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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Leanne

Last name (required) Ellis

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? The Rutland Park Community Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Corporate Housing Strategy**

Are you in favour or opposition of the issue? (required) **In opposition**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **While we recognize and support the need for affordable housing in Calgary, we are opposed to some of the recommendations contained in the report. Please see the attached.**

August 17, 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 and has significant, unintended consequences.
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. Reducing Municipal Reserve land in new communities to 8% from 10% will also have a significant ecological impact and affect quality of life for all residents. If anything, the 2% of land for affordable housing should be added to the Municipal Reserve requirement.
4. 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.
5. 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.**

6. Units that are now being developed on R-CG properties under the guise of affordable housing, are actually much more expensive than existing suites. Recent real estate statistics indicate that R-CG units sell for an average of \$690,000 per unit. The older bungalows which are being torn down to build these units actually cost less than one new unit and they include additional land for families, trees and gardens. **Developers are, in reality, displacing renters of older, more affordable bungalows.**
7. 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.**
8. 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.
9. Removal of minimum parking requirements actually increases the traffic on residential streets. Drivers spend a significant amount of time circling around an area looking for parking and may not be paying attention to the cyclists and pedestrians around them. This would see developers raking in additional profits, and community residents struggling with even more parking issues.

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).) **As we have already indicated, blanket R-CG rezoning directly benefits developers while displacing renters in older more affordable housing stock.**

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—once again, the developers would benefit from reduced costs and community residents would suffer.

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. Removing this requirement would absolve the developer from any real engagement or effort to be sensitive to the surrounding community. Comments for Council are only summarized in reports, and no percentage weightings are provided for Councillors to help them understand how strong the support or opposition is for a given project.

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.



Your Community, Your Association, Your Voice

Recommendation 5

We strongly oppose any reduction in Municipal Reserve land allotment. Reducing Municipal Reserve land in new communities to 8% from 10% will have a significant ecological impact and affect quality of life for all residents.

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

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First name (required) Krista

Last name (required) Beavis

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Good day,

The Crescent Heights Community Association indicated that Councillor Wong is looking for community feedback on the proposed Affordable Housing Task Force Recommendations.

In general I support the recommendations, with the exception of Recommendation 1 - Actions D and F. These actions relate to implementing blanket R-CG zoning across the city.

I have many concerns around these actions, including:

1. Potential for decreased property values (eg. a small pre-war bungalow ends up sandwiched between 2 3-storey rowhouses...that bungalow's value will plummet).
2. Destruction of Calgary's heritage resources, particularly within Heritage Guideline Areas (eg. North Hill Communities). This blanket zoning incentivizes tearing down existing homes to build multi-family units. Perhaps limiting the number of NEW single family homes allowed within the City is a better way to increase density and affordable housing. Another option could be making it easier for homeowners of heritage resources to add density to their existing homes by: a) adding secondary suites, b) adding laneway homes, and c) converting homes to condominium units for individual re-sale.
3. Over-crowding areas not designed to support such huge increases in density. Crescent Heights's roadways were not built to support significant increases in vehicular traffic. Parking is also an existing issue that will only be made worse.



4. R-CG zoning in existing areas will result in demolition of already adequate and often more affordable housing to build luxury multi-family developments (eg. each of the 4 units in the townhouse infill beside me sold for \$100,000+ more than I paid for my single-family bungalow the same year). Let's not replace affordable housing with unaffordable housing.

5. Climate impacts. R-CG in established areas results in demolition of existing houses with all materials winding up in City landfills. Most R-CG structures also require removal of existing tree canopy and other landscaping (excluding what is on the boulevard). As a City representative said in an April lunch-and-learn: the greenest house is the existing house. Keep materials from adequate housing out of landfills. Increase density by implementing point 2 above.

I am happy to see the City recognize the housing affordability crisis, and take steps to relieve the issue. But I do not support blanket R-CG zoning within established areas for the reasons listed above and believe this recommendation should

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I have read and understand the above statement.

First name (required) Heather

Last name (required) Wallace

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Please limit number of air bnb to ensure more long term rentals.**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Limit number of air bnb's that are absorbing up condos for investors.**

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I have read and understand the above statement.

First name (required) Kelly

Last name (required) Foster

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) freezing rents & lot fees in mobile home parks and the city of Calgary

Are you in favour or opposition of the issue? (required) In favour

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lot fees ie: rent is \$1162 which includes nothing! we pay all utilities on top of the lot fee, which for some like myself is getting too expensive to live. rentals in the city of Calgary are horrendous and not enough housing to support students, families, or seniors. Would appreciate a freeze on rent/lot fees for the year or so. People are making hard choices to either feed their families, pay rent/lot fee or go hungry, or go without heat, electricity. We need lower rent/lot fees to help ourselves survive in this crazy time.

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I have read and understand the above statement.

First name (required) Reuben

Last name (required) Vander Meulen

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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Hello Council,

I have read every recommendation and action of the Housing and Affordability Task Force and am writing you to express my unequivocal support. Calgary is positioned to be a key driver in addressing the housing crisis in Canada while simultaneously increasing our sustainability with regard to municipal economic resilience, energy use, and land use. Calgary is at a tipping point. The massive growth our city has seen over the past century has largely been driven expansion of city limits, R-1 zoned suburban communities, and isolation between people's homes, workplaces, and the businesses they rely on.

The task force's recommendations are not only promising in their ability to improve supply and affordability of housing in Calgary, but they also align with the priorities of a forward-looking, sustainable city that I hope Calgary aspires to be. Removing parking minimums and restrictive zoning, developing underutilized land, and focusing on transit-oriented development will allow the city to move past the geometric constraint of accommodating and prioritizing motor vehicles and inefficient, dated development styles in every part of the city. This shift of mindset is necessary for Calgary to be placed on a trajectory of effective land use and sustainable development, and failing to make this pivot will place Calgary in a precarious position of underfunded infrastructure, overpriced and inequitable housing, and all the harms associated with car-centric planning.

Calgary, as with the majority of cities across Canada and the United States, is far too restrictive in the way that land can be developed and utilized. There are certainly zoning requirements necessary to ensure safety and comfort of the people living in this city, but parking minimums and R-1 zoning are detrimental to housing affordability, diversity of transportation choices, and effective land use. Forcing off-street parking to be built artificially increases the price of otherwise efficient, affordable housing (Litman, 2023), with nearly every apartment building requiring an expensive car park to be built, funded by those purchasing or renting the units. Not only does this make housing less affordable, this massive sunk cost also artificially cheapens the cost of vehicle ownership, further increasing demand for large arterial roads and parking, disconnecting areas of the city and making active transportation and public transit less practical (Shoup, 2005). R-1 zoning similarly augments the housing market, mandating to developers that the vast majority of housing styles cannot be built instead of allowing them to react to market demand. The low density and expensive taxpayer-funded infrastructure necessary to accommodate the car-centric development with ample parking results in the economically unsustainable situation of low tax revenue and high infrastructure maintenance liability (Hawryluk, 2021). For Calgary to be resilient and sustainable, following the task force's recommendations of allowing housing and parking to be dictated by market demand instead of government-mandated subsidisation should be an obvious course of action.

Moving beyond the existing housing market, which is augmented in favour of inequity and inefficiency, the recommendations further move to actively improve these factors. Using city land and resources to provide transit-oriented development, non-market housing, Indigenous-focused accommodations, and collaboration between developers and non-profits will improve equity beyond what is achievable in a market driven by consumer demand, and greatly beyond the current market status of active inequity. The city's reliance on very low rates of non-market housing makes housing for vulnerable groups precarious; working with the province to expend capital and resources on non-market and non-profit housing provides the stability required for improved economic and social outcomes, reducing poverty and improving health (Fischer, Rice, & Mazzara, 2019).

Thank you for considering my comments, I hope my perspective will influence you to vote in favour of acting on these changes that are crucial to ensuring a strong future for Calgary.

Best regards,

Reuben Vander Meulen

References

- Fischer, W., Rice, D., & Mazzara, A. (2019). *Research Shows Rental Assistance Reduces Hardship*. Washington, DC: Center on Budget and Policy Priorities.
- Hawryluk, N. (2021, February 22). *How to #DoTheMath for Non-Math Majors*. Retrieved from Strong Towns: <https://www.strongtowns.org/journal/2021/2/20/how-to-dothemath-for-non-math-majors>
- Litman, T. (2023). *Parking Requirement Impacts on Housing Affordability*. Victoria: Victoria Transportation Policy Institute.
- Shoup, D. (2005). *The High Cost of Free Parking*. Chicago: Planners Press, American Planning Association.

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First name (required)	Zara
Last name (required)	Godoosi
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing affordability**

Are you in favour or opposition of the issue? (required) **Neither**

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Please consider a grant for secondary suites (like what the city did several years ago)so people who are qualified can afford to build a secondary suite and rent it. Also to make rent affordable we need more high paying jobs in the city. The rent in Calgary is affordable compared to Vancouver and Ontario, the problem is there is not many jobs in the city.

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I have read and understand the above statement.

First name (required) Lily

Last name (required) Breslin

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Request to speak

How do you wish to attend? In-person

You may bring a support person should you require language or translator services. Do you plan on bringing a support person? No

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing Crisis Plan

Are you in favour or opposition of the issue? (required) Neither

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) Speak on behalf of youth and young adults struggling to make ends meet, find employment, pay off debts, and put food on our plates due to the rising costs of living (specifically housing). Speak to what it is like having no place to live, and what people are forced to resort to in order to survive.

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Jim

Last name (required) Ellis

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

I am opposed to a number of the recommendations in the Housing Affordability Task Force (but am very much in favor of affordable housing). I am opposed to R-CG being the minimum land use. This opens up all of our older housing stock to a grab by developers. These older bungalows ARE affordable private housing and most of them would be lost as developers look to profit from density. One unit in a new build costs more than the entire lot. We would also lose significant urban canopy as R-CG allows for 60% lot coverage. Older bungalows also allow for aging in place.

New R-CG units are not suitable for families (size) or elderly people (stairs). I am opposed to removing minimum parking requirements. Developers are the ones that benefit from this, and residents have to suffer with more traffic and less parking.

NO exemption from a public hearing for affordable housing-- residents deserve to have a say as to what is being proposed in their communities. With regards to Recommendation 3-- there should be no additional municipal taxpayer costs for Indigenous housing. This is a Federal concern, and the recommendation should focus on getting money from the Federal government to address what is clearly a need.

NO to a reduction in municipal reserve-- we need all the green space we can get. If anything, add 2% to MR for affordable housing and insist that it be built. Recent studies in Montreal show that developers would rather pay the City for their MR shortfall than build affordable housing! We have to insist the units are built. <https://www.cbc.ca/lite/story/1.6941008>

Housing Cooperatives are one of the best ways to provide affordable housing in the City-- this needs to become a real push here in Calgary. Please look into this further.

Affordable housing is desperately needed in Calgary. Please discard some of the recommendations and focus on Housing Cooperatives instead. Thank you.

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I have read and understand the above statement.

First name (required) James

Last name (required) Stobie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Recommendations from Housing and Affordability Task Force

Are you in favour or opposition of the issue? (required) In favour

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

We are in support of the recommendations brought forward by the housing task force to enable more diverse housing options. Increasing the allowed use (instead of discretionary use) for backyard suites and secondary suites will invigorate home owners to develop secondary rental units allowing people to live closer to the city and location(s) for work. The additional development of the backyard suite will also increase the security aspects of the rear lane and in time will help support a developing community. Reducing the parking requirement for 3 on-site parking spots will generally reduce the burden for people to convert the whole backyard into a parking spot.

Increasing the availability of backyard suites and rental suites will help support rental opportunities throughout the city and support local residences. We look forward to positive effect these recommendations will have on the local community.

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I have read and understand the above statement.

First name (required) Jeff

Last name (required) Binks

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? LRT on the Green Foundation

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please find attached our letter in support of the housing affordability task force recommendations.**

August 23, 2023

Calgary City Council
The City of Calgary
Office of the Councillors (8001)
P.O. Box 2100, Station M
Calgary, AB, Canada T2P 2M5

Re: Housing Affordability Task Force

Dear Councillors,

The Green Line LRT has always been more than just a train. Since the start of the City of Calgary's engagement process, the vision for Green Line has been about how best to build communities by linking transit investment with land-use changes. The LRT on the Green Foundation's participation in this process has taught us the conversation around land-use is the most important one in terms of building a transit-oriented city. With that in mind, **we would like to urge Council to adopt all of the recommendations of the Housing Affordability Task Force, and to specifically support:**

Recommendation 1(f) - Complete City-initiated land use re-designations by Q2 2024 to:

- I. Implement R-CG as the base residential district across Calgary.**
- II. Implement Housing-Ground Oriented (H-GO) in residential areas within proximity to transit, main streets and other corridors**

People do not have to live in Calgary long before they learn that our city is full of transit deserts. These are communities where the need to own a car is almost unavoidable as the population density does not support frequent transit service. This excludes many Calgarians from living in the neighbourhoods that they desire due to their transportation needs, let alone their affordability ones. Implementing R-CG as the base district across Calgary not only increases the opportunity for Calgarians to live in the communities they desire, but it will help Council achieve the 30 minute basic transit service it approved in RouteAhead by building ridership numbers that make it fiscally sustainable.



LRT on the Green

It is also extremely important to apply the concept of affordability to the level of taxation in Calgary. Last fall, City Council approved a four year capital budget plan that had more than \$5 billion devoted to simply maintain the infrastructure of a sprawling city. Creating a more compact growth footprint for our city is a financial imperative. This is reinforced by the 2019 State of the City Report that was presented to Council and states the following:

The updated (Cost of Growth) analysis finds that achieving the Municipal Development Plan and Calgary Transportation Plan goals would result in societal savings of \$16.8 billion in capital costs going forward over the next 60 years, and annual operating cost savings of \$260 million by 2070.

Over \$16.8 billion in capital cost savings pays for a lot of infrastructure within the existing city footprint, such as the completion of the Green Line LRT, while allowing Calgary to maintain a competitive tax structure. Growing inward and not outward just makes financial sense and Councillors must be honest with both themselves, as well as Calgarians, that **a vote against a higher base residential district is a vote in favour of higher taxes and massive new capital spending requirements.**

Implementing R-CG as the base residential district across Calgary ensures that density growth is sprinkled across the entire city so that the impact will be as light as possible on individual communities. At the same time, it will improve the livability and affordability of every community. Implementing H-GO in proximity to transit ensures that communities that receive large capital investments are doing their fair-share to ensuring there is a return on that investment. The amenities, services and businesses every Calgarian wants to have close to home can only be supported if there are enough people living close by.

No longer should the residents of Deer Run, Hawkwood, Marlborough or similar communities be asked by City Council to pay more in taxes just so the residents of Elbow Park can avoid density. No longer should Calgarians have to live in transit deserts and be forced into car ownership because there isn't the population density required to sustain adequate service. Now is the time to start building a better, more affordable Calgary. Now is the time for Council to say yes to these recommendations.

Best Regards,



Jeff Binks
President
LRT on the Green



LRT on the Green

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) William

Last name (required) Friedson

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Corporate Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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

I am opposed to a number of suggestions in the Housing Affordability Task Force Recommendations. I definitely support affordable housing, but R-CG as a base land use will see all of our older housing bought up for development. This will remove thousands of affordable private homes from inventory. One unit in a new R-CG build costs more to buy or rent than existing older homes.

Removing minimum parking requirements only benefits developers and creates issues for existing residents.

R-CG allows for 60% lot coverage and will drastically affect our urban canopy.

No exemptions from public Council meetings for affordable housing developments-- residents deserve to have input on developments that affect them.

Housing Cooperatives offer excellent value and affordability. These should be the chosen development form for affordable housing.

I oppose some of the suggestions from the document, BECAUSE I believe they will do more harm than good. Thank you.

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I have read and understand the above statement.

First name (required)	Louise
Last name (required)	Castonguay
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Corporate Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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

I am opposed to several recommendations in the Housing Affordability Task Force. R-CG should NOT be the minimum land use. This opens up all of our older bungalows to developers. In reality it would remove thousands of affordable homes and suites from our existing supply. Housing Cooperatives should be what we look at to create affordable housing. Rental rates there vary between \$850 per month to \$1100 per month for up to 4 bedrooms!

R-CG only benefits the developer. One new unit costs more to rent or buy than an older bungalow. Allowing 60% lot coverage will also have a huge impact on our trees and green spaces.

Removing minimum parking requirements also only benefits developers and negatively impacts surrounding residents.

I oppose the above recommendations and believe Housing Coops should be what we are looking at, not R-CG. Affordable housing is a huge issue for many people, and we need the right strategy to sort this out. Thank you.

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I have read and understand the above statement.

First name (required)	Fran
Last name (required)	Cosman
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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Are you in favour or opposition of the issue? (required) In opposition

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

I am opposed to several recommendations in the Housing Affordability Task Force. I definitely support affordable housing, but these recommendations are going the wrong way. R-CG as a minimum land use means that all of our older homes will be bought by developers. These older homes are affordable because of their age. A new R-CG unit costs more to rent or buy than an entire older home. Thousands of affordable units will be lost and not replaced.

R-CG allows for 60% lot coverage and will further destroy our urban canopy and property green spaces. This is a serious concern, especially with the heat we have been having.

Removing minimum parking only benefits the developers and creates issues for the residents. NO to removing minimum parking.

Recommendation 3 is based on homelessness-- this is a completely different issue than housing affordability and should not be part of this document. You have indicated especial need for housing for Indigenous people as they fall under Federal jurisdiction, any recommendation should be about accessing funding from the Federal government as opposed to municipal tax revenue.

I am opposed to the recommendations above. I believe housing cooperatives are where we should be focusing our energy and tax dollars to address the dire need for affordable housing in Calgary. Thank you.

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I have read and understand the above statement.

First name (required) Margot

Last name (required) Pahl

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Corporate Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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

Affordable housing is at a crisis point in our City. I am opposed to a number of recommendations cited in the Housing Affordability Task Force Recommendations because I believe they will actually significantly reduce the number of existing affordable units that are available for many years to come. R-CG as a base land use would eliminate multiple thousands of older homes and suites from our existing private affordable housing stock and displace a significant number of families. This would lead to a significant loss of the bungalow built form which allows for aging in place as well. One new R-CG unit costs more to rent or buy than older bungalows in our established communities. The only ones benefiting would be the developers.

Removing minimum parking requirements only benefits developers as well. Current residents are the ones that will suffer from increased traffic and parking issues.

R-CG allows for 60% lot coverage (as opposed to 45 % for lower density) and would severely impact our urban canopy as this built form expands into established communities with mature trees-- not a good urban planning model moving forward given the current weather trends.

Recommendation 3 of the report is predicated on homelessness. Homelessness is an exceedingly complex issue that should not be addressed as part of affordable housing recommendations. In addition, as this recommendation is focused on Indigenous people, the priority should be on accessing Federal funding rather than municipal tax funds. All of this should be addressed under a separate course of action on Homelessness.

Affordable housing is at a crisis point in the City. Housing Cooperatives should be the priority to address this situation. Current non-subsidized rates in Housing Cooperatives in Calgary vary from \$850 per month for a 2 bedroom unit to \$1100 per month for a 4 bedroom unit. Please look into Housing Cooperatives as a built form of choice!

I am opposed to several suggestions in the HATF recommendations and believe there are better ways to address the issue of housing affordability. Thank you for your time.

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required)	Mary
Last name (required)	Salvani
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Affordable housing

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

To address the lack of affordable and accessible in Calgary, I'd like city council to consider doing the following.

1. Renovate abandoned buildings, for example the old Calgary board of education building and YWCA downtown into affordable housing with at least 50% of the units designed to be accessible for those with disabilities.

Renovating existing abandoned buildings may help the city stay on budget, rather than having to spend money on always designing new buildings.

As people age, their chance of being disabled increases either due to injury, or illness. It would be nice if people can continue to live in their homes for as long as possible.

2. Rent cap. I'd like the city and provincial government to create a rent cap so that landlords can't gouge tenants during this difficult time, and so that tenants can afford to pay their rent in full and on time on a regular basis. I think that would create a win win situation for them.

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I have read and understand the above statement.

First name (required) Scott

Last name (required) Murray

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy & Housing and Affordability Task Force recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

While the recommendations advanced by the Housing and Affordability Task Force are an inadequate response to the housing crisis our city is currently suffering through, they at least contain an acknowledgement of the breadth and severity of the problem, and create a structure for making effective changes in the years to come. The problem is going to take years to resolve, and firmer action than this will unquestionably be required to bring meaningful relief. These recommendations, however, advance rather than retard the possibility of such action.

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I have read and understand the above statement.

First name (required) Michelle

Last name (required) Venn

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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You can increase the amount of living spaces by building more apartment towers, and they don't need to cost \$2000-3000/month. They can still cost \$500-800 like they used to. Calgary is too much a sprawl city, and is poorly serviced by transit. It takes up to 2 hours to get anywhere. Affordable housing doesn't need to be in a gungy neighbourhood, all places can be affordable if the rents are actually kept competitive (sky high prices it right out of the reach of the bulk of the city). Competition means offering lower prices so that more people are interested. This is basic business practice.

Calgary needs to start building more up, not out. Become a vertical city, not horizontal.

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I have read and understand the above statement.

First name (required) Lisa

Last name (required) S

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Aug 26, 2023

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

(required - max 75 characters) Housing Crisis

Are you in favour or opposition of the issue? (required) Neither

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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I realize that there isn't help for me now. I came to Calgary because housing was cheaper. I came from BC where rents were higher. But I did not do due diligence at all. I assumed that there would be the same protections as BC. There are not. The place I rented was and is a health risk but after the move from BC I couldn't afford to move to a different place. So I put up with a landlord that just wanted rent and to do nothing else and if I wasn't happy I should leave, was his reply to every issue. So that needs to change! I couldn't call AHS because I would lose a roof over my head as rents rose astronomically and I realized that there were absolutely no protections in place for me here. Then the landlord realized he could get more per person per room, so I was renoviceted as a cause. Dispute having a recording of what he was planing to do. He plans on charging each individual the same price as I'm currently being charged for rent and that is \$800, so with 2 ppl per room at \$800 he will make \$3200 per month plus what he is charging for a three bedroom upstairs bi have no doubt that the upstairs illegal apartment will eventually become the same as mine. I

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

I can't afford another place here because I have a large dog and a cat. To charge a pet fee on top of rent that no matter how I keep the apartment, it is no refundable. That too, should be changed, if you're a responsible tenant, keep up the place with no damage other than the normal expected wear and tear. The deposit should be returned. No one should have yo live in a situation like I am. No one should be evicted because a landlord can make more money. There needs to be a cap on the increase they can charge. If it is truly a business and if they could not lock in their mortgage payments at an interest rate of a year ago, that shouldn't be a tenant's problem, for the poor insight of the landlord.



Again there is nothing you can do for me under the current laws. So I will be homeless with the dream of a higher education dashed because I can't afford that on top of rents charged or my soon to be situation. I can't leave my dog in my car as I attend classes here. So I am now by the end of next month be one of your homeless population, evicted into the cold of a Calgary winter.

I have no idea of when your council meetings are, but I'd like my voice to be heard in one way or another. Before I lose all contact with this local authority. I hope you hear the voice of those that struggle with this problem.

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I have read and understand the above statement.

First name (required) Angela

Last name (required) Ten

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

I am writing to express my support for all six recommendations outlined by the Housing and Affordability Task Force in the City of Calgary's Housing Strategy. I began renting my current residence during the pandemic, for \$1250/month. Today, rentals of the same quality are easily \$1800/month, and are out of my budget, despite the fact that I earn more today than I did during the pandemic. I feel fortunate that I have a home, but at the same time, I feel trapped, as I cannot afford to move into a better unit in today's market. The unchecked inflation of housing costs in the past year needs to be reigned in, and I believe that the recommendations outlined in Calgary's Housing Strategy is the best way to do so.

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I have read and understand the above statement.

First name (required) Patricia

Last name (required) Kostouros

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Affordable Housing

Are you in favour or opposition of the issue? (required) In favour

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

In your endorsement statement on Truth and Reconciliation, anti-racism, equity, diversity, inclusion and belonging, you write, "The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people." Without affordable housing we will never have a society that is equal. The Social Determinants of Health show that people in lower income brackets struggle most with a variety of health issues often cause by inequities. I am fully aware of people who have to work more than one job in order to get by and getting by would include a visit to the food bank or reliance on the kindness of others. A society this allows people to struggle when a policy and program to generate more affordable housing is possible, does not live up to the stated endorsement; it is not equal nor does it eliminate barriers. I would like to see council pass the recommendation for affordable housing.

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I have read and understand the above statement.

First name (required) Nawaz

Last name (required) Jiwa

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing & Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Adding financial burden to an already tax burdened citizens is absolutely the wrong step to take. Asking to pay for parking, in front of ones own home, is silly and ridiculours.**



SUNALTA

Community Association

May 29, 2023

Attention: Mayor Jyoti Gondek, City Councillors, City Clerks

Re: Housing Affordability Task Force Recommendations

The City of Calgary
700 Macleod Trail S.E.
Calgary, AB
T2G 2M3

Dear Mayor, Councillors, and City Manager:

The Sunalta Community Association and its development committee wish to submit this letter in support of the Housing Affordability Task Force Recommendations.

In Sunalta we, along with the rest of city have seen rental rates increase by 25% this past year as we welcome folks from across the country fleeing the affordability crisis in other locales. The unfortunate reality is we are seeing that the crisis is now very much at our door and not something that may affect Calgary and Alberta.

It is in our view, that like when best to plant a tree, was years ago, but now is just as good. Waiting or avoiding action on this crisis will only increase the amount of hardship for Calgarians.

1627, 10 Avenue SW
Calgary, Alberta
T3C 0J8
(403) 244-2608

www.sunalta.net



It is now time to take actions, so that in the next few coming years we can lessen the impact this crisis will have on our resiliency and community. Delaying in hopes that other orders of government will lead the way is something the City has taught community associations to not emulate. We ask that council heed the same wisdom.

Unfortunately for many, our actions now will be seen as reactive, but we can at minimum be proactive and intentional on finding ways to properly address our lack of housing.

In closing, we support all of the recommendations put forward by the Task Force - in that there is no one singular action that will address this. Relaxations and encouraging development is only one portion of a solution but is the part firmly in the City's realm of responsibility. Ensuring that the City can cultivate and encourage substantial public investment in housing from other orders of government should be done hand in hand with these recommendations. We can not grow ourselves out of this crisis the same way we ended in it.

Sincerely,

A handwritten signature in black ink, appearing to read 'Micheal Jones', enclosed in a thin black rectangular border.

Micheal Jones
Vice-President and Director of Planning and Development

neighbourly since 1912

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I have read and understand the above statement.

First name (required) Rosario

Last name (required) Garcia

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **The City of Calgary's Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Pamela

Last name (required) Beebe

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

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I do not have family support nor do I have savings or strong credit. I have always worked full time. I am actually afraid about the rental market in Calgary at the moment. We have a dog due to my spouse's health. Also my spouse is a permanent resident from the USA and we have a ways to go before we are a two income household. In the past, we have been a one income family. Our rent is currently one full paycheck out of the 2 I receive every month. My landlord could ask us to leave at anytime. We are a family of four with our children in school. We are willing to pay rent based on our income but there are almost no choices lately. When we found this place to rent, our landlord told us that he had 30 applications almost immediately. He chose us based on the initial interview. However, he may sell when our annual lease expires. I hear regularly about rental units not being available or going for higher rents. We actually talk about having to move our family out of Calgary as a back up option. The problem is that I don't know where we would move to.

Thursday, August 31, 2023

City of Calgary
800 Macleod Trail S.E.
Calgary, Alberta T2G 2M3
publicsubmissions@calgary.ca

Re: Housing and Affordability Task Force Recommendations, Standing Policy Committee on Community Development, September 14, 2023.

Dear Members of City Council,

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.

We are in a housing crisis like nothing we have seen before, and we call on City Council to take immediate action to address this growing and critical issue by voting in favour of the recommendations before you today. These recommendations are important first steps in delivering a modern and equitable housing system that provides adequate, affordable housing for vulnerable Calgarians.

Demand for services at Inn from the Cold is through the roof, 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: We provide an immediate and safe place to stay while families reconnect with housing and supports. Shelters work best when people can enter and exit rapidly, with wraparound services for their needs.

However, given the ongoing affordability crisis, families at The Inn are not exiting rapidly, and our shelter is bursting at the seams. We are seeing the average length of stay increase to 70 days, a steep increase from the 36-day average in previous years. There are no homes for families to move into, let alone affordable homes. With our shelter running over capacity and no available housing, demand outweighs the supply of local resources.

Families that come to Inn from the Cold, on average, have a monthly income of \$3,000. According to Rentals.ca, the average price today for a two-bedroom is \$2,121. If a family can even find housing, they are spending over 70% of their income on housing, leaving a thin margin on which to survive and raise a family. Families are being forced to make the difficult choice between paying rent or putting food on the table. As rents rise and family-sized affordable housing becomes scarcer, we see larger families with three or more children falling into a cycle of homelessness and reaching out for help.

It is important for us to highlight that when we talk about families experiencing homelessness, this means children without homes. Half of the people we support are children – in 2022, this equated to 2,912 children.

For the first time in our history, we regularly see families come to us from very unsafe living conditions -- from sleeping in cars or bus shelters, living in encampments and camping on Crown Land. Homelessness is a traumatic experience and has long-term effects on a child. Children who experience homelessness face barriers to developmental, social and academic opportunities and are significantly more likely to experience homelessness in adulthood. Repeating a traumatic and dangerous cycle.

We know the best way to end the cycle of homelessness is to divert as many families as possible from experiencing it. 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.

We cannot afford to turn a blind eye to this crisis any longer. We need action. The people affected by this crisis are not strangers – they are our friends, family, neighbours, and our children.

What we do now will shape the Calgary of the future, and we need a Calgary that is welcoming, inclusive and takes care of its most vulnerable. To quote the City of Calgary's motto - we're building Calgary's future by making smart decisions today -- so today, as you deliberate the recommendations, we implore you to vote to support these recommendations and ensure that Calgary is a place we can all be proud of for years to come.

On behalf of the families we serve, thank you for considering my comments in the decision before you today

Sincerely,



Heather Morley
Executive Director, Inn from the Cold

Cc:

Councillor Terry Wong, Ward 7 Terry.Wong@calgary.ca

Councillor Courtney Walcott, Ward 8: Courtney.Walcott@calgary.ca

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First name (required) Jodi

Last name (required) Miller

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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I want to thank all of those who participated in the Commission.

To the Council members who will be voting on the recommendations put forward by the Housing and Affordability Task Force, I am asking you to vote in favour of them.

You brought together a panel of experts to examine the issue and to make recommendations for a reason. Now it's time for you to listen to those expert recommendations and accept them.

Housing that is affordable and accessible for all is a complex issue to solve, one that will require a bold vision and immediate action from the City Council.

Calgary's advantage over other big cities like Toronto, Montreal, and Vancouver has always been that we are a city located in a beautiful part of the country with a ton of amenities to offer AND one that has been affordable. The beauty and amenities aren't enough to attract people or businesses when they are keenly becoming aware that we are no longer affordable. Businesses take affordability into consideration when they are deciding where to move their HQs because their employees will need homes. People keep affordability in mind when they are deciding where to live.

Every single one of you has constituents who are being impacted on a daily basis by the lack of housing that's affordable.

Please vote in favour of the recommendations. It's the right thing to do.



Thank you.

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I have read and understand the above statement.

First name (required) George

Last name (required) Himann

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Task Force on Affordable Housing**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Apologies aforehand; no disrespect to the webpeople; and I'm not sure this is going where it should. If this is not the place , please redirect the comments.
Thank you**

First, thank you and your “Task Force Team” for the time and effort you have expended in preparing this document. The final product will benefit current and future Calgarians for many years.

I have read the City of Calgary Housing Strategy and several related links.

My comments follow.

Utilize the Housing Land Fund to provide land to Indigenous housing providers at nominal value.

Utilize universal wording which describes the principle rather than specifically favoring one group over all others. A universal policy is accessible to various qualifying groups which apply for non-market assistance via, for example, a housing co-op approach. The City retains the flexibility to allocate priority to various worthy groups. Allocating this valuable gift specifically to one group is not a wise plan. Other groups with similar needs will perceive the action as unfair. The City and the Indigenous recipients will attract ill will.

Ensure that the supply of affordable housing meets the needs of Indigenous people living in Calgary

As above, focus on a higher principle rather than specifying a gift to a particular group. The detail references include land assistance for immigrants, refugees and equity deserving communities as well as Indigenous people. There is a disconnect between your objective to assist an equity deserving community and specifically gifting to a particular group.

If it is the City’s intension to specifically gift land and affordable housing to a single identifiable group, what is the City’s intension for other unique cultural group needs? Will this approach lead to separate cultural ghettos?

General comment on Indigenous housing and subsidization gifts.

There is no rationale given to explain why the Indigenous need these gifts of housing and subsidies in priority above all others. Perhaps I would be persuaded if there was an explanation. I believe that Indigenous persons individually have access to cash benefits, social benefits, and even free university education. I have watched TV ads calling for Indigenous persons to call to claim benefits. The reserve tours I have enjoyed clearly demonstrate their financial wealth. The Tsuut’ina had numbers which indicated each of their 2500 members was individually wealthy (think millions). Why is the City willing to provide subsidized land and affordable housing to Indigenous people as compared to other similar groups??

G-i- non-market incentives

Non-market incentives are an effective strategy to create non-market housing expansion. In addition to the \$10 000 per unit, I suggest the City provide the land at cost or less. The currently unrealized value of the City-owned land should be locked into the project site. Future owners should not be able to sell the site to realize the City incentives as personal gains. A future project sale would move affordable housing to market housing.

The sale of surplus City-owned property should exclude green space. Calgarians value green space and their visual or physical access to “nature”. Protect it to maintain our quality of life today and to enhance it for the future.

Develop and implement a new program by Q4 2024 to facilitate a private/public partnership where the City would provide City-owned land to the private sector and others to build affordable housing. Housing would be managed by qualified partners to operate and maintain for no less than 40 years.

My concern is what happens after 40 years in terms of value realization and property control.

The discounted net present value for a site location 40 years hence is zero. The developer/builder is going to make decent money on the project now or he will not build it. If the developer/builder has ongoing management responsibilities, the terms will guarantee a decent return today or no deal. Your proposal will be a great gift to someone after 40 years unless the City retains project ownership.

If the City-owned land is sold to a third party, the unrealized value of the City-owned land should be locked into the site. Future owners should not be able to sell the site, thereby pocketing City tax dollars that were targeted to help certain affordable housing needs.

The Killarney Glen and West View parc housing projects taught us something. After the required time commitment, a third party acquired the property. The locked in value of the site provided a handsome gain. The green space was filled with more units. They are now condominiums with multiple owners/investors who rent out the units. The location continues to be high density but is no longer available to the low-income market. The city has lost control over these originally low-income housing units. These units would have been useful for today's housing needs.

Non-profit housing initiatives have been underfunded for too long. Many of them lock in the project site value. Sarcee Meadows Housing Co-op is a continuing Co-op which is recognized for its success.

Disposal of City-owned lands – Lease is preferred; the City keeps control and ownership of the land. A 99 year or even a 40 year lease will be accepted for long term financing. In 40 years, the City can guide and continue to control the site use.

. It is the legal right of any property owner to apply for a land use change (rezone) in Calgary and the final decision rests with City Council.

People are becoming anxious about their homes and maintaining their quality of life. Some residential properties have protective caveats. The courts affirm their caveats. This will obstruct the City's approach unless that approach is thoughtfully and respectfully applied. I suggest that the City become aware of these protective caveats and thoughtfully consider them during deliberations or project proposals. This is not the City current practice.

1D Improving residential zoning rules for market and non-market housing allows Calgarians to create more new homes of all shapes and sizes, which reduces housing costs for all. The proposed Task Force improvements will create more new homes of all shapes. I am skeptical that home prices will reduce. Prices are determined by the perceived desirability of the site location ; not by the number of homes available. Currently, low-income people have very few/ to no housing alternatives. More non-market subsidized homes will provide lower priced accommodation opportunities for people who have low income. The City will need to prevent speculators from buying non-market housing. Ensuring that the site value is locked in will dissuade speculators. The nonsubsidized housing market will continue to function as before, but faster (subject to supply chain/labour supply). Market buyers will operate as before.

The 15% or more density increase for non-market and market housing needs to be nuanced.

The City will need to upgrade its operational actions and follow-up in approving and monitoring housing projects. The City needs better control as it implements its housing policy. There are residential areas which exceed City density guidelines. The City should know this and not permit additional projects. The City has the density data. They need to use it. There are some units built differently from the plans submitted to the City. The City needs to come out and look (and shut down a deviant). Residential caveats should be respectfully noted and considered in planning decisions.

15% is by LAP. Some LAP areas are more desirable site locations than others. Developers/builders will go where the potential money is. The City will receive far too many building applications for the desirable areas and not so many from other areas. The imbalance should be managed so all LAP areas are equally densified.

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I have read and understand the above statement.

First name (required) Vanessa

Last name (required) Gillard

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) City of Calgary Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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Greetings Community Development Committee,
I was born in the Foothills Hospital in 1981 and have lived here since then. Although I try not to feel that entitles me to anything, I am a fairly proud Calgarian and have made a pretty great little life here with my partner. I work at a community association and he works at a construction company; we are literally the everyday people building community in Calgary.
A few years ago, we were considering moving across the country to Nova Scotia because the housing prices were so much lower. Of course, the pandemic changed that along with the state of housing across our nation, and so we had to pivot, as we now say.
Faced with ever rising housing prices across the country, last year we decided that staying in Calgary is probably still our best option, and with the low amount of rent we're currently paying, it probably is, right now. But living on someone else's property comes with a certain amount of insecurity, you might say, and the non-existent rental regulation in the province coupled with the fact that we lease month to month because our landlord didn't renew our lease -he said he would and just never did, and we don't want to rock the boat- means that we could have our rent raised by virtually any amount with little notice at any time. As you can imagine, this is somewhat nerve-racking, especially when everywhere you look "housing crisis" is looming in the headlines.
I personally know relatives and coworkers who have had their rent hiked 40 – 60% and as I look around at our unhoused population and lack of services for newcomers, I am profoundly disappointed when Calgarian neighbourhoods collectively cry "NIMBY." As housed Calgarians refuse to allow what they perceive to be certain undesirable ele-



ments of our society into their communities, the poverty and discrimination that puts folks on the street --and keeps them there-- thrives.

My partner and I want to buy a home to grow old in Calgary. We're still saving which has been tough because of all the other "crises," and in addition to that, we've gradually begun paring down our options but the variety of property for sale in Calgary has dwindled to say the least. As a couple of middle-aged DINKS with pretty good jobs, this is a hard pill to swallow, but harder still is trying to imagine what Calgary will look like in 20 years and whether a 20-year mortgage really is good idea. Will we even be able to afford to stay though the mortgage term and still have s

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First name (required)	hal
Last name (required)	hammerlindl
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing & Affordability Task Force

Are you in favour or opposition of the issue? (required)

In opposition

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I moved to this city in the 80's when it was Calgary....now it is Comgary!
City Hall continues to "kick the dog" until Calgarians(Councillors) submit....I would not be surprised if class action suit(s) start if this passed....and the taxpayers will pay the legal cost for the city like they did for Druh Fairy.
automatically upzone every single property on in the city of Calgary to RCG, which is rowhomes with basement suites and backyard suites.
REMOVES ALL ON SITE PARKING REQUIRMENTS for these developments (no garages. parking requirement used to be 1 stall per unit, was voted down to 0.5 stalls per unit within the last year, and will now be 0 stalls per unit), and;
REMOVES ALL OPPORTUNITY FOR CALGARAINS TO ENGAGE IN DEVELOPMENT APPROVALS
NO NO NO!!!!!!Stop the madness! These recommendations remind me of the USSR when I visited in the 80's!!!!

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First name (required) Adele

Last name (required) Chui

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

Approve the housing recommendations and build more affordable housing and make the city denser. I have never lived in a city where stuff is so sparse outside of small neighbourhoods. Fill the beltline! Fill mission!! What are we doing if housing is not affordable? If this is meant to be the best city in Canada we need to make housing affordable for people making minimum wage - that they can rent a room without starving.

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Jose

Last name (required) Guillen

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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To the City of Calgary Council members who will be voting on the recommendations put forward by the Housing and Affordability Task Force, I am asking you to vote in favour of those recommendations. You asked this task force to examine the issue and to make recommendations because they are the experts. That word is important. They are experts.

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

This is not the time to be afraid to make bold choices. Calgary is in a housing affordability crisis. Every single time I read the news or watch the evening news it is hammered into my brain that people are afraid. They are afraid of not being able to pay rent, to keep a roof over their children's heads, and that they will never be able to buy any type of home. They are losing hope that their children will ever be able to afford a home, their children aren't able to move out and start their lives. This should never have gotten to this point. And we need to acknowledge that it has.

And that has to change. It is time to take action to change it.

This issue may very well take down the government at the federal level. Please know that this issue may very well cost you your seat. And pandering to the wealthy may not

save it.

This housing challenge in both the rental and ownership sectors needs to stop. Accepting these recommendations is the first step. Please take that step. Please vote to accept them.

Thank you for your consideration in advance.

Jose F Guillen
Calgary Neighbour

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I have read and understand the above statement.

First name (required) David

Last name (required) Sigler

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 5, 2023

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

(required - max 75 characters) Housing and Affordability Task Force recommendations

Are you in favour or opposition of the issue? (required) In favour

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I ask you to vote in favour of the recommendations of the Housing and Affordability Task Force. Affordable housing, including the "middle level" of housing for working Calgarians, is what makes cities vibrant and liveable, as well as being an issue of social justice. Calgary has an urgent need for more housing density in all of its neighborhoods, especially in its inner-city wealthier communities. Affordable housing in all communities drives small business (through density), diversity (helping, economically, to combat de facto segregation of new Canadians), and effective transit, services, and utilities. I ask that you vote in favour of the Task Force's recommendations at this time.

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I have read and understand the above statement.

First name (required) Kelsey

Last name (required) Stevens

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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I'm writing to express my support for the Housing and Affordability Task Force recommendations. I believe that adequate, affordable, and accessible housing is important for the City of Calgary. We need more housing, changes to zoning policy to make it easier to build, and more land put towards housing for those living on low incomes. We also need more diversity in housing choices, ensuring that communities are sustainable and have access to adequate services like public transit and grocery stores. What we do now will shape the Calgary of the future and I welcome new housing in my neighbourhood.

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I have read and understand the above statement.

First name (required) Lyndsay

Last name (required) Wasko

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Hello Councillors,

I am writing to you as a resident of Ward 2. I ask that you please support important change recommendations from the Housing Affordability Task Force. I own my townhouse and have enjoyed the privileges of home ownership before our housing market became so dire. Currently over 60% of Calgary residential land is zoned for only single-detached homes. This is a relic of a past when everyone could afford a detached home and could support a household with one person's income. We do not live in that era anymore and have not for a long time.

I ask that you consider approving Recommendation 1 and action 1D to allow for a wider variety of housing types in our communities. As a resident of a beautiful townhouse complex I can personally attest to the friendly community and pleasant density where I live - where children play in the lane and dog-walking neighbours wave at one another.

Additionally, action 1E suggests removing minimum parking requirements. I understand this a contentious issue but I believe it is one that is largely manufactured outrage. We are blessed with many streets, so many that they are difficult to plow in the winter, and removing parking minimums would allow for more mobility and access for less privileged persons.

I hope you vote for a vision of Calgary that supports economic and population growth. We can choose to not learn from Vancouver or Toronto's failures, buckling under the



weight of our own growth, or we can take advantage of our abundant opportunity for density and lead by example. You have the power to make that future happen today, for Calgarian parents, for newcomers, for the many University of Calgary students who are choosing between homelessness and financial ruin, please choose action over complacency.

Thank you for your attention and your time.

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I have read and understand the above statement.

First name (required)	Lee
Last name (required)	Stevens
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Vibrant Communities Calgary

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Taskforce**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I wish for this letter to be submitted to the Council, showing us in favour of the recommendations of the Housing and Affordability Taskforce**

September 5, 2023

Mayor Dr. Jyoti Gondek and Calgary City Council
The City of Calgary
P.O. Box 2100, Stn. M
Calgary, Alberta, Canada T2P 2M5

Dear Mayor Gondek and City Council:

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

As the steward of The City of Calgary's poverty reduction strategy [Enough For All](#), Vibrant Communities Calgary is pleased to provide this letter of support for the Affordable Housing Strategy recommendations. They have provided us with a roadmap to tackle the growing affordable housing challenge in our city.

The relationship between a lack of housing and poverty was highlighted in our [2022 Community Wellbeing report – Beneath the Surface](#). The reality is, we do not have “enough for all” when it comes to housing. According to research provided by Calgary Economic Development, most Calgarians earning \$87,000 per year can only access 40 per cent of the rental stock in our city. Other research shows 20 per cent of Calgarians are in housing need, and 4,500 people are on the waitlist for affordable housing.¹ But what's most alarming is an estimated 60,000 Calgarians are on the brink of homelessness, according to new research from the School of Public Policy.²

We cannot hope to attract talent, spur investment, or achieve our goals for a resilient city without diversifying our housing supply. Compared to other major cities, we have very little affordable rental housing per capita, and recent population growth has only exacerbated this. Increased migration to our city is positive, but only if newcomers can build lives and access homes.

We commend the Affordability and Housing Task Force (Task Force) for their recommendations, particularly the recommendation that 15 per cent of all new housing developments meet the

¹ This refers to Calgary Housing Company's waitlist

² Soon to be published

criteria for affordability. This will go a long way in adding to the affordable housing stock. Additionally, we call on The City of Calgary to advocate to the provincial government for the authority to create zoning bylaws. This has been effective in cities like Toronto, which have created an upzoning bylaw for affordable housing.

On top of the direct actions in the Task Force's report, we implore The City of Calgary to ensure that this work goes beyond just having more houses. Collaboration with other stakeholders and the public is crucial to ensure new housing developments have ample access to public transport options and community amenities. Public spaces go a long way in enhancing residents' physical and mental well-being. Housing policy impacts everyone, whether they need a new home or not.

Every level of government must play its part in addressing the housing crisis and we're pleased that The City of Calgary has shown leadership in assembling the task force and progressing this work. VCC looks forward to the recommendations being discussed at the Sept. 14 Community Development Committee meeting and we're pleased to continue to work collaboratively with the municipal government in addressing the housing pressures we face.

Sincerely,

A handwritten signature in blue ink, appearing to read 'M Reid', with a long, sweeping underline.

Meaghan Reid
Executive Director

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I have read and understand the above statement.

First name (required) Katherine

Last name (required) Parsons

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

Hello,

I am in favour of rescinding the single detached special policy and changing the land use bylaw to make the base residential district Residential-Grade-Oriented Infill district. Having this bylaw apply to all land across Calgary will help to increase density in a more equitable way. The maximum building height of 11m, max coverage of 60% seem reasonable such that it will not have a large negative impact on existing homeowners.

Thank you,

Katherine Parsons

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I have read and understand the above statement.

First name (required)	Zev
Last name (required)	Klymochko
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In favour

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

The current way of doing things isn't working. Rezoning applications to add incremental density through R-CG and H-GO are unnecessarily time consuming for Council, residents, and applicants.
Simply put, we require more housing in all areas of the city. The market will help dictate where density will be added.
Please approve all task force recommendations so we can continue to evolve and grow as the best place to live.

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I have read and understand the above statement.

First name (required) Karen

Last name (required) Preddy

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable Housing Report recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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

Thank you for the opportunity to share my concerns about our state of housing affordability in Calgary.

I strongly urge city council to approve the recommendations put forward by the Housing and Affordability Task Force.

Calgary is at a tipping point with housing affordability and the effects that it has on so many other issues in our city including attracting and maintaining business opportunities, our labor force, post-secondary institutions, crime and social disorder. The housing affordability initiative is an opportunity to make a real and positive impact on how we move forward.

Housing for every citizen and not a “nice to have”. It’s a necessity for any community to thrive and operate to its full potential.

Calgary’s housing availability and affordability will greatly affect our future that currently feels very precarious and affecting every demographic.

Housing affordability is a strong indicator in assessing the livability of a city and we need to attract and maintain our highly educated workforce and also ensure that all of our service industries can maintain adequate staffing levels by ensuring an adequate supply of housing for ALL of our citizens.

Now is the time to be bold and creative and this initiative MUST move forward to ensure momentum continues in order for our community to thrive.

Thank you for your consideration.

Sincerely,

Karen Preddy

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Barb

Last name (required) Maier

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **City of Calgary Housing Strategy**

Are you in favour or opposition of the issue? (required) **Neither**

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I have received an email from my Councillor regarding the housing and affordability crisis that Calgary is facing, and is only expected to get worse.

A couple of ideas which may help-

Consider using/allowing to open trailer parks and tiny home communities. These are generally more affordable, and would allow for a faster response than the process of building new housing or repurposing old office buildings. Those may be long-term options, but it seems from City publications on this, timely action is important, especially as winter looms.

Affordability- the City should consider reducing its Franchise Fees for utilities. This will help all Calgarians reduce their cost of living.

<https://calgaryherald.com/opinion/columnists/braid-city-hall-profiteers-while-calgarians-pay-high-electricity-prices>

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I have read and understand the above statement.

First name (required) R. Andrew

Last name (required) Yule

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required)

In favour

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

Attached is my letter of reluctant support of the Housing and Affordability Recommendations. We still need stronger policy on Waterways, Wetlands, and Required Green-Space to make these recommendations better.

August 31, 2023

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

Re: Reluctant Support for Housing and Affordability Task Force Recommendations

Dear Mayor and Members of Council,

You've got some great recommendations before you. The fact is, **we are in a housing crisis** and **these recommendations are a great start** in combating that crisis.

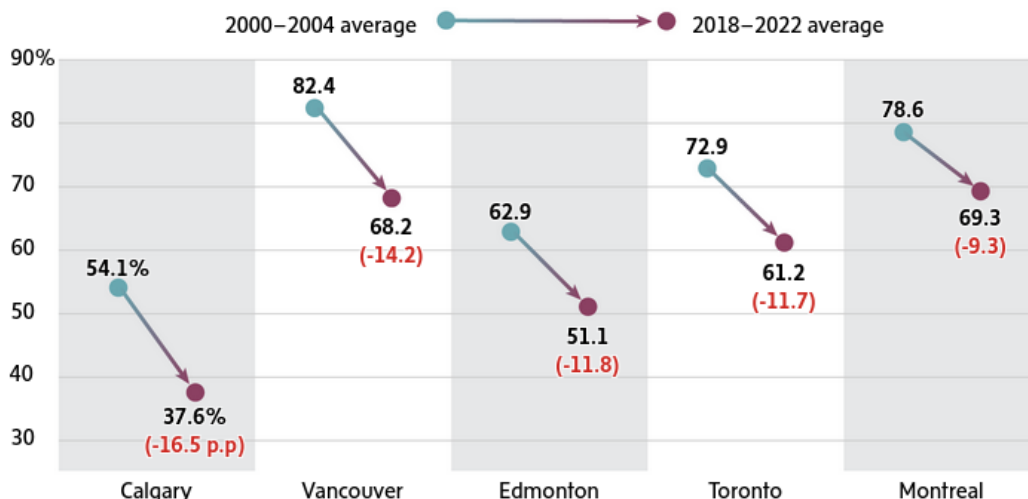
I classify my support for these recommendations as **reluctant**. I see these ambitious recommendations as essential steps for our city. However, I have big concerns about this housing policy becoming another mechanism to supersede the weak policies we have regarding environmental setbacks.

This year council was willing to surrender setbacks for the Heron Rookery in Richardo Ranch/ Logan's Landing. We have developers along Nose Creek grandfathering their historical setbacks to suit their development. My fear is this will become another negotiation tool for developers to persuade council to agree to reducing setbacks.

We need stronger policy on Waterways, Wetlands, and Required Green-Space to support the Housing and Affordability Recommendations.

Calgary is one of the only municipalities in the area where developers can "pay in lieu" of the required 10% green-space. We've also lost so much green space over the past 20 years. Last year, Statistics Canada gave Calgary a scathing report of the drop in Urban Greenness. We had the biggest drop and lag behind many of the Major Cities across Canada.

Urban greenness decrease over time, top five largest urban population centres
Percentage of land area that is classed as green



MURAT YÜKSELİR / THE GLOBE AND MAIL, SOURCE: STATISTICS CANADA

The temptation with these new recommendations will be to activate the city's Urban Green Spaces as housing developments. This would hurt the overall spirit of what these recommendations are trying to accomplish. We need council to ensure green-space is a priority in these developments. We need proper and enforceable bylaws that ensure trees and green-spaces are included in these developments and remove the, "pay in lieu" mechanism developers currently have.

This year we finally have the City of Calgary administration updating the 1983/84 River Valleys Plan. Setback Science has come a long way since that time and we are overdue for this update to our setback policy. Other jurisdictions in Alberta are already using the Riparian Setback Matrix Model and Calgary hasn't even been following their own broadstroke setbacks set in the 1980's. Proper setback policy will in turn help to properly support these Housing and Affordability Recommendations.

I agree with the recommendations before council, I just believe this **Council has a lot of policy work ahead of them** to not only **make housing affordable**, but also **make living in this housing enjoyable**. Please accept the Housing and Affordability Task Force Recommendations and get to work on the policies that will ensure this housing will still have access to Calgary's natural green-space and wetlands.

Sincerely,



R. Andrew Yule, CCLP

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I have read and understand the above statement.

First name (required)	Aneel
Last name (required)	Balakrishna
Are you speaking on behalf of a group or Community Association? (required)	No
What is the group that you represent?	

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) City of Calgary's Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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Our family has lived in Royal Oak since 2018. We own our single family detached house, and have 2 young children. We are very supportive of policies which increase overall supply to make housing more affordable. The single best way in our opinion is to increase the amount of land available to develop. Creating artificial scarcity of land does the opposite, so opening up more land to grow and develop is a primary solution in our opinion. Also cutting regulations to allow for speedier and cheaper development seems to make sense. Lastly allowing for rezoning around transit makes sense, however saving our suburban single family homes and neighbourhoods is important to us. We don't need to have extreme levels of density since we have an abundance of land around Calgary. Thank you for your consideration.

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I have read and understand the above statement.

First name (required)	Terry
Last name (required)	McKague
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing & Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In opposition

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ABSOLUTELY OPPOSE : Recommendation 1 Item D, E, and F:

- automatically upzone every single property on in the city of Calgary to RCG, which is rowhomes with basement suites and backyard suites.
- removing ALL ON SITE PARKING REQUIREMENTS for these developments (no garages. parking requirement used to be 1 stall per unit, was voted down to 0.5 stalls per unit within the last year, and will now be 0 stalls per unit), and;
- removing ALL OPPORTUNITY FOR CALGARIANS TO ENGAGE IN DEVELOPMENT APPROVALS

Dear Mayor and Councillors,

Calgary Climate Hub's vision is to make Calgary a leader in addressing the most critical crisis of our time, greenhouse gas induced climate change. Recent recommendations from the Affordability and Housing Task Force also meaningfully support Calgary's Climate Strategy and should be supported as such.¹

Calgary's low density, and resulting car dependency, is a key driver of Calgary's carbon footprint. Indeed, 34% of Calgary's total emissions comes from gasoline and diesel burned in cars and trucks.² While vehicle electrification will be a critical piece of mitigating these emissions, reducing vehicles use by enabling modes such as walking, cycling and transit use will be critical. There are over one million internal combustion engine (ICE) vehicles registered in Calgary. To reach net-zero, all of these will either need to be replaced with Zero Emission Vehicles (ZEVs) or other modes of transport.³ This will be an incredible challenge in its own right. We will need to build a city that allows for modes aside from private vehicles or we will struggle to meet the goals Council committed to in the Calgary Climate Strategy. Expanding both choice and quantity of housing, especially in the existing city, where walking, cycling and transit are the most viable, is a critical and proven strategy to decrease car use and ease our transition to a city with 100% zero carbon transportation.

This is recognized by the Calgary Climate Strategy in points H4.1, H4.2 and H4.3.⁴

- H4.1 Incentivize and prioritize energy efficient development in all areas through land use bylaw rules and policy direction.
- H4.2 Through the land use bylaw update, enable increased housing types and support uses in residential areas to facilitate complete communities and reduce dependency on private vehicles.
- H4.3 Consider viable options for removing and/or reducing motor vehicle parking minimums in residential areas, to allow for more compact development, more efficient use of land and encourage alternate modes of transportation.

"Our communities will transition to compact, mixed-use neighbourhoods with abundant natural infrastructure and where transit and active modes of transportation (e.g., walking, cycling) are the preferred mobility choice." - Calgary Climate Strategy, page 40

To build a low carbon city, we need to level the playing field on regulatory burden between development on the outskirts and inside the city. Right now, there is far too much red tape placed on development inside the city and much of this stems from micromanagement of development through a variety of low density zones with varying parking minimums. Simplifying Calgary's zoning to allow for multi-family houses and eliminating parking minimums in the points below are especially critical to realizing the vision in the Calgary Climate Strategy.

- 1.B - Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning, immediately.

¹ <https://engage.calgary.ca/HATaskForce>

² Calgary Climate Strategy, page 25

³ As of March 31, 2021 there are 1,006,510 vehicles registered in Calgary, <https://open.alberta.ca/publications/number-of-motorized-vehicles-registered-in-alberta-as-of-march-31-years>

⁴ Calgary Climate Strategy, page 42

- 1.D - Prepare the necessary bylaws to immediately:
 - 1.D.1 - Make the base residential district Residential - Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district.
 - 1.D.2 - Enable secondary suites and backyard suites on one parcel of land.
- 1.E - In the new Land Use Bylaw:
 - 1.E.1 - Remove minimum parking requirements in all residential districts
 - 1.E.2 - Make dwelling units in all multi-residential land use districts Permitted Use to enable simplified approvals processes
- 1.F - Complete City-initiated land use redesignations by Q2 2024 to:
 - 1.F.1 - Implement R-CG as the base residential district across Calgary
 - 1.F.2 - Implement Housing-Ground Oriented (H-GO) in residential areas within proximity to transit, main streets and other corridors
- 2.A - Dispose of City-owned lands as soon as possible within Transit-Oriented Development sites suitable for housing, including non-market housing

I urge Council to keep in mind the above points of the Calgary Climate Strategy when considering how to move forward with the recommendations. The vision of Calgary that Council committed to in the Climate Strategy is one that is denser and prioritizes walking, cycling and transit use. We urge you to make good on that vision.

Sincerely,



Robert Tremblay

Chair, Calgary Climate Hub

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I have read and understand the above statement.

First name (required) Christopher

Last name (required) Berti

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) City of Calgary Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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While it seems appropriate for City Council to take some steps to improve the housing situation in Calgary, this is a nation-wide problem that has national and international causes, which thereby requires a national solution. I would impress upon my representative Councillor Carra and the other members of this meeting to press higher orders of government to take more systemic action to address the problem facing Canadians everywhere.

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I have read and understand the above statement.

First name (required) Afshin

Last name (required) Hamed

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Jun 6, 2023**

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

(required - max 75 characters) **Housing Affordability Task Force**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please see attached document. Thank you.**

Dear Members of the City Council,

I hope this message finds you well. I am writing to express my strong support for increasing developments and affordable housing in our beautiful city of Calgary. As a proud resident and new parent, I have a vested interest in the future of our community and believe that ensuring affordable housing options is essential to creating a thriving and inclusive city.

Over the past few years, we have witnessed the escalating housing costs in cities like Vancouver and Toronto. These cities have become synonymous with unaffordable housing markets, where many young families like mine are struggling to make ends meet. The dream of homeownership, which has long been a cornerstone of the Canadian identity, is slipping away from the grasp of many aspiring homeowners.

I want Calgary to stand out as a beacon of opportunity, where my newborn daughter and countless others can aspire to own their own homes without the overwhelming financial burden that currently plagues other major Canadian cities. We should learn from the mistakes of our neighbors and ensure that we do not follow the same path of unaffordability and exclusion.

By promoting more developments and affordable housing in Calgary, we can achieve several important goals:

Economic Growth: Encouraging development and affordable housing options will attract new businesses and residents to our city. This influx of talent and investment will stimulate economic growth, create jobs, and contribute to a vibrant local economy.

Social Inclusion: Access to affordable housing is a fundamental human right, and it fosters a sense of belonging and social cohesion within our community. Affordable housing ensures that everyone, regardless of their socioeconomic background, has the opportunity to thrive and contribute to our city's prosperity.

Sustainability: Concentrating development in existing urban areas reduces urban sprawl, which is not only ecologically unsustainable but also costly for taxpayers in terms of infrastructure development and maintenance. By promoting density and mixed-use development, we can create a more sustainable and environmentally friendly city.

Quality of Life: Affordable housing is a key component of a high quality of life. It allows families to invest in their future, provide stability for their children, and contribute to the overall well-being of our community.

I urge you to prioritize policies and initiatives that support affordable housing and responsible development in Calgary. Let us be an example for other Canadian cities by fostering an environment where young families, like mine, can dream of homeownership and a prosperous future for our children.

Thank you for your dedication to our city and its future. Together, we can make Calgary a place where everyone has the opportunity to thrive and contribute to the vibrant tapestry of our community.

Sincerely,

Afshin Hamed

Thoughts on House Hunting

By Phillip Meintzer

Link to article on Medium: <https://medium.com/@phillipmeintzer/thoughts-on-house-hunting-c2d87617a58c>

Many of you may know that my wife and I have recently started looking to potentially purchase a home. In fact, about a month ago, we put in our first ever offer on a house. It was a beautiful, early 1900s historical house in Bankview, that seemed to be extremely well cared for and yet still full of quirks and character.

We are in a relatively fortunate position, as we have a seemingly good relationship with our landlord at our current rental, we are paying month-to-month without a lease, and the rent is definitely below the market average for where we live. This means that we don't feel rushed or pressured into finding a house too quickly, which I appreciate immensely.

However, I still don't really have a strong desire to actually purchase my own home, but I feel pressured into the process purely as a means to [hopefully] guarantee some form of long term housing security in a city where there are very few regulations or limitations on landlords. Calgary doesn't have rent control and rents in Calgary are up 14% from last year alone.

Let's consider some recent news headlines from 2023 about the state of housing in Canada (and wealth inequality in general):

- The Globe and Mail, February 13, 2023: Housing behind disproportionately higher financial stress in young, racialized Canadians.
- CTV News, February 13, 2023: New study shows that nearly half (49%) of all insolvencies filed in 2022 were by millennials.
- CBC News, April 24, 2023: Calgary's population surge: new arrivals struggle while 110,000 more expected by 2027.
- BBC News, May 24, 2023: Canada's household debt is now the highest in the G7.
- Global News, July 10, 2023: More than half of Canadians \$200 away or less from missing bill payments.
- National Rent Report, July 13, 2023: Calgary led the country in rent increases last year, with rents increasing by over 18% [in a single year].
- Toronto Star, July 18, 2023: Toronto's rent crisis: Minimum wage would have to hit \$40 an hour for workers to be able to afford to live here, report finds.
- CBC News, August 2, 2023: Of the large provinces, Alberta has the highest proportion of apartment buildings owned by corporate investors.

