5305 or aadamson@silvera.ca. We look forward to the inclusion of our feedback as the City of Calgary advances this initiative.

Sincerely,



Arlene Adamson, CEO
Silvera for Seniors



Your Community, Your Association, Your Voice

June 1, 2023

Re: The Housing and Affordability Task Force Recommendations

Dear Mayor Gondek and City Councillors:

We appreciate the time and effort that has gone into creating the Housing and Affordability Task Force Recommendations. We also believe that access to affordable housing is critical to current and future residents of our city. **We do, however, have concerns with some of the recommendations that have been put forward in this document.**

1. The current recommendations undermine the LAP process by recommending R-CG as the base residential district. Administration has stated throughout the evolution of LAPs that there will not be blanket rezoning—this recommendation would indeed equate to blanket rezoning.
2. The recent Stats Canada Study on urban greenness (<https://www150.statcan.gc.ca/n1/daily-quotidien/210817/dq210817b-eng.htm>) indicates that Calgary is already the least green of all major Canadian cities at 42%. In a Climate Emergency, allowing 60% lot coverage everywhere (rather than 45% for R-C1 and R-C2 lots) will make matters much worse.
3. Across the City, there are many small local parks that are showing an R-C1 designation. These park spaces need to be protected and exempted from any redesignation to R-CG.
4. The recommendations are intended to create and protect affordable housing. Blanket rezoning will, in fact, have the reverse affect. Unfortunately, regular property tax hikes, insurance increases, and residential parking zone fees in higher density communities are kicking the smaller landlords out of the market. The older homes with illegal suites are also very expensive to bring up to the minimum standard set by the City. Many to most of those buildings (16000 by City estimates) will be purchased by developers if 8 units are automatically permitted on the same lot. **This will lead to a drastic decrease in what are currently affordable suites.** Units that are now being developed on R-CG properties under the guise of affordable housing are actually much more expensive than existing suites.
5. Council and residents need more specific details on where affordable housing is currently provided and what our future needs will be. **With the Federal government offering billions of dollars in support of housing cooperatives, serious consideration needs to be given as to how to access this resource.**



Your Community, Your Association, Your Voice

6. Equal distribution of 15% affordable housing will be difficult to achieve at this point if it is not already factored into our newer communities—this increases the pressure on our established communities.

After a preliminary review of the document we would like to point out some specific concerns by item number—these being major concerns we have identified, not the only concerns.

Recommendation 1 Action d (i)

We strongly object to this recommendation to make R-CG the base residential district. Concerns have been raised throughout the planning phase for LAP's (including the Developed Areas Guidebook and the Guidebook for Great Communities) that there would be blanket rezoning once these documents were implemented. Our community already exceeds the 15% base recommendation for affordable housing. We are a complete community and only 12% of our residences are currently zoned R-C1, with 60% of our residences located on property designated higher than R-C2. We already exceed the 60 year MDP density target in our community, and this proposed change would restrict housing diversity and choice in our community of Rutland Park. (The other 2 communities we represent already exceed or are set to exceed the target by 300 and 500 percent (Lincoln Park and Currie Barracks).)

Recommendation 1 Action e

We are strongly opposed to the removal of minimum parking requirements for development. We are already under institutional pressure from Mount Royal University with regards to parking. It is not only the parking that is a concern, but the traffic generated in our community by people driving around looking for free parking. This recommendation would make matters even worse.



Your Community, Your Association, Your Voice

Recommendation 1 Action h

We are vehemently opposed to exempting any development from a public hearing process, including affordable housing. Citizens deserve to have a say about proposed developments that will impact them. This becomes a slippery slope as developers argue that “x” percent of the development will be non-market housing.

Recommendation 2 Actions a and c

We want assurances that small local park spaces currently designated R-C1 will be protected as the City looks to quickly sell off available land.

We ask that you take the time to more completely engage with Calgarians before making final decisions on the Housing and Affordability Task Force Recommendations. We look forward to being involved in this process. Thank you for your time and consideration.

Sincere regards,

Leanne Ellis
RPCA Executive VP and Director Development and Traffic



Tim Ward
Manager, Housing Solutions & Chair, Housing and Affordability Task Force
City of Calgary
Submitted via email: Tim.Ward@Calgary.ca

Dear Mr. Ward,

On behalf of Inn from the Cold, I am writing to affirm our support of The City of Calgary's Housing and Affordability Task Force recommendations.

For over 25 years, Inn from the Cold has been helping vulnerable families find stability in times of crisis. As the largest organization in the Calgary region that is dedicated solely to families experiencing a housing crisis, we believe that a community where no child or family is homeless is possible. To help bring our vision to life we provide three main programs: homelessness prevention and diversion, emergency family shelter, and supportive housing.

Since the beginning of 2022, demand for our service has doubled with more and more Calgary families turning to us for support. Emergency shelters like ours play a critical role in the community's homelessness response system: they provide an immediate place to stay while families reconnect with housing. Shelters work best when people can enter and exit rapidly, with wraparound services for their needs.

However, given the housing and affordability crisis in Calgary, families at The Inn are not exiting rapidly and demand grows by the day. With demand for our services through the roof, we have seen the average stay for a family increase to 60 days this past year, which is an increase from a 30-day average over previous years. This is due to a lack of affordable housing options that are appropriately sized for families to move into.

