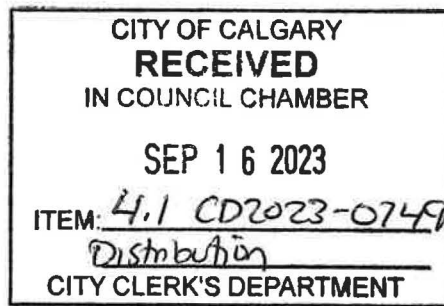


Frank Kelton, Executive Director  
Potential Place Society, Calgary



September 11, 2023

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

**Attention:** Councillor Pootmans, Councillor Walcott, and Councillor Sharp *via email*

**RE:** Affordable Housing Taskforce Recommendations - Nexus between  
Action and Outcome: Top-up Capital Funding from City

Dear Councillors,

I am writing to express my appreciation for the commendable work that the City of Calgary Housing Taskforce has undertaken to address the critical issue of housing affordability within our city. Potential Place also appreciates the attention and support we have received from you toward achieving CMHC funding for our upcoming project.

It is evident that the Taskforce has dedicated considerable time and effort to developing a comprehensive set of recommendations aimed at increasing the supply of housing, supporting affordable housing providers, and ensuring diverse housing choices to meet the needs of equity-deserving populations. The outlined objectives and measures of success within these recommendations reflect a deep commitment to making Calgary a more inclusive and affordable place to live.

While the Taskforce's objectives and proposed actions are undoubtedly commendable, it is crucial to emphasize a fundamental reality that underpins the successful realization of these goals: the indispensable role of capital funding in bringing these recommendations to fruition. Without adequate finances, funding, or capital investment, it becomes exceedingly challenging to bridge the gap between action and outcome as outlined in the Taskforce's proposals.

The nexus between capital funding and the successful execution of these recommendations is undeniable. Despite agreeable policies and zoning regulations, the actual development of affordable housing remains an elusive goal without the requisite financial resources. It is imperative to acknowledge that the fulfillment of Outcome 1, for example, which seeks to increase the supply of housing to meet demand and increase affordability, hinges on securing the necessary capital funding. The Taskforce's objectives to make City-owned land available for affordable housing, leverage partnerships with government, and streamline planning policies all depend on access to financial resources to be truly effective.

Furthermore, achieving the other outcomes, such as supporting affordable housing providers, enabling The City's housing subsidiaries, ensuring diverse housing choices, and addressing the needs of Indigenous populations, equally necessitates substantial capital funding allocations. Whether it's the allocation of funds to support housing



providers, invest in City-owned assets, or develop programs that reduce barriers and increase housing supports, the availability of financial resources remains a pivotal factor in achieving these objectives.

Potential Place Society provides a specific example, which includes plans for 95 non-market housing units, that underscores the critical role of capital funding in achieving meaningful outcomes in the realm of affordable housing. Potential Place's Purpose-Built Facility requires a total investment of \$41MM to move forward with its development. The process to achieve funding leading up to this point has been arduous, requiring substantial time and effort. It has involved five years of engagement with various levels of government, including federal, provincial (both NDP and UCP), and municipal authorities.

Over the course of this endeavor, Potential Place has navigated through the complexities of considering three different land sites and collaborating with two different developers. The project has also required the expertise of architects, government relations professionals, estimators, dedicated staff and board resources, and comprehensive decision-making processes. Despite these significant efforts, securing the necessary capital funding has remained a challenge.

Notably, Potential Place has explored seven unique solutions aimed at achieving both capital and operational funding for our purpose-built facility. The participation of all orders of government (municipal, provincial and federal) is crucial particularly in relation to the CMHC Co-Investment Fund which plays a pivotal and preponderant funding role in this context.

Potential Place's Co-Investment funding application is favourable and, if successful, will receive approximately \$30MM in funding from CMHC. Potential Place will contribute \$4.5MM in equity. This leaves a shortfall in funding of \$6.5MM that needs to be addressed. A 20-year operating funding commitment from Alberta Health services has been secured by Potential Place. Thus, we are asking the City for a commitment of \$68,500 per door for a 95 Unit affordable housing project that will house Calgary's persistently mentally ill along with our Psycho-social agency services on site. This funding ask represents 15.8% of the top-up capital required and will get this shovel-ready project to the finish line.

Noting the policy context of the Taskforce Recommendations, the land designated for this purpose-built facility already aligns with the city's policy and meets the Land Use bylaw and the Approved Westbrook Local Area Plan. Policy has not been the biggest barrier. Funding is the biggest barrier to construction. The nexus between the proposed Actions and Outcomes is funding.

In light of this critical aspect, it is crucial for the City of Calgary to prioritize and allocate sufficient capital funding to support the implementation of the Taskforce's recommendations effectively. This financial commitment is essential to transform the recommendations into tangible outcomes that benefit our community, reduce the housing affordability crisis, and create a more equitable city for all residents.

In the short term, it is imperative to bridge the gap between the ongoing affordable housing crisis and the construction of non-market housing. A potential solution could involve the City providing funding that is tied to a favorable and successful CMHC application. This approach would not only make the project viable but also align with the urgent need to address affordable housing issues.



I would like to propose considering City funding commitments for up to 15% of the capital of projects, like ours, that are already in the queue, such as those awaiting CMHC support. By doing so, we can expedite the development of much-needed affordable housing projects and ensure that the recommendations and outcomes of the Taskforce include non-market housing providers with a specific focus on capital funding.

I encourage the City of Calgary to explore avenues for securing the necessary capital funding, whether through public-private partnerships, grants, or other financial mechanisms. By doing so, we can ensure that the admirable intentions outlined by the Taskforce translate into meaningful progress and tangible results.

Once again, I commend the City of Calgary Housing Taskforce for its dedication to addressing the critical issue of housing affordability. With a strategic focus on securing capital funding, we can bridge the gap between action and outcome and move closer to the shared goal of a more affordable, inclusive, and equitable city.

Attached is a summary of Potential Place's experience and a representative example of the need for funding that is not urgently addressed in the Taskforce Recommendations.

Thank you for your attention to this matter, and I look forward to witnessing the positive impact of these recommendations on our community in the near future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Frank Kelton", with a long horizontal flourish extending to the right.

Frank Kelton, Executive Director  
Potential Place Society  
[frank.kelton@potentialplace.org](mailto:frank.kelton@potentialplace.org)

cc: Tim Ward, Chair, Affordable Housing Taskforce via email: [Tim.Ward@Calgary.ca](mailto:Tim.Ward@Calgary.ca)  
Karin Finley, AND Strategies Ltd.

Attachment: *(following pages 3-6) Sample Action to Outcome Gap - The nexus is top-up capital funding from the City*

## Sample Action to Outcome Gap:

The *nexus* is top-up capital funding from the City

Using Taskforce Recommendation 1 as an example, note that the Action changes policy, the Outcome (“this will create more housing”) requires funding

### Explanation for Clarity

#### **Rec 1: Make it easier to build housing across the city**

##### **Action A - Enable more non-market housing**

“How would this affect Calgary?” The outcomes are listed: *This will create: More housing, Economic benefit, Demographic diversity.*

*In fact, the proposed change only creates the land use change that would permit more housing. Should construction and completion of housing be achieved, economic benefit and demographic diversity may potentially also be achieved.*

*As Potential Place has experienced, accommodating land use only creates the pathway toward housing. No new housing will exist on those spaces without adequate funding for construction of new building for affordable housing providers. Our concern is that the outcome, without funding, may simply be empty lots.*

*Funding / investment is REQUIRED to build housing. One of the biggest barriers to Potential Place, and non-profit, non-market housing providers like us, that want to build housing, is access to capital and operational dollars.*

*In the context of a housing crisis and to truly address urgency, we emphasize the critical need for money - capital, funding, financing, grants, investment and gifts – to create new housing. Focus on this key aspect would create an immediate shift toward building much-needed new housing in Calgary, especially for non-market and affordable housing providers like Potential Place.*

*Without funding, the most likely outcome will be empty lots.*

*Funding for Affordable Housing will create more housing. Land Use and Policy change alone will not.*



## Taskforce Recommendation reference from website:

<https://www.calgary.ca/social-services/low-income/task-force/recommendation-1.html>

Taskforce Recommendation 1 is used here as an example of how the policies may not produce the desired outcomes, and we advocate that more focused attention needs to be paid to *urgency* and a short-term *crisis response* to construct housing, where the focus of policy may address housing in the longer-term

What is the action?	What would this mean if it was approved? Why was this recommendation made?	How would this affect Calgary?
<p>Include policy in the Municipal Development Plan (MDP) immediately that every Local Area Plan (LAP) 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.</p>	<p>This recommendation means a change in policy through the MDP to help guide Calgary's affordable housing <a href="#">targets</a> and guide Local Area Plans (LAPs), to consider the locations for market and non-market housing throughout all Calgary communities.</p> <p>When opportunities for more non-market housing units come along, there will be policy guidance in place to provide clarity to Calgarians as their communities experience growth and change.</p>	<p>This will create:</p> <ul style="list-style-type: none"><li>•<b>More housing:</b> Approximately 81,000 households are in need of affordable housing, according to the most recent Housing Needs assessment. Calgary has 3.5% non-market housing compared to the national average of six per cent.</li><li>•<b>Economic benefit:</b> Increasing affordability reduces overall housing costs. Investing in an affordable housing supply is critical to support new job creation and attract and retain a stable workforce.</li><li>•<b>Demographic diversity:</b> Delivery of various home options that meet building safety standards and are accessible for Calgarians of various income levels.</li></ul>

# Potential Place Society Purpose-Built Facility

Without capital funding, PPS affordable housing is not possible despite agreeable policy and zoning.



## Potential Place Experience

Purpose-Built Facility needs \$41MM investment:

- Process took 5 years government engagement – federal / CMHC, Provincial (NDP and UCP), and municipal
- 3 different land sites, 2 different developers
- Architects, government relations professionals, staff resources, board resources and decision-making
- 7 unique solutions aimed to achieve capital and/or operational funding for PPS and the Facility, including 95 non-market housing units
- CMHC Co-Investment fund requires participation from all orders of government (municipal, provincial, federal)
- Operating commitment achieved, and land purchased, top-up funding of approximately \$6.5MM required

The Land has policy:

- Meets Land Use bylaw: MU-1 f3.0 h22
- Meets Approved Westbrook Local Area Plan (LAP):
  - Map 4: Building Scale Low (up to 6 storeys) (p.22), and
  - 2.2.1.5 Neighbourhood Connector (p.29)

Potential Short-term Solution for City / Taskforce Consideration:

*Bridge the gap between the affordable housing crisis and construction of non-market housing with City funding:*

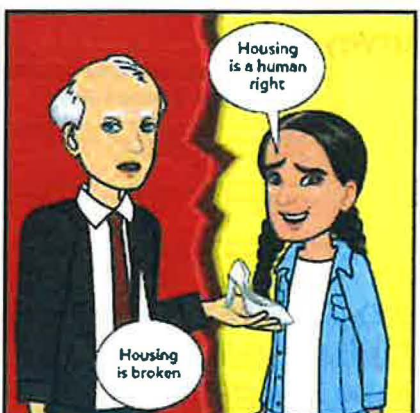
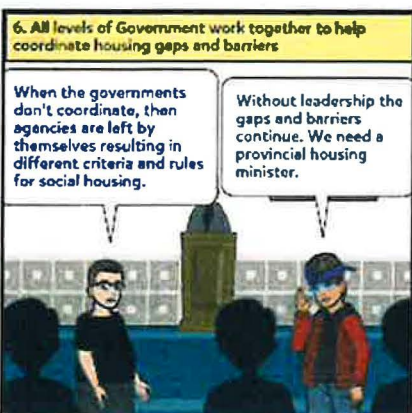
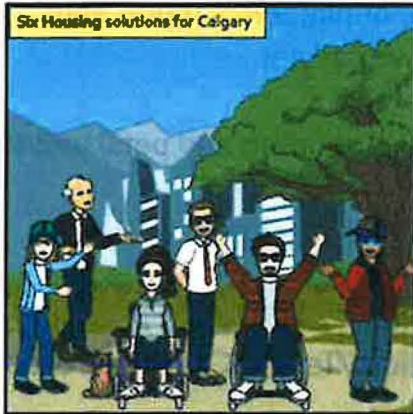
1. Tie City funding to a favourable / successful CMHC application
2. City contribution would make non-market project(s) viable
3. Consider City funding commitments for 10-15% of capital of project(s) that are already in the queue (e.g., CMHC)
4. Prioritize funding to non-market housing providers in the Taskforce Recommendations, specifically with capital funding

The Disability Action Hall is a proud disability community that tells our stories, takes action, and changed lives since 1998. We work together with the vision for Albertans with disabilities to be heard, connected, proud, and well.

<https://linktr.ee/actionhall> [actionhall@calgaryscope.org](mailto:actionhall@calgaryscope.org)



# Housing solutions



**What makes a house a home?** We are citizens with developmental disabilities. Like all citizens, we deserve certain rights in our homes. We reserve the right...

1. To choose where we live.
2. To have our homes safe, affordable, accessible and disability friendly
3. To have enough money to afford a decent place to live.
4. To feel safe and be free from abuse.
5. To make personal choices about our diet, what we do in our home, its cleanliness, and so on.
6. To choose who comes into our homes, including friends, family, and support staff.
7. To get the support we need and to know what support we can get.
8. To have privacy.
9. To choose if and with whom we share our home (including children and pets) and to decide together how we will share.
10. To know our rights. <https://www.actionhall.ca/search?q=right+2+home>

### Resources from Kevin Shiekheldin

#### Alberta Renter Survey:

This survey aims to collect information about the state of housing from Alberta rental tenants. This includes information related to living conditions, landlord responsiveness, and overall safety and well-being. The information collected will be used to advocate to the Alberta Provincial Government and the Federal Housing advocate for further progress in realizing housing as a human right.

#### Survey:



[https://docs.google.com/forms/d/e/1FAIpQLS\\_eJck4kzd5w3-4FrZGft4-ZhMwQpMsdPkPI8C5mrEDzuPfmCw/viewform?vc=0&c=0&w=1&flr=0&fbclid=IwAR2pRtMsE4ZYEjGevZrsjNGuioBUoAS-fG2PNnRGMx0PJN7D58MriGx0uAM](https://docs.google.com/forms/d/e/1FAIpQLS_eJck4kzd5w3-4FrZGft4-ZhMwQpMsdPkPI8C5mrEDzuPfmCw/viewform?vc=0&c=0&w=1&flr=0&fbclid=IwAR2pRtMsE4ZYEjGevZrsjNGuioBUoAS-fG2PNnRGMx0PJN7D58MriGx0uAM)

#### Alberta Landlord/Tenant Complaint Group:

Currently, 3,578 members (Private FB Group) This is a group where Albertans can post any questions, comments, concerns, pictures, etc., that they may have related to any landlord/tenant issues in the province of Alberta, as featured on CBC August 2022.



<https://www.cbc.ca/news/canada/calgary/alberta-landlord-tenant-complaint-group-1.6560992>

#### Link to Facebook Group (Private)

<https://www.facebook.com/groups/241153587560805>



## **LATEST FAMILY HOMELESSNESS DATA**

- **242 Active Families on Coordinated Access and Assessment (CAA Triage List)**
- **last week this was 236 and there were 3 placement spots**
- **172 (71%) Single Parents**
- **70 (29%) Parents separated from their children due to experiencing homelessness**
- **96 (40%) are Indigenous, 85 (35%) Caucasian, and 61 (25%) from Other Diverse Backgrounds**
- **29 (12%) Families are led by household members under 25**
- **201 (83%) are led by Female household members**
- **22 (9%) Families are led by a household member sleeping outside**

## **NEW STUDY FROM VIBRANT COMMUNITIES (KNEEBONE)**

- **Dr. Ron Kneebone from University of Calgary's School of Public Policy is about to publish research highlighting the fact a very large number of Calgarians live on the cusp of homelessness.**
- **Final results indicate that, in Calgary in 2016, there were between 75,580 and 97,320 people who were housed but at high risk of homelessness. The range of estimates is due to different assumptions one can make about how successful single people are at finding and living with roommates. A middle of the road estimate would be about 85,000 people living in approximately 35,000 households who were at high risk of falling into homelessness.**
- **Extrapolating from here for 2023 values would indicate approximately 100,000 Calgarians who were housed but at very high risk of losing housing.**



## An Audacious Proposal

### Background

- The City of Calgary (CofC) actively promotes backyard suites (ADUs).
- Calgary Housing Company (CHC) owns or operates over 900 residences with backyards.
- CofC manages Development and Building Permits.
- CHC qualifies, with the right projects, for financial assistance from CMHC Rapid Housing Initiative and Housing Innovation Fund.
- Alberta Innovates will provide financial assistance to innovations in housing construction.
- 3DPHC – 3D Printed Homes Corporation (3DPHC) has set as its Mission “To reduce the cost of housing by using advanced technology and materials.” and its Vision as “To see every family living in a home that is affordable and meets their needs.”

### The Pitch

CofC, CHC, and 3DPHC collaborate to design a program to build an ADU on every CHC managed lot that has space to accept one. Our first pass suggests 900 locations. Any lots that are privately owned but CHC managed should be offered a free ADU, with conditions, of course.

All three entities will apply for grants from all likely funding agencies, with letters of support from CAEH, CHRA, and with luck, the mayors of several major Canadian cities, Federal and Provincial Ministers, and other housing advocates.

Together we will design and engineer two or three standard units to fit the available spaces and the needs of CHC.

Planning, design, and financing will be decided through the winter months with construction to start as soon as weather allows in 2024 with a target of May 1.

### Challenges

The project is ambitious to the point of audacious. There will be skeptics. It will be difficult.

900 units in 120 days will take military-grade logistics. (We have that.)

There may be some up-front costs before the project gets grant funding.

### Upside

This would be a true public-private partnership.

We add 900 suites to CHC affordable rental stock with zero real estate cost and heavy subsidies from Ottawa.

NIMBYs should not be able to impede us.

This would be the largest 3D Printed housing project in the world. We will make international headlines.

---

Ed Macnab – CEO

3DPHC – 3D Printed Homes Corporation

[emacnab@3dphc.ca](mailto:emacnab@3dphc.ca); [www.linkedin.com/in/ed\\_macnab](https://www.linkedin.com/in/ed_macnab)

403-681-4862

<https://www.3dphc.ca>; [www.linkedin.com/in/3dphc](https://www.linkedin.com/in/3dphc)

## **HATF Report Comments: Tony Morris KC**

Good day Mayor, Councillors and members of City Administration.

My name is Tony Morris and for the last 10 years I've been the Co-President of the Calgary River Communities Action Group, a not-for-profit society of volunteers formed in the days after the 2013 floods that devastated this City and southern Alberta. We formed the Action Group understanding the value of a broad community voice of the affected and to advocate for meaningful and effective outcomes in response to that incredible event. The Action Group's Board and almost 1000 Members participated in numerous initiatives to better protect this City, the most important outcome to date being the Springbank Off-Stream Reservoir project now under construction west of the City.

Today I'm speaking to you not as a representative of the Action Group, but on behalf of the Rideau-Roxboro Community Association, the neighbourhood in which my wife and I have worked and lived for 20 years and where we've raised our 3 sons. This is a place that I love and feel blessed to call home, with a community spirit forged in the trauma of the flood and the many challenges it and the long road of recovery presented.