As mentioned before, although we have a friendly relationship with our landlord, I still live in a state of constant dread that our rent *could* technically double or triple tomorrow and there would be nothing we could do about it, other than pay the rent or hopefully find another place to live. Plus, the rental market is mayhem right now and I don't want to suddenly find myself in a scramble to find a new place to live if rent was hiked or the house was sold. I know we aren't alone in this situation.

This is the only reason I am looking to buy a house. I recognize that I am in a very privileged position to even be able to consider purchasing my own home, but I do so reluctantly, solely as a means to secure my own living space, so that I am no longer at the whims of a landlord and the rental market.

The only options we have available to us are to: 1. Purchase a home, at a ridiculously expensive price, enslaving us to a mortgage for the majority of our adult lives. 2. Continue renting, which puts us at the mercy or exploitation by landlords. Or, 3. Becoming homeless. That's because Calgary has so little social (or non-market) housing options, and the ones that we do have are rightfully reserved for those who genuinely need it more than we do, given our more privileged economic situation than many.

I find this whole process so alienating. So dehumanizing. I just want a safe and secure place to live. I don't have any interest or desire for home ownership. We need better and accessible alternatives. Especially for those who are in worse off situations than I am, like those who struggle with homelessness.

I also find it so frustrating that while I'm browsing for houses to potentially look at in person, that many of the [few] available options have been renovated to have rental (or secondary income) suites in their basements. This is consistently advertised as a benefit, as a way for homeowners to generate additional income or to offset the cost of mortgage payments. Those "improvements" were also likely a decision made by the previous owners as a way to increase the resale value of the property.

However, by doing so, they have also gone and inflated the asking price of the property, making it less accessible to those who may be looking to purchase a home, but without the means to purchase one that's been renovated to have a secondary suite. This is part of the problem with the whole house-flipping industry. The value of homes is already going up due to scarcity of options and lack of supply, but then homeowners inflate the value of their properties even more, putting them further out of reach to those trying to find a place to live. This behaviour essentially reinforces the need or expectation that everyone becomes a landlord rather than just being the user of a space. Housing is a need. We need to prioritize its use value as a place to live over its exchange value as an investment.

I wish I enjoyed any of this entire experience. Other than seeing a cute home here or there and maybe daydreaming about having the chance to live there, the whole process just makes me feel anxious. I know that we could just keep renting as we currently do, but what happens when our landlord suddenly decides to sell and we have to find a new place in an already limited rental market? Also, the average Calgary home price is expected to reach the \$700 thousand region in like two to three years with all the anticipated immigration, so I feel somewhat pressured to buy a place now rather than putting it off for a few years and continuing to rent, but then risk having a smaller down payment relative to the increased cost of housing.

Anyways, our offer wasn't accepted, even though we bid \$40,000 above the asking price (\$560K) which meant that we bid our absolute maximum (\$600K) and still lost out to a higher bidder who purchased the house for \$650K. This is what happens when you leave housing distribution to the free market. You create a competitive bidding war for all of the available land space and those without the resources don't get a place to live.

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required)	Maya
Last name (required)	Kambeitz
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Norfolk Housing Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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



NORFOLK HOUSING ASSOCIATION

September 5, 2023

The City of Calgary
Office of the Councillors (8001)
P.O. Box 2100, Station M
Calgary, AB, T2P 2M5

Dear Calgary City Council,

Calgary is facing an affordability crisis. Each day we hear from folks from all walks who are seeking safe, affordable, and appropriate housing for themselves and their families. Our staff is hearing and witnessing, on a daily basis, the struggle of many Calgarians to find an adequate home in our city. Many are making heartbreaking decisions when it comes to basic necessities like food and rent and choosing one over the other.

This is a situation that cannot continue in our city, and we are urging members of council to act now on this affordability crisis. Council has a critical opportunity to lay the groundwork for a more affordable Calgary with the recommendations before you on housing affordability. This is not only good social policy, but it is imperative for our city's economic prosperity and its capacity to meet the future needs of our citizens. Council must be bold and decisive and think about the future of all Calgarians and their right to safe, adequate and affordable homes when making a decision on September 14th.

In addition, it is important to point out that ***housing affordability directly affects nonprofits' capacity to perform essential work across Calgary and Alberta.*** We cannot have a thriving nonprofit sector, a thriving business sector, a thriving arts sector, a thriving hospitality sector, and ultimately a thriving Calgary if workers have nowhere to live. Immediate action must be taken to ensure that Calgary is an affordable place to live for decades to come, to protect our local economy, support workforce retention and recruitment, and maintain the Alberta Advantage.

Our Board at Norfolk Housing is concerned with the current trends. Mortgages and rents in Calgary are skyrocketing as demand far outpaces supply. The average rent in our city increased a shocking 22% in the last year, while home prices are increasing the fastest in the nation. This is an alarming trend that will impact our ability to continue to serve those needing affordable housing and retain our highly skilled staff.

Council has the rare opportunity to boldly lead this great city and ensure prosperity for all. On September 14, please accept the recommendations from the Housing and Affordability Task Force and keep housing in Calgary affordable.

Sincerely,

Bryan Slauko
Board Chair



Roland Walters
Board Vice Chair



Maya Kambeitz
CEO

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First name (required) Colette

Last name (required) Pelletier

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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It is crazy when we live in such a beautiful city that there are people who can't find housing. Also a woman sleeping in her truck because she won't give up her dog to find housing is so sad. There are so many pets being surrendered to the humane society too because their owners were forced to give them up in order to find housing. This is so wrong. Also the fact that the rent increases are going through the roof. When you are paying more for rent and only have a minimal amount left for groceries that are already expensive, what then? The landlords in this city are price gouging and taking advantage of people in bidding wars for apartments. Apartments that are not even safe, renovated, or run down. Just because you have a damage deposit ready, doesn't mean you will get the place listed. Not when there is a line up of 200 people ahead of you for one apartment. It's not right. Since Covid ended, the landlords are trying to catch up and the rental increases are ridiculous. It's over \$1000 dollars or more for one bedroom. No one should be reduced to sleeping in their cars or having to couch surf in order to have a roof over their heads. Plus we moved 2 years ago finally because our old apartment building managed by a company called Hollyburn was over run by infestation of ants and cockroaches. We lived downtown and finally found another apartment in June of 2021. The stress of working in Healthcare during the pandemic and dealing with the infestation that the building did nothing to help us, made things worse. We are fortunate to have found a place to live 2 years ago. But now, inflation has made things worse. There needs to be more development in single housing, duplexes, and pet friendly housing too. In Canada, no one should be living on the street.

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I have read and understand the above statement.

First name (required)	David
Last name (required)	Rendulic
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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My opinion on the housing crisis is to put regulations on what realtors can list prices on houses.

Its not a Covid issue as during the pandemic house prices were at a low with the interest rate being low as well. Fast forward and you have realtors that have no tools to evaluate a house price, they "shoot for the moon" on a price because the bigger the price the bigger the commission, and if sold then you have the neighbor who sees that and wants to sell their home for the same price of not more.

Even with interest rates at a high prices of still high because again there is no regulation. There isnt a black book for houses that you can punch in the features and gives you an estimated value.

With these careless selfish greedy acts by these realtors they manipulated the housing market to be what it is.

If these prices are the new value of a house then as the city I suggest you request the bill of sale and change the city's assessed value for that particular house since the purchasers think what they paid is the new assessed value and pay more taxes on it. If the city considers to start doing that I can assure prices would become more affordable or go after realtors and list houses what the city thinks they're worth.

Thank you

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I have read and understand the above statement.

First name (required) Cindy

Last name (required) Griffeth

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 9, 2023**

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

(required - max 75 characters) **Affordable housing bootcamp**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Just wanted to gather info on the ways council is addressing the affordable housing problem**

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I have read and understand the above statement.

First name (required) Kris

Last name (required) Brooks

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Aug 1, 2023**

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

(required - max 75 characters) **Housing**

Are you in favour or opposition of the issue? (required) **In favour**

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We need more house in like the veterans houses we have on 36 Street south east built by Atco. Please approve this kind of housing for low income seniors, small houses with one bedroom.

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I have read and understand the above statement.

First name (required) Gayle

Last name (required) Fields

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Corporate Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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

Affordable housing is critical to Calgarians. Unfortunately the Housing and Affordability Task Force Recommendations will not provide affordable housing. Blanket rezoning of low density lots to R-CG will mean the loss of thousands and thousands of affordable older bungalows and suites as developers look to maximize profit. Lot coverage will lead to a significant loss of trees in our older communities.

New R-CG builds cost more both to rent and to buy than older housing. They have smaller units and are not suitable for many families. This chases the families to the suburbs and soon our schools and playgrounds will be lost. This is not sustainable.

Removing minimum parking requirements only benefits the developers, and the rest of us have to suffer with even bigger parking issues.

Most Calgarians are not even aware of what is being presented in this document. We deserve to have a say and an opportunity to come up with some ideas that WILL increase affordability. More engagement is required!

I strongly support affordable housing but these recommendations won't make this happen. I am opposed.

G Fields
Concerned Calgarian

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First name (required) Romello

Last name (required) Mcdonald

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Infrastructure and Planning

Date of meeting (required) Sep 5, 2023

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

(required - max 75 characters) Housing and Affordability Task Force's recommendations

Are you in favour or opposition of the issue? (required) In favour

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

Calgary is going through a housing/affordability crisis and we must do something. My family is pre approved, we have good credit, and we have a healthy down payment, yet we cannot secure a house due to the lack of supply and the increased amount of demand. Calgary has lots of space to build so that's exactly what it should do! I think that the recommendations for non market housing are fair. I am just hoping that the extra 1000 market homes per year will help us increase supply and slightly lower demand. Again we must do something to keep Calgary affordable for people from Calgary.

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Colleen

Last name (required) Huston

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Disability Action Hall

What do you wish to do?
(required) Request to speak

How do you wish to attend? In-person

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

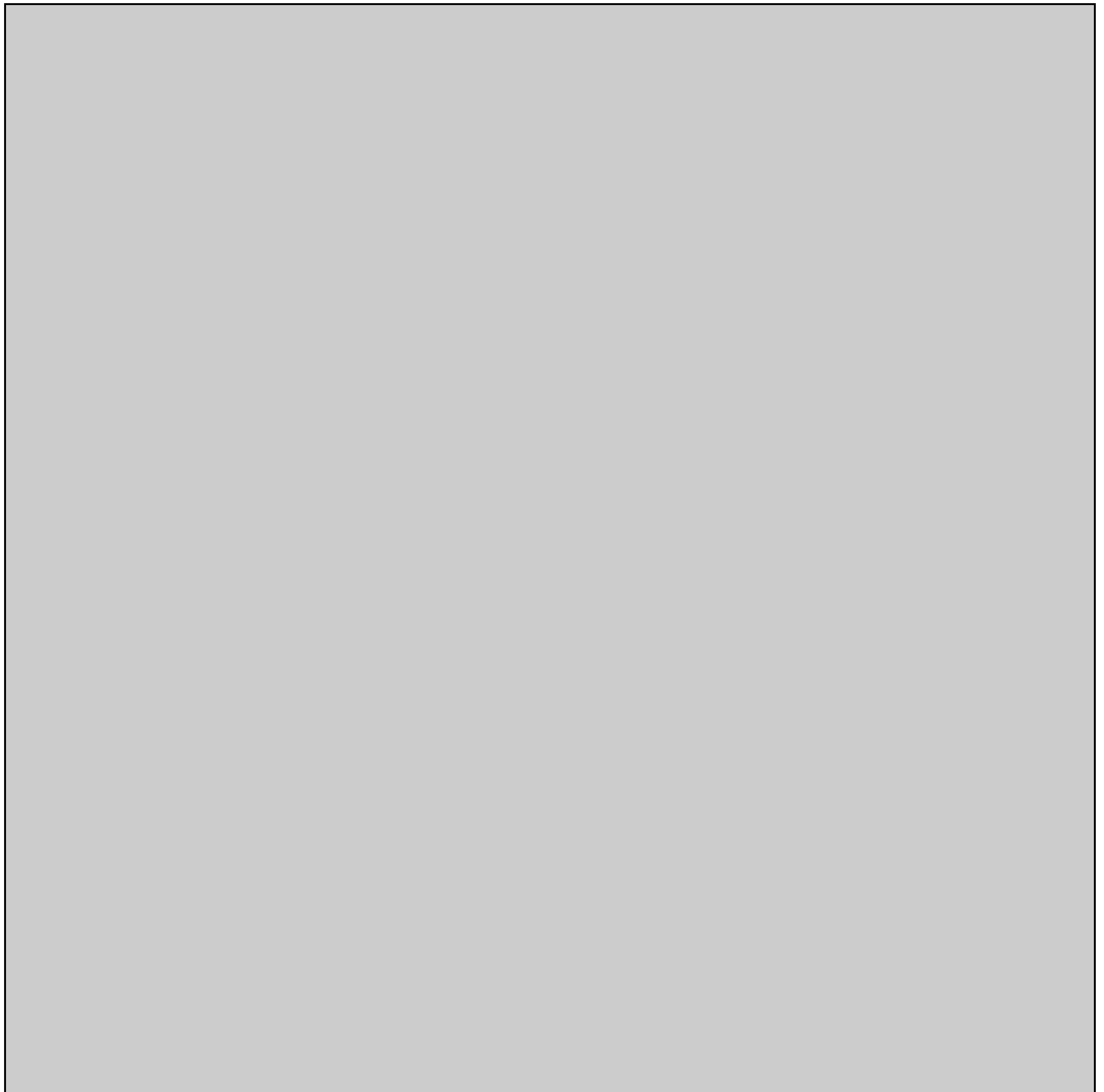
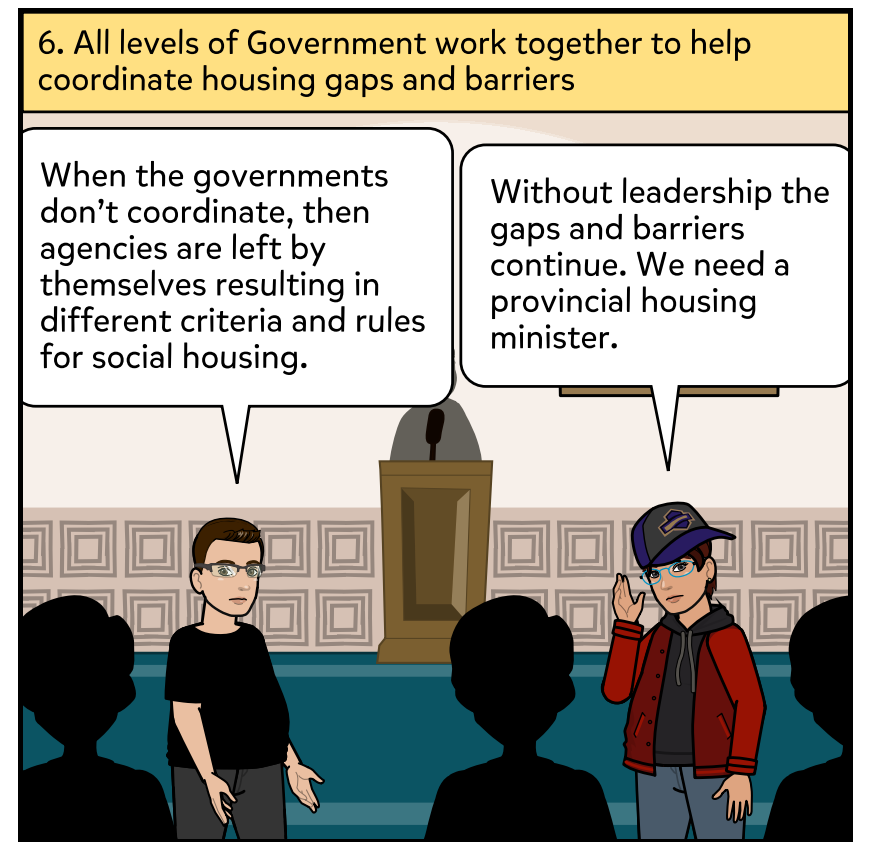
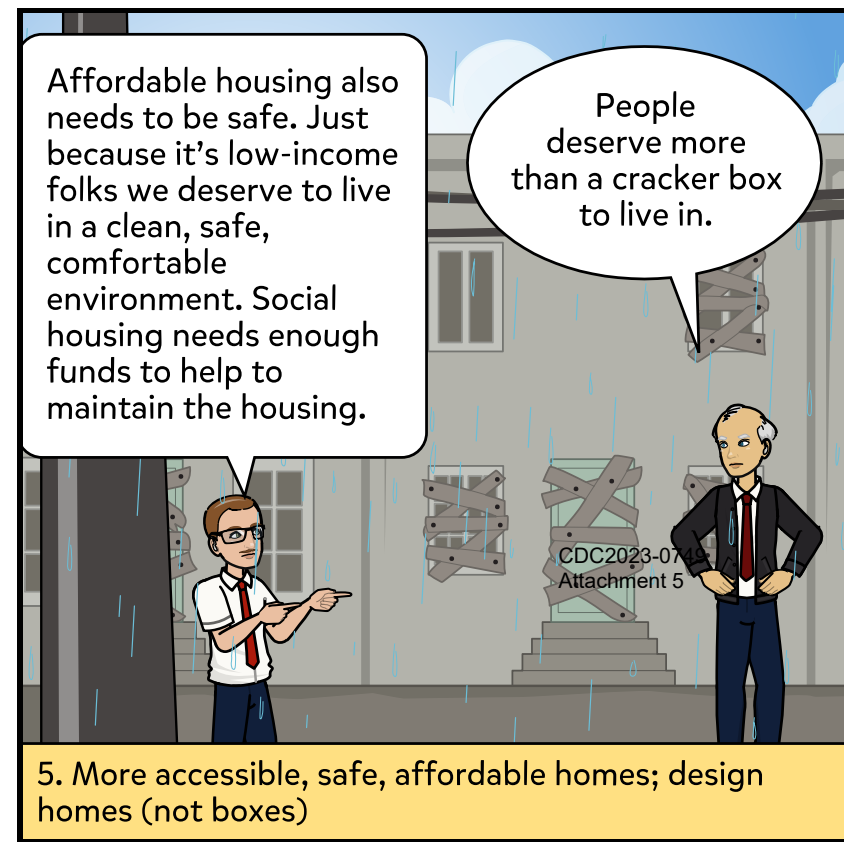
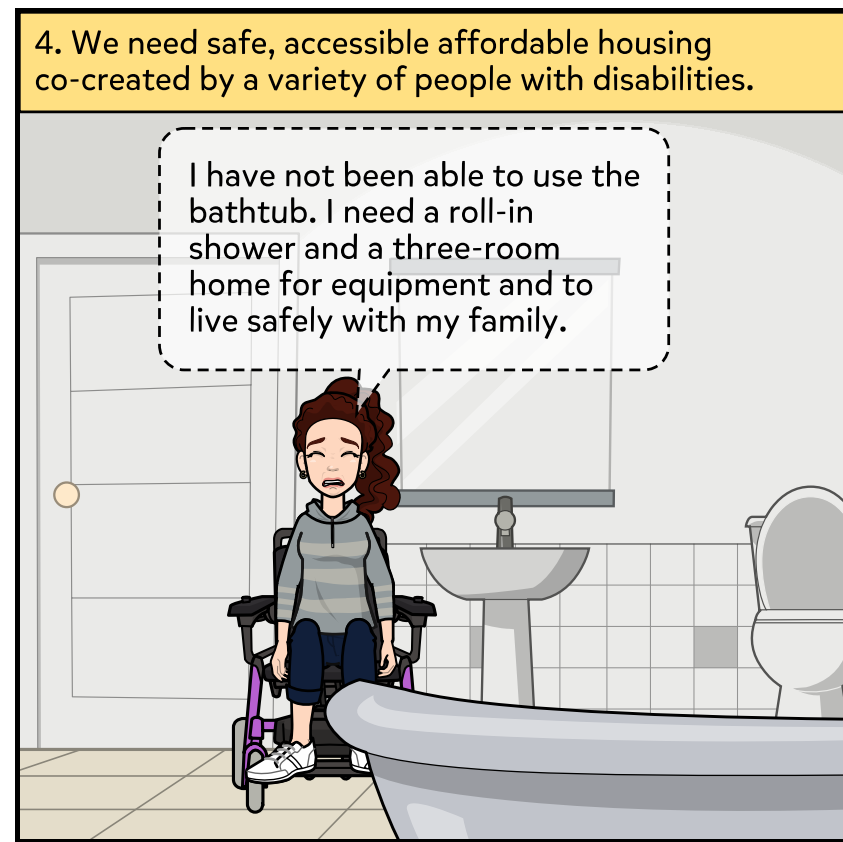
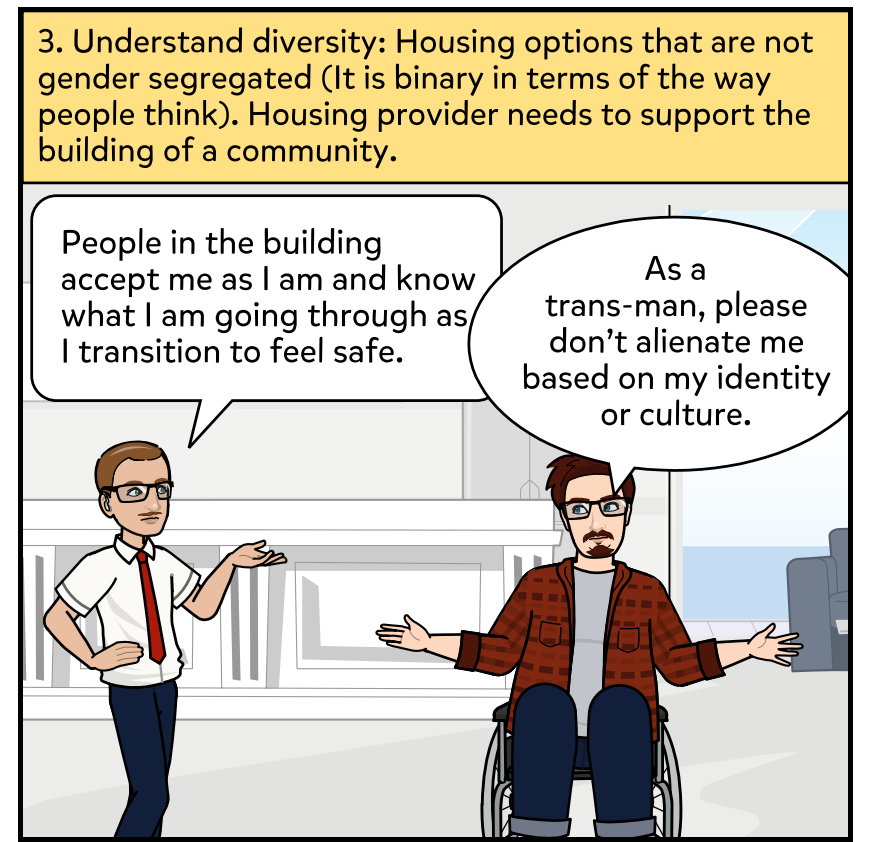
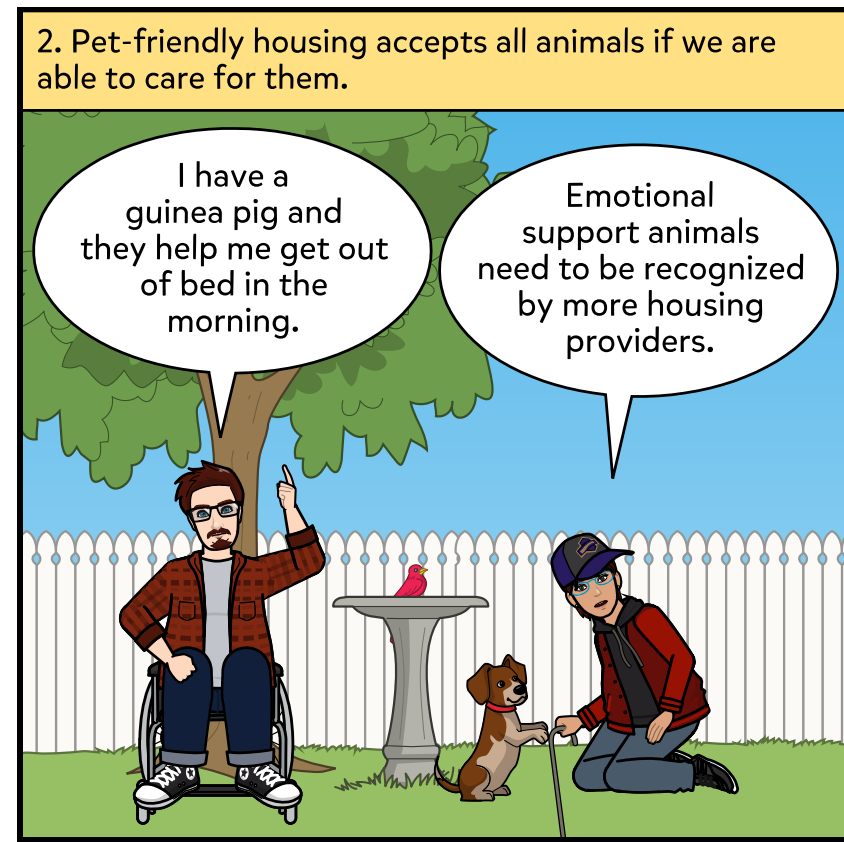
(required - max 75 characters) Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) Will be supporting two members of the Disability Action Hall to speak.

Housing solutions



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I have read and understand the above statement.

First name (required)	Guy
Last name (required)	Buchanan
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

September 2, 2023

Dear Mayor Gondek and City Councillors:

Re: Housing and Affordability Recommendations

The recommendation to make the base land use district R-CG, replacing R-C1, should be dismissed by Council.

Approval would cause total disruption to the use and enjoyment of single detached properties throughout the City. It would devastate attractive streetscapes, thereby lowering existing property values. It is totally unnecessary and won't deliver the desired results. Rather, the City should locate density next to LRT stations, along major roadways (e.g. MacLeod Trail), and vacant or underutilized commercial properties. Development in these areas will facilitate larger scale developments. And this, along with reduced parking requirements, will achieve lower development costs. If done in a competitive environment, this strategy would deliver truly affordable housing.

Single-detached residential communities remain the most desired real estate location and are the backbone of what makes Calgary such an attractive City to live in. Please don't irreversibly disrupt the character of these neighbourhoods.

Thank you for your consideration.

Sincerely,

Guy Buchanan

Kelvin Grove Resident

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I have read and understand the above statement.

First name (required) Kristin

Last name (required) Larson

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Increasing affordable housing/ setting rental caps

Are you in favour or opposition of the issue? (required) In favour

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Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

As an individual who has been impacted by rising cost of housing, as well as the lack of affordable housing in Calgary, these issues need to be addressed. I have personally experienced my rental amount raise 50%. Working with our vulnerable population this is only making it harder for this population. Increased mental health, addiction, safety concerns, etc. Housing is a basic need that everyone has the right too.

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I have read and understand the above statement.

First name (required) Jasmine

Last name (required) Tan

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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I am writing to you today with regards to the need for affordable housing in our city and asking you to pass all of the recommendations.

Calgary is in a housing crisis, but we are in the position to take control of the situation and mitigate it before it balloons to the level of Toronto and Vancouver. As a millennial, I have seen the extremely adverse effects that have affected housing prices, including recent events such as the pandemic and extreme inflation. It's hard to have hope for a future in this city when I don't see how people of my age—especially those who are not fortunate enough to be born into some privilege and/or means—can afford to own their own home. My friends and coworkers, who have partners of their own and some financial help from their families, have struggled to find a home in their budget and within reasonable distance of their workplaces for months. What hope then is there for those of us who do not have partners or family to help alleviate part of the financial burden? Housing is a human right, and this is a crisis we can tackle now before it gets worse.

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

- Did you know that the Canadian Mortgage and Housing Corporation has highlighted that the lowest incomes in Calgary can only truly afford 5% of housing in the city?
- And the University of Calgary's residences team has been flooded by over 5,000 applications for housing?
- Students, recent immigrants, young families starting their lives, youth, and our neighbours are facing extraordinary pressures due to the rise in cost of housing?
- Increasingly, it is becoming hard for business to attract and retain talent they need to start, build and expand their businesses in Calgary because of the cost of housing growing faster than the market can keep up.



As a leader in our city representing communities that are struggling to find and afford adequate housing, I am asking you to please pass all of the taskforce's recommendations and to continue to work to ensure that they are implemented and result in affordable housing for those who need it most.

Thank you for reading this message and representing our city. While it is sometimes hard, your work as a public representative is both appreciated and celebrated. Please take my email as encouragement to move this series of policies forward to creating a more vibrant, more just and fair city, that's inclusive and supportive of all Calgarians.

Regards,
Jasmine Tan

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I have read and understand the above statement.

First name (required) Kathleen

Last name (required) Beamster

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Though I understand and appreciate the importance of affordable housing, and densifying the transit routes, I believe the current proposal is flawed. The removal of RC1 and RC2 zoning prioritizes the builders, rather than the home owners currently living on streets, having a 3 story, multi unit complex with no parking required is a major disruption to not only the feel of a street, but also the quality of those homeowners day-to-day. The removal of parking requirements is a truly short sighted idea, and all one must do is try to drive down 33rd avenue SW in Marda Loop to realize this does not work.

Ultimately, public consultation needs to be continued in order for new developments to be approved. In the process of helping lift up one demographic, you will be hurting that of another. A house is the largest investment most people will make in their lifetime, by overdeveloping the neighborhoods that are pre-existing, you are hurting the return on the investment of those who have worked hard to afford it in the first place, and may result in a loss of investment in many cases. There needs to be a give and take, not a blanket approach to development in an area of the city that is already under so much pressure.

The real estate market over the past couple years is fascinating, the push to leave inner city due to crime and a lack of safety is shown dramatically in the pricing of suburban Calgary homes vs those in the inner city which are traditionally deemed more valuable. The growth seen in suburban home prices far outweighs that of the inner city homes.

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I have read and understand the above statement.

First name (required) Edward

Last name (required) Koch

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **The City of Calgary Housing Strategy**

Are you in favour or opposition of the issue? (required) **Neither**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

I am opposed to some of the recommendations of the Housing and Affordability Task Force, as I believe some of them will exacerbate the housing problems in Calgary, as opposed to improving them.

The construction of non-market affordable housing is a failed idea that has been disastrous in numerous locations (Europe and the United States East Coast), over at least a century. I have lived in these cities and seen this for myself. Since it is always impossible to build enough of these units, the programs create a scenario where the government picks the winners (those awarded a unit) and the right to these units becomes a benefit that is unequally applied. This serves to increase exclusion and inequality, not decrease it. The rights to this housing always becomes an economic benefit that is inevitably traded outside the system. In the very least there must be a time limit for occupation of non-market housing (I suggest 24 months), it should be a 'hand up' and not a 'hand out'.

The answer is not to build non-market affordable housing, it is to open the market and reduce barriers to construction of market units and let supply and demand drive down the prices as supply starts to track demand.

Therefore I disagree with the following recommendations: 1a, 1gII, 1h, 1j, 2b, 2c, 2e, 2g, 3a, 3c, 4a, 4b, 5a, 5b, 5c, 5d, 6c. I specifically object to any form of rent control as a proven failed method of providing inclusive affordable housing (6c).

Note that I am having challenges getting Enmax to provide sufficient power at my house in Elboya to install an electric car charger, what happens if the density is further increased? Have these recommendations been backed up by the detailed engineering to determine if they even make sense, and where?

I have worked hard for 40 years and paid taxes in Calgary. I have the right to some recognition for my work and contribution. I support increasing density but do not want multiple story secondary suites destroying the privacy and my enjoyment of the backyard of my bungalow. Recommendations 1b and 1e (eliminate street parking requirements) will adversely impact my life. Recommendation 1d is most problematic: there is already a process for increased density development and secondary suites that allows stakeholder input. I am opposed to a blanket removal of any checks and balances.

I am currently on a long waiting list for critical surgery. Many of these recommendations are very expensive when evaluated on a cost per unit basis, and unfair as they will be awarded to a small subset of those who need them. I would like to see all programs evaluated on a cost per unit or cost per net benefit basis. I would also like to see the cost of these programs evaluated against the cost of more health care, opioid addiction programs, and the other things we need to do as a society. These recommendations appear to be very expensive for the net benefits.

Thanks for considering my input.

Edward Koch

711 47 Ave SW



Access to affordable housing is critical to current and future residents of our city. Those of us who live in Rutland, Currie, and Lincoln Park hope the new *Corporate Housing Strategy* will make a positive, effective contribution to our well-being and to the economy.

Attached is our August 17th letter on the Task Force recommendations. While we appreciate the efforts of the Housing and Affordability Task Force, **we strongly oppose**

- R-CG as the base residential district
- Removal of minimum parking requirements
- Exempting any development from a public hearing process, including affordable housing
- Any reduction in Municipal Reserve land allotment

We also want assurances that small local park spaces designated R-C1 will be protected and ask that you take the time to more completely engage with Calgarians before approving the *Corporate Housing Strategy*.

We look forward to seeing that the *Corporate Housing Strategy* has resolved those issues. In particular, we expect the *Strategy* to:

- Reaffirm Administration's commitment during the LAP process to no blanket rezoning
- Avoid any measures that exempt development from the public hearing process
- Designate that using public land for non-market housing will
 - Increase, not decrease the Municipal Reserve land allotment
 - Not remove land from parks or open spaces
- Defer consideration of changes to minimum parking requirements until traffic and safety issues have been resolved
- Initiate the long-overdue analysis of community-by-community housing supply and demand - including in newer communities to ensure affordable housing is available throughout the city
- Tailor strategies to support communities like ours which are already housing diverse
- Focus specifically, if not exclusively on the needs of lower income, especially single-parent households
- As a top priority, incentivize the vital and underappreciated role played by co-op housing, co-housing and other alternative housing forms that create cooperative living options. In particular, identify how the City will tap into the federal government's [Co-operative Housing Development Program](#)
- Ensure that the delivery of social, safety, and protective services will fully meet the needs of those in non-market homes

August 17, 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 and has significant, unintended consequences.
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. Reducing Municipal Reserve land in new communities to 8% from 10% will also have a significant ecological impact and affect quality of life for all residents. If anything, the 2% of land for affordable housing should be added to the Municipal Reserve requirement.
4. 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.
5. 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.**

6. Units that are now being developed on R-CG properties under the guise of affordable housing, are actually much more expensive than existing suites. Recent real estate statistics indicate that R-CG units sell for an average of \$690,000 per unit. The older bungalows which are being torn down to build these units actually cost less than one new unit and they include additional land for families, trees and gardens. **Developers are, in reality, displacing renters of older, more affordable bungalows.**
7. 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.**
8. 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.
9. Removal of minimum parking requirements actually increases the traffic on residential streets. Drivers spend a significant amount of time circling around an area looking for parking and may not be paying attention to the cyclists and pedestrians around them. This would see developers raking in additional profits, and community residents struggling with even more parking issues.

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).) **As we have already indicated, blanket R-CG rezoning directly benefits developers while displacing renters in older more affordable housing stock.**

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—once again, the developers would benefit from reduced costs and community residents would suffer.

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. Removing this requirement would absolve the developer from any real engagement or effort to be sensitive to the surrounding community. Comments for Council are only summarized in reports, and no percentage weightings are provided for Councillors to help them understand how strong the support or opposition is for a given project.

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.



Your Community, Your Association, Your Voice

Recommendation 5

We strongly oppose any reduction in Municipal Reserve land allotment. Reducing Municipal Reserve land in new communities to 8% from 10% will have a significant ecological impact and affect quality of life for all residents.

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

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) John

Last name (required) Beal

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Re-zoning, secondary suites and backyard suites

Are you in favour or opposition of the issue? (required) Neither

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Re, removing barriers and re zoning. If you wish to create more secondary suites and backyard suites there must be some specific criteria. First the building must be OCCUPIED by the OWNER , this prevents landowners, whom may or may not have a vested interest in the community from purchasing home in re zoned area. Re zoning should Not change the neighbourhood from residential to commercial. Also, off street parking must be provided; at least one gravelled, spot per rental unit must be provided. In many neighborhoods street parking is already close to max. Please keep in mind that what is done to help reduce the housing crisis must be addressed as a long term, well thought out solution, not a “ knee jerk “ quick fix. In addition, develop proposals that if they are implemented in the home next door to your home, you would feel comfortable with. No more one level, strip mall commercial buildings should be permitted, all strip mall buildings should be two to three levels, with rental or condo units built. Thank you for your time.

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I have read and understand the above statement.

First name (required) Michelle

Last name (required) Jones

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **We need more housing. I would rather have my neighbours house be a 4 plex than have tents in the green space across the streets. City council directed administration to do the research, consult the experts and present recommendations. Council needs to approve these recommendations**

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I have read and understand the above statement.

First name (required) Jasmine

Last name (required) Tan

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Support for the Recommendations from the Housing Task Force

Are you in favour or opposition of the issue? (required)

In favour

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I am writing to you today with regards to the need for affordable housing in our city and asking you to pass all of the recommendations.

Calgary is in a housing crisis, but we are in a position to take steps to mitigate it before it balloons to the level of Toronto and Vancouver. As a millennial, I've seen the gradual increase in housing prices, a problem that has been exacerbated with the pandemic and the extreme inflation along with a burgeoning population. I've witnessed first hand the difficulties that my friends and coworkers (all of whom have been looking with long-term partners and/or have had some financial support from their parents) have had in finding homes within their budget and within a reasonable radius to their workplace, and it's hard to have hope for a future in this city when I don't see how people of my age—especially those who are single and/or did not have the fortune to be born into some means or privilege—can afford to own their own home. Since moving to Calgary from Malaysia, I have been happy to call it home; now, I'm feeling like I'm being priced out of my own city.

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

- Did you know that the Canadian Mortgage and Housing Corporation has highlighted that the lowest incomes in Calgary can only truly afford 5% of housing in the city?
- And the University of Calgary's residences team has been flooded by over 5,000 applications for housing?
- Students, recent immigrants, young families starting their lives, youth, and our neighbours are facing extraordinary pressures due to the rise in cost of housing?
- Increasingly, it is becoming hard for business to attract attract and retain talent they need to start, build and expand their businesses in Calgary because of the cost of

housing growing faster than the market can keep up.

As a leader in our city representing communities that are struggling to find and afford adequate housing, I am asking you to please pass all of the taskforce's recommendations and to continue to work to ensure that they are implemented and result in affordable housing for those who need it most.

Thank you for reading this message and representing our city. While it is sometimes hard, your work as a public representative is both appreciated and celebrated. Please take my email as encouragement to move this series of policies forward to creating a more vibrant, more just and fair city, that's inclusive and supportive of all Calgarians.

Regards,
Jasmine Tan

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I have read and understand the above statement.

First name (required)	Daniel
Last name (required)	Rodriguez
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Calgary should consider eliminating housing requirements that restrict the supply of new housing, such as city zoning, parking requirements, and height restrictions, especially in areas with access to strong public transportation. This would increase the availability of housing and make it easier for people to find affordable homes.

One way to achieve this is by adopting a development model similar to Hong Kong's "Rail-plus-Property" model¹. This model is based on a "value capture" scheme, where the government provides land rights to the railway operator, the Mass Transit Railway Corporation (MTRC)¹. The MTRC then develops properties along the railway lines and uses the profits from these developments to subsidize public transportation¹. This approach has been successful in Hong Kong and could be adapted to work in Calgary.

By eliminating restrictive housing requirements and adopting a development model that integrates public transportation with property development, Calgary could increase the supply of affordable housing while also improving its public transportation system. This would benefit both residents and the city as a whole. I recommend that City Hall seriously consider these changes.

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First name (required)	Daniel
Last name (required)	Rodriguez
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

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I have read and understand the above statement.

First name (required) Cristina

Last name (required) Zaganelli

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing affordability

Are you in favour or opposition of the issue? (required) In favour

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

My name is Cristina Zaganelli and I live in Ward 1. I am writing you today to express the importance of voting in favour of the recommendations put forward by the Housing and Affordability Task Force. As an employee at a non-profit organization in Calgary, I see the importance of housing affordability every day as we support Calgarians impacted by poverty, adversity, and systemic marginalization. By voting in favour of the proposed recommendations, we can start to address the housing crisis that is impacting so many of us.

Regards,
Cristina Zaganelli

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I have read and understand the above statement.

First name (required)	David
Last name (required)	Nielsen
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Community Development Committee

Are you in favour or opposition of the issue? (required) In opposition

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

Thank you for the task force's time and effort in making a proposal to help find safe housing and accommodations for all. After hearing about this proposal and reviewing the documents, our family would like to make a few observations from our own experience in living in the inner city for over 10-years. Our fundamental concerns are for the safety of all citizens, including current and future residents, along with the well planned and appropriately dispersed affordable housing buildout Calgary wide. Our additional feedback is that the provided information raised more questions than provided answers and left us concerned that the outcome would miss the mark on providing the desired three outcomes outlined in this report.

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

- In our experience, developers have proven to need clear safety and site cleanliness guidelines. Too many times construction sites are a complete eyesore with garbage and construction materials left all over the site with fencing that's barely standing. As well, developer's plans are often inconsistent with the neighbourhood's existing standards and have almost no appreciation of surrounding homeowners. If this goes ahead, my family has a concern that tight and narrow rules need to keep developers accountable. Parking access also needs to remain a key focal point here too, because if this massive buildout happens, it should not come at the expense and sacrifice of existing neighbourhood safety, cohesion and community.
- Also, the term "diversify" seems to be at odds with maintaining existing communities and current/surrounding homeowners. I would encourage the task force to define more clearly how "diversify" integrates with existing communities.

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

- I would encourage the task force to more clearly define what this recommendation means because the details in the presentation are vague. Please ensure that the whole city of Calgary will share the responsibility of disbursing these new affordable dwellings across the entire city rather than placing strain on existing infrastructure by concentrating the buildout on a select few communities. Either that, or set aside new land that can accommodate a larger buildout of affordable communities. After all, Calgary has plenty of land within the city boundaries to develop a solution rather than straining existing communiti

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Jacqueline

Last name (required) Pollard

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force: Recommendation #1 Concerns**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please accept the notice of motion from Ms. Sharp to address the rezoning of the entire city and the associated parking issues. Once this has been address, the remaining recommendations are supported.**

Dear Calgary City Council,

I am writing to express to you my opinion about the upcoming September 15th Calgary City Council meeting regarding the Housing and Affordability Taskforce recommendations.

I am concerned with Recommendation #1, specifically Recommendation 1 Action D, E & F:

- Action #1. D: I do NOT support the blanket rezoning of the city to RCG, and implore you to reconsider this idea. This DOES NOT improve conditions for the most vulnerable citizens who need NON-MARKET rate housing, also known as subsidized or public housing. Instead, this recommendation supports rich developers looking to build market rate units at ~\$700,000. Market rate competes with non-market lots and defeats the purpose of supporting the affordable housing crisis.
- Action 1.E: Removing parking further pushes the working poor into precarious scenarios, where they must pay for street parking, spend time on transit (which has its own problems that require attention by the city) and a reminder that we live in a winter city with a car theft / break-in issue. Many lower-income people are being forced to sleep in their cars – clearly the crisis must account for vehicles, and not punishing those who need them.
- Action F: Efforts by the City of Calgary to address the housing affordability crisis must be specifically directed at supporting students, the currently unhoused low-income families, AISH recipients, low-income senior and others making a joint income of less than ~\$80,000 per year. This is not the time to support luxury, high-value units.

In conclusion, I have just learned about Councillor Sharp's Notice of Motion that specifically addresses improving the above Action's D & E and how to improve these issues without blanket rezoning by speeding up zoning and improving the City planning process. Please support Ms. Sharp's NOM to address my, and many other citizen's concerns.

I am in support of the other Recommendations that **promote co-op housing, public housing and other forms of non-market housing.**

Please represent your constituents during this crisis, and prevent predatory developers from capitalizing off the backs of the most vulnerable of our population who do not have hundreds of thousands of dollars to purchase luxury suites.

Sincerely,

Jacqueline Pollard

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I have read and understand the above statement.

First name (required) Dave

Last name (required) Nielsen

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Affordable Housing

Are you in favour or opposition of the issue? (required) In opposition

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Thank you for the task force's time and effort in making a proposal to help find safe housing and accommodations for all. After hearing about this proposal and reviewing the documents, our family would like to make a few observations from our own experience in living in the inner city for over 10-years. Our fundamental concerns are for the safety of all citizens, including current and future residents, along with the well planned and appropriately dispersed affordable housing buildout Calgary wide. Our additional feedback is that the provided information raised more questions than provided answers and left us concerned that the outcome would miss the mark on providing the desired three outcomes outlined in this report.

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

- In our experience, developers have proven to need clear safety and site cleanliness guidelines. Too many times construction sites are a complete eyesore with garbage and construction materials left all over the site with fencing that's barely standing. As well, developer's plans are often inconsistent with the neighbourhood's existing standards and have almost no appreciation of surrounding homeowners. If this goes ahead, my family has a concern that tight and narrow rules need to keep developers accountable. Parking access also needs to remain a key focal point here too, because if this massive buildout happens, it should not come at the expense and sacrifice of existing neighbourhood safety, cohesion and community.
- Also, the term "diversify" seems to be at odds with maintaining existing communities and current/surrounding homeowners. I would encourage the task force to define more clearly how "diversify" integrates with existing communities.

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

- I would encourage the task force to more clearly define what this recommendation means because the details in the presentation are vague. Please ensure that the whole city of Calgary will share the responsibility of disbursing these new affordable dwellings across the entire city rather than placing strain on existing infrastructure by concentrating the buildout on a select few communities. Either that, or set aside new land that can accommodate a larger buildout of affordable communities. After all, Calgary has plenty of land within the city boundaries to develop a solution rather than straining existing communiti

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First name (required) Peter

Last name (required) Collins

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force**

Are you in favour or opposition of the issue? (required) **In opposition**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please see my attached letter to Mayor and Council expressing my concerns and opposition to certain action item recommendations from the Housing and Affordability Task Force. Thank you. Peter Collins**

4 September 2023

TO Mayor Gondek, all City Councillors

RE Housing and Affordability Task Force (HATF) – Blanket Upzoning Recommendation

Blanket Upzoning - I write to encourage Council to reject HATF Recommendation 1 Action Item (d). Making the base residential “low density” land use district RC-G in place of the various R-1 and R2 districts will certainly increase density, is unlikely to increase affordability, and will destroy the character and desirability of many existing neighbourhoods. Put simply, it would be a bad and ineffective policy.

Newer Calgary communities are developed according to a master plan which includes a carefully designed mix of single family, multi-family, commercial developments and cultural/community facilities, all with appropriate roadways, park spaces and utilities infrastructure.

Established communities are poor candidates for RC-G. To the extent they were master planned (as either R1 or R1/R2) communities), they were not designed for the substantially greater densification which blanket RC-G zoning would permit. Neither roadways, utilities, nor public park spaces could properly accommodate the greatly increased number of residents. Such densification would simply remove single family dwellings and replace them with equally or more costly multi-family dwellings, without regard to the overall impact on the community. And, in the process, the removal of single family dwellings would result in a reduction in choice in type of housing. Single family dwellings are the most sought after dwelling type, especially by families, so RC-G densification would also not be effective in providing most Calgarians with the type of housing they seek.

Blanket RC-G densification also means that the Local Area Plan process now underway for established communities is a waste of time. Why plan for increased density in logical places (along major transportation corridors, near LRT sites and on vacant or underutilized commercial parcels), if developers can build anywhere in a community to the limit of RC-G? This is the opposite of responsible, planned, careful densification.

It is disappointing that the City has identified only 2 parcels of City-owned property, out of 407 possible parcels, which would be suitable for residential housing development. The City should require that all potential sites (other than green/parks space) along major transportation corridors, near LRT sites and on vacant or underutilized commercial parcels must first be developed before densification via RC-G in established neighbourhoods is permitted. Why is the Ernest Manning School site sitting undeveloped after so many years?

RC-G densification does not create affordability. Rarely, if ever, is an existing single family dwelling replaced by multiple dwelling units which each cost less than what was removed. Developers do not construct affordable housing; they construct the amount and type of housing which will maximize their profit from development of the parcel(s) in question. That is a rational response by developers to the market. If the City wants “affordable” housing, then it must either increase the land supply (my preferred choice) or intervene in the housing market. Intervention could be by mandating a certain percentage of housing units for low income groups, or granting long-term leases to housing cooperatives committed to affordable housing. I am not optimistic that government intervention is the solution: the City has not done a very good job managing its existing City-owned affordable housing stock, and there is little reason to believe it can do better than the market with an even larger stock of

housing under its administration. Since Calgary's inception, housing has been planned and developed by the private sector, and I have great faith that if the many restrictions on housing development which the City imposes on the housing development and construction sector were removed, the private sector would respond by building a sufficient supply the housing that Calgarians want and can afford.

Single family dwellings in established neighbourhoods are an essential and desirable part of Calgary's housing stock, and should be maintained, not destroyed.

Parking Requirements - I encourage Council to reject HATF Recommendation 1 action item (e).

Removing minimum parking requirements (already too low under RC-G) will exacerbate on-street parking conflict and degrade the quality and desirability of neighbourhoods. Developers do not care about parking; the residents they leave behind must live with the shortage. Council may seek to convert Calgary to a city with many fewer motor vehicles, but that goal is contrary to the desires and actual demonstrated behaviour of most Calgarians, who value and need motor vehicles in order to get on with their lives. Shifting parking from residential parcels to the street does not solve the parking problem; it only relocates it.

Public Participation - I encourage Council to reject HATF Recommendation 1 action item (h), which is a tone-deaf elitist approach to public policy. Public participation in the planning process is an important democratic right. It is OUR city, after all, and we should have the ability to speak to every land use event to express our opinions.

Park/Green Space - I encourage Council to reject HATF Recommendation 2 action item (c) insofar as it would convert any public park space (whether formally dedicated to park use, or in reality serving that purpose). To be clear, I oppose conversion of any existing park spaces to RC-G. What is happening in Richmond Green, for example, is unacceptable. Many small public spaces used as parks and green space are currently zoned R-C1. These City-owned parcels should be redesignated as park space.

In conclusion, the HATF's proposed blanket rezoning to RC-G is a radical proposal, will not achieve its stated goal of creating more affordable housing, and will substantially alter – in a bad way -- the look and feel of Calgary. Something as significant as this should require extensive public consultation and input, perhaps by way of referendum. Don't do something irreversibly bad. Just say no to blanket RC-G.

Peter Collins

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I have read and understand the above statement.

First name (required) AI

Last name (required) Barber

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Regarding:
(1)(d)(I). the whole City should not become R-CG. I told you guys that years ago when myself and other called it blanket densification and were then called bad names. When you have a greenfield project in suburbia (a master planned community) you have orderly groupings of like housing with like housing. There is no chaos, and no surprises. When considering re-development in existing neighbourhoods, with real people, and real investments, you have to respect those already living there. From 1 unit to 8 units is an 800% increase in density! Allowing this destroys forever (there is no land to plant new trees on) the part of the urban canopy on private land, which you claim is important, particularly in your climate emergency, which hits the poorest hardest.
(1)(d)(II). I believe owners should have to choose between a basement suite or a backyard. I do not believe they should be allowed both. Again, this is 2x the density, vs. 3x the density. I dislike basement suites as I believe they present a major safety risk to occupants of both units, in the event of fire, when compared to a detached backyard/garage suite. During a supposed housing crisis, we don't want to displace and/or imperil any more people than necessary.
(1)(e)(I). Every single unit must have at least one off-street parking stall. Anything less is delusional. Car-less residents can rent their stall to multiple-car households, to pay for their bus pass or bicycle maintenance.
(1)(h). Public Hearings are most important for Government-Subsidized Housing. There is a wide spectrum of these projects from OK, to very scary. No shortcuts. Additionally, add more greenspace/parks and Rec Centers/amenities in the areas undergoing densification. Expropriate land if needed. Whatever you do, do not con-



vert existing park space to more housing sites (like Richmond Green). Again this would be counter to your urban canopy goals and a move in the exact wrong direction at the exact wrong time!

Generally, densification does not equal affordability. If this was true, Vancouver would be the most affordable city in the country! Old housing stock, built with 1950s labour, materials, and to lax codes is affordable. New stock with todays stringent building codes, labour and material costs are expensive! What you are proposing will see affordable places destroyed to be replaced by more expensive housing, which will have no private outdoor garden space for when the next-Covid hits!

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I have read and understand the above statement.

First name (required) Peter

Last name (required) Koning

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please see attached letter.**

September 4, 2023

Dear City of Calgary Community Development Committee,

I am writing to you about your important upcoming September 14 decision on the Calgary Housing Strategy.

I have been proud to call Calgary home for over 25 years. I have lived in a non-dense area of the city since moving here, but still support the option for more density.

I am in favor of the Housing Strategy. To state the obvious: Calgary has an affordable housing problem. Executing the Housing Strategy will help address this problem by addressing the policy impediments to increased housing options.

Please accept the expert recommendations and avoid being distracted by half-measures. Keep the solutions simple. The recommendation to make R-CG the default land use designation is not only the right thing to do to unlock solutions for affordable housing, it also has the effect of unlocking a whole suite of other co-benefits from increased density that serve to make Calgary a smartly run city:

- It leverages existing infrastructure - essentially to “serve more with the same,” making the many city services more cost-effective.
- It enables reduced per-capita emissions, positively contributing to the city’s climate ambitions.
- It increases the tax base within existing serviced areas.
- It unlocks the potential for improved, more effective and efficient public transit
- It makes the city more attractive to its residents, e.g. lower housing costs, better access to existing services and recreation, etc.

These co-benefits are described thematically as follows:

Climate:

- Continuing the model of more residents in far-flung suburbs leads to more vehicle miles traveled and therefore more transport emissions. Increasing density has the opposite effect: less vehicle miles traveled as well as improved leveraging of existing public transit.
- Building forms of row houses, duplexes, etc. are more energy efficient compared to single family homes.

Cost-effectiveness: “Serve more with the same”

- Increasing density within existing service areas makes for efficient use of existing resources and infrastructure: Fire, police, EMS, garbage collection, water, sewer, electricity, road repair, snow plowing.
- Expanding to more suburbs creates fresh demands on limited resources for more labor-intensive services adding to costs within an already strained budget: more firefighters, more police, more EMS, more garbage truck drivers, more snow plow drivers, more road maintenance workers, more transit operators, and the list goes on.
- Increasing density serves to increase the city’s tax base and revenue from within existing serviced areas - lowering the average maintenance and servicing costs per resident. Importantly,

increasing density also avoids costly large capital investments associated with building the equivalent capacity in new suburbs.

Enabling Improved Public Transit:

- Increasing density unlocks making public transit more cost effective by capturing more ridership within existing routes. Increased density helps justify increased transit frequency which in turn increases ridership. Improved ridership improves cost-effectiveness. More use of public transit lowers emissions, congestion and wear on roads.

In closing, accepting the expert recommendations contained in the Housing Strategy will put the City of Calgary on a path to being a smartly run, affordable city. A city that will continue to attract new Canadians, young professionals, families and new businesses - all making Calgary a more prosperous, vibrant and climate-conscious home for us all.

Sincerely,

A handwritten signature in blue ink, appearing to read "Peter Koning". The signature is fluid and cursive, with a long horizontal stroke at the end.

Peter Koning

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I have read and understand the above statement.

First name (required) Jessica

Last name (required) Cope Williams

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Kindred Connections Society (Kindred)

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Thank you for your consideration of this important issue.**



September 5, 2023

Mayor Dr. Jyoti Gondek and Calgary City Council
The City of Calgary
P.O. Box 2100, Stn. M
Calgary, Alberta, Canada T2P 2M5

Kindred is a proud champion of [Enough For All](#), Calgary's poverty reduction strategy, led by Vibrant Communities Calgary. Alongside other Enough for All Champions, we are pleased to provide this letter of support for the Affordable Housing Strategy recommendations. Kindred is also a member of the Calgary Chamber of Voluntary Organizations (CCVO) and has already signed their letter supporting the Affordable Housing Strategy recommendations.

The majority of people we serve (3000+ in 2022) are impacted by poverty. Increasingly we are hearing from clients, and our staff, about the difficulty they face in finding appropriate housing. Kindred's core outcomes – improved mental health and strengthened family functioning – are increasingly difficult to achieve when the people we serve, and the people who serve them, cannot find a safe and affordable place to live.

In the spirit of collaboration, **Kindred stands behind the Affordable Housing recommendations, and the endorsement these recommendations have received from Vibrant Communities Calgary.** Kindred participates in Enough for All because, although we don't specialize in poverty reduction, the Enough for All strategy makes the connection between poverty reduction and our work. When people are burdened by poverty, we cannot effectively build strong relationships between parents and children, repair ruptured relationships, or build in people the skills for strong and healthy relationships. And yet, we know that healthy family functioning and stable mental health – the results of our work – are key to reducing poverty in the future. This is either a vicious or virtuous cycle; much depends on the political will of our community leaders to make appropriate decisions to ensure there is, indeed, enough for all.

You are welcome to contact me at any time for more information. Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "JC Williams".

Jessica Cope Williams
Chief Executive Officer
403-205-5222
Jessica.williams@kindred.ca

Please use this form to send your comments relating to an upcoming Council or Committee matter, or to request to speak on an upcoming public hearing item.

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required)	Humaira
Last name (required)	Palibroda
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Deilberations-Recommendations of the Housing Affordability Task Force.**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **See attached letter with my comments.**

September 3rd, 2023

Mayor Gondek and Members of Council,

RE: Housing and Affordability Task Force Recommendations

Distributed for Public Release on May 4, 2023.

I recognize the importance and critical need for affordable housing throughout the city and encourage the use of initiatives to meet both the needs of today, and future residents of Calgary. It is equally important to employ a thoughtful and measured approach which respects the established Communities and their respective residents' investments.

After review of the report and the six recommendations and their associated actions **I wish to express our objection to certain "Actions"** as follows:

1. Recommendation 1: Action 'a'

a. Include policy in the Municipal Development Plan immediately that every Local Area Plan should enable a minimum of 15% of the total housing units to be non-market Affordable Housing (as defined by The City) to provide equal distribution across the city

Though we can support 15% of total housing units across the City, the action does not "*...provide equal distribution across the city*" when attached to LAPs. LAPs are currently only being implemented in Calgary's established areas and will take some years to complete. For equality, a 15% target must be supported by an evaluation of what exists and where, so one community is not overly represented and others excluded. The target should also be influenced by readily available land that can be developed as non-market housing without delay.

2. Recommendation 1: Action 'd'

"d. Prepare the necessary bylaws to immediately:

I. Make the base residential district Residential - Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district. "

- i. I strenuously object to this "action". My reasons are outlined below: This is blanket up zoning of all of Calgary and would require the support and understanding of all Calgarians in all types of neighbourhoods;
- ii. R-CG units do not add to non-market housing;
- iii. R-CG units, especially in the established areas, are not sold at a price point that would be defined as affordable housing for the target groups in this report. With the assistance of a local realtor, we present the following stats to support our position:
 - The average selling price of newly built 4-plexes in the established areas, from 2020 to now, was approximately \$619,000, with the most expensive being \$775,000.
 - Active sales range from \$499,900 to \$819,000.
- iv. Builders of R-CG units often complete one unit and list it, and incomplete units are sold from that point of sale. This means a portion of sales are not included in MLS and are not reflected in the numbers provided above. In addition, R-CG is a condo. Initial condo fees range from \$100-\$300 per month, in addition to a mortgage payment. A reserve study is required every five years and typically increases significantly.
- v. Other major Canadian cities have found that density alone does not create affordability. If the objective of the task force is to increase the availability of affordable housing, its focus should stay on that effort.

Please see the following links to a CBC video as well as a pdf presentation titled [The Final Undoing of the "Law of Supply and Demand"](#) by Patrick M. Condon, UBC Professor of Urban Design and author of [Sick City](#) .The "surge of new housing supply did not lead to more affordable housing". Professor Condon does an admirable job of explaining how increased density produced the opposite effect in Vancouver. "Boosting allowable density to increase housing supply inflates land prices such that hoped for affordability gains are lost." (p.99, Sick City). <https://youtu.be/ZxkKISpCkDk> and https://drive.google.com/file/d/1qP8AiZJvfJtY64vXo2DCvAZ_eEmyzupg/view .

- vi. I believe the results of such an action will compromise the property values and the structure of stable communities by eroding willingness to invest in existing housing. When there is no certainty on what kind of dwelling will occupy your neighbour's lot, people are less likely to commit to renovation or reinvestment in an existing dwelling.
- vii. There is an enormous difference between 45% lot coverage and 60% lot coverage. The effect on permeable land; ability to plant or maintain existing trees; shadowing and loss of privacy; and an inability to provide adequate amounts of outdoor amenity space, are all in peril. The loss of mature tree canopy, which translates to significant loss of Green House Gas sequestration, cannot be immediately replaced by new plantings which take 40 to 60 years to mature. The loss of permeable land, trees, and green space contributes to biodiversity loss which reduces resilience for future climate conditions.
- viii. Mayor and Council have declared a Climate Emergency. More focus on environmental sustainability needs to be considered in these recommendations. The most environmentally sustainable home is the one already built. A recent Statscan study Urban Greenness says: "More people means more homes, and urban densification and expansion can reduce the quantity and quality of "green" areas and increase the "grey" areas that consist of buildings, impervious surfaces, bare soil and low density vegetation.
- ix. The blanket introduction of R-CG in the few remaining communities that have rich heritage assets will further endanger these finite resources that are rapidly disappearing throughout Calgary.
- x. R-CG development is done primarily by developers who have no vested interest or involvement in the communities they are building in. It is a pure profit enterprise that further removes the elusive "missing middle" in the form of affordable housing (largely single family) and replacing it with this compact form. To maintain diversity and choice in housing, R-CG should only be included on a case by case basis, or as determined by the community as part of the Planning process.
- xi. Blanket up zoning does not ensure a diversity of housing styles and ranges of affordability.
- xii. The 2018 Housing Needs Assessment Report includes on page 13, Figure 9: Forecast Calgary Population Growth by Demographic. In this figure Seniors (65-85) represent 43%, Super Seniors (85+) 9%. Combined this represents 52% of future population growth. Very few seniors will want to live in a 3 storey walk-up housing form, yet this is considered the largest segment of forecasted population growth. This is also a demographic that is identified as needing affordable housing.