While we provide low-barrier emergency shelter for families as a safety net, we know the best way to end the cycle of homelessness is to divert as many families as possible from experiencing it. We know that affordable housing is the foundation for effectively and efficiently preventing children from experiencing the trauma of homelessness. Once families have a home, service providers like Inn from the Cold can provide holistic and wrap-around programs and services in their residences, saving the public system's resources.

Access to affordable housing in the Calgary region is a significant issue and the single most pressing challenge facing the city's affordable housing sector is inadequate housing supply. We applaud the City of Calgary for prioritizing housing and affordability through these recommendations. We believe these recommendations are important first steps in delivering a modern housing system that provides adequate affordable housing for vulnerable Calgarians. Inn from the Cold is committed to working with The City towards initiatives that will create immediate opportunities for deeply affordable housing for families so that children can have the stability they deserve.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Heather Morley', is written over a light blue horizontal line.

Heather Morley
Executive Director, Inn from the Cold

#110, 706 7 Avenue S.W. Calgary, Alberta T2P 0Z1 P. 403-263-8384 InnFromTheCold.org

Helping families, help themselves



May 29, 2023
The City of Calgary
Attn: Tim Ward, CIHCM
Manager, Housing
Solutions

Subject: Housing and Affordability Task Force's recommendations and actions

Dear Tim,

I am writing to express our firm's support for the Housing and Affordability Task Force's recommendations and actions. These recommendations, if implemented, have the potential to create meaningful change and improve the lives of individuals and families struggling to find suitable and affordable housing options across Calgary. We regularly work on issues of affordable housing and understand the challenge that our communities face. We believe affordable housing is not only a basic human right but also a crucial foundation for a thriving and inclusive society.

In an issue as complex as housing affordability, it is essential that solutions span scales from the broader housing system to the unique needs of diverse communities to ensure that housing is appropriate and reflective of the needs of our city. Streamlining regulations, making more land available, meeting the needs of Indigenous and Equity-Deserving populations, fostering collaboration, increasing investment in housing providers, and ensuring a safe place for all are crucial to address the issue across scales.

If implemented, these recommendations will create a more inclusive, equitable and prosperous community for all residents of Calgary. We applaud the work of the Housing and Affordability Task Force and would encourage City of Calgary Council and Administration to continue reviewing and revisiting the recommendations to ensure that the most impactful actions are the ones getting the highest priority in terms of financial support and organizational attention.

Thank you for your leadership and efforts to address this critical issue in our city.

Sincerely,

A handwritten signature in black ink, appearing to read "John Lewis", with a long horizontal flourish extending to the right.

John Lewis RPP, MCIP, M.E.DES.
President & Founder, Intelligent Futures



104 Macleod
Calgary, Alberta T2G 1T6

P 403.223.1171
E oliver@libertyhousing.org

May 30 2023

The City of Calgary
PO Box 2100, Station M,
Calgary, AB
T2P 2M5

Re: Support for Housing and Affordability Task Force Recommendations

Dear Mayor and Members of Council,

On behalf of Liberty Housing Organization, I'm writing to express my strong support for the Housing and Affordability Task Force Recommendations that were published on May 4th, 2023. At Liberty Housing Organization, we are committed to creating socially, financially, and environmentally responsible homes for all. Our vision is to provide high-quality, affordable housing to those who need it the most. Since our inception in 2015, we have developed nearly 500 non-market homes in the Calgary area, and we are dedicated to doubling that number over the next 10 years through our innovative ownership model and non-market rent program. We are proud to have had several projects individually approved under the CMHC Homeowner Loan Insurance Flex program, which is a testament to our commitment to creating sustainable and accessible housing solutions. Our affordable housing program is designed to assist low to moderate income households who are unable to secure affordable rent rates or conventional mortgage financing.

The emphasis in this Report on making non-market housing more attractive to private development and fostering greater connections between industry and The City is key to addressing the growing housing crisis which is too large for any one institution to handle on their own. Specific action items such as developing a program and framework to provide opportunities for land leasing to non-profit housing providers such as Liberty, disposing of City-owned TOD lands as soon as possible for non-market housing, and advocating to exempt developments held by non-profits providing non-market housing from property taxes, are just a few of the many examples in this Report that encourage private industry and organizations such as Liberty to work with The City of Calgary to tackle the housing crisis and provide a better future for all Calgarians. We commend the meaningful and important work done by the Housing and Affordability Task Force and believe that the action items outlined in this Report will provide a tangible and outcome driven response, if Calgary's City Council is willing to accept it.

Our team deeply believes in our mission to help close Calgary's affordability gap, and we are committed to working tirelessly to achieve this goal. We believe that everyone deserves a safe, comfortable, and affordable place to call home, and we are proud to be making a difference in the lives of Calgarians. We strongly encourage Council to consider and support these recommendations and actions within the Support for Housing and Affordability Task Force Recommendations Report.

Thank you for your time and consideration,

A handwritten signature in black ink, appearing to read 'O. Trutina', is written over a white rectangular area.