Late this summer I was asked to participate with other neighbours in my community's engagement in the West Elbow Local Area Plan process just getting underway this month. As you know 2 LAPs for the City have been completed and several are underway. We understand that this involves an extensive and well-planned process

and discussion between City Administration and community representatives, in order to formulate a comprehensive plan to evolve and refresh communities over time. The neighbourhoods involved in each LAP include different zoning designations, transportation hubs, commercial businesses and other characteristics. Most would of course involve R-C1 or R-C2 neighbourhoods given their predominance throughout the whole of Calgary.

The LAP process makes sense to our Community Association. Rideau-Roxboro is gearing up to participate in this. It contemplates the involvement of all residents, business owners and stakeholders in West Elbow to derive a plan, within the needs and development context of the broader City, for the evolution of the area. Multiple competing interests will need to be balanced, with the goal of course to achieve a broad if not absolute consensus based on, most critically, the voices of the affected. As citizen of this City, this is our expectation.

I mentioned to you my work on the Flood Action Group because an important part of our mandate has been to help shape sensible policy. We recognized that poor policy badly made can do more damage to communities than flood waters. While it has certainly been more the exception than the rule, I can cite examples of destructive policy proposed at each level of government calling out for our intervention. The policies that ultimately resulted were more sensible, effective and accepted by all stakeholders. In each case, our elected officials did more than hear us. They listened. This City is a better place for that dialogue.

What prompts me to speak to you today is the Housing Affordability

Task Force Report Recommendation #1(d) which would see the elimination of neighbourhoods of predominantly Single Detached Dwelling units throughout the entirety of Calgary. In our community's view, this is a potentially damaging policy being poorly made.

Before I elaborate, let me say that most of the Recommendations in the Report appear to us, as citizens of Calgary, to be sensible, workable and in fact laudable. We would like to see all Calgarians, regardless of economic means, have realistic housing options that address their needs and where they and their families can thrive. We think these Recommendations may well expand housing options with few unintended consequences, and they should be further pursued.

But the up-zoning Recommendation #1(d) is fundamentally different. It represents a profound change to the core (roughly 60%) building stock to this City underpinning neighbourhoods sought out by Calgarians for generations. It is a once-in-a-lifetime change that cannot be undone once made. It instantly undermines the development expectations of the hundreds of thousands of families who've made investments in these neighbourhoods, based on the "social contract" with the City expected by residents through neighbourhood zoning, now unilaterally terminated by the City. Most distressing, it excludes the very citizens each Councillor here represents from fundamentally important conversations about the future growth of this City. It is exponentially more consequential than any other Recommendation in the Report, and the unintended consequences arising from this change could be substantial and irreversible. This up-zoning Recommendation is the nuclear option.

When I was first introduced to this issue a short while ago, and because I'm not trained on the subject of urban development and economy, I went to the webpage for the Task Force in order to learn more about the issue. What I expected to find there was: first, a panel of experts academically credentialed on those specific subject areas; second, very clear definitions of the issues and the goals to be achieved; third, a thorough review of the scholarly work and data on the issues to draw from academic research, best practices and lived experiences elsewhere; fourth: clear conclusions as to what methods work best to achieve those goals with minimal unintended consequences; and fifth: a set of Recommendations drawn from that rigorous review and thinking.

In my view, what I saw in the Report was only the last of those 5 things, unfortunately undermining the veracity of the Recommendations made. With respect to the critically important up-zoning Recommendation, implementing such a significant change is simply not supported or justified by the Report. There is no clear and compelling research presented that definitively confirms that that specific Recommendation will address the issues or meet the stated goals. Or for that matter, any research at all. I'm now retired but in 32 years of practicing law with some significant public entity clients, I can confidently say that no responsible governing body in the private or public sector would ever make such a consequential decision on a report so lacking in rigour.

I'm not here to debate the question of whether up-zoning will achieve the stated ends, as I'm ill-equipped to do that in anything other than an anecdotal way. That is no basis for policy creation. I'm also unable to tell Council how residents may wish to see Rideau-

Roxboro evolve over time. We are only just now starting the LAP process for our community and my personal views will likely not be reflected in the final vision.

What I can say with absolute clarity is that Rideau-Roxboro has no interest in being excluded from discussions regarding the housing forms built in the community. Recommendation #1(d) does just that, and this is unacceptable. Rideau-Roxboro will not allow its community to evolve solely at the whim of the property developers and the speculative investors that ply their trade in neighbourhoods under transition.

It is also unnecessary. The City now proposes to gut its own development community engagement process, a process already finalized in 2 wide areas and being undertaken in several others including Rideau-Roxboro. The Local Area Planning process is the type of community engagement that should be championed by all Councillors on behalf of their constituents, not the wholesale abdication of their representation of their ward. This is what is so galling about Recommendation #1(d): besides property tax, community development is probably the most important municipal issue for stakeholders. Yet this Council seems to believe it should get out of the business of engaging with its constituents. Per Councillor Sharpe's Notice of Motion, the City can certainly manage the re-zoning applications the City currently receives. Council instead appears to be quite prepared to let developers and investors drive the bus on how this City matures, to effectively eviscerate its own process and to hand the keys over to unaccountable for-profit interests in one irreversible, ill-considered and unjustified decision. The key question is, where is your representation of the folks who have put you in your

chairs?

It's not too strong to say that this City Council simply has no mandate for a critical decision of this magnitude that obviates its own planning regime. I'm not aware of any Councillor obtaining a seat in front of me running on a platform of this unprecedented and profound change to the character of this City. Even now, some Council members are not calling out the up-zoning Recommendation as the key concern with the Report, apparently happy to leave it below the radar. The language of "crisis" abounds, and "emergency" weekend Council meetings appear to be designed to rush a decision on the up-zoning Recommendation forward with the other 32

Recommendations before communities have an opportunity to really engage on this issue. This is terrible practice. Bad policy that invites irreversible unintended consequences is often made in haste, and in this case is so unnecessary when there are many other viable, manageable and justifiable alternative Recommendations that this City could certainly enact in the near term. Recommendation #1(d) is also simply unnecessary given the City's own current inclusive development processes.

There has been little reported information about the City's efforts to access the Federal Government's \$4 Billion "Housing Accelerator Fund". But in looking at the "Pre-Application Reference Material" document posted on the government's website, I was struck by the alignment of the HATF Report Recommendations to the Section 7 "Action Plans" listed there, and the metrics for funding, including timelines. It appeared to me that the Report would neatly fit the City's application for funds, which would be a major driver to the current City initiative. That may be meritorious, but ultimately at



what cost to the City as a whole over time? Is the up-zoning of the whole of Calgary lynchpin to receiving any Federal dollars? Can the City not apply some of its recent substantially quarterly budget surplus to promptly provide affordable housing to those most in need without such a dramatic and consequential decision made in haste?

Members of Council have said it is time to “be bold” on the housing affordability stress. Boldness requires courage in the face of uncertainty. If this Council has the courage, I challenge it to take this incredibly consequential up-zoning Recommendation to the people that elect it. It is much more significant to this City’s future than whether another Olympic Games is held here. So let the people decide through a clear plebiscite. Or state your position as a clear platform plank in the next municipal election. There is absolutely no rush to the up-zoning Recommendation when so much else could be done now to address these issues with little apparent risk of unintended consequences, and assess their effectiveness. Let the people who put you in your chairs definitively tell you who is to drive the evolution of this City: the residents of this City working with City Administration under current inclusive and measured development processes, or developers and investors through a haphazard land rush that very likely does not address the affordability imperative.

A final thought. In this time where skilled construction labour is so difficult to find, who is going to supply all of these additional affordable units? Investors and developers will chase margins. Are those found in the most expensive land feedstock neighbourhoods, where resulting multi-unit dwellings fetch a premium price? What community of buyers does that serve? What trades are left available

to build the units most needed? Again, unintended consequences may undermine the entire initiative.

The Rideau-Roxboro Community Association respectfully asks Council to remove Recommendation #1(d) from its current consideration of the Task Force Report's 33 Recommendations. Please take your fingers off the nuclear button. It's unnecessary given the City's own processes to mature this great City.

Please, on this critical decision, don't confuse being careless with being bold. Let's make good development policy together, through the processes you've already put in to place.

Thank you for listening.

## New Developments in Brentwood

### Northland Mall Redevelopment – Purpose Built Rental



### Brio Purpose Built Rental at Brentwood Mall





### **The Impact of Short-term Rentals on Canadian Housing**

Using data collection and analysis to investigate the effects of short-term rentals in Canada.

Short-term rental (STRs) services such as Airbnb have disrupted housing markets across Canada and around the world. Their popularity has led to apartments and houses being converted from traditional long-term housing rentals into STRs. While this makes regulating them a priority for cities, there is little data about their effect on Canadian housing rentals.

The Impact of Short-term Rentals on Canadian Housing seeks to collect data and provide analysis on that issue. It uses innovative methods of data collection and analysis to examine the impact that STRs have on Canadian housing. The results are a solid basis for discussion about STRs and efforts to regulate them. Professor David Wachsmuth of McGill University led this study.

The Impact of Short-term Rentals project was awarded the 2020 CMHC President's Medal for Outstanding Housing Research.

### **Key Findings / Key Goals**

- ✓

Short-term rentals have been a major cause of housing financialization in Canada, providing revenue outside of traditional rentals.

- ✓

The majority of short-term rentals are owned by large-scale commercial operators, and not by private individuals.

- ✓

The financial incentives of short-term rentals place pressure on housing, leading to long-term rentals being converted into short-term ones.

### **Project scope and expected outcomes**

Community groups, housing advocates and cities in Canada have expressed concern about short-term rentals (STRs) for several years. While data existed about the business and tourism aspects of STRs, there was little about their impact on housing. This means it was unclear what effect they were having on someone who wanted to rent a home. The Impact of Short-term Rentals on Canadian Housing project provides data about the effect of STRs on the rental market. It uses cutting edge data collection and analysis methods to give us insight into STRs in Canada. The goal is to provide a foundation of evidence and analysis for discussions and policy creation around STRs.

### **Traditional data collection and advanced technology**

The Impact of Short-term Rentals project combines traditional data collection from things like the Census with advanced technology. This includes a database with literally billions of entries for STRs around the world. Artificial intelligence and machine learning help examine that data to provide new understanding of STRs.

Professor Wachsmuth and his team have created a strong infrastructure for collecting data. This allows them to produce reliable, consistent insight into the effect of STRs on Canadian housing. The research methods have been made publicly available for public review and for other researchers to use.

### **Approximately 31,000 homes taken off the long-term market**

The Impact of Short-term Rentals project has made a number of notable discoveries. It found that STRs in Canada are primarily run by large commercial operations, not private individuals. These operations can rent many units for lower prices than individuals, making profit through volume and not high prices. He also found that STRs are growing faster in rural areas and small towns.

Approximately 31,000 homes have been taken off the long-term market in Canada thanks to STRs. This number is comparable to all vacant and available rental housing in some locations. STRs also are not distributed evenly through cities. They often are concentrated in neighbourhoods with strong public transit and access to downtown amenities. Their effects on the rental market, however, can be felt throughout the town or city.

#### **Helping cities create policy around short-term rentals**

Professor Wachsmuth and his team would like to use their insights to help cities create policies around STRs. The data produced by their research will also help ground policy debates in facts, guiding future policy discussion. The high-profile nature of STRs has led officials from around the world to approach Professor Wachsmuth about his research. He has had conversations with them about the implications of his research and what it might mean for them. These conversations will certainly continue as the research gathers more data and produces more insight into STRs.

**Project Team:** Professor David Wachsmuth, Canada Research Chair in Urban Governance, McGill University

**Location:** Montreal, Quebec

#### **Get More Information:**

Contact CMHC at [innovation-research@cmhc.ca](mailto:innovation-research@cmhc.ca) for more information on this award-winning project.

Search our [Housing Knowledge Centre](#) for important updates on the progress of this research.

### Short Term Rentals in Calgary

In Calgary, there appear to be about 5,000 registered STRs.

<https://data.calgary.ca/Business-and-Economic-Activity/Map-of-Short-Term-Rentals/xmzy-ebse>



The Sarcee Meadows Housing Co-Operative has 380 units and about 1,100 residents in the southwest community of Rutland Park.

**Co-op Information**

- 380 units
- 2, 3 & 4 BR townhouses
- 992 - 1326 square feet
- 1 & 1.5 baths
- Maximum housing charge:
  - 2 BR - \$974
  - Small 3 BR - \$1005
  - Large 3 BR - \$1029
  - 4 BR - \$1054
- Minimum housing charge: N/A
- Share purchases: \$2900: Half paid on acceptance of unit, the other half paid on move-in.

3. Attainable Homes. People may be able to afford the monthly payment but not come up with a down payment. Our Attainable Homes program helps you out with the down payment: you contribute \$2,000 and we'll pay the rest! From there it's all about sharing; if and when you sell your home, the growth in the home's value (the appreciation) is split between you and us. The longer you live in your home, the more you keep. We put our portion back into the program to provide more homeownership opportunities for Calgarians. Pick from a range of apartment and townhome condominiums throughout Calgary. It's an investment you can feel great about.

Canadian Real Estate Association (CREA) Benchmark Price						
Year	Single Family		Townhouse		Apartment	
	Average	Median	Average	Median	Average	Median
2005	\$ 252,917	\$ 251,900	\$ 178,417	\$ 177,400	\$ 145,100	\$ 146,050
2006	\$ 356,467	\$ 376,550	\$ 253,858	\$ 268,000	\$ 217,675	\$ 229,050
2007	\$ 424,192	\$ 427,800	\$ 314,658	\$ 318,800	\$ 275,367	\$ 279,300
2008	\$ 406,092	\$ 408,450	\$ 304,550	\$ 306,300	\$ 262,067	\$ 265,100
2009	\$ 378,942	\$ 377,150	\$ 279,342	\$ 279,850	\$ 234,700	\$ 233,800
2010	\$ 398,575	\$ 399,700	\$ 295,433	\$ 296,350	\$ 243,950	\$ 244,950
2011	\$ 397,908	\$ 399,600	\$ 291,125	\$ 291,900	\$ 237,325	\$ 238,350
2012	\$ 412,233	\$ 415,950	\$ 295,408	\$ 296,250	\$ 245,342	\$ 247,750
2013	\$ 441,892	\$ 443,700	\$ 317,700	\$ 318,300	\$ 263,250	\$ 264,150
2014	\$ 482,900	\$ 488,150	\$ 346,375	\$ 348,500	\$ 289,075	\$ 292,650
2015	\$ 480,675	\$ 481,650	\$ 344,250	\$ 344,300	\$ 286,283	\$ 286,750
2016	\$ 466,875	\$ 467,100	\$ 330,442	\$ 330,050	\$ 271,400	\$ 272,950
2017	\$ 476,758	\$ 476,750	\$ 330,125	\$ 331,400	\$ 264,192	\$ 264,950
2018	\$ 475,633	\$ 476,950	\$ 331,100	\$ 331,950	\$ 261,275	\$ 260,650
2019	\$ 462,650	\$ 463,100	\$ 321,392	\$ 321,350	\$ 258,000	\$ 258,200
2020	\$ 462,975	\$ 462,250	\$ 317,542	\$ 317,300	\$ 250,700	\$ 251,250
2021	\$ 508,100	\$ 515,950	\$ 338,608	\$ 343,150	\$ 260,200	\$ 261,700
2022	\$ 581,175	\$ 584,250	\$ 385,933	\$ 392,600	\$ 283,608	\$ 286,550
2023	\$ 591,450	\$ 590,950	\$ 403,475	\$ 402,700	\$ 299,850	\$ 300,300
% Increase 2005 to 2023	34%	35%	26%	27%	7%	6%

Permit type	Year	Number of permits issued
Commercial/multi-family project	2017	784
Commercial/multi-family project	2018	949
Commercial/multi-family project	2019	690
Commercial/multi-family project	2020	368
Commercial/multi-family project	2021	564
Commercial/multi-family project	2022	699
Single construction permit	2017	4421
Single construction permit	2018	3774
Single construction permit	2019	3578
Single construction permit	2020	3313
Single construction permit	2021	5521
Single construction permit	2022	5427



Minister of Housing,  
Infrastructure  
and Communities



Ministre du Logement,  
de l'Infrastructure  
et des Collectivités

Ottawa, Canada K1P 0B6

Mayor Jyoti Gondek  
City of Calgary  
Sent via electronic mail: [themayor@calgary.ca](mailto:themayor@calgary.ca)

September 14, 2023

Dear Mayor Gondek,

I write after having reviewed the city of Calgary's application to the federal government's Housing Accelerator Fund.

Whether in my previous portfolio when you kindly hosted me for roundtable discussions and advocated for Calgary's booming tech sector, or now in my capacity as the Minister responsible for housing – I am grateful for the productive partnership we have established and sincerely appreciate the time you take to engage with me on the issues most important to Calgary.

As you know, the city you love and call home is one of too many facing a housing shortage in this country, and I appreciate your leadership in solving this problem. To this end, it is imperative that we work together and pursue bold ideas while implementing solutions that work for Canadian families and communities.

In terms of Calgary's application, I was pleased with several of the proposals slated for discussion at Council meetings over the coming days. Particularly, I was glad to see Calgary:

- End exclusionary zoning city-wide by legalizing much needed missing middle housing, such as four-unit multi-plexes, through new zoning designations creating new land-use districts;
- Invest in affordable housing on public lands, within walking distance of transit;
- Streamline building permit approvals to increase the speed at which housing gets built in Calgary.

I understand that key elements of this housing action plan will either be approved or rejected at this week's Council meeting. In light of this, I wish to inform you that Calgary's Housing Accelerator Fund application will not be approved unless you follow through to create the new missing middle zoning designations of H-GO and R-CG, as you laid out in your application. Otherwise said, in order to receive a positive decision from me on your application – you must end exclusionary zoning in your city.

There are members in your community, and elected leaders in your community, that may try to dissuade you from doing the right thing, in pursuit of what is easy. These kinds of attitudes are a

Canada

major reason why we are living in a national housing crisis. These attitudes help explain why so many Canadians cannot afford the cost of a home in the community where the work, study, and live. We will never solve the housing crisis in Calgary if it is not legal to build the homes required to meet the moment.

The City of Calgary was my home for five years. It is the place that gave me my professional start, and I owe a debt of gratitude to the City that gave so much to me. I am committed to helping you build more homes so that a generation of young people will experience the same benefits that Calgary provided to my family.

I know you have a positive working relationship with my colleague, Member of Parliament George Chahal, who has experience on Council. He has been staunchly supportive of these initiatives, and of seeing Calgary embrace new measures to increase the supply of housing.

I am eager to be able to approve Calgary's application, but I will not be able to do so before you make good on these commitments. I would request that you keep my team apprised throughout this process as I am willing to work with you to ensure all Calgarians have a place to call home that they can actually afford.

We will remain a steadfast ally of the City and of any municipality ready to lead with the level of ambition required to solve Canada's housing crisis.

I sincerely appreciate you entertaining this request and look forward to future conversations.