2. Recommendation 1: Action 'd'

- "d. Prepare the necessary bylaws to immediately:*
- II. Enable secondary suites and backyard suites on one parcel of land.*

I support this action and recommend expanding this initiative to include multiple suites. I consider this initiative as a positive incentive for heritage retention as well as allowing property owners to monetize their own dwellings through adaptation such as suites, while contributing to housing forms that would add affordable options.

Although I support safety and minimum requirements in secondary suites, we would ask that Council consider revising their requirements for legal suites that can be accommodated in pre-existing homes. Current rules require homeowners to do substantive changes, result in often prohibitive costs which makes the process less attractive, and increases the time required before revenue potential is possible. This is a missed opportunity in affordable rental alternatives.

1. Recommendation 1: Action 'e'

e. In the new Land Use Bylaw: I. Remove minimum parking requirements in all residential districts

I do not support “no minimum parking” especially with the looming permit parking costs rising sharply, this becomes another barrier to affordability.

2. Recommendation 1: Action 'h'

h. Advocate to the Government of Alberta for legislative change to the Municipal Government Act to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

NO housing form should be exempt from public hearing or other planning processes. I would support a refinement and simplification of processes for proven providers of non-market housing. All Calgarians must retain their ability to voice their opinions on land use related matters, no matter what perceived good may come of the proposal.

3. Recommendation 2: Action 'a' and 'c'

- a. Dispose of City-owned lands as soon as possible within Transit Oriented Development sites suitable for housing, including non-market housing.*
- b. c. Identify City-Owned parcels of land that collectively can be made shovel ready for Affordable Housing (minimum target of 1,000 units). Business Units may need to rationalize future use of said lands that are not needed, in whole or in part, for their intended primary use.*

I have grouped both actions together as they involve the disposition of City owned land for the purposes of providing an opportunity to build non-market housing. It is well known that one of the biggest barriers to the building of adequate amounts of non-market housing is the cost of land. I support the allocation of said “public lands” for this use but recommend the following considerations should be also under the action:

- That the City ensures that measures are put in place so that there is no foreseeable opportunity to gentrify the housing to something other than affordable;
- Outline the “test” for applicants to qualify for building non-market housing;
- Any lease or sale must include a clause that the product must be developed in a certain length of time, or the land will be repossessed; and,
- must be developed with a certain percentage of affordable units (100% would be ideal in these circumstances).

4. Recommendation 5: Action 'a' 'i'

a. Advocate to:

i. The Provincial Government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication).

As a citizen of Calgary, and staunch believer in the importance of the natural environment on health and wellbeing of our City, I cannot support this recommendation action under any circumstances. I strongly support developing a land bank, but not at the cost of potential green space in an increasingly dense City. I recommend that 2% of the developable land only (after MR deduction) be placed in the land bank.

5. Recommendation 5: Action 'b' and 'c'

b. Enact a municipal bylaw under s. 364 of the Municipal Government Act to exempt properties held by non-profit organizations providing non-market housing from the municipal portion of property tax.

c. Advocate to the Province to exempt properties held by non-profit organizations that are providing non-market housing from the provincial portion of property tax.

I can only support a short term tax break for non-market housing, but even the temporary removal should only apply to 100% non-market housing. Property taxes contribute to many Municipal and Provincial Services and do not constitute a high enough percentage of operating budgets to hinder providing non-market housing.

I would like to thank Council and the Mayor for your consideration of my concerns and comments regarding this report.

Sincerely,

AuthentisIGN


09/04/23

Humaira Palibroda
409 – 11 Ave NW
Calgary, Alberta

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I have read and understand the above statement.

First name (required)	Zara
Last name (required)	Kelemen
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Request to speak

How do you wish to attend? Remotely

You may bring a support person should you require language or translator services. Do you plan on bringing a support person? No

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) The City of Calgary's Affordable Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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

1124 5 Ave, NW
Calgary, AB, T2N 0R6
September 5, 2023

Community Development Committee
800 Macleod Trail, SE
Calgary, AB, T2G 2M3

Dear Community Development Committee,

I am writing to support the Affordable Housing Strategy for the City of Calgary. Affordable housing is crucial in a city of Calgary's size as there has been a 1.8% growth rate in the past year (2023) and there is an anticipated 110,000 more people expected to move in the coming years. With the increasing growth in population, the city is in a housing crisis, and it will only get worse unless something is done about it quickly and efficiently. According to rental sources such as rentals.ca and Zumper, rental prices are increasing faster in Calgary than anywhere else in Canada. While housing prices in Calgary have increased by almost sixteen percent since 2021 according to the Calgary Real Estate Board. This leaves young people looking to live on their own, those moving to the city, or low-income families, with limited options regarding where they can live within Calgary. By making more land available and easier to build housing across the city through recommendations one and two of the Affordable Housing Strategy, housing and rent prices would eventually decrease as there would be more options and variability for people looking for a place to call home.

It is apparent that certain communities and neighbourhoods throughout Calgary are more sophisticated and established than other parts. The city's connections are excellent in some parts of the city but are poor in others. While some areas lack nearby retailers, others feature a variety of housing styles. A reasonable variety of retailers may be found in other locations; however, they lack a good selection of

homes, adequate social services, or public places. Other places also just simply provide a small selection of homes, businesses, and services. Diversifying neighbourhoods by designing and zoning for different types of housing will bring in different groups of people and therefore, a vast range of businesses and services will likely move nearby. Implementing the Affordable Housing Strategy would benefit areas that may be lacking variety and connections. Recommendation four of the Affordable Housing Strategy would allow more programs and services to be brought into each neighbourhood therefore there would be less variability of undesirable living locations. Recommendation six of the strategy could potentially reduce Calgary's crime while allowing people to feel safer in their neighbourhoods and encouraging more families to move into certain areas. Certain communities in Calgary must be brought up to the standards of others in an affordable way for the continuing improvement of the city and its residences.

After careful consideration of the Affordable Housing Strategy, I feel as though it is necessary for the ongoing development of the city and would allow people to benefit financially during the current high rate of inflation. Recommendation five of the strategy supports this by alleviating housing providers and non-profit organizations during the current rates of inflation. It could ensure they be granted adequate amounts of funding and investments, to allow housing to be affordable for a variety of income levels. Currently, I am enrolled in post-secondary at the University of Calgary and the campus residences are seeing record-breaking numbers of students applying to live in on-campus housing. There are currently over seven hundred students on the waitlist. Students cannot afford rentals with the current housing crisis and cost of living as they could in previous years, and the Affordable Housing Strategy could help to improve this issue.

Council and the Community Development Committee should continue to focus efforts on Calgary's housing strategy as its growing number of residents are no longer able to afford what they at one point in time could have been able to. To ensure the quality

of the community is not reduced and incoming residents are not discouraged, these recommendations must be considered, and action needs to be taken.

To achieve a more diverse and affordable variety of housing would ensure those moving to Calgary, and those looking to rent or buy a home would be able to do so more efficiently and in less costly methods. This is crucial for many people I know personally, my generation and for future generations, and because of these reasons and many more, I am in support of Calgary's Affordable Housing Strategy.

Sincerely,

Zara Kelemen

(780)-831-1232

zara.kelemen@ucalgary.ca

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I have read and understand the above statement.

First name (required) Allison

Last name (required) Goerzen

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing Strategy - Housing Task Force

Are you in favour or opposition of the issue? (required) In favour

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

Hi! Would love to see the Housing Strategy put into action! We need more housing, addressing issues of both density and affordability. I care about the challenges many people face in regard to housing and low incomes, including how this issue affects minority groups in more complex ways. I also care personally because I worry about my kids' futures regarding climate change and know that denser housing creates more walkable/bikeable neighbourhoods as well as uses resources more efficiently. Thanks for your time, let's adopt the Calgary Housing Strategy!

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I have read and understand the above statement.

First name (required)	Shawn
Last name (required)	Clendining
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Strong Towns Calgary

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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

Calgary City Council

Calgary City Hall,
800 Macleod Trail SE,
Calgary, AB T2G 5E6

September 04, 2023

Dear Community Development Committee,

We are Strong Towns Calgary, a dynamic grassroots society dedicated to ensuring Calgary renews its safe, livable, and vibrant culture. With a politically-diverse team of passionate citizens and leaders, we aim to reshape the urban policy paradigm around human-scale development, and financially resilient communities. We are writing in **support of the Housing and Affordability Task Force's recommendations in full**—we believe they represent a holistic, and refreshing return to what every exceptional city throughout history cultivates: bottom-up incremental progress.

Single detached zoning traps our communities into the least cost-efficient mode of development while also leaving Calgary unable to adapt to the market, dangling a glass ceiling above 62.3% of Calgarian land. By isolating property owners from the means to reflect their community's needs, Calgary has become increasingly fragile and exclusionary. Strong Towns Calgary believes—as a default R-CG mode enables—that the next increment of development should be allowed, by right, in every neighbourhood.

Auckland, a city of comparable density and population to Calgary, has seen compelling results in housing affordability since it decided to embrace similar deregulation in 2016. After marking a 300% increase in construction permits for multi-unit dwellings, average rents dropped below 20% of average income, and houses returned to pre-pandemic prices. It's crucial, amidst our own crisis, we draw valuable insights from successes of cities like Auckland. It's not enough to expedite approval in developer properties, we must enable equal opportunity for residents city-wide to realize the pragmatic, community-oriented solutions required to renew their neighbourhoods. Thereby ensuring that more Calgarians have access to affordable housing, a better quality of life, and economic self-sufficiency.

According to Calgary's 2020 Infrastructure Status Report, our infrastructure is \$548M/year more expensive than our tax base can currently pay for. For decades, our city has tilted the scale towards an unproductive suburban development pattern, leaving our communities too underdeveloped and financially isolated to cover the infrastructure maintenance they require. The full suite of task force recommendations enables our city to integrate new residents into established communities, growing our economy without growing our liabilities. By embracing strategic transit oriented development, and re-assessing land value on city-owned property, the Affordability Task Force goes beyond the task of balancing individuals' living expenses; it also outlines best practices to get the city's finances in order.

We thank you for your time and consideration on reading the materials written within this letter and we look forward to your response.

Best regards,

Strong Towns Calgary

Per:

Rob Leduc

Jonathan Hamm

Bruce Elrick

Shawn Hamilton Clendinning

Jerry Luo

Hazen "Bis" Ellwood

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I have read and understand the above statement.

First name (required) Sebastien

Last name (required) Bergeron

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Affordability Task Force recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I am supportive of all of the task force's recommendations, especially to legalize missing middle housing citywide.**

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Christopher

Last name (required) Axford

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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I am in support of the recommendations put forth by the Housing Affordability Task Force. The cost of living has become increasingly high, with general inflation, but specifically groceries and housing costs. We are simply not building enough housing in this city to keep up with demand, and I fear soon Calgary will become just like Toronto and Vancouver: overpriced. Calgary's competitive advantage (especially in light of our erratic and unpredictable provincial government) has been and can be affordability.

It is also important that Calgary densify by allowing townhouses, duplexes and medium-density apartment and condominium buildings where only single-family housing has previously been allowed. Calgary is a geographically massive city, with roughly the same geographic footprint as New York City, but with a fraction of the population. We should aspire to build up the city so that the city's finances become more stable - Calgary's sprawl is unsustainable in the long run and keeps vital services (mainly public transit) from reaching their true potential.

Finally, Calgary's most popular, desirable and sought-after neighbourhoods are in the inner city, and are dense. From the Beltline to Hillhurst Sunnyside to Altadore/Mardalooop, these communities display a wide range of housing options, and with that, commercial and cultural options. With all of the variety present in these neighbourhoods, they are also tremendously walkable and accessible. More of Calgary should work to emulate the communities in Calgary that work well. Calgary's best destinations are in neighbourhoods where many people live and can access the amenities.



"Home is where we belong"

To: City of Calgary Housing and Affordability Task Force

From: Tyler Melnyk (Founder) No Fixed Address

Date: September 4th, 2023

Re: Task Force Recommendations

Esteemed members,

I want to thank all of those who participated in the Commission. To the Council members who will be voting on the recommendations put forward by the Housing and Affordability Task Force, I am asking you to vote in favour of them. You brought together a panel of experts to examine the issue and to make recommendations for a reason. Now it's time for you to listen to those expert recommendations and accept them. Housing that is affordable and accessible for all is a complex issue to solve, one that will require a bold vision and immediate action from the City Council.

Calgary's advantage over other big cities like Toronto, Montreal, and Vancouver has always been that we are an ideal place to work, live and play. Well, sadly there isn't a lot for playing happening at the moment. Not when students are denied housing, when those leaving treatment centres are forced back into the shelter system where they are now marked by gangs for retribution for leaving the street. Elderly are clinging to their last bit of savings, and working families are cutting back on the leisure time in order to ensure they aren't the next statistic.

People keep affordability in mind when they are deciding where to live. Every single one of you has constituents who are being impacted on a daily basis by the lack of housing that's affordable. I work as a high school educator and owner of a social purpose food vendor at the intersection of homelessness and affluence. I see the need growing, hear the stories coming not only from those displaced from housing but those who've put in their time, earned degrees and still, are falling behind. Even with the increased attention this issue is getting in the media I see empty parcels being left undeveloped, complete buildings such as the former YWCA sitting there for years, empty while groups of individuals lay outside in sub-zero temperatures because they couldn't access a shelter bed that night. We should never accept housing insecurity as a part of our society, we wouldn't leave someone to bleed out on the street, so why is this issue any different? I look forward to speaking to this motion at your meeting on September 14th and will be watching the voting record closely to understand who could possibly vote against helping create sustainable housing stocks at a time where the nation is hemorrhaging from inflationary pressures.

Please vote in favour of the recommendations. It's the right thing to do,

Tyler Melnyk

Founder

No Fixed Address Ltd.

www.nofixedaddress.ca

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I have read and understand the above statement.

First name (required) Faisal

Last name (required) Albarazi

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

While I am in favour of the proposed housing strategy one issue in particular is not given enough attention which is homelessness.
We established federally that housing is a human right under Bill C-97. The UN's OHCHR as well establishes the access to adequate housing as a human right and so does the Canadian Human rights commission.
The failure to provide adequate housing is a violation then of these rights; the right to live in dignity.
That established, the city has an obligation to insure adequate housing for the current unhoused population. It is a humanitarian emergency. The city however is failing to fulfill that obligation as homelessness is a daily seen in Calgary.
Further, the unhoused are deprived of their democratic rights; participation and representation. How can someone participate in a democracy if their most basic needs of survival are not met?
The housing strategy is a step in the right direction to increase the supply and density as our city grows and a step to increase the stock of affordable housing. The city however needs to further develop its strategy to end homelessness with the attention and urgency required.

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I have read and understand the above statement.

First name (required)	Scott
Last name (required)	Aitchison
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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



Tuesday September 5, 2023

Mayor Gondek and Members of Calgary City Council,

The housing crisis has highlighted a growing divide in Canada. Between those who have a home, a good job, and a secure retirement – and those without. Between those whose home value has skyrocketed over the past decades, and those who have lost all hope of entering the market.

In the coming days, you and your colleagues have an opportunity to help close that divide.

Calgary's Housing and Affordability Task Force presented recommendations for the urgent action that is required. Including recommendations that would remove minimum parking requirements, and to implement R-CG zoning across Calgary to make dense housing options legal, which I fully support.

We won't close this divide with half-measures. We won't get there with another pilot project. We won't get there by ignoring the solutions that experts have already presented to you.

Some of you have signed onto a motion that is well intentioned but doomed to fail. If you truly want to make it easier and faster to build the homes people need, you must make it legal to build them.

Over 60% of Calgary is zoned for single-detached housing only. How can you build for the future when restrictive zoning makes it illegal to grow? If it's illegal to build the homes people need, they won't get built, no matter how fast you issue a building permit.

A place to call home has been the promise of Canada for multiple generations.

Think of those who find themselves denied that promise. Think not only of the people who already live in Calgary, but of all the people who want to live in your community.

Be bold. Show the rest of Canada what happens when you simply legalize more homebuilding. Just imagine what you can accomplish.

Sincerely,

Scott Aitchison

Member of Parliament, Parry Sound-Muskoka & Conservative Shadow Minister for Housing and Diversity and Inclusion

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I have read and understand the above statement.

First name (required) Sandra

Last name (required) Cameron Evans

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Affordability Response**

Are you in favour or opposition of the issue? (required) **Neither**

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September 2nd, 2023

Mayor Gondek and Members of Council,

RE: Housing and Affordability Task Force Recommendations

Distributed for Public Release on May 4, 2023.

I recognize the importance and critical need for affordable housing throughout the city and I encourage the use of bold initiatives to meet both the needs of today, and future residents of Calgary needing these measures. After review of the report and the six recommendations and their associated actions **I wish to express my objection to certain "Actions"** as follows:

1. Recommendation 1: Action 'a'

a. Include policy in the Municipal Development Plan immediately that every Local Area Plan should enable a minimum of 15% of the total housing units to be non-market Affordable Housing (as defined by The City) to provide equal distribution across the city

Though I can support 15% of total housing units across the city, the action does not "...provide equal distribution across the city" when attached to LAPs. LAPs are currently only being implemented in Calgary's established areas and will take some years to complete. For equality, a 15% target must be supported by an evaluation of what exists and where, so one community is not overly represented and others not. The target should also be influenced by readily available land that can be developed as non-market housing without delay.

2. Recommendation 1: Action 'd'

"d. Prepare the necessary bylaws to immediately:

1. Make the base residential district Residential - Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district. "

- i. I strenuously object to this "action". My reasons are outlined below: This is blanket up zoning of all of Calgary and would require the support and understanding of all Calgarians in all types of neighbourhoods;
- ii. R-CG units do not add to non-market housing;
- iii. R-CG units, especially in the established areas, are not sold at a price point that would be defined as affordable housing for the target groups in this report. With the assistance of a local realtor, I present the following stats to support my position:
 - The average selling price of newly built 4-plexes in the established areas, from 2020 to now, was approximately \$619,000, with the most expensive being \$775,000.
 - Active sales range from \$499,900 to \$819,000.
- iv. Builders of R-CG units often complete one unit and list it, and incomplete units are sold from that point of sale. This means a portion of sales are not included in MLS and are not reflected in the numbers provided above. In addition, R-CG is a condo. Initial condo fees range from \$100-\$300 per month, in addition to a mortgage payment. A reserve study is required every five years and typically increases significantly.
- v. Other major Canadian cities have found that density alone does not create affordability. If the objective of the task force is to increase the availability of affordable housing, its focus should stay on that effort. Please see the following links to a CBC video as well as a pdf presentation titled [The Final Undoing of the "Law of Supply and Demand"](#) by Patrick M. Condon, UBC Professor of Urban Design and author of [Sick City](#). The "surge of new housing supply did not lead to more affordable housing". Professor Condon

does an admirable job of explaining how increased density produced the opposite effect in Vancouver. "Boosting allowable density to increase housing supply inflates land prices such that hoped for affordability gains are lost." (p.99, Sick City). <https://youtu.be/ZxkKISpCkDk> and https://drive.google.com/file/d/1qP8AiZJvfJtY64vXo2DCvAZ_eEmyzupg/view .

- vi. I believe the results of such an action will compromise the property values and the structure of stable communities by eroding willingness to invest in existing housing. When there is no certainty on what kind of dwelling will occupy your neighbour's lot, people are less likely to commit to renovation or reinvestment in an existing dwelling.
- vii. There is an enormous difference between 45% lot coverage and 60% lot coverage. The effect on permeable land; ability to plant or maintain existing trees; shadowing and loss of privacy; and an inability to provide adequate amounts of outdoor amenity space, are all in peril. The loss of mature tree canopy, which translates to significant loss of Green House Gas sequestration, cannot be immediately replaced by new plantings which take 40 to 60 years to mature. The loss of permeable land, trees, and green space contributes to biodiversity loss which reduces resilience for future climate conditions.
- viii. Mayor and Council have declared a Climate Emergency. More focus on environmental sustainability needs to be considered in these recommendations. The most environmentally sustainable home is the one already built. A recent Statscan study Urban Greenness says: "More people means more homes, and urban densification and expansion can reduce the quantity and quality of "green" areas and increase the "grey" areas that consist of buildings, impervious surfaces, bare soil and low density vegetation.
- ix. The blanket introduction of R-CG in the few remaining communities that have rich heritage assets will further endanger these finite resources that are rapidly disappearing throughout Calgary.
- x. R-CG development is done primarily by developers who have no vested interest or involvement in the communities they are building in. It is a pure profit enterprise that further removes the elusive "missing middle" in the form of affordable housing (largely single family) and replacing it with this compact form. To maintain diversity and choice in housing, R-CG should only be included on a case-by-case basis, or as determined by the community as part of the Planning process.
- xi. Blanket up zoning does not ensure a diversity of housing styles and ranges of affordability.
- xii. The 2018 Housing Needs Assessment Report includes on page 13, Figure 9: Forecast Calgary Population Growth by Demographic. In this figure, Seniors (65-85) represent 43%, Super Seniors (85+) 9%. Combined this represents 52% of future population growth. Very few seniors will want to live in a 3-storey walk-up housing form, yet this is considered the largest segment of forecasted population growth. This is also a demographic that is identified as needing affordable housing.

Commented [SA1]: Was it you Brenda that quoted this? I looked back through emails....Or should we just leave it out?

2. Recommendation 1: Action 'd'

"d. Prepare the necessary bylaws to immediately:

II. Enable secondary suites and backyard suites on one parcel of land.

I support this action and recommend expanding this initiative to include multiple suites. I consider this initiative as a positive incentive for heritage retention as well as allowing property owners to monetize their own dwellings through adaptation such as suites, while contributing to housing forms that would add affordable options.

Though I support safety and minimum requirements in secondary suites, I would ask that Council consider revising their requirements for legal suites that can be accommodated in pre-existing homes. Current rules require homeowners to do substantive changes, result in often prohibitive costs which makes the process less

attractive, and increases the time required before revenue potential is possible. This is a missed opportunity in affordable rental alternatives.

1. Recommendation 1: Action 'e'

e. In the new Land Use Bylaw: I. Remove minimum parking requirements in all residential districts

I only support "no minimum parking" on a case-by-case basis, dependent on transit and employment access. With permit parking costs rising sharply, this becomes another barrier to affordability.

2. Recommendation 1: Action 'h'

h. Advocate to the Government of Alberta for legislative change to the Municipal Government Act to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

NO housing form should be exempt from public hearing or other planning processes. I would support a refinement and simplification of processes for proven providers of non-market housing. All Calgarians must retain their ability to voice their opinions on land use related matters, no matter what perceived good may come of the proposal.

3. Recommendation 2: Action 'a' and 'c'

- a. Dispose of City-owned lands as soon as possible within Transit Oriented Development sites suitable for housing, including non-market housing.*
- b. Identify City-Owned parcels of land that collectively can be made shovel ready for Affordable Housing (minimum target of 1,000 units). Business Units may need to rationalize future use of said lands that are not needed, in whole or in part, for their intended primary use.*

I have grouped both actions together as they involve the disposition of City owned land for the purposes of providing an opportunity to build non-market housing. It is well known that one of the biggest barriers to the building of adequate amounts of non-market housing is the cost of land. I support the allocation of said "public lands" for this use but recommend the following considerations should be also under the action:

- That the City ensures that measures are put in place so that there is no foreseeable opportunity to gentrify the housing to something other than affordable;
- Outline the "test" for applicants to qualify for building non-market housing;
- Any lease or sale must include a clause that the product must be developed in a certain length of time, or the land will be repossessed; and,
- must be developed with a certain percentage of affordable units (100% would be ideal in these circumstances).

4. Recommendation 5: Action 'a' 'i'

a. Advocate to:

i. The Provincial Government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication).

As a citizen of Calgary, and fervent believer in the importance of the natural environment on the health and wellbeing of our City, I cannot support this recommendation action under any circumstances. I strongly

support developing a land bank, but not at the cost of potential green space in an increasingly dense City. I recommend that 2% of the developable land only (after MR deduction) be placed in the land bank.

5. Recommendation 5: Action 'b' and 'c'

- b. Enact a municipal bylaw under s. 364 of the Municipal Government Act to exempt properties held by non-profit organizations providing non-market housing from the municipal portion of property tax.*
- c. Advocate to the Province to exempt properties held by non-profit organizations that are providing non-market housing from the provincial portion of property tax.*

I can only support a short-term tax break for non-market housing, but even the temporary removal should only apply to 100% non-market housing. Property taxes contribute to many Municipal and Provincial Services and do not constitute a high enough percentage of operating budgets to hinder providing non-market housing.

I would like to thank Council and the Mayor for your consideration of my concerns and comments regarding this report.

Sincerely,
Sandra Cameron Evans

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I have read and understand the above statement.

First name (required)	Crystal
Last name (required)	Reynolds
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Dear Council member,

You have the power to make immediate changes as a City Councilor, and all of your constituents need positive action on affordable housing. You have taken the first step with the creation of the Affordable Housing Commission, and now it's time to respect the insights and value your own commission is recommending. You supported the creation of the commission because you know enough to understand the issue is complex and requires experts to provide insights and inform you of best actions and practices. It's been proven, by the Mental Health Commission of Canada At Home Research Demonstration project, that simple access to housing is not only beneficial to the individual, but also the community they live in. Between cutting down the costs of police, health, and other social programs, when a person has a safe place to call home, they can then begin to make positive impacts in their own lives.

In this modern era, shelter must be valued as one of our basic human needs. A person requires food and shelter in order to thrive. These are both intertwined. As it is, our current capitalistic system values profit over people and the use of land as an investment is where the demise of prioritizing people's basic needs. The recent study in Vancouver providing houseless individuals with \$7500 was spent on groceries and living expenses.

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

The affordable housing issue is deeply interconnected with many of our social, political, environmental, and economic failings. And yes we are failing at all levels. As you review the recommendations, I encourage you to put on your vision goggles and see



these interconnections and the multitude of opportunities you have control over to empower the recommendations from your chosen panel of experts.

Our future needs you to learn from history as well as be empowered to also not be held back by it. The archaic colonialism ideologies of 'owing' land must be re-evaluated. In connection with our obligations for truth and reconciliation, we would do well to create a culture that doesn't own the land, but instead lives with it.

The housing strategy recommendations will:

1. Make it easier to build housing across the city.
2. Make more land available to build more housing across the city.
3. Ensure that the supply of affordable housing meets the needs of Equity Deserving and Indigenous people living in Calgary.
4. Convene the housing sector to collaborate.
5. Increase the investment to support housing providers.
6. Ensure more i

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Heather

Last name (required) McRae

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Request to speak

How do you wish to attend? Remotely

You may bring a support person should you require language or translator services. Do you plan on bringing a support person? No

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing & Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Heather McRae
506 – 19 Avenue NW Calgary, AB T2M 0Y6

September 5, 2023

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

Re: Housing and Affordability Task Force Recommendations

Dear Council,

By all measures Calgary is in a housing crisis.

On September 14 vote yes to housing.

Thank you.

A handwritten signature in black ink that reads "HMcRae". The signature is written in a cursive, flowing style.

Heather McRae
Ward 7 Resident
Director Strategic Communications and Marketing, Calgary Downtown Association



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I have read and understand the above statement.

First name (required) Jonathan

Last name (required) Axford

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing affordability

Are you in favour or opposition of the issue? (required) In favour

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As someone in a home, that worked hard to pay a mortgage and build equity, it is vital to me that we address the housing affordability crisis. While I have worked hard, I have also been lucky, many others that work as hard as me, and often time even harder are struggling to find stable shelter. Without stable shelter, it is much harder to get anywhere in life, as it is so very expensive to be poor.

But this is not just about getting people into homes, this is also about building a vibrant city full of community. Like many other North American cities, Calgary has had a deranged obsession with cars. While a car can represent great freedom by making distant places more accessible, we have instead turned the car into a ball-and-chain. A prerequisite to access basic amenities, work, and recreation. It is impossible to get around to all of the necessary requirements of life without one, and so the inability to afford a car becomes a massive limiting factor in one's life. This has secondary effects such as pushing people to drive unsafe vehicles on the road because there is no other meaningful option, endangering others on the road. This also hurts our communities, as people no longer have the need or ability to interact with their neighbors when going about their daily tasks. Addressing the housing affordability crisis also means rethinking how we zone our residential areas, not just allowing for increased density, but also to allow for greater mixed-use land, bringing those required amenities within walking distance. As an aside, this would be further helped by reconsidering parking minimums for businesses, and possibly removing them altogether, as a business should be able to gauge for themselves how much parking they need.

We have an opportunity here to make housing more accessible, our city more accessible, and strengthen our communities and local businesses. All it takes is a bit of cour-



age to undo the outdated concepts of Robert Moses

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I have read and understand the above statement.

First name (required) Courtney

Last name (required) Mo

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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City Councillors are hearing from residents who do not want their home equity or neighbourhood “feel” impacted by lower-income housing, multi-residential housing, or other types of affordable housing. This is problematic for a number of reasons.

Firstly, there are far greater economic forces at play that impact our home values than a new apartment building going up or affordable housing units.

Secondly, if we want young people, student, artists, newcomers, refugees, and those in vital but lower-wage work in our communities (think child care, elder care, groceries, restaurants) then we must have affordable housing.

Lastly, new housing means new residents, new patrons for local businesses, new transit riders, new kids and playmates, and babysitters and neighbours. More people means more positive energy on the street.

No, I'm not worried about the parking. I'm much more worried that people have a safe and affordable place to sleep than I am worried about where my car rests.

I am a homeowner, car owner, and former owner of multiple rental properties and I fully support the recommendations in the strategy and the building of affordable rental units now. We must ensure that all people, not just middle and higher income homeowners, can live and work in our City. An affordable housing crisis is an economic and social crisis and one we can remedy with a well thought out strategy. Please vote yes to the



strategy and to urgently increasing affordable rental accommodation now.

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I have read and understand the above statement.

First name (required)	Peter
Last name (required)	Krochenski
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and affordability task force recommendations

Are you in favour or opposition of the issue? (required) In opposition

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As you consider the recommendation to “make the base residential-grade-oriented with guidance for single, semi-detached, row and townhouses into single land use district”, you will be ushering dramatic changes to established neighborhoods, but how are you determining that it will make housing more affordable? I could not find any financial projections in the report. Can you provide information on another city that adopted similar changes and the financial consequences?

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I have read and understand the above statement.

First name (required) Isabelle

Last name (required) Jankovic

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task force**

Are you in favour or opposition of the issue? (required) **Neither**

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

5 Sept 2023

Meeting: Standing Policy Committee on Community Development

Date: 14 Sept 2023

Agenda Item: Housing & Affordability Task Force Recommendations

My main concern is with Recommendation 1: Action 'd' and how it will be implemented.

"d. Prepare the necessary bylaws to immediately:

1. Make the base residential district Residential - Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district. "

1. Is the intent to implement the current R-CG bylaw across the city? If, so, I don't support this recommendation.
2. If the plan is to rewrite the R-CG bylaw, what opportunities will citizens have to review and comment on the revised bylaw?
3. If there is a new land use bylaw being introduced in a few months, why make this change now? Between the time when the task force recommendations were presented to Council a few months ago and this meeting, very little additional information has been provided by the City.

At least one councillor has said we need to bring the rest of the city in line with the housing options offered in new communities. The difference is that housing options are planned as part of a new community and not added afterward. New development in older communities needs to be carefully planned and the current process is through the Local Area Plans (LAP). Ideally, R-CG zoning would be implemented as these plans are completed and approved. This is a long process for each LAP – at least 2 years – so it will take years to complete all the older communities. Our housing needs can't wait for years.

The website <https://missingmiddlehousing.com/> offers numerous solutions including recommended lot sizes, building heights and other specifications so that new development will **fit seamlessly** with existing detached single family homes. **Compatibility with existing developments is key to successful redevelopment in older communities.** Our current R-CG bylaw exceeds the size recommendations on this website. Recent R-CG builds on the North Hill have been mainly row housing with 4 primary units and 4 secondary suites (four + four). Even though these developments are technically classified as low density, they are much larger than the average single detached home in a pre 1980s community so they don't fit the environment of most residential streets because:

- Many homes in older communities have lot coverage of 36-38%. For R-CG, the 60% lot coverage is a more than the 45% currently allowed for RC1 or RC2 and significantly more than the average pre 1980 residential home. New developments of this size allow for very little amenity space and create a heat island that is difficult to offset with a few trees if those trees are planted and survive. In a recent row house build in our area, the amenity space for each primary unit is about the size of a bathroom with 6 foot high fences which

makes them dark, soulless spaces. The exits for the secondary suites are a tunnel about 4 feet wide.

- The maximum 11 m height is too high for a residential area that is primarily bungalows. With the variety of building heights in residential communities across the city, I suggest changing the height to 3.3 m (1 storey) above the lowest roof peak of neighbouring properties to a maximum of 11 m.

The argument that R-CG developments are intended for mainly for busier streets and high TOD areas does not work for smaller communities that have one or more major streets. In the oldest areas of the city, that can be the entire community. The way this recommendation is written, R-CG developments can be built anywhere in a residential community.

Most new builds in our area are now being rented rather than sold. Adding secondary suites has made it more appealing for developers to rent so they can get an immediate return on their investment. The average price of a unit is now beyond the means of most buyers. The secondary suites are being rented as short term Air BnB accommodation. We need residents who are invested in their communities. We also need options that adapt rather than destroy existing housing. These might include:

- Allow secondary and backyard suites on the same property. Some homes and lots may be large enough for two or more secondary suites.
- Subsidize suite construction through property tax incentives.
- Provide incentives for heritage guideline areas to discourage demolition.
- Provide incentives to developers who are willing to explore new design options. This is a costly process especially if the design is not accepted by the community or the City.

We also need more diverse options to meet the needs of an aging population. Not all seniors want to live in seniors' housing especially the Baby Boomer bubble who have experienced current seniors' accommodations through their parents.

- Main floor suites suitable for seniors and people with limited mobility. This could include a stacked 2 or 4 unit development rather than side by side.
- Communal living for 3-4 seniors with a caregiver suite
- Bungalow style homes

Other concerns:

- Lease, rather than sell, city land for non-market housing. This way the City retains control to ensure the anticipated development takes place.
- Encourage the Federal government to finance non-market housing through CMHC. It has been 45 years since this mandate was removed from CMHC and it is time to bring it back. Most of our aging housing co-ops were built with CMHC mortgages. This form of housing remains very popular and is in very short supply with long wait lists.
- Consider buying lots in car-centric communities to reduce long winding roads and provide easier connection to public transit and other parts of the community for vehicles, bikes/scooters and pedestrians. Many of these communities have front drive garages and

on-street parking is very limited. If the plan is to reduce onsite parking requirements, then alternate transportation options must be easily and readily available.

Regards,

Isabelle Jankovic
Resident of Crescent Heights

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I have read and understand the above statement.

First name (required) Nathaniel

Last name (required) Schmidt

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Affordability Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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WRITTEN SUBMISSION - Housing Strategy
Public Hearing - September 14, 2023
Nathaniel Schmidt

My name is Nathaniel Schmidt, and I am a lawyer in Calgary. I am writing in support of the Housing Strategy which is the policy we need to put Calgarians in stable, affordable housing.

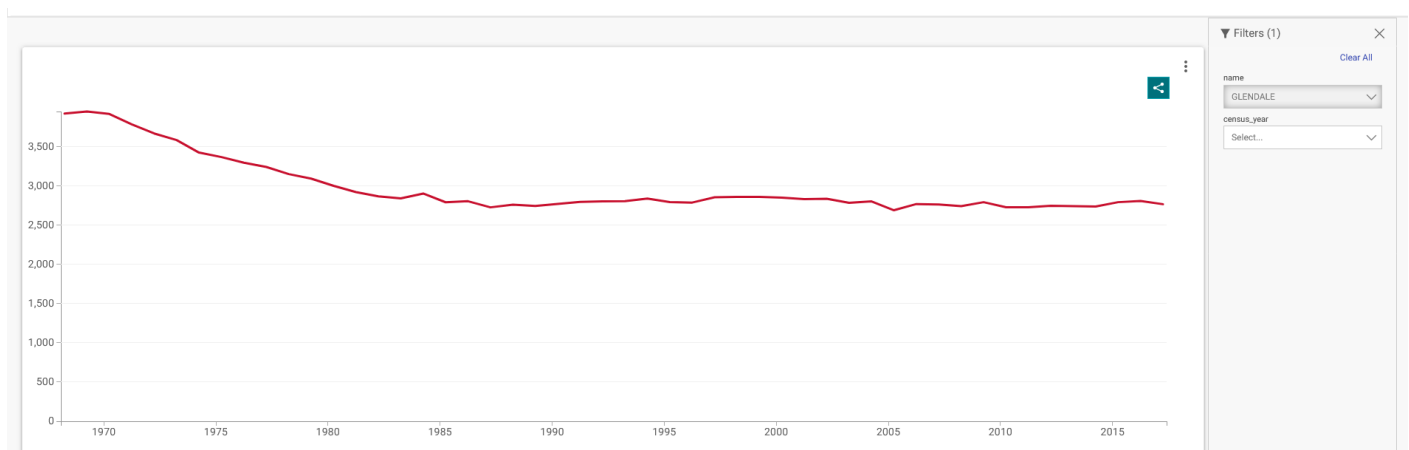
I live on the Eastern edge of the community of Glendale with my wife and infant daughter. We recently bought our first home and feel lucky to live where we can walk, bike and take transit to all the amenities we need as a family. We believe even more Calgarians deserve this opportunity, but it has become increasingly clear that if things remain the same, this isn't possible.

The Housing Strategy presents our best opportunity to begin to address the growing housing crisis in Calgary. Instead of just addressing one part of the housing process like other plans have proposed, the six Recommendations take a broad policy approach and give the city the necessary tools to make real change for Calgarians.

To advocate for why Council should vote to adopt the Housing Strategy, I want to focus on three personal aspects of housing that will be positively affected.

The Sustainability of my Community

According to City of Calgary historical census data, Glendale's population was higher in the late 1960s than it is today and has not risen since it bottomed out in approximately 1985. In 2017 there were 2.56 people per unit whereas in 1968 there were 4.15. Nearby communities like Wildwood, Shaganappi and Rutland Park all show the same population trend, while others like Rosscarrock, Glenbrook and Glamorgan have more or less zero growth in this same timespan.



Historic census population data for Glendale 1968-2017

Inner-city communities with access to transit in a fast-growing city like Calgary should be growing if we want to create a sustainable, livable city. They should not, as the data indicates, be stagnant or even decreasing in population.

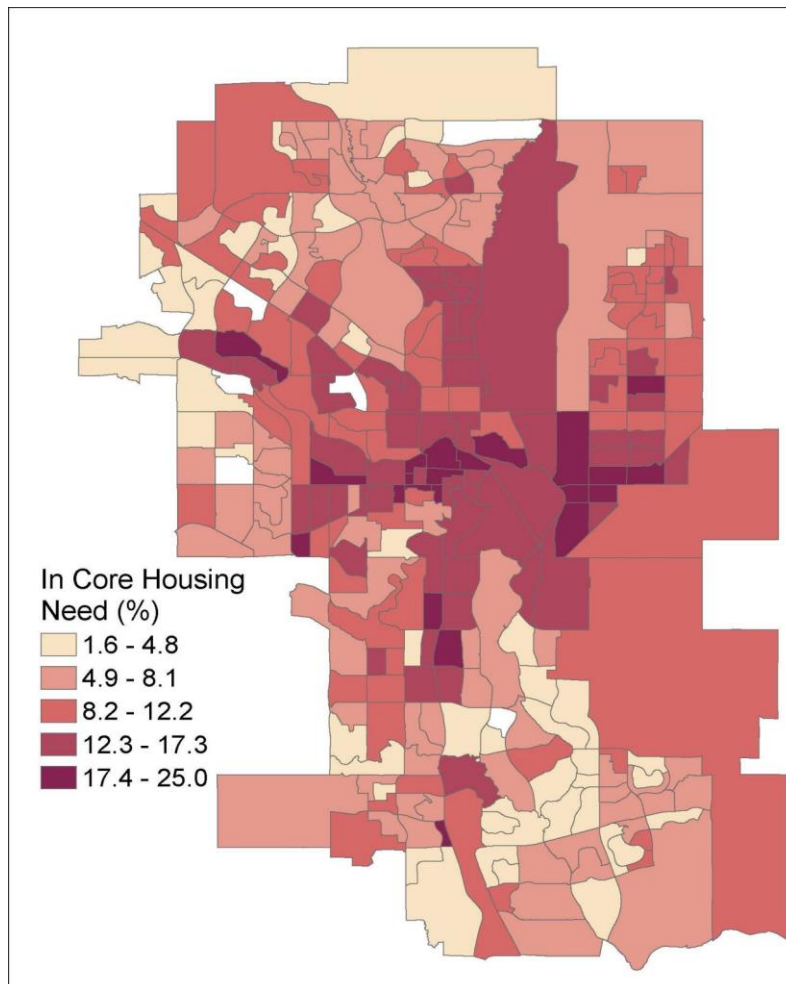
These communities and others like them are not sustainable into the future at their current growth rates and are not providing Calgarians with the necessary infrastructure that a city our size should have available so close to our downtown core.

Two outcomes show how continued policy failure will have lasting, negative effects on the city and our communities.

In November 2021, Glendale School (K-6) was included in the Calgary Board of Education's (CBE) System Student Accommodation Plan (SSAP). The SSAP is a tool used by the CBE to identify schools that have a utilization rate of less than 70% or greater than 95%. Glendale school was found to have a utilization rate of under 70% and was at risk of closing. It seems to have only been saved by a recent population spike resulting from the closure of the nearby Rosscarrock School, which happens to be another community with stagnant population growth.

Schools under SSAPs like Glendale School are also forced to have larger catchment areas to attract enough students. This means many of their students cannot walk to school. This, along with school closure, is a continued risk in these areas and shows the effects to infrastructure when we don't provide sufficient housing choice throughout the city.

This continues beyond infrastructure to individual housing needs. Data from the 2021 city census shows that core housing need (defined as dwellings that are crowded, in poor repair, or unaffordable) is strongest in communities like mine suffering from population drain and surrounding the downtown core:



When housing choice is limited by poor policy and small but vocal community resistance, we see the slow deterioration of areas that should be thriving. The Recommendations in the Housing Strategy provide a huge, first step in revitalizing communities like mine and bringing more Calgarians closer to our core and all the services it provides.

As members of one of these communities, my family and I also just want to meet new neighbours and make new friends. We also want our daughter to have access to the same amenities available now long into the future. It's why we choose to live in the inner-city of Canada's fourth largest, most livable city. It's a great place to be and we should welcome as many people as possible.

The Well-Being of our Citizens

Adequate housing is arguably the key factor. Without a stable place to live, people become vulnerable to homelessness and the web of negative effects that result.

A recent Canadian study from the University of British Columbia gave people experiencing homelessness a lump sum of \$7,500 to spend how they wished. The result was that individual participants in the study spent, on average, 99 fewer nights on the street. People want a place to live, and when given the means and the choice to do so, they will do what they need to find housing.

This reflects my own experiences working with low-income people as a criminal defence lawyer. I assist large numbers of low-income individuals experiencing housing instability, which is often directly connected to the root causes of their legal issues. I often hear expressions of frustration, disappointment and despair when these individuals speak about their housing situation and the difficulties they face as a result.

My own experience has also shown me that there is not one type of homelessness. Some of these individuals are chronically homeless but many others are facing combinations of episodic and transitional homelessness. In many cases, they desperately want to be housed but cannot find the necessary resources.

The 2022 Calgary Homeless Foundation (CHF) Point-in-Time Report (2022 PiT) found that the most common reason identified for an individual's homelessness was insufficient income for housing (28%) while the second most common was landlord/tenant conflict (14%). Clearly access to housing is a big part of homelessness.

However, getting people off the street into a house is just the first step to long-term housing solutions. The Calgary Homeless Foundation uses a Housing First approach with their clients. They identify five key principles, one of which is "consumer choice and self-determination." This points to a need for a diversity of housing so that people of all backgrounds and all capabilities can find a stable place to live.

Not only is this a huge benefit to the health of our citizens, it's also a huge benefit to our bottom line. The 2022 PiT found that within 12 months, 42% of those experiencing homelessness were hospitalized while 52% had interactions with police. These are expensive services that have an easy solution.

A similar CHF study found that getting someone housed decreased hospital stays by 45% and police interactions by 74%. This represents a huge savings but more importantly shows that housed people are healthy people that can once again participate in and contribute to our community.

The Housing Strategy has the potential to be a transformative piece of policy for the most vulnerable in our city. When you provide people with what they need to survive, they will thrive.

The Protection of our Environment

I was deeply involved in the fight to save Ricardo Ranch, one of the last remaining intact wetlands along the Bow River in Calgary City limits. Calgary has lost 90% of its intact wetlands along the Bow River and Ricardo Ranch was an opportunity to save what little we had left.

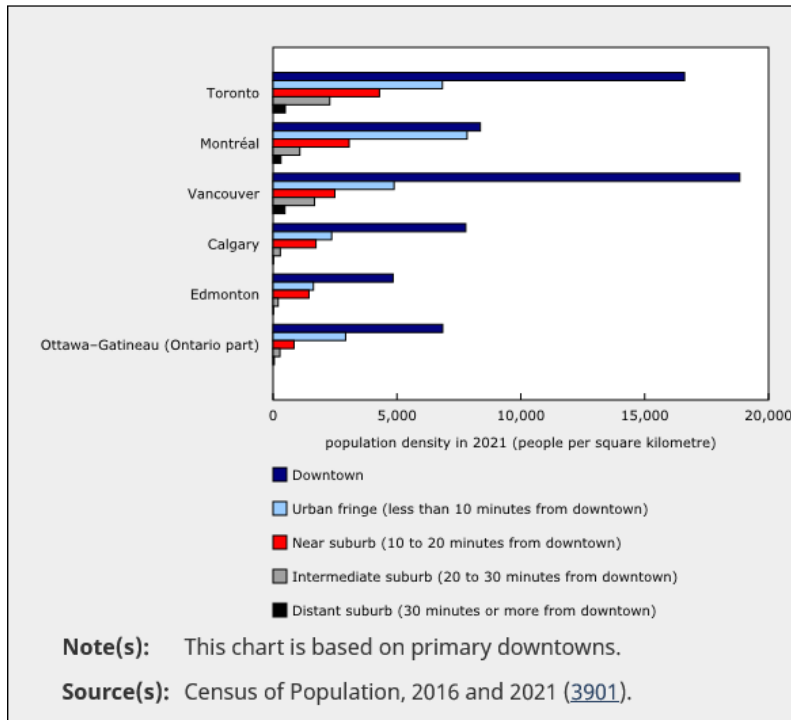
However, Council told me and others that Ricardo Ranch was necessary to provide Calgarians with suitable homes and that the hurdles to building housing in established areas were simply too great to meet our housing needs.

By continuing to turn to outward growth as a solution to the housing crisis, we will not be able to sustain urban biodiversity and promote a healthy environment. The Housing Strategy is one crucial policy solution to prevent future Ricardo Ranches from happening.

The United Nations Human Settlements Programme (UN Habitat) produced a study finding that worldwide, our land consumption rate is more than double our urban population growth rate. The effect is that our restoration of ecosystems can't keep up with the land we consume.

The study suggests that by building more compact cities, we can preserve areas of high ecological value while providing people with healthier lives. This can be accomplished through effective regulations, sufficient financing and proactive effort.

Census data shows that while Calgary’s downtown is moderately dense, the remaining areas of our city fall far below other major cities in Canada for population density and fall into the trap described in the UN Habitat study:



	Downtown	Urban fringe (less than 10 minutes from downtown)	Near suburb (10 to 20 minutes from downtown)	Intermediate suburb (20 to 30 minutes from downtown)	Distant suburb (30 minutes or more from downtown)
Toronto	16,608	6,836	4,295	2,287	494
Montréal	8,367	7,832	3,070	1,081	316
Vancouver	18,837	4,884	2,493	1,673	478
Calgary	7,778	2,364	1,732	291	17
Edmonton	4,845	1,629	1,448	205	17
Ottawa-Gatineau (Ontario part)	6,847	2,930	846	276	48

Census data showing comparative population densities in major Canadian cities.

Once again, this is a result of policy failure that has wide-ranging, negative effects on our environment. But solutions exist in the six Recommendations in the Housing Strategy.

The International Union for the Conservation of Nature said the following about city design:

Well-managed urban areas can support high levels of biodiversity, and many cities are already located within globally recognised “biodiversity hotspots”.

According to the IUCN, cities with healthy biodiversity see a list of benefits, including improvements to air quality, mental health, climate resilience and even the economy. Building more compact cities means healthier people and a healthier environment.

The Housing Strategy provides the building blocks to make a compact city legal. It makes housing easier to build and land easier to acquire in the places we already live. Without it, greenfield development will continue to be a necessary evil and our environment will suffer.

I heard regrets from many councillors that Ricardo Ranch had to be approved. Now is your opportunity to enact policies that will prevent this kind of tough decision from happening again.

Conclusion

Housing is a personal issue for all of us. Where we live defines who we are and is the foundation of a healthy life and a healthy city. Likewise, a lack of access to stable, affordable housing can often be the difference between a healthy life and an unhealthy life.

The Housing Strategy is not the solution to every issue, but it is a great start. This is an important point in the history of our city. It's time for all of you on council to move us forward and start doing the hard work on housing affordability.

The results are nothing to fear. Neighbourhoods will not be destroyed, single family homes will not disappear and people will not leave. Just the opposite. We'll all end up with more neighbours, more friends and more Calgarians who are able to contribute to our great city.

Sincerely,

Nathaniel Schmidt

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Joanna

Last name (required) Tschudy

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) Neither

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

Speaking from the perspective of a female immigrant managing a single-income multi-generational family home, as well as being a dedicated community development coordinator for 2 social profit organizations, I would like to advocate for more affordable, non-market housing across all neighborhoods within the City. An emphasis on cooperative housing would be ideal especially in areas close to transit/future transit sites. I am in support of most of the Housing and Affordability Task Force Recommendations and want to show my support for real plans, that happen as soon as possible that properly address issues around affordability, safety, and access for under-served Calgarians. This largely includes Indigenous families and individuals residing within City limits, newcomers to Canada, lower-income Calgarians, and single-income families who are struggling to keep a roof over our heads. Thank you for your time and for the discussion today.

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I have read and understand the above statement.

First name (required) Cheryl

Last name (required) Viner

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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the city has repeatedly wanted to change the zoning in neighborhoods that are established. Ms. Goldstein has stated that everyone should be able to own a home, and she is correct, but according to the financial situation of the family depends on where they purchase. There is availability in many new areas that include multi-housing choices. Availability is not the issue. If someone were to build two attached townhomes in Bel Aire, there is no way the average person would be able to afford even that, they would each sell for well over 1.5 million. Our established communities need to be left as is, if that is the communities wishes, and the new communities (of which there are many) should provide all levels of housing, which i believe they do. Just because a few select people wish to change a neighborhood, that they do not live in, should not mean it's a done deal. It only works if the community embraces it and whatever is built is affordable. In Mayfair/Bel Aire, whatever you build will not be affordable. Parking is also a huge issue in our neighborhood, if you have multi unit housing there is not parking. the increase in noise would be significant, and we have a very quiet community.

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I have read and understand the above statement.

First name (required) Chris

Last name (required) Baillie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

September 5, 2023
Dear Mayor Gondek and City Councillors:
Re: Calgary City Council Meeting: Community Development Committee (September 14, 2023)
Housing and Affordability Task Force Recommendations, Recommendation 1: Action F – Implement rezoning to R-CG or H-GO districts
The recommendation to make the base land use district R-CG, replacing R-C1 and R-C2, should be dismissed by Council. Approval would cause total disruption to the use and enjoyment of R-C1 and R-C2 properties throughout the City. The destruction of attractive streetscapes and the character of existing neighbourhoods would lower property values and the quality of life for those living in these neighbourhoods. Suggesting that blanket rezoning to R-CG will improve affordability is disingenuous. Older homes in R-C1 and R-C2 neighbourhoods have always been the target of young families trying to enter the housing market. Employing sweat equity, these families improve their new home and make significant contributions to the community while their family grows. Allowing developers to tear down these older homes and replace them with more expensive rowhouses does nothing to improve affordability or the character of the community.
I am in complete agreement with Councillor Sharp when she states, "I am strongly opposed to a City-initiated blanket rezoning of the entire city, which has been advocated by our City Administration and some of my Council colleagues. When it comes to land use on a given piece of land in their communities, Calgarians have a right to speak to us, their elected officials, at a public hearing. That's our job as a Council. Taking away citizens' right to have their say is not cutting red tape; it's undemocratic."



Yours truly,
Chris Baillie
Kelvin Grove Resident

September 5, 2023

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Re: Calgary City Council Meeting: Community Development Committee (September 14, 2023)
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Yours truly,

Chris Baillie
Kelvin Grove Resident

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I have read and understand the above statement.

First name (required)	Kevin
Last name (required)	Widenmaier
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Richmond Knob Hill Community Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

August 31st, 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 and has significant, unintended consequences.
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. Reducing Municipal Reserve land in new communities to 8% from 10% will also have a significant ecological impact and affect quality of life for all residents. If anything, the 2% of land for affordable housing should be added to the Municipal Reserve requirement.
4. 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.
5. 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.**

6. Units that are now being developed on R-CG properties, under the guise of affordable housing, are actually more expensive than existing older bungalows and suites. The older bungalows which are being torn down to accommodate R-CG builds actually cost less than one new R-CG dwelling unit (and they include additional land for families, trees and gardens). **Developers are, in reality, displacing renters of older, more affordable bungalows.**
7. Applying an R-CG land use as the lowest density land use has the greatest impact on Inner City and Established Communities. **Adding significant density to these communities without adding additional amenities destabilizes them and pushes families to the outskirts of the city.** With that trend, schools are closed and land is sold off in a cycle to add more density. This will have a significant social and ecological impact.
8. 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.**
9. 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.
10. Removal of minimum parking requirements actually increases the traffic on residential streets. Drivers spend a significant amount of time circling around an area looking for parking and may not be paying attention to the cyclists and pedestrians around them. This would see developers raking in additional profits, and community residents struggling with even more parking issues.

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.

As we have already indicated, blanket R-CG rezoning directly benefits developers while displacing renters in older more affordable housing stock.

Recommendation 1 Action e

We are strongly opposed to the removal of minimum parking requirements for development. We are already under pressure from Business and Services along 33rd Ave with respect 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—once again, the developers would benefit from reduced costs and community residents would suffer.

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. Removing this requirement would absolve the developer from any real engagement or effort to be sensitive to the surrounding community. Comments for Council are only summarized in reports, and no percentage weightings are provided for Councillors to help them understand how strong the support or opposition is for a given project.

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.

Recommendation 5

We strongly oppose any reduction in Municipal Reserve land allotment. Reducing Municipal Reserve land in new communities to 8% from 10% will have a significant ecological impact and affect quality of life for all residents.

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.

Kevin Widenmaier

President,
Richmond Knob Hill Community Association
2433 26 Ave. SW Calgary,
AB T2T 5Y5
president@richmondknobhill.ca

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I have read and understand the above statement.

First name (required) Robert

Last name (required) Walker

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

I urge City Council to take action on housing now. We have an affordability crisis in Calgary that is becoming increasingly more acute given the pressures of newcomers to Calgary (which I also support). It is essential that Calgary City Council move forward by voting in favour of the expert recommendations of the task force. Council convened an expert panel to provide recommendations on how we as a city can address our housing issues. Please listen to the experts and take action. Voting in favour of the expert panel's recommendations will help address the affordability crisis in our city. By voting in favour of the expert panel's recommendations, city council can help Calgary continue to be one of the best cities in Canada and the world. It will help us be able to continue to attract diverse, talent for our businesses. It will help us provide opportunities for our young people and allow seniors to age in place with dignity. Please act now. Thank you.

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Prabhjit

Last name (required) Grewal

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Students' Association of Mount Royal University (SAMRU)

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable housing recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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Students' Association of Mount Royal University
4825 Mount Royal Gate SW
Calgary, AB
T3E 6K6

September 5, 2023

RE: Housing Affordability Task Force's Affordable Housing Recommendations

The Students' Association of Mount Royal University (SAMRU) is pleased to support the Affordable Housing Task Force's recommendations. SAMRU supports these recommendations because they will improve the ability for students and all Calgarians to access safe and affordable housing. We believe that the gentle densification of existing neighbourhoods is key to increasing the availability and affordability of housing throughout the city. We are hopeful that this long term change, coupled with the more short term recommendations, can provide relief soon and into the future.

Post-secondary students are uniquely positioned to support the Housing Affordability Task Force's recommendations. Already faced with additional financial barriers such as precarious employment, rapidly rising costs of education, and costs of living, these barriers worsen when students are forced to find housing far away from their educational and professional commitments. Add on that vacancy rates in the city are the lowest we have seen in nearly a decade, rents have skyrocketed, and on-campus residences are full, and this is leaving many students priced out of housing security. In short, the housing crisis is deeply affecting many students' ability to live and obtain their education in the City of Calgary.

Allowing a wider variety of housing options to be built citywide is a key component of the strategy. Some Calgarians have routinely expressed concern for increasing density in their neighbourhoods citing threats to safety and loss of community character. These concerns do not recognize the robust economic and social benefits that increasing neighbourhood density and diversity often bring to these communities. Students in particular are a dynamic group of citizens that offers much to their communities, including volunteerism, community engagement, entrepreneurship, a growing consumer population, and more.



Thank you for your consideration. SAMRU looks forward to the discussion at the Community Development Committee and urges the committee to recommend adopting the Task Force's affordable housing recommendations.

Sincerely,

Prabhjit Grewal
Representation Executive Council Vice-President External
Student's Association of Mount Royal University
vpexternal@samru.ca

The Students' Association of Mount Royal University (SAMRU) is an independent, nonprofit, charitable organization that represents and serves Mount Royal University students to help them succeed. All credit students at Mount Royal are SAMRU members. SAMRU members have access to all of SAMRU's services, which include food and financial security, academic support, student clubs, events, awards and bursaries, the Student Health and Dental plan. and so much more! Check out samru.ca or contact us at info@samru.ca.

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I have read and understand the above statement.

First name (required) Travis

Last name (required) Vallee

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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Are you in favour or opposition of the issue? (required)

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I am very concerned resident of 27th Street SW writing regarding the proposed zoning change and development at the end of 27st SW along Bow Trail. The proposed land use change is to ask for MU1 zoning across additional lots outside of the already recently modified zone. Our community has suffered greatly because of similar and even smaller development known as the Giordano which is adjacent to this new proposed development. Our community is family focused and has an excellent community school only blocks away. Although this development is seemingly along Bow Trail, in actuality there is no direct access to Bow Trail from this development and therefore all traffic must traverse the community and cut through out neighborhoods, alleys, and by our small community school. My children have already nearly been hit by people from the Giordano speeding up and down the alley behind our house and even in our neighborhood when walking to school. This is a major safety concern and our community can simply not handle this density change, especially with no direct access to Bow Trail for these developments. This kind of change is destroying our community, endangering our children, and eroding our privacy and property values. It brings undesirable short term tenants (the Giordano is already a failed project that has reverted to an AIRBNB rental accommodation) that add nothing to the community and causes bright lights to shine into our backyards from these excessively high developments in a residential area. I would be deeply saddened if the city would allow a second development such as this of this size and scope in our backyards and I am vehemently opposed to high density development of this nature and more specifically the MU-1 zoning which has no place in our small community.



1715 17th Avenue SE Calgary, AB T2G 5J1
ywcalgary.ca

September 1, 2023

The City of Calgary
Office of the Councillors (8001)
P.O. Box 2100, Station M
Calgary, AB, T2P 2M5

RE: Housing and Affordability Task Force Recommendations

Dear Calgary City Council,

As Chief Executive Office of YW Calgary (YW), I am writing on behalf of my organization to urge you to accept the recommendations from the Housing and Affordability Task Force on September 14, 2023.

YW cannot over-emphasize the way in which the lack of affordable, appropriate housing has become a primary barrier for our clients. We serve individuals across all income levels with diverse needs, yet all are impacted by the current housing and rental market in Calgary.

Addressing housing affordability as a municipality will take boldness, creativity, and action. YW understands that the City of Calgary alone cannot solve this issue. We will continue to advocate for our provincial and federal partners to simultaneously work on bold solutions. By working together – governments, the non-profit and private sectors alike – we can and must change the status quo.

We appreciate that the Housing and Affordability Task Force's recommendations include a wide variety of measures aimed at tackling this complex issue. It is in all our interests for City Council to accept the Task Force's recommendations, and work toward implementation as soon as possible.

Thank you for the opportunity to discuss this important matter.

Sincerely,

A handwritten signature in black ink that reads 'Sue Tomney'.

Sue Tomney
Chief Executive Officer
YW Calgary

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I have read and understand the above statement.

First name (required) Simonetta

Last name (required) Acteson

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In opposition**

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September 2nd, 2023

Mayor Gondek and Members of Council,

RE: Housing and Affordability Task Force Recommendations

Distributed for Public Release on May 4, 2023.

We recognize the importance and critical need for affordable housing throughout the city and we encourage the use of bold initiatives to meet both the needs of today, and future residents of Calgary needing these measures. Yes, we need housing, but to achieve affordable housing what we need is a substantial amount of non-market housing and we need governments at all levels to step up and provide it, with or without partnerships, and right now. The city needs to support and drive that effort but Council is also being asked to ease the way for profit seeking developers to maximize profits for largely unaffordable housing (by any definition). Density does not equal affordability and has been proven in cities across Canada and the world. If density led to affordability Vancouver and Toronto would be the cheapest places to live in Canada.

After review of the report and the six recommendations and their associated actions **we wish to express our objection, concern, and support of certain "Actions"** as follows:

1. Recommendation 1: Action 'a'

a. Include policy in the Municipal Development Plan immediately that every Local Area Plan should enable a minimum of 15% of the total housing units to be non-market Affordable Housing (as defined by The City) to provide equal distribution across the city

Though we can support 15% of total housing units across the city, the action does not “...provide equal distribution across the city” when attached to LAPs. LAPs are currently only being implemented in Calgary’s established areas and will take some years to complete. For equality, a 15% target must be supported by an evaluation of what exists and where, so one community is not overly represented and others not. The target should also be influenced by readily available land that can be developed as non-market housing without delay.