Oliver Trutina
President

City of Calgary
Attention Tim Ward
PhoneEmail Tim.Ward@Calgary.ca

May 30, 2023

Re: Housing and Affordability Task Force Recommendations

Dear Members of Council:

As trusted industry members actively participating in the Calgary housing market sector, it is our pleasure to provide a letter in support of the recommendations provided on May 4th, 2023 by the Housing and Affordability Task Force. As per the introductory message, it is our understanding that The Task Force was challenged to provide solutions that were both “bold” and “concrete” and we see both have been implemented in the recommendations whilst being sensitive to the realities of cost and our collective natural resistance to change.

We live and work in a great City. We are in a unique position within our country in that we are one of the most affordable urban centres, and yet we have one of the highest rates of housing insecurity. As stated in the recommendations, we are at the precipice for action towards the housing affordability crisis and we whole-heartedly agree that if we don't act now, *“Calgary will no longer be the vibrant, affordable, and world class city that has it consistently ranked as one of the best places to live in the world”* – pg.2.

As an industry leader that has been actively pursuing solutions for affordable housing as a core focus of our practice , we have consistently seen the number of new affordable homes needed unchanged despite a focus of this need being prevalent in our society. and yet in the last year alone we have seen the arrival of over 100,000 new immigrants, in large part refugees. This leads us to the conclusion that the crisis is simply expanding

We have all been aware of the case studies for why it is hard to build housing, especially affordable product. Without policy implemented that would allow for equitable distribution of non-market housing within all communities it will continue to get harder as our city grows, the general population will become more and more protective of their respective areas they reside, and “nimbyism” will continue to win. Recommendation 1a is a small step towards making it a little less hard. By recommending a 15% non-market housing share in each Local Area Plan it gives quantitative allowances. From what we have seen in latest Local Area Plans, there could be even more concrete recommendations geared towards a percentage requirement per development. Our recommendation is that this could be tied to financial or other incentives such as those outlined in Recommendation 1g and 5.

The City is growing and taking steps toward better transit networks, our reliance on single passenger vehicles will continue to shrink. Use of bicycle networks and Train/BRT routes is growing. However, the system needs to be able to feed itself. In his book, ‘A country of Cities’, Vishaan Chakrabarti discusses a “city” as a place that can provide significant ridership for rapid mass transit, *“which typically requires a density range above 30 housing units per acre”*. We need to be able to grow our density to continue to support our transit infrastructures. As per Recommendation 1e – the need for parking will undoubtedly continue to change over time and continuing to build our infrastructure centred around parking as the number one driver in development limitation is both antiquated and a gross misalignment towards a sustainable future. As a sidebar, as a city we do not regulate quantity of vehicles per household so there is an inconsistency of regulation between populations of single family homes and multi-family dwellings.

In addition to energy poverty, ensuring buildings consider the impacts of a changing climate (climate resilience) on equity deserving populations is a notable absence in the task for recommendations. Calgary is known for significant seasonal variability in temperature while experiencing a changing climate. In November 2022, the Calgary Emergency Management Agency noted that Climate change is expected to increase in frequency, duration, and severity of many local hazards, noting that proactive measures taken to mitigate and reduce risks will be critically important to managing them into the future (November 3, 2022 Report to Emergency Management Committee of Council). Addressing the thermal comfort and safety of occupants is paramount while addressing operational and energy and carbon reductions. This is directly aligned with The City's goals of supporting climate-resilient people, noted on Page 4 of the Climate Implementation Plan.

Thus, MTA recommends the addition of a major recommendation or amendment to Recommendation 6 that reads: Ensure the support of affordable housing considers energy poverty and the impacts of a changing climate on equity deserving individuals. Cross referencing Calgary's Climate Implementation Plan (2022) with further strengthen the task forces recommendations while associating the recommendations with an established source of funding to address climate resilience and energy poverty in Calgary's affordable housing stock

We believe the actions that provide sweeping change will net the biggest impact. As leaders, as industry professionals, and as a city we need to lead and not simply be satisfied with reacting. We are standing at the forefront to be an example for positive change and the resulting outcomes. We are already behind – Cities such as Edmonton, Toronto and Victoria have already made sweeping changes such as removing zoning protecting single family housing typologies. Not only are we beyond an acceptable threshold for housing instability but we are facing a climate crisis which can no longer be solved by the individual. We need policies in place that will protect our futures and make an impact for the better in as many lives as possible.

We holistically support the recommendations published and would like to add our firms name for consideration for future engagement with the task force. We believe our team's experience in the local market as well as our stewardship of these ideals through our participation in the Better Housing Lab can bring a perspective that can buttress those already contained in the task force.

Please do reach out as we are willing and able to move this very important and foundational societal issue forward. We can no longer wait for someone else to find the answer, we all need to active participate.

Regards,



Jeff Lyness
Principal, Architect AAA OAA MRAIC



David Leonard
Principal, P.L.Eng., Eng.L., BECxA, CxA+BE



Alison MacLachlan
Design Lead, Associate, Architect AAA



Date: 30-May-2023

To: Tim Ward, Manager Housing Solutions
Cc: Stuart Dalgleish, GM Planning and Development

Re: **Housing and Affordability Task Force's recommendations and actions.**

On behalf of the Government and Affairs Committee and Board of Directors of NAIOP Calgary we request an extension to adequately review the Housing and Affordability Task Force's recommendations and actions.