Sincerely,



The Honourable Sean Fraser, P.C., M.P.  
Minister of Housing, Infrastructure and Communities

CC Elsbeth Mehrer, [elsbeth.mehrer@calgary.ca](mailto:elsbeth.mehrer@calgary.ca)  
Amie Blanchette, [amie.blanchette@calgary.ca](mailto:amie.blanchette@calgary.ca)  
Gurbir Nijjar, [gnijjar@calgary.ca](mailto:gnijjar@calgary.ca)



September 13, 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  
Action Coalition on Human Trafficking -Kate Price, Executive Director  
ActionDignity -Francis Boakye, Executive Director  
Africa Centre -Alima Mohamud, Manager, Enhancing Gender Equity  
Alberta Association of Immigrant Serving Agencies -Laura Fryer, Manager of Engagement, Research & Policy  
Alberta Ballet -Chris George, President & CEO  
Alberta Community Crime Prevention Association (ACCPA) -Jean Bota, President  
Alberta Council for Environmental Education (ACEE) - Kathryn Melrose, Executive Director  
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  
Buds in Bloom/Bourgeois en Eclat -Dr. Michèle Hébert, Founder and Chair  
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  
Calgary Seniors' Resource Centre - Anastasia Stevens/Joel Sinclair, Co-Executive Director  
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  
ethink Festivals Association - Lanre Ajayi, Artistic & Creative Director  
Family Advocacy Support Centre -Agnès Chen and Rebecca Foshole-Luke, Co-Founders and Co-EDs  
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  
Independent Living Resource Centre - Diane Kreuger, Interim Executive Director  
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  
Perlin Foundation for Wellbeing -Stacey Perlin, Chairperson  
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

The Distress Centre -Robyn Romano, Executive Director

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

Candice Giammarino

Carolyn Gordon

Cat Hesketh

Catherine Francis

Chrissy Mach

Evelyn Tait

Gail Staffa

Heidi Walter

Janice Champagne

Janine Cote

Linda Collins

Marlene Yanchula

Meghan Finnbogason

Nick Drinkwater

Paula Hunter

Teresa Goldstein

Tiffany Hauff

Trevor Axworthy

Vincent St Pierre

Frank Kelton, Executive Director  
Potential Place Society, Calgary



September 11, 2023

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

Attention: Councillor Pootmans, Councillor Walcott, and Councillor Sharp *via email*

**RE: Affordable Housing Taskforce Recommendations - Nexus between  
Action and Outcome: Top-up Capital Funding from City**

Dear Councillors,

I am writing to express my appreciation for the commendable work that the City of Calgary Housing Taskforce has undertaken to address the critical issue of housing affordability within our city. Potential Place also appreciates the attention and support we have received from you toward achieving CMHC funding for our upcoming project.

It is evident that the Taskforce has dedicated considerable time and effort to developing a comprehensive set of recommendations aimed at increasing the supply of housing, supporting affordable housing providers, and ensuring diverse housing choices to meet the needs of equity-deserving populations. The outlined objectives and measures of success within these recommendations reflect a deep commitment to making Calgary a more inclusive and affordable place to live.

While the Taskforce's objectives and proposed actions are undoubtedly commendable, it is crucial to emphasize a fundamental reality that underpins the successful realization of these goals: the indispensable role of capital funding in bringing these recommendations to fruition. Without adequate finances, funding, or capital investment, it becomes exceedingly challenging to bridge the gap between action and outcome as outlined in the Taskforce's proposals.

The nexus between capital funding and the successful execution of these recommendations is undeniable. Despite agreeable policies and zoning regulations, the actual development of affordable housing remains an elusive goal without the requisite financial resources. It is imperative to acknowledge that the fulfillment of Outcome 1, for example, which seeks to increase the supply of housing to meet demand and increase affordability, hinges on securing the necessary capital funding. The Taskforce's objectives to make City-owned land available for affordable housing, leverage partnerships with government, and streamline planning policies all depend on access to financial resources to be truly effective.

Furthermore, achieving the other outcomes, such as supporting affordable housing providers, enabling The City's housing subsidiaries, ensuring diverse housing choices, and addressing the needs of Indigenous populations, equally necessitates substantial capital funding allocations. Whether it's the allocation of funds to support housing



providers, invest in City-owned assets, or develop programs that reduce barriers and increase housing supports, the availability of financial resources remains a pivotal factor in achieving these objectives.

Potential Place Society provides a specific example, which includes plans for 95 non-market housing units, that underscores the critical role of capital funding in achieving meaningful outcomes in the realm of affordable housing. Potential Place's Purpose-Built Facility requires a total investment of \$41MM to move forward with its development. The process to achieve funding leading up to this point has been arduous, requiring substantial time and effort. It has involved five years of engagement with various levels of government, including federal, provincial (both NDP and UCP), and municipal authorities.

Over the course of this endeavor, Potential Place has navigated through the complexities of considering three different land sites and collaborating with two different developers. The project has also required the expertise of architects, government relations professionals, estimators, dedicated staff and board resources, and comprehensive decision-making processes. Despite these significant efforts, securing the necessary capital funding has remained a challenge.

Notably, Potential Place has explored seven unique solutions aimed at achieving both capital and operational funding for our purpose-built facility. The participation of all orders of government (municipal, provincial and federal) is crucial particularly in relation to the CMHC Co-Investment Fund which plays a pivotal and preponderant funding role in this context.

Potential Place's Co-Investment funding application is favourable and, if successful, will receive approximately \$30MM in funding from CMHC. Potential Place will contribute \$4.5MM in equity. This leaves a shortfall in funding of \$6.5MM that needs to be addressed. A 20-year operating funding commitment from Alberta Health services has been secured by Potential Place. Thus, we are asking the City for a commitment of \$68,500 per door for a 95 Unit affordable housing project that will house Calgary's persistently mentally ill along with our Psycho-social agency services on site. This funding ask represents 15.8% of the top-up capital required and will get this shovel-ready project to the finish line.

Noting the policy context of the Taskforce Recommendations, the land designated for this purpose-built facility already aligns with the city's policy and meets the Land Use bylaw and the Approved Westbrook Local Area Plan. Policy has not been the biggest barrier. Funding is the biggest barrier to construction. The nexus between the proposed Actions and Outcomes is funding.

In light of this critical aspect, it is crucial for the City of Calgary to prioritize and allocate sufficient capital funding to support the implementation of the Taskforce's recommendations effectively. This financial commitment is essential to transform the recommendations into tangible outcomes that benefit our community, reduce the housing affordability crisis, and create a more equitable city for all residents.

In the short term, it is imperative to bridge the gap between the ongoing affordable housing crisis and the construction of non-market housing. A potential solution could involve the City providing funding that is tied to a favorable and successful CMHC application. This approach would not only make the project viable but also align with the urgent need to address affordable housing issues.





I would like to propose considering City funding commitments for up to 15% of the capital of projects, like ours, that are already in the queue, such as those awaiting CMHC support. By doing so, we can expedite the development of much-needed affordable housing projects and ensure that the recommendations and outcomes of the Taskforce include non-market housing providers with a specific focus on capital funding.

I encourage the City of Calgary to explore avenues for securing the necessary capital funding, whether through public-private partnerships, grants, or other financial mechanisms. By doing so, we can ensure that the admirable intentions outlined by the Taskforce translate into meaningful progress and tangible results.

Once again, I commend the City of Calgary Housing Taskforce for its dedication to addressing the critical issue of housing affordability. With a strategic focus on securing capital funding, we can bridge the gap between action and outcome and move closer to the shared goal of a more affordable, inclusive, and equitable city.

Attached is a summary of Potential Place's experience and a representative example of the need for funding that is not urgently addressed in the Taskforce Recommendations.

Thank you for your attention to this matter, and I look forward to witnessing the positive impact of these recommendations on our community in the near future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Frank Kelton".

Frank Kelton, Executive Director  
Potential Place Society  
[frank.kelton@potentialplace.org](mailto:frank.kelton@potentialplace.org)

cc: Tim Ward, Chair, Affordable Housing Taskforce via email: [Tim.Ward@Calgary.ca](mailto:Tim.Ward@Calgary.ca)  
Karin Finley, AND Strategies Ltd.

Attachment: *(following pages 3-6) Sample Action to Outcome Gap - The nexus is top-up capital funding from the City*



## Sample Action to Outcome Gap:

The *nexus* is top-up capital funding from the City

Using Taskforce Recommendation 1 as an example, note that the Action changes policy, the Outcome (“this will create more housing”) requires funding

### Explanation for Clarity

#### **Rec 1: Make it easier to build housing across the city**

##### **Action A - Enable more non-market housing**

“How would this affect Calgary?” The outcomes are listed: *This will create: More housing, Economic benefit, Demographic diversity.*

In fact, the proposed change only creates the land use change that would permit more housing. Should construction and completion of housing be achieved, economic benefit and demographic diversity may potentially also be achieved.

As Potential Place has experienced, accommodating land use only creates the pathway toward housing. No new housing will exist on those spaces without adequate funding for construction of new building for affordable housing providers. Our concern is that the outcome, without funding, may simply be empty lots.

Funding / investment is REQUIRED to build housing. One of the biggest barriers to Potential Place, and non-profit, non-market housing providers like us, that want to build housing, is access to capital and operational dollars.

In the context of a housing crisis and to truly address urgency, we emphasize the critical need for money - capital, funding, financing, grants, investment and gifts – to create new housing. Focus on this key aspect would create an immediate shift toward building much-needed new housing in Calgary, especially for non-market and affordable housing providers like Potential Place.

*Without funding, the most likely outcome will be empty lots.*

*Funding for Affordable Housing will create more housing. Land Use and Policy change alone will not.*



## Taskforce Recommendation reference from website:

<https://www.calgary.ca/social-services/low-income/task-force/recommendation-1.html>

Taskforce Recommendation 1 is used here as an example of how the policies may not produce the desired outcomes, and we advocate that more focused attention needs to be paid to *urgency* and a short-term *crisis response* to construct housing, where the focus of policy may address housing in the longer-term

What is the action?	What would this mean if it was approved? Why was this recommendation made?	How would this affect Calgary?
Include policy in the Municipal Development Plan (MDP) immediately that every Local Area Plan (LAP) 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.	This recommendation means a change in policy through the MDP to help guide Calgary's affordable housing <a href="#">targets</a> and guide Local Area Plans (LAPs), to consider the locations for market and non-market housing throughout all Calgary communities.  When opportunities for more non-market housing units come along, there will be policy guidance in place to provide clarity to Calgarians as their communities experience growth and change.	This will create: <ul style="list-style-type: none"><li>•<b>More housing:</b> Approximately 81,000 households are in need of affordable housing, according to the most recent Housing Needs assessment. Calgary has 3.5% non-market housing compared to the national average of six per cent.</li><li>•<b>Economic benefit:</b> Increasing affordability reduces overall housing costs. Investing in an affordable housing supply is critical to support new job creation and attract and retain a stable workforce.</li><li>•<b>Demographic diversity:</b> Delivery of various home options that meet building safety standards and are accessible for Calgarians of various income levels.</li></ul>

# Potential Place Society Purpose-Built Facility

Without capital funding, PPS affordable housing is not possible despite agreeable policy and zoning.



## Potential Place Experience

### Purpose-Built Facility needs \$41MM investment:

- Process took 5 years government engagement – federal / CMHC, Provincial (NDP and UCP), and municipal
- 3 different land sites, 2 different developers
- Architects, government relations professionals, staff resources, board resources and decision-making
- 7 unique solutions aimed to achieve capital and/or operational funding for PPS and the Facility, including 95 non-market housing units
- CMHC Co-Investment fund requires participation from all orders of government (municipal, provincial, federal)
- Operating commitment achieved, and land purchased, top-up funding of approximately \$6.5MM required

### The Land has policy:

- Meets Land Use bylaw: MU-1 f3.0 h22
- Meets Approved Westbrook Local Area Plan (LAP):
  - Map 4: Building Scale Low (up to 6 storeys) (p.22), and
  - 2.2.1.5 Neighbourhood Connector (p.29)

### Potential Short-term Solution for City / Taskforce Consideration:

*Bridge the gap between the affordable housing crisis and construction of non-market housing with City funding:*

1. Tie City funding to a favourable / successful CMHC application
2. City contribution would make non-market project(s) viable
3. Consider City funding commitments for 10-15% of capital of project(s) that are already in the queue (e.g., CMHC)
4. Prioritize funding to non-market housing providers in the Taskforce Recommendations, specifically with capital funding



September 13, 2023

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

Attention: Community Development Committee

**Re: Home is Here – The City of Calgary’s Housing Strategy 2024-2030**

Dear Committee Members,

On behalf of Calgary Housing Company (CHC), we are writing to recognize the work of the Housing and Affordability Task Force and The City of Calgary as they present the *Home is Here* strategy to the Community Development Committee on September 14, 2023. We commend The City of Calgary for taking leadership during the affordable housing crisis we are experiencing. This is a bold long-term strategy that represents a good starting point to support affordable housing solutions for Calgarians, and we are hopeful that other levels of government can build on this work.

The role of affordable housing providers in Calgary is an essential component of any solution to Calgary’s housing crisis. CHC serves over 27,000 Calgarians through housing portfolios owned by the Government of Alberta, The City of Calgary, and CHC. CHC has a unique perspective into the affordable housing crisis since we serve such a large segment of the housing continuum – providing housing options that include social housing, rent subsidy programs and a range of affordable housing rental options. Over 50% of our residents are from equity deserving populations and approximately 7% of our residents are Indigenous.

We are seeing a growing number of applications for social housing and demand for all types of rental programs coupled with a housing and rental market that is tightening and becoming unsustainably expensive for the average Calgarian. The housing system in Calgary already has limited options for low- and moderate-income households, and private sector opportunities are becoming less attainable every day. The gap between our affordable rental programs and the closest private market housing has become so large that households cannot afford to move out to private options – essentially freezing our ability to tackle increasing demand. The needs of those living in and applying for the homes we manage, and affordable housing elsewhere in Calgary, are urgent.

It is vital that we continue working together with all housing partners in Calgary to find affordable housing solutions. As the largest operator of affordable housing in Calgary, we are interested in learning more about the strategy to better understand its goals and inform our role, as a wholly owned subsidiary of The City of Calgary, in its implementation. CHC is particularly interested in the strategy’s actions that relate to the following three key areas:

1. **Maintaining existing affordable housing** – Through Outcome 3 in *Home is Here*, direct support for asset management, maintenance, and renewal of City-owned and CHC-owned housing is an essential investment to retain existing homes and ensure they continue to serve Calgarians into the future.
2. **Addressing immediate needs** – The Housing Land Fund offers an opportunity to address affordable housing needs in the short-term. To maximize the impact of this effort, the land acquisition fund should be increased to \$100M and expanded to include acquisitions of existing rental properties to quickly preserve and/or expand affordable housing more rapidly than new development could achieve.



3. **Addressing long-term needs** – Efforts to increase Calgary's affordable housing supply over future years will benefit from expanded support through capital grants, which can then be utilized to leverage other funding sources. This work will also benefit from streamlined processes and new supports which will see growth in affordable housing in the long-term.

We look forward to working with The City of Calgary to further explore opportunities to work as partners to meet the housing needs of Calgarians.

Sincerely,

Will Bridge, Board Chair  
Calgary Housing Company

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

Bo Jiang, Acting President  
Calgary Housing Company

# Housing for All

Calgary Chamber of Commerce



# Our affordability challenge

Calgary is at risk of losing its affordability advantage as the cost of housing rises beyond many Calgarians' income levels.

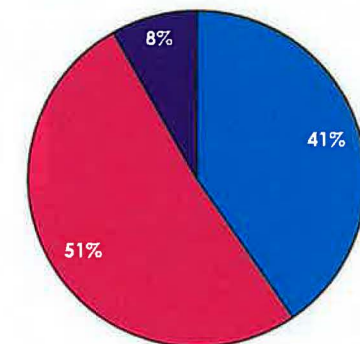
## Our competitive advantage:

- Cost of living
- Diversity
- Talent

## Housing affordability exacerbates cost of living concerns:

- **1 in 5** households are unable to afford where they live
- Calgary has seen a **17% year-over-year** increase in rental prices – largest in Canada

Percentage of CHC properties in use by age group



■ Under 18 ■ 18-64 ■ 65 and over



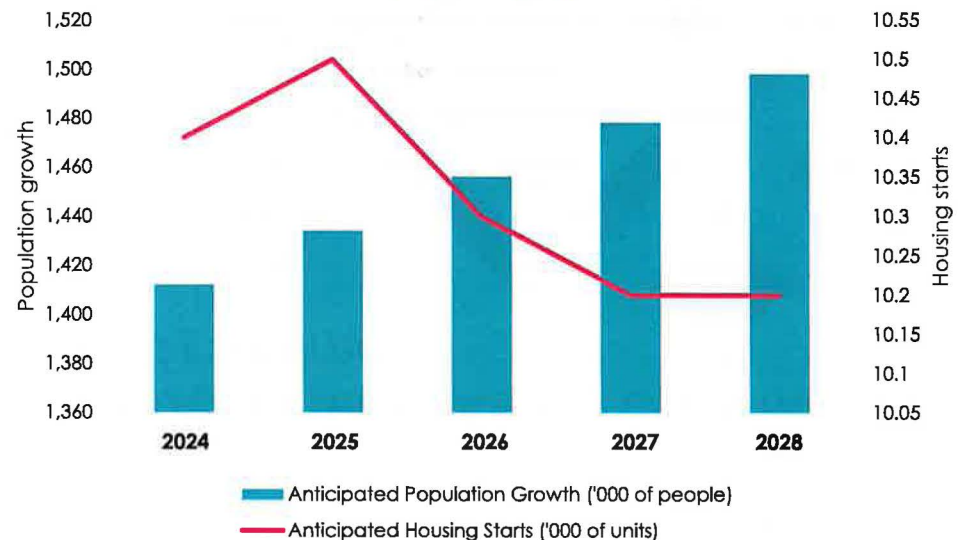
# Driving forces

Alberta ranks second lowest among provinces for the number of homes per capita.