2. Recommendation 1: Action 'd'

“d. Prepare the necessary bylaws to immediately:

I. Make the base residential district Residential - Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district. “

We strenuously object to this “**action**”. Our reasons are outlined below: This is blanket up zoning of all of Calgary and would require the support and understanding of all Calgarians in all types of neighbourhoods;

- i. R-CG units do not add to non-market housing;
- ii. R-CG units, especially in the established areas, are not sold at a price point that would be defined as affordable housing for the target groups in this report. With the assistance of a local realtor, we present the following stats to support our position:
 - The average selling price of newly built 4-plexes in the established areas, from 2020 to now, was approximately \$619,000, with the most expensive being \$775,000.
 - Active sales range from \$499,900 to \$819,000.
- iii. Builders of R-CG units often complete one unit and list it, and incomplete units are sold from that point of sale. This means a portion of sales are not included in MLS and are not reflected in the numbers provided above. In addition, R-CG is a condo. Initial condo fees range from \$100-\$300 per month, in

- addition to a mortgage payment. A reserve study is required every five years and typically increases significantly.
- iv. Other major Canadian cities have found that density alone does not create affordability. If the objective of the task force is to increase the availability of affordable housing, its focus should stay on that effort. Please see the following links to a CBC video as well as a pdf presentation titled [The Final Undoing of the "Law of Supply and Demand"](#) by Patrick M. Condon, UBC Professor of Urban Design and author of [Sick City](#) .The "surge of new housing supply did not lead to more affordable housing". Professor Condon does an admirable job of explaining how increased density produced the opposite effect in Vancouver. "Boosting allowable density to increase housing supply inflates land prices such that hoped for affordability gains are lost." (p.99, Sick City). <https://youtu.be/ZxkKISpCkDk> and https://drive.google.com/file/d/1qP8AiZJvfJtY64vXo2DCvAZ_eEmyzupg/view .
 - v. We believe the results of such an action will compromise the property values and the structure of stable communities by eroding willingness to invest in existing housing. When there is no certainty on what kind of dwelling will occupy your neighbour's lot, people are less likely to commit to renovation or reinvestment in an existing dwelling.
 - vi. There is an enormous difference between 45% lot coverage and 60% lot coverage. The effect on permeable land; ability to plant or maintain existing trees; shadowing and loss of privacy; and an inability to provide adequate amounts of outdoor amenity space, are all in peril. The loss of mature tree canopy, which translates to significant loss of Green House Gas sequestration, cannot be immediately replaced by new plantings which take 40 to 60 years to mature. The loss of permeable land, trees, and green space contributes to biodiversity loss which reduces resilience for future climate conditions.
 - vii. Mayor and Council have declared a Climate Emergency. More focus on environmental sustainability needs to be considered in these recommendations. The most environmentally sustainable home is the one already built. A recent Statscan study Urban Greenness says: "More people means more homes, and urban densification and expansion can reduce the quantity and quality of "green" areas and increase the "grey" areas that consist of buildings, impervious surfaces, bare soil and low density vegetation.
 - viii. The blanket introduction of R-CG in the few remaining communities that have rich heritage assets will further endanger these finite resources that are rapidly disappearing throughout Calgary.
 - ix. R-CG development is done primarily by developers who have no vested interest or involvement in the communities they are building in. It is a pure profit enterprise that further removes the elusive "missing middle" in the form of affordable housing (largely single family) and replacing it with this compact form. To maintain diversity and choice in housing, R-CG should only be included on a case by case basis, or as determined by the community as part of the Planning process.
 - x. Blanket up zoning does not ensure a diversity of housing styles and ranges of affordability.
 - xi. The 2018 Housing Needs Assessment Report includes on page 13, Figure 9: Forecast Calgary Population Growth by Demographic. In this figure Seniors (65-85) represent 43%, Super Seniors (85+) 9%. Combined this represents 52% of future population growth. Very few seniors will want to live in a 3 storey walk-up housing form, yet this is considered the largest segment of forecasted population growth. This is also a demographic that is identified as needing affordable housing.

2. Recommendation 1: Action 'd'

"d. Prepare the necessary bylaws to immediately:

II. Enable secondary suites and backyard suites on one parcel of land.

We support this action and recommend expanding this initiative to include multiple suites. We consider this initiative as a positive incentive for heritage retention as well as allowing property owners to monetize their own dwellings through adaptation such as suites, while contributing to housing forms that would add affordable options.

Though we support safety and minimum requirements in secondary suites, we would ask that Council consider revising their requirements for legal suites that can be accommodated in pre-existing homes. Current rules require homeowners to do substantive changes, result in often prohibitive costs which makes the process less attractive, and increases the time required before revenue potential is possible. This is a missed opportunity in affordable rental alternatives.

1. Recommendation 1: Action ‘e’

e. In the new Land Use Bylaw: I. Remove minimum parking requirements in all residential districts

We only support “no minimum parking” on a case by case basis, dependent on transit and employment access. With permit parking costs rising sharply, this becomes another barrier to affordability.

2. Recommendation 1: Action ‘h’

h. Advocate to the Government of Alberta for legislative change to the Municipal Government Act to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

NO housing form should be exempt from public hearing or other planning processes. We would support a refinement and simplification of processes for proven providers of non-market housing. All Calgarians must retain their ability to voice their opinions on land use related matters, no matter what perceived good may come of the proposal.

3. Recommendation 2: Action ‘a’ and ‘c’

- a. Dispose of City-owned lands as soon as possible within Transit Oriented Development sites suitable for housing, including non-market housing.*
- b. c. Identify City-Owned parcels of land that collectively can be made shovel ready for Affordable Housing (minimum target of 1,000 units). Business Units may need to rationalize future use of said lands that are not needed, in whole or in part, for their intended primary use.*

We have grouped both actions together as they involve the disposition of City owned land for the purposes of providing an opportunity to build non-market housing. It is well known that one of the biggest barriers to the building of adequate amounts of non-market housing is the cost of land. We support the allocation of said “public lands” for this use but recommend the following considerations should be also under the action:

- That the City ensures that measures are put in place so that there is no foreseeable opportunity to gentrify the housing to something other than affordable;
- Outline the “test” for applicants to qualify for building non-market housing;
- Any lease or sale must include a clause that the product must be developed in a certain length of time, or the land will be repossessed; and,
- must be developed with a certain percentage of affordable units (100% would be ideal in these circumstances).

4. Recommendation 5: Action 'a' 'i'

a. Advocate to:

i. The Provincial Government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication).

As citizens of Calgary, and fervent believers in the importance of the natural environment on the health and wellbeing of our City, we cannot support this recommendation action under any circumstances. We strongly support developing a land bank, but not at the cost of potential green space in an increasingly dense City. We recommend that 2% of the developable land only (after MR deduction) be placed in the land bank.

5. Recommendation 5: Action 'b' and 'c'

b. Enact a municipal bylaw under s. 364 of the Municipal Government Act to exempt properties held by non-profit organizations providing non-market housing from the municipal portion of property tax.

c. Advocate to the Province to exempt properties held by non-profit organizations that are providing non-market housing from the provincial portion of property tax.

We can only support a short term tax break for non-market housing, but even the temporary removal should only apply to 100% non-market housing. Property taxes contribute to many Municipal and Provincial Services and do not constitute a high enough percentage of operating budgets to hinder providing non-market housing.

In conclusion, in a city trying to increase sustainability and climate resilience, as council you need to look for solutions that fit everything you are trying to achieve, not just one problem. Climate resilience is not entirely about increasing density. It is a combination of factors that should be considered together. We want our Council to encourage and facilitate sensitive redevelopment and appropriate new development. Yes, it used to make sense to centralize density when the downtown core was the employment hub of the City. At this point we must admit that is no longer the case. Employment is occurring all over, and often in our homes. By the City's own admission, the utility infrastructure in established areas cannot support the target densities being proposed. When does that conversation occur? How can it be ignored when sweeping up zoning is being discussed?

We would like to thank Council and the Mayor for your consideration of our concerns and comments regarding this report.

Sincerely,
William and Simonetta Acteson

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I have read and understand the above statement.

First name (required) Mike

Last name (required) Murray

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Recommendations**

Are you in favour or opposition of the issue? (required) **In opposition**

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September 4th, 2023

Mayor Gondek and Members of Council,

RE: Housing and Affordability Task Force Recommendations

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 - Active sales range from \$499,900 to \$819,000.
- iv. Builders of R-CG units often complete one unit and list it, and incomplete units are sold from that point of sale. This means a portion of sales are not included in MLS and are not reflected in the numbers provided above. In addition, R-CG is a condo. Initial condo fees range from \$100-\$300 per month, in addition to a mortgage payment. A reserve study is required every five years and typically increases significantly.
- v. Other major Canadian cities have found that density alone does not create affordability. If the objective of the task force is to increase the availability of affordable housing, its focus should stay on that effort. Please see the following links to a CBC video as well as a pdf presentation titled [The Final Undoing of the "Law of Supply and Demand"](#) by Patrick M. Condon, UBC Professor of Urban Design and author of [Sick City](#). The "surge of new housing supply did not lead to more affordable housing". Professor Condon

does an admirable job of explaining how increased density produced the opposite effect in Vancouver. "Boosting allowable density to increase housing supply inflates land prices such that hoped for affordability gains are lost." (p.99, Sick City). <https://youtu.be/ZxkKISpCkDk> and https://drive.google.com/file/d/1qP8AiZJvfJtY64vXo2DCvAZ_eEmyzupg/view .

- vi. I believe the results of such an action will compromise the property values and the structure of stable communities by eroding willingness to invest in existing housing. When there is no certainty on what kind of dwelling will occupy your neighbour's lot, people are less likely to commit to renovation or reinvestment in an existing dwelling.
- vii. There is an enormous difference between 45% lot coverage and 60% lot coverage. The effect on permeable land; ability to plant or maintain existing trees; shadowing and loss of privacy; and an inability to provide adequate amounts of outdoor amenity space, are all in peril. The loss of mature tree canopy, which translates to significant loss of Green House Gas sequestration, cannot be immediately replaced by new plantings which take 40 to 60 years to mature. The loss of permeable land, trees, and green space contributes to biodiversity loss which reduces resilience for future climate conditions.
- viii. Mayor and Council have declared a Climate Emergency. More focus on environmental sustainability needs to be considered in these recommendations. The most environmentally sustainable home is the one already built. A recent Statscan study Urban Greenness says: "More people means more homes, and urban densification and expansion can reduce the quantity and quality of "green" areas and increase the "grey" areas that consist of buildings, impervious surfaces, bare soil and low density vegetation.
- ix. The blanket introduction of R-CG in the few remaining communities that have rich heritage assets will further endanger these finite resources that are rapidly disappearing throughout Calgary.
- x. R-CG development is done primarily by developers who have no vested interest or involvement in the communities they are building in. It is a pure profit enterprise that further removes the elusive "missing middle" in the form of affordable housing (largely single family) and replacing it with this compact form. To maintain diversity and choice in housing, R-CG should only be included on a case by case basis, or as determined by the community as part of the Planning process.
- xi. The examples of R-CG developments I have seen appear to be area driven, non-contextual, and loosely fit the description of a housing. If case by case R-CG developments are determined to be appropriate by the community, I would suggest an architectural stamp and more stringent design review process be put in place within the early planning review stages of the application.
- xii. Blanket up zoning does not ensure a diversity of housing styles and ranges of affordability.
- xiii. The 2018 Housing Needs Assessment Report includes on page 13, Figure 9: Forecast Calgary Population Growth by Demographic. In this figure Seniors (65-85) represent 43%, Super Seniors (85+) 9%. Combined this represents 52% of future population growth. Very few seniors will want to live in a 3 storey walk-up housing form, yet this is considered the largest segment of forecasted population growth. This is also a demographic that is identified as needing affordable housing.

2. Recommendation 1: Action 'd'

"d. Prepare the necessary bylaws to immediately:

II. Enable secondary suites and backyard suites on one parcel of land.

I support this action and recommend expanding this initiative to include multiple suites. I consider this initiative as a positive incentive for heritage retention as well as allowing property owners to monetize their own dwellings through adaptation such as suites, while contributing to housing forms that would add affordable options.

Though I support safety and minimum requirements in secondary suites, I would ask that Council consider revising their requirements for legal suites that can be accommodated in pre-existing homes. Current rules require homeowners to do substantive changes, result in often prohibitive costs which makes the process less attractive, and increases the time required before revenue potential is possible. This is a missed opportunity in affordable rental alternatives.

1. Recommendation 1: Action 'e'

e. In the new Land Use Bylaw: I. Remove minimum parking requirements in all residential districts

I only support “no minimum parking” on a case by case basis, dependent on transit and employment access. With permit parking costs rising sharply, this becomes another barrier to affordability.

2. Recommendation 1: Action 'h'

h. Advocate to the Government of Alberta for legislative change to the Municipal Government Act to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

NO housing form should be exempt from public hearing or other planning processes. I would support a refinement and simplification of processes for proven providers of non-market housing. All Calgarians must retain their ability to voice their opinions on land use related matters, no matter what perceived good may come of the proposal.

3. Recommendation 2: Action 'a' and 'c'

- a. Dispose of City-owned lands as soon as possible within Transit Oriented Development sites suitable for housing, including non-market housing.*
- b. c. Identify City-Owned parcels of land that collectively can be made shovel ready for Affordable Housing (minimum target of 1,000 units). Business Units may need to rationalize future use of said lands that are not needed, in whole or in part, for their intended primary use.*

I have grouped both actions together as they involve the disposition of City owned land for the purposes of providing an opportunity to build non-market housing. It is well known that one of the biggest barriers to the building of adequate amounts of non-market housing is the cost of land. I support the allocation of said “public lands” for this use but recommend the following considerations should be also under the action:

- That the City ensures that measures are put in place so that there is no foreseeable opportunity to gentrify the housing to something other than affordable;
- Outline the “test” for applicants to qualify for building non-market housing;
- Any lease or sale must include a clause that the product must be developed in a certain length of time, or the land will be repossessed; and,
- must be developed with a certain percentage of affordable units (100% would be ideal in these circumstances).

4. Recommendation 5: Action 'a' 'i'

a. Advocate to:

i. The Provincial Government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication).

As a citizen of Calgary, and fervent believer in the importance of the natural environment on the health and wellbeing of our City, I cannot support this recommendation action under any circumstances. I strongly support developing a land bank, but not at the cost of potential green space in an increasingly dense City. I recommend that 2% of the developable land only (after MR deduction) be placed in the land bank.

5. Recommendation 5: Action 'b' and 'c'

b. Enact a municipal bylaw under s. 364 of the Municipal Government Act to exempt properties held by non-profit organizations providing non-market housing from the municipal portion of property tax.

c. Advocate to the Province to exempt properties held by non-profit organizations that are providing non-market housing from the provincial portion of property tax.

I can only support a short-term tax break for non-market housing, but even the temporary removal should only apply to 100% non-market housing. Property taxes contribute to many Municipal and Provincial Services and do not constitute a high enough percentage of operating budgets to hinder providing non-market housing.

I would like to thank Council and the Mayor for your consideration of my concerns and comments regarding this report.

Sincerely,
Mike and Melissa Murray

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Massimiliano

Last name (required) Acteson

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing affordability task force recommendations

Are you in favour or opposition of the issue? (required) In opposition

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

Hello, I am a 28-year-old male. I have lived in Calgary my whole life and have primarily worked in construction and manufacturing, as well as urbanism space-making design and development. I would like to be a homeowner in Calgary at some point, and seeing blanket zoning changes such as this scares me. Ultimately, policies like these make me want to leave Calgary.

Having everything zoned as RCG and allowing the townhouse/row house developments to go ahead without public input is irresponsible to current homeowners and new homeowners. I have seen these types of developments in my neighbourhood (Crescent Heights), and not only are they wiping out any heritage left in neighbourhoods such as these, but they are devaluing the properties near them and are not affordable by any means. I have seen lots with perfectly usable houses on them sell for 5-600K, get bulldozed, and then 4 rowhouses go up with secondary suites, with each unit selling for 600k+. I have no idea how this is going to solve the housing crisis. It is taking a perfectly good single-family dwelling, throwing it in the dump, and building lesser quality and smaller dwellings but selling them for a much higher \$/sqft.

I am all for density, but this approach seems like it has been designed by developers in order to pad their pockets further. I would love to see the city relax what is required to put additional suites into existing houses and allow laneway-type developments more readily. The sheer waste created by knocking down existing structures and throwing them in the dump to then build a new one is environmentally irresponsible. By making it more affordable and easier to renovate existing houses into multiple units, there would be much less impact on the environment and on the character of heritage neigh-

bourhoods. This process would be more rapid, as well as curate a more community-driven solution.

The last thing I want to mention is the removal of the responsibility to provide on-site parking. In this city, you need a vehicle to live, work, and survive. Considering our climate, how much area the city spans, and the lack of safe and convenient public transit, I am not sure how it is expected that one is to get by without a means of transportation. Removing this requirement is short-sighted and unnecessarily optimistic for the walkability of Calgary. I say this as an avid cyclist, we are not there yet.

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I have read and understand the above statement.

First name (required) Karen

Last name (required) Ball

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

September 5, 2023

The City of Calgary
Office of the Councillors (8001)
P.O. Box 2100, Station M
Calgary, AB, T2P 2M5

Dear Calgary City Council,

Calgary, like many municipalities in Canada, is facing an affordability crisis. The cost of housing, which is typically the largest household expense, is rising. Council has a critical opportunity to lay the groundwork for a more affordable Calgary with the recommendations before you on housing affordability. As employers from one of Alberta's largest sectors, CCVO and nonprofit partners urge bold action to keep Calgary affordable.

Employees in our sector face growing vulnerability. The nonprofit sector in Alberta employs nearly 300,000 (or 1/20) Albertans, who provide essential services to communities ranging from healthcare, education, arts, sports, and environment. Our workforce is made up of 78% women, 47% immigrants, and 36% visible minorities, with salaries averaging \$51,544 - compared to the Alberta all-sector average of \$61,045. Our sector cannot afford to delay action on affordability.

Housing affordability directly affects nonprofits' capacity to perform essential work across Calgary and Alberta. We cannot have a thriving nonprofit sector, a thriving business sector, a thriving arts sector, a thriving hospitality sector, and ultimately a thriving Calgary if workers have nowhere to live. Immediate action must be taken to ensure that Calgary is an affordable place to live for decades to come to protect our local economy, support workforce retention and recruitment, and maintain the Alberta Advantage.

Current trends are concerning. Mortgages and rents in Calgary are skyrocketing as demand far outpaces supply. The average rent in our city increased a shocking 22% in the last year, while home prices are increasing the fastest in the nation.

You have the rare opportunity to support our nonprofit workforce and dramatically change the future of Calgary for the better. On September 14, please accept the recommendations from the Housing and Affordability Task Force and keep Calgary affordable for the workers who keep our sector alive and well.

Sincerely,

Calgary Chamber of Voluntary Organizations -Karen Ball, President & CEO

Accessible Housing -Teneille Bradley, Executive Director
ActionDignity -Francis Boakye, Executive Director
Alberta Ballet -Chris George, President & CEO
Alberta Community Crime Prevention Association (ACCPA)-Jean Bota, President
Alberta Food Rescue -Jaquie Duhacek, Executive Director
Alberta Media Arts Alliance Society -Sharon Stevens, Executive Director
Alberta Real Estate Foundation -Patti Morris, Executive Director
Alpha House Society -Shaundra Bruvall, Executive Director
BGC Calgary & Foothills Clubs -Nicole Van Langen, Director of Operations
Big Brothers Big Sisters Calgary -Ken Lima-Coehlo, President & CEO
Calgary Alliance for the Common Good -Ryan Andersen, Lead Organizer
Calgary Alternative Support Services -Kyle Maclean, Director of Operations
Calgary Arts Development -Patti Pon, President & CEO
Calgary Blues Music Association -Cindy McLeod, Producer and Artistic Director
Calgary Catholic Immigration Society -Gordana Radan,
Calgary Counselling Centre -Robbie Babbins-Wagner, CEO
Calgary Drop-In & Rehab Centre Society -Sandra Clarkson, Executive Director
Calgary Food Bank -Melissa From, President & CEO
Calgary Hotel Association -Sol Zia, Executive Director
Calgary Humane Society -Carrie Fritz, Executive Director
Calgary John Howard Society -Leslie McMechan, Executive Director
Calgary Professional Chapter of Engineers Without Borders -Aditya Chaudhuri, President
Caresce Inc -Deanna Branson, Owner
Carya -Paula Telfer, CEO
Centre for Newcomers -Jon Yee, VP Strategy
Cerebral Palsy Alberta -Cindy Turnquist, Director of Development & Communications
Cerebral Palsy Kids & Families -Sheralee Stelter, Executive Director
Confederation Park 55+ Activity Centre -Jeannette Provo, Executive Director
Discovery House -Leslie Hill, Executive Director
Enviros -Helen Bergen, CEO
Further Education Society of Alberta -Elaine Cairns, Executive Director
Gateway Association -Samantha Grabinsky, Senior Manager
Hands lifting hearts -Clare Jagunna, Executive Director
HomeSpace Society -Bernadette Majdell, CEO
Inn from the Cold -Heather Morely, Executive Director
INPAVI Integration for Life -Wilson Cartagena, Head Director
Institute for Community Prosperity -James Stauch, Executive Director
Kindred -Jessica Cope Williams, CEO
Leftovers Foundation -Cory Rianson, Executive Director

McMan Calgary -Soraya Saliba, Executive Director
Meals on Wheels -Esther Elder, CEO
Miskanawah Community Services Association -Kirby Redwood, Lead Oskâpêwis (CEO)
Momentum -Jeff Loomis, Executive Director
New Age Services Inc. -Norma Wisbling, Executive Director
Norfolk Housing Association -Maya Kambeitz/Bryan Slauko, Executive Director/Board Chair
North East Family Connections -Sue Holt, Executive Director
Ogden 50+ Activity Centre -Renata Michalski, Executive Director
PAL Calgary - Johanne Deleeuw, Officer, Board of Directors
Pembina Institute -Chris Severson-Baker, Executive Director
Providing Avenues to Hope Society -Irene Carter, Coordinator
RESET Society of Calgary -Theresa Jenkins, Executive Director
Rise Calgary -Salimah Kassam, Leader
Rowan House Society -Linette Sodan, Executive Director
Rozsa Foundation -Simon Mallett, Executive Director
Safelink Alberta -Katie Ayres, Executive Director
Sagesse -Andrea Silverstone, CEO
Shelter Movers Calgary -Elsa Perry, Chapter Director
Simon House -John Rook, President & CEO
Sinneave Family Foundation -Tanya McLeod, President
Skipping Stone -Lindsay Peace, Executive Director
Sled Island Music & Arts Festival -Maud Salvi, Executive Director
Sober Friends Society -Barry Deighan, Treasurer & Secretary
Students' Association of Mount Royal University Representation Executive Council -Joseph Nguyen, President
Swallow-a-Bicycle Theatre -Mark Hopkins, Co-Artistic Director
The Alberta Seventh Step Society -Jason Beck, Executive Director
The Alex Community Health Centre -Joy Bowen-Eyre, CEO
The Arusha Centre -Gerald Wheatley -On behalf of Board of Directors and Collective
The Calgary Bridge Foundation for Youth (CBFY) -Frank Cattoni, CEO
The Children's Cottage -Danielle Ladouceur & Lisa Garrisen, CEO/Director of Programs
Trellis Society -Angela Clarke, Chief Strategy Officer
Umoja Community Mosaic -Jean Claude Munyezamu, Executive Director
Unison/Kerby Centre -Larry Mathieson, President & CEO
Universal Rehabilitation Service Agency -Pam McGladdery, CEO
Vecova -Kelly Holmes-Binns, CEO
Vibrant Communities Calgary -Meaghon Reid, Executive Director
Vitreo Fundraising Group -Tricia Voll, Executive Assistant
Volunteer Connector -Doug Watson, President & CEO
Wellspring Alberta -Natalie Noble, CEO

Women in Need Society -Karen Ramchuk, President & CEO
Women's Centre of Calgary -Bo Masterson, Executive Director
Wood's Homes -Bjorn Johansson, CEO
YW Calgary -Sue Tomney, CEO

Nick Drinkwater
Janice Champagne
Meghan Finnbogason
Catherine Francis
Linda Collins
Evelyn Tait
Vincent St Pierre
Heidi Walter
Gail Staffa
Carolyn Gordon
Teresa Goldstein
Cat Hesketh
Trevor Axworthy
Janine Cote

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I have read and understand the above statement.

First name (required)	Brenda
Last name (required)	Tackaberry
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) HOUSING AFFORDABILITY TASK FORCE RECOMMENDATIONS

Are you in favour or opposition of the issue? (required) In opposition

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

To Every Council Member who was voted into thier role by Citizens of Calgary,

I respectfully ask that you vote in OPPOSITION to Reccomendation 1 Items D,E, and F of the HATF recommendations for the following reasons;

1. Blanket uzoning and increasing density has been proven to have the OPPOSITE effect on housing affordability, thereby increasing the cost of living in EVERY SINGLE CITY where it has been piloted/implemented
2. The HATF used median incomes from all calgarians, median infill prices across the entire city, BUT only looked at median single family home price in select RC1 communities to state that RCG units are more affordable than the single family homes that will EVENTUALLY be built in their place. This is incredibly flawed analysis
3. NO STUDY was done to determine what the average price of the home that is being torn down to add these RCG units. On my block alone, three older but well maintained homes were demolished (two of which were heritage/century homes!) to make way for RCG. All three homes and lots were more affordable than the RCG unit price replacing them.
4. Blanet upzoning will essentially remove all homes/lots that are available for persons of median or below median income to purchase, and in much shorter timeline than is already occuring
5. Council recently voted to allow RCG midblock, to 3x the number of units allowed in RCG zoning, and cut parking spaces in half to allow RCG to become more profitalbe for developers and also increase supply. NO EVALUATION has been conducted on extra # of units that has been built in the city, or unit price/rental price that the increase supply and how affordability has been impacted

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



6. REMOVING OPPORTUNITES FOR COMMUNITY MEMBERS TO ENGAGE AND PROVIDE LOCAL CONTEXT ON DEVELOPMENTS IN THEIR COMMUNITIES IS UNETHICAL AND ALSO contradictory to the cornerstone of building community and good urban planning practices as outlined in the city's own Municipal Development Plan as well as the Federal mandate for municipal governance. Shame on anyone who considers removing this step.

7. The blanket rezoning will effectively void all the Local Area Plans that many members of the communities spent HOURS of time working on. This is an incredible waste of not only time but tax payers dollars. Imagine if all of that money was poured instead into affordable, off market housing strategies????

There are many good recomendations put forward by the task force..... see attached for more.

To Every Council Member who was voted into their role by Citizens of Calgary,

I respectfully ask that you vote in **OPPOSITION** to **Recommendation 1 Items D,E, and F** of the HATF recommendations for the following reasons;

1. Blanket upzoning and carelessly increasing density in this manner has been proven to have the OPPOSITE effect on housing affordability, thereby increasing the cost of living in EVERY SINGLE CITY where it has been piloted/implemented
2. The HATF used median incomes from all Calgarians, median infill prices across the entire city, BUT only looked at median single family home price in select RC1 communities to state that RCG units are more affordable than the single family homes that will EVENTUALLY be built in their place. This is incredibly flawed analysis
3. NO STUDY was done to determine what the average price of the home that is being torn down to add these RCG units. On my block alone, three older but well-maintained homes were demolished (two of which were heritage/century homes!) to make way for RCG. All three homes and lots were more affordable than the RCG unit price replacing them.
4. Blanket upzoning will essentially remove all homes/lots that are available for persons of median or below median income to purchase, and in much shorter timeline than is already occurring. Blanket upzoning will provide more housing supply ONLY for Calgarians who earn incomes well above the median income in Calgary. Median price for RCG is well above median income for Calgarians.
5. Council recently voted to allow RCG midblock, to 3x the number of units allowed in RCG zoning, and cut parking spaces in half to allow RCG to become more profitable for developers and also increase supply. NO EVALUATION has been conducted on extra # of units that has been built in the city, or unit price/rental price that the increase supply and how affordability has been impacted
6. REMOVING OPPORTUNITIES FOR COMMUNITY MEMBERS TO ENGAGE AND PROVIDE LOCAL CONTEXT ON DEVELOPMENTS IN THEIR COMMUNITIES IS UNETHICAL AND ALSO contradictory to the cornerstone of building community and good urban planning practices as outlined in the city's own Municipal Development Plan as well as the Federal mandate for municipal governance. Shame on anyone who considers removing this step.
7. The blanket rezoning will effectively void all the Local Area Plans that many members of the communities spent HOURS of time working on. This is an incredible waste of not only time but tax payers dollars. Imagine if all of that money was poured instead into affordable, off market housing strategies????

There are many good recommendations put forward by the task force. Ones which actually will have a positive impact on housing affordability here in the city. Ultimately, we need provincial and federal support, and we need to mandate developers of higher density builds to contribute to the affordability crisis we are facing. **Unfortunately, BILD Developers lobbied the provincial government to remove a municipalities ability to make these types of requirements, if that is any indication of their interests.**

Meanwhile, I would like to know what the city of Calgary administration is doing to make Calgary more affordable. Lately all I have seen is substantial increases in property taxes, and a suggestion to add considerable fees for street parking. These and many other actions also purposefully make the city LESS affordable.

Density is required as the city continues to grow but I ask that we do it purposefully and mindfully, with respect to communities, the environment (8% tree canopy and falling), and individuals earning median and less than median incomes here in the city.

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required)	samuel
Last name (required)	green
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Momentum

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Affordable Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

September 5, 2023

Mayor Dr. Jyoti Gondek and Calgary City Council
The City of Calgary
P.O. Box 2100, Stn. M
Calgary, Alberta, Canada T2P 2M5

Dear Calgary City Council,

RE: The Housing and Affordability Task Force's Recommendations

Momentum is pleased to provide this letter of support for the Affordable Housing Strategy recommendations put forward by the Housing and Affordability Task Force. As a champion of Calgary's [Enough For All](#) poverty reduction strategy, we recognize the strong relationship between adequate housing and poverty. We encourage Council to take bold action in approving and implementing these recommendations and to urgently increase affordable rental supply.

Calgary is facing an affordability crisis that threatens to undermine the stability and livability of our city. In addition to the rising costs of fuel, food, and electricity, Calgarians are being hit by significant and unsustainable increases in the cost of housing. This is a critical moment for the city, and it is vital that Council use this opportunity to lay the foundation for a more affordable, more livable Calgary.

Housing is a basic need. Calgarians who are most vulnerable — those living on a low-income, coming from a marginalized background, or experiencing a disability, for example — will be most affected by the lack of affordable, appropriate, and safe housing options. As they are often also lacking access to additional financial resources, these Calgarians are at a high risk of becoming unhoused.

Housing affordability is critical to economic development in our city. We must diversify our housing supply to ensure that Calgary remains a vibrant, livable city for people of all income levels. We have less affordable rental housing available per capita than other major cities, and supply is becoming more and more constrained as immigration levels climb. We need to ensure that we can welcome these newcomers properly and provide them with the opportunity to build lives, live in dignified conditions, and own homes. A key challenge for many employers in our city is attracting workers. Without affordable housing, it will become increasingly difficult for employers to attract workers that cannot afford a place to live.

The recommendations put forth by the Housing and Affordability Task Force, if implemented, will be an important first step in our path towards affordability. We recognize that meaningful progress will require the participation and cooperation of all levels of government as well as the non-profit and private sectors. We need to take bold action to address housing

affordability as a city. We commend the City of Calgary for their leadership in moving this work forward.

Thank you for your consideration,

A handwritten signature in black ink, appearing to read "Jeff Loomis". The signature is fluid and cursive, with a large initial "J" and a long horizontal stroke.

Jeff Loomis

Executive Director

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I have read and understand the above statement.

First name (required) Stuart

Last name (required) Davie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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Dear Committee Members,
Thank you very much for the opportunity to comment on this agenda item. I realize that you will probably receive many comments on this topic, so I will keep my remarks brief. I believe that the plan to address the need for more affordable housing by a blanket re-zoning to R-CG in all neighbourhoods is misguided, for the following reasons. Firstly, if developers and builders are able to build high-density housing in established single-family home communities, they will not for the most part build affordable housing (as defined by a person or family spending not more than 30% of income on housing). Rather, as developers and builders are in business to maximize their profits, they will build more expensive housing that there will be a ready market for. This is the nature of their business. For example, a single home on a 80 x 120 foot lot could be purchased for \$2mm and several townhomes could then be built on that lot that would sell for \$1mm each - hardly affordable housing. Secondly, if Council and Administration are truly concerned about the "greenness" of our City, it should be recognized that a lot coverage of 60% or more vs. 45% under R-C1 and R-C2 would much reduce the greenness of Calgary. Thirdly, the increased traffic issues due to higher density with a very minimal requirement for parking spots should be a real concern - think increased safety risks for pedestrians and cyclists. Fourth, the blanket R-CG recommendation undermines the LAP process by, if implemented, already deciding what communities will "look like" well before the LAP is finalized. This would be a major affront to those community members who have been committed to working with Administration on the LAP - not to mention that Administration had previously stated that there was no intent for blanket re-zoning under a LAP.



I am of the strong opinion that increased densification - including more affordable housing - can take place in current undeveloped or under-developed areas without a blanket re-zoning in what are now established single-family home communities. But this doesn't mean that some re-zoning in such communities should not be considered. For example, in my community of Mayfair, it may well make sense for an eventual rezoning of Melville Place (next to Elbow Drive) to higher density, due to the Elbow Drive transit routes, while leaving the rest of the community as it is (with the caveat of my previous comment re: developers and affordable housing).

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I have read and understand the above statement.

First name (required) Christopher

Last name (required) LeGallais

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations, Recommendation 1: Act**

Are you in favour or opposition of the issue? (required) **In opposition**

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September 5, 2023

Attention: Mayor Gondek and City Councillors

Calgary City Council Meeting: Community Development Committee (September 14, 2023)

Re: Housing and Affordability Task Force Recommendations, Recommendation 1: Action F – Implement rezoning to R-CG or H-GO districts

Approval of the subject blanket residential rezoning recommendation from RC-1 to R-CG/H-GO will result in a serious and significant impact on many existing residential communities in Calgary, have an adverse environmental effect (re: such as increased traffic congestion, loss of mature trees and greenspaces, etc.), and completely ignores individual property rights and investments. Land costs vary significantly between different residential neighbourhoods throughout Calgary – a key economic reality which unfortunately appears to have been missed or ignored by this recommendation. For example, within existing neighbourhoods such as Kelvin Grove (re: where I live), facilitating increased density of high priced homes will no doubt be highly profitable for developers but will not produce the stated objective: “.....lead to more affordable communities”. I think it relevant to point out that Kelvin Grove is currently by no means an exclusive enclave of single-detached residences, as more than 50% of currently occupied dwellings are apartments/condos/semi-detached or row houses, and the community has a functioning commercial office strip, two seniors’ lodges and one dedicated seniors’ apartment building. I find it particularly curious that such a recommendation would be made by the Housing and Affordability Task Force given that the value and desirability of retaining single-detached homes in existing core areas of Limited Scale neighbourhoods was so strongly endorsed and articulated in the City’s own 129-page standing report: “The Guide for Local Area Planning” (re: published in May 2021 – reference pages: 32, 51, 79 & 80). Furthermore, having personally attended many of the Heritage LAP Open Houses, this recommendation runs counter to comments from almost all of the many City Urban Planners I spoke to at those meetings. I fully recognize that a certain level of increased housing densification is required for Calgary, but I respectfully suggest that such development would be much more effective in meeting affordability criteria if located in fit for purpose areas of which there are plenty of options (re: such as contiguous to LRT stations, major commuter roadways, etc.), as outlined in the aforementioned planning report. I strongly suggest you rescind this rezoning recommendation. .

Sincerely,

Christopher LeGallais

Kelvin Grove Resident

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I have read and understand the above statement.

First name (required) Carlene

Last name (required) Donnelly

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? CUPS Calgary Society

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable housing recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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The Importance of Affordable Housing

CUPS is a non-profit organization that, based on our integrated, trauma-informed, and strengths-based approach, empowers people to identify and leverage their abilities to achieve their goals and improve well-being. We provide housing and economic supports, health services, and parenting education through an integrated lens. At CUPS, we see the impact of housing unaffordability on a daily basis.

In the 2022-23 fiscal year, CUPS supported over 7,500 clients. 404 adults, many of whom have children, were supported to access, and maintain subsidized housing through CUPS' Key Case Management, Community Development and Graduated Subsidy programs. 75 new clients, including 25 families, accessed affordable housing. 44 clients graduated from a CUPS housing program and another 11 required less intensive supports, transferring to a program that provided less case management support. At the end of the fiscal year, 90% of housing clients had been stably housed for 1 year or longer (n=280). Further, through our Care Coordination program, 151 households received financial assistance to avoid evictions or for first month's rent, utilities, and other emergency supports.

Canada Mortgage and Housing Corporation identified that housing starts are expected to drop in 2023 and housing will be less affordable with increasing rents and decreasing vacancies.² As a result, there will be fewer housing options available and affordable housing options will be scarce. Recognizing the National Housing Strategy Act's recognition of the right to affordable housing,³ it is critical that our city continues to support the construction and creation of affordable housing.

We have seen the impact of access to affordable housing through our work with clients who have diverse and varying needs. When clients have access to affordable housing, they can focus on meeting their other needs and working towards their own goals. Further, without adequate affordable housing in the city, our staff members that provide essential services to vulnerable and marginalized Calgarians struggle to find housing for themselves. We recognize and believe in the importance of continuing to build affordable housing stock in our city. Through supporting the recommendations put forward by the Housing and Affordability Task Force, we can start to address the housing crisis that is impacting so many of us.

Regards,
Carlene Donnelly

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I have read and understand the above statement.

First name (required) JoAnne

Last name (required) Atkins

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Varsity Community Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **agenda not published yet**

Are you in favour or opposition of the issue? (required) **Neither**

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Varsity Community Association
4303 Varsity Drive N.W.
Calgary, Alberta T3A 0Z7

September 5, 2023

Community Development Committee
City of Calgary
Calgary, Alberta

RE: Recommendations of the Housing and Affordability Task Force

Dear Mayor Gondek & Members of City Council,

Like most citizens of Calgary, we agree with the need for affordable housing and we commend the Task Force for their work in exploring this issue.

We note the Task Force states in its opening message that many recommendations will need thoughtful consideration and engagement with Calgarians and that all will have a significant impact for Calgary if they are implemented. Under Next Steps, the Task Force again refers to “public engagement requirements”. Unfortunately, very few Calgarians are currently aware of the recommendations and have not had an opportunity to contemplate or discuss them. We wholeheartedly agree with the need for public engagement due to the significant impact of these recommendations and trust that the City will embark on a robust and thorough engagement process regarding these recommendations prior to implementation.

Recommendation 1 (b) Rescind the Single Detached Special Policy Area in the Guide to Local Planning, immediately.

We do not support this recommendation as it has no relationship with affordable housing. Establishing Single Detached Policy Areas in Local Area Plans should have no impact on housing affordability. The Special Policy Area was passed by Council to address community concerns expressed at multiple public hearings. There are numerous situations where this policy would still be appropriate. A public hearing should be held on this proposed amendment if Council decides to proceed.

Recommendation 1 (d) Prepare the necessary bylaws to immediately: 1. Make the base residential district R-CG with guidance for single, semi-detached, row and townhouses into a single land use district.

We do not support this recommendation. Evidence that this policy will increase housing affordability has not been provided. Anecdotal evidence shows most infill developments are actually quite expensive. This is a radical change in planning policy that would likely not be supported by the majority of Calgarians. In addition to greater height, R-CG has 60% lot coverage as opposed to the 45% lot coverage for single family and semi-detached homes. The increased height and massing and significant reduction in the urban tree canopy on these lots can result in reduced quality of life and property values for neighbouring properties. Also, R-CG allows for eight households on one lot with reduced parking requirements which can create parking issues in the community (not to mention the storage required for 24 waste, recycling and compost bins). Since these significant differences between different types of housing can

have a negative impact on individual properties and communities it is essential that public hearings be maintained as part of the democratic process. It would be inappropriate for land uses with such different characteristics to be grouped together into a single land use district. Most people are not aware of this recommendation and extensive public engagement is warranted followed by a public hearing and perhaps even a plebiscite.

Recommendation 1 (e) In the new Land Use Bylaw: I. Remove minimum parking requirements in all residential districts.

We have serious concerns with this recommendation. We are not aware of any evidence that this will increase housing affordability even though it may slightly reduce building costs for developers. Inadequate parking can create severe quality of life issues in communities. Has any consideration been given to the long term implications of on-street vs on-site parking as we transition to electric vehicles that need charging overnight?

Recommendation 1 (f) Complete City-initiated land use redesignations by Q2 2024 to: I. Implement R-CG as the base residential district across Calgary.

See comments under 1(d).

Recommendation 1 (f) II. Implement H-GO in residential areas within proximity to transit, main streets and other corridors.

We support this recommendation on appropriate sites as determined on a case by case basis.

Recommendation 1 (h) Advocate to the Government of Alberta for legislative change to the MGA to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

We strongly oppose this recommendation. Public hearings and public engagement are cornerstones of the democratic process. The reduction in timelines would be minimal. Usually the collaboration between the city, developer, and communities is beneficial and results in a better project.

Recommendation 5 (a) Advocate to: i. The Provincial Government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication)

We have concerns that this recommendation could have a negative impact on new communities by reducing the amount of land that is available for schools, parks, and natural areas. The higher the density the more important our parks and open spaces become in order to properly serve the increased population. We would like more information on the possible impact this recommendation would have on new communities.

Are we limiting ourselves by primarily focusing on R-CG?

One general concern we have is that there seems to be a focus on R-CG zoning in preference to other medium and high density housing forms. Affordable housing comes in many built forms and some would argue that apartment buildings provide much more affordable housing than infill development. It would be short-sighted to only rely on R-CG development to solve the

affordable housing crisis. We have a number of large projects currently under construction including Northland Mall and Stadium Shopping Centre. There are numerous vacant sites that can accommodate large numbers of residential units such as the site of the former Midfield Mobile Home Park. Perhaps there should be an emphasis on tax incentives and reducing red tape for these sites in order to increase affordable housing. Speaking of Midfield, a very affordable form of housing is the mobile home. Has there been any consideration to encouraging this form of housing in appropriate locations? By favouring R-CG over other types of development are we unfairly subsidizing one type of developer over another? Blanket rezoning to R-CG is more of a planning policy to increase density in established areas as opposed to an effective policy to encourage affordable housing.

The importance of preserving our green spaces

Our parks, playgrounds, school grounds, playing fields, and other green spaces as well as the urban tree canopy are very important to the quality of life in Calgary. This becomes even more important as density and population increase. We encourage the preservation of all green spaces including ornamental parks in existing communities.

Conclusion

The community of Varsity is home to a diverse range of land uses and housing of all price points including attainable and affordable housing and subsidized seniors' housing. We support efforts to increase affordable housing in our community and across the City through sound planning policies and government tax incentives and financial support. A thorough examination of what will accomplish these goals best is warranted in consultation with the development industry, community groups, affordable housing providers, other levels of government, and most importantly the citizens of Calgary.

We look forward to greater public engagement on these recommendations prior to Council approval and implementation.

Yours truly,



Jo Anne Atkins
Director of Civic Affairs
Varsity Community Association

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I have read and understand the above statement.

First name (required) Patricia

Last name (required) Muir

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? University Heights Community Association - Development Committee

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Affordability Taskforce Recommendations

Are you in favour or opposition of the issue? (required)

In opposition

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Our community association board hopes to send a speaker, yet to be determined.



University Heights Community Association
c/o UHCA President, 3427 Utah Cres NW, Calgary, AB, T2N 4A9

September 5, 2023

Re: Affordable Housing item at the September 14, 2023, Community Development Committee meeting

To the Committee Chair and Committee Members:

UHCA objects to the process that has been occurring with respect to the important discussion on housing affordability that is scheduled for a public hearing at the Community Development Committee meeting on September 14, 2023. The public was not informed nor formally engaged by the Housing Affordability Taskforce which was a hand-picked group of citizens and City administration - not unlike the scandal that is unfolding in Ontario. In particular, we object to the structuring of HATF Recommendation 1: *Make it easier to build housing across the city*. This includes actions that involve major changes to the MDP and the land use bylaw which require a proper sequence of citizen engagement and Council Hearings and, if passed, could have profound negative consequences to our City and most certainly to small communities like University Heights.

The current housing crisis has been decades in the making and is the result of many complex factors including failures of policy at all levels of government, gentrification of many areas instead of building low-income housing, the global financialization of housing, and perhaps most concerning, the abrupt increase in interest rates making mortgages unattainable for young and first-time buyers. There is no quick, one-size-fits-all solution to these complex problems, many of which have impacted the most marginalized and low-income populations and could continue to do so if the wrong solutions are applied.

We strenuously object to making R-CG the base land use district in Calgary. Such notions of blanket rezoning are simply an abdication in planning: every quadrant of the city, every neighbourhood, and every site has unique context and influences and must be respected. This is the process of how we became one of the most desirable cities to live in the world. Such sweeping recommendations should be taken to the citizens for their comment, approval, or rejection; as such this should be an election issue. As you may know, many respected planners and architects question the dogma that densification and upzoning result in affordability and this chorus is becoming larger and larger as more ill-conceived initiatives have resulted in no gain in affordability, in fact the opposite and with it the lose of community.

The deadline for submissions of September 5th is aggressive and unusual for a Standing Policy Committee meeting. In addition, the City of Calgary's Housing Strategy report is not available in time to meet this September 5th deadline and will likely only be released to the public as part

of the committee meeting agenda later this week, just days before the meeting. This is utterly unfair to citizens of Calgary who do care about their city and want to have a say.

We have just entered into Local Area Planning discussions which will be rendered mostly moot if the HATF recommendations are implemented.

Everyone deserves to have a reasonable amount of time to study these complex issues and respond. The constant barrage of short timelines on major issues undermines democratic process.

Like all Calgary citizens, our residents are interested in fulsome engagement and we want our concerns meaningfully incorporated in all future planning for City and for our small but desirable community.

Sincerely,

David Richardson (Chair) and Patricia Muir (committee member)
University Heights Community Association, Development Committee

Cc: Councillor Terry Wong, Ward 7

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required)	Pat
Last name (required)	Guillemaud
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Westgate Community Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

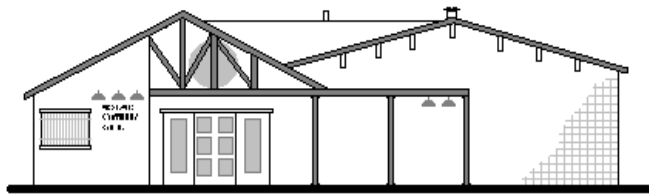
What agenda item do you wish to comment on? (Refer to the Council or Committee agenda published [here.](#))

(required - max 75 characters) **HAFT Recommendations, unable to locate the Agenda**

Are you in favour or opposition of the issue? (required) **In opposition**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Letter attached from Westgate Community Association.**



Westgate Community Association 4943 8th Avenue SW Calgary, AB T3C2V8

4th September 2023

Mayor Gondek, Cllr. Pootman's and Members of City Council

Westgate Community Association is asking that you consider our concerns, we are requesting that you support Cllr. Sonya Sharps pragmatic Notice of Motion which decreases permitting time, yet does not eliminate citizen's input. That will allow the time for all Communities and residents to review the Report and offer creative solutions. By all working together solutions can be reached. We appreciate and understand the need for Affordable and Non-Market Housing. The issue is not one that can be rushed, blanket up-zoning is not the answer, choice in housing must be a priority for every resident in Calgary. We ask that the Westbrook LAP be honoured for the future growth of our communities.

Westgate Community Association and residents have discussed the proposed up-zoning of all communities. Westgate residents and surrounding community residents gave their valuable time for 3 years to work on the Westbrook LAP. Participants in the Westbrook LAP process were constantly told we are not blanket up-zoning your communities. The proposal to blanket up-zoning is upsetting to volunteers for the many hours given to the Westbrook LAP. Did we waste our time with the Westbrook LAP? Does the city value volunteer's contributions, yes or no?

Prior to commencing deliberations on the Westbrook LAP residents of Westgate, Glendale and Rosscarrock collectively participated with the Masters of Planning Students at the University of Calgary to create plans for the future of our communities. It appears all our efforts were a waste of time.

Westgate Community Association supports affordable housing as well as increased affordability for new residents and the younger generation. Existing communities should not be destroyed by blanket up-zoning to RCG, this does not create affordable housing. When speaking with developers who have proposals close by if they will be including affordable and/or accessible housing in their developments, the answer was NO it's not financially viable. If developers are not prepared to build affordable housing who is?

There are a myriad of reasons why both rental properties and mortgage payments are causing an affordability issue. Reasons not able to be controlled by blanket up-zoning. Interest rates, inflation, property taxes, carbon-taxes, income of individuals and families, landlords also deal with these increases thus rents are rising. The city must share in the blame for the loss of affordable housing:

- a) Closure of Midfield Mobile Home Park, removed affordability and affordable housing. Will the new builds on the site provide both affordability and affordable housing?
- b) Removal of Bridgeland Place from the affordable housing inventory
- c) Limited new product for Calgary Housing Company
- d) Westbrook Station lands not developed for many years

- 2 -

- e) Affordable rents not included in new market developments
- f) Blanket up-zoning to RCG does not create affordability, but increases land values.

Westgate Community offers a wide choice of housing options: secondary and above garage suites, apartments, duplexes (many with secondary suites), single family homes, condominiums, Co-Op Housing with 110 RGI Units and a secure facility for women and children.

Developers have no interest in the character of our communities. By blanket up-zoning this will be a field day for developers, to purchase homes at the lowest possible price, demolish and replace with 4-8 units at considerably higher prices than the previous housing on the lot. How many of these units will be used for Airbnb? With 60% of lot coverage, no yard for children to play, these units are not attractive for families, loss of mature green canopy, limited or no parking. Schools are a mute point, with so many options for education the local school is no longer the only choice.

Housing Co-Operatives provide affordable housing within a community and supports. City owned lands should be leased long term to Co-Ops to build affordability and increase housing stock.

Exempting citizens input on Land Use changes and re-development is not the way forward, with citizen involvement, offering suggestions and working with all stakeholders provides a positive outcome for everyone.

Please support the Notice of Motion by Cllr. Sonya Sharp and other members of City Council. We want a liveable, affordable City for everyone to enjoy.

Thank you

On behalf Westgate Community Association

Pat Guillemaud, President

Kathy Makin, CHP, Director responsible for Development

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I have read and understand the above statement.

First name (required) Salimah

Last name (required) Kassam

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Rise Calgary

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

September 5, 2023

The City of Calgary
Office of the Councillors (8001)
P.O. Box 2100, Station M
Calgary, AB, T2P 2M5

Dear Calgary City Council,

I'm writing on behalf of Rise Calgary, to express our support for the Housing and Affordability Task Force recommendations. We believe that adequate, affordable, and accessible housing is important for the City of Calgary. We need more housing, changes to zoning policy to make it easier to build, and more land put towards housing for those living on low incomes. We also need more diversity in housing choices, ensuring that communities are sustainable and have access to adequate services like public transit and grocery stores. Immediate action must be taken to ensure that Calgary is an affordable place to live for decades to come to protect our local economy, support workforce retention and recruitment, and maintain the Alberta Advantage.

At Rise Calgary, we are a charity that works firsthand with individuals who are directly and negatively impacted by the housing crisis being faced by all Calgarians right now. Currently, Rise Calgary is working with 244 Calgarians who are experiencing housing insecurity and/or homelessness. As city council, you have the rare opportunity to support our nonprofit workforce and dramatically change the future of Calgary for the better. On September 14, please accept the recommendations from the Housing and Affordability Task Force and keep Calgary affordable for the workers who keep our sector alive and well. We need affordable places for people to live in order for our city and communities to continue thriving. What we do now will shape the Calgary of the future and we need new housing solutions in our neighbourhoods.



403.204.8280



info@risecalgary.ca



www.risecalgary.ca

A handwritten signature in black ink, appearing to read "Salimah Kassam".

Salimah Kassam
Executive Director - Rise Calgary

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I have read and understand the above statement.

First name (required) David

Last name (required) Kowel

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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I am writing in support of ALL the Housing and Affordability Task Force Recommendations.

As a student, I grapple with housing affordability everyday. Rent is too expensive and the process of finding a place is near impossible. There is simply not enough housing. I support everything and anything the City can do to make housing more affordable and abundant.

While I support all of the recommendations, I want to provide specific support for Recommendations 1b, 1d, 1e, and 1f as they relate to up-zoning our base residential districts to R-CG and removing parking requirements. I see this as an important step in increasing housing affordability and maintaining the resiliency of our existing communities. It is difficult to walk to school and just see single-family home after single-family home. Students want to live near campus, but we have not allowed enough housing to be built in order for them to do so. Communities like Banff Trail, University Heights, and Varsity are flooded with students without enough rooms to live in. These communities should have the density of University District or Bankview, not a suburb on the edge of our city. Further, the housing typologies included in R-CG are contextually identical to single-family dwellings and would not ruin "community character" as some may suggest. Rather, they will save existing communities by bringing in new neighbors to keep our communities vibrant as they age. Lastly, these land use changes are essentially free and of no cost to the City to implement. They are no-brainers and I hope to see these recommendations approved.



I also want to provide specific support for Recommendation 2a and 2c. It is disorienting to take the Red Line south and just see oceans of empty, city-owned parking lots immediately adjacent our LRT stations. If housing should be anywhere, it should be there. Park n' Ride lots are an incredibly dated and wasteful land use. Every Park n' Ride lot from Chinook to Somerset should be filled with housing as fast as possible. It enables car-free, mobility-rich lifestyles consistent with the City's goals to reduce car dependency and increase transit use. Further, transit would benefit from increased ridership - each parking lot could easily house thousands of people, much more potential riders than what the geometry of parked cars allow. People use transit, not cars, and our land use should reflect that.

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I have read and understand the above statement.

First name (required)	Dawn
Last name (required)	Hamilton
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

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

I would like to offer my comments in support of the recommendations put forth by the taskforce. As both a member of Calgary's thriving tech sector and a denizen of an inner city neighborhood that can be unfriendly to suggestions for increasing density, I see so much of the downside of current zoning practices that limit affordable (and high density) housing in this city.

Many people just starting out in tech need places to live that are close to the vibrant Core and home to many companies such as ours but housing costs are making it less and less tenable for recent grads and those new to the industry especially to find places to live. Energy is a boom-and-bust industry and while Calgary has depended on those wages to support rising costs, those jobs are harder to find, and as we have seen, not super reliable. Tech and other economic diversification offers more stability but also requires incentives like a reasonable cost of living to draw people in.

And as someone who lives in a neighborhood with highly restrictive zoning, it saddens me that more people are blocked from living so close to downtown and the river and amenities. It also costs the city much more to serve outlying communities for transit and businesses struggle without the higher residential populations increased density can provide.

I have read the proposed changes carefully and strongly support these initiatives. I hope that the Council members also see the value in what is proposed and vote yes.



Thank you!

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I have read and understand the above statement.

First name (required) Douglas

Last name (required) Christie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In opposition

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Recommendation 1: Action 'd' I am strongly opposed to this supper densification, especially in older city center communities. This would destroy most of the intercommunity green space with almost the entire lot taken up with buildings and the removal of many of the existing older trees, hedges and green space. Most of our facilities are aging and would not manage this extreme increase in numbers of residents with their water and electrical needs. I think that this would enable developers to force many of the seniors out of their homes as they can buy the lands at a premium. Also the tax base will probably increase on an individual lot basis and the changes from a quiet residential neighborhood to an over crowded transient neighborhood where many of the people are short term rental will significantly damage the current community spirit. Our infrastructure, schooling, daycare and community centre are not designed for these increased population densities.

Recommendation 1: 'e' The removal of minimum parking requirements in all residential districts is a terrible idea. Currently in Rosedale we have parking permits to deal with the proximity to SAIT and the parking problems that has caused in the past. Current parking as an R1 district show that currently most streets are at or closed to the limit of on street parking. With the proposal of allowing a developer to have 4 connected units, plus 4 secondary suites, the impact of having no minimal parking restrictions is unbelievable! Studies have shown that where apartment buildings with no minimum parking where built in Calgary and other cities under the developers and city planners assumptions that younger generations would shun cars for bicycles and public transport has proven total false. The most recent issue about on street parking passes and the reasoning to allow those who dwell in apartments or condos with no minimum parking requirements have proven that assumption wrong. Currently in



homes with single secondary suites there are often two or more vehicles parked for those units. for the number of units mentioned under Action 'd' there are going to be a huge number of vehicles associated with those lots and chaos with the parking requirements.

Recommendation 1 Action 'h' Under this proposal the removal of public hearing and other planning processes is a terrible direction to go and I strongly disapprove. This is still a democratic country and we have fought to have our voice be heard. I do

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I have read and understand the above statement.

First name (required)

Last name (required)

Are you speaking on behalf of a group or Community Association? (required)

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) The Recommendations of the Housing Affordability Task Force

Are you in favour or opposition of the issue? (required) In opposition

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

It would appear that Council is hoping to do away with all these pesky Public Hearings that constitute much of the City's business by introducing sweeping changes on September 14th and, in the process, rubber-stamp every development application whether good or bad for the communities. By doing this, you are depriving CITIZENS of the right to object - and it is our democratic right which you have no business negating. It's appalling that CITIZENS/TAXPAYERS will have no voice and the fact that you are even considering it tells me you have no concern for the rights of Calgarians. Council is simply on a path with no regard for those of us who work to pay for the running of this City, yet we will be ignored when our rights are profoundly affected. Those of you who vote for these changes should hang your heads in shame. You clearly have no conscience when it comes to the individual rights of property owners in this city. I am disgusted at yet another attempt to steamroll Calgarians into submission. Shame on you.

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Robyn

Last name (required) Romano

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

September 5, 2023

The City of Calgary
Office of the Councillors
(8001) P.O. Box 2100, Station M
Calgary, AB, T2P 2M5

Attention: Calgary City Council

Re: Housing Strategy, September 14 Public Hearing

Dear members of Calgary City Council,

I'm writing on behalf of Distress Centre Calgary in support of the Housing and Affordability Task Force Recommendations and to echo the nonprofit sector's calls for bold action to keep Calgary affordable.

At Distress Centre Calgary, we hear from Calgarians from all walks of life every single day – last year our staff and volunteers responded to [nearly 150,000](#) calls, texts and online chats from people who desperately needed support. We help Calgarians who are going through some of the most difficult times in their lives via our many programs which include a 24-hour crisis line, ConnecTeen program, and 211 Alberta.

While you may read headlines about *Calgary's rental market jumping 20 percent since last year*, or *Calgary's sizzling hot real estate market*, we are the ones who actually hear from the Calgarians affected by these massive increases in rents and home prices. Beyond the headlines are tens of thousands of Calgarians struggling with their mental health and just trying to keep their heads above water.

The number one issue for people using 211 Alberta last year was affordability. Every single day, Calgarians who don't know how they will pay their bills, put food on the table and keep a roof over their heads, connect with Distress Centre Calgary.

Affordability not only affects the tens of thousands of Calgarians we serve annually, it also deeply affects our own employees and volunteers. Housing is a human right and every single Calgarian deserves a safe place to lay their head at night.

As members of city council, you have an opportunity to take immediate action that will make our city more affordable in the years to come. Voting in favour of the expert panel's recommendations will help address the affordability crisis facing so many Calgarians right now. Please do the right thing.

Sincerely,



Robyn Romano, CEO Calgary Distress Centre

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I have read and understand the above statement.

First name (required)	Ina
Last name (required)	Folkmann
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable housing**

Are you in favour or opposition of the issue? (required) **In favour**

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Good morning, my name is Ina Folkmann, I am a member of Symons Valley United church and as such part of the Calgary Alliance for the Common Good.

I am a single mother of a child living with a disability and several mental health diagnoses. I have been living in Calgary for almost 17 years.

I would have liked to be here in person today but as I currently have to juggle 3 jobs to make ends meet, this was unfortunately not possible.

The home I have been renting for 6 years now was originally affordable even though it is a private rental, not subsidized.

This past May that situation changed drastically.

My landlord gave notice that my rent would be increased by 70%

As I was already in Calgary during the rental crisis after the flood of 2013, I knew this was legal as back then I saw rent double in certain circumstances as landlords took advantage of the desperate situation some people were in.

My first reaction to the astronomical high increase was analyzing the market. I found out that for the rent I was previously paying I would not even be able to get a 2 BR basement suite anymore.

When I talked to my neighbours, who had just renewed their lease and originally moved in a year prior to that, I found out that their landlord kept the rent at the same level which was \$400 less than what my landlord is now charging.

Their home was renovated before they moved in, mine is still in the stage it was in when it was built about 15 years ago.

When I confronted my landlord with the fact that he is now in my eyes overcharging, his response was, he could easily find someone who would even pay more than what he is charging me now.

And he is right, I heard and read about bidding wars between tenants.

For my child moving would mean stress and hardship and potentially regression in their mental health. They are struggling going to school because of their mental health anyways and they want to stay at their school where they feel at home and accepted.

If we moved to a cheaper area as there are no rental alternatives in our area which is mostly owned housing, my child would have to switch schools too. We would lose our neighbours, proximity to our friends, family and church.

Fortunately I was in the position to increase my hours to meet my rent increase. Not everyone has that luxury. But it comes at a cost: less time for my child, less time to exercise my democratic rights to participate in society as a volunteer and be an active member of my community in a different way than just being in the workforce and a consumer.

As I know that my landlord's investment was profitable prior to the rent increase because we talked about that shortly after I moved in 6 years ago, when I questioned why he was charging about \$200 below the maximum he could have gotten at the time, I also know that this increase of 70% is motivated by the drastically changed market, no tenants protection in this province and greed.

Regular people are paying the price.

I am asking City Council to follow through with the Housing and Affordability Task Force recommendations.

This city needs 4000 housing units per year, 3000 affordable and 1000 at regular market prices to meet the challenges of the housing crisis.

The fact that we need 75% affordable housing versus 25% at market level shows how neglected the affordable housing sector is.

I know this is primarily the responsibility of the 2 other levels of government, the federal level that chose to step back from building affordable housing in the 80's and over 4 decades of conservative Provincial governments that chose not to regulate the market nor to appropriately invest in affordable housing.

I am asking City Council to remind all levels of government of their responsibility in this housing crisis and to collaboratively work together to overcome this systemic crisis.

Calgary once had a plan "10 years of ending homelessness" this never happened and the current crisis is forcing more people out of their homes and onto the streets.

Housing is a human right, not a commodity.

Thank you!

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I have read and understand the above statement.

First name (required) Nick

Last name (required) Fodor

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Proposal to remove on-site parking requirement**

Are you in favour or opposition of the issue? (required) **In opposition**

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With multiple people and family members living in aging communities, there often becomes an over abundance of vehicles per household, which I've seen in several communities we've been in. The street you live on becomes extremely difficult to park on. I don't want to end up needing parking permits in my community because of the far reaching impact of this decision.

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I have read and understand the above statement.

First name (required) Mitchell

Last name (required) Blackstaffe

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2022**

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

(required - max 75 characters) **Adoption of Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

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Council,

The extent and magnitude of housing unaffordability has reached a point of crisis for many. The failure of city council to act in favour of the interest of Calgarians, is at best disingenuous, and at worst disgraceful. The decisions of councillors, Sharp, Wyness, Chu, Pootmans, Wong, Chabot, McLean, and Demong, disregard the measured recommendations of the Housing and Affordability Task Force. Thankfully my own community of Kelvin Grove, represented by Councillor Penner voted in favour of the recommendations.