Our Government Affairs Committee is tasked with reviewing a great number of City documents that affect our members. Our process to review is thorough. That said, we try to expedite our reviews to meet City deadlines.

The Housing and Affordability Task Force's recommendations and actions are extremely important to our members, as they are for all organizations that develop, build and manage properties here in Calgary.

We do not feel that we have had adequate time to fully review this document and request that we are given an extension in order to provide thoughtful feedback.

We appreciate that you are going to Council on July 6th. We request that the Council is made aware that key stakeholders are still in the process of providing needed feedback.

Please let us know if you can provide a revised deadline for our review.

Sincerely, on behalf of, NAIOP Calgary

A handwritten signature in black ink, appearing to read "Guy Huntingford". The signature is fluid and cursive.

Guy Huntingford
Director Strategic Initiatives , NAIOP Calgary

May 29, 2023

The City of Calgary / Mail Code #195A
9th Floor, Rocky Mountain Plaza
615 Macleod Trail SE,
Calgary, AB T2P 3P8

Attn.: Mr. Tim Ward, Manager Housing Solutions, Chair of the Task Force for Housing and Affordability

Dear Tim:

Re: Task Force for Housing and Affordability
Via Email: Tim.Ward@Calgary.ca;

This letter is written in support of the recommendations by the Task Force for Housing and Affordability which were kindly provided to us for review.

The bottom line with regards to affordable housing is it requires **large scale investment** from all levels of government. NORR Architects have designed approximately 35,000 multi-family units in the past 10 years in and around Calgary. We continue to work flat out delivering these multi-family projects with approximately another 3,500 units on our drawing boards this year.

Based on what our developer clients tell us, for every multi-family unit they design and market for sale or rental there should be one affordable housing unit also available. That would mean approximately 3,500-4,000 units per annum. At \$250K per door that would be a \$1Billion dollar investment per annum!

Because of this we need an all-hands-on deck approach to address this need. The recommendations of the Task Force are all worth considering. Interestingly the Mayor of Vancouver is in Singapore this week to study the Singapore government's initiative to offer 99-year mortgages to residents to purchase their affordable unit with the government backing the mortgage. Because of this 9 out of 10 Singapore residents own their own home. Wouldn't that make for a better community!

Bottom line we need to get creative to finance as many affordable housing units as we can.

Sincerely,
NORR ARCHITECTS ENGINEERS PLANNERS



Bruce McKenzie, Architect, AAA, AIBC, SAA, FRAIC, LEEDap
Strategic Advisor, Residential
T 403 538 3389 M 403 830 6471 | Bruce.McKenzie@norr.com



Frank Kelton, Executive Director
Potential Place Society, Calgary

May 30, 2023

City of Calgary
9th Floor, Rocky Mountain Plaza, 615 Macleod Trail SE
Calgary, AB Canada T2P 3P8

Attention: Tim Ward, Chair, Affordable Housing Taskforce
via email: Tim.Ward@Calgary.ca

RE: Comments on Affordable Housing Taskforce Recommendations

Potential Place Society is a not-for-profit (NFP) mental health agency committed to serving the mental wellness needs of all Calgarians struggling with chronic and persistent mental health diagnoses. We can only do our needed and important work if our clients are, first and foremost, properly housed. Our mental health population is a vulnerable, equity-deserving population that requires affordable housing.

We are planning to build a purpose-built facility (90 apartment units with our agency services on-site) that has been on the City of Calgary's list of "shovel-ready projects" since 2020. We are part of the CMHC National Housing Strategy Co-Investment fund. The City has been actively involved with provision of HIP funding to Potential Place. Potential Place has purchased an ideal land site walking distance to an LRT, close to Westbook Mall, to two pharmacies and other amenities of importance to our vulnerable population.

CMHC will provide the lion's share of capital required at over \$21MM. Potential Place itself will bring \$4.5MM in equity to the Project, and a successful Calgary Foundation application will bring another \$1MM. Operating funding (staffing costs) have been secured from Alberta Health Services.

The project Potential Place plans to build dovetails well with the new Affordable Housing Task Force Recommendations. An investment from the City would undoubtedly get our Potential Place project underway and serving vulnerable Calgarians within 24 months.

Our experience comes from a long, 5-year path to securing funding for the project that also provides the basis of our comments and requests in Council's consideration of the Taskforce Recommendations. Details regarding our Potential Place project are also included for your information, and further are available upon request.

Like many NFP's, capital funding is critical for our purpose-built facility project and Potential Place's ability to provide meaningful, affordable housing. Lack of capital funding is, by far, the biggest barrier we have faced in building affordable housing.

We appreciate the work of the taskforce and its recommendations. One of the quickest ways to achieve mutual affordable housing building goals in Calgary in the short term is for the City to prioritize capital funding or gap funding - as is the case for Potential Place - for projects that are ready to build.

The second biggest barrier to building affordable housing, for non-profits like Potential Place, is time. Appreciating that it has taken over 5 years to achieve sufficient funding for Potential Place, we are now in a position where market conditions have changed affecting land prices, increasing costs for labour and supply, and interest rates much higher than even one year ago. Hence the need for gap funding for Potential Place, and likely for others.