Labour, supply and red tape are top of mind:

- Calgary is set to welcome **59 people per day between** 2023 and 2028
- **Supply isn't meeting demand** – too many people looking for housing with too few units available
- **Labour shortages** impact property developers, with **2,500 – 4,000** vacant construction positions in Calgary
- **Regulatory barriers** constrain the development of housing stock

Anticipated Population Growth vs. Housing Starts  
(City of Calgary)

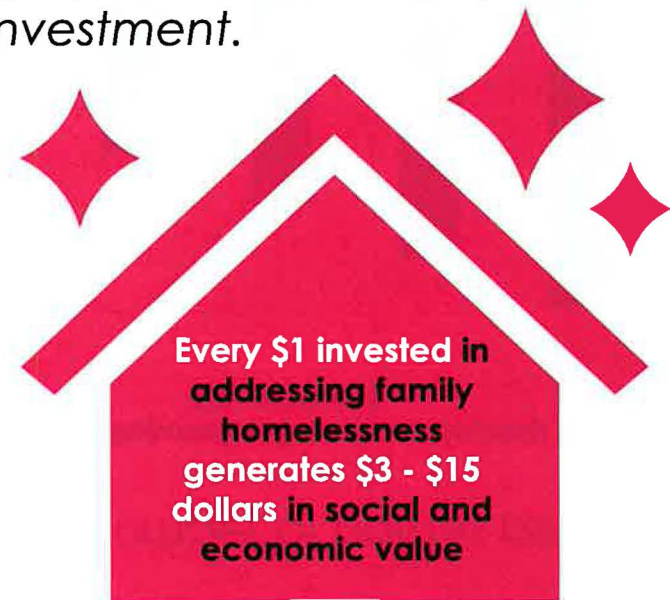


# The business case for housing affordability

*Increasing the diversity of housing available in Calgary will make the city a more competitive jurisdiction in the race for talent and investment.*

## Housing as a driver of economic success:

- Housing affordability leads to more **disposable income**
- **Businesses operating costs drop** as employees' wages go further
- Housing affordability supports **stable municipal taxes**
- Increases property values and **decreases crime**
- **Strengthens workforce productivity** by improving individual health



# Realizing our potential

*Bold and innovative solutions are needed to address near and long-term challenges to Calgary's housing market.*

Minimize costs and maximize value

- The City of Calgary's Housing and Affordability Task Force's recommendations offer **innovative and cost-effective** solutions

**To strengthen the impact of the Task Force's recommendations, the City should prioritize the following:**

1

Leverage private-sector investments

2

Support developers in acquiring land and building housing

3

Advocate for GST rebates on new housing starts

4

Increase the supply & diversity of all types of housing stock across the City

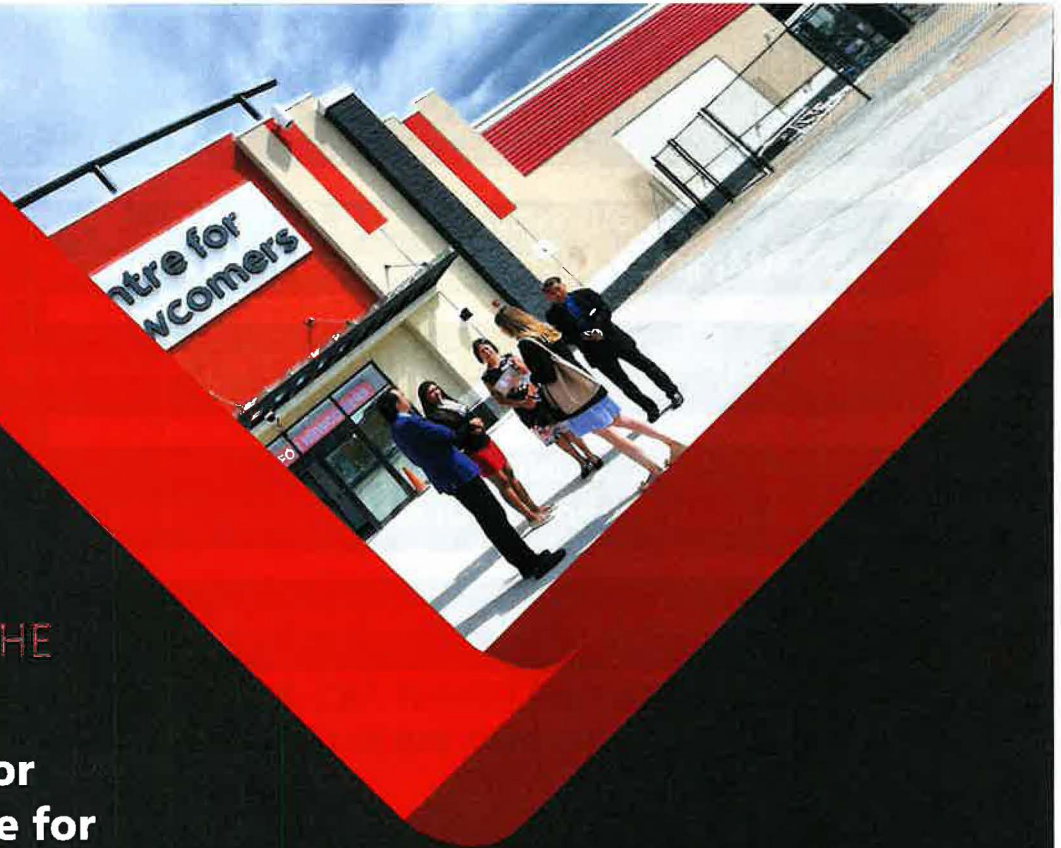


# CENTRE FOR NEWCOMERS

WHAT CAN NEWCOMERS TELL US ABOUT THE  
HOUSING CRISIS?

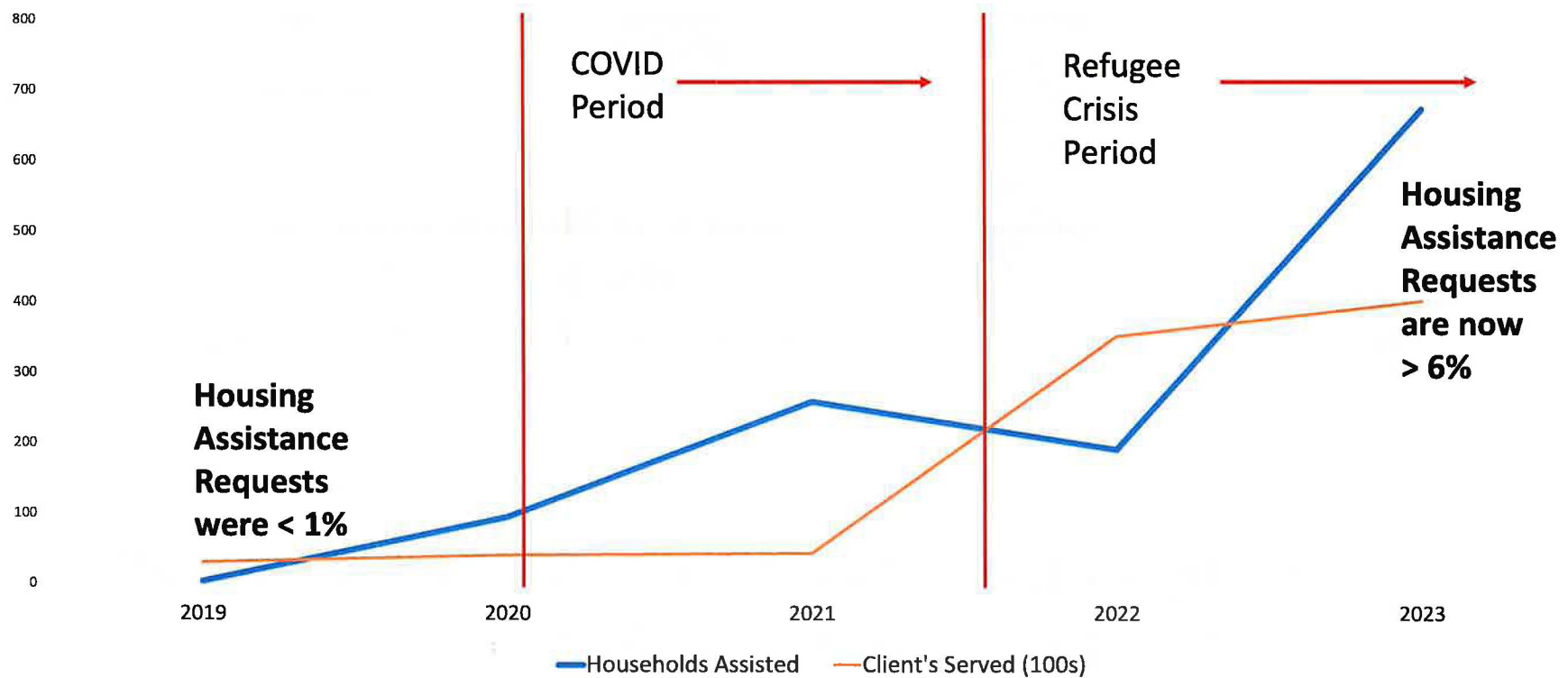
**Building Calgary Since 1988, the Centre for  
Newcomers (CFN) has been a key resource for  
immigrants and refugees of all nationalities in  
Calgary.**

**Kelly Ernst, Ph.D., Chief Program Officer, 2023**



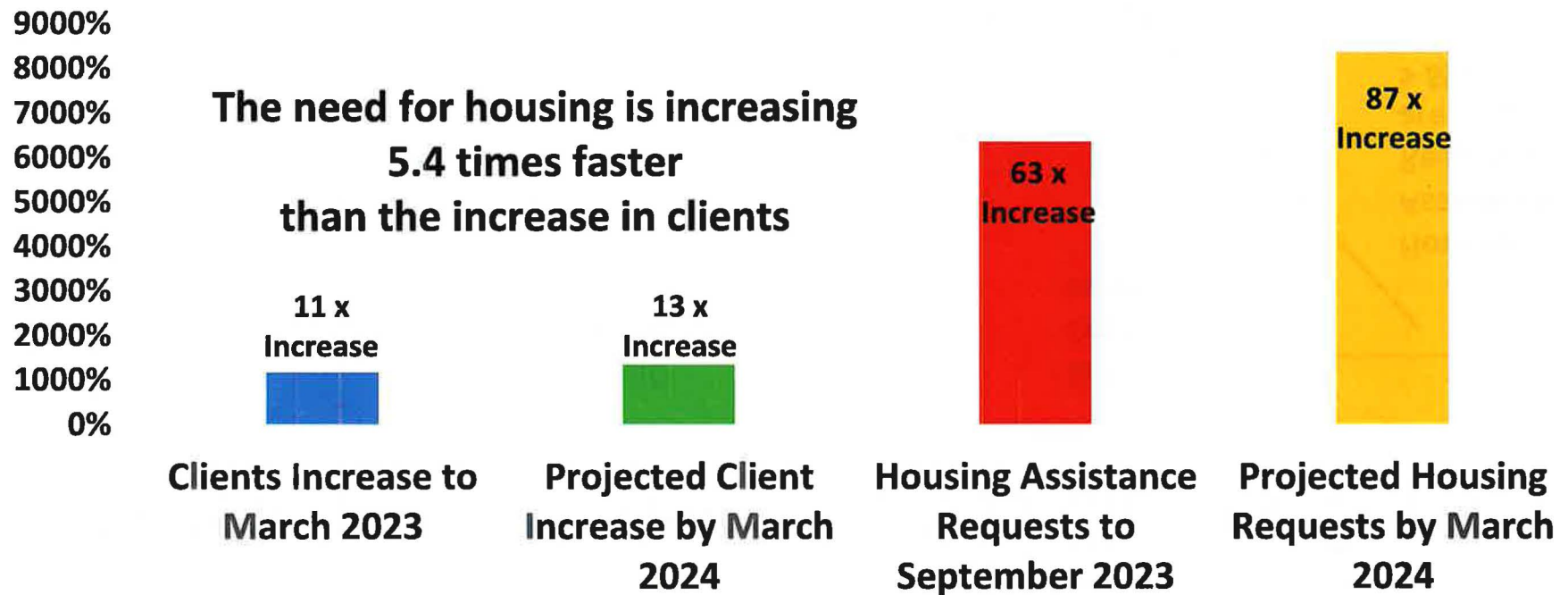
[www.centrefornewcomers.ca](http://www.centrefornewcomers.ca)

# Centre for Newcomers' Assistance for Housing Versus Clients' Served



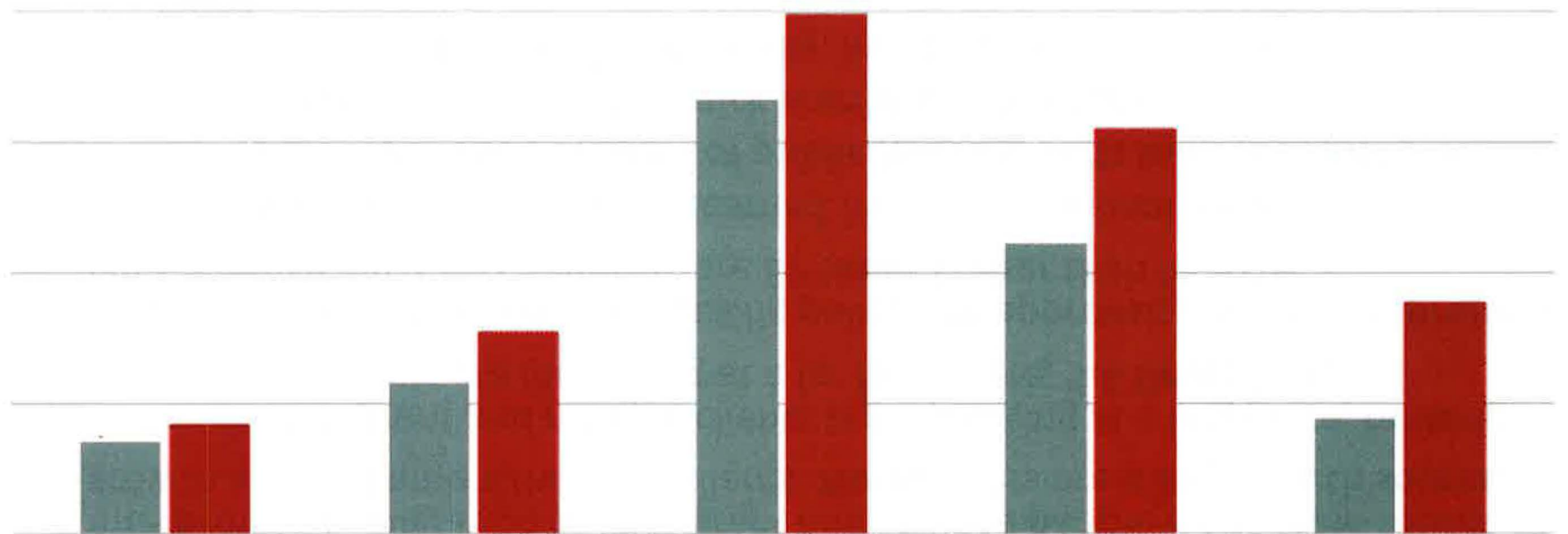
# CFN Percentage Increase in Clients and Housing Assistance Requests 2019 to 2023 & 2024

Series 1



# Newcomer Housing Policy Key Points

- **We are in a wartime era.** The international refugee crisis will pressure cities to accommodate large numbers. **100+ million displaced people worldwide.**
- Interprovincial migration of immigrant and refugee people is the main source of growth and settlement/housing clients. **Newcomers are a key growth source.**
- Although immigrant and refugee clients are increasing at a large rate, housing assistance requests are increasing at a far faster rate, **5.4 times faster.**
- Without immediate change in housing policy and approvals, the crisis is projected to get far worse. i.e. CFN's requests are **87 times higher** than in 2019.
- **Key indicators of success** can be learned from international models –
  - Transparency in **the numbers of public housing units built** (not just planned).
  - The response needs to be a **quick wartime-like response.**
  - **International models of community**, living, working, learning, playing in one place.
  - Creating **Housing Trusts** focused on **large volume affordable housing ownership.**