The idea of home ownership has always been a distant thought to me, as a high school graduate of 2009 I was told my whole life of the prosperous province I lived in and the wealth and life it would provide, instead I graduated into a massive financial recession. Later in life after working my way up to a management position in a fledgling airline (a direct area of focus of Calgary Economic Development), we were again hit by another economic recession, followed by a global pandemic, only heightening the economic instability of many Calgarians. I also met the love of my life, a healthcare professional with AHS. A career combination that for my parents would have easily led to a beautiful home, fit for a beautiful family. This is not our reality; with two professional salaries the prospect of home ownership remains out of reach. In order to move the dream closer, I have left the workforce again to return to school to earn a Juris Doctor degree, from the University of Calgary. Maybe, someday late in my career I will have a safe and prosperous home for my children, but I do not hold out hope. The recent increases to tuition by the provincial government have left many students desperate, even after a decade in the workforce, the consistently unpredictable economy of the province has left me with a new set of debts, a used car for sale, and only a maybe of a better future. While student loans and tuition are

not the responsibility of the city, the citizens are. I implore city council to step up and act to protect the ever more fragile youth and leaders of tomorrow.

Failure to do so will only lead to greater distrust of the ability of you and your councillors to properly manage the future of this city. A future that sees councillor such as Sharp, Wyness, Chu, Pootmans, Wong, Chabot, McLean, and Demong made irrelevant by their inability to serve their constituents. Vote for what's right for your constituents; vote for affordable housing.

Mitchell Blackstaffe

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I have read and understand the above statement.

First name (required) Vaughan

Last name (required) Torrie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Concern with Task Force Recommendations

Are you in favour or opposition of the issue? (required) In opposition

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Certain recommendations of the Housing and Affordability Task Force fail to take into account challenges that face specific communities. In particular, the community of Rosedale currently faces three identifiable issues:

- 1) Traffic safety in the community, specifically in the areas around the Rosedale School and Rosedale Community Hall, has reached more critical levels in recent years. Unauthorized parking by SAIT students, increased traffic on Crescent Road and construction on 16th AVE NW and 10th ST NW each contribute to increased traffic in the community leading to more risk to the safety of residents.
- 2) School Overpopulation - the school faces an increasing enrolment which has compromised the education of our youth. The strain on teaching resources and the physical limitation of space within the school erodes the educational goals set out for the children that attend the school. Increasing density within the community of Rosedale compounds this issue.
- 3) Parking congestion - considering the current parking challenges facing the City of Calgary, any policy changes that increase the number of resident-owned vehicles that require parking is counter to the initiatives aiming to alleviate parking problems plaguing the city.

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I have read and understand the above statement.

First name (required) Carina

Last name (required) Lazarich

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force

Are you in favour or opposition of the issue? (required) In favour

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

Hello -- I wish to extend my support for all of the recommendations and action items made by the Housing and Affordability Task Force. The task force has offered practical and attainable solutions to the burgeoning housing crisis in Calgary and I urge all Councillors to vote in favour. Adding stock to the market, especially non-market stock, is essential.

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I have read and understand the above statement.

First name (required) Catherine

Last name (required) Hume

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please see my attached letter of support regarding the Housing and Affordability Task Force recommendations.**

To Calgary City Council,

I am writing to provide my personal experience and opinions in relation to the Housing and Affordability Task Force recommendations.

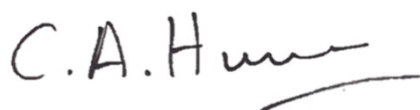
I grew up in the UK, spending my childhood living in a semi-detached house just off a bustling high street in Gateshead (Northeast England), and spending much of my adult life renting apartments in the City Centre of Edinburgh (Capital City of Scotland). Being part of a community surrounded by a variety of local business with efficient public transit services and affordable housing is a part of everyday life in the UK, things that I never thought I would lose upon moving to Canada. Upon moving four years ago, I was shocked at the sprawl of Calgary, the lack of affordable housing, and the requirement for cars. Not to mention the lack of rent control, which is quite frankly disgusting.

I am a highly educated person; I hold a PhD in neuroscience and thereby was recruited to undertake Government funded medical research at the University of Calgary. I currently earn more money in Calgary than I did in Edinburgh, however, I find myself in a worse financial situation in Calgary, and this is primarily due to high rent prices. I work at Foothills Hospital, where parking is sparse and extremely expensive, thereby, I am dependent on public transport for my commute, and this significantly restricts where I can live as transport links to the hospital are few and far between, especially at night and during the weekends when I often work. Due to this I live in the Beltline, which is almost unaffordable to people like myself who are single and work a full-time job. I am a frugal person, yet last month, I barely made my rent payment, and there are many of my colleagues and friends in the same position. There are no other options for us, we are forced to pay an exorbitant amount of money to live within proximity to work and amenities.

I love living in Calgary and I would like to apply for permanent residency to continue to live and work here. However, I am extremely concerned about what the future looks like for housing within the city, and it is one of the reasons why I am contemplating if staying in Calgary is a good idea. I would like to buy property in Calgary; however, I fear my options will be limited due to affordability and I'll be driven to leave the city centre and be forced to take on the expense of buying a car for commuting purposes.

I believe that the only answer to Calgary's housing crisis is to increase density within the city centre, providing more homes, increasing affordability, and building stronger communities, public transport links and amenities. There is absolutely no need for a city to be so sprawled. Rent control should also be brought in, as the forever increasing rent costs are deterring people from staying here. Thank you for your time.

Sincerely,
Dr. Catherine Hume

A handwritten signature in black ink that reads "C.A. Hume" with a horizontal line underneath the name.

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required)	Mark
Last name (required)	Garner
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Calgary Downtown Association

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I am sorry that I am unable to appear in person and appreciate the opportunity to submit our comments on this important issue.**

September 5, 2023

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

Re: Housing and Affordability Task Force Recommendations

Dear Council,

Calgary is experiencing a housing crisis. The number of unhoused individuals is escalating, and many of these individuals are seeking shelter in downtown Calgary. Throughout the summer we have seen an increase in the number of individuals sleeping rough – in doorways, alleys, parks and on public streets.

Individuals who are unhoused are vulnerable to greater incidents of crime, mental health impacts and at risk of increased drug use. The hidden impacts of this trend are those on our downtown business community. Perceptions that downtown is unsafe emerged during the pandemic and have escalated since the pandemic ended. Business owners are struggling to attract consumers as well as employees, while security, maintenance and repair costs have escalated.

In 2022 Calgary Council convened an expert panel to provide recommendations on housing security for our city. Now it is incumbent upon Council to adopt those recommendations.

The *Housing and Affordability Task Force Recommendations* are critical to ensuring our city can respond now to ensure the availability of safe and appropriate housing for immigrants, post-secondary students, young professionals, single parents, young couples, and seniors.

On September 14, the Community Development Committee will consider recommendations from the Housing and Affordability Task Force. CDA is asking for your support in moving these recommendations forward for further discussion and debate.

Respectfully,



Mark Garner
Executive Director



Colton Lewis
Board Co-Chair



Mark Ashton
Board Co-Chair

Mayor Gondek and the Councilors of the City of Calgary
Calgary City Hall, 800 Macleod Trail SE
Calgary, AB T2G 5E6

Dear Mayor Gondek and Councilors:

Re: Housing Affordability Task Force, September 14, 2023 Council Meeting

These comments are submitted on behalf of the Elboya-Britannia Community Association.

We are voicing our concern regarding the potential blanket upzoning of the City of Calgary to R-CG. While the Elboya Britannia Community Association supports the City taking incremental steps to provide Calgary's housing affordability, we remain concerned with the Housing and Affordability Task Force Report (the "Report"), as noted in our prior letter of June 1, 2023, enclosed for your convenience.

We remain deeply concerned with respect to blanket 'increase housing density initiatives'. We refer to a [PDF of a book from Patrick M. Condon on this issue.](#)

In the book, the author discusses how he was once a proponent of 'increase housing density' to increase affordability. However, as the author notes, simply increasing density does not increase affordability – rather, it decreases it. For example, Vancouver has tripled the number of housing units in the City since 1970. No other city in North America has come close. If adding supply led to lowered prices, Vancouver should have North America's lowest housing prices, yet it has some of the highest. The Report does not consider the economic implications of increasing density, and whether it will make things more – or less – affordable. Until cogent evidence is obtained, Council should not approve the recommendations within the Report, in particular, a blanket increase in density.

It also does not appear that the Report considers the infrastructure requirements to support increased density. For example, Elboya School is projected to be over capacity for the 2023-2024 year, with overflow school designated for all new elementary and junior high registrations. Our neighbourhoods are already at capacity.

We encourage Council to reject the recommendation within the Report to increase density, in particular, through the blanket up-zoning of all neighbourhoods. While there are numerous neighbourhoods where increased density makes sense, it does not make sense across the City, and such a change will permanently alter the fabric of our City.

Yours truly,

"Samantha Stokes"

Samantha Stokes, Director of Development, Elboya

Mayor Gondek and the Councilors of the City of Calgary
Calgary City Hall, 800 Macleod Trail SE
Calgary, AB T2G 5E6

Dear Mayor Gondek and Councilors:

Re: June 6, 2023 Council Meeting, Item 9.3.1 Housing Affordability Task Force
Recommendations

The Elboya Britannia Community Association supports the City taking steps to improve Calgary's housing affordability. However, the *Housing and Affordability Task Force Recommendations* (the Report) was created by a task force with limited participation and a focused point of view. The Report does not give details, analysis, or data to justify the recommendations, and there was no public or resident input.

We do not support the Report as is. We ask that it be shelved until a more fulsome analysis, and supporting data, is provided, and public engagement conducted.

We offer some specific issues with the recommendations outlined in the Report.

Housing Affordability: Recommendation 2 through 6.

In general, we support Recommendations 3 through 6. They are bold initiatives that may offer solutions to address the stated affordability crisis. But there needs to be a deeper, more balanced analysis.

For example, *Recommendation 2: "Make more land available"* is particularly unbalanced. There needs to be a balance between City-owned land allocated to Affordable Housing with the need for City-owned land to be allocated for creating more green space and urban tree canopy. The Council declared a Climate Emergency recently, and eliminating green space to provide affordable housing would sacrifice one stated emergency for another. Instead, the City needs to take into account all its stated crises in its decision making, and preserve green space and tree canopy.

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

We are profoundly concerned with *Recommendation 1* for two main reasons:

1. It will have no positive impact on Housing Affordability

This is an "increase housing density at any cost" initiative that will have minimal positive impact on affordable housing.

There is existing evidence from Vancouver that these types of actions do not increase affordability.¹ Instead, they replace existing structures with more, but just as expensive, structures, and promote rent seeking activity. In some cases, they reduce affordability by replacing a moderately priced older house or duplex with more expensive built forms. This may increase tax revenues and buoy public coffers but will not solve affordability, the stated crisis.

2. It undermines existing statutory documents and process

2.1 Land Use Bylaw (“LUB”)

Recommendation 1 appears to completely change the LUB.

Recommendation 1, Action d seeks to combine the hundreds of regulations in the existing twelve Part 5 Low Density Residential Districts into one R-CG district. The multiple residential districts in the current LUB provide some level of redevelopment predictability for residents.

We realize that through the Direct Control redevelopment process currently being pursued by the developers, different built forms can be proposed and there is no absolute certainty. However, the statutory redesignation process allows resident input and residents to influence the redevelopment.

With one district, there will be no predictability or resident input about what type of built form could replace an existing dwelling. This might be convenient for the development industry, but it is hard to imagine how the industry could be effectively governed without some level of reasonable regulations. Instead, the developer will decide what they want to build to maximize their profit – this does not align with affordability.

Recommendation 1, Action f will then force blanket upzoning of all residential Calgary to this one district. Hundreds of thousands of property owners in Calgary will have their property rights arbitrarily changed without their consultation or consent.

2.2 Existing Densification Process: Municipal Development Plan & Local Area Plans

Calgary already has a robust, well thought out process for addressing our future growth needs. It is entrenched in statutory documents that have gone through review and public engagement. The Municipal Development Plan (“MDP”) clearly specifies the process through the creation of Local Area Plans (“LAPs”) that include significant public engagement.

A fundamental feature of the LAPs is specifying where low density housing urban forms will be supported. LAPs specify that “two or more units are supported on all parcels” and “three or more units are supported on corner lots”. If there is only one R-CG district the LAPs will become meaningless with respect to low density housing. In short, *Recommendation 1* may eviscerate the intent of the LAPs and put countless tax dollars and planning efforts to waste.

¹ Condon, Patrick, *Sick City: Disease, Race, Inequality, and Urban Land*, Off the Common Book, Amherst MA 2021 https://uploads-ssl.webflow.com/5efd1c1c4e2740c1bb1bfb69/60001a4f82797d502d088dcf_Sick%20City%202021.pdf

Conclusion

The Housing Affordability Task Force Recommendations should be shelved until a more fulsome analysis with supporting data is provided, and public engagement conducted because:

1. it will not solve affordability problem
2. it undermines the MDP, LAPs, LUB, and forcibly changes the property rights of thousands of Calgarians.

We have statutory processes in place for a reason, and they should not be arbitrarily revised based on a report written by unelected individuals, with very limited citizen input and a focused point of view.

We urge the Mayor and Council to not accept the Report, and to instruct the Administration to revise the Report by deleting Recommendation 1 and review the remaining recommendations with a more fulsome, data driven, and balanced analysis involving public consultation.

Respectfully,

The Board

On behalf of the Elboya Britannia Community Association.

CHRISTOPHER S. DAVIS
5204 - 20th Street S.W.
Calgary, Alberta T3E 7Z7

September 5, 2023

Dear Mayor Gondek and Calgary Council:

Re: Housing in Calgary should be a matter of choice (City to consider eliminating single-detached zoning city-wide)

Council Committee is tasked on September 14th to further consider the recommendations made in June by the Housing and Affordability Task Force (“HATF”). Recommendation 1 includes a proposal to eliminate single-detached zoning city-wide. If accepted, this will be further considered, following a public hearing, through amendments to Calgary Land Use Bylaw 1P2007 (“LUB”). Such an outcome will remove an important housing choice for Calgarians.

The Affordability Task Force’s proposal to blanket up-zone residential neighbourhoods throughout the entire city would allow for rowhouses, townhouses, duplexes, semi-detached and cottage house clusters anywhere, on virtually any residential lot in the city.

It is easy to list reasonable resident objections to the more impactful multi-dwelling end of the R-CG spectrum: sun shadow impacts, parking spillover, loss of tree canopy, overlooking and privacy issues, building massing (wall effect), contextual insensitivity - these are but some. The result, however, looks less like thoughtful urban planning and more like a free-for-all - building whatever, wherever. The very things that for decades City Hall tried to fairly and impartially manage. But times change, and so do ‘best planning practices’ coming from the paid professionals in our municipal administration. The question that Council must ask is whether these truly are ‘best practices’ or the current flavour of the month?

The presumed rationale for the proposed modified R-CG district change is to increase density and therefore housing availability and, importantly, affordability. The logic goes that densification equals affordability; increase supply, prices come down. Yet it’s difficult to find examples where this has actually happened.

Calgary attracts people largely because it has historically been more affordable. Interestingly, this attraction is also under threat as the proportion of single-detached homes has apparently been in decline over the last five years, accompanied by increasingly less affordable homes. It’s therefore not the single-detached homes that are the issue.

Everyone agrees that affordable housing is needed. The Affordability Task Force provided some reasonable suggestions on how government might stimulate ‘non-market housing’. But while this might be workable in larger projects, when a developer knocks down a \$700,000 single-detached home in Altadore or Tuxedo Park the 4+ rowhouses or townhouses built in its place often exceed the \$700,000 range - EACH - per dwelling. Clearly more available housing, but not more affordable.

To label anyone concerned by this increasing onslaught of 'spot zoning' density initiatives with the NIMBY label or to gaslight such concerns as 'exclusionary' is not only insensitive, it attempts to discredit their legitimate individual and community concerns. For most people, their home is their largest investment. They buy single-detached homes, typically in single-detached neighbourhoods, because they want quiet streets, yards for family play and relaxation, trees and landscaping, and some measure of privacy.

This is not to say that density itself is bad. Increasing density is a good thing when it is done in a rational and thoughtful manner, such as that suggested in documents like Calgary's Municipal Plan (2009). There is a place, in all communities, for densification and multi-family development. But it should be done where it takes advantage of investments in public infrastructure, such as along major transportation corridors, near LRT sites and on vacant or underutilized parcels.

But as a matter of housing choice, why should single or semi-detached housing communities not still have a place in Calgary's array of housing options?

In new communities, there is a predictable and well-planned mix of single-detached, multi-family and commercial development. That's why they are called "master planned" communities. But do you think anyone would want to buy a single-detached home in this same new community if there was a real chance their neighbour's house could be replaced with a fourplex (an eightplex if the usual secondary dwellings are included) in the near future? I don't, nor do I think it's right that residents of the more established neighbourhoods should face such uncertainty.

Calgary is a world-class city and we need to keep it that way. Housing availability and affordability are big and complex issues that require thoughtfully planned solutions. A blanket re-zoning of the entire city carries many risks, not least of which is the fundamental alteration of the communities and homes that Calgarians love. Given the control our council has over zoning, this is not an issue limited to older or more established communities but an issue that affects all neighbourhoods and all Calgarians.

And, speaking as someone with decades of municipal planning experience and hundreds of appeal board hearings, both inside local government and in the private sector, it is disingenuous for any planning professional to infer that residents or communities will have any meaningful say in most new multi-dwelling infills. Even as "discretionary" approvals, the very specific land use requirements associated with these applications leaves little room for a successful appeal. Once a blanket "low density" land use district is established, any appeal process will be a mere formality.

Unbridled multi-dwelling development - to the contrary of what some say - changes neighbourhoods. Traditional single home communities are harder and harder to find. Even if they can be eliminated, that does not mean they should be eliminated. Joni Mitchell's words come to mind - "don't it always seem to go, you don't know what you've got till it's gone?"

Please honourable members of Calgary City Council, tread carefully and deliberately as you consider this particular path to city building, as the road we are on as we approach this fork is but one-way.

Sincerely,

Chris Davis

Chris Davis

Copied to:

Calgary City Council

Melanie Darbyshire

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Debbie

Last name (required) Collins

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Calgary Housing Affordability**

Are you in favour or opposition of the issue? (required) **Neither**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please consider us low-income seniors in your affordability housing discussion. My rent was raised 32% this year, that is basically my food money. Can we cap rental increases like everywhere else in Canada? Thank you for your time.**

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I have read and understand the above statement.

First name (required) Isabelle

Last name (required) Emery

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Dec 9, 2023

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

(required - max 75 characters) Rental controls and increased subsidized rental units are required in Calga

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

A young family in my neighbourhood just received a one thousand dollar rent increase a month, They work at McDonalds and cannot afford this although two families live together to share rent. We are housing a Ukrainian displaced person who is trying to get a job but how can she possibly afford to move out with the extraordinary cost of rentals. She has friends who are living in unsafe conditions in overcrowded rental units because of the high rents. Qw need to reintroduce rent controls and add subsidized housing to Calgary now.

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I have read and understand the above statement.

First name (required) Tulin

Last name (required) Dinger

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) if you can't house low income people subsidize their rent to pay only 30%

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

I really suggest that you use every penny attributed to the City of Calgary to help people pay their rent instead of giving away the extra budget to management who's not struggling to survive. I know that internally you don't know where to spend the surplus budget every year so you can get new budget again. Put a rent cap and make people homeowners without down payment or similar to attainable homes idea but for very very low income people and for older homes to repair and live in. Your city will be improved in an instant! Please and thank you to the people who are doing a great job with all their heart only.

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I have read and understand the above statement.

First name (required)	Jim
Last name (required)	Burroughs
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing Strategy - Plan

Are you in favour or opposition of the issue? (required) Neither

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Homelessness is endemic. The Homeless are in the main disenfranchised by their status and face limitations to contribute input such as this note triggered by an email at my home from my Councillors office. I am a proponent of Tiny Homes and believe the City as the first layer of government can Influence the supply of Tiny Homes through a variety of levers.

Getting to my simple input. Community acceptance is difficult to achieve. To in part better promote acceptance I suggest Council consider Tiny homes and adopt fixed term zoning.

For example the Tiny homes must move after 5 or 10 years. Tiny Homes are portable – use this as a positive.

While Fixed vs Perpetual terms creates a moving target respecting supply – I believe a mechanism that considers and prompts acceptance will best facilitate adoption.

Next the City might adopt a proforma plan of term laddered plots for Tiny Homes. The objective is that while specific locations might become variables respecting time on site – there will exist options for the next location at terms end. Once a Tiny Home site is termed out, it should be available for sale and development (creating a market buy & sell).

Thank you in advance for accepting input from the Community. Best of luck going forward.



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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Nell

Last name (required) Smith

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Housing crisis special meeting**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I support the Homeless Foundation as I believe shelter is one of life's key necessities. We do not need more homeless people in Calgary. Rather, we need more affordable housing so residents can live with stability and dignity. Therefore I support the committees recommendations.**



September 6, 2023

Attention: Community Development Committee

Re: Housing and Affordability Strategy

Dear Chairperson and Members of the Community Development Committee:

Housing is a human right. Every Calgarian deserves a safe place to call home. The Housing Affordability Task Force's recommendations aim to ensure that housing is accessible to all, regardless of their income or background. This commitment aligns with the core values of our organization, emphasizing vibrant, livable spaces that promote healthy living, environmental stewardship, and social equity.

On behalf of our organization, I am writing to strongly support and urge the Community Development Committee to take decisive action in support of the Housing Affordability Task Force recommendations as initially published on May 4, 2023.

City Council must take action on housing now. The Housing Affordability Task Force, composed of experts from diverse fields, has dedicated significant time and effort to thoroughly investigate the housing affordability crisis in our city. Their recommendations are the result of extensive research and consultations, and they provide a clear roadmap to address the challenges we face. It is essential that Council acknowledges this expertise and acts upon it.

By voting in favour of the expert panel's recommendations, Calgary can continue to be one of the most affordable cities in Canada. Our city's growth is undeniable, and we must adapt to accommodate newcomers and ensure that housing options are available for everyone. Failing to do so could jeopardize our reputation as an affordable and inclusive city.

The statistics show that Calgary is currently below the national average for affordable housing supply, with over 80,000 households paying more than 30 percent of their income on housing. This issue affects not only low-income families but also young professionals, seniors, single parents, and many others in our community. It is a challenge that requires immediate and sustained attention.



Many of the recommendations contained within the Task Force's report will have significant and immediate impacts on housing supply and affordability in Calgary:

- a) Direct Funding and Advocacy: increased financial support and promotion for housing programs;
- b) City-Owned Land Utilization: unlock the potential of underutilized city-owned land for housing developments;
- c) Collaboration Opportunities: working with various stakeholders to streamline the process, and expedite housing development;
- d) Removing Barriers: simplifying approvals for affordable housing projects to move forward more efficiently;
- e) Higher Density Housing: reset the base residential district in the land use bylaw to allow for higher density housing as the standard condition (R-CG).

As you all know, the economic implications of investing in housing affordability are substantial. A diverse, sufficient, and affordable housing supply supports job creation, attracts a talented workforce, and reduces pressure on emergency services. This ultimately benefits our entire community.

In conclusion, I implore the Community Development Committee to endorse the Housing Affordability Task Force recommendations without delay. Doing so demonstrates a commitment to the well-being and future prosperity of our beloved city. We have a unique opportunity to lead by example and make Calgary a city where everyone can find a safe and affordable place to call home.

Thank you for your attention to this crucial matter. I look forward to hearing resounding support for the Housing Affordability Task Force's recommendations on September 14, 2023 and the positive impact it will have on our community.

Sincerely,

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

Aman Adatia (he/him)
Founding Partner & Chief Executive Officer
Fare Community Inc.

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I have read and understand the above statement.

First name (required) Raquel

Last name (required) Daponte

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Crisis

Are you in favour or opposition of the issue? (required)

In opposition

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Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

I believe the only way to solve the frequent housing crisis is to implement rent control in this province. Alberta is the only province in Canada that does not have it. This allows property owners to gauge tenants and it needs to stop!! I have lived in Alberta 40 years and have witnessed this travesty more then I care to think about. Building more is not the answer!!

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I have read and understand the above statement.

First name (required) Rahul

Last name (required) Dua

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Policy There should be price Increase control By City

Are you in favour or opposition of the issue? (required)

Neither

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I have read and understand the above statement.

First name (required)	Cathy
Last name (required)	Trueman
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing & Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In opposition

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

Along with the Petition attached in regards to the residential parking permit costs, noting MANY issues NOT addressed, doing a blanket upzoning to higher density RCG is irresponsible. Not including public feedback on these decisions is again IRRESPONSIBLE! Being elected officials does NOT give you the right to dictate issues that have always been addressed with the participation of the public!

Thank you for your response. Unfortunately you have not addressed the issues I raised.

You wrote "As part of budget deliberations in November 2022, Council voted to make the program revenue-neutral, so that the cost of administering and enforcing the program would be covered by permit fees." That is all well and good apart from the public policy issues I raised. You did not address the point of my initial letter that the revenue that the new RPPP permit fees will generate is approximately four times the City's stated cost of the RPP program. That is not 'revenue neutral'. My calculation of those fees are all set out in my letter. I believe that I was being conservative in that regard. For instance, I did not include revenue from the new 'market permits' (which I note are more expensive for inner city residents than suburbanites). These will generate even further revenue beyond my calculation of four times the City's stated cost of the RPP program. Are my revenue assumptions and/or calculations incorrect? If so, please provide the detail the City's assumptions and calculations of the revenue to be generated by the new RPPP permit fees.

You also did not address the issue of ticket/fine revenue generated by the RPP Program. As I mentioned earlier, "Presumably a number of tickets are written daily to owners of vehicles parked in an RPPP zones who do not have permits for that zone. In fact, the revenue so generated would not be generated were it not for the RPPP. But somehow this revenue is not credited to the RPPP as an offset of the program's 'cost'." A transparent budgeting program, with a cost recovery policy, must include ALL revenue generated by the program. Ticket/fine revenue must be included for the budgeting process to be both transparent and fair and to calculate revenue neutrality. Please provide the detail the City's revenues generated from RPPP tickets/fines including number of tickets written for RPPP violations and fine revenue received.

I note that you did not address any of the public policy issues I raised. I would appreciate if you would do so.

--
Hal Joffe

email: haljoffe@shaw.ca

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Please consider the environment before printing this e-mail.

On Apr 20, 2023, at 1:09 PM, WARD8 <WARD8@calgary.ca> wrote:

Hello Hal,

Thank you for your letter expressing concerns about the Residential Parking Program.

Residential parking zones and their associated permits are tools that help make parking available to those who require it in areas with higher demand. On-street parking restrictions which limit or prohibit the use of curb space by non-permit holders increase the availability of curb space for permit holders.

Within the City's tax-supported budget, building and maintaining streets makes up about 4.12% of residential property taxes.

The administration and enforcement of the Residential Parking Program historically presented a financial loss to the Calgary Parking Authority, as previously mentioned. The cost of the program was covered by revenues the CPA collected through other programs.

As part of budget deliberations in November 2022, Council voted to make the program revenue-neutral, so that the cost of administering and enforcing the program would be covered by permit fees.

Assuming a permit cost of \$75/year per vehicle, this amounts to a cost of \$6.25 per month, or 21 cents per day to administer and enforce a program that restricts non-permit parking within your residential parking zone, making public property available for you to store your vehicle.

Should you witness an illegally parked vehicle, I encourage you to phone 403-537-7000, option 3 to speak with CPA officers.

Your observations regarding the City's geographic footprint and its economic sustainability are why Councillor Walcott has [consistently opposed suburban expansion](#).

Thanks again for writing, and all the best,



Joël Laforest (he/him)
Policy and Communications Advisor
Ward 8 Office - Councillor Courtney Walcott

From: Hal Joffe IMAP <haljoffe@shaw.ca>
Sent: Tuesday, April 18, 2023 10:06 AM
To: WARD8 <WARD8@calgary.ca>
Cc: Mayor <TheMayor@calgary.ca>
Subject: [External] Residential Parking Permit Program

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To: Councillor Courtney Walcott

Cc: Mayor Jyoti Gondek

Re: Changes to City of Calgary's Residential Parking Permit Program 2023

I am a tax-paying resident of Ward 8. My partner and I have owned and lived in the same home in Bankview for the past 42 years.

We note that the City of Calgary is now implementing changed to the Residential Parking Permit Program ('RPPP') that will cost my household \$550 every two years for permitting us to park on our own street and have a maximum of two vehicled visitors at any one time. I, together with my neighbours, are extremely concerned with the purpose, intent and particularly the effect of this policy change and its implementation. I note that a petition regarding this issue is currently circulating. Initially seeking 1,500 signatories, that petition now has more than 6,500.

In media interviews at the time these changes were passed by the transport committee Doug Morgan, acting general manager of the city's transportation department, told the committee "One (purpose) is to cut red tape and make us more responsive ... It also seeks to reduce the tax burden and shift the fees over to the users and those that are benefiting from the service." You were quoted as saying that the cost to homeowners should be based on cost recovery for the RPPP. In a recent response to an inquiry about these RPPP changes Tyra Erskine, your Community Liaison person, stated "It is understandable that individuals who were used to paying a very nominal \$0 or \$35 every two years for a parking permit might be frustrated to have to pay \$50 a year now, however, 'free' street parking is never actually free. The public has subsidized the storage of private property on public streets for decades. These RPP changes now allow for users of the RPP to pay for the use of the program instead of making people who don't use the program at all to also have to pay for it. The rates for the permits now cover the cost of running the program."

Ms. Erskine also states that "If someone lives in a Residential Parking Zone and qualifies for a Residential Parking Permit, they likely already have parking on their property for their own vehicles (such as a parking pad or garage) due to the type of building they are living in." While that may be true in the suburbs is certainly is not universal in the inner city, and particularly in the 'Century Homes' parts of the inner city. Call me an old-fashioned native Calgarian but I have always thought that parking on my street was what I pay taxes for. I have never thought that someone else was 'subsidizing' my parking on my street. Silly me.

I am generally in favour of user-pay programs. However, I am not in favour of user-pay programs that are applied selectively, unfairly, and unequally. Why, for instance, am I to be charged for the storage of my private property on public streets when that policy is not applied equally throughout the City? If this policy applies to inner-resident why is it not being applied elsewhere in the City, particularly in the suburbs? Why the difference? And why are we expected to cover the gross cost of the RPPP rather than the net cost? Media, and Ms. Erskine, indicate that the cost of the RPPP is \$1,369,000 less permit fees/revenue of \$101,000 for an overall cost of \$1,268,000. Nowhere does the City account for the fine revenue generated by the RPP Program.

Presumably a number of tickets are written daily to owners of vehicles parked in an RPPP zones who do not have permits for that zone. In fact, the revenue so generated would not be generated were it not for the RPPP. But somehow this revenue is not credited to the RPPP as an offset of the program's 'cost'.

Even at the lowest City ticket rate of \$40 that would be covered by 31,700 tickets annually or 87 tickets per day. During the recent construction of a multi-unit building in Bankview at least 6-8 unpermitted vehicles were parked on our street daily by workers at the construction site (many with their licenses covered). We noted no enforcement efforts. That was on our 1 block street. One can only imagine that there must have been at least 80 other RPPP scofflaws parked improperly in RPPP zones in the rest of the City of Calgary. If the City is not writing these tickets then what 'service' are you actually providing to residents of RPPP zones? If the City is writing these tickets then why is it not accounting for this revenue in its reporting on the RPP program? A bit of transparency in ticket revenue is in order here. I have searched for, but cannot find, any data related to tickets issued in relation to the RPP Program and the revenue so generated. Please provide this data.

Even without accounting for ticket revenue it appears that the rates being charged for parking permits and visitor passes are far greater than what is necessary to recover the 'cost' of the program. The 2020 Calgary Parking Authority Report to the Community indicates that in 2020 there were 35,562 active digital Residential Parking permits. At \$50 per year (\$100/two-year cost) these 35,562 permits would generate \$1,778,100 annually. However, many of these 35,562 permits will be in two car household. Assuming 2/3 are single cars and 1/3 are two car households that will increase total revenue to \$2,074,450 ($23708 \times \$50 = \$1,185,400 + 11,854 \times \$75 = \$889,050$). Assuming also that 1/2 of these permit holders will wish to have visitors, the City RPPP will also generate a further \$2,667,150 annually bringing the total to \$4,741,600. This is approximately four times the actual 'cost' of the program and without accounting for any fine revenue. Cost recovery indeed.

This is all without even getting into the question of what unique service the City is providing to residents of RPPP zones that you are not also providing to other residents of the City such that RPPP zone residents should pay for those 'services'.

If the City's policy is that users should pay for 'services' provided to them then we must undertake a far larger public policy discussion. As the City expands further and further outward the costs of serving those suburban neighbourhoods increases greatly. Major roadways need to be built so that residents can commute more easily and rapidly. Interchanges on those roadways seem to cost in excess of \$100 million each. I get no direct service or benefit from these roadways yet I am taxed for them as a Calgary taxpayer. And those are the smaller budget items.

Over a year ago the Green Line LRT had a projected cost of \$5.5 billion. It is likely much higher than that today. This line will serve to far S.E. communities. Previous lines have been built to serve to the far NW, NE, S. and W. sections of the City and MAX routes have been built to serve other suburban areas, all at a cost of (today's dollars) tens of billions of dollars. Yet I pay the same \$3.60 for a 1 km ride to downtown as does a resident of Auburn for a 20+ km ride. I ride a bus on existing roads where the Auburn or Tuscan or Saddletowne rider uses billions of dollars of purpose-built infrastructure for the same fare.

In any other world-class major city I have ever been to public transit works on some form of a zone or price-per-distance system. This recognizes the operating and infrastructure cost of such transit programs. When will Calgary recognize that users of transit should pay more the further they travel. Certainly, if the City thinks that users of the RPPP should pay its costs (approx. \$1M, before revenue), and that non-users should not have to subsidize the cost of the RPPP, this thinking should at least equally apply to transit. Why are inner-city homeowners taxed to subsidize the multi-billion-dollar costs of building and operating major transit programs that inner-city residents will not use and which deliver them very little, if any, benefit?

These are major issues impacting fairness and affordability in your ward. When will you start advocating for the residents of Ward 8?

--
Hal Joffe

email: haljoffe@shaw.ca

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I have read and understand the above statement.

First name (required)	Berna
Last name (required)	Stewart
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

As a home owner and landlord as well as loved one of 4 low income individuals, I support the Housing and Affordability Task Force as publicly written. We need a significant increase of non-market housing as soon as possible. One of my young friends travels by transit every day from Yorkville to Thorncliff in order to have housing for his wife and young child as well as maintain \$20/hr employment. Another has accepted being the girlfriend of a creepy man in order to be housed. We have a chance to do better. Please step up and provide the affordable housing and tenant protections these individuals need.

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Rhys

Last name (required) Palmer

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Zoning changes to make more affordable housing

Are you in favour or opposition of the issue? (required) Neither

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I absolutely agree we need to make more affordable housing and increase density through changing zoning rules. However if we don't address parking strategically we n will end up like Chicago and people will be driving around for hours wasting time and gas which is neither affordable (considering gas prices) or environmental responsible. There are numerous inner city developments where a single house is being replaced with 8 units, and only 4 parking spots are being built! Let's face it, every single one of those units will have 1-3 cars. If we don't force developers to include reasonable amounts of parking I think we are really hurting our neighborhoods/people's wallets/ peoples spare time/ and the environment

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I have read and understand the above statement.

First name (required) Jessie

Last name (required) Evelyn

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force**

Are you in favour or opposition of the issue? (required) **In favour**

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I have read and understand the above statement.

First name (required) Zach

Last name (required) Nelson

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Infrastructure and Planning**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing**

Are you in favour or opposition of the issue? (required) **Neither**

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Hello, Im just wondering what is intended to be done about the rampant amount of short term rentals in the city, such as AirBnB. The large amount of those is only adding to the rental shortage.

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I have read and understand the above statement.

First name (required) Tyler

Last name (required) Siwy

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) RC-G Zoning

Are you in favour or opposition of the issue? (required) In favour

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

Bringing in broader zoning laws will allow Calgary to address the current missing middle density present in other cities of its size. We cannot afford to continue building single family communities and pay for the extremely expensive infrastructure they require. We have plenty of land already which has been misallocated since the 1950s. Please allow us to develop and use it in the best way, walkable medium density neighborhoods in established communities. Allow the market to determine what gets built, not undemocratic zoning laws restricting neighborhoods to single family homes for no reason but to perpetuate our addiction to the automobile. We want to see this city move towards a healthier, better place to live, and RCG blanket zoning will allow that gradual change. We need density, desperately. Please think forward, not backwards.

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I have read and understand the above statement.

First name (required) Sara

Last name (required) Richey

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Request to speak

How do you wish to attend? Remotely

You may bring a support person should you require language or translator services. Do you plan on bringing a support person? No

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing and Affordability Task Force's recommendations

Are you in favour or opposition of the issue? (required) In favour

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I am proud to have purchased my first home in Calgary in 2020 while my little family was growing. We had one toddler and a baby on the way, and frankly, rents were so high we couldn't afford to move into a bigger rental than the small 2 bedroom we had at the time. In 2020, interest rates were low, and we were able to find a place that met our needs. Now, we adore our condo community of town houses, and we have found friends and support among our neighbours. For us, this was both affordable and agreeable. But it was a challenge even then to find a home we could afford.

I want you to know, deeply, that medium density housing absolutely does attract families with children. It absolutely can improve school population woes for our centrally located schools whose populations are waning. And it is far more cost-effective for the City of Calgary to provide water, fire safety, etc to denser neighbourhoods than to suburban sprawl. Townhouses, duplexes, condominiums. These are just names for the shapes of an outer shell. They can be beautiful and well-done. They can be in quiet streets, not just built beside noisy transit corridors. And families do want to live in them.

Please approve all HATF's recommendations without picking and choosing which are easier or more comfortable for council members.

1. Make it easier to build housing across the city.
2. Make more land available to build more housing across the city.
3. Ensure that the supply of affordable housing meets the needs of Equity Deserving and Indigenous people living in Calgary.
4. Convene the housing sector to collaborate.
5. Increase the investment to support housing providers.

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

Please reject Cllr. Sharp's proposed pilot program, which is a bandaid solution and will further stall real solutions.

Thank-you.

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I have read and understand the above statement.

First name (required)	Robert
Last name (required)	Zalischuk
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 16, 2023

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

(required - max 75 characters) Calgary Housing Strategy

Are you in favour or opposition of the issue? (required) In opposition

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I am OPPOSED to the city's proposed housing strategy as currently set up.
-blanket upzoning is a fake solution to housing affordability. It will likely make things worse.
- Upzoning and no parking isn't about affordability. It seems to be the Big Powerball lottery win for developers, and associates.

Recommendation One should read –
Build more non-market and affordable housing in Calgary.

Don't give developers any extra incentive to demolish single family homes to focus on building above market housing. There's already too much of that going on.

I'm concerned there is an effort to bully people into supporting this flawed strategy. There seems to be an effort to whip up hysteria to stop folks from questioning or criticizing this flawed strategy. Bullying, hysteria and blind support leads to BAD decisions.

Now, for those on council who really want to retrofit Calgary, you can mull this over -
Centre Street North between 16th Avenue and Beddington Boulevard -
Work with Pension Funds and the other level of governments. Purchase roughly 50 – 70 meters on either side of Centre Street.
Opportunity to "reimagine" significant length of Centre Street.
Specify – 10% non-market units. 35% affordable units. 35% market units. 20% above market units.

How many non-market and affordable units do you think could be built?

Greenline is built to 160th Avenue North as part of deal.
Purchase former Highland Park Golf Course. Set aside as park land and daylight Confederation Creek.
A new bridge would take Centre Street over the valley at this location allowing the free flow of folks using the park
LRT tunnel under McKnight Boulevard would be extended South and would go under the creek before returning to the surface.
Also rework things to allow a station at 72nd Avenue to be built. (tunnel under Beddington Trail)

The city of Calgary housing strategy 2024-2030

A couple of quick points for the consideration of zoning a tiny home community in the City of Calgary.

Zoning a tiny home community in Calgary can help address critical housing issues, promote sustainability, and contribute to the city's overall development and character. It's essential for the city to carefully consider the benefits and potential challenges while engaging with the community to create zoning regulations that best serve everyone's interests.

- **Affordable Housing:** Tiny homes offer a more affordable housing option for individuals and families struggling with the high cost of living in Calgary. Zoning for tiny home communities can help address the city's affordable housing shortage.
- **Sustainable Living:** Tiny homes are often designed with sustainability in mind, using fewer resources and producing less waste. Encouraging tiny home communities aligns with Calgary's commitment to environmental sustainability.

Regards,

Jay Pretty

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I have read and understand the above statement.

First name (required) Sandi

Last name (required) Allison

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Community Development meeting.**

Are you in favour or opposition of the issue? (required) **Neither**

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

More carriage houses above laned garages, more legal suites. Both of these could be a fairly quick fix and a win-win for tenants and landlords. More conversions in the downtown core close to transit. Lower income people can not afford cars. More and more people just cannot afford the single family home model. We have to get a way from urban sprawl as much as possible.

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I have read and understand the above statement.

First name (required)	Ellen
Last name (required)	Crawford
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Housing Stragegy**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I am in support of all 33 of the affordable housing task force recommendations. We need to do everything possible to make housing more affordable in our city. I am seeing more and more tents pop up and I know people who are struggling to find an affordable place to live.**

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required)	Lee
Last name (required)	Crawford-Vieira
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Housing strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **I support all 33 recommendations.**

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I have read and understand the above statement.

First name (required) Kathryn

Last name (required) Davies

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? More Neighbours Calgary

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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



info@moreneighbourscalgary.ca
Twitter: @YYCNeighbours
Instagram: @moreneighboursyyc

Dear Mayor and Councillors,

On September 14, you have the opportunity to address the looming housing crisis. By approving all of the recommendations in the City of Calgary's Housing Strategy, you will be giving our city a fighting chance.

Calgary is standing at a crossroads when it comes to housing affordability: We have a chance to take a different path from Vancouver and Toronto and keep Calgary a place where newcomers, families, and entrepreneurs can continue to thrive. A reasonably priced place to live is critical to the future of our city.

We are *More Neighbours Calgary*, a grassroots group of Calgarians with a simple ethos: Build more homes, of all types, everywhere. Yes, that means market-rate homes. Yes, that means affordable homes. Yes, that means infills and row houses, and yes, that means apartment buildings.

Right now, throughout the vast majority of the city, building a variety of homes in a variety of contexts is a red-tape nightmare at best, and completely illegal at worst. By approving and funding **all** of the recommendations in the Housing Strategy, you can change that.

In particular, we want to emphasize that the recommendation to change Calgary's base zoning to a contextual R-CG is critical to the city's future and **cannot be set aside or deferred**. Because we know that this recommendation in particular might give some of you pause, we have provided some explanation and evidence as to why this change leads to less red tape and more affordability.

With this comprehensive approach we can address the broad spectrum of needs for individuals and families across all income levels, and support a vibrant, entrepreneurial, and welcoming Calgary.

Thank you in advance for securing the future of Calgary with your vote.

Sincerely,

Kathryn Davies and Willem Klumpenhouwer

On behalf of More Neighbours Calgary



More types of homes means more choice

Increasing the *variety* of homes that can be built in Calgary means that families have more choice of where to live. With more choice, families can live in the spaces they actually want instead of having to settle for a type of home that might not suit their budget or lifestyle, and in many cases that means sharing land more cost-effectively, leading to more affordable homes. **Legalizing more flexible housing types throughout the city helps Calgary stay affordable.**

Reducing red tape helps everyone

Making it easier to build homes in Calgary will improve its affordability. Just look at a recent study right here in our backyard comparing Cochrane and Okotoks: Despite higher demand, Cochrane house prices are lower than Okotoks, in part thanks to a streamlined permitting process in Cochrane and a political choice to limit growth in Okotoks¹

It also reduces staff costs: The City of Calgary receives more than 50 applications every year for land use redesignations to R-CG. Reviewing and discussing these applications requires significant staff time and taxpayer money.

Building more homes helps affordability, even if those new homes are expensive

When new houses are added – even expensive ones – they can improve affordability in the surrounding area. This is because as time progresses, these new units “filter” down to become more affordable units. This isn’t just theory: A number of studies have shown that around 20% of affordable rental units in the United States started as higher-rent units²

The most important factor is the effect that new housing supply has on the prices of all other homes. Each additional unit of housing reduces the number of people competing against each other for already existing homes. Right now, families are competing against other families for homes, and this drives up price and makes finding a place to live in Calgary an uncertain prospect. Allowing more homes to be built moves us closer to true competition and a healthy market.

¹ Falconer, “Permitting Affordability: Housing Policy in the Calgary Metropolitan Region.”

² Liu, McManus, and Yannopoulos, “Geographic and Temporal Variation in Housing Filtering Rates”; Rosenthal, “Are Private Markets and Filtering a Viable Source of Low-Income Housing?”; Weicher, Eggers, and Mouman, “The Long-Term Dynamics of Affordable Rental Housing.”



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I have read and understand the above statement.

First name (required) Eman

Last name (required) Nassef

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Affordable Housing Task Force Recommendations

Are you in favour or opposition of the issue? (required) In favour

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

I support all 33 of the affordable housing task force recommendations to make housing affordable and attainable.

I support affordable housing because I, amongst many of my friends do not know how long we have until we are priced out and forced to leave home. I know so many young professionals who offer in-demand skills- skills Calgary desperately needs. We want to stay, we want to grow with Calgary, but we do not know if that is possible anymore.

If council fails to move forward with these recommendations, I believe there will be a significant exodus of young talent from Calgary.

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I have read and understand the above statement.

First name (required)	Sunita
Last name (required)	LeGallou
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Calgary's housing crisis**

Are you in favour or opposition of the issue? (required) **Neither**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Calgary needs affordable housing.**

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I have read and understand the above statement.

First name (required) Thomas

Last name (required) Smith

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) The City of Calgary's Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

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

Hello, I've lived in Calgary since 2010 and have been happy to call Calgary my home. It's a beautiful place to live and make a life. The current housing crisis is the biggest threat to the future of the city. It's honestly staggering how much to cost of housing has gone up in the last few years. It's completely unsustainable, and if major changes not made soon, many Calgarians will no longer be able to afford to live here.

The recommendations of the affordability task force are not perfect, but are the best path forward at this current point in time. It needs to be easy to build a variety of housing in Calgary, not just unaffordable single family homes or luxury town-houses and condos. The middle is missing and council needs to enable it's development. At the same time, new development can't just be for the benefit of corporate landlords. Sky-scraping luxury condo buildings operated by a single rental company do nothing to address affordability. Housing policy needs to support private individual or cooperative ownership at ALL income levels. Currently, it only serves those who are already bought into the market, those who have personal wealth, and corporate investment portfolios. This is unacceptable and unsustainable.

Council needs to enact policy now that:

- makes private ownership more affordable at all levels for primary dwellings
 - dis-incentivize housing as investment (rental properties, airbnbs, etc)
- invest in public and subsidized non-market housing
- makes it easy to build housing that improves affordability of the housing supply (abolish restrictive zoning, especially single family zoning)
 - YES: condos and apartments at a variety of price points and building sizes, townhomes and multi-family dwellings, housing co-operatives, affordable single family

dwellings

- NOT: huge unaffordable single family dwellings as the default, rental only luxury condo buildings owned by corporate landlords

Action is needed now before it is too late. Policy must be enacted for regular Calgary-ans who just need a place to live. Policy can't be written for the benefit of developers, real estate investors, or corporate landlords.

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I have read and understand the above statement.

First name (required)	Roy
Last name (required)	Christensen
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) Council

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) The City of Calgary's Housing Strategy does not do enough

Are you in favour or opposition of the issue? (required) In favour

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The City of Calgary's Housing Strategy should include these items:

1. Reduce fees and taxes for land or property owners and developers
2. Streamline bylaws and regulations to improve home construction
3. Improve efficiency of City of Calgary services to reduce costs
4. Remember new or continued homeownership will reduce demand for rental housing.

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I have read and understand the above statement.

First name (required) Mark

Last name (required) Woitas

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing and Affordability Task Force Report - recommendation 1 (b)**

Are you in favour or opposition of the issue? (required) **In opposition**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

Dear members of Council,

Re: Housing and Affordability Task Force Recommendations

I respectfully submit the following comments for your consideration.

The Housing Affordability Task Force report opens with a very ominous warning:

“Calgary stands at the precipice of a housing affordability crisis.”

If those words were being written about Vancouver or Toronto, they might resonate more broadly with me. But I guess, like a good novel, the authors want to capture the reader’s attention and lay the groundwork for what is to come. However, I think the reality is much different. As we all know, one of the reasons Calgary has benefitted recently from inward migration is because of its housing affordability. So being on the precipice of a crisis seems more like an exaggeration, and a more apt description for many cities other than Calgary.

There is, however, one line in the Housing Affordability Task Force report that did resonate strongly with me (**emphasis added**):

“Most of our recommendations are the starting point, not the end. **Many will need thoughtful consideration by Administration, and engagement with Calgarians to implement. All will have a significant impact for Calgary if they are implemented.**”

In my opinion, the most profound of these recommendations is 1(b):

Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning, immediately.

To say that this recommendation will have a significant impact for Calgary and Calgarians does not do justice to how fundamental this change would be. Every Calgarian that has invested in a single family home, based on the understanding that the surrounding zoning was, and would remain, single family, is now exposed to the reality that that designation is in serious jeopardy. In a country such as Canada, those understandings are not taken lightly. Regulation and rule of law are fundamental to the quality of life we enjoy. We know, or at least we expect, that our rights cannot be trampled at the whim of the government. Given that our homes typically represent our largest investment, these truths are even more important. Consequently, any broad-based approach that unilaterally rescinds or changes these rules, will be of particular importance and concern to all property owners, and “will need thoughtful consideration by Administration, and engagement with Calgarians to implement.”

The problem, as I see it, is that most Calgarians are unaware of these recommendations. Apart from a few mentions in the media, and the odd street sign, I have seen very little coverage of this issue. So, the “engagement” seems lacking. And without a concerted effort to communicate this proposal to as many Calgarians as possible, it is difficult to gauge the collective appetite for something like this. It is also difficult for Calgarians to engage in the discussion. As members of

Council, can you honestly say that you understand how the majority of your constituents feel about this issue? Every single homeowner in Calgary has a vested interest in this debate. Elimination of single family zoning has the potential to impact the value of their investment overnight and the quality of their life over the long term. A few Council meetings and a public hearing seem insufficient to provide the “thoughtful consideration by Administration, and engagement with Calgarians” recommended by task force members.

Consequently, I believe there needs to be much more of an effort to communicate this change to Calgarians. At a minimum, I believe a plebiscite is warranted. This is the only way for all affected Calgarians to truly become educated about what is proposed and to have a voice in that decision. Burying it in the details of one of the recommendations of the Task Force’s report does the opposite. Short of that, feel free to table the decision until the next municipal election. Any candidate in favour of this change can run on it as a key point in their platform. Either outcome would at least offer Calgarians the opportunity to fully consider the potential ramifications and have their voices heard. Leaving this issue solely for Council to decide is unfair. This was not something that was raised prior to the last election. Instead, we have proposal, completely out of left field, that could see Council unilaterally overturn something that was foundational to where Calgarians chose to build or acquire their homes.

Another possibility is to grandfather this change into all newly approved subdivisions. At least existing homeowners will remain protected, and new buyers will know exactly what they are signing up for.

Coincidentally, Vancouver is entertaining a similar policy change. It is called the Multiplex Proposal and it is also going to a public hearing on September 14th. In an opinion piece dated September 1, 2023, Kerry Gold writes in the Globe and Mail that it will apply to about half the land base of the city. She includes the following quote: “nobody envisions a housing price drop as a result of the new zoning.” The primary reason cited is that increasing the potential density of a piece of land will also increase the price of that land to developers. Consequently, those higher land prices will be reflected in the prices of the multi unit offerings being constructed, which will limit the improvement in affordability. It’s interesting context. The difference here of course, is that it can probably be argued that Vancouver actually has a housing crisis.

A final point to consider is that many politicians, economists, and other commentators attribute the growing affordability problem to federal policy on immigration and student visas. They cite the increasing number of immigrants and foreign students being welcomed to Canada every year, as the primary catalyst for housing demand and its impact on prices. They are seeking action, by the federal government, to more appropriately consider the unintended consequences of their policies, and to mitigate their impacts. During a recent Liberal cabinet retreat, this issue was one of the main agenda items. As a result, action at the federal level could still be forthcoming. Those actions cannot be predicted. This is particularly true if there is a change in government in the next election. Consequently, instituting fundamental changes during what has the potential to be such a fluid policy environment seems premature. Unilaterally effecting fundamental municipal policy changes in response to flawed, or poorly conceived, federal policies, seems almost irresponsible.

There must be more consideration given to the regulatory certainties that property owners in Calgary hold dear. At a minimum it would seem logical to see how federal policies evolve before trying to implement solutions to address the status quo.

Regardless, remember also that this is just one point in time. This is a very recent problem. Calgary's economy is epitomized by boom and bust cycles. A few years ago, home prices in Calgary were decreasing as the economy struggled. To assume that the current circumstance is a structurally permanent problem is probably a flawed assumption. Flawed assumptions lead to flawed policies. Calgarians deserve better.

Mark Woitas

Please use this form to send your comments relating to an upcoming Council or Committee matter, or to request to speak on an upcoming public hearing item.

In accordance with sections 43 through 45 of [Procedure Bylaw 35M2017](#), the information provided **may be included** in the written record for Council and Council Committee meetings which are publicly available through www.calgary.ca/ph. Comments that are disrespectful or do not contain required information may not be included.

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

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

Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)

Last name (required)

Are you speaking on behalf of a group or Community Association? (required)

What is the group that you represent?

What do you wish to do?
(required)

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Date of meeting (required)

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

(required - max 75 characters)

Are you in favour or opposition of the issue? (required)

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

I am a new Calgarian, moving here only a few months ago. I came from Mississauga, Ontario where I grew up and spent the majority of my life. Mississauga (and the Greater Toronto Area at large) has become a place I could no longer live in due to unaffordable housing. Calgary is now at a cross-roads where it is currently headed down that same path of unaffordability, but by choosing to fully adopt and implement the Housing and Affordability Task Force's 33 action items, we can choose a different future for Calgary. One where folks of all ages young and old can live side by side in the same neighbourhoods regardless of their income. Children do not have to move far from their aging parents like I was forced to do. Seniors can downsize or split their lots to make room for their families or for new neighbours. Young people will have more choices than just highrise apartment or gigantic single family home. Local businesses thrive when people live closer together and are able to walk or cycle to shops on a regular basis. Neighbourhoods will be more joyful, more economically vibrant and more diverse if the 33 action items are fully adopted.

Calgary is growing fast and the best way to make sure that growth benefits everyone is to ensure that housing is affordable in *all* neighbourhoods, not just a select few. Everyone deserves to find a home that fits their needs and income in any neighbourhood across the city. This is the future I wish for Calgary and I will work tirelessly to make sure my new city remains both affordable and prosperous by prioritizing housing.

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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Alexander

Last name (required) Shevalier

Are you speaking on behalf of a group or Community Association? (required) Yes

What is the group that you represent? Calgary and District Labour Council

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing Affordability Task Force**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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



September 7, 2023

Dear Members of City Council,

I am writing on behalf of the 47,000 Members of the Calgary and District Labour Council. Many Members are struggling to make ends meet. It is people who work at grocery stores, pharmacy technologists in hospitals, people who work in seniors' care facilities, the custodians working in schools, and Calgarians from all walks of life. Living in Calgary is unaffordable. You must do what you can to help.

Rent is increasing at unsustainable rates. An example is a friend who had to move out of her two bedroom apartment. She shared it with a roommate and because their rent went from \$1,100 to \$2,300 a month, they had to move out. Her roommate is on AISH, her portion of the rent would have been \$1,150 and she is given \$1,787 a month. Rent in this situation represent 64% of her income. My friend is fine, she found housing, but I don't know what happened to her roommate. I hope she found appropriate housing. People have shared their stories with us: <https://padlet.com/calgarysfuture/housing-affordability-stories-b2o8x6ckkxgr52dp>

This is one story among thousands we have heard. Many Calgarians are at risk of falling into homelessness. Calgary needs more non-market housing. City Council need to apply downward pressure to a rental market that is overheating.

I urge you to show compassion and use every lever of power and influence you can to help Calgarians who are struggling. Please pass the recommendations of the Housing and Affordability task force.

I have attached our submission, which goes into much greater detail about our recommendations.

In Solidarity,

Alexander Shevalier, President
Calgary and District Labour Council
and
Director, Calgary's Future

Calgary Housing Availability, Affordability, and Market Weaknesses

A data-driven review of the City of Calgary and Census Metropolitan Area's economic status as it relates to housing availability and affordability.

Calgary and District Labour Council
and
Elier Villarreal Moncada, MA. Econ

Abstract

You've heard that housing affordability is an issue in Calgary. But what exactly is causing it and what are the solutions?

This analysis provides an in-depth look at factors contributing to the growing affordability crisis in Calgary. It looks at major economic indicators including employment, population growth, migration, wages, business conditions, and job vacancies. In isolation, these indicators signal growth and opportunity. But when they are combined with inflation-adjusted income statistics, there is a clear lag in real income growth. This lag has grown in proportion since Calgary's economic reopening after the COVID-19 lockdown. Low-income status has also grown in proportion since COVID. These indicators show that people's purchasing power is going down as inflationary pressures reach record breaking highs.

Meanwhile, housing prices are jumping upward despite a 4-year decrease prior to 2020. Supply chain restructuring during COVID, rising costs for building materials, and a boom in demand for housing are making affordability more and more of a concern. Rising prices combined with stagnant wages are causing the affordability crisis that Calgary is experiencing right now. Today, single-family homes are 30% more expensive than 2016 values, and apartments and townhouses are 51% and 44% higher, respectively. Yet wages remain stagnant, and a growing proportion of people in Calgary are losing the ability to reasonably afford housing. Single parents and people living on their own are particularly at risk, and immediate action is necessary to prevent a growing number of vulnerable households from slipping through the cracks.

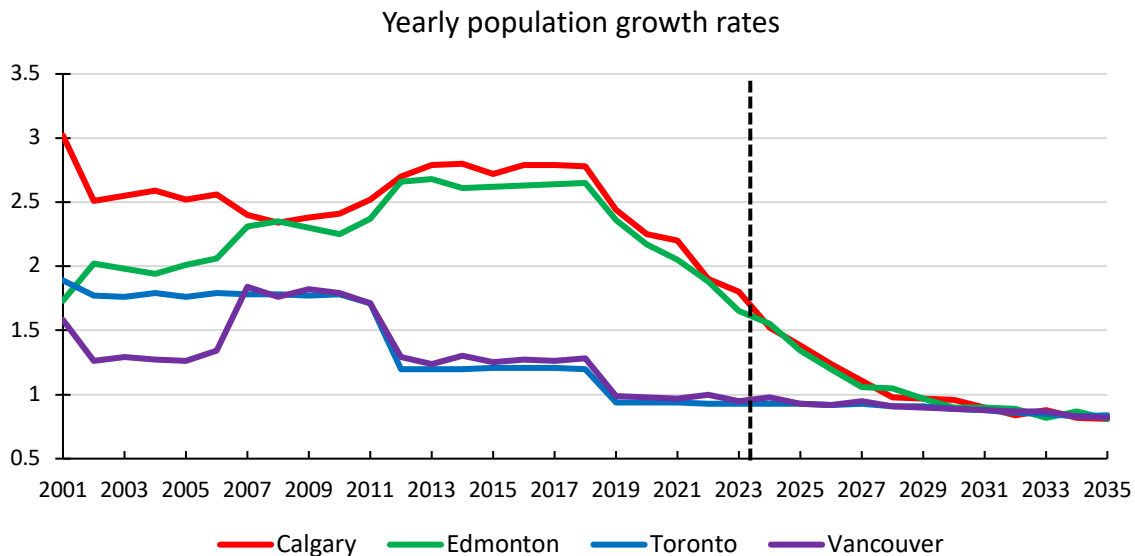
So, what can the City of Calgary do? Examining other housing markets in Canada and North America can inform a practical and evidence based approach to the situation in

Calgary. To remain an affordable and equitable city and to create opportunities for continuing growth, Calgary needs to avoid the pitfalls of Vancouver and Toronto. Price trends in larger markets suggest that apartments and condos need to be accessible in order to keep municipalities liveable, and a review of the pros and cons of affordable housing demonstrates that housing markets cannot be expected to correct themselves without government intervention. Investment in multi-unit housing that is affordably priced improves access to the housing market and allows for sustainable growth. Increased access to housing improves market and business conditions while decreasing poverty, and investment in housing infrastructure increases productivity and boosts economic activity.

Based on the findings in this report, it is recommended that the City of Calgary address the housing affordability crisis by investing urgently in more publicly funded and publicly maintained affordable housing.

Calgary's Economic Status

Two and a half years after COVID forced an economic shutdown, Calgary has shown incredibly strong signs of rebound with an array of opportunities in the city for current and incoming immigrants. The following statistics demonstrate this fact:

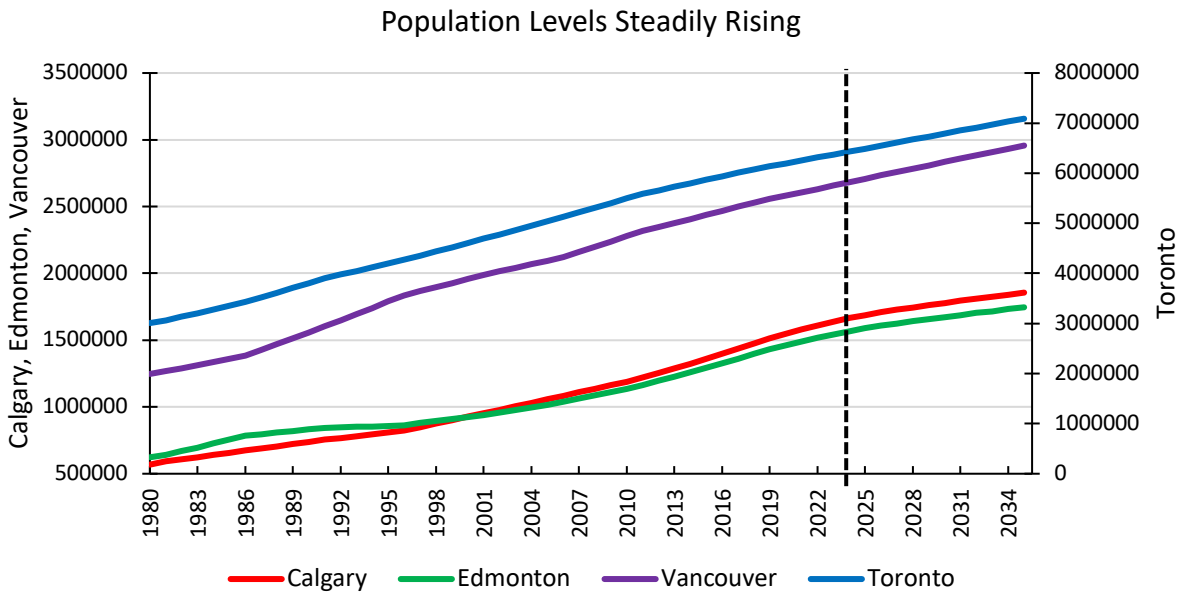


Source: U.N. Population Statistics via www.macrotrends.net

Population growth since 2000 has been relatively steady, around 2.7% for Edmonton and Calgary and decreasing from 1.8% to 1.2% for Vancouver and Toronto. This trend persisted until 2018 when all census metropolitan areas (CMAs) experienced a fall in population growth. Calgary and Edmonton have begun a decline towards what appears to be 1%, as predicted by the United Nations (black line). Vancouver and Toronto appear to have already settled into a 1% growth rate. The slower population growth may appear negative, but the absolute value of people expected to live within the Calgary CMA eases any concerns.