Lagging time and lack of funding are each compounded by arduous processes that, for example, require responses to RFPs and specific requirements set by agencies that hold funding. The time and money spent on expertise to apply, without any guarantees of success, are fatiguing NFPs and not providing the housing needed. Streamlining access to funding for NFPs would critically help us build more affordable housing, getting us closer to meeting the need.

We think that the Taskforce Recommendations should be amended to be nimble enough to move any recommendations for funding to "NOW" and widen the circle for affordable housing solutions from "Downtown" (Downtown Calgary Development Incentive Program as bridge funding) to include the "Inner City". Indeed, communities surrounding Calgary's Downtown can more swiftly and cost-effectively contribute to the City's overarching goals of residential housing and affordable housing, meeting many downtown-oriented goals.

Further City consideration to expand existing programs to provide capital to build-ready NFPs would undoubtedly get Potential Place, and other affordable housing providers, across their finish lines in the shorter term.

For example, the City has offered capital commitments of approximately \$65,000 per door and land at book value to NFP's looking to build affordable housing with the Non-Market Housing Land Disposition Policy. Similarly, the Downtown Calgary Development Incentive Program offers grants for office to residential conversions of \$75 per square foot, up to a maximum of \$15 million per property, and more with Council approval. Similar funding amounts would have Potential Place's project fully funded and ready to build, adding 90 actual units to Calgary and meeting the needs of Calgarians.

With more time to respond, Potential Place would be pleased to offer further comments on the Taskforce Recommendations and share our meaningful and relevant experiences in meeting our need for affordable housing. We would appreciate the opportunity and to discuss top-up funding for our project.

Sincerely,

Frank Kelton, Executive Director
Potential Place Society
frank.kelton@potentialplace.org



Comments

From the Taskforce Recommendations:

Recommendation 1: Make it easier to build housing across the city

g. Create incentives for more affordable non-market and market units:

I. Establish an incentive program of at **least \$10,000 per unit** for secondary suites, to produce at least 400 net new secondary suites each year.

In the short term, use funding to support builds that are ready to go.

II. Amend city-wide, local area and land use regulation to exempt non-market affordable housing from multi-residential and mixed-use density calculations, in particular non-market units with three or more bedrooms to accommodate large or multi-generational family units.

Not required - there are plenty of build opportunities in Calgary.

Recommendation 2: Make more land available to build more housing across the city.

b. Allocate **\$100M per year** to the Housing Land Fund to acquire land or, provide existing City land for the creation of non-market housing. This could be funded through a combination of sources including the mill rate, a percentage of redevelopment levies, or other financial tools.

Cut out the land purchase by the city in the middle and provide the same funding to NFPs who can acquire the land they need.

f. Allocate \$50M in funding for residential uses to the Downtown Calgary Development Incentive Program as bridge funding until such time as additional funding is provided by the federal and provincial governments to make up the balance of the program requirements.

Expand the solutions for the Downtown to housing in the Inner City, not just Downtown. Provide funding from the allocations for DT revitalization and incentive programs.

Recommendation 5: Increase the investment to support housing providers.

d. Amend the terms of the Housing Incentive Program to create a separate funding stream dedicated to organizations prioritizing housing needs for specific populations

Recommendation 6: Ensure more individuals have a safe place to call home.

d. Support existing programming and partner at collaborative funding tables to strategically plan, evaluate, and invest to improve services for those in affordable housing and homelessness. Specific programs could include:

i. Partner and invest seed funding (\$600K) in existing community programs that support individuals in housing need to access funding for first/last rent obligations.

ii. Provide seed funding for community programs that can prevent Calgarians from becoming unhoused such as landlords' mediation, or support for rental arrears.

These are a good start. Potential Place would like to be at the table for discussions and at the forefront for funding.



Project Background

About Potential Place Society

Potential Place Society (PPS) is a non-profit mental health agency that helps people with chronic mental health challenges get into the workforce, manage their daily affairs, access housing, employment, education, and to develop critical life skills. We are a psycho-social rehabilitation (PSR) agency providing wrap-around services to both members we house and any Calgary residents with a diagnosis of mental illness.

PPS is one of over 300 Clubhouses world-wide and the only accredited Clubhouse in Alberta (accredited by Clubhouse International) and one of six accredited Clubhouses in Canada. Accreditation is awarded based on periodic audits that measure our adherence to the 37 Clubhouse International Standards. Any adult with a history of mental illness is eligible for membership at PPS. Membership is voluntary and without time limits. The trajectory of mental health recovery through participation in the Clubhouse model of recovery means this:

- Better employment rates: 42% at on-the-job tenure for members engaging in Clubhouse Transitional Employment
- Cost effectiveness: one year of holistic recovery services are delivered to Clubhouse members at the same cost as a 2-week stay at a psychiatric hospital
- A significant decrease in hospitalizations as a result of membership in a Clubhouse program: the cost of a recovery centre such as PPS is approximately \$11 / member / day compared to the cost of a hospital bed at over \$1000 / person / day.
- Reduced incarcerations: criminal justice system involvement is substantially diminished during and after Clubhouse psycho-social program membership
- Improved well-being: compared with individuals receiving psychiatric services without Clubhouse membership, Clubhouse members are significantly more likely to report that they have close friendships and someone they could rely on when they needed help
- Better physical and mental health: a recent study suggests that service systems like Clubhouses that offer on-going social supports enhance mental and physical health by reducing disconnectedness.