Luxury

High Cost

Middle

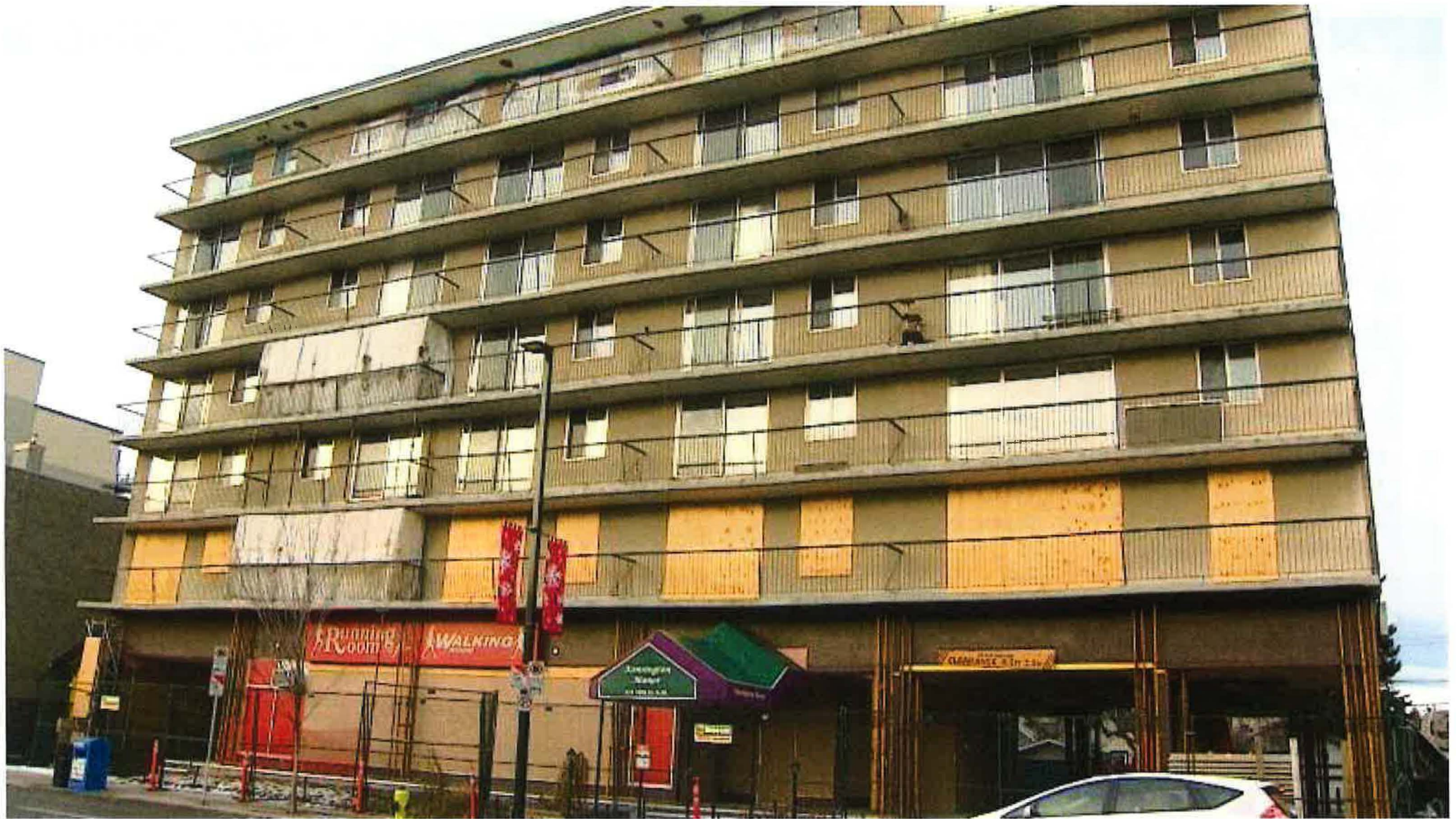
'Affordable' Very Low Cost

■ Supply

■ Demand

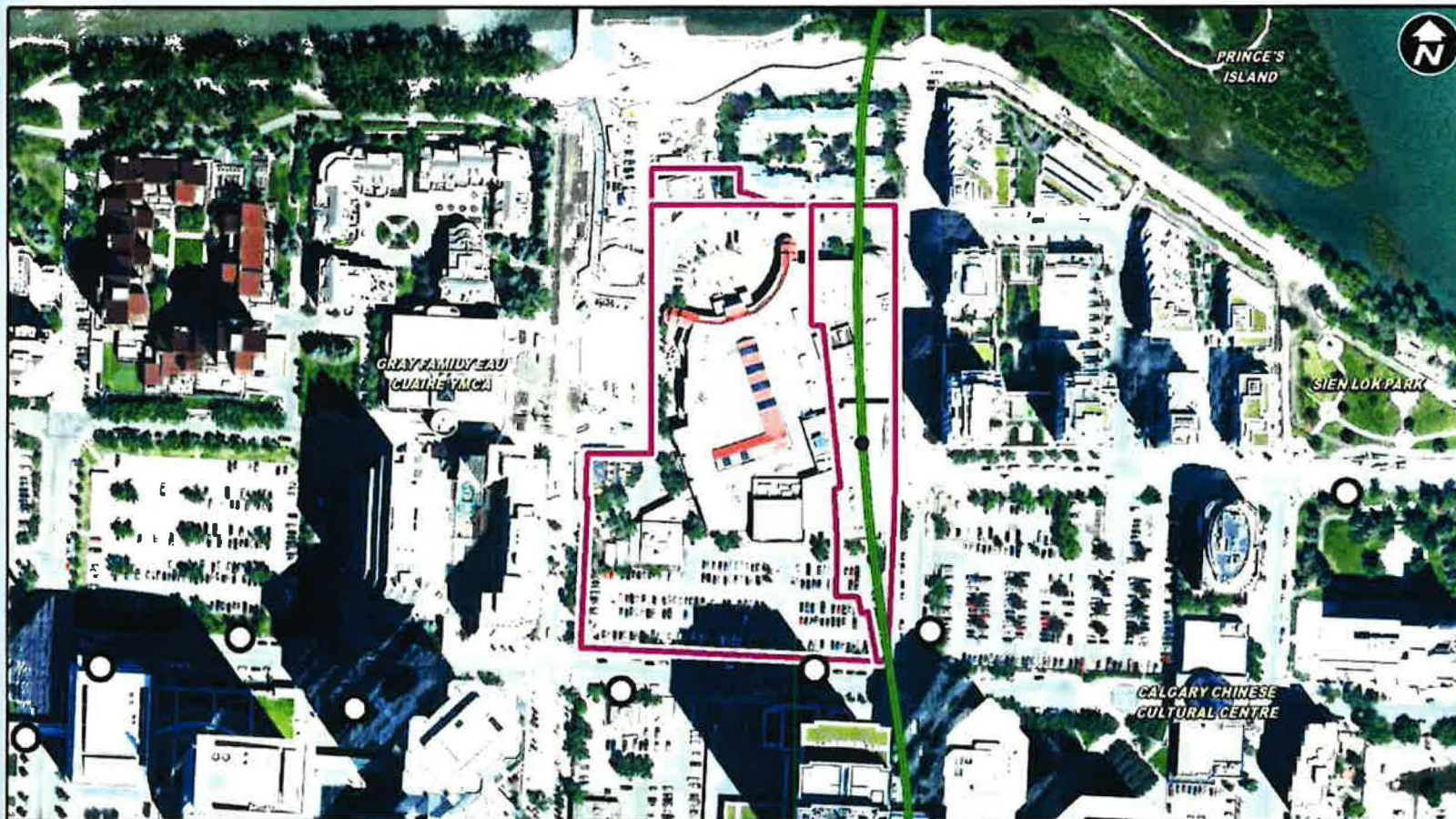
*\* Totally made up data*







# Location Map 5



### Legend:

 Bus Stop

 Green Line

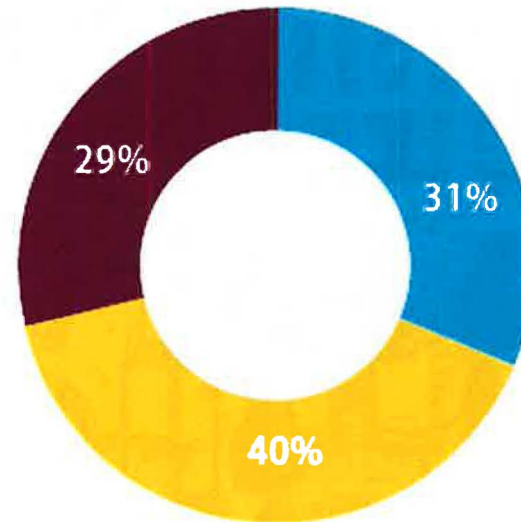
**Parcel Size:**

**2.94 ha**

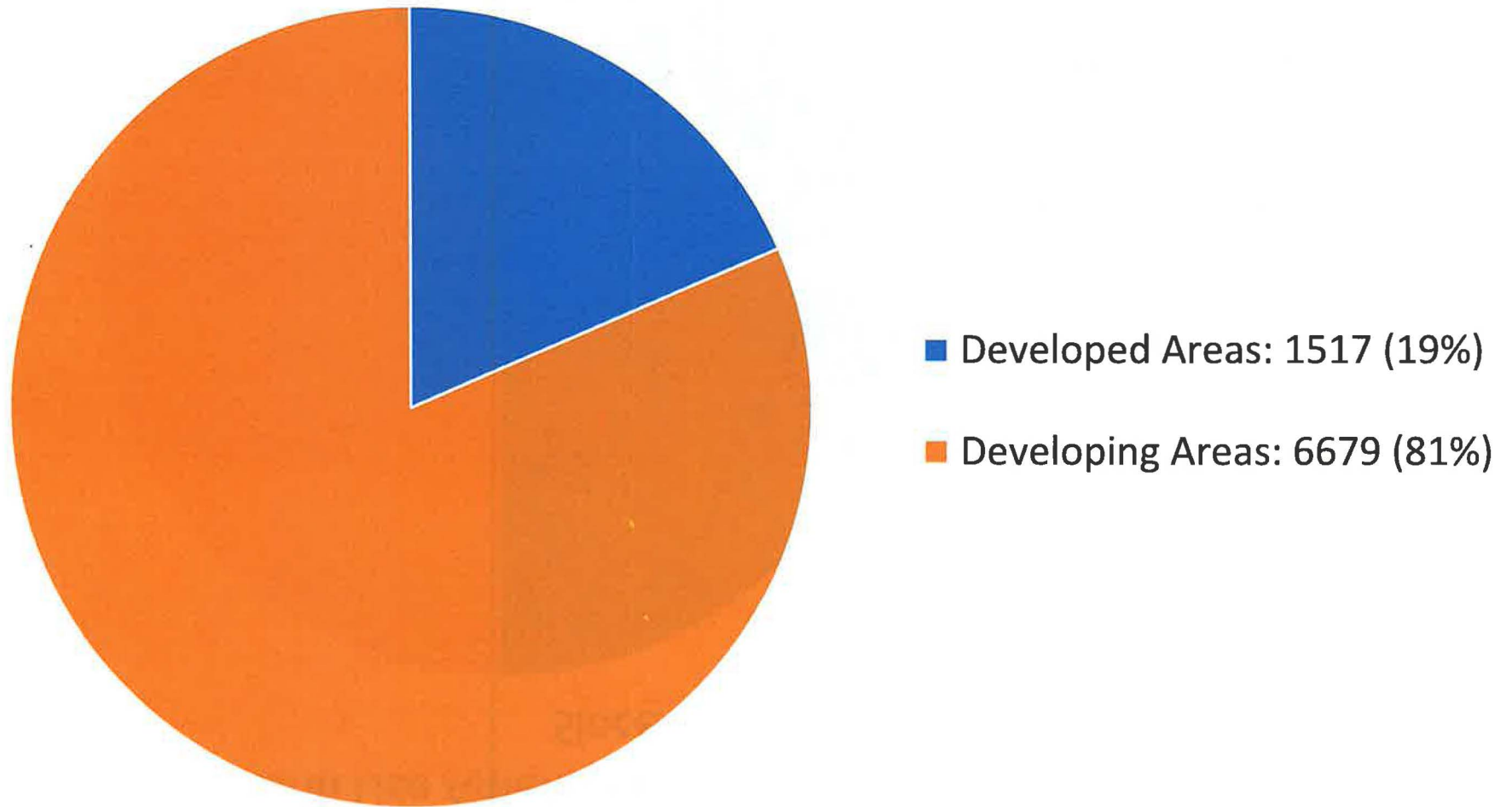
# 2020 Infrastructure Status Report

2017  
**\$5.67 billion**

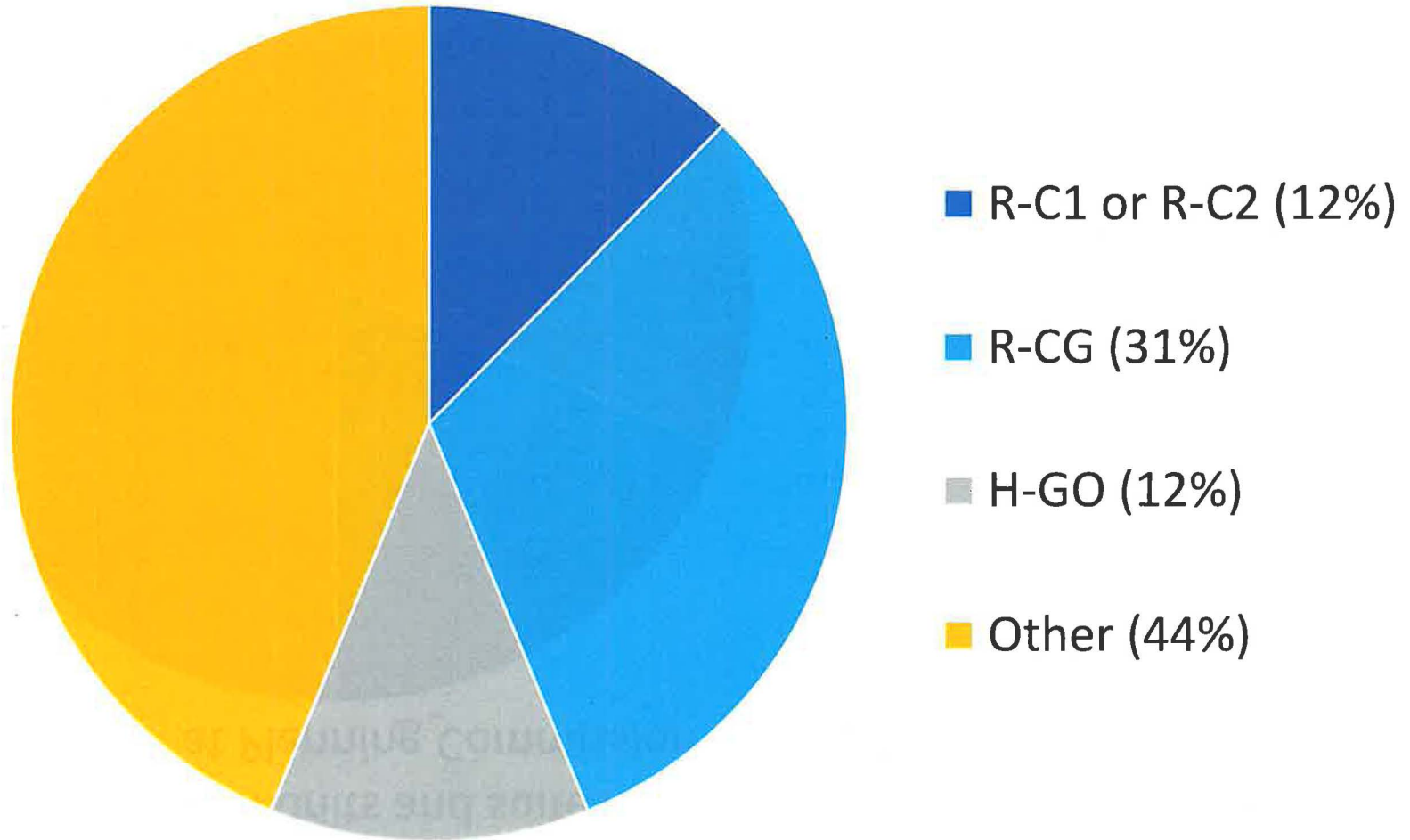
2020  
**\$7.73 B**



## Net increase in units and suites from 105 Land Use Amendments at Planning Commission since 6 June 2023



Land Use Amendments at Planning Commission  
Since 6 June 2023



Land Use Bylaw 14.2.a: 4.5 units = 4 units

(2) For the purpose of calculating the following:

(a) where *density* is calculated in *units* per hectare, it is always to be rounded down to the next lower whole number;

## Land Use Bylaw 14.2.a: 4.5 units = 4 units

33 R-CG applications since 6 June 2023

64% (21) of R-CG applications rounded down units

If we used elementary school math ( $0.5 \rightarrow 1$ ), we could have had another 22 units and 22 suites.

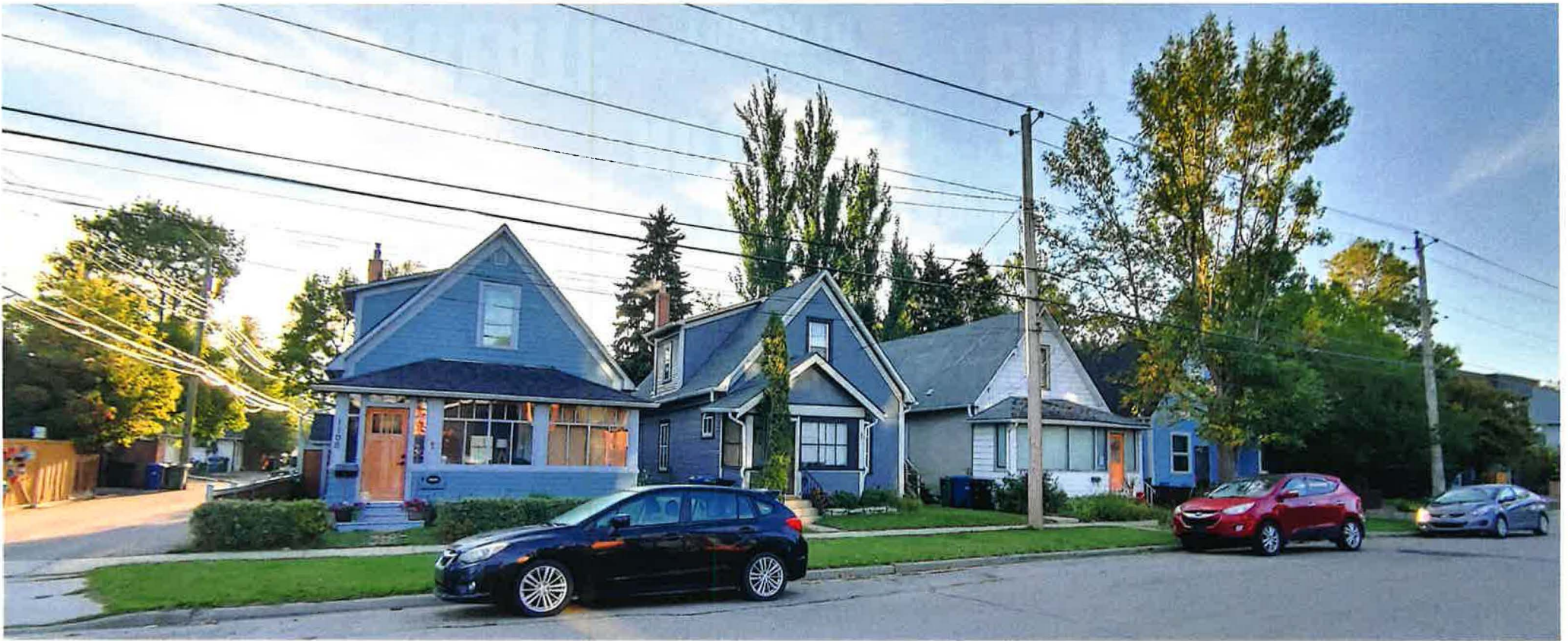
68-72 people =  $22 \times 2.23$  people/unit +  $22 \times 1$  or 1.1 people/suite

Since June, LUB 14.2.a shaved off homes for 1 day's arrivals

How many homes have we lost since 2009?



People can't rebuild these houses because of lot minimum sizes, lot coverage, and parking requirements



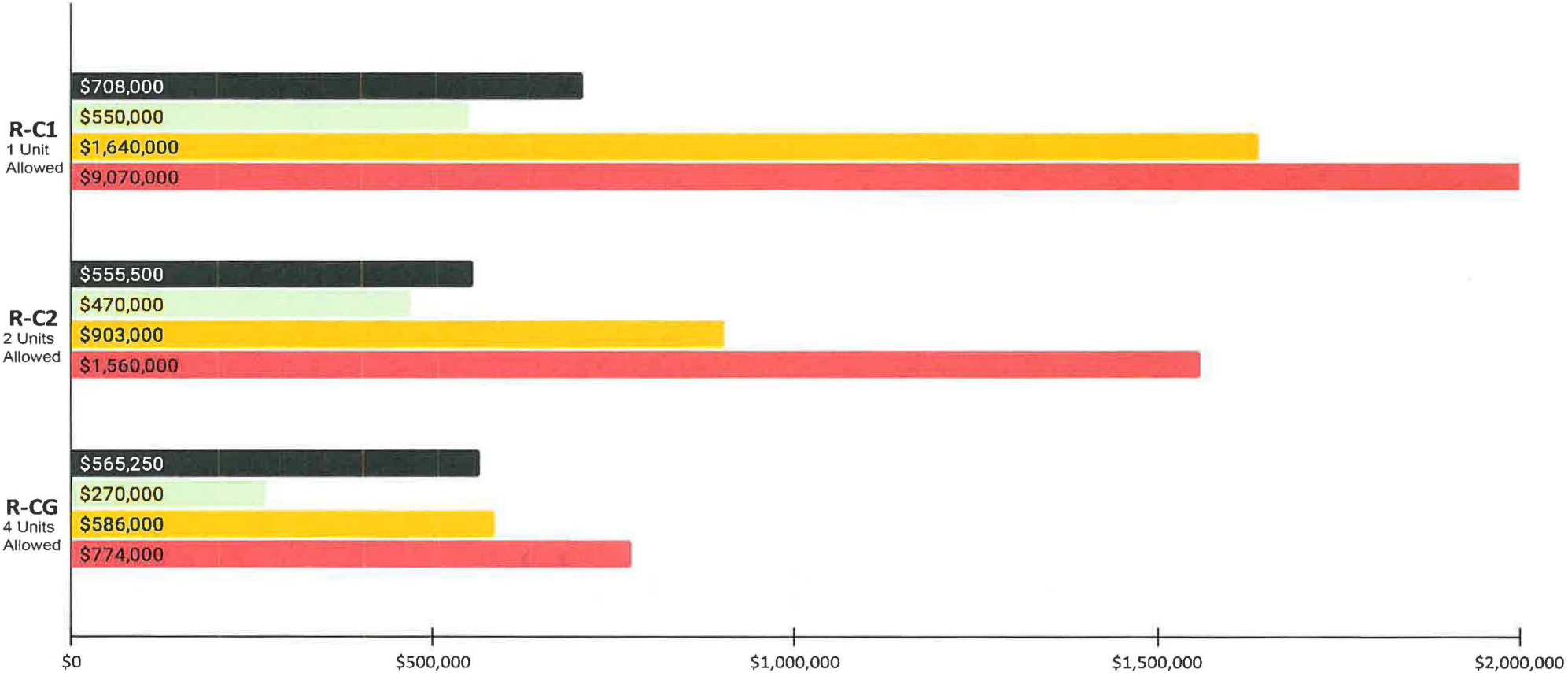


# Supplementary Slides

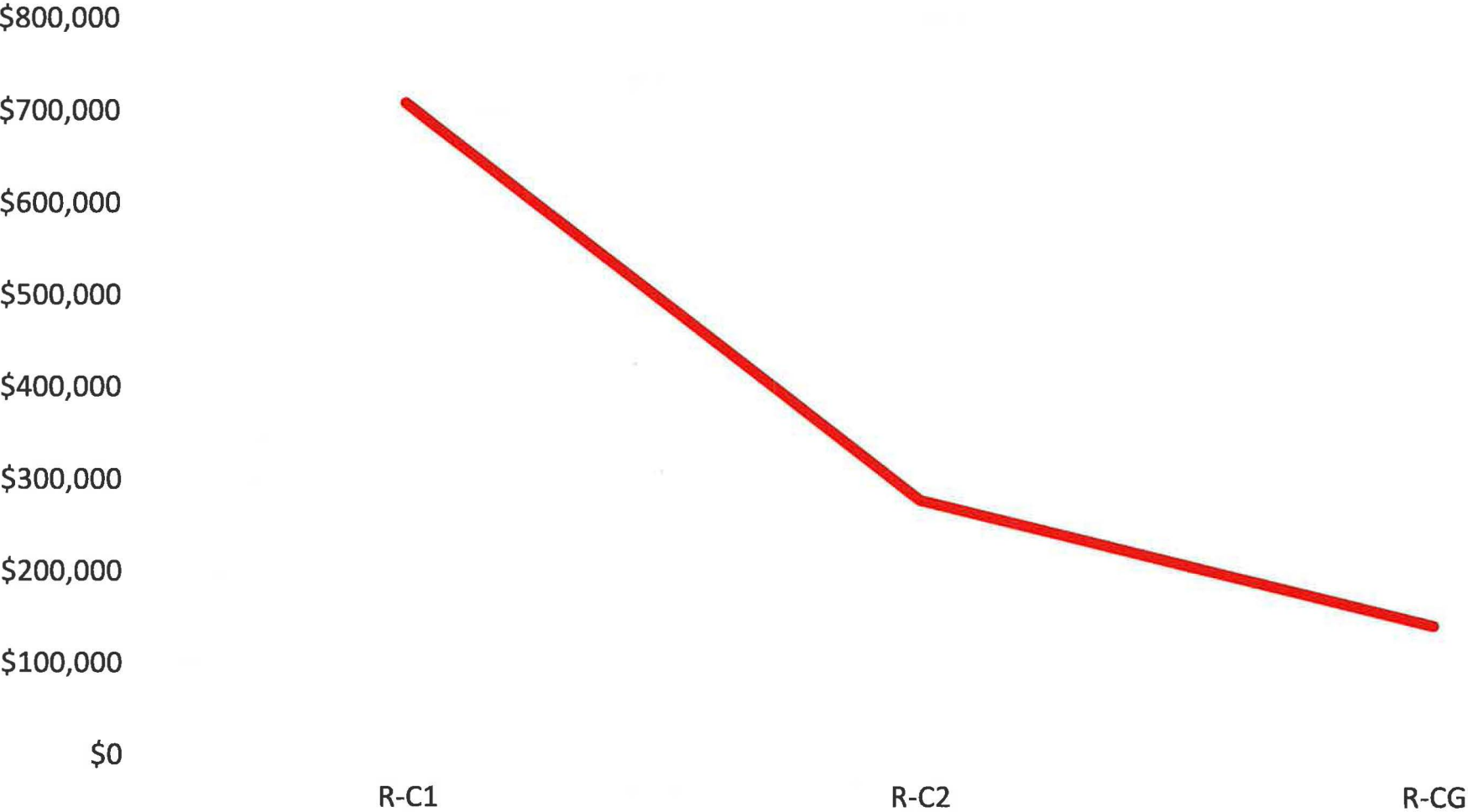
# Values of New Build Homes in Calgary

The assessed values of single, semi and rowhomes which were built in the R-C1, R-C2 and R-CG zoning districts between 2018 - 2023