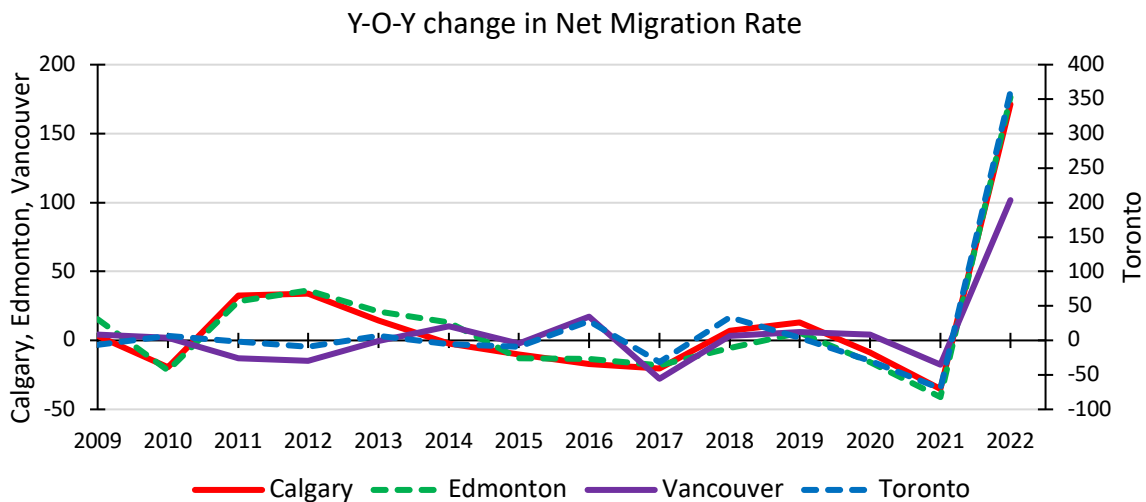
Calgary's CMA population is expected to hit nearly 2 million people over the next decade. Although the growth is slow, the absolute number of people looking for work

in the city, commuting to and from the city, and looking for homes within and near the city, creates a consistent demand for improved public services, an ever-growing tax base, and a larger workforce. Population is expected to support the city's growth, similar to Toronto and Vancouver.



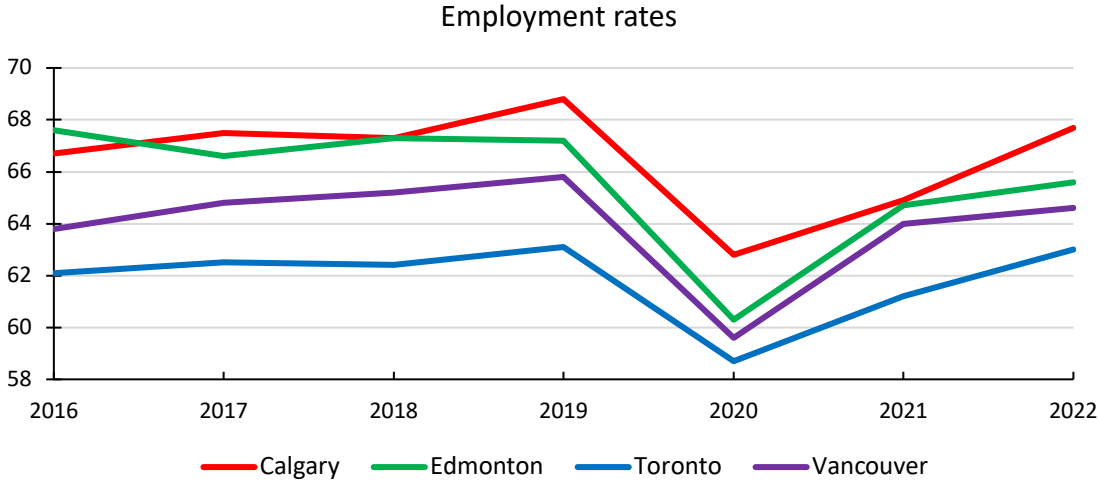
Source: U.N. Population Statistics via www.macrotrends.net

Migration rates also inform the magnitude of population change that Calgary is expected to see.



Source: Statistics Canada. Table 17-10-0136-01

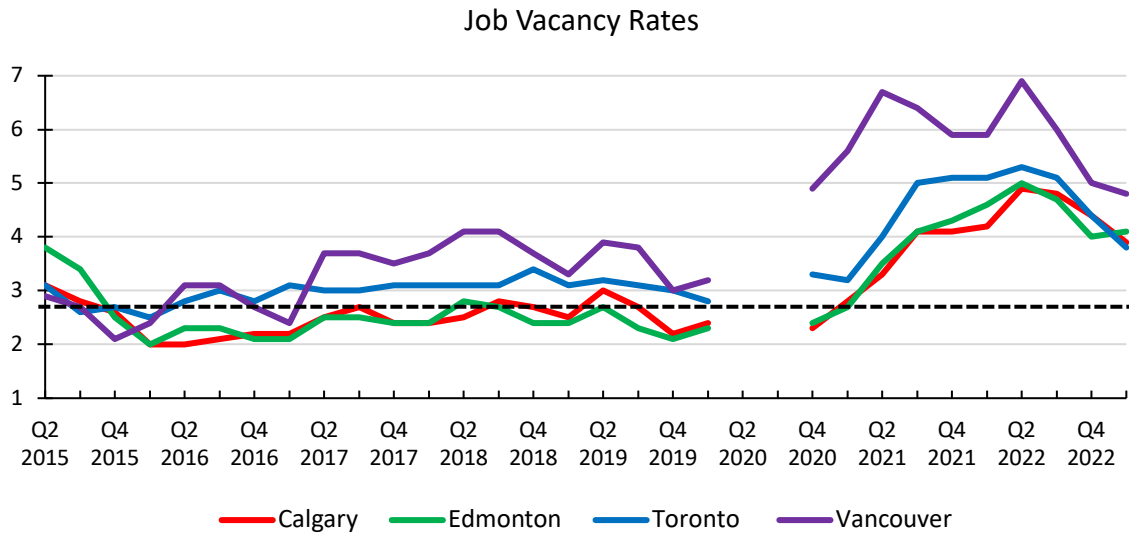
The rate of migration across all CMAs has been relatively constant pre-Covid. This means cities have generally gained the same number of people from migration over the past decade. In 2020, lockdowns and poor economic conditions restricted immigration into the country and migration across provinces, leading to a dip in migration rates in 2021. However, out of COVID-19, migration in Calgary and Edmonton has increased by more than 150%, and Vancouver saw a less aggressive increase of 100%. Toronto experienced the largest increase in the group, a 350% increase in migration rates. People are moving into Canada, and major CMAs are popular destinations for internal and external migrants.



Source: Statistics Canada. Table: 14-10-0385-01

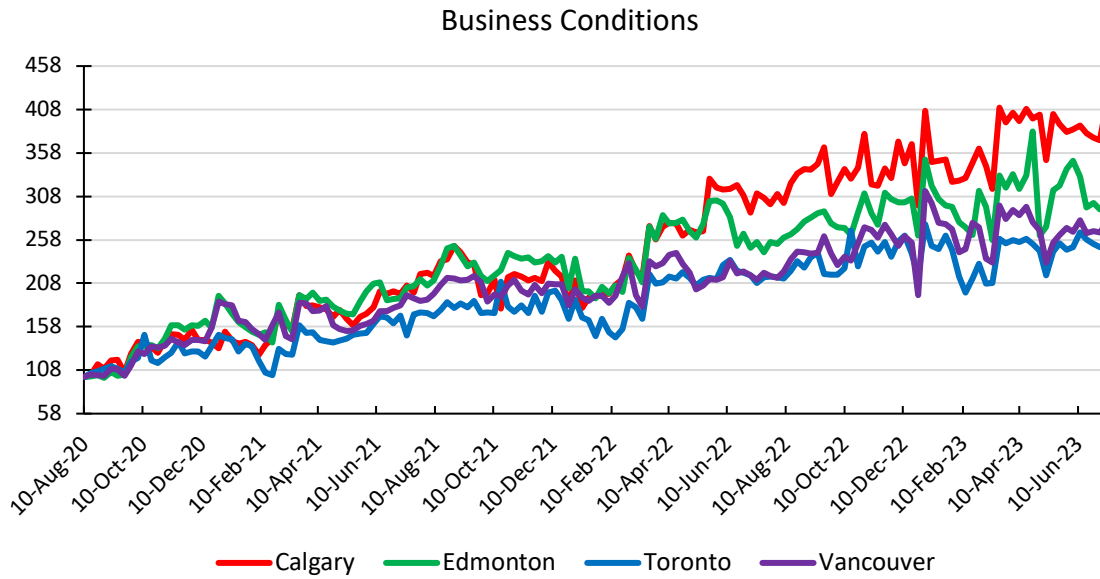
Employment rates had been steady pre Covid but took an enormous fall in 2020 across the nation. Calgary, in particular, saw employment fall by 6%. Despite the strenuous conditions during and exiting the lockdowns, 2022 employment had shown extreme rebound, only 1% away from the pre-pandemic high. This rebound persists across all major Census Metropolitan Areas (CMAs). However, Toronto and Calgary show stronger rebounds compared to Edmonton and Vancouver, signalling better economic conditions supported by strong population growth.

Vacancy rates further support these employment trends.



Source: Statistics Canada, Table: 14-10-0325-01 (formerly CANSIM 285-0001)

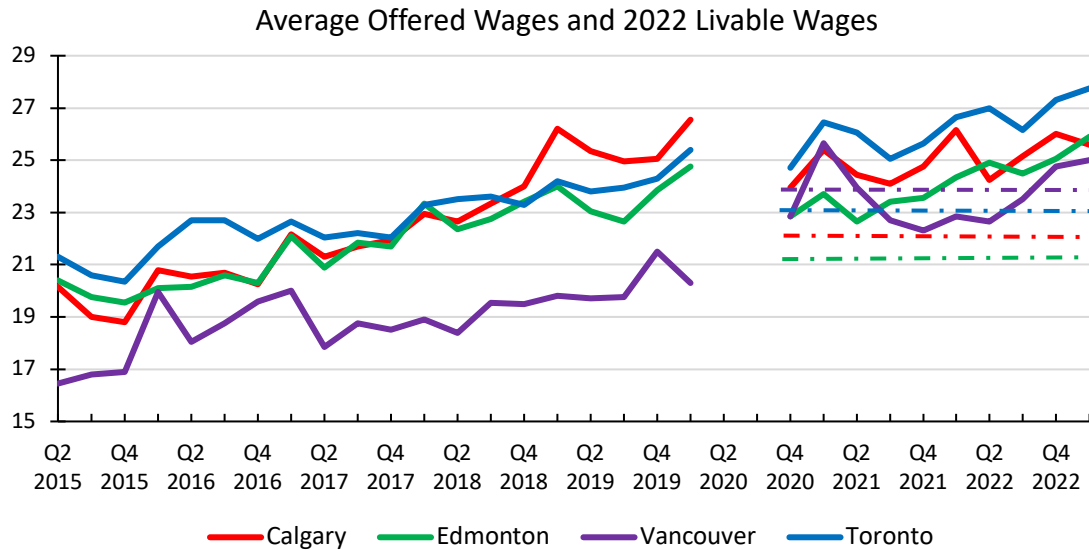
Across the four CMAs considered, vacancy rates had a historical norm of around 2.7% (black line). After 2020, with economic reopening and a rush of activity, firms appear to have grown in size and number across all CMAs. Vancouver has seen an incredibly large growth in vacancy rates, growing to 4.8% in 2023 since 2019. Similarly, Calgary, Toronto, and Edmonton have vacancy rates above the pre-pandemic norm, all sitting around 4%. Although some of these job vacancies are likely due to changes in worker preferences, some may have hesitated to return to work and prefer working from home. This effect is likely smaller than anticipated due to the time that firms have had to adjust to worker preferences and changes to working conditions. The previously seen growing employment rate and heightened vacancy rate at the end of 2022 is likely a sign of firm growth, providing more job opportunities for the growing population.



Source: Statistics Canada, Table: 33-10-0398-01

An index of national business conditions by CMA further supports the observed employment and job growth. This experimental index created by Stats Canada measures real-time business conditions relative to the worst point of COVID-19. A higher value indicates better market conditions, and a lower number indicates worse. The picture is clear: since COVID's peak, business conditions have been on a gradual incline. Notably, at the beginning of 2022, business conditions in Calgary showed stronger growth that has persisted to the present day, setting Calgary's business conditions above those of Edmonton, Vancouver, and Toronto. Businesses are thriving in Calgary, growing, offering more jobs, and supporting the growing employment rate. Although the prior job vacancy and employment rates are not updated for 2022 and 2023 respectively, current business conditions suggest that Calgary's employment rate will likely continue to grow, and job vacancy will likely remain above the pre-pandemic average.

With these growth signals, it is also important to view how wages adjust.



Source: Stats Can, Table: 14-10-0325-01 (formerly CANSIM 285-0001) and livingwage.ca

The average offered wage has consistently risen since 2015 across all CMAs, peaking in 2019. After COVID-19, however, we see two alternate patterns emerge. Vancouver and Toronto saw offered wages pick up where they left off and continue to rise into 2023. Edmonton and Calgary, however, experienced reductions in offered wages after economic reopening. A dip is expected due to the generally weaker economies of these two cities compared to Toronto and Vancouver. However, since the beginning of 2021, Edmonton has risen above its pre-pandemic high, similar to Vancouver and Toronto, but Calgary has not. Calgary’s wages have not been able to recover despite clear indications of better economic recovery.

Despite Calgary’s low wages, the average offered wages of all CMAs remain above the 2022 livable wages (dotted lines), which several independent lobby groups have calculated. Again, despite Calgary's clear lag, economic conditions appear to be approaching pre-pandemic highs.

Changes in proportion of tax filers at each income range (2015=100)									
CMA	Income Range	2015	2016	2017	2018	2019	2020	2021	% Change 19-21
Toronto	<5,000	100	96.38	93.19	95.34	91.85	59.19	72.80	-19.05
	5,000-34,999	100	100.56	100.37	101.20	103.43	102.48	96.76	-6.67
	35,000-49,999	100	102.42	103.90	109.88	110.74	122.03	115.50	4.77
	50,000 - 74,999	100	102.79	106.73	113.15	116.50	123.96	122.58	6.09
	75,000-99,999	100	103.64	109.15	114.45	118.30	125.58	127.65	9.35
	100,000+	100	105.00	114.54	125.13	136.47	148.06	162.64	26.17
Calgary	<5,000	100	103.34	109.57	109.75	112.67	78.09	77.80	-34.88
	5,000-34,999	100	104.83	106.15	106.84	108.65	109.33	106.91	-1.74
	35,000-49,999	100	101.44	103.54	105.75	108.82	122.29	117.90	9.09
	50,000 - 74,999	100	99.73	102.14	106.14	109.59	116.40	116.58	7.00
	75,000-99,999	100	98.41	101.37	104.47	108.43	112.23	115.43	7.01
	100,000+	100	92.05	96.38	99.95	105.61	104.63	111.65	6.04
Edmonton	<5,000	100	100.85	96.93	96.24	100.20	66.22	76.98	-23.23
	5,000-34,999	100	103.78	104.86	104.66	106.13	104.57	102.66	-3.47
	35,000-49,999	100	101.21	102.13	104.71	107.21	121.07	112.89	5.68
	50,000 - 74,999	100	100.43	102.54	107.08	109.68	115.68	113.17	3.49
	75,000-99,999	100	98.10	103.19	107.24	111.54	113.89	115.99	4.45
	100,000+	100	94.15	99.55	102.01	107.42	105.57	114.62	7.20
Vancouver	<5,000	100	95.05	89.91	89.54	85.79	56.28	73.34	-12.45
	5,000-34,999	100	100.52	99.71	100.64	102.77	99.03	94.25	-8.52
	35,000-49,999	100	102.76	104.29	108.00	109.87	123.50	116.96	7.09
	50,000 - 74,999	100	103.99	108.83	114.24	119.37	128.91	130.41	11.05
	75,000-99,999	100	104.35	111.45	117.17	125.43	135.21	143.21	17.77
	100,000+	100	106.22	119.45	127.88	140.25	153.36	176.55	36.30

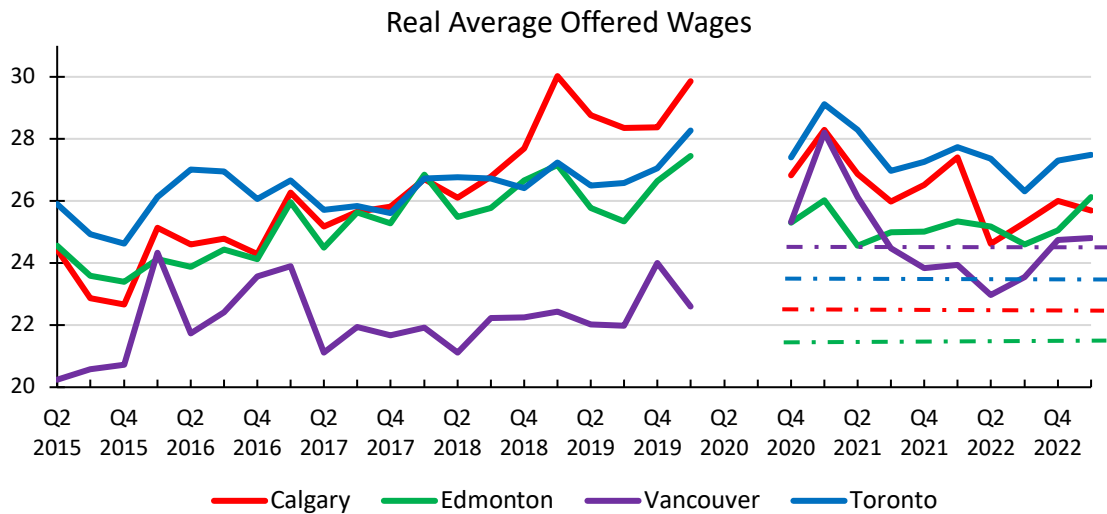
Source: Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008)

Looking at people through income distributions further supports the story of strong growth. The above is a decomposition of the proportion of people living in each income range relative to 2015. We see a pattern mimicking the strong growth signals from the previous figures. Every CMA has experienced a reduction in the proportion of people living in the bottom two income brackets since 2015. At the same time, there has been an increase in the proportion of people living in higher income brackets, suggesting upward income movement.

Moreover, noting the percent change in proportion from 2019 to 2021, changes to income distributions are made clearer. The pre-COVID trend was a slow and stable increase in income with a spike from 2019 to 2021. Likely, this is partly due to government support spending during COVID-19, but it demonstrates a clear income increase.

Given the analysis thus far, it would seem strange why such a large proportion of people in Calgary have been claiming difficulties with costs of living, house payments, and general quality of life maintenance that has historically been accessible to them.

Adjusting average offered wages for inflation (altering all values such that prices are the same throughout the periods, allowing for a fair comparison across time) may help explain these concerns.



Source: Stats Can, Table: 14-10-0325-01 (formerly CANSIM 285-0001), Table: 18-10-0004-01 (formerly CANSIM 326-0020), Authors Calculations, and livingwage.ca

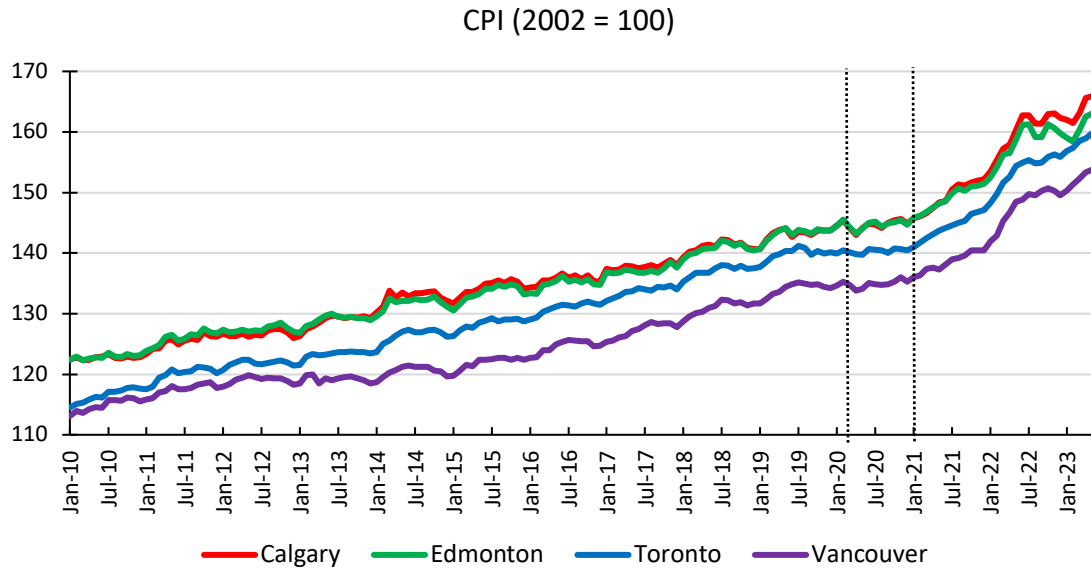
Adjusting average offered wages for inflation provides a better picture of actual wage growth over time. In the above diagram, all wages offered have been converted into

2022\$, and prices and wages have been adjusted such that money has the same value as in 2022 for each CMA, now called real average offered wages (real = inflation adjusted). This allows us to identify how wages changed outside of the effects of inflation. The growth in offered wages pre-pandemic is clear. Edmonton, Toronto, and Calgary had an average offered wage growing over time (i.e., outpacing inflation). Vancouver, on the other hand, had a relatively constant average real offered wage (i.e., matching inflation over time). Since economic reopening, the changes in average offered wages have been mostly negative. Calgary, Edmonton, and Toronto saw a reduction in real average offered wages, failing to match inflation, whereas Vancouver experienced a positive outpacing of inflation. Heading into 2023, Toronto has nearly matched pre-pandemic highs; Calgary and Edmonton, however, fall below. Calgary's fell by 4\$ and Edmonton's by 1\$.

This demonstrates that Calgary and Edmonton's economic rebound, despite clear growth indicators, fails to match the cost of living increases that have spurred since COVID-19.

Nonetheless, all wages remain above their respective 2022 "livable wage" estimates, suggesting an average person finding a new job in these cities should be able to afford living costs.

To better understand how inflation appears to be affecting income growth for Calgarians and how it may explain cost of living difficulties, we can look at inflation levels over time.



Source: Statistics Canada Table: 18-10-0004-01 (formerly CANSIM 326-0020)

Inflation is an important consideration when reviewing how CMA's have adjusted to the economic changes during and out of COVID-19. COVID induced a large degree of economic restructuring and, with it, price changes that established higher costs for producers and higher prices for consumers. This is demonstrated in the chart above. The graph is a measure of CPI, the consumer price index which measures price changes to a representative basket of goods and services that the average Canadian consumes. Changes to the price of this basket of goods represent inflationary pressures that have altered how expensive goods and services are. Since 2010, we can see a steady upward trend in inflation. However, within the dotted lines is the major lockdown that occurred in 2020. Here, inflation stayed relatively constant across all CMAs. During this period production stalled, and supply chains struggled to deal with changes to their structures. Times to transport goods increased, and distribution and production costs increased, developing into upward price pressures on goods. However, because prices cannot increase automatically, changes in the price of everyday goods were slow. As countries

and cities began to reopen, economic shifts paired with sudden economic activity caused upward price pressures induced by higher costs to skyrocket (i.e., high inflation). Alongside global political events worsening supply chains, today, goods with volatile prices (prices that fluctuate easily, e.g. oil) are at sustained highs. Prices of goods that don't typically change (e.g., bread, rice, burgers) have also begun to increase as producers shift their increased cost burdens to consumers.

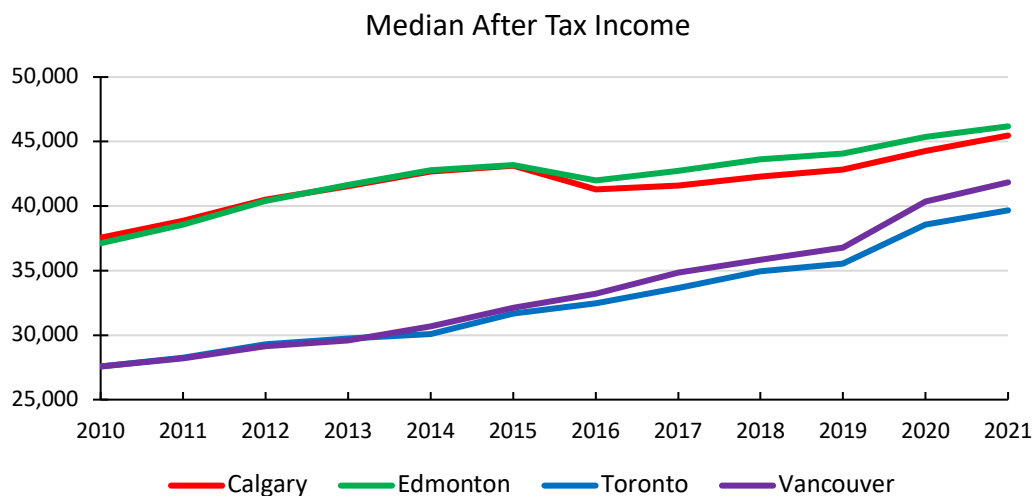
Higher inflation levels today are causing real wages to fall, as the value of a dollar (its purchasing power) falls. Despite a strong employment rate, business opportunities, and job openings in Calgary, wages take time to adjust to higher prices. What's more, wages are slow to adjust. These strong inflationary pressures are likely why real average offered wages have decreased since 2019. Firms have experienced higher costs, passed them on to consumers, and been able to retain profits and expand. But wages have not adjusted, ultimately leading consumers to bear the built-up negative effects. Things become more expensive, and despite job opportunities and economic growth, people fail to earn enough money to support their lifestyles.

The severity of slow wage adjustment can be further analyzed by looking at incomes.

Incomes

In this section, median after-tax incomes will be reviewed to identify how wages and wealth in these cities have changed over time. The *median after-tax income*, meaning the 50th percentile (the dollar amount where 50% of the population makes more than or equal to the value, and 50% of the population makes less than or equal to the value) will be used rather than the average after-tax income. The reason for using median after-tax

income is that measurements of average income tend to be skewed either up or down when there are more extremely rich or extremely poor people in the area. To avoid this bias, a value indicating the middle, or what would naturally be expected to be the average, will be used instead (from this point on, "average" will refer to the median). Similarly, after-tax incomes will also be used in the following discussion to better grasp the changes in quality of life that come with changes in wages. After-tax income is *take-home income*; it is what people can actually spend and it accounts for tax deductibles, returns, etc. Measuring take-home incomes helps to better identify how people's spending ability has changed.

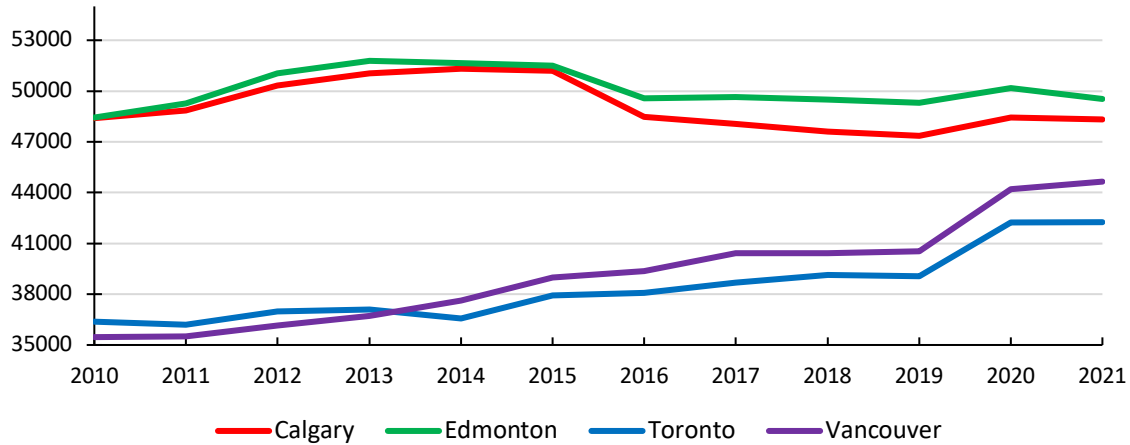


Source: Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008)

Median after-tax income for Calgary and Edmonton has been on a steady incline since 2010, hitting just over 45,000\$ in 2021. A similar trend has persisted for Toronto and Vancouver, reaching just below and above 40,000\$, respectively.

However, this income figure needs to be interpreted in context with inflation to develop a more accurate representation of growth.

Real Median After Tax Income (2022\$)



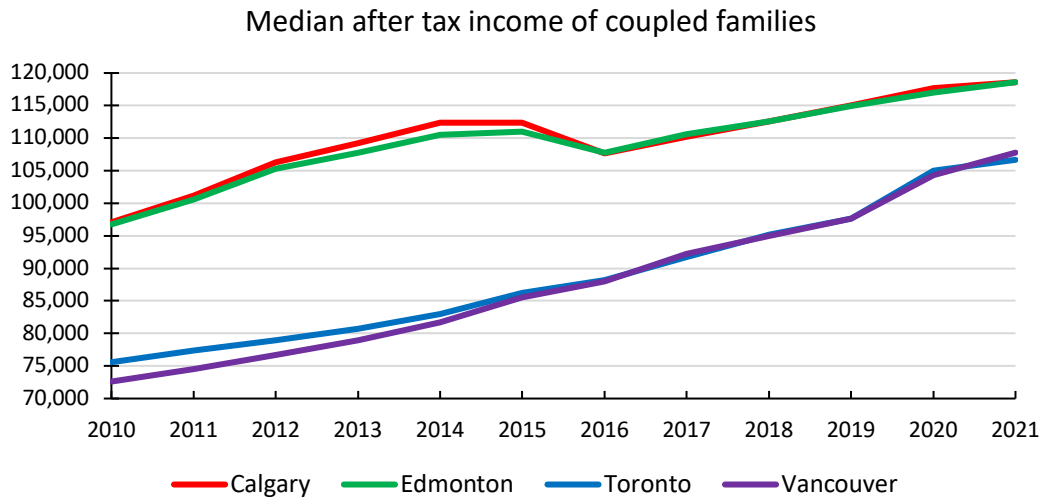
Source: Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008)

Real median after-tax income (adjusted into 2022 dollars) shows that incomes have actually seen next to no change in Edmonton and Calgary in over a decade. That is, if prices in 2010 matched prices in 2022, the average person (a person making at the 50th percentile) would see their income increase by an amount equal to inflation. Toronto and Vancouver have seen increases, although at relatively mild rates until 2020, when the median jumped to 42,000\$ and 45,000\$ respectively. This level was maintained through 2021.

This data represents a stagnation in income growth for a large portion of the population in Calgary over the last decade. Unfortunately, since this data is only available up to 2021, we cannot see how incomes have changed in 2022 and 2023 in the context of higher levels of inflation. Nevertheless, we can surmise, given decade-high inflation levels and the sudden rises in prices paired with a reduction in real average offered wages in 2022, it is highly likely real median after-tax income is, or will begin to fall. People are losing their ability to maintain their lifestyle, and for a growing proportion

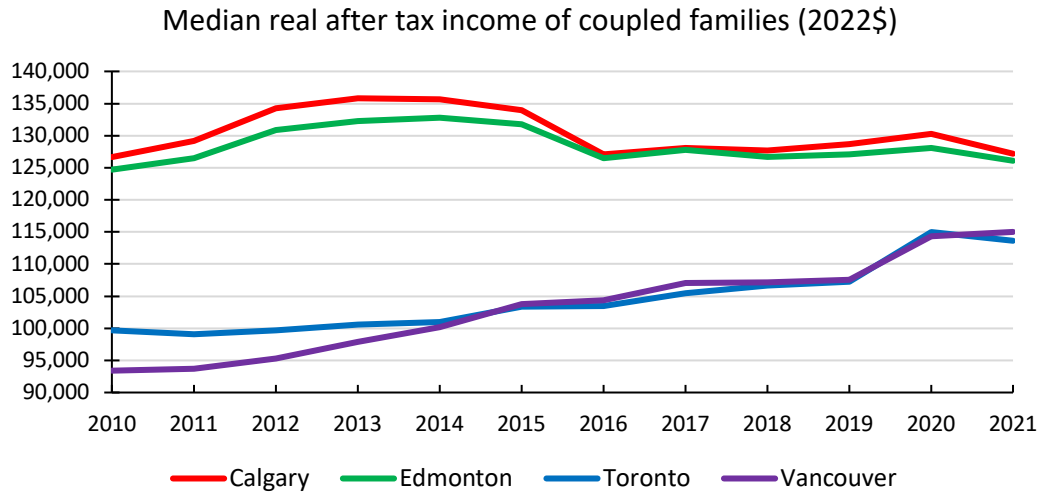
of the population, that could prove extremely costly since their wages have shown no historical real growth.

To identify vulnerable groups, we can further dive into income changes by census family type.



Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

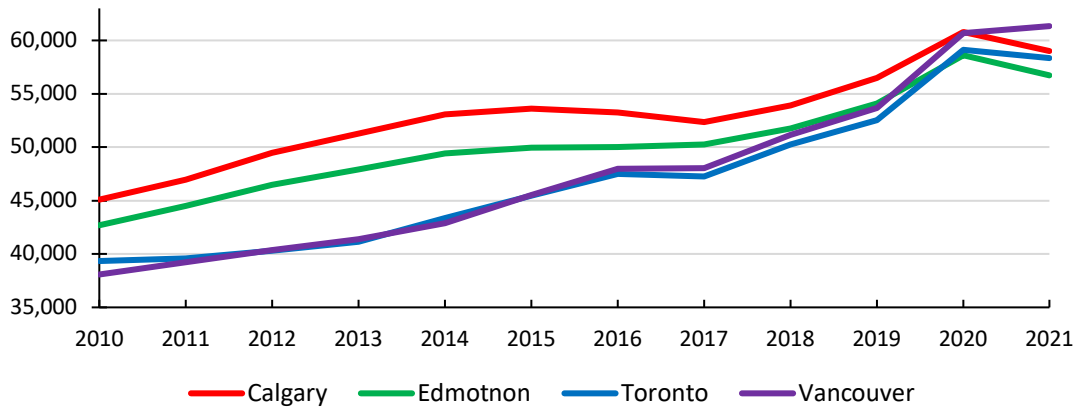
Coupled families are defined as containing a married or common-law couple with or without children. We can see that median incomes have grown substantially for every CMA since 2010, from 96,000\$ in Edmonton and Calgary in 2010 to nearly 120,000\$. To a greater extent, Vancouver and Toronto median incomes increased from 75,000\$ to almost 110,000\$. However, despite what appears to be growth, real incomes are not as positive in Edmonton and Calgary.



Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

Coupled family real median incomes have generally matched the trends of the CMA median income trend. Coupled families have seen no real income growth in Calgary or Edmonton in over a decade. In Toronto and Vancouver, incomes have shown historically steady growth, increasing sharply in 2020 and maintaining newfound highs. With high inflation today, we would expect these real incomes to fall, especially in Calgary, where the highest inflation levels are recorded. Although the absolute value of these incomes is extremely high, and the expected negative effects of higher inflation are likely to be mild, this group of people, which represents the richest census family type in Calgary, has not gained income in over a decade and is likely to lose real income value through 2022 and 2023.

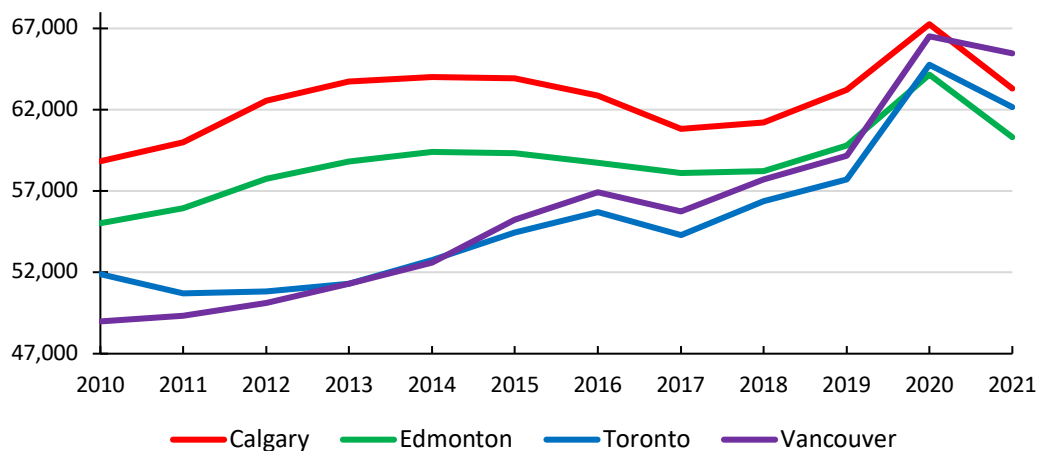
Median after tax income of lone parents



Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

Single parents are defined as a person living with one or more children. This group has experienced consistent growth from 2010 to 2017 across all CMAs, with a boom into 2020 that levels out in 2021. This is a positive sign as single-parent households bear higher costs of living due to high expenditures on children.

Median real after tax income of single parent families (\$2022)

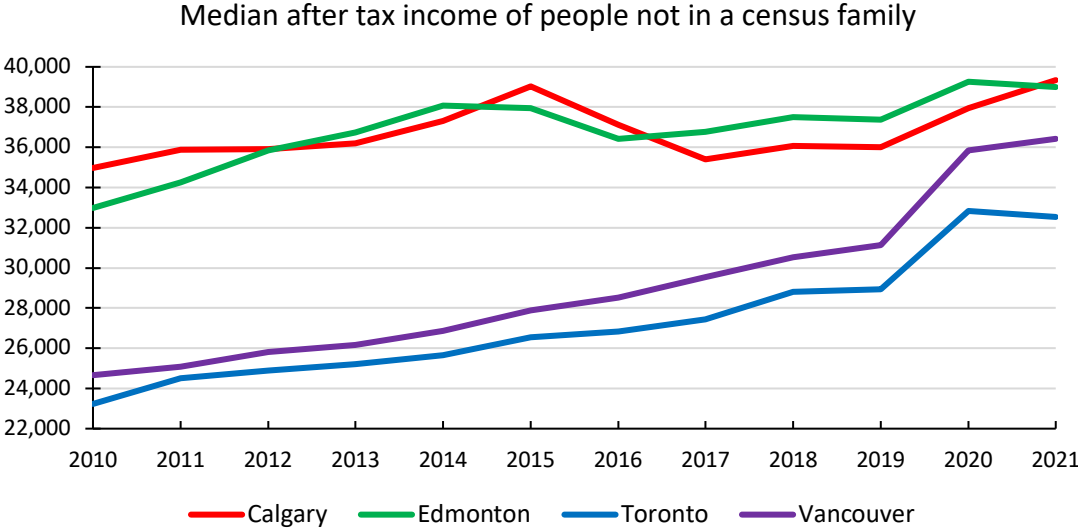


Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

Adjusting for inflation, indicators still show signs of real income growth but to a significantly smaller extent. Calgary and Edmonton, from 2011 to 2018, had relatively

constant real incomes for single parents compared to Vancouver and Toronto's steady growth. Since 2018, however, all CMAs have appeared to converge towards 65,000\$ in 2020. Again, this is largely due to government spending support during COVID-19. In 2021, median after-tax income decreased across all CMAs, ushering concern over the financial stability of census families. With decreases in real after-tax income likely due in part to reduced government support, today's higher inflation rates would lead to an aggressive loss in real incomes for this group in 2022 and 2023. With naturally higher daily expenditures associated with raising children, this group is vulnerable to price increases and may struggle in the future.

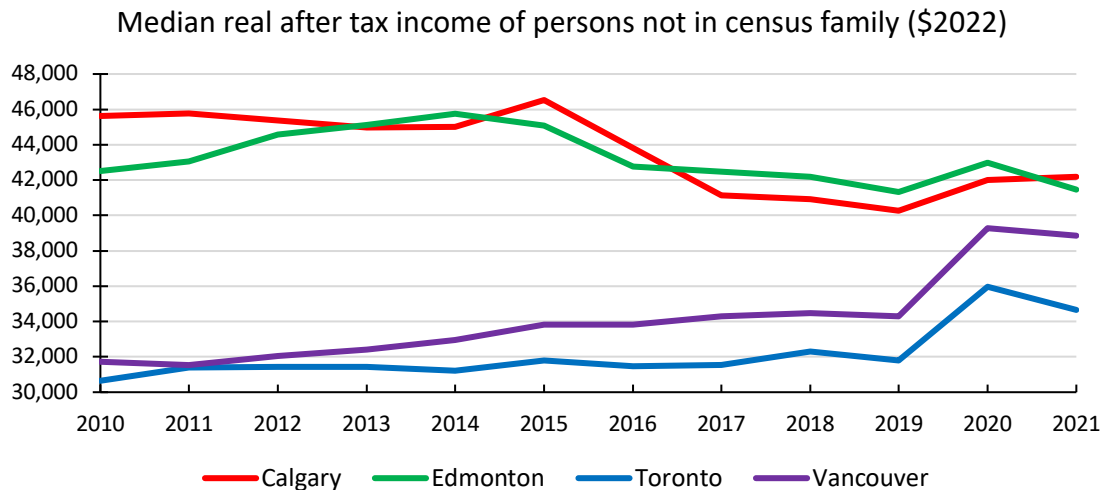
In 2021, Calgary had more than 52,000 families in this category, a minimum of 104,000 people.



Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

People not in a census family are defined as persons who are not matched to a family who may be living alone, with a family to whom they are related, with a family to whom they are unrelated, or with other persons not in census families. Incomes in this

demographic are cause for concern. In Calgary and Edmonton this family type have experienced mild growth in their median after-tax income of (only 4,000\$ in 11 years for Calgary and 6,000\$ in 11 years for Edmonton), which pales in comparison to Vancouver and Toronto's 10,000\$ gain over the same period.



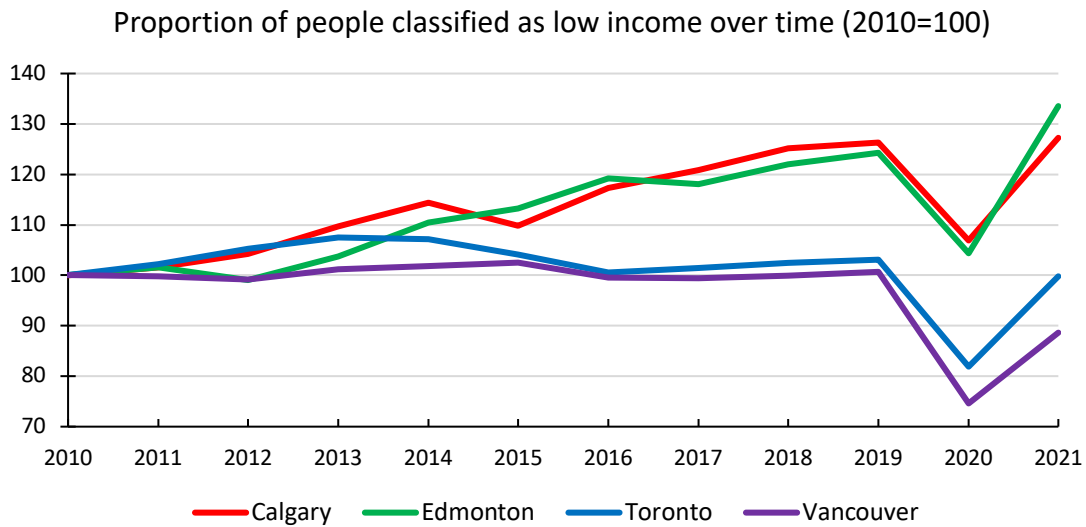
Source: Statistics Canada Table: 11-10-0012-01 (formerly CANSIM 111-0012)

Adjusting for inflation, this census family group has suffered heavily from inflationary pressures over time in Edmonton and Calgary. Real median after-tax income fell by 3,000\$ in Calgary and 1,000\$ in Edmonton in 11 years, the only group to experience a decrease in real incomes. Although their 2021 after-tax incomes were above the livable wages calculated for 2022, this group’s ability to maintain their income level with record high inflation and low real offered wages in 2023 is incredibly low. In Edmonton and Calgary, this group is increasingly at risk of suffering extreme quality-of-life reductions. In Vancouver and Toronto, this group saw next to no real income gain until 2020. Those gains were likely due to government stimulus. Despite the gains, this group is incredibly vulnerable to income shocks and high inflation, with 2021 incomes barely meeting the livable wages calculated for 2022 in CMAs.

In 2021, Calgary had 236,660 people who were not in a census family.

These statistics indicate that a growing proportion of people in the city, although gaining income over time, are losing the ability to maintain their quality of life as prices increase. Moreover, it seems the largest proportion of the population in Calgary's CMA, classified within a coupled family, has sustained incomes that minimize any negative inflationary effects unlike single parents and people not in a census family. These two groups are incredibly vulnerable, and with ever-increasing prices, it is only a matter of time until coupled families begin to lose real incomes too.

With low real-income growth in Calgary, it is also important to view how the proportion of people classified as low-income has changed. Are more people becoming low-income despite apparent income increases and more job opportunities?

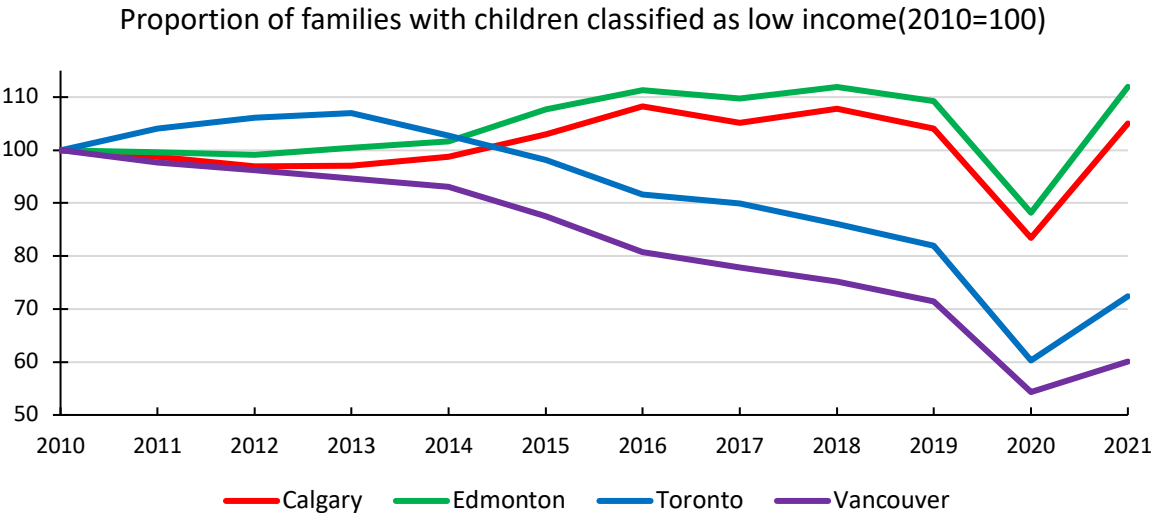


Source: Statistics Canada Table: 11-10-0018-01 (formerly CANSIM 111-0046)

Low income is classified as earning below the median after-tax income level in a given CMA (i.e., earning less than the 50th percentile after tax). Calgary has historically had a higher proportion of people in low-income status compared to other CMAs, increasing

by almost 30% from 2010. Edmonton has followed a nearly identical trend. On the other hand, Vancouver and Toronto have had a relatively constant proportion of people classified as low-income since 2010. With the clear dip in low-income status in 2020 followed by the subsequent rise in 2021, market conditions will likely be key determinants in the progress of these trends into 2022 and 2023. That being said, with low real average offered wages in Calgary compared to other CMAs, and higher inflation, the proportion of low-income people will likely rise in Calgary.

In 2021, Calgary had 200,000 people classified as low-income.



Source: Statistics Canada Table: 11-10-0020-01 (formerly CANSIM 111-0047)

The proportion of families with children classified as low-income is identical to the overall trend. Here, Calgary and Edmonton have only seen a 10% rise in the proportion of people classified as low-income over the last decade. However, Toronto and Vancouver have seen this proportion fall heavily, down to only 60% of 2010 proportions. This suggests strong income gains across lower income brackets are pulling the average family close to the median income. Once again, Edmonton and

Calgary are home to an incredibly vulnerable set of people who are not seeing any real income gains.

In 2021, Calgary had more than 86,000 families (single and coupled) with children classified as low-income, a minimum of 172,000 people.

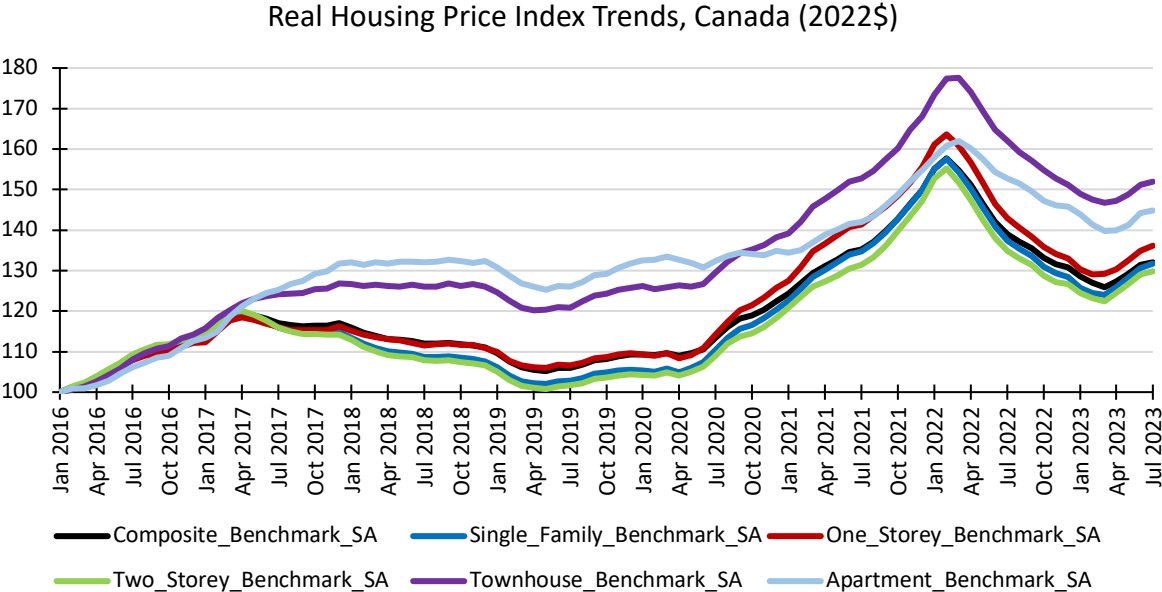
The story up to this point is clear: despite what would appear to be strong growth indicators for the economy, the increased cost burden placed on consumers when wages aren't rising, inflation is at an all-time high, and purchasing power is on the decline, is leading to an affordability problem across Calgary. Incomes cannot reasonably be expected to support the increasing cost of living given historical trends. Today, this means a growing proportion of people are failing to sustain the same quality of life they retained for the last decade.

This affordability and income issue is most prevalent with housing. As we'll see, the Calgary housing market does not support the current incomes of Calgarians. Calgary's market is on track to become overheated and unaffordable, like those in Toronto and Vancouver, pushing numerous people out of their homes.

Housing Prices

Housing prices tend to vary aggressively when market conditions fluctuate, as was the case with COVID. As a result of the pandemic, the housing market experienced aggressive dips and peaks in activity that have strained market structures. In the following figures housing prices will be examined to develop a sense of how prices have evolved, and what they imply for the overall market. Rather than using benchmark prices (average market price) or median prices (the 50th percentile) for this

section, the MLS Home Price Index (HPI) will be used. This index is a measure of price changes similar to the CPI used to convey inflationary changes. Rather than including the developments of high- and low-end housing developments (which would lead to a volatile price measure), the index represents what is expected to be the average home—a home that an average person would find on the market, with a typical “basket” of features and amenities provided, representative of the overall market conditions, not swayed by developments at the very top and bottom of the price range¹. Moreover, this price index has been adjusted for inflation to identify changes in prices by market structure rather than changes caused by inflation.



Source: Canadian Real Estate Association, Table: 18-10-0004-01 (formerly CANSIM 326-0020) and Authors Calculations

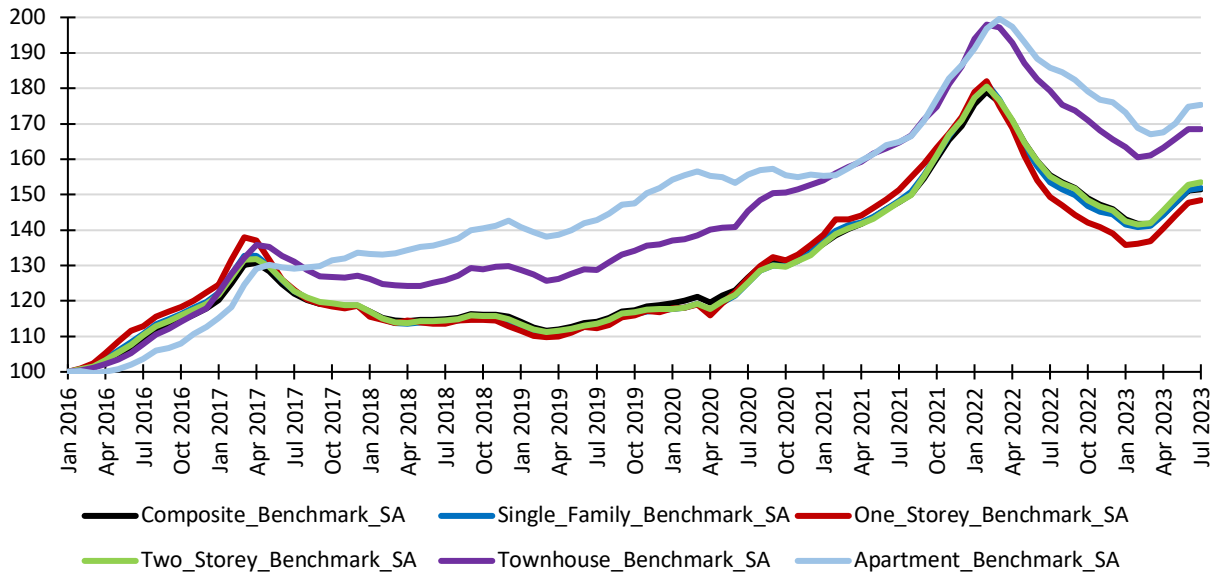
The graph above is an index of real (inflation-adjusted) HPI set in 2022 dollars from 2016. We see that since 2017, prices by housing type have not seen much real change

¹ <https://www.rebgv.org/content/rebgv-org/news-archive/mls-home-price-index-explained.html>

across Canada up until the end of 2020. This suggests that prices were simply matching inflation. With economic reopening post-pandemic, real prices surge through 2021 and into 2022, peaking at about 77% higher than 2016 levels for townhouses and about 60% higher across all other housing types in Canada. Most of this price surge was likely caused by pent-up demand from COVID that has now had time to take effect on the market. However, the recent elevation in real benchmark prices in 2023 signals that the demand for housing may be at a sustained high. This, among other factors, is inflating prices beyond inflationary pressures despite market cooling in 2022. Today, single-family homes are 30% more expensive than 2016 values, and apartments and townhouses are 51% and 44% higher, respectively. Notably, the larger real price increases of townhouses and apartments indicate higher demand for these types of dwellings. Given their higher density and naturally more efficient land use, large cities are likely key drivers of this upward price movement.

Looking at price trends in other cities can help develop a better picture of the excessive price growth that appears to be occurring.

Real Housing Price Index Trends, Toronto (2022\$)

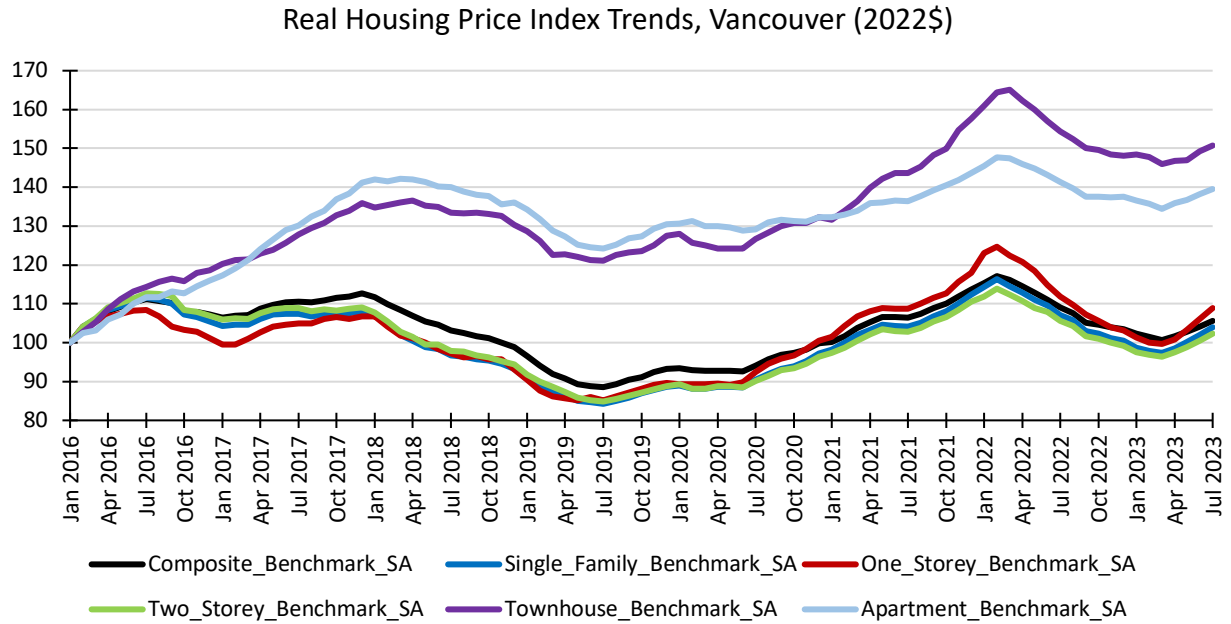


Source: Canadian Real Estate Association, Table: 18-10-0004-01 (formerly CANSIM 326-0020) and Authors Calculations

Toronto follows an identical trend to Canada but with larger price increases. From 2017 to 2020, single-family homes experienced steady price increases, whereas apartments and townhouses increased by 55% and 37% respectively. Once again, economic reopening post-COVID initiated an extreme surge in pricing. Single-family homes peak at 80% more expensive than they were in 2016, and apartments and townhouses peak at nearly double the 2016 price. The market cooled in 2022, but 2023 has indications of elevated activity. Toronto demonstrates Canada's average trends to an extreme. Even with high demand, single-family homes are difficult to incorporate into the dense metropolitan Toronto area. Townhouses and apartments are substitutes that provide access to city centers and public services while maintaining privacy and quality. The surge in apartment and townhouse prices is likely due to these benefits. These styles of homes fit dense cities better than sprawling single-family homes. Moreover, their prices

are generally lower. However, with the sudden increased demand for these housing types since 2017, the affordability of these units is quickly diminishing.

Vancouver demonstrates the shift towards apartments and townhouses to a greater degree.



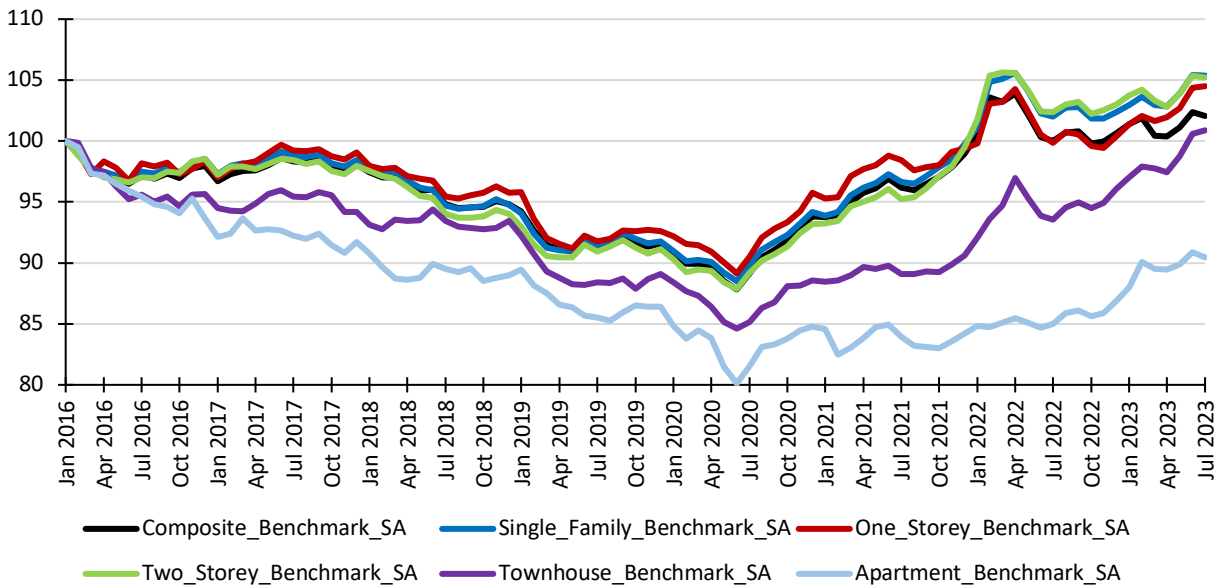
Source: Canadian Real Estate Association, Table: 18-10-0004-01 (formerly CANSIM 326-0020) and Authors Calculations

Vancouver's inflation-adjusted benchmark price trends show some similarities to Toronto's for apartments and townhouses. Apartments and townhouses are experiencing price surges far beyond inflation. With HPI increases of 40% and 50% respectively since 2016, demand is growing for these units in Vancouver. In comparison, one and two-storey single-family homes have generally matched inflation over time, with the HPI sitting around 2016 levels in 2023. The land constraint that plagues metropolitan areas is clearly demonstrated in Vancouver. Density has been a growing requirement in Vancouver over time, and with high demand prices for

apartments and townhouses have risen far above single-family housing. Although price growth has been relatively mild compared to Toronto and Canada as a whole, the already high prices for housing in Vancouver paired with the apartment and townhouse price growth indicates poor affordability.