Potential Place and its Clubhouse are committed to securing a range of choices of safe, decent and affordable housing including independent living opportunities for all members.

Funding The Potential Place Project 2017-2023

PPS has been meeting the needs for affordable housing of its members with 25 units in two buildings in different locations in Calgary. The Clubhouse is at a third address. In early 2017, PPS identified the need for additional housing for its members as the Clubhouse membership grew and more members required housing. PPS also looked to the opportunity to bring most of its operations together under one roof: both housing and Clubhouse in the same location.



Project Detail

Funding The Potential Place Project 2017-2023

PPS has been meeting the needs for affordable housing of its members with 25 units in two buildings in different locations in Calgary. The Clubhouse is at a third address. In early 2017, PPS identified the need for additional housing for its members as the Clubhouse membership grew and more members required housing. PPS also looked to the opportunity to bring most of its operations together under one roof: both housing and Clubhouse in the same location.

Capital requirements were identified, and PPS went about meeting City Administration, City Councilors, Provincial MLAs, and Ministers in 2017-2019 to seek advice about funding. In 2018-19, having achieved zero funding in the provincial budget, PPS set about to apply for new federal funding made available to organizations through CMHC. In September 2109, Potential Place achieved funding through the Co-Investment fund which also required contributions from city and provincial governments. From 2019-2023, Potential Place pursued capital and / or operating funding from appropriate provincial ministries and successfully secured operational funding from AHS in May 2023.

PPS successfully achieved funding with the Co-Investment Fund and support from the City of Calgary toward PPS’s design and application costs.

PPS continued to meet with several ministries and officials at the Province for the past four years. Upon further advice, PPS changed its request from capital funding to operational funding.

With modifications to its project, in 2023, PPS was successful and achieved AHS funding for its future operational needs. PPS now aims to sell its current 25 units to provide capital for the project, adding to the Co-Investment funding. Unfortunately, there remains a shortfall of approximately \$4-5MM

Funding Needed 2023

Agency	Total 2023 Budget (\$MM)	Approved (\$MM)	2023 City Request (\$MM)	Units	2023 Request per unit
Potential Place	\$26	\$21	\$5	90	\$55,555
2020 Comparison Agency ^[1]	Total 2020 Budget (\$MM)	Approved (\$MM)	2020 Request (\$MM)	Units	2020 Request per unit
Horizon Housing	\$122.50	\$61.30	\$61.30	517	\$118,570
Silvera for Seniors	\$79.90	\$12.60	\$67.30	368	\$182,880
Attainable Homes Calgary	\$45.00	land	\$45.00	196	\$229,590
Jack Long Foundation	\$4.20	\$2.10	\$2.10	17	\$123,530
The Mustard Seed	\$4.80	\$1.20	\$3.70	24	\$154,170
The City of Calgary	\$115.30	\$61.20	\$39.10	378	\$103,440
TOTAL	\$451.70	\$185.90	\$237.4	1,807	

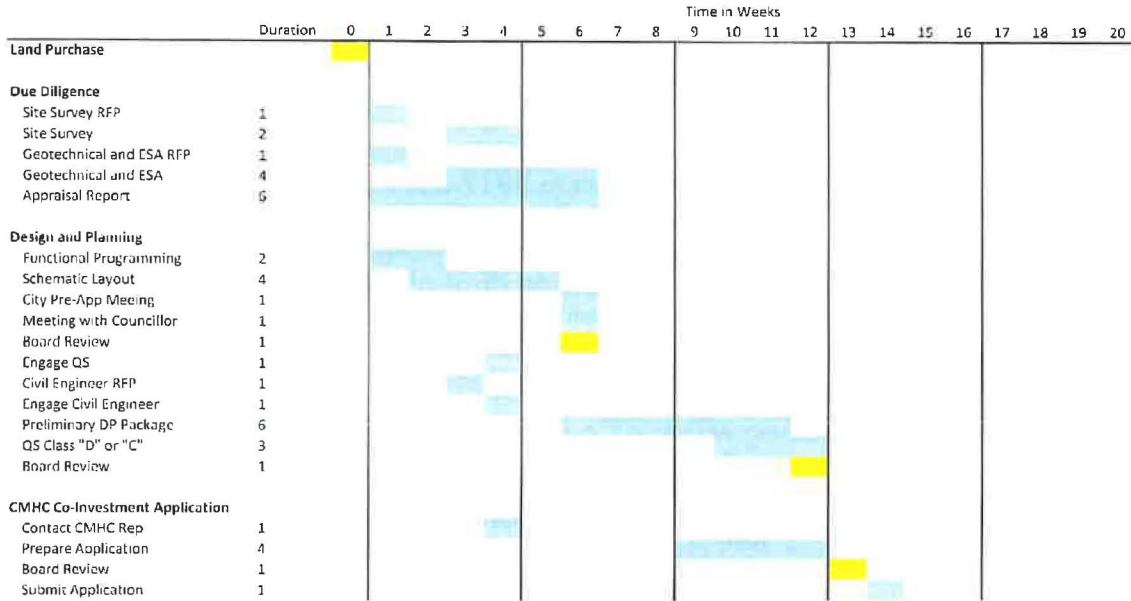
^[1] Source: City of Calgary COVID-19 Community Affordable Housing Advocacy Plan 2020