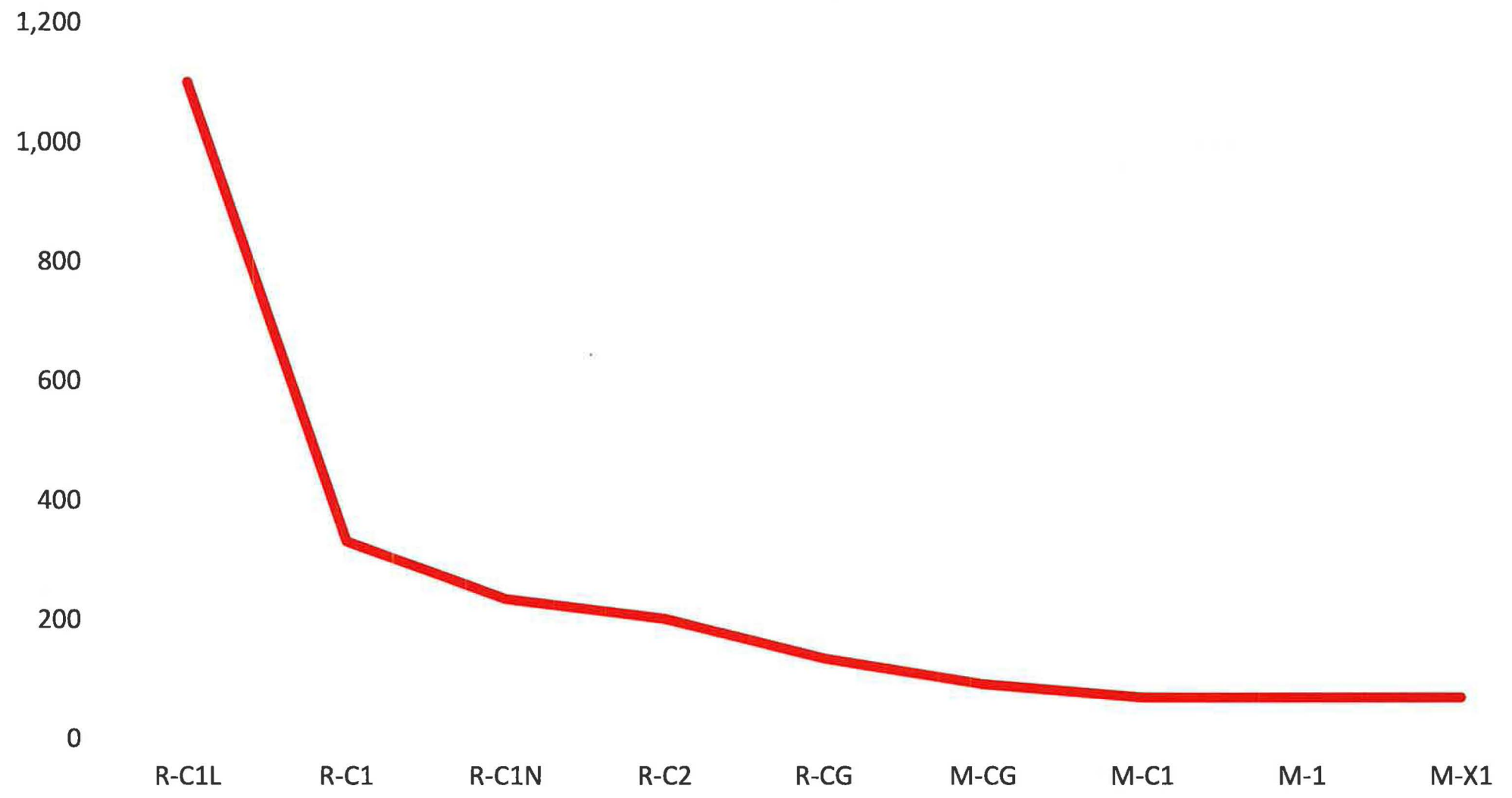
Median Parcel Value Pre-Construction
  Lowest Value New Unit
  Median New Unit Value
  Highest Value New Unit



Average Land Costs/Unit by Land Use District, 2018-2023  
(\$/unit)

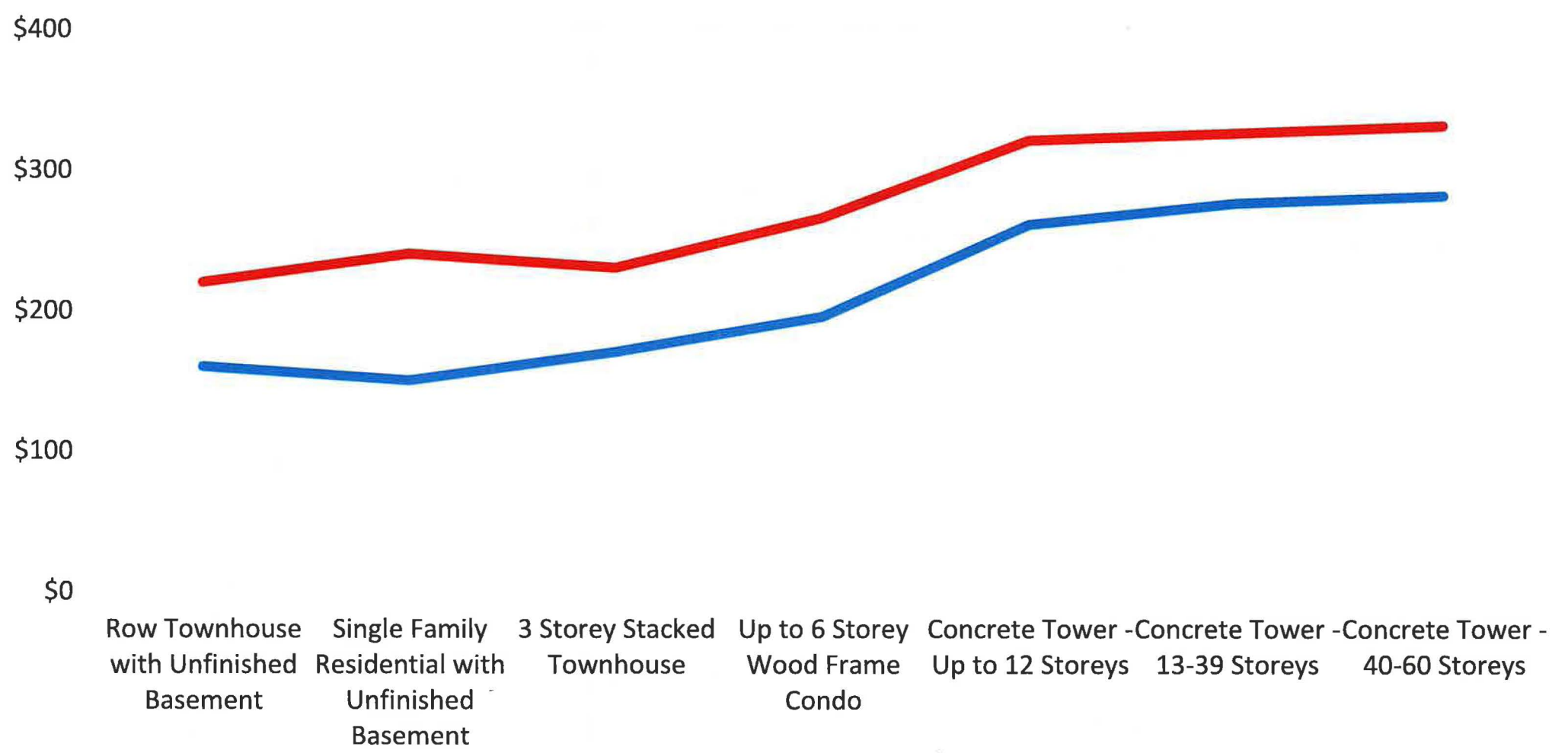


# Calgary's Minimum Lot Requirements (m<sup>2</sup>/unit)



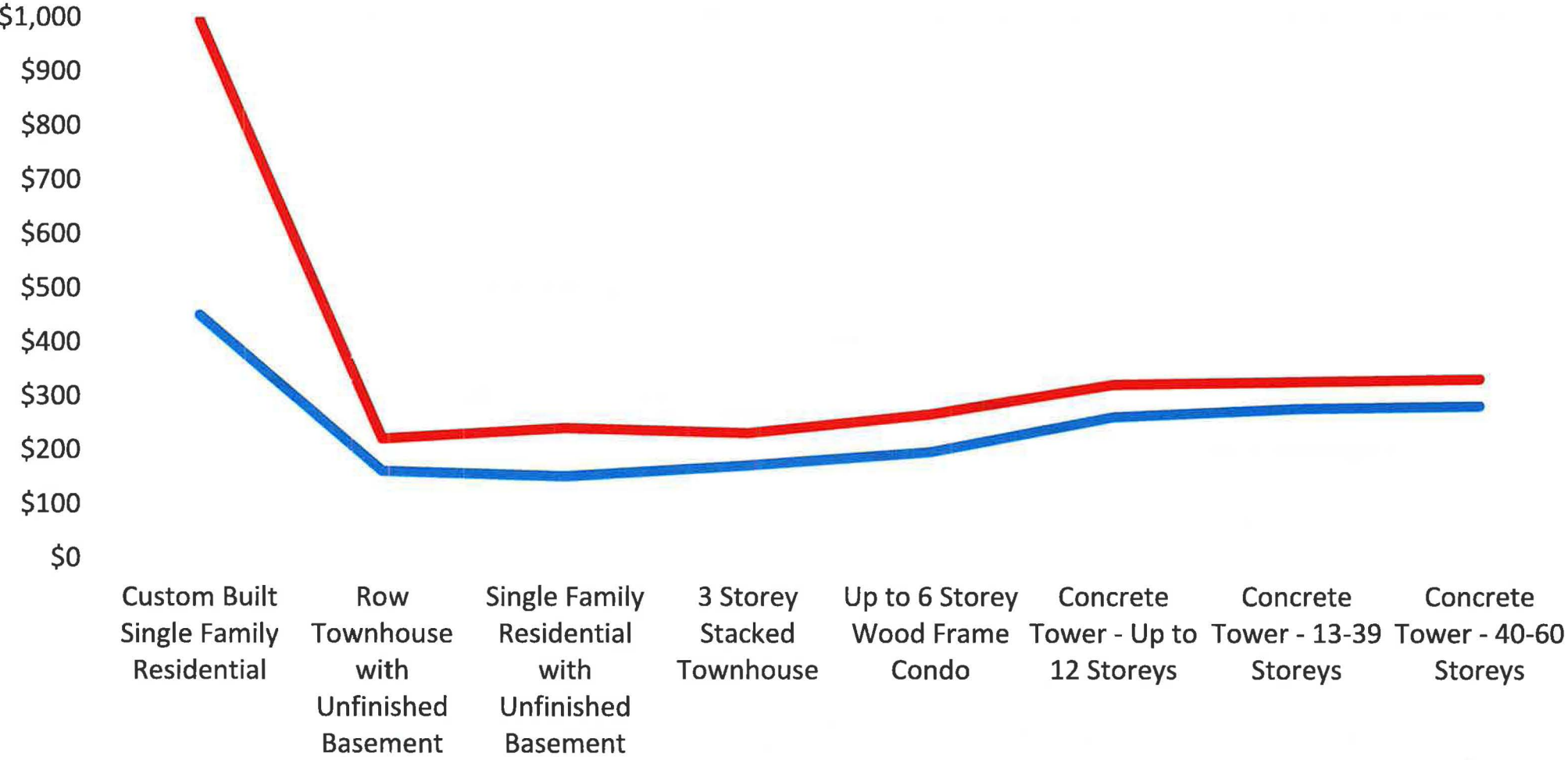
# Construction Costs in Calgary by Building Form (Low and High, \$/sqft)

Source: 2023 Canadian Cost Guide, Altus Group



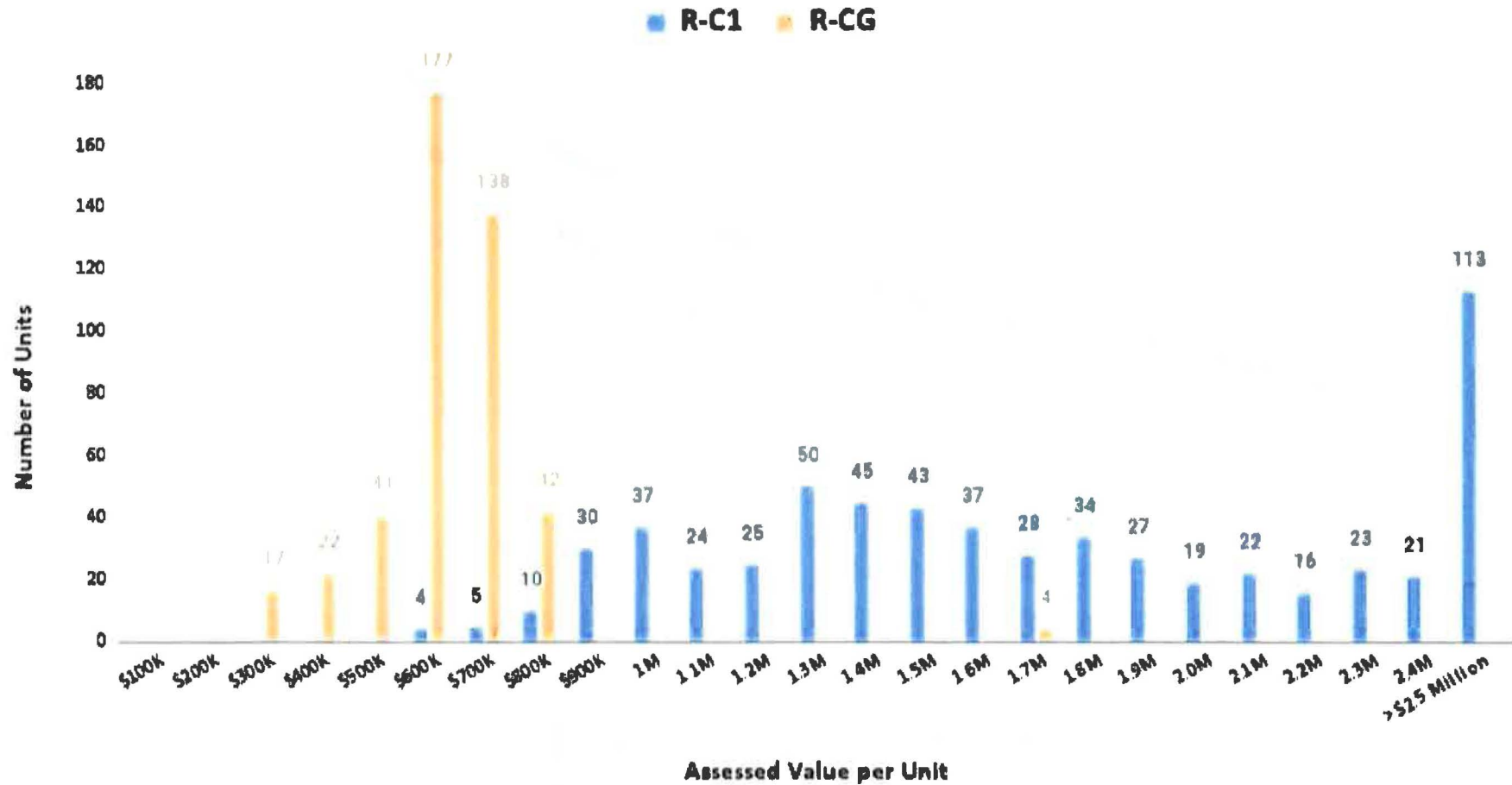
# Construction Costs in Calgary by Building Form (Low and High, \$/sqft)