Although a more affordable market than Toronto and Vancouver, Calgary shows signs of looming unaffordability.

Real House Price Index Trends, Calgary (2022\$)



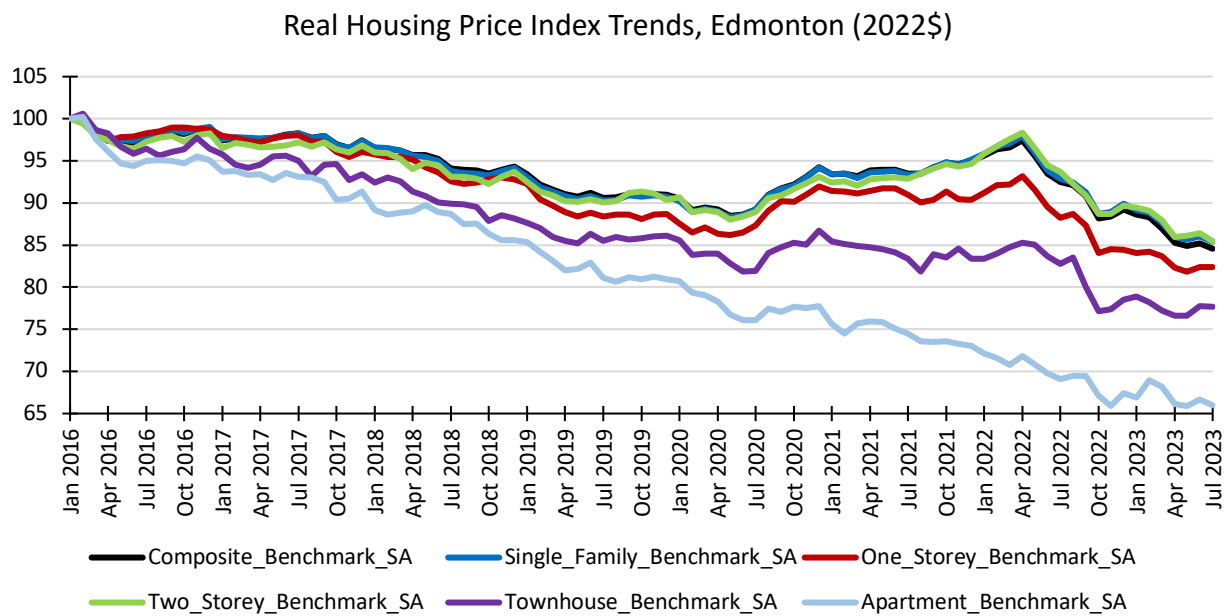
Source: Canadian Real Estate Association, Table: 18-10-0004-01 (formerly CANSIM 326-0020) and Authors Calculations

Calgary's real HPI had been on a steady decline since 2016, dipping with the crash in demand during COVID in 2020. Demand surged with a sudden rebound post-lockdown and applied an extreme upward price pressure. Paired with surging inflationary pressures, price increases have sustained through COVID, outpacing inflation. Since mid-2020, prices have been on a fast incline, beginning to develop levels greater than in 2016. As Calgary's most affordable type of housing, apartments have

become 10% more expensive in 3 years from recent lows in 2020. Townhouses have similarly followed this trend, becoming 15% more expensive in 3 years, matching their 2016 real prices. Single-family homes have also increased in price, gaining 15% in 3 years and becoming more expensive than they were in 2016.

These housing price increases, alongside higher priced goods and stagnant real wages, signal a developing affordability problem.

Compared to the other CMAs, Edmonton shows substantially better benchmark price trends.

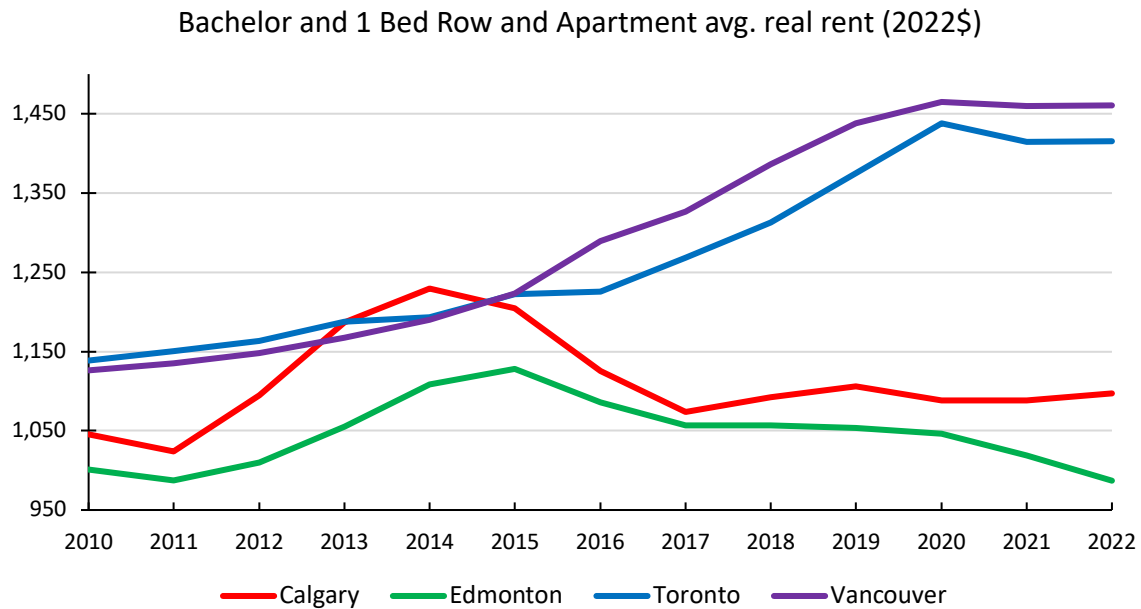


Source: Canadian Real Estate Association, Table: 18-10-0004-01 (formerly CANSIM 326-0020) and Authors Calculations

Edmonton's market is unlike any other market viewed in this analysis. Real HPIs have declined since 2016 across all types, with apartments becoming 34% cheaper than 2016 levels. This trend in pricing persisted through COVID-19 despite mild price increases

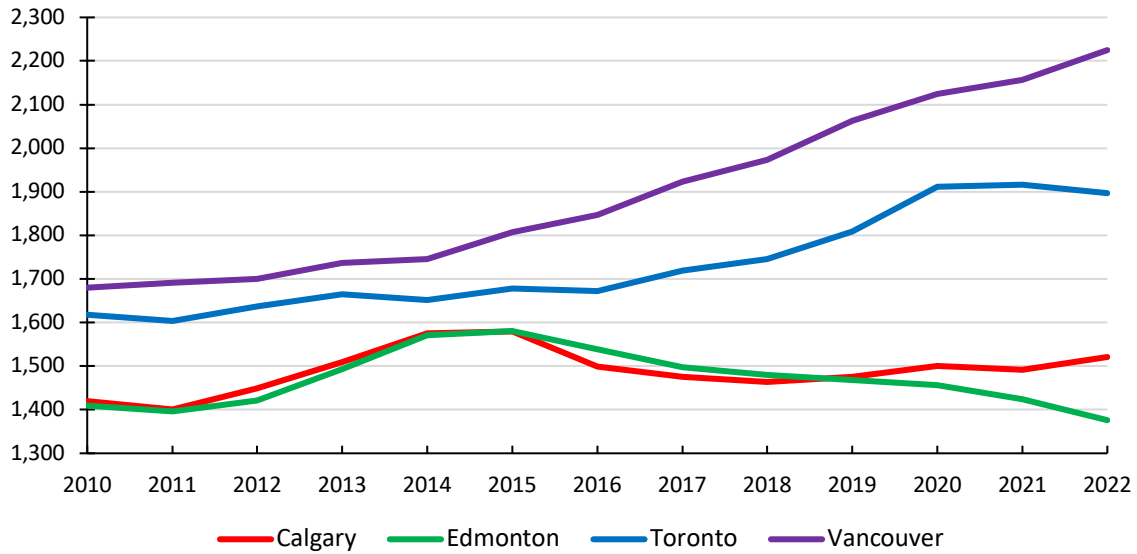
from 2020 to mid-2022. The market seems to have effectively cooled, making affordability clear and attainable for most Edmontonians. Calgary pales in comparison.

Shifting focus to rents, despite increasing prices for housing, the rental rate for townhouses and apartments has seen little to no real change in over a decade in Calgary.



Source: Statistics Canada Table: 34-10-0133-01 (formerly CANSIM 027-0040) and Authors Calculations

2 and 3 Bed Row and Apartment avg. real rent (2022\$)



Source: Statistics Canada Table: 34-10-0133-01 (formerly CANSIM 027-0040) and Authors Calculations

As of 2022, there is little to no real effect on rents. But this should not be taken as a positive sign; rents will likely adjust through 2023, 2024, and onwards to account for the surge in demand for these housing types as landlords adjust to higher prices. Tied with rising inflation, rental rate increases will likely pose an extreme financial strain on persons not in a census family. Single-parent families who have seen little to no real income growth in the past ten years and are most likely to occupy cheaper rental units compared to single-family homes.

Independent housing market analysis by Rentals.ca supports this. Although the data cannot be verified and should be interpreted cautiously, their publication confirms expectations.

	June 2021	June 2022	June 2023	%change 22-23
Avg. asking rent	~\$1,700	~\$1,800	~\$2,042	13.4%
Real avg. asking rent (2022\$)	~\$1,862	~\$1,800	~\$2,001	11.16%

Source: Rentals.ca, July 2023 rent report and Authors Calculations

When adjusted for inflation, asking rents increased by 11.16% in one year. This is an incredibly large jump, considering the average rent paid in Calgary increased by only 6% from 2010 to 2022. These cost increases will strain households that have not seen any real income increase in over a decade.

The story is clear: prices are rising, rents are expected to rise (with evidence suggesting they already have), and more than 50% of households in Calgary have incomes that do not outpace inflation from 2010 to 2021, let alone the record-high levels of inflation we are experiencing in 2023. People are highly susceptible to rising housing prices, and affordability is at stake across the Calgary CMA.

Affordability

When is housing affordable in Canada? The Canadian Mortgage and Housing Corporation defines housing as affordable if no more than 30% of before-tax monthly household income is spent on monthly rent/ mortgage payments, including rent/ mortgage payments, utilities (when not included), interest, property taxes, and any appropriate fees.

However, the City of Calgary altered this definition. The City of Calgary defines housing as affordable when a household makes more than 60,000/year and pays less

than or equal to 30 percent of before-tax income on shelter costs (including rent/mortgage payment, utilities (when not included), interest, property taxes, and any appropriate fees.²

Moving forward, this City of Calgary definition of will be used when referring to housing affordability.

Given the previous analysis on incomes and prices, how does affordability look today?

The following is an affordability index averaged over all property types for 2023 Q2 by the National Bank of Canada (NBC):

Source: NBC Affordability Index 2023 Q2 and Authors Calculations

	Monthly Payment	% of monthly income	Implied average incomes	Qualifying affordable incomes	Expected left-over yearly pre-tax income
Edmonton	\$2,402.00	31.7%	\$90,927.44 or \$47.36/hr	\$103,941.00	\$62,103.44
Calgary	\$3,077.00	40.7%	\$90,722.36 or \$47.25/hr	\$132,468.00	\$53,798.36
Vancouver	\$6,607.00	93.4%	\$84,886.50 or \$44.21/hr	\$240,790.00	\$5,602.50
Toronto	\$6,175.00	79.7%	\$92,973 or \$48.42/hr	\$225,042.00	\$18,873.00

The chart above indicates the average monthly payments for all property types by owners in their respective cities for Q2 2023. Edmonton comes close to the affordability standard in Canada; that is, 30% of a household’s monthly income is typically spent on monthly shelter costs. Calgary is second, with a 9% larger portion of income spent on

² <https://www.calgary.ca/social-services/low-income/affordable-housing-facts.html>

monthly payments. Using these monthly payments and their proportion of monthly income, it is easy to see what the implied average incomes of homeowners for Edmonton and Calgary are (see column 4). Both cities depict an average household making nearly 100,000\$. However, column 5 shows the qualifying yearly incomes that would make the associated monthly payments "affordable"; here is where the disparity in affordability becomes apparent. The average Edmonton homeowner needs to earn 4,000\$ more to meet Canada's standard of affordability. On the other hand, the average Calgarian homeowner is more than 40,000\$ away from reaching affordability. Toronto and Vancouver are worse yet. Vancouver residents are, on average, spending more than 93% of their pre-tax monthly earnings on shelter costs, making the implied average income of homeowners in Vancouver just shy of 85,000\$. But achieving affordability requires more than 240,000\$. Toronto is identical. Nearly 80% of a household's pre-tax monthly income goes to shelter costs; and average incomes are barely over 92,000\$. Yet the affordable income level is 225,000\$.

Taking the analysis one step further, column 6 shows left-over implied average incomes after accounting for shelter costs. Edmonton is highly affordable compared to other cities, with an average left-over income of more than 60,000\$. Calgary follows with just over 50,000\$. Vancouver and Toronto sit at desperately low left-over income levels. The average Vancouver homeowner can reasonably be expected to have 5,000\$ in pre-tax income left over, and Toronto at nearly 19,000\$. These cities represent a worst-case scenario where affordability is out of reach for most of the population.

What would be considered affordable given current market conditions? The following table calculates affordable monthly payments using the implied average income from NBC's affordability index.

	Implied average incomes	Affordable monthly payments (30%)
Edmonton	\$90,927.44 or \$47.36/hr	\$2,273.19/month
Calgary	\$90,722.36 or \$47.25/hr	\$2,268.01/month
Vancouver	\$84,886.50 or \$44.21/hr	\$2,122.16/month
Toronto	\$92,973 or \$48.42/hr	\$2,324.33/month

Source: National Bank of Canada and Authors Calculations

This data shows that expected incomes derived from each city's current implied average monthly mortgage payments correlate to monthly shelter payments of around \$2,200.

Only Edmonton comes close to this value, with all other cities being considerably higher.

Affordability is an unrealistic standard in the Vancouver and Toronto housing markets.

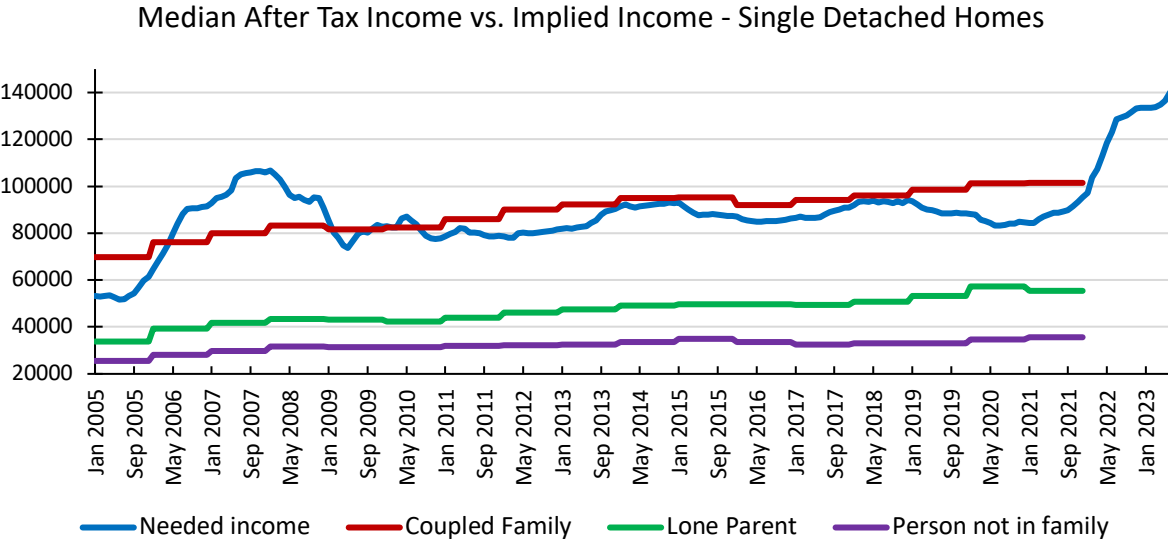
It is a fleeting hope in Calgary.

Although this analysis indicates an unaffordability problem in Calgary today, is it the case that this trend has persisted over time, and is only now being identified due to higher inflation and higher prices?

To see if this is the case, the median after-tax income of people in Calgary has been graphed against the income level which allows for monthly mortgage payments to be 30% of median after tax income. The blue line in the following figures is this income level, labelled "needed income". It was calculated by taking the benchmark price of a home in every month, assuming 20% down with a 25-year amortization period, at the prevailing 5-year fixed rate in that month (which is assumed to be constant throughout

the 25 years for simplicity), and identifying the average monthly mortgage payment across the amortization period. As such, every value on the blue line represents the estimated average monthly income level required to make monthly mortgage payments that are affordable to the household. This calculation presents a lower bound of overall affordability, as other shelter costs are not taken into consideration. Also, and the prevailing 5-year fixed rates are assumed to be constant over the 25-year amortization period.

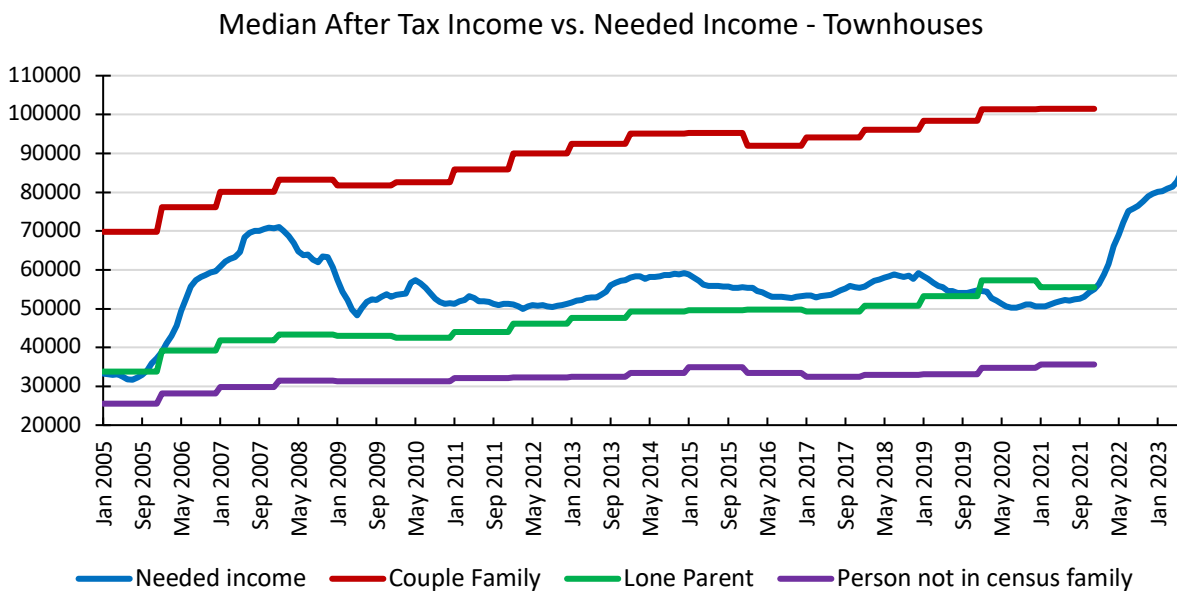
Moreover, despite Calgary’s measure of affordability being calculated with before tax income, after-tax income is used in these calculations to better identify how changes in monthly payments are affecting a households' disposable income. Since housing payments are made using-after tax income, the pressures of increasing payments can be effectively captured with after-tax median income values. The after-tax median used in these calculations accounts for tax returns, deductibles, rebates, financial support, and other income streams.



Source: Canadian Real Estate Association, Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008), Table: 34-10-0145-01 (formerly CANSIM 027-0015), & Authors Calculations

For a single detached home, the median after-tax income for coupled families in Calgary is the red line, and the blue line represents the income needed for affordability. It is apparent that since 2005, the median incomes of coupled families in Calgary have been above the necessary income level for affordable average monthly mortgage payments. Despite a short-lived risk in affordability in 2007, coupled families have generally been able to afford housing. That is not the case in 2022 and 2023. In 2023, a coupled family must earn more than 124,000\$ after tax to afford an average mortgage payment. That would require families to increase earnings by 23,000\$ from 2021 to 2023. A completely unrealistic expectation.

Worse yet, the median after-tax incomes of single parents and persons not in a census family have not been able to afford an average mortgage payment for nearly 20 years. With a worsening outlook in 2022 and 2023. An affordability problem is looming for the richest people in Calgary, and worsening for the rest.

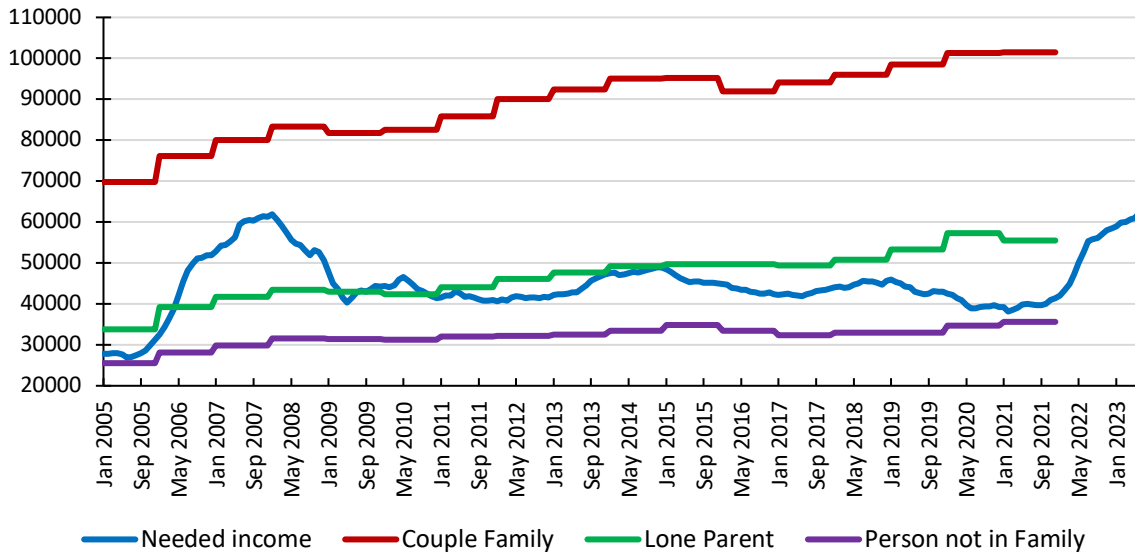


Source: Canadian Real Estate Association, Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008), Table: 34-10-0145-01 (formerly CANSIM 027-0015), & Authors Calculations

For townhouses, affordability is still an issue for the demographics most likely to buy them. For nearly 20 years, coupled family incomes have been far above the income needed for a townhouse. However, this group are not the main buyers of townhouses, since their higher incomes have historically given them the flexibility to afford larger, and likely better, single-detached homes. This leaves single parents and persons not in a census family, who earn considerably less and are naturally more likely to purchase a townhouse, highly susceptible to changes in affordability. Single parents have seen enough income growth for affordable mortgage payments in 2021. In 2022 and 2023, single parents will likely not be able to afford a townhouse. Single parents would have to increase their after-tax income by 30,000\$ from the end of 2021 to 2023 to afford mortgage payments at 30% of their monthly income. Again, this is a completely unrealistic expectation. Persons not in a census family are in a worse position as their after-tax median income would need to increase by 50,000\$ over just the last year and a half to afford townhouse mortgage payments. Unrealistic.

An affordability problem appears to be developing even with dwelling types that are considerably cheaper than detached homes.

Median After Tax Income vs. Needed Income - Apartments



Source: Canadian Real Estate Association, Statistics Canada Table: 11-10-0008-01 (formerly CANSIM 111-0008), Table: 34-10-0145-01 (formerly CANSIM 027-0015), & Authors Calculations

Apartments follow an identical trend to detached homes and townhouses: they are becoming unaffordable. Here, coupled families are having no problem, on average, buying an apartment in Calgary with a 2021 median income nearly 50,000\$ above the implied income for an affordable mortgage payment in 2023. Despite historically having access to affordable apartments, single parents have now lost this opportunity. Single-parent median after-tax incomes would have needed to increase by 8,000\$ since the end of 2021 to afford an apartment. Although this jump in income is significantly smaller than 30,000\$ for a townhouse, more than 50% of all single-parent households in Calgary cannot reasonably afford an apartment. Persons not in a census family, who are most likely to live in and buy apartments, are earning a median after tax income of slightly more than 35,000\$. This demographic would require a 25,000\$ income increase to afford monthly costs in 2023.

The average single parent or any person not in a census family cannot be expected to afford any type of dwelling in Calgary in 2023.

An affordability crisis is developing, and a growing number of people in Calgary are sacrificing their quality of life for shelter over their heads.

(Note that the above graphs were not adjusted for inflation because prices and income comparisons are made within the same year over time.)

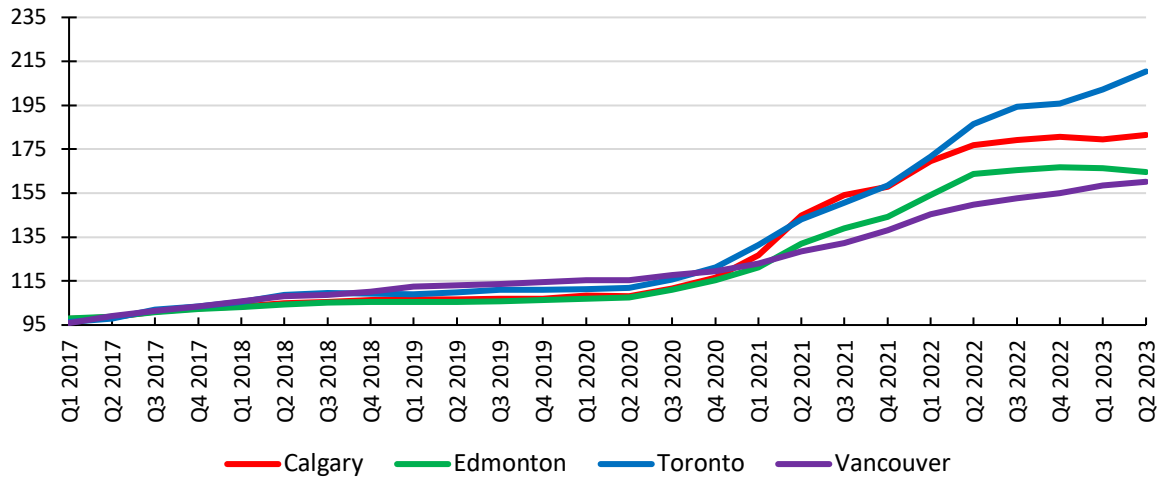
Causes

With the sudden price surges and the accompanying increase in unaffordability, we may want to look at what is causing these issues before determining steps to overcome them.

1. High costs

The following figures use Statistics Canada's composite index of construction costs to provide a snapshot of how costs have evolved. From 2017 to 2020, there was next to no movement in costs. But after economic reopening post-COVID, a clear surge in costs emerged and persists in 2021. Calgary's costs have risen by 57% since 2020. Toronto's doubled, and Edmonton and Vancouver rose by 35% and 30%, respectively.

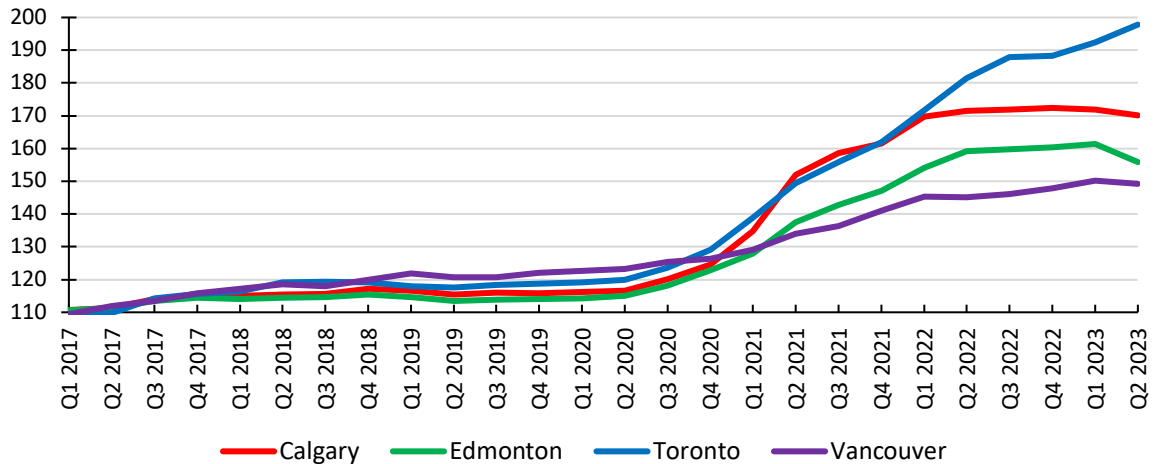
Single-Detached Construction Costs Index



Source: Statistics Canada Table: 18-10-0276-01

Adjusting costs for inflation, the story remains identical.

Real single detached construction costs index (2022\$)

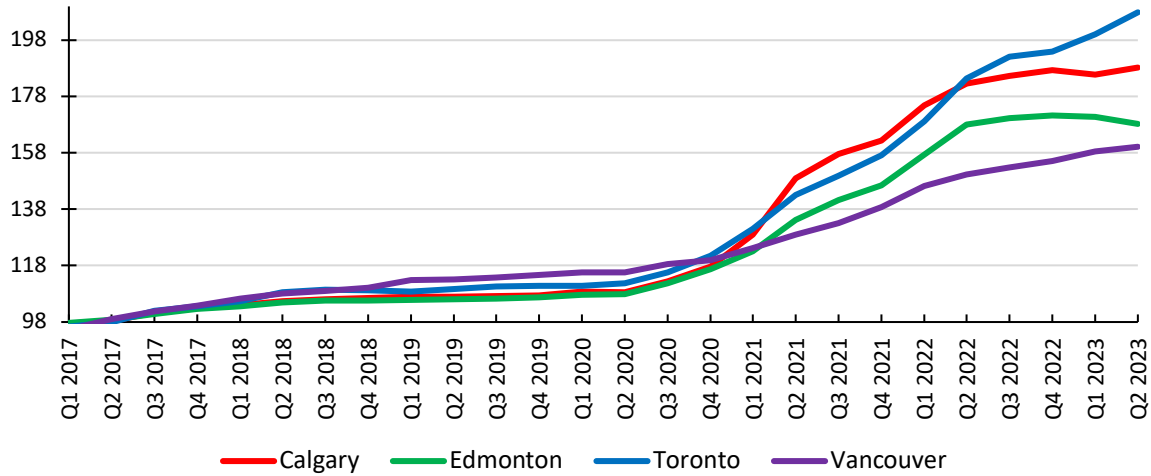


Source: Statistics Canada Table: 18-10-0276-01 & Authors Calculations

From 2017 to 2020, costs matched inflationary pressures. But in 2021, economic reopening resulted in a surge in costs. Costs increased by an inflation-adjusted amount of 55% in Calgary. An increase seen unanimously, to various extents, across all of the CMAs being compared.

This pattern persists with townhouse and apartment construction costs.

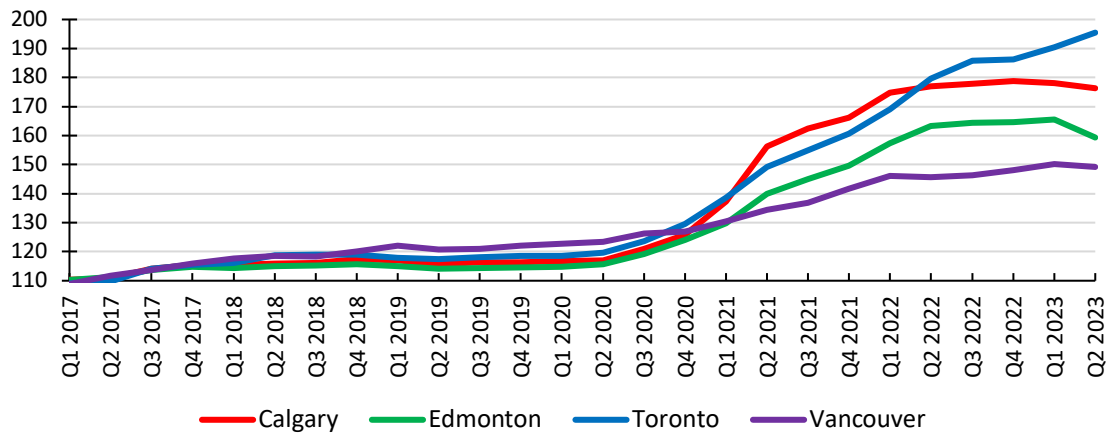
Town house Construction Costs Index



Source: Statistics Canada Table: 18-10-0276-01

Townhouse construction costs have increased slightly since 2020 compared to single homes, increasing by 68% in Calgary. Toronto saw a doubling of costs, and Edmonton and Vancouver saw a 38% and 30% cost increase, respectively.

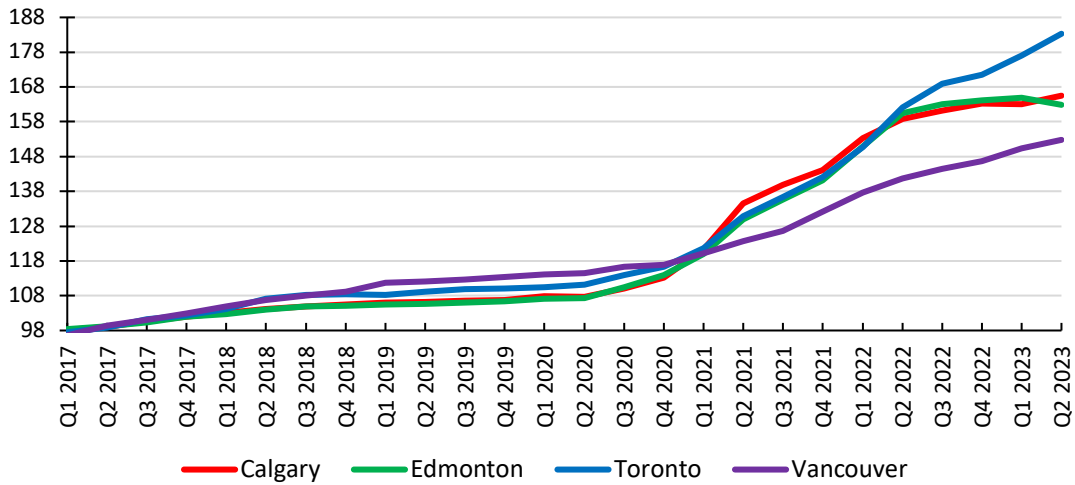
Real townhouse construction costs index (2022\$)



Source: Statistics Canada Table: 18-10-0276-01 & Authors Calculations

Real costs increased by 40% in Calgary since the end of 2020.

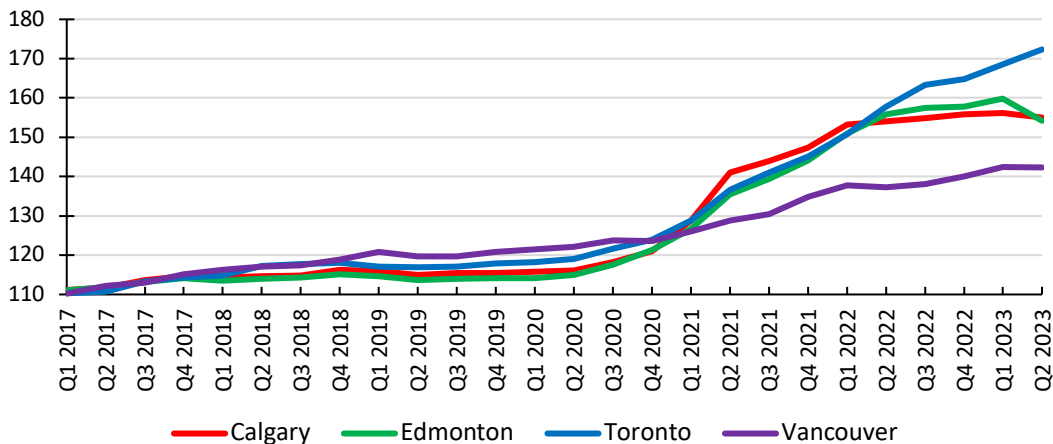
Apartment Construction Costs Index



Source: Statistics Canada Table: 18-10-0276-01

Apartment construction costs have increased by the lowest amount of all dwelling types. Calgary’s apartment construction costs increased by 32% since the end of 2020. Edmonton and Vancouver matched this increase, whereas the costs in Toronto rose by 50%.

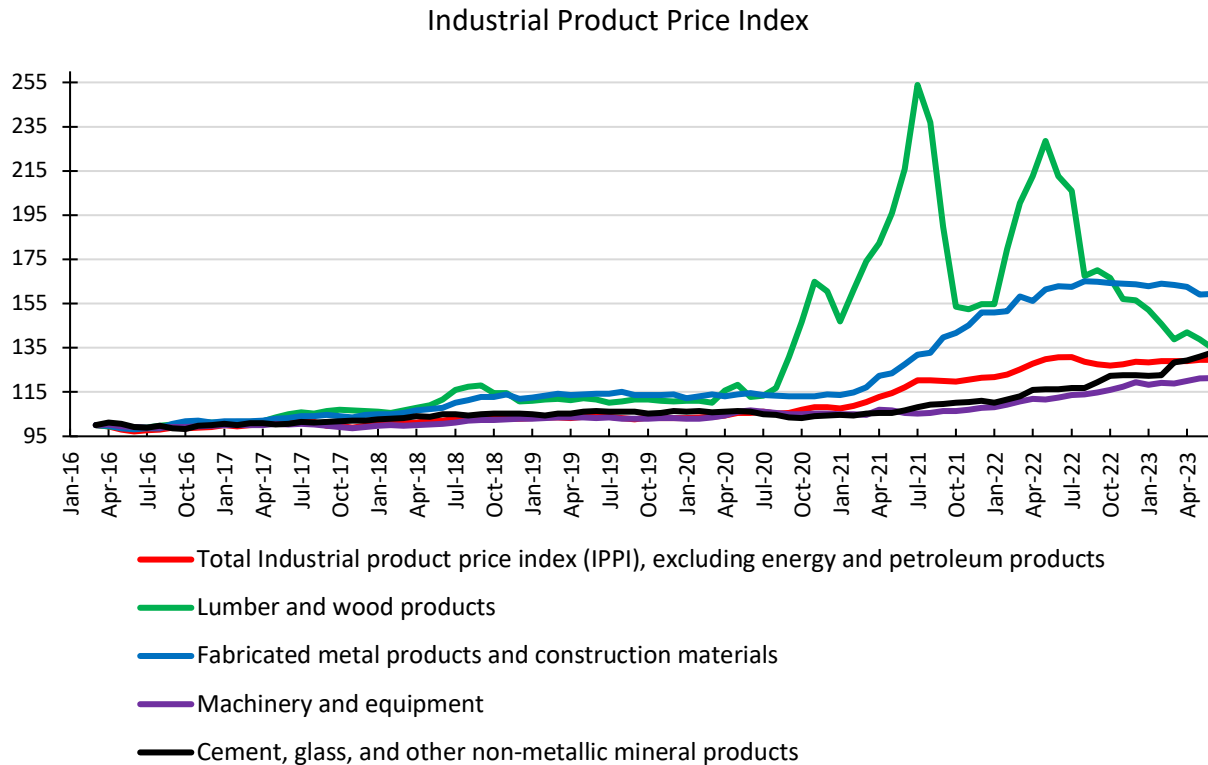
Real apartment construction costs index (2022\$)



Source: Statistics Canada Table: 18-10-0276-01 & Authors Calculations

Calgary experienced a 30% real cost increase since the end of 2020.

Construction costs have risen at a rate unlike anything in recent history. But why have costs risen? All key building materials have had their prices increase since COVID-19.

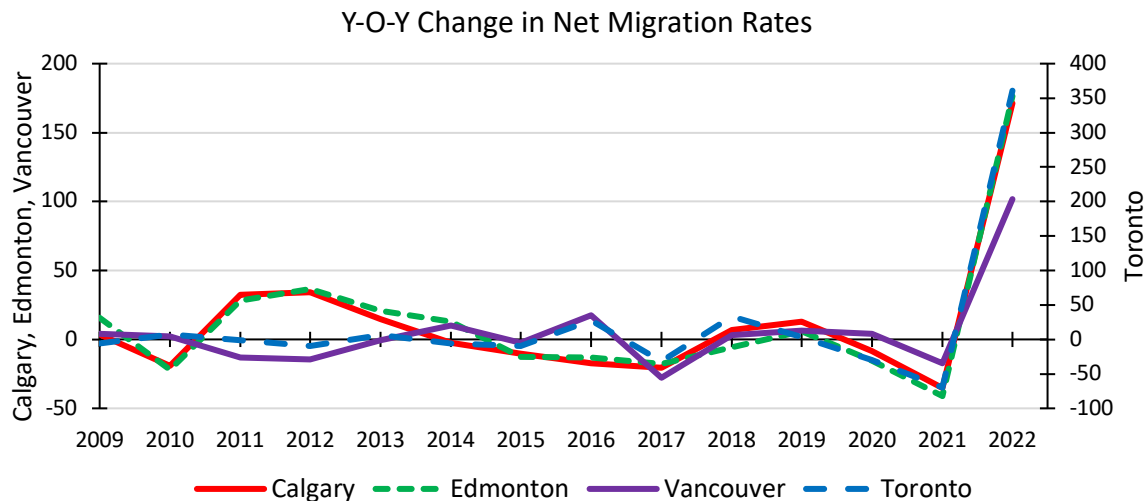


Source: Statistics Canada, Table: 18-10-0266-01

Statistics Canada's index for industrial product prices measures changes in key inputs for the construction industry relative to 2016. The effects of COVID-19 are clear. Every major input experienced price increases, likely explaining spikes in costs. Lumber and wood products, especially, have been extremely volatile due to COVID-19's effects on productivity and international political pressures directed by the U.S. The result is aggressive price increases, pushing production costs above inflation and leading to higher house prices. The red line, a composite measure of price increases, sums up the changes: about a 32% cost increase for production, an increase that is likely shifted almost entirely to consumers.

2. High demand

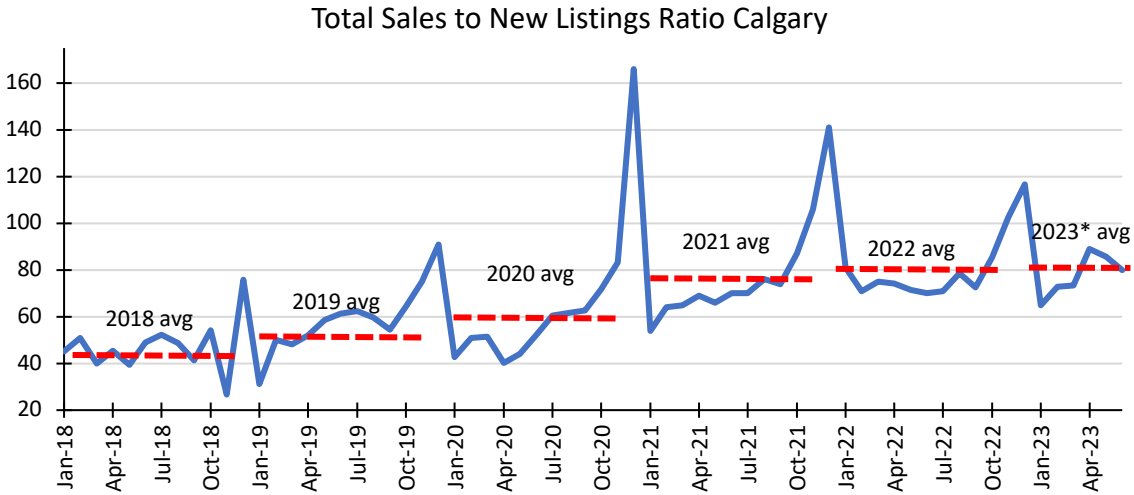
The recent surge in migration is a key reason for sustained prices as a larger number of new households look for housing.



Source: Statistics Canada: Table 17-10-0136-01 & Authors Calculations

As shown prior, Calgary is seeing a 70% increase in net migration in 2022, which is persisting as we move through 2023. This keeps demand high as migrants look for places to live, applying constant upward price pressures.

To visualize this increase in demand, we can use the sales to new listings ratio. This ratio represents the proportion of new listings on the market in a given month that were sold that same month. A value of 100 means that 100 percent of all new listings were sold in that month; a value lower than 100 means less than all the new listings were sold, and a value greater than 100 suggests that all new listings were sold in the same month with newly converted or renovated housing units listed on the market also being sold in the same month they were listed. A sustained value of 100 or greater means all new listings are being sold immediately, and the housing supply is declining.



Source: FindCalgaryHome and Authors Calculations.

In Calgary, the yearly averages of total sales to new listings (red lines) have risen since 2018, with the average ratio doubling from 40% to 80% in 2023. Most of the buying in the housing market occurs at the end of the year, which is normal business cycle activity. However, spikes in purchase activity have been greater than pre-Covid trends. Again, although this is a likely remnant of pent-up demand during the lockdown, higher levels of purchase activity paired with increased migration to the city demonstrates a sustained demand for housing.

Absorption statistics (the rate at which new housing developments are listed and bought) also demonstrate heightened demand.

Monthly housing absorption statistics CMHC:

Single detached and semi-detached units June 2023

	% absorbed at completion	Average Price of absorbed units	Life of Inventory (months)
Calgary	88.7%	751,908	5.7
Edmonton	38.8%	645,106	3.4
Toronto	93.1%	1,391,670	11.3
Vancouver	68.09%	2,379,670	4.3

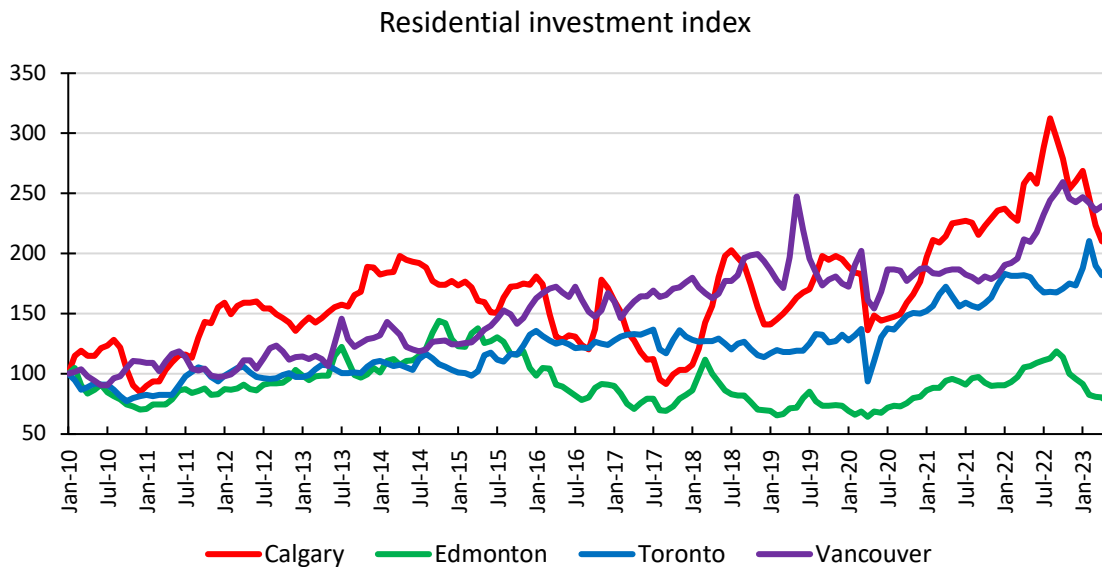
Multi-dwelling units June 2023

	% absorbed at completion	Average Price of absorbed units	Life of Inventory (months)
Calgary	85.4	429,228	5.7
Edmonton	79.1	467,497	8.8
Toronto	99.1	572,059	***
Vancouver	90.4	839,193	7.6

For single/semi-detached homes and multi-unit dwellings, the percentage of new units absorbed (bought) at completion in Calgary rivals rates in Vancouver and Toronto, eclipsing the much lower absorption rates in Edmonton. Once again, this demonstrates a strong demand for housing. Also of note: the life of inventory (i.e., the amount of time that a unit is on the market if it is not sold at completion) is averaging less than six months for all types of housing in Calgary.

Nevertheless, these demand indicators alone do not properly explain the price increases we are experiencing in Calgary today. Exploring residential investment rates helps us see how Calgary's market compares to others and what this implies.

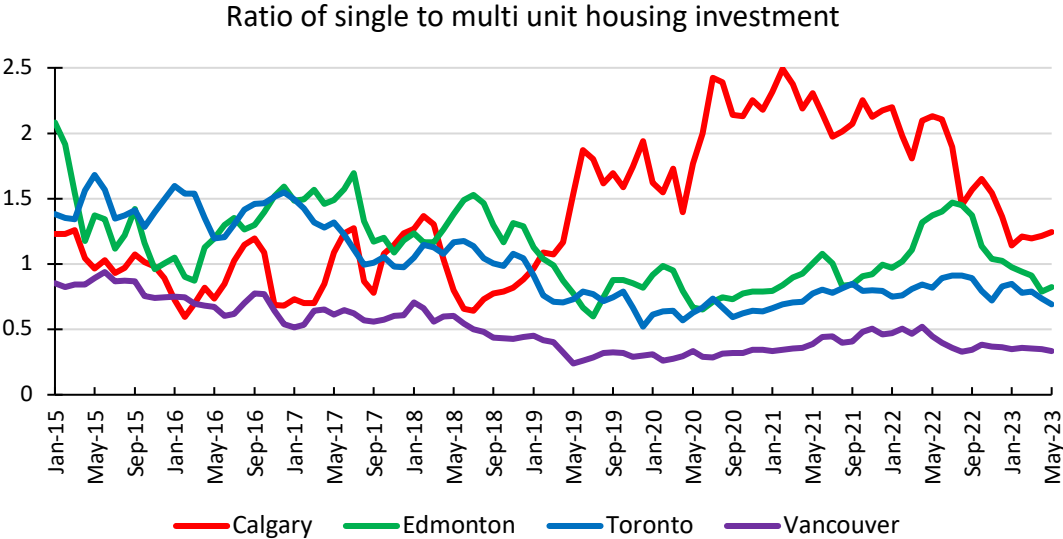
3. Lagging Supply



Source: Statistics Canada Table: 34-10-0175-01A and Authors Calculations

Residential investment has risen since 2010, and in 2023 Calgary, Toronto, and Vancouver all reached 20-year investment highs. However, Edmonton is an outlier in this category, maintaining a relatively consistent, if somewhat decreasing, level of investment. Investment increases in Toronto and Vancouver are to be expected, given the popularity of these cities. The rate of increase also matches expectations up to 2020 as growth in these cities occurs at a slower, more constant rate. After 2020, residential investment experienced a natural dip but rebounded in both cities more aggressively than their pre-Covid trend. As a result, Toronto's investment levels are 89% higher than in 2010, and Vancouver's are 139% higher. Calgary's investment has been more volatile, experiencing comparatively extreme peaks and troughs from 2012 to 2019. Although this trend seems normal, after 2020, residential investment levels skyrocket, peaking at 212% higher than they were in 2010. Investment has calmed in 2023, falling to only 100% higher than 2010 levels.

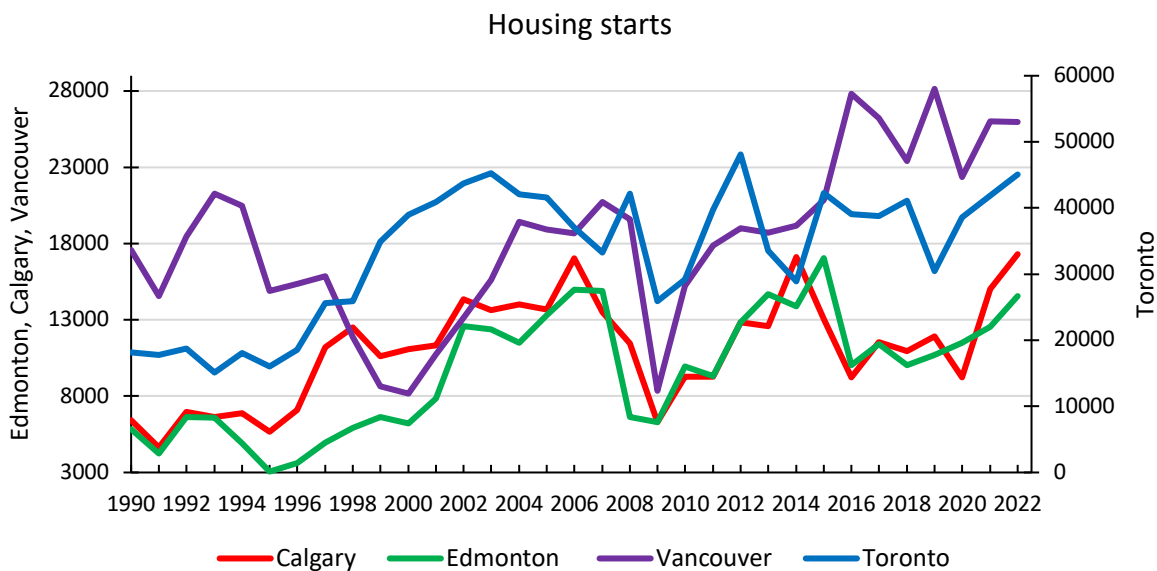
These investment trends in Calgary compared to Vancouver and Toronto confirm arguments outlined previously in this report. Residential investment only increases when investors believe they have something to gain from the market; with current sky-high prices and a large degree of unmet demand, investment has reacted accordingly. Despite an absolute increase in residential investment, not all dwelling types will see even increases in supply.



Source: Statistics Canada Table: 34-10-0175-01 and Author’s Calculations

The above ratio of single to multi-unit investment represents what developers prefer to build. A value of one represents equal investment amounts into single and multi-units, a value greater than one is a more single-family investment, and lower than one is more multi-family units. Toronto and Vancouver have declined to a roughly 1:2 ratio of single to multi-unit investment, and Edmonton has followed suit, settling around a 1:1 ratio. Calgary is the only CMA that persists with high levels of investment in single-unit housing. The trend depicts a more equal ratio than the norm in recent history; yet it remains elevated.

With higher levels of investment and a more balanced ratio of investment, housing supply concerns may seem to be fleeting. However, this is misleading. Investment takes time to develop into an increased housing supply. As such, current investment levels will not be able to impact current market conditions. This is demonstrated by measuring yearly housing starts.



Source: Statistics Canada Table: 34-10-0148-01 (formerly CANSIM 027-0034) and Authors Calculations

Housing starts in 2018/19 were low despite a boom in residential investment at the same time. Fast forward to 2022, and housing starts have grown considerably. The boom in investment took time to take effect and is developing into today's market conditions. As such, the decade-high investment levels seen today will affect the market in years to come.

Due to the lagging nature of investment, supply is expected to lag behind demand for the foreseeable future.

This is further demonstrated by the shortage of construction workers across the Calgary economic region.

Calgary Economic regions shortage of construction workers



Source: Statistics Canada Table: 14-10-0356-01 (formerly CANSIM 285-0003)

Construction workers across the Calgary economic region have been in higher demand as vacancy rates have risen since economic reopening. Despite the rising demand for workers, average offered wages have not changed. Because firms are either unable or lack the desire to increase offered wages, they cannot attract more workers, and this limits their ability to produce housing.

Given market limitations, there is no clear indication that the housing supply can be expected to meet the demand. That means we can expect elevated price pressures to persist.

(Note, although the above data covers the whole Calgary economic region, most construction projects can be reasonably expected to be located in Calgary due to greater economic opportunity. As such, a shortage of workers will be felt most by markets within the city.)

Overview

The following is a brief overview of the analysis thus far as it relates to Calgary:

Indicators of growth: employment, business conditions, job vacancy, population, and average offered wages all depicted positive economic conditions within Calgary's census metropolitan area (CMA). Employment is growing, business conditions are at recent highs, average offered wages have increased since Covid, and job vacancy is high, all suggesting economic growth. Population growth also supports firms, as new labour market entrants are continuously increasing the available labour supply filling new job opportunities. Moreover, population proportions in an array of income brackets since 2015 indicate upward movement in incomes for most people within Calgary's CMA. So why is there such concern about a cost of living and affordability crisis in Calgary? When adjusting average offered wages for inflation, we see that wages in Calgary have not rebounded since COVID-19 and remain low. Calgary is clearly experiencing record-breaking inflationary pressures that have increased the costs and prices of goods and services. But what does this mean for the average household? Looking at real median incomes by census family type in Calgary, incomes have only grown to match inflationary pressures. Data available only records 2021 median income, but we can expect that, given the record high inflation levels we are experiencing, incomes will see a real reduction in 2022 and 2023. As wages are slow to adjust to economic conditions, there is little reason to reasonably expect incomes to increase.

Alongside stagnation in real income growth, a larger proportion of people find themselves classified as low income (defined as earning less than the median income

level). From these two statistics, it can be inferred that the prior measured increase in the proportion of people in higher income brackets does not accurately reflect wealth in the city. Because a larger proportion of people are becoming classified as low income (despite a general increase in the population's income overall), we can infer that income gains disproportionately benefited people with initially higher incomes, shifting the median income upwards. The rich are getting richer faster and the poor are getting poorer.

When considering the record-high inflation levels in 2023, people around and below the city's median income will be experiencing financial strain. A growing number of people in Calgary will be altering their lifestyles to account for worsening economic conditions.

So, how does this all relate to housing?

Housing prices have been rising aggressively since COVID restrictions were lifted at the end of 2020. Identifying trends in real prices demonstrates the intensity of these increases. From 2016 to 2020, real prices for all housing types were falling. In 2020, after economic reopening, prices have surged, matching or exceeding their 2016 levels. Yet real incomes have stayed the same for more than a decade, and so these housing price increases apply excessive burdens on households as the costs of nearly all other goods and services have also risen due to inflation. The result is a city with the relative purchasing power of ten years ago, facing higher and higher costs. Incomes aren't able to keep up with growing costs.

Regarding rents, current data provided by the federal government shows little sign of rent increases in Calgary. However, preliminary data by independent analysts show that rents are increasing. In fact, real values are increasing faster than historic trends, suggesting that the current market is inflating prices. As a

result, an affordability crisis is beginning to develop across the city. An affordability index published by NBC recorded the average homeowner was spending 40% of their monthly income on shelter costs in July. The City of Calgary defines housing affordability as paying less than or equal to 30% of monthly before-tax income on shelter costs and making more than 60,000%. Given this definition, for monthly shelter costs to be affordable to the average Calgarian, they would need to decrease by a third. Extending this analysis of affordability further, after-tax median incomes over time were compared to the income needed to make purchasing a single-family home, townhouse, or apartment affordable for different types of census families. Median after-tax income is used to better understand how a household's purchasing power is affected as prices increase, since households pay monthly costs with after-tax income, not pre-tax income. This analysis shows that incomes for all census families are quickly losing their ability to reasonably afford all types of housing in the city. The average (median) coupled family, which is the richest census family type, is able to afford townhouses and apartments but would need to increase their after-tax income by \$23,000 since 2021 to afford a single-family house. Single parents and people not in a census family cannot be expected to reasonably afford any type of housing in 2023.

But what seems to be causing these price increases?

1. Cost increases for construction materials likely due to supply chain shifts during COVID-19.
2. Materialization of pent-up demand over lockdowns, paired with higher migration rates, ushering in new demand.

3. A shortage of workers paired with a slow turnaround between residential investment and housing starts means that supply is consistently lagging behind demand.

All of these factors manifest in higher prices and the market structure we see today.

The following table published by the Calgary Real Estate Board demonstrates these claims:

		July-21	July-22	July-23	% change 22-23
Detached	Total Sales	1210	1043	1107	6.14%
	New Listings	1620	1472	1503	2.11%
	Active Listings	3219	2647	1784	-32.60%
	Median	515000	579000	655000	13.13%
	Average Price	581091	634352	732649	15.50%
	Days on Market	33	29	22	-24.14%
Semi	Total Sales	182	156	192	23.08%
	New Listings	282	253	241	-4.74%
	Active Listings	585	445	271	-39.10%
	Median	403000	430000	544000	26.51%
	Average Price	488716	507813	597965	17.75%
	Days on Market	37	29	20	-31.03%
Town	Total Sales	293	403	434	7.69%
	New Listings	453	462	470	1.73%
	Active Listings	1107	750	423	-43.60%
	Median	303500	350000	388000	10.86%
	Average Price	329905	355314	403424	13.54%
	Days on Market	44	30	19	-36.67%
Apartment	Total Sales	315	464	718	54.74%
	New Listings	577	752	875	16.36%
	Active Listings	1995	1636	1140	-30.32%
	Median	233000	249500	280000	12.22%
	Average Price	260469	276930	309432	11.74%
	Days on Market	63	37	28	-24.32%

Calgary's housing market is experiencing an increase in sales, less active listings, fewer average days on the market, generally lower new listings, and higher prices compared to the same time in previous years. All of these indicators confirm the conclusions of the analysis thus far: there is a high demand for housing and a low supply.

Market Signals and Affordable Housing

With an understanding of the market today, what can be inferred by current market conditions and how should Calgary develop moving forward?