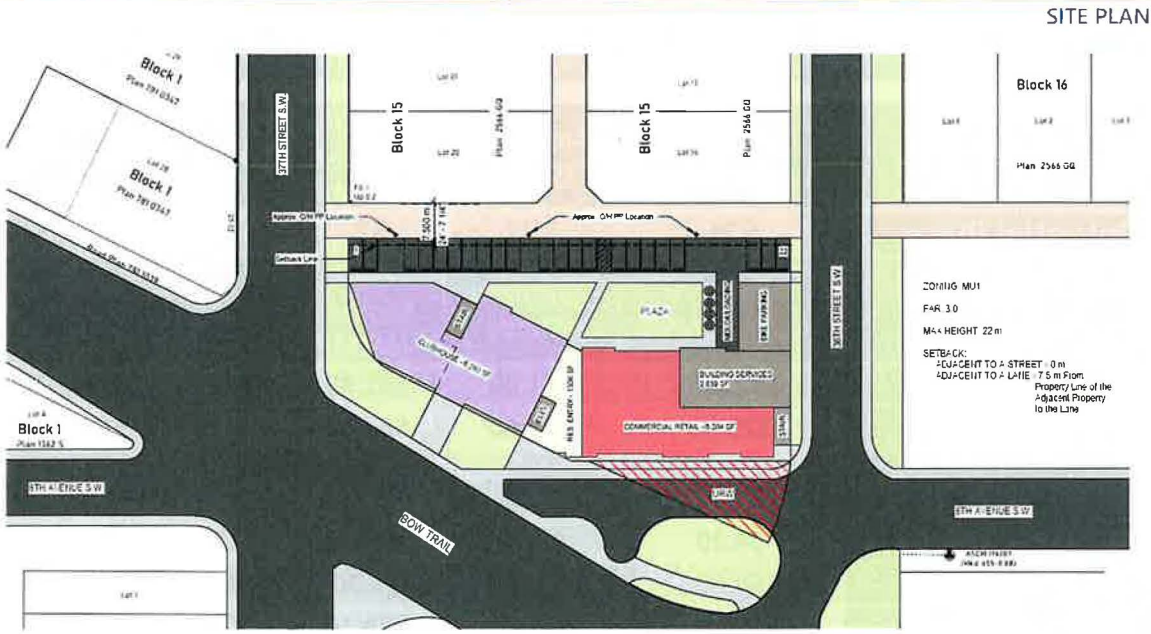
Project Detail

Shovel-Ready: Potential Place Project Timeline

Potential Place Society
Three Months Look Ahead
May 5, 2023



Shovel-Ready: Potential Place Site



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Subject: Task Force Recommendations

Dear Council members,

I am a born and raised Calgarian, proud to call this city my home for my entire life. It holds a deep sentimental value for me, as it has been the backdrop to countless memories and experiences. Over 50 years ago, Calgary embraced my parents as refugees seeking a better life, and their first taste of shelter came in the form of an illegal basement suite.

As a developer, I understand that my profession often carries the stigma of prioritizing profit above all else. However, I want to assure you that while I aim to build a successful company, I recognize housing as a fundamental human right and approach this responsibility with deep earnestness. I firmly believe that the current housing crisis demands a collaborative effort between the private and public sectors. We must work together to unlock various forms of housing, whether through new growth, development in established areas, market-based solutions, or non-market initiatives.

It is clear that no single solution can single-handedly resolve this complex issue. Although some of the recommendations proposed may appear audacious to some or insufficiently bold to others, they are precisely what is required at this critical juncture. The gap between housing availability and affordability continues to widen, causing immense hardship for countless Calgarians. It is incumbent upon us to take decisive action.

I anticipate that some may argue rezoning merely serves the interests of developers such as myself. However, the truth is quite the opposite.

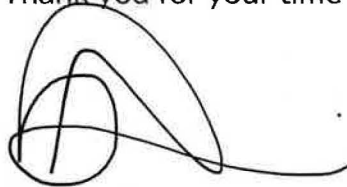
info@rndsqr.ca | www.rndsqr.ca | 403.444.9000

R N D S Q R

Embracing recommendations like establishing RC-G as the base district represents a step towards creating a fairer path to unlocking gentle density—a concept being embraced by cities across North America grappling with the same housing crisis. We must not only streamline policies to facilitate market housing but also prioritize the construction of non-market housing options. Ideally, these opportunities should be integrated into all communities, fostering mixed-market housing and avoiding segregation of our most vulnerable citizens.

It is my sincere hope that you will heed this call for action and consider the urgent need for affordable housing in our city. Let us forge a path forward, one that combines the strengths of both public and private sectors to address this critical issue. By working together, we can create a Calgary where housing is accessible to all, regardless of their socioeconomic background.

Thank you for your time and consideration.