Source: 2023 Canadian Cost Guide, Altus Group



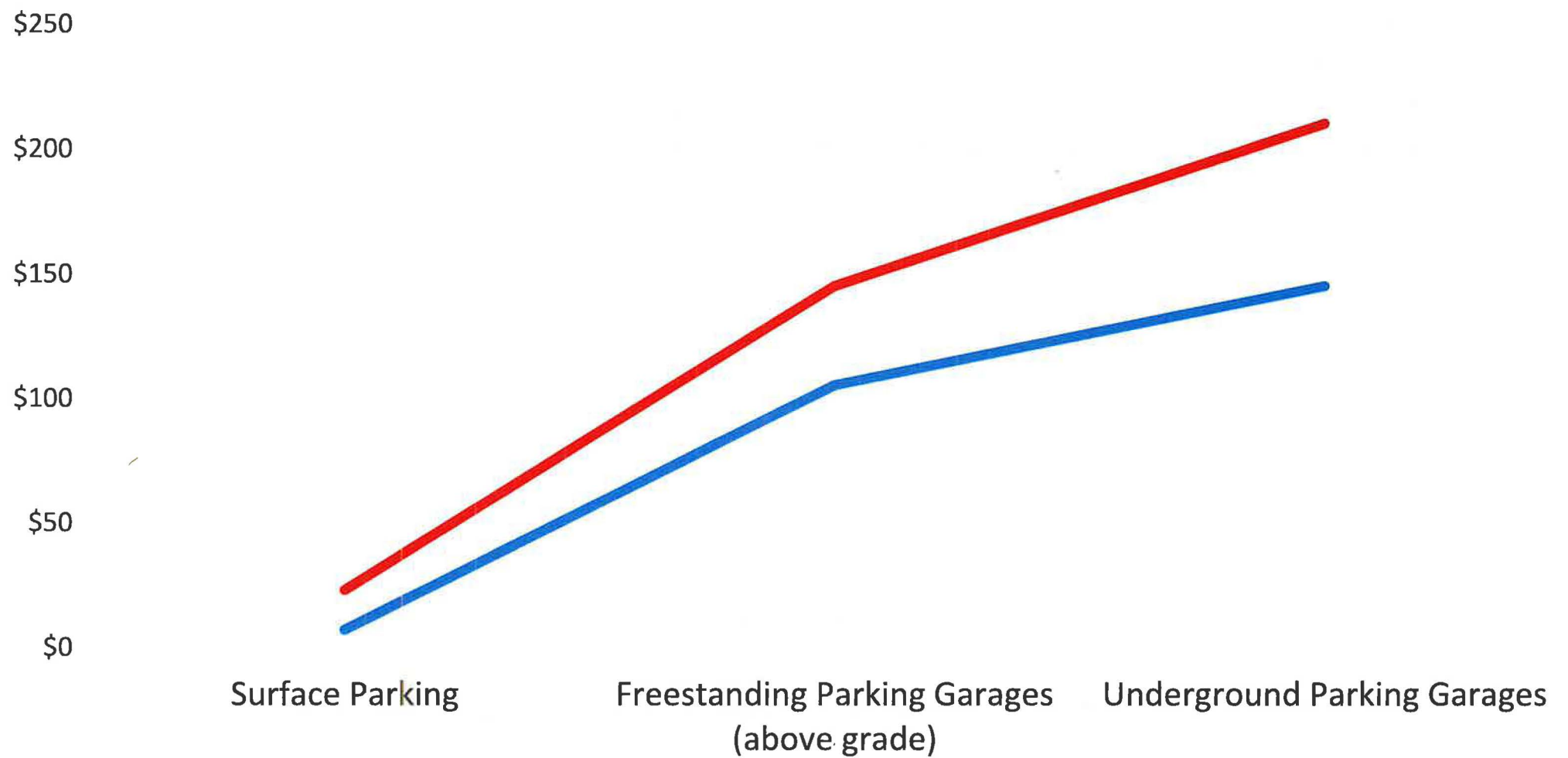


## Distribution of New Unit Values per Zoning District in Calgary (2018-2023)



# Parking Construction Costs by Form (Low and High, \$/sqft)

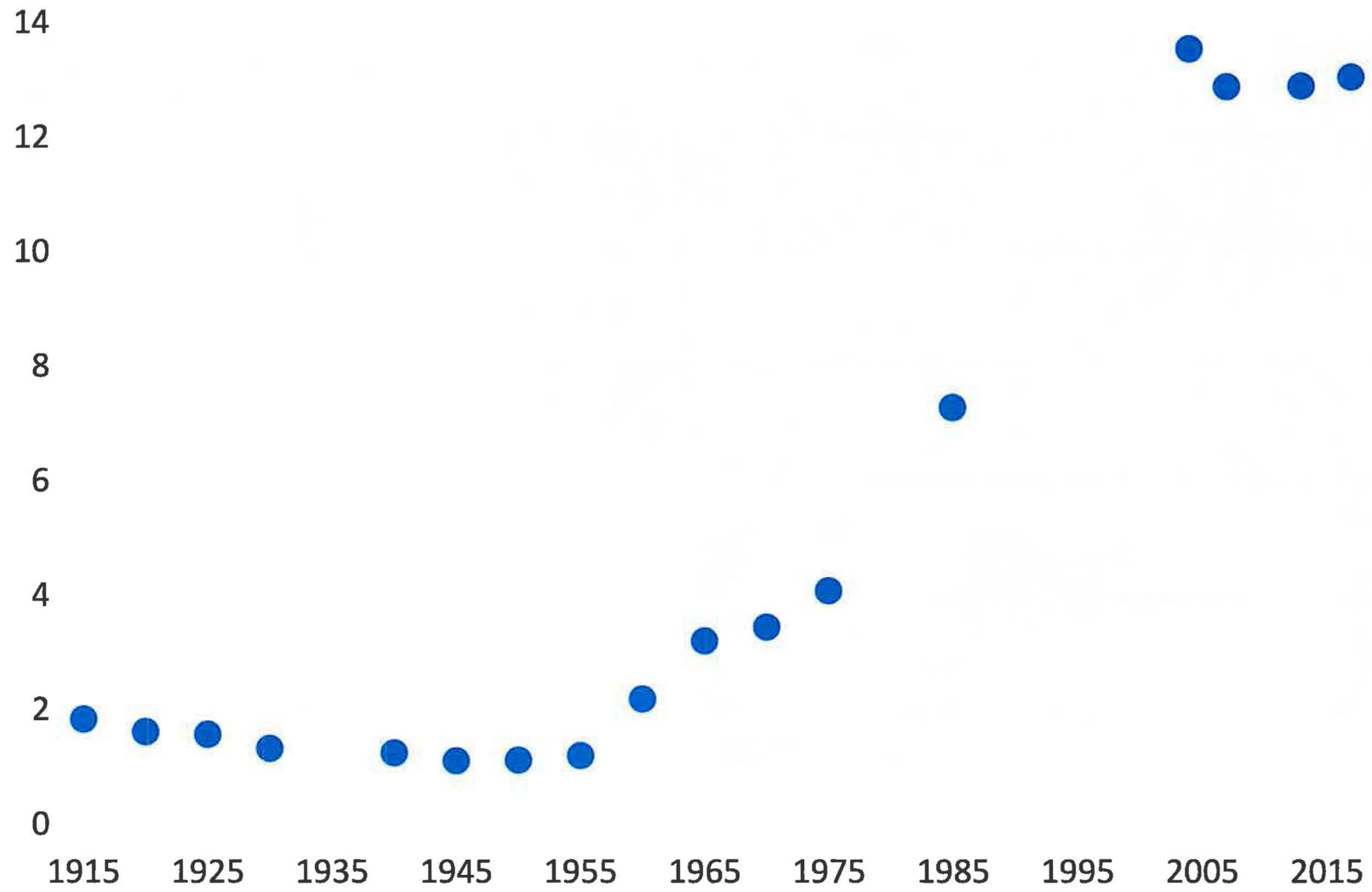
Source: 2023 Canadian Cost Guide, Altus Group





**I mean, it's one parking stall, Michael. What could it cost? 10 dollars?**

Street pavement per person in Calgary (lane m)



# How many homes do we need to build?

## Arrivals

City estimates have Calgary growing by 62 new residents a day for the next several years, adding 110,000 people by 2027 — more than the population of Red Deer.

**Calgary's average household: 2.6 people**

**62 people/day / 2.6 people/household**

**= 24 homes/day**

# How many homes do we need to build?

## Affordable Housing (Housing Needs Assessment)

Based on Calgary's forecasted population growth and the historical rate of housing need, **the number of households in need of affordable housing options is forecasted to reach close to 100,000 by 2026.** See Figure 11.

100,000 households / (365 days x 4 years)

= 68 homes/day

# How many homes do we need to build?

## Suppressed Household Formation

Jens von Bergmann and Nathan Lauster (2022):

40,000-50,000 household unformed

Would take 3-5 years to meet that pent-up demand at double 2016 building rates

2 x 35 homes/day

= 70 homes/day

# How many homes do we need to build?

24 homes/day (Arrivals)

68 homes/day (Housing Needs Assessment)

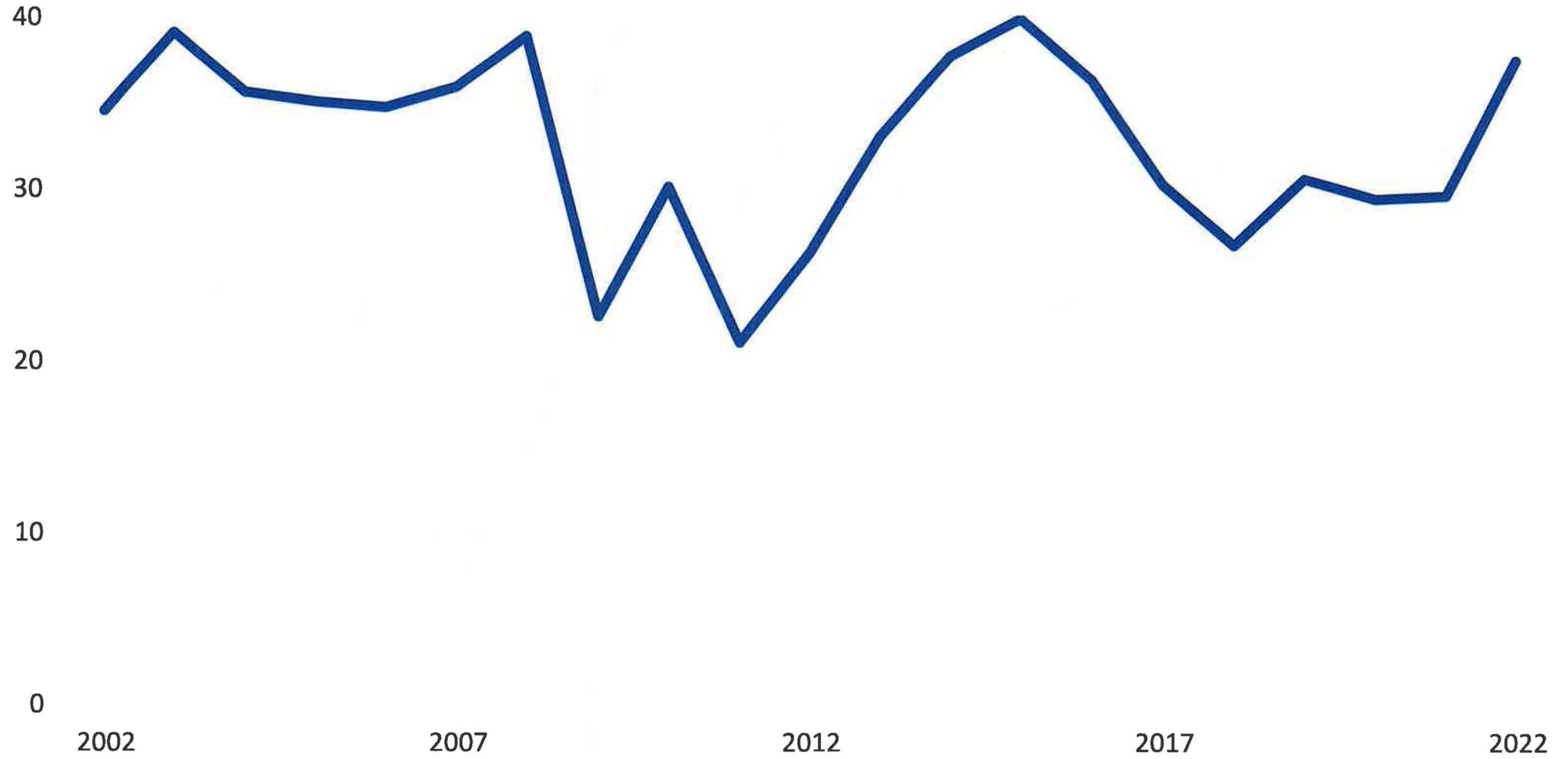
+ 70 homes/day (Suppressed Household Formation)