First, price trends between the CMAs of Calgary, Edmonton, Toronto, and Vancouver can provide a good guide on how developments need to shift. From the figures prior, apartments and townhouses have experienced the largest and fastest real price increases since 2020, especially in high-demand markets such as Toronto and Vancouver. Knowing that these two cities are Canada's most busy and popular, this trend in price increases suggests that these types of dwellings are important for advanced metropolitan areas to continue growing. Vancouver and Toronto have housing markets that don't permit the average person to buy or reasonably rent a single-family home; as such, it seems perfectly reasonable to assume people will defer to alternatives (i.e., apartments and townhouses). However, with the growing land constraint these cities are experiencing, higher building costs nationally, and sustained demand, prices for these types of units are surging. Given these facts about their housing markets, there is a clear incentive for Calgary to develop a large amount of multi-unit housing priced at affordable rates, to not only aid in easing current price increases but also allow for sustainable growth. This would also bring Calgary back into comparability with Edmonton, whose housing market has sustained strong affordability through the last decade. If Calgary intends to maintain an economic edge over other Canadian cities, it will need to stay affordable and equitable by avoiding the pitfalls of Vancouver and Toronto will present an opportunity for vast growth.

Publicly funded and maintained housing offers an opportunity. Because markets today cannot be reasonably expected to lower housing prices on their own, the municipal government needs to step in to prevent the snowball effect of higher housing prices. This is a practical approach for the municipal government as it has no power to change higher costs, sustained demand, and slow real wage growth.

So, what does publicly provided and funded affordable housing look like?

In Calgary, means municipally built and managed multi-housing units that allow for a higher density of people to live in. Rents would be calculated at an affordable rate based on the City's definition of affordability and how that compares to the yearly household income of the tenants.

Effects of Unaffordability

Before looking at the implementation of affordable housing, what does a lack of affordable housing do to a city?

1. Inequality:

Low affordability stems from higher housing prices paired with low or stagnant wages. In a housing market with little flexibility for cheaper developments, households experience a loss in disposable income, meaning wages are unable to purchase as many goods and services due to higher shelter payments. This loss of disposable income impacts lower-income households more severely, as their incomes tend to grow at slower rates than high-income households. As a result, lower-income households bear the burden of high shelter payments for longer, and may never earn a wage that outpaces price growth. Over time, this can be expected to perpetuate differences in income across a city, worsening income inequality, and hindering income mobility.

Sustained low affordability may also develop pricing-out

effects where households and individuals are forced to move to areas with cheaper prices, typically paired with already high crime rates and low levels of amenities, to afford shelter costs (Been, Ellen, and O'Regan, 2018). This pricing-out over time develops into market induced segregation, where concentrations of low-income people form due to market failures. Growing concentrations of poverty will likely make poverty reduction more difficult as pressures perpetuating poverty grow (such as high crime rates) and lead to growing disparities between the rich and poor over time.

2. Inhibited Growth:

Pricing-out effects occur with new entrants in the city as well. A loss in affordability forces people to spend more on shelter costs, and this increase lowers their disposable income (income that can be spent on non-necessities). A loss in disposable income disincentives new entrants into the city, as incomes that may be higher in value may not provide an increase in purchasing power in the more expensive city. This disincentive presents a sustained obstacle to entry, inhibiting productivity, labour force growth, and GDP growth producing deadweight loss (societal costs) (Rodriguez & Schleicher, 2012). A strong body of evidence exists demonstrating higher productivity and business outlooks in higher-density cities (Glaeser, 2011; Quigley, 1998). Growth is also inhibited by sprawl, as access to employment opportunities is hindered based on locality of residence. Pricing-out induced limitations in mobility lead to lowered ability to find jobs that best suit a person's abilities and needs. This lowers overall productivity, incurs societal costs, and diminishes potential growth.

3. Sprawl:

Higher inequality also leads to sprawl. The isolation of the poor from the rich drives developers and governments to prefer to invest in areas where they can expect the highest return on investment. As a result, amenities and housing in poor areas become

neglected and investment goes to higher income neighbourhoods instead. These developments take the form of low density housing and automobile focused transport excludes those with insufficient incomes (Jargowsky, 2001).

Spatial and social segregation worsens inequality by diverting the resources necessary for economic success from people with a higher need. It perpetuates states of poverty and inequality over time. Environmental externalities also develop as the rate of sprawl increases. Mahtta et al. (2022) explain sprawl is strongly linked to higher per capita greenhouse gas emissions, fragmented habitats, biodiversity loss, loss of agricultural lands, and inefficient use of natural resources. These findings are supported by a variety of research showing increased energy use, increased negative effects on water quality, and loss of critical land (Estiri, 2015; Ewing & Rong, 2008; Resch, Bohne, Kvamsdal & Lohne, 2016; Jacob & Lopez, 2009; Ewing et al., 2005).

4. Overall Inefficiency and Deadweight Loss:

As problems surrounding unaffordability worsen, so do the negative effects it produces. This complicates the implementation of policy responses. Persistent development of inequality and sprawl, which worsens growth, will hinder a city's ability to overcome the problems associated with unaffordability. The feedback loop caused by the interaction of these will compound over time, worsen economic conditions, and cement any sustained inefficiencies. As a result, society will incur an increasing number of losses and future government intervention will require increased resources to appropriately absolve issues. Seemingly mild problems today have the capacity to become economic inhibitors tomorrow.

Implementations Considerations

To avoid the aforementioned negative effects of unaffordability, it is in the municipal government's best interest to develop a strategy of implementing publicly funded and maintained affordable housing, along other potential policy responses, to minimize current risks and begin dissipating negative effects.

The following are a set of considerations that must be leveraged when creating a policy response.

Increased Supply:

For many, an increase in the supply of housing is the primary method to overcoming a housing shortage, lowering prices, and improving affordability (Bramley, 2007; Cars, Kalbro, & Lind, 2013). But this rests on the assumption that more stock will reduce pressure on prices and rents through filtering (Lind, 2016). Filtering is the process by which older properties depreciate in relative quality leading to lower prices and access for lower-income households (Liu, et al. 2022). In the U.K., for example, this is the primary method of tackling growing prices. However, Crook et al. (2010) show that providing new homes in areas with the highest need does little to change affordability. The overall impact of more supply depends on the elasticity of demand, a measure of a consumer's ability to respond to changes in price. Elastic demand suggests a very easy ability to adjust, whereas inelastic demand is less or no ability to adjust. When supply increases and downward price pressure is exerted, consumers with a high elasticity and a high ability to respond to price changes will increase demand in the area, counteracting price decreases. The effect of local demand elasticity on local housing prices is dependent on the local labour force and their wages relative to prices, a factor generally ignored in housing market simulations (Fingleton et al. 2018). As such, when

households in surrounding neighbourhoods are earning incomes that allow for a higher elasticity of demand, they will be the drivers of diminishing price reductions. Ball et al. (2010), Fingleton (2008), and Szumilo et al. (2017) all find evidence of increases in demand when supply is increased in various contexts. Moreover, rising demand paired with an inelastic supply of housing and a slow or stagnant rate of housing development, such as in Calgary, leads to housing prices growing faster than wages, reducing affordability (Fingleton et al. 2018). Inelastic markets also provide opportunities for excessive market power by landlords and property owners. When prevailing prices are high and supply is limited, new developments adopt higher prices; this incentivizes current landlords and owners to increase rents and prices to increase profits. With few alternatives present for consumers, this inflates market prices further. Taking a model-based approach to the supply and price relationship, Elliot et al. (2018) models the change to a representative city's housing stock and finds that even when supply constraints decrease and housing stock increases, rent reductions are not significant.

Despite these factors, market housing could have positive effects on prices overall. Market simulations conducted by Been, Ellen, and O'Regan (2018) found that higher levels of supply led to price increases that were lower had there been no supply increases at all. Been et al. explain that housing may be thought of as many sub-markets, with independent supply and demand acting as imperfect substitutes for one another. So, buyers experiencing price pressures in one market will naturally look for other sub-markets that are viable substitutes with lower prices. When supply is constrained, this increased demand for cheaper housing will gradually increase the prices of these house types. This process of finding substitutes, increasing demand, and raising prices continues until the market as a whole has higher prices. Somerville and

Mayer (2003) confirm this idea with their findings: affordable housing prices increase when markets are tight in American metropolitan areas. As such, with more adaptive markets, increased supply today allows older units to filter down as their relative quality diminishes, providing an increased supply of affordable housing on the market. What's more, concerns about gentrification and potential displacement have not been empirically or theoretically supported to occur consistently. Taylor (2016) examined low-income Bay Area neighbourhoods from 2000-2013 and found market housing developments lowered the probability of displacement. This suggests that in neighbourhoods of high-demand cities, blocks to market-rate housing may place greater pressure on existing housing stock.

Market housing does have a role in alleviating price pressures to a degree.

Nevertheless, more market housing will not address the needs of all households. As for the lowest income levels, filtering down the housing supply to achieve the accompanying lower rent increases is not sufficient to create affordable housing conditions. The government needs to step in to support affordable housing development through subsidies, density bonuses, or mandatory inclusionary zoning (Been, Ellen, and O'Regan 2018).

Ultimately, the effects of supply increases are ambiguous and extremely context-dependent. Increasing the supply of housing, in general, will exert downward pressure on prices as consumers have more choices (i.e., a more competitive market). However, an increase in housing supply is likely to be supplemented by an increase in housing demand because competitive, lower-priced markets attract buyers. These two effects act in opposite directions, where the overpowering effect is determined by location. If housing supply is increased in locations with a high elasticity of demand, prices may

increase. If housing supply is increased in locations with a low elasticity of demand, prices may decrease.

The status of the housing market also matters. A tight market with few substitutes will likely allow new and old developments to price higher, increasing prices. A relaxed and more competitive market will keep prices low as consumers have many alternatives to high-priced units. This is all to say that increasing the supply of housing is not guaranteed to lower prices because there is an intricate set of interaction effects founded in supply and demand principles.

With this in mind, the development of publicly funded and maintained affordable housing is not an excuse to cease the development of market housing. Both types of developments interact with one another in a dynamic interplay. Both can be used to lower prices and improve affordability, but given the natural limitations of a pure market housing strategy and the current state of Calgary's market, incorporating government subsidized affordable housing creates another channel to creating affordability.

Land Use Regulation:

Lower affordability is also usually paired with heavy restrictions and regulations on land use, inhibiting housing developments. These restrictions tend to lower density because red tape for large multi-unit housing is greater than for single-family units. This increases costs for larger projects and incentivizes smaller single-family developments. In the long term, (Niemi, 2015) finds the main driver of higher prices to be regulation restrictions.

A literature review conducted by Ikeda and Hamilton (2015) investigated regulation and its detrimental effects on affordable housing implementation in the United States. Their analysis found an overall consensus that when smart growth (regulations

protecting farms and forests from development) and traditional zoning regulations are effective in implementation (applying their intended effects), they restrict the use of land, inhibiting new developments and inflating current housing prices. The lowered land availability and subsequent higher costs to produce not only lower supply levels and increase prices but affordability losses harm all future homeowners as shelter costs rise.

As stated by Ryan Avent in *The Gated City*, "Disposable income falls as house prices rise, which limits the gains to higher wages in better economic centers." Everyone loses.

Across the U.S., cities with lower levels of land use regulation were found to be more affordable as populations grew. These results have been supported by an alternate review conducted prior by Gyourko and Molloy (2015), who concluded that high regulation was associated with higher housing prices and less construction due to higher construction costs. Every additional regulation from a baseline level reduces multi and single-family housing permits issued by 6% and 3%, respectively. Regulation on allowable density had larger reductions on permits.

Further, Molloy (2020) finds that land use regulations implemented as minimum lot sizes, height restrictions, open space requirements, building codes, and impact fees also lead to lower supply and higher prices by raising the costs of construction. Cost increases due to regulations were estimated by the National Association of Home Builders in a 2016 survey, estimated at 84,000\$ per house or 24% of the sales price (Emrath, 2016).

Increases in prices should also translate to increases in rents since rents usually finance mortgages and maintenance costs for owners (Hendershott and Slemrod, 1982; Poterba, 1984). Although research on rents is sparse, higher regulations have been associated with higher rents in some cases (Malpezzi, 1996; Green, 1999; Xing et al., 2006). The

limited research on rents may be due to a bias in regulation favouring developments of single-family homes. Shlay and Rossi (1981) and Pendall (2000) find more regulated communities had more single-family construction, suggesting regulations restrict the supply of multi-unit structures.

When regulation impacts quality, the preference for more expensive developments by developers increases, as they can charge higher prices for their homes. This could create a pricing-out effect where lower-income households are priced out of the market.

Gyourko et al. (2013) demonstrate that lower-income households do sort out of more expensive metropolitan areas. This inter-city sorting can further impact productivity across the city as workers are prevented from moving to more productive areas of the city (Hsieh and Moretti, 2017; Glaeser and Gyourko, 2018).

Limitations to movement and productivity may also inhibit population growth by further signalling poor economic mobility to new entrants. Cities with higher costs of housing were found to experience limited population growth despite economic opportunity, possibly inhibiting economic growth in the long term. Saks (2008) confirms long-term growth inhibition by noting that higher prices and the associated higher costs of living reduce incentives for workers to enter a city as wage increases have their relative value reduced. With fewer incentives for employment growth, economic growth naturally slows. This also leads to a widening gap between the rich and poor within a city as the incomes of the rich are able to outpace housing costs, whereas the poor are not. Hsieh and Moretti (2019) further state that regulatory barriers not only inhibit growth but effects are more prominent in areas with high productivity, estimating a 9.5% increase in expected national GDP growth when regulations are reduced. Moreover, land use regulation was also shown to slow wage convergence (the rate at which income inequality decreases) across the U.S. by Ganong and Shoag (2017)

in accordance with Saks' (2008) findings. These negative effects also extend to implementations of land use regulations to force housing zones to be affordable. This results in increased costs of development on the margin and discourages construction, lowering the supply of housing over time and increasing prices.

The government should also be wary of using the political process to determine if land use regulation is viable as it naturally biases towards those more likely to vote (i.e., established homeowners, primarily people above the age of 45). Owners have an incentive to enable policies that increase or protect the value of their homes. However, zoning regulations limit renters' ability to become homeowners due to higher prices. Renters and individuals see only high prices, failing to recognize they have likely been excluded from the political process.

Keeping equity and fairness in mind, the potential for growth and mobility within districts ought to be a mainstay consideration. Land use regulation presents a set of important considerations for the government when tackling affordability issues.

If Calgary plans on imposing regulatory land use policies, these negative externalities must be considered. Negative externalities may worsen affordability issues and induce lasting negative effects.

Conducting a thorough cost-benefit analysis that considers long-term effects should be a mainstay minimum when addressing affordability through land use reform.

A special case of land use regulation is parking. Parking is a constant consideration in Calgary, given the heavy reliance on automobiles and extensive infrastructure prioritizing their use throughout the city. However, this long-term focus has become a barrier to optimal land use and policy responses that address affordability problems.

Ikeda and Hamilton (2015) conducted an extensive review of land use regulation and its effect on housing availability and affordability. With respect to parking, minimum lot

size regulations led to the most extreme cost increases and supply limitations of all land use restrictions analyzed. Minimum parking requirements were identical, limiting density and increasing prices. Rogers et al. (2016) found state parking and parking costs are the main barriers to providing affordable housing that has strong access to the rest of the city. With a reduction in parking requirements, developers and government would have greater access to land, and a greater opportunity to develop affordable housing. Especially in areas where public transportation is effectively developed, affordable housing would be effective given that low-income households are less likely to own cars.

Commuting:

How commuting is approached and developed in a city also impacts affordability. Bertraud and Brueckner (2005) and Mills (2005) showed that density controls and height restrictions increased sprawl which implied longer commute times and costs. Fingleton et al. (2018) examined commuting and public transportation's effects on housing prices arguing for understated effects of transportation/commuting costs that drive unaffordability. The research depicted a persistent increase in developments further from job opportunities requiring longer commute times, increasing the demand for units closer to city centers. The lack of available substitutes for these types of units pushes prices up over time and worsens any affordability problems. With commute times not taken into account in most affordability measures, the true level of affordability is under-represented. A persistent reliance on individual automobile travel also fails to account for economic costs. The negative externalities of road, car, and resource use are often missed in individual analysis.

This implies that reductions to commuting times and costs can improve affordability, as access to job opportunities increase and housing units further from city centers present viable alternatives to inner city living.

When dealing with affordable housing and low income households, given that income is a primary determinant of automobile ownership (Pucher & Renne, 2003; Giuliano & Dargay 2006; Blumenberg & Pierce 2012), improving public transport and creating affordable housing in these areas improves economic opportunities and sustains affordability.

NIMBYism:

Scally and Koenig (2012) conducted a thorough review of arguments against affordable housing finding that they stem from a primary presumption: spatial concentrations of poor households yield negative outcomes. As proof, they point to failed public housing projects and note inadequate funding, poor construction and maintenance, and racial and economic segregation that led to neighbourhood deterioration (Hirsch 1983; Popkin, Cunningham, and Burt 2005; Von Hoffman 2000). They assume the same outcome awaits all affordable housing programs and predict that these programs will bring poverty in their community hindering their quality of life (Pendall 1999; Goetz 2000; Goetz and Sidney 1994; Wilson 1987). This has developed into a common movement, Not-In-My-Back-Yard-ism, arguing against affordable housing developments within or near affluent neighborhoods. For many, housing is a primary asset and one that cannot be diversified (Fischel, 2004). So, such concerns may be warranted when considering the corollary relationships that are observed online or on the news. But NIMBYism's use of negative social, economic, and environmental outcomes suffers from fundamental flaws (Scally and Koenig, 2012).

Regularly, the media depicts crime and poverty as concentrated in a few neighbourhoods, especially in the U.S. These concentrations of poverty create the illusion that poverty itself is the source of high crime, poor education completion rates, deteriorating neighbourhood quality, etc. However, this is not the case. Far too often, housing markets in cities develop an unaffordability problem, forcing individuals with lower incomes to move to cheaper areas. This type of housing is often concentrated and already surrounded by higher-than-normal crime rates, lower property values, and little to no amenities, hence why prices are lower. Households select these neighbourhoods because they lack any other option, consequently surrounding themselves with the negative externalities already found in these neighbourhoods. Over time, the negative effects and extreme lack of amenities in these neighbourhoods affect the economic outcomes of the families that moved in, leading to perceptions of poverty associated with "bad" people (people with a higher tendency to commit crimes, be victims of crime, fail out of school, work lower-skill jobs, etc.). However, low-income households are not the source of negative effects but rather victims of failing markets. Extensive research shows that amenities, especially education quality, are the primary factors influencing both property values and economic outcomes of children in poor neighbourhoods (Owens III et al. 2020; Heblich et al. 2020; Chetty et al. 2018; Chetty 2019; Laliberté 2021; González-Pampillón 2021; Annenberg, Kung, 2018). Moreover, Tonkiss (2020) explains that economic sorting of the rich and poor skews how amenities are distributed and biases wealthier residents with easier access to better services, stripping the income gains of the poor who must spend more to attain the same access's (Couture et al. 2019). Neighbourhoods alone are not primary determinants of economic outcome.

Arguments perpetuating the association between affordable housing and poverty assume negative outcomes are guaranteed from all developments, independent of how much residents that use affordable housing may have gained. These arguments fail to consider the social and economic benefits associated with diversity including: improvements to neighbourhood quality, improvements to environmental sustainability and transportation efficiency, and better economic outcomes for users of affordable housing; self-sufficiency, quality of life, access to employment and education, and improved health conditions (Scally and Koenig, 2012; Briggs 1998; Basolo and Nguyen, 2005; Mallach, 2010; Bratt and Keyes, 1998; Ludwig, Duncan, and Pinkston, 2005; Van Ryzin, Ronda, and Muzzio, 2001; Riccio, 2007; Lubell, Crain, and Cohen, 2007).

Other popular points of opposition include traffic congestion and the belief that profits from housing investments go mainly to developers. Monkkonen and Manville (2020) find that opposition to developments increases by 20% when residents believe that developers will profit largely. Conversely, when residents are informed that investments in the community will be made from development profits, support for projects increases.

With regards to a reduction in property value, evidence exists showing increases in property value after affordable housing developments, especially when abandoned buildings are removed (Diamond & McQuade, 2016; Schwartz et al. 2006). These buildings can act as hubs for organized crime, so their removal hinders continued operation. There may also be positive spillover effects from increased business activity in the area when demand for goods and services increases, again pushing up property values. In general, when new units, market or affordable, replace vacant or deteriorated

structures, the quality of the neighbourhood improves (Owens, Rossi-Hansberg and Sarte, 2010; Campbell, Giglio and Pathak, 2011).

Nguyen (2005) reviewed changes in prices due to affordable housing developments and found only a small reduction in property prices, but the effect diminished to zero when quality and compatibility were priorities for integration. What's more, González-Pampillón (2021) finds neighbourhood amenities to be the primary driver of housing prices. Implying the existence of positive property value effects when affordable housing is developed alongside amenity and neighbourhood improvements.

Although positive returns to affordable housing developments have been demonstrated, a body of literature persists demonstrating potential negative effects.

Dubé et al. 2023 summarize that these differences can primarily be explained by: differences in place (Davison et al. 2017; Ellen et al. 2007; Koschinsky 2009; Woo et al. 2016), focus on racial and income level (Koschinsky 2009), types of people living in the housing such as severely mentally disabled clients having a negative impact on house prices (Galster and Williams, 1994), special care homes having no significant impact for direct vicinity, but a positive effect on properties within 300–600 m (1000–2000 ft) (Galster et al. 2004), and senior social housing which has a positive effect for houses located within 500 m (Kurvinen & Tyvimaa, 2016).

With high variability in property value effects, Dubé et al. 2023 recommend larger, high-rise, affordable housing developments near the city center, and smaller, townhouse, developments. Architectural design should be used to match new projects with existing residential units' overall size to minimize negative effects and maximize positives.

De-concentration policies and research must engage with local NIMBY concerns in a constructive way to prevent incorrect conclusions and the reinforcement of harmful

ideas (Scally and Koeing, 20120). To overcome stigma, information is the primary tool that must be leveraged to inform and support equitable and beneficial developments. In addition, implementing benefit systems for residents of neighbourhoods could help offset stigma and some of the perceived negative effects of development. Schleicher (2012) presents a Tax Incremental Local Transfers (TILTS) framework. Because development increases the tax base, TILTS allow property owners to gain from the new developments by sharing a portion of the increased revenue for a period of time. Similarly, introducing community benefits packages where developers offer benefits like extra parking, donations to services, or streetscape upgrades are viable methods (Monkkonen and Manville, 2020).

Affordable Housing Benefits

Returns to affordable housing developments take many forms due to their influence in the overall economic structure within a city. Here a few benefits will be presented as supported by the analysis thus far.

Macroeconomic benefits:

Increased spending on housing projects exerts stimulus on the host economy via increased demand for material, capital, and labour. Housing projects produce employment opportunities and overall economic stimulus. In this way, housing should be seen as infrastructure investment, positively influencing productivity and boosting economic activity (Boyle et al. 2022). This expectation has been confirmed prior by Leung Giang and Sui Pheng (2011), who identified a clear link between economic activity and construction projects. Affordable housing projects in suburban areas specifically led to job creation and higher levels of income (Kotval, 2001). A national

review by Zielenback et al. (2010) measured significant direct,

indirect, and induced positive effects on employment and output from low-income housing programs in the U.S.

Boyle et al. (2022), also notes the presence of supply side stimulus that stem from an improved match between employers and employees when housing enhances economic access. Although changes to demand induced by supply side stimuli may affect employment and productivity negatively from increased competition for housing when markets are affordable, connections from social housing to labour supply and labour productivity can have positive long-term effects because demand effects are likely transitory.

Microeconomic benefits:

Literature on affordable housing development have noted the following benefits: potential physical upgrades to neighbourhoods (Mallach 2010), improved market and business conditions while decreasing neighborhood poverty (Galster et al. 2008), improved community health from higher housing quality and residential stability (Lubell, Crain, and Cohen 2007; Mueller and Tighe 2007), potential reductions in crime rates as housing promotes economic self-sufficiency (Smith 2010), and more efficient energy consumption and resource use (Talen and Koschinsky 2010; U.S. Green Building Council 2011).

Policy recommendation

Commit to affordability. There is no substitute for housing. It must be treated as a need, not as an investment opportunity.

Conduct an evaluation of the current housing market (noting the distribution of incomes) to begin identifying areas of vulnerability. Within these areas, identify public transportation use, income growth over time, housing and

rent price trends, and amenity access. Reduce red tape in housing construction and begin development of publicly funded and managed affordable housing in these areas to ease economic pressures. Structure future developments based on trends in job opportunities, focusing on centers of large migration and growing job opportunities. Proximity is key. Develop public transport routes that coincide with housing developments to limit degrees of segregation and poverty concentration, and further develop amenity access across the city so income levels become arbitrary. Government can also implement other affordable housing strategies to improve affordability:

- Explore the effects of amenities and services such as public transportation, education, and healthcare to support low-income neighbourhoods, and increase their incomes along with local property values over time.
- Restrict the rate of allowable rent increases to better match prevailing incomes.
- Analyze land use regulations and entertain inclusive zoning for affordable housing.
- Homeownership assistance programs expand access to homeownership by subsidizing production and repair with low-interest loans to homeowners (Kalugina, 2016).
- Implement a research panel to conduct monthly reviews of the housing market status focusing on: affordability, quality, stock, segregation, income growth, employment rates, property values, tax revenue, and transportation use, to prevent future affordability crises.
- Coordinate with the provincial government on developing a consistent action plan to maintain affordability.

Mimicking policy initiatives from other cities is also a valid option. For example, Vienna, Austria, builds and maintains a large stock of housing through a guaranteed minimum level of funding. Also, it will be helpful to improve public sentiment by allowing mixed-income households to occupy new housing developments and reap lower property tax rates. Boulder Colorado employs a minimum affordable housing standard requiring all developments to have at least 20% of their units be affordable. Extending to creating off-site affordable housing that matches the 20% minimum when land constraints pose problems on site. All of these options can be incentivized by offering lowered land fees and lower building costs if firms comply, and by issuing fines large enough to cover the costs of the development if firms choose not to comply.

The City of Calgary must review the budget and identify a valid funding and implementation structure for publicly funded housing if any sense of affordability is to be maintained in the city's future. Consider an excise tax on all construction (residential and commercial) based on a property tax assessment to fund future projects.

Alternatively, within Calgary's budget, dedicating variance from the fiscal stability reserve to affordable housing would also be viable.

The municipal government has the power to offset economic inequality through policy interventions. To do so, it is essential that the City of Calgary commit to appropriate policy developments and invest resources immediately to avoid future crises.

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I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Kailey

Last name (required) Newel

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 16, 2023

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

(required - max 75 characters)

City development re affordable housing crisis

Are you in favour or opposition of the issue? (required)

In favour

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

Having been a Calgary resident my whole life, living in the Inglewood and Marda Loop areas, I've seen the resistance to change by my neighbours. The complaint of no parking, sunlight blocking from large apartments, even the disdain for "types of people living in affordable housing", seems individualistic and frankly not sustainable. I support the 33 actions items put forth and encourage others to think about the impact it will have on the wellbeing of our entire city. Increasing urban density will increase transit use, making it overall safer than currently, it will reduce costs for maintaining roads compared to sprawling and will reduce environmental footprint. I hope my community will recognize the importance of this motion and recognize the opportunity for change.

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I have read and understand the above statement.

First name (required) Jia

Last name (required) Hu

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Infrastructure and Planning

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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

Dear Terry Wong,

My name is Dr Jia Hu and I am a public health physician and family physician who lives in the Beltline in Calgary. I urge you to implement all six of the Housing Affordability Task Force recommendations in full. We are in a housing crisis in Calgary and across Canada, with some 81,000 households who need affordable housing. This is the first time I've ever submitted comments to city council as I feel this crisis is quite unprecedented and will grow worse if not managed well. I have lived in both Toronto and Vancouver, cities where housing prices are so high to make them untenable for so many residents, and I do not want to see Calgary go in that direction.

As a public health physician, we learn that the social determinants of health (e.g., the non-health determinants such as income, education, employment, and housing) have a huge impact on health - indeed, we estimate these factors drive 75% of a person's health (with access to healthcare driving only 25%). Beyond the fact that housing is a basic human right and that no Calgarian should be unhoused, especially chronically, the fact is if we do not house our people they will require more health services and ultimately lead poorer, shorter lives and drive up healthcare costs.

Ultimately, Council needs to vote yes on the Housing Strategy and implement all six of the Housing and Affordability Task Force's Recommendations in full. Calgary is still a wonderful place to live - let's ensure it stays that way for all of its residents and keep housing affordable.



Thank you for the opportunity to comment.

Sincerely,

Jia Hu MD MSc CCFP FRCPC

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I have read and understand the above statement.

First name (required)	Kira
Last name (required)	Ursulan
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 16, 2023

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

(required - max 75 characters)

affordable housing task force recommendations

Are you in favour or opposition of the issue? (required)

In favour

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

Hello, my name is Kira Ursulan, and I am a born and raised Calgarian renting in Bridgeland. I have been a renter in Falconridge, Crescent Heights, and Bridgeland.

I support all 33 of the affordable housing task force recommendations to make housing more affordable and attainable.

Since moving back to Calgary in 2021, my housing costs have increased by \$600 monthly. Currently, I spend 55% of my income on housing. I consider myself lucky to only have a \$600 increase, made possibly only because I have connections through family friends in the city.

I support affordable housing because without it I will not be able to continue living in the city I was raised in. I will not be able to afford a home like my grandparents or parents without affordable housing. I support affordable housing because living space has become a luxury few can afford. I support affordable housing because my previous property management company increased our rent by \$300 each time the lease was renewed, on top of charging \$5.50 a load for laundry machines, and failing to do basic building maintenance. I support affordable housing because if I, a white educated person, can only afford to live here through connections, the conditions for aboriginal, immigrant, and elderly folks or families are much worse. Please take action.

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I have read and understand the above statement.

First name (required) Kira

Last name (required) Jeanne

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing strategy

Are you in favour or opposition of the issue? (required)

In favour

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I have read and understand the above statement.

First name (required)	Alex
Last name (required)	Sanderson
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	The renters in the complex of Varsity Estates Village located at 5200 53 Ave NW

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Affordable Housing

Are you in favour or opposition of the issue? (required)

In favour

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Varsity Estates Village: Silvera
silveravarsity@gmail.com
5200 53 Ave NW
Calgary, AB
T3A2C4

City of Calgary
Community Development Committee
Council
Elected Councillors

Dear Council Members:

Re: Calgary Affordable Housing Crises

We are concerned residents of the Varsity Estates Village rental community, a townhouse complex located in NW Calgary. Our complex was acquired by Silvera in 2020, as one of their personal properties versus the senior's properties that Silvera manages for the City of Calgary.

In principle, we support the idea of making housing affordable in Calgary, and in fact affordability is one of the key reasons that drew us to Varsity Estates Village in the first place. However, we are deeply concerned with an issue we have observed in regards to the City's push for affordability, with its focus on FUTURE affordability, which appears to be tied to the construction of new structures, with very little to no focus on current residences. Specifically, there seems to be a limited emphasis on repairing existing structures to optimize their usability, availability, and rentability thereby allowing tenants to stay within their rental accommodations. This has contributed to a lack of recognition of the very real current needs of existing tenants, leaving existing renters perceiving an attitude of callous expendability, while all plans are focused on the future.

Here is a brief outline of Varsity Estates Village history with Silvera:

- During the first year of ownership, Silvera provided timely maintenance and upgraded the facility by installing a new roof, siding, and by repairing some of the roadway and drainage issues.
- They repaired units that had significant water damage that had occurred during the tenure of previous owners of the complex.

However, in the past year, the attentiveness and responsiveness to maintenance issues has deteriorated significantly, which has been accompanied by a marked lack in communication with the residents.

Residents have been extremely frustrated with:

- Difficulty in attaining maintenance despite repeated phone calls, sometimes with responses to important concerns being over six months in the waiting (i.e., stove not working, fridge not working), contravening AHS standards.

The message to the residents from Silvera is clear: You are not important because you and your complex do not fit into our overall development plans (as noted in their public document: flipbookpdf.net, suggesting the approvals of the City for this future development).

Recently, Silvera was contacted via a letter from all the tenants regarding our concerns of lack of upkeep to the premises. Silvera wrote back and promised to engage in more timely work. Silvera has presently done the third walk through all the units to assess what needs to be repaired. These walks throughs

have occurred over a year and a half with little of the noted repairs having been conducted to date. Silvera's communications have indicated this may be related to a lack of finances.

During the last year, Silvera has shuttered six units within the complex, saying they are not livable, although it has been communicated to tenants via employees of Silvera that three units only need a paint job and small upkeep work to make them ready for renting. Should this not be a priority for the City to assist Silvera as much as possible to make more units available NOW if the City truly is interested in making affordable housing available?

More importantly and closely tied to the focus of your meeting is **the eviction of two families for no discernible reason** from Varsity Estates Village, which has absolutely nothing to do with non-performance on the part of the tenants but is in fact due to lack of attending to maintenance on the part of Silvera. Important details to recognize in these two cases are:

- One family is a family of six, with four children under the age of seven.
- The other family is two grandparents who reside in the complex to help their children out, who also reside in the complex.
- Each family who is being evicted has had minor water damage in their unit due to lack of maintenance (i.e., water coming from broken foundations or damaged outside wall). AHS has been on premise and informed the families, as well as Silvera, that the repair work is to be completed and can be done with the families on site. The time limit for repair as outlined by AHS has long since past.

Despite AHS providing timelines for repairs that were not conducted, as well as contact from the lawyers for the two families evicted, Silvera has refused to allow these families to stay in the complex. Silvera did grant the family of six two more months before they had to leave as they could not find a place to move to. Neither family can find an affordable, safe, appropriate place to move to in the Calgary area. Given the rents presently asked for in Calgary this is no surprise to us, or I am sure the council.

All previously noted concerns that the residents of our complex are experiencing send a very clear message to us; "the complex in which you live is not important, and your needs are not important, only our bigger goals are." It is a glaringly obvious double standard when the City is talking about affordability but is apparently unaware that there exists the potential of making the most out of existing facilities to benefit the housing crisis in Calgary. To be clear, we are asking to the City to begin to make full use of existing facilities, by assisting management companies or building owners with additional funds or grants to enable these immediate housing needs to be met.

Add to this, the publicly posted plans of Silvera to tear down the Varsity Estates Village complex in 2026 and rebuild a new facility. The residents are beginning to feel that Varsity Estates Village is being deliberately left to ruin so that a new build can be justified (See Silvera's five year strategic plan: [Strategic Plan 2021 - 2026 \(flipbookpdf.net\)](#)) The residents understandable fear of this, is further compounded by the fact that Counsellor Penner – the Head of The Development Committee for The City, also sits on Silvera's Board. If this is not conflict of interest, what would you call it?

So, it would appear there is a distinct possibility that there is a deliberate avoidance of fulfilling the current and urgent need for affordable housing by refusing to make available some existing vacant units, most of which need minimal work to be habitable. This letter only addresses the issues of negligence and abandonment of responsibility at Varsity Estates Village. How many other complexes like this exist within Calgary in which there are units left vacant because of maintenance not being done, deliberately left abandoned, all while the list of people in need of affordable housing is growing?

We do understand that a tear down and rebuild would lead to more units available in an already heavily congested site at the end of a cul-de-sac, but the human cost is that 30 families will be trying to find affordable accommodations in a City where the rent is out of sync with everyday salaries. It should be noted that this small area of **Varsity has already seen** the development of four high rises in close proximity, which leads to high traffic by four schools in the immediate vicinity.

In summation, we respectfully ask the City to consider whether the complex at Varsity and others such as it could be considered in the discussion of affordable housing. Although we applaud the City for strategies to develop more housing individuals to access, there should be the distinct consideration of monetary fund provided to refurbish units and aid landlords so that they can help tenants stay in their rental accommodations. But these refurbishments should not come with extreme raises in rent as at that point, affordability is not being maintained.

Thank you for considering our request and our story,

Varsity Estates Village

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required)	Alex
Last name (required)	Sanderson
Are you speaking on behalf of a group or Community Association? (required)	Yes
What is the group that you represent?	Renters of Varsity Estate Village Complex 5200 53 Ave NW Calgary

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable housing and refurbishment**

Are you in favour or opposition of the issue? (required) **Neither**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Varsity Estates Village: Silvera
silveravarsity@gmail.com
5200 53 Ave NW
Calgary, AB
T3A2C4

City of Calgary
Community Development Committee
Council
Elected Councillors

Dear Council Members:

Re: Calgary Affordable Housing Crises

We are concerned residents of the Varsity Estates Village rental community, a townhouse complex located in NW Calgary. Our complex was acquired by Silvera in 2020, as one of their personal properties versus the senior's properties that Silvera manages for the City of Calgary.

In principle, we support the idea of making housing affordable in Calgary, and in fact affordability is one of the key reasons that drew us to Varsity Estates Village in the first place. However, we are deeply concerned with an issue we have observed in regards to the City's push for affordability, with its focus on FUTURE affordability, which appears to be tied to the construction of new structures, with very little to no focus on current residences. Specifically, there seems to be a limited emphasis on repairing existing structures to optimize their usability, availability, and rentability thereby allowing tenants to stay within their rental accommodations. This has contributed to a lack of recognition of the very real current needs of existing tenants, leaving existing renters perceiving an attitude of callous expendability, while all plans are focused on the future.

Here is a brief outline of Varsity Estates Village history with Silvera:

- During the first year of ownership, Silvera provided timely maintenance and upgraded the facility by installing a new roof, siding, and by repairing some of the roadway and drainage issues.
- They repaired units that had significant water damage that had occurred during the tenure of previous owners of the complex.

However, in the past year, the attentiveness and responsiveness to maintenance issues has deteriorated significantly, which has been accompanied by a marked lack in communication with the residents.

Residents have been extremely frustrated with:

- Difficulty in attaining maintenance despite repeated phone calls, sometimes with responses to important concerns being over six months in the waiting (i.e., stove not working, fridge not working), contravening AHS standards.

The message to the residents from Silvera is clear: You are not important because you and your complex do not fit into our overall development plans (as noted in their public document: flipbookpdf.net, suggesting the approvals of the City for this future development).

Recently, Silvera was contacted via a letter from all the tenants regarding our concerns of lack of upkeep to the premises. Silvera wrote back and promised to engage in more timely work. Silvera has presently done the third walk through all the units to assess what needs to be repaired. These walks throughs

have occurred over a year and a half with little of the noted repairs having been conducted to date. Silvera's communications have indicated this may be related to a lack of finances.

During the last year, Silvera has shuttered six units within the complex, saying they are not livable, although it has been communicated to tenants via employees of Silvera that three units only need a paint job and small upkeep work to make them ready for renting. Should this not be a priority for the City to assist Silvera as much as possible to make more units available NOW if the City truly is interested in making affordable housing available?

More importantly and closely tied to the focus of your meeting is **the eviction of two families for no discernible reason** from Varsity Estates Village, which has absolutely nothing to do with non-performance on the part of the tenants but is in fact due to lack of attending to maintenance on the part of Silvera. Important details to recognize in these two cases are:

- One family is a family of six, with four children under the age of seven.
- The other family is two grandparents who reside in the complex to help their children out, who also reside in the complex.
- Each family who is being evicted has had minor water damage in their unit due to lack of maintenance (i.e., water coming from broken foundations or damaged outside wall). AHS has been on premise and informed the families, as well as Silvera, that the repair work is to be completed and can be done with the families on site. The time limit for repair as outlined by AHS has long since past.

Despite AHS providing timelines for repairs that were not conducted, as well as contact from the lawyers for the two families evicted, Silvera has refused to allow these families to stay in the complex. Silvera did grant the family of six two more months before they had to leave as they could not find a place to move to. Neither family can find an affordable, safe, appropriate place to move to in the Calgary area. Given the rents presently asked for in Calgary this is no surprise to us, or I am sure the council.

All previously noted concerns that the residents of our complex are experiencing send a very clear message to us; "the complex in which you live is not important, and your needs are not important, only our bigger goals are." It is a glaringly obvious double standard when the City is talking about affordability but is apparently unaware that there exists the potential of making the most out of existing facilities to benefit the housing crisis in Calgary. To be clear, we are asking to the City to begin to make full use of existing facilities, by assisting management companies or building owners with additional funds or grants to enable these immediate housing needs to be met.

Add to this, the publicly posted plans of Silvera to tear down the Varsity Estates Village complex in 2026 and rebuild a new facility. The residents are beginning to feel that Varsity Estates Village is being deliberately left to ruin so that a new build can be justified (See Silvera's five year strategic plan: [Strategic Plan 2021 - 2026 \(flipbookpdf.net\)](#)) The residents understandable fear of this, is further compounded by the fact that Counsellor Penner – the Head of The Development Committee for The City, also sits on Silvera's Board. If this is not conflict of interest, what would you call it?

So, it would appear there is a distinct possibility that there is a deliberate avoidance of fulfilling the current and urgent need for affordable housing by refusing to make available some existing vacant units, most of which need minimal work to be habitable. This letter only addresses the issues of negligence and abandonment of responsibility at Varsity Estates Village. How many other complexes like this exist within Calgary in which there are units left vacant because of maintenance not being done, deliberately left abandoned, all while the list of people in need of affordable housing is growing?

We do understand that a tear down and rebuild would lead to more units available in an already heavily congested site at the end of a cul-de-sac, but the human cost is that 30 families will be trying to find affordable accommodations in a City where the rent is out of sync with everyday salaries. It should be noted that this small area of **Varsity has already seen** the development of four high rises in close proximity, which leads to high traffic by four schools in the immediate vicinity.

In summation, we respectfully ask the City to consider whether the complex at Varsity and others such as it could be considered in the discussion of affordable housing. Although we applaud the City for strategies to develop more housing individuals to access, there should be the distinct consideration of monetary fund provided to refurbish units and aid landlords so that they can help tenants stay in their rental accommodations. But these refurbishments should not come with extreme raises in rent as at that point, affordability is not being maintained.

Thank you for considering our request and our story,

Varsity Estates Village

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I have read and understand the above statement.

First name (required)	Luisa
Last name (required)	Franco Rivera
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

Neither

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I read the Calgary Housing Strategy and I noticed that it didn't mention alternative housing materials or blueprints using shipping containers. (re: container homes). I found that many of the ideas proposed by the task force are abstract and may take many years to implement.

I believe that looking into alternative models of housing (re: materials and design) is the solution to our housing crisis. Container homes can be built in private or allocated areas in ways such as detached, townhomes or co-op housing. They are good for the environment and can help reduce our carbon footprint. There are some companies in Canada who do this. Homes can be designed and put together on site like building blocks. In terms of container homes, the sky is the limit!

I recently traveled to Toronto and I visited the Stack Market. I was perplexed and amused at how they built this development in the middle of the city. The building looks robust, visually appealing and eclectic. The community was strong, vibrant and I welcoming. It's open all year round.

I believe we need to seek more housing options and inside the city where people can build community. It's easy to build more "cookie-cutter" homes in the outskirts of the city but we don't have the infrastructure to support them. The most affected by these are vulnerable and marginalized people who struggle with work and transportation. We need to find new and creative ways to build housing and help people feel safe.

We also need controls for the rental market. This is paramount. Life is already unaf-

fordable everywhere else in Canada and Calgary is a safe haven for many people. Unfortunately I feel thia won't last long unless we act ! We need real action. Not just words.

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First name (required)

Last name (required)

Are you speaking on behalf of a group or Community Association? (required)

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 14, 2023

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(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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My name is Natalie and I am a homeowner in Glamorgan (Ward 6). I support all of the recommendations by the housing task force to make housing affordable and attainable for everyone in Calgary.
I support affordable housing not only as a person deeply concerned for the wellbeing and survival of my family, friends, and community members, but as a researcher dedicated to understanding the impacts of housing affordability on food insecurity. We live in the province with the highest food insecurity rate in the country, current mediation strategies cannot keep up with need, and the high cost of housing is a core component leading to food insecurity at the household level. Affordable housing ensures people have adequate, safe and appropriate shelter, which is a human right. It also makes it so they have the means available to ensure their own food security - to not have to make the devastating decision between paying rent or eating.
We need concrete action on affordable housing NOW. We need more non-market housing NOW. We need density, diversity, mixed neighborhoods, and an end to NIM-BYism NOW. With thousands of people in need of affordable housing and this number only rising, Calgary needs to take hold of the situation and enact the recommendations of the housing task force, NOW.
I support affordable housing!!

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I have read and understand the above statement.

First name (required) Veronica

Last name (required) Tonga

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing task force recommendation

Are you in favour or opposition of the issue? (required)

In favour

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

I support all the recommendations provided by the task force. We need more housing in all forms in Calgary!

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I have read and understand the above statement.

First name (required)	Svea
Last name (required)	Ferguson
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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I have read and understand the above statement.

First name (required) Anya

Last name (required) O

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing strategy

Are you in favour or opposition of the issue? (required)

In favour

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I have read and understand the above statement.

First name (required)	Emily
Last name (required)	Campbell
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing and affordability recommendations

Are you in favour or opposition of the issue? (required)

In favour

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

We need action on the housing crisis. Please pass and implement these recommendations.

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I have read and understand the above statement.

First name (required)	Briana
Last name (required)	Van Den Bussche
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

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

(required - max 75 characters)

Housing strategy

Are you in favour or opposition of the issue? (required)

In favour

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

I am a home owner in the neighborhood of Bowness. I support all 33 of the recommendations to make housing affordable and attainable. We used to live in the Inglewood neighborhood until last year but our rent was increasing, and we wanted to own a home. We could not see an affordable way to stay in the area. I believe the rent in our previous apartment has now gone up considerably, and the cost of homes in the neighborhood has only gone up to truly unreasonable prices due to the potential for developers to turn a profit.
I support affordable housing because housing is a basic human right and Calgary needs to prioritize housing for all its citizen in order to be a sustainable, diverse, safe and vibrant city. The city has been catering to developers who make weak claims about the benefits of multifamily developments, and then demolish a \$300 000 home to use the lot for two \$1 million duplexes. This is unacceptable. Affordable housing in central neighborhoods that have access to transit, and well established services, not in sprawling suburbs is essential. Housing developments should not only be market driven, they should be community driven and supported by municipal, provincial and federal funding. Citizens deserve housing. Calgary is better than this.



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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

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I have read and understand the above statement.

First name (required) Rebecca

Last name (required) Bryanton

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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

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I have read and understand the above statement.

First name (required) Patrick

Last name (required) Wu

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing policy and strategy

Are you in favour or opposition of the issue? (required)

In favour

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

I live in Ward 2, and I'm commenting in favour of accepting the RCG rezoning and parking minimum proposals by the Housing Task Force. I believe that allowing medium density housing across the city is one of the simplest, bare-minimum things that we can do to increase our housing supply without needing to continue to sprawl. Sprawl has been a massive issue for me, forcing me to depend on my car to do all my essential errands. And I live within walking distance of a major shopping centre.

This is extraordinarily unsustainable, and I believe it's in Council's favour to allow densification of existing developments to reduce the cost of transit, reduce the need to maintain ever-sprawling infrastructure, and increase vibrancy throughout the city, not just the core and Beltline areas.

I urge council to please consider accepting the entire set of recommendations from the Task Force, and not just pieces that are most politically favourable. Calgarians deserve leaders who are brave enough to improve the lives of ourselves, our friends, and people who struggle to obtain a basic human right.

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I have read and understand the above statement.

First name (required) Chelsea

Last name (required) Schofield

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing strategy**

Are you in favour or opposition of the issue? (required) **In favour**

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

Working parents, solo parents, single Calgarians, aging people, at-risk youth, disabled people, and so on are desperate for more affordable housing options in this city. Rents are not being raised on their own. We need some restriction on these wild increases and we need more affordable housing options—multi dwellings in mixed use zoning. Nonprofit options to reduce the wait list and keep people off the streets.

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I have read and understand the above statement.

First name (required) Amy

Last name (required) Mason

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing

Are you in favour or opposition of the issue? (required)

In favour

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Hello,

I am writing to share my lived experience with housing instability as a child. My mother was fleeing an abusive situation and could not afford rent and needed support. We ended up living in shelters and I felt ashamed as a child and closed up. The lack of stable housing impacted my mental health and my ability to actively engage in school. I'm able to share this because of therapy and because I believe that all children should have access to safe and stable housing to support them with their learning and growth. I also remember that my mother would at times because heating was so expensive heat the house with the oven open. I thought this was normal until I realized that this is something that people who are experiencing such a restraint on their finances do and it's called energy poverty. I feel sad that I had these experiences and I'm grateful that I've found my voice to speak to them on behalf of all those who do not. All the children who go to school not knowing what my happen next in their lives need to know that this City and this community cares about them and are willing to step up and support them. They need to know that they matter just as I needed that as a kid. I ended up leaving home as a teenager and moving into foster care because of the abuse I experienced and had the foster system that provided stable safe housing, food and a caring environment not existed I'm not sure what would have happened. I want to live in a city that cares about humans all of us every single person that lives here. You have the opportunity to show Calgarians that now. Please accept the recommendations and move forward with addressing the housing crisis.

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I have read and understand the above statement.

First name (required) Daisy

Last name (required) Amann

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 16, 2023

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

(required - max 75 characters)

Home is Here: The City of Calgary's Housing Strategy 2024-2030

Are you in favour or opposition of the issue? (required)

In favour

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

I am renter that lives in the neighborhood of Spruce Cliff. I support all 33 of the affordable housing task force recommendations to make housing affordable and attainable. My rent has gone up 35% in the past two years and my landlord said that it was to "stay competitive with market rates" despite the unit I rent deteriorating over the past two years and the landlord has made no effort to fix or improve it. I support affordable housing because tenants in my building are being pushed out by rent increases, and then their units are being marginally improved and renovated and listed for significantly higher rent amounts. I moved to Calgary intending to buy a home in the future but I will sooner have to leave the city to even afford rent. Rent control and tenant rights are non negotiable and the solution we need. Developers can not continue purchasing mid price houses and flipping or demolishing them to resell for prices that working class Calgarians cannot afford. Affordable, sustainable and community centred housing development needs to be mandated, because developers have proven that they will not do it on their own.



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I have read and understand the above statement.

First name (required) Daisy

Last name (required) Amann

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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I have read and understand the above statement.

First name (required) Christopher

Last name (required) Karagianis

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing task force recommendation

Are you in favour or opposition of the issue? (required)

In favour

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

More housing! More density in our communities

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I have read and understand the above statement.

First name (required) Jeanette

Last name (required) Materie

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Infrastructure and Planning

Date of meeting (required)

Sep 13, 2023

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

(required - max 75 characters)

Housing

Are you in favour or opposition of the issue? (required)

In favour

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

A financial incentive to suite a basement would encourage more rental units.

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I have read and understand the above statement.

First name (required) Courtney

Last name (required) Pigeau

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Council

Date of meeting (required)

Sep 16, 2023

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

(required - max 75 characters)

Housing Affordability Task Force Recommendations

Are you in favour or opposition of the issue? (required)

In favour

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If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

Hi, my name is Courtney Pigeau. My fiancée and I are renters in Cranston. Our rent currently takes up 50% of our income, and after hearing stories of friends' and family's rent increasing, and seeing how much more expensive the rental market has gotten since we moved in 2 years ago, we are terrified to so much as glance in our landlord's direction. We have been trying to save for our wedding for years, and one day hope to start a family, but the cost of living has made these near-impossible tasks. We grew up in Calgary and are for the first time in our lives thinking of leaving. I also work in the community with houseless and low-income families, and seeing the strain housing costs puts on the poorest % of the population is heart breaking. More and more it feels like we're fighting a losing battle. I support all 33 of the housing affordability task force recommendations. All Calgarians deserve a stable living situation, and it is council's job to make sure we have the policies in place to facilitate that. Please do the right thing.

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I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Courtney

Last name (required) Pigeau

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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

Hi, my name is Courtney Pigeau and I am currently renting in the community Cranston. I live with my fiance, and we spend roughly 50% of our income on rent. I am a recent graduate working at a non-profit, and my fiance is a full time student and part time restaurant employee. We have been looking at the cost of rentals and are terrified of having our rent go up, as the average cost is \$500 more than we are currently paying, and we just moved a bit over a year ago. We are currently just getting by. We have been trying to save to have a wedding and eventually start a family, but the more the cost of living goes up, the less feasible this seems. We were both raised in Calgary and are seriously considering moving somewhere smaller for the first time. Additionally, I work at a non-profit that helps houseless and low-income families. We see first hand how the high cost of living hurts the poorest % of Calgarians the most. Most days it feels like we are fighting a losing battle, and it's heartbreaking. I support all 33 of the affordable housing task force's recommendations. Every Calgarian deserves a stable place to live. It is council's job to ensure that we have the policies in place to facilitate this. We need more affordable housing of all types, not more parking and luxury condos. Please do the right thing.

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I have read and understand the above statement.

First name (required) Teresa

Last name (required) Chan

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Affordable housing strategy

Are you in favour or opposition of the issue? (required)

In favour

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I have read and understand the above statement.

First name (required) Joel

Last name (required) Tatlow

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Housing affordability measures**

Are you in favour or opposition of the issue? (required) **In favour**

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I am a young professional living in Calgary. Well educated with a good job and track record of professional success. I moved here from a less affordable market (Victoria BC) and one of the primary reasons was the affordability of housing and cost of living. Two years later and that is no longer the case. I am now considering a move to a more affordable market, like Edmonton. If council does not act with immediacy, Calgary will have a brain drain of talent leaving the city. Be courageous leaders and do something about this. I, and so many other young Calgarians will be disappointed in you if you fail to act.

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I have read and understand the above statement.

First name (required) Heather

Last name (required) Campbell

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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

(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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I'm very concerned with the housing situation in Calgary, we need a strategy that will prioritize the citizens of our city. Please consider how letting this continue, and possibly get worse, will negatively effect our City. I know that my family can't sustain the rent increases / mortgage rate increases and will have to leave the City if it continues.

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I have read and understand the above statement.

First name (required) Megan

Last name (required) Cook

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required)

Submit a comment

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required)

Standing Policy Committee on Community Development

Date of meeting (required)

Sep 14, 2023

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(required - max 75 characters)

Housing Strategy

Are you in favour or opposition of the issue? (required)

In favour

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Calgarians are struggling to afford housing and it is the responsibility of the government we employ to take action to support the greater good of the people. Research shows there are long standing (and expensive) issues related to housing instability. The impacts of poverty, housing instability, and food insecurity will impact our health-care and judicial systems immensely. Action should be taken now to provide better outcomes for the people of Calgary. Housing is not a privilege, it is a right.

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I have read and understand the above statement.

First name (required)	Ron
Last name (required)	Umbsaar
Are you speaking on behalf of a group or Community Association? (required)	No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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What meeting do you wish to attend or speak to? (required) **Standing Policy Committee on Community Development**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Housing & Affordability Task Force Recommendations**

Are you in favour or opposition of the issue? (required) **In opposition**

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Comments - please refrain from providing personal information in this field (maximum 2500 characters) **Please see attached Letter to City of Calgary Council**

Ron Umbsaar
2023 28 Avenue S.W.
Calgary, AB T2T 1K4
Cel (587) 284-6544
September 7, 2023

Dear City Council Members,

Re: Housing and Affordability Task Force Recommendations

I understand that on September 14, 2023, Calgary City Council will be voting on Housing and Affordability Task Force Recommendations. Based on my reading of the Recommendations, I also have recommendations to offer.

I agree with the opening sentence of the document, which states “Calgary stands at the precipice of a housing affordability crisis.” However, I am very concerned that the Task Force Recommendations overlook the context within which the crisis developed. Namely, the affordability crisis is not an unexpected surprise, caused by failure of governments to intervene sooner. Rather, in March 2020 I predicted an economic crisis would develop, **due to government intervention.**

On March 22, 2020, I wrote six letters (to my MLA, MP, Alberta’s premier and finance minister, the PM and federal finance minister), warning them that the government decision to shut in small businesses (while offering government support money in compensation) exposes Canada to the risk of “severe economic breakdown” (or, to use the words of the Task Force, an “affordability crisis”).

Government intervention predictably initiated the current affordability crisis not just through uneconomic COVID spending, but also through increased carbon taxes and efforts to hinder Canada’s primary export business, which have lowered the disposable income of many Canadians, and negatively impacted the balance of trade / resources available for use in Canada by reducing the value of goods which Canada can competitively sell for export. With specific regard to housing affordability, the Bank of Canada exacerbated the problem by choosing to dramatically raise interest rates, increasing both mortgage rates and the CPI, and creating ever-decreasing affordability for home buyers and renters.

With this context, I now turn to the Task Force Recommendations. My first recommendation is for City Council to embrace a “do no harm” concept in their work as public servants. “Affordability” at the individual household level depends on discretionary income available after enforced deductions, especially government-enforced deductions. While City Council doesn’t control all the variables impacting affordability in Canada, the City does control City spending. I recommend the City not spend any more taxpayer money, even if it is for the noble purpose of “increasing affordability”. Any increased government spending will directly decrease affordability to taxpayers. **Please don’t pile rocks into a sinking boat.** “Do no harm”, by leaving the worker bees with enough honey to meet their needs, instead of taking more honey away from them in a time of “crisis”. Show you realize we are in a time of “crisis”.

Shifting to my second recommendation, I understand that since The Task Force does not control the real estate “market”, their document focuses on offering “non-market” considerations. However, there is a fine line between a “non-market” perspective and a “disregard of the market” or “anti-market” perspective. This concern cannot be overstated because no proposal can be sustainably implemented which ignores the “market”. The “market” represents the

collective beliefs and desires of those people wishing to buy and sell homes, and no government policy can economically overrule these beliefs and desires. (Consider societies which have sought to overpower the desires of the general population with totalitarian control, even of the economy. How have people's lives generally improved under such rule?)

To be more specific, the first Task Force Recommendation includes a proposal to

- "Make the base residential district Residential – Grade-Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district."

To me, this proposal has lost sight of the first rule of the real estate market: "Location, location, location". In the eyes of the market, not all real estate is equal. Location matters, and this is reflected in the pricing of various properties. The government cannot escape this market reality, even in the midst of a "crisis". Viewing all real estate properties as having the same development status will not change the reality that sellers of properties in more desirable locations will want to recover more money on sale of their properties. Such properties will then be more expensive to acquire, and hence to ultimately sell. Such properties are then not good targets for "sustainable affordable housing" development, since the only way for these properties to be made affordable will be through government subsidy, which requires taking more money from taxpayers, which reduces taxpayer ability to buy goods, including housing. The market can be ignored, but not economically ignored.

To be constructive, then, I offer a replacement recommendation. I suggest the R-CG zoning recommendation be rejected, since by falling short in respecting the first rule of real estate, the plan will fall short in sustainably expanding the supply of affordable housing. If the City were to instead consider how development may occur **economically, sustainably, in light of the market**, I think the conclusion would be that

- New affordable housing will be developed by the market on less expensive land, not on prime real estate..
- Such development will often be on "greenfield" or undeveloped sites, unless the City is actually losing its desirability as a place to live (e.g. Detroit)
 - City spending and policy decisions (including zoning patterns) which ignore market desires could lead to abandonment and even bankruptcy of The City. Obtaining sustainable funds for City operations requires not driving away the "hands [of the homeowners] that feed the City". (De-population was a key causal factor in Detroit's slide to bankruptcy.)
- Developing on greenfield, lower cost sites removes re-zoning concerns, and will lead to affordable housing, if the market actually wants to buy the kind of housing being offered. Active realtors may have insight into what buyers in different stages of life actually want.

Thirdly, since the housing affordability crisis will be firstly addressed by financial decisions at the federal government and Bank of Canada level, that is where concerned municipalities should turn their attention.

- For instance, how would housing affordability be impacted by a 60% reduction in interest rates and carbon cost? (Now there's a jaw-droppingly useful, straightforward solution, if we are in an urgent affordability "crisis".)

"Doing no harm" includes working with other levels of government, calling them to also "do no harm" in their work as public servants.

The City didn't create Canada's affordability crisis, and The City can't solve it. But The City can model what serving in the public interest looks like, providing a vision for other levels of government, and an inspiration to the City's population that we have leaders who actually understand causes of the problem, and potentially sustainable solutions.

Blessings on your work as public servants.

Ron Umbsaar

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I have read and understand the above statement.

First name (required) Mary

Last name (required) Salvani

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 14, 2023**

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

(required - max 75 characters) **Affordable housing**

Are you in favour or opposition of the issue? (required) **In favour**

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

When ever possible i think the city should renovate old buildings, like ywca dowrown, and make them into affrodable and acces

MACLEOD TR



PDI
Leading the World

50



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Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

ENDORSEMENT STATEMENT ON TRUTH AND RECONCILIATION, ANTI-RACISM, EQUITY, DIVERSITY, INCLUSION AND BELONGING

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required) Alyssa

Last name (required) Hartwell

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) Submit a comment

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) Standing Policy Committee on Community Development

Date of meeting (required) Sep 14, 2023

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

(required - max 75 characters) Housing Strategy

Are you in favour or opposition of the issue? (required) In favour

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below.
Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
If you have additional files to attach, email them to publicsubmissions@calgary.ca

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

The magnitude of this strategy cannot be understated. The quality and quantity of Calgarian's lives will be directly impacted by Council's decision and the possibility that Council may not pass the Housing Strategy means this would have drastically higher impacts on marginalized communities and their social determinants of health with many people already struggling enough to make ends meet. Housing is a basic human right and doing anything other than passing this signals the questionable judgement of those Council Members on a world stage.

PLEASE PASS THE HOUSING STRATEGY!

Please use this form to send your comments relating to an upcoming Council or Committee matter, or to request to speak on an upcoming public hearing item.

In accordance with sections 43 through 45 of [Procedure Bylaw 35M2017](#), the information provided **may be included** in the written record for Council and Council Committee meetings which are publicly available through www.calgary.ca/ph. Comments that are disrespectful or do not contain required information may not be included.

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

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

Please note that your name and comments will be made publicly available in the Council agenda. Your e-mail address will not be included in the public record.

I have read and understand the above statement.

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I have read and understand the above statement.

First name (required) Abbey

Last name (required) Leach

Are you speaking on behalf of a group or Community Association? (required) No

What is the group that you represent?

What do you wish to do?
(required) **Submit a comment**

How do you wish to attend?

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

What meeting do you wish to attend or speak to? (required) **Council**

Date of meeting (required) **Sep 16, 2023**

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

(required - max 75 characters) **Housing Strategy**

Are you in favour or opposition of the issue? (required) **In favour**

If you are submitting a comment or wish to bring a presentation or any additional materials to Council, please insert below. Maximum of 15 MB per submission (5 attachments, 3 MB per pdf document, image, video)
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Comments - please refrain from providing personal information in this field (maximum 2500 characters)

Hi, I am a lifelong Calgarian who recently had to move back in with family after my rent increased by almost 50% in less than 18 months. I support all 33 of the affordable housing task force recommendations to make housing more affordable and attainable. As a mature student with a good paying part time job, a healthy savings account, and access to Canada student loans, I am still unable to make ends meet. I searched for months but everywhere I looked had too many applications or was wary of my student status. If I can't find good housing, imagine what it must be like for other people in less stable financial situations? We are in the middle of a housing crisis and the city needs to take immediate and drastic action to save Calgarians.