Alkarim Devani
Founder, RNDSQR

info@rndsqr.ca | www.rndsqr.ca | 403.444.9000

info@rndsqr.ca | www.rndsqr.ca | 403.444.9000



May 30 2023

The City of Calgary
PO Box 2100, Station M,
Calgary, AB
T2P 2M5

Re: Support for Housing and Affordability Task Force Recommendations

Dear Mayor and Members of Council,

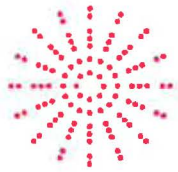
On behalf of Truman Homes, I'm writing to express my strong support for the Housing and Affordability Task Force Recommendations that were published on May 4th, 2023. For over 40 years, Truman has proudly and persistently worked to build a better Calgary. As an Alberta-based family-owned developer and builder, we have successfully created thousands of new homes and over a million square feet of retail, office, and industrial space within the Calgary metropolitan area. From master planned new communities to individual mixed-use buildings in redeveloping neighbourhoods, we're committed to building great places through great design. Places that so many Calgarians have chosen to make an investment and call home. As an accomplished master builder, Truman is the builder of choice for countless Calgarians which is why the recommendations and actions items of this Report are not just important to the work we do, but critical to ensuring that all Calgarians have a place to call home.

Truman is proud of its legacy of supporting affordable homeownership in Calgary and has helped to provide nearly 1,000 new homes to date through our partners, the Liberty and Attainable Homes Calgary homeownership programs. Liberty Homeownership is a non-profit that was established in 2015 to address the growing housing affordability gap in Canada. It works to empower Albertans with steady income who do not have the funds for a down payment but want to purchase their own homes. We provide Liberty a reduced purchase price from the fair market value of the home to make it more attainable to those in need. The work we do in affordable and non-market housing is an important part of the solution to addressing Calgary's housing crisis, and many of the action items outlined in this Report will not only make it easier for us to provide more attainable homes for Calgarians, but encourage developers across Calgary to also integrate affordability into their housing models.

Current land use redesignation and development processes are not just complex and time consuming, but expensive and make it difficult for private development to incorporate non-market housing. We stand behind the innovative and meaningful work put into this Report and strongly encourage Council to consider and support these recommendations and actions within the Support for Housing and Affordability Task Force Recommendations Report.

Thank you for your time and consideration,

George Trutina
President, Truman



vibrant
COMMUNITIES
CALGARY

June 6, 2023

Dear Mayor Gondek and Members of Calgary City Council

Re: Housing and Affordability Task Force’s recommendations and actions.

Vibrant Communities Calgary (VCC) are stewards of Calgary's Poverty Reduction Strategy, [Enough For All](#). We coordinate poverty reduction work across Calgary and advocate for policies that promote economic and social wellbeing. One of the most pressing issues facing our city is affordable housing. VCC is pleased to lend our support for the recommendations of the Housing & Affordability Task Force for inclusion as part of the public record.

We welcome the work of the Task Force in developing these recommendations, and its awareness of the scale of work required to remedy Calgary’s affordable housing stock. The relationship between a lack of housing and poverty were identified in our [2022 Community Wellbeing report – Beneath the Surface](#). It is evident that policies to improve housing supply and affordability are more important than ever. 81,240 or 18% of Calgary households need affordable housing, and the City’s own research predicts 100,000 additional households will be in need by 2026. Should the taskforce recommendations be accepted by the Council, this work must start immediately.

In a study of programs funded by the Calgary Homeless Foundation (CHF), [researchers concluded](#) for every \$1 spent on housing with program support, \$1.17 - \$2.84 in savings is achieved within public systems. In Calgary alone, savings are estimated at \$105 million due to factors such as decreased interactions with health care and justice services each year.

Under the mandate of a Local Area Plan, recommendation one from the taskforce report recommends 15% of all new developments must be affordable, however this recommendation could be strengthened further if the province allowed municipalities to implement an upzoning bylaw for affordable housing, similar to what is in place for Toronto. We ask that Council advocate to the Province for this authority over zoning bylaws. The recommendation to rescind the Single Detached Special Policy Area in the Guide to Local Area Planning will allow for more compact housing options to be built in varied areas in the City, however in areas for new

developments it will be critical to ensure the services are there to match an increased population through amenities and transportation links.

Creating a Housing Ombudsperson is an excellent recommendation that will go a long way in raising awareness of rights and making complex housing laws accessible to all.

We welcome the research into rent control models. Economically speaking, the policy is frequently used to exemplify the law of supply and demand, in that limiting rent prices will push landlords into removing their properties from the market, and could discourage the construction of new rental housing. [Rent control is frequently linked with unintended consequences](#), such as limited rental income preventing property maintenance, and could cause people to stay in 'below-market value' homes longer than needed, resulting in less supply for new renters. Theory aside, several rent control programs have been implemented across Canada with varying levels of success, so further research for Calgary is needed.

The development of Community Land Trusts is an exciting recommendation that will increase housing supply and affordability for Indigenous people, who continue to report above average rates of poverty.

On top of the direct actions in the taskforce report, we implore the City to ensure that this work goes beyond just having more houses. Collaboration with other stakeholders in the City and the public is crucial to ensure new housing developments have ample access to public transport options, and the development of community amenities and public spaces will go a long way in enhancing residents physical and mental wellbeing. Housing policy is intricate and impacts all residents, whether they need a home or not. The Government of Alberta's Stronger Foundations strategy correctly states that "investment in housing is multiplied in economic returns."

VCC looks forward to the recommendations being discussed in Council on June 6th, and is excited to work with the City and the community in addressing the housing pressures we face to work towards a city where poverty cannot exist.

Sincerely,



Meaghon Reid
Executive Director