= 162 homes/day



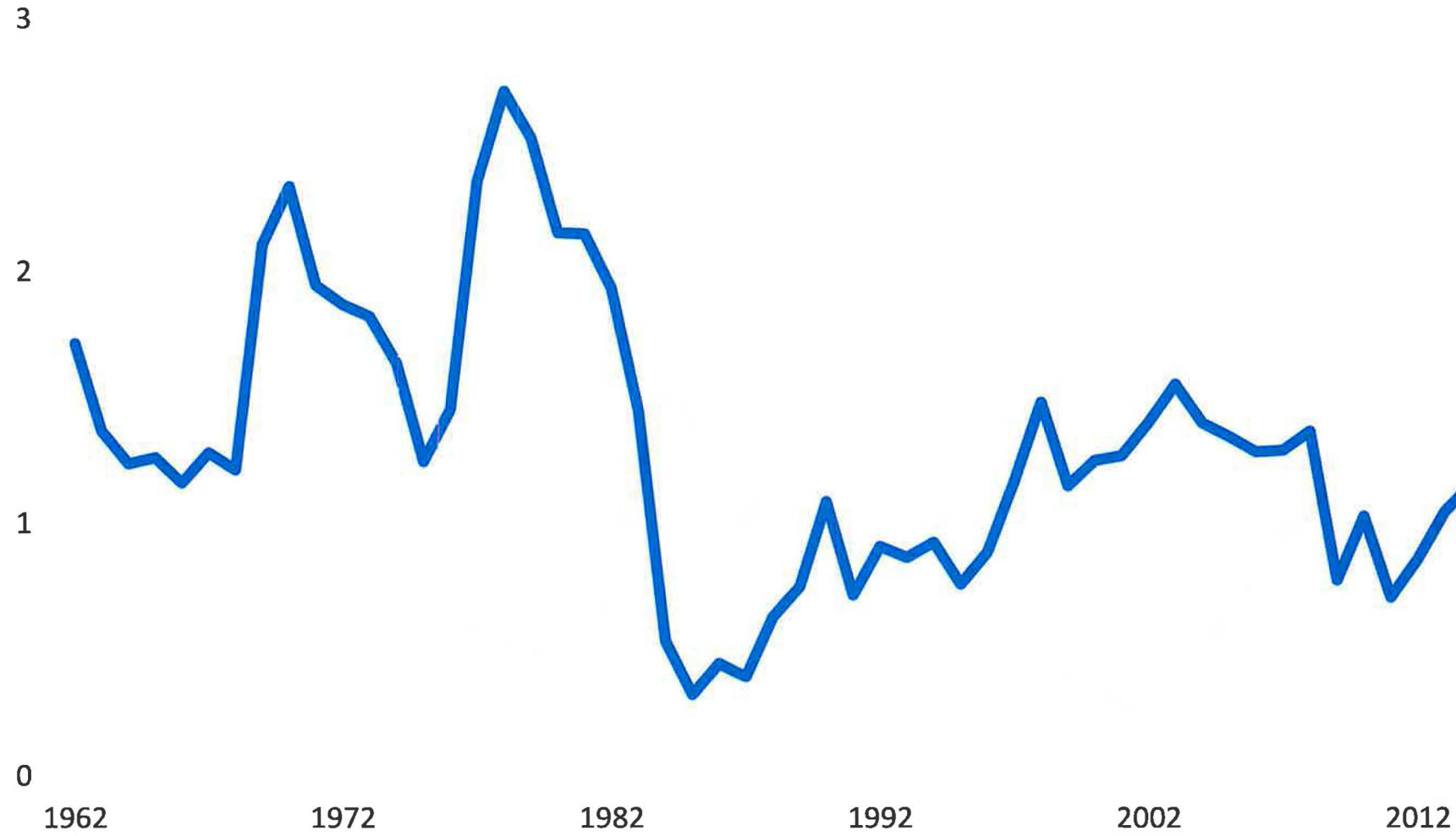
# Housing Completions in Calgary/day

Source: CMHC, Open Canada



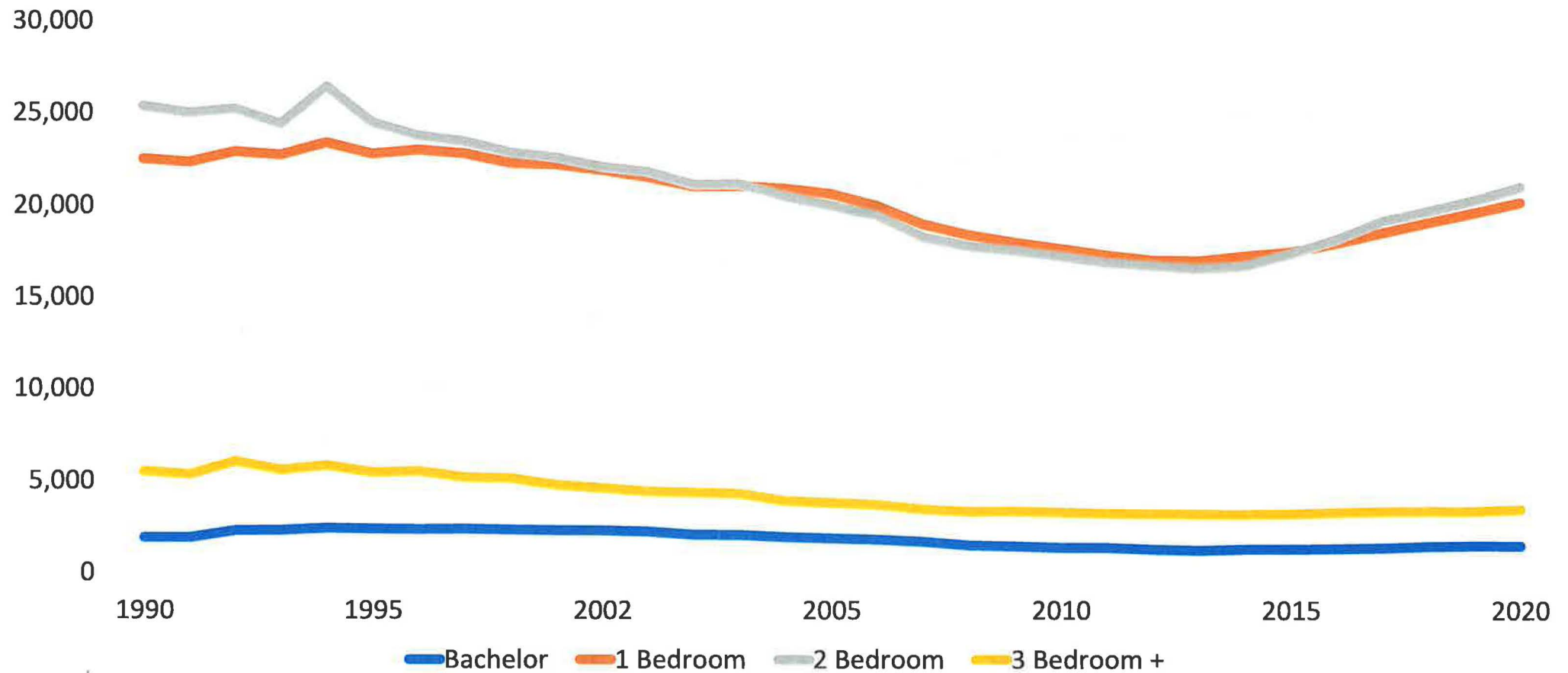
# Home Completions/100 Calgarians

Source: CMHC, Open Canada; Calgary Municipal Census

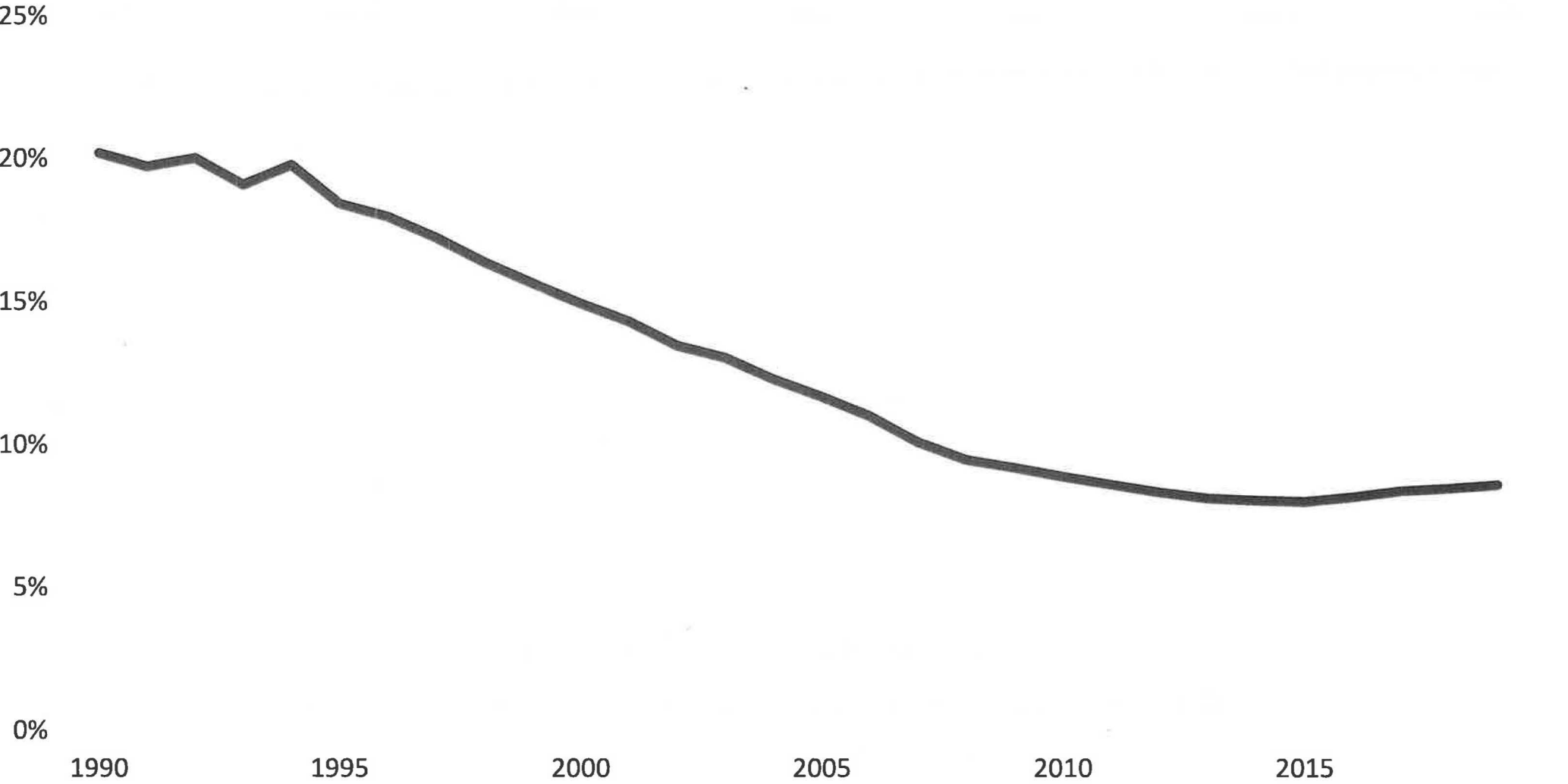


# Purpose Built Rentals in Calgary

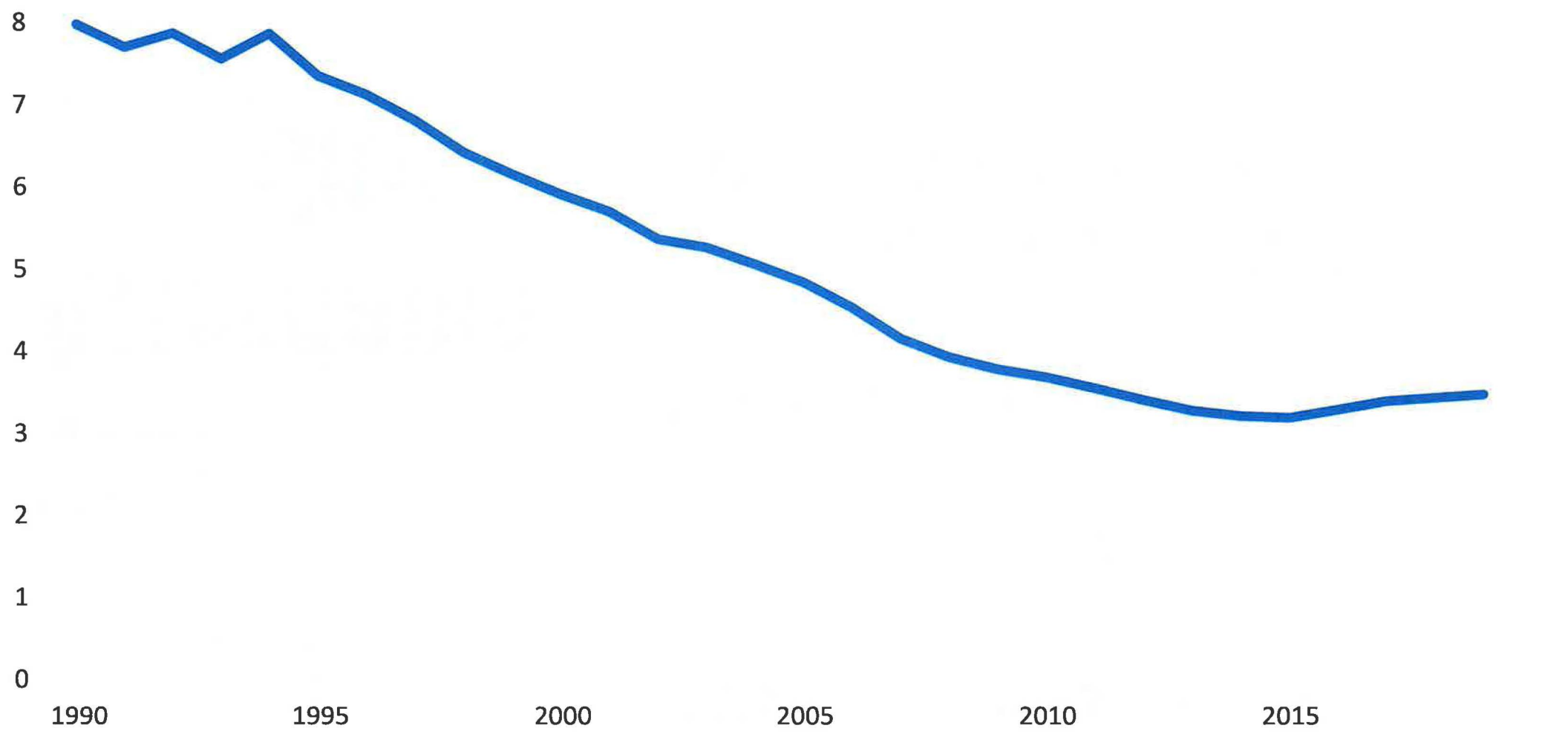
From CMHC Table: Calgary - Primary rental market - Historical Universe by Bedroom Type



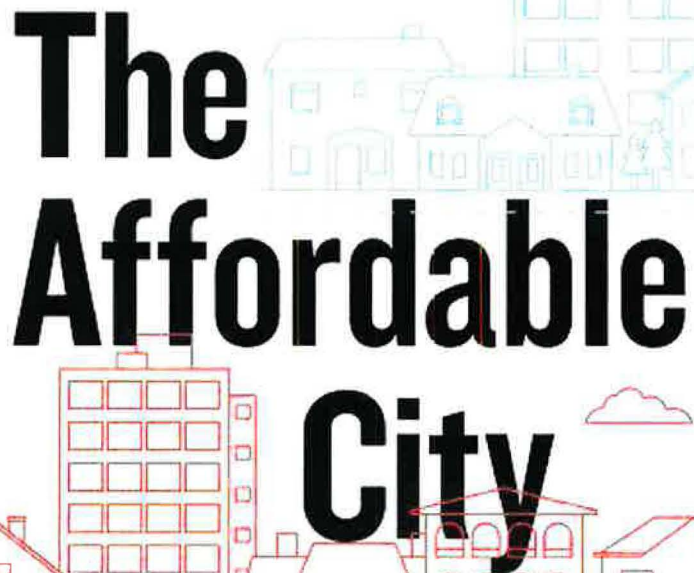
# Purpose Built Rentals as percentage of all dwellings in Calgary



# Purpose Built Rentals/100 Calgarians



**Strategies for Putting  
Housing Within Reach**  
(and Keeping it There)



# The Affordable City

**SHANE PHILLIPS**

3 S's of an Affordable City:

1. Supply – Enough homes
2. Stability – Tenant protections
3. Subsidy – Help people that the market cannot serve now



# GOODROOMMATE

YOUR CONNECTION AGENCY





# Our Story



## **Herding Cats Collective**

7 years of shared renting success and maximizing the use of a 6 bedroom home in Calgary NW, with a long and growing waiting list



## **New Home Launch Program**

Helping our clients to lay the foundation of a strong shared home that should help set them up for long term success

**“Now I need to learn how I can get 6 people to live with me in MY home”**

Annie, a homeowner learning about the GoodRoommate program as a senior owning a larger home and seeking community.

# How GoodRoommate Can Help

**4**

**Convene the housing sector to facilitate greater collaboration**

We are bringing an innovative approach to shared living - that will have a positive effect on the rental market capacity and affordability - and we are wonderful partners to work.

**5**

**Increase the investment to support housing providers**

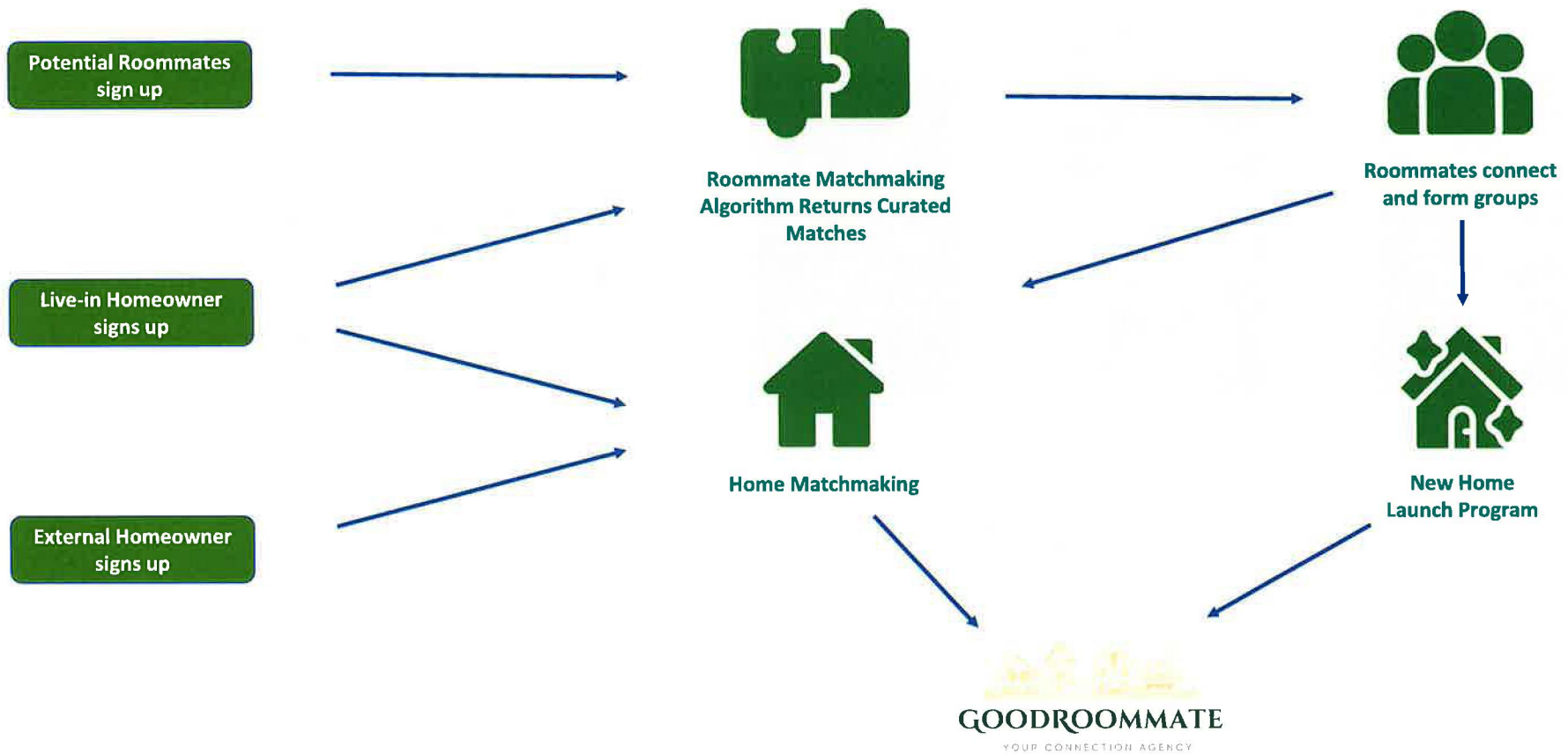
GoodRoommate can support stability and facilitate harmonious living programs that will raise the sustainability and efficacy of Government funding and programs.

**6**

**Ensure more individuals have a safe place to call home**

Our programs are focused on harmonious living and long term tenant & homeowner relationships, to reduce conflict and costs, while increasing quality of life.

# The Journey



# Contact Us

Phone: 825-425-0055

Email: [contactus@goodroommate.org](mailto:contactus@goodroommate.org)

Web: [www.goodroommate.org](http://www.goodroommate.org)

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## Our Team



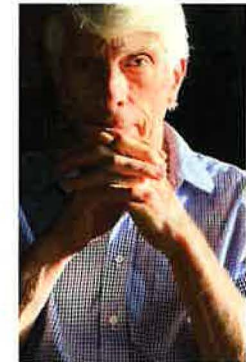
**Jordan Lindsay**

Co-Founder &  
Technology Lead



**Alina \*Oasis\*  
Craciun**

Business Designer &  
Coach



**David Babich**

Co-Founder &  
Operations Lead

**H4.1 Incentivize and prioritize energy efficient development** in all areas through land use bylaw rules and policy direction.

SHORT TERM

\$

LOW

NOT STARTED

**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.

SHORT TERM

\$

LOW

NOT STARTED

**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.

SHORT TERM

\$

LOW

NOT STARTED

**H4.4 Update parking stall standards** to include EV-ready infrastructure.

SHORT TERM

\$

LOW

IN DEVELOPMENT

**The City leading by example**

The City is developing a new generation of multi-community plans to replace the existing patchwork of planning documents (Area Redevelopment Plans). The Climate Program staff are collaborating with Planning & Development to pilot new climate-lens tools to support the development of the plans. Pilot results will inform decisions to incorporate these tools into additional local area plans.



ISC: Unrestricted



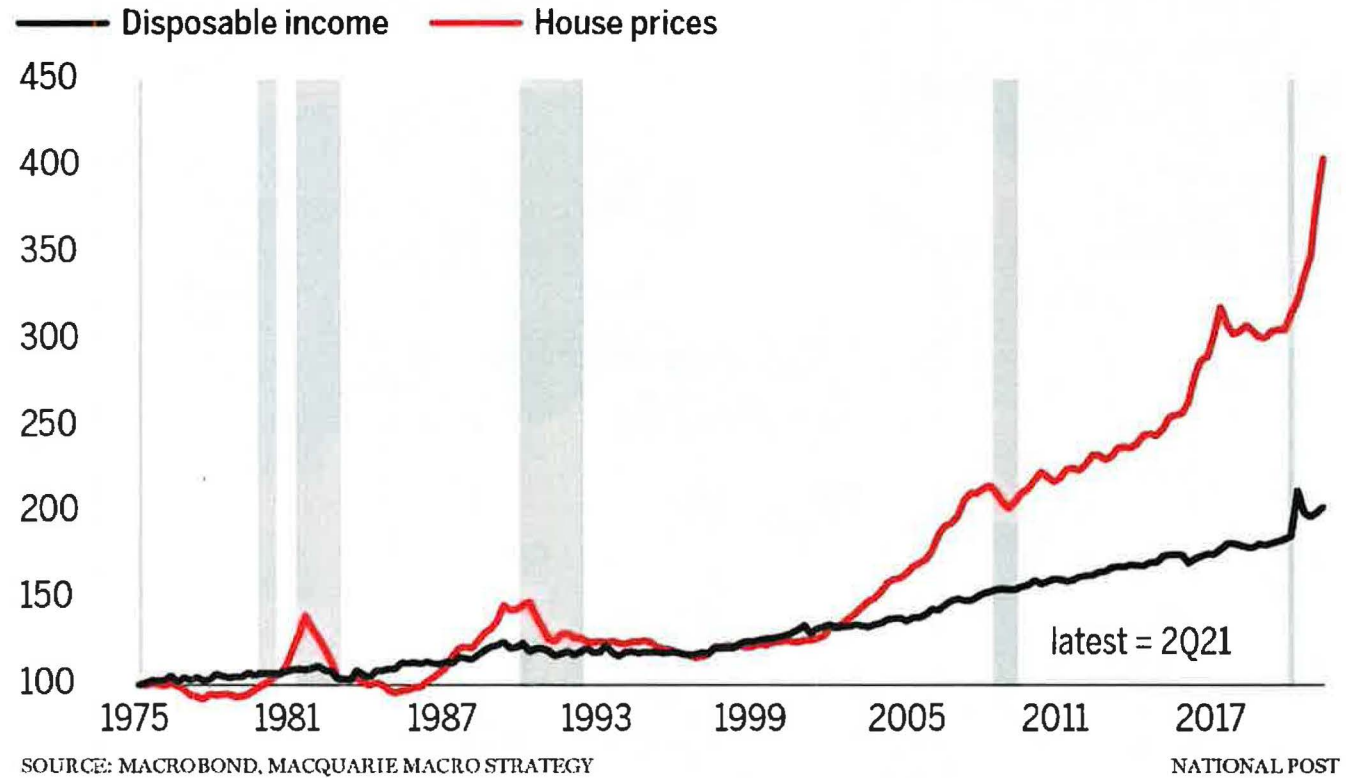
An Alliance of 27 organizations representing 35,000 Calgarians  
Working together to build a more just and compassionate city



# HOUSING AFFORDABILITY IN CANADA

*House prices to disposable income have soared*

## REAL HOUSE PRICE VS. REAL DISPOSABLE INCOME (Q1 '75 = 100)





## The Calgary Alliance for the Common Good Calls on the City Council to:

1. Pass all of the affordable housing recommendation.
2. Ensure that new build affordable housing is accessible.
3. Commit to working with civil society and business to implement these recommendations.
4. Commit to a public process of monitoring, reporting and reviewing this strategy so that affordable housing is being build and meets the needs of Calgarians.

# Housing Affordability Task Force Recommendations

by Board Member & Volunteer Vincent St. Pierre  
(Downtown Core Neighbourhood Association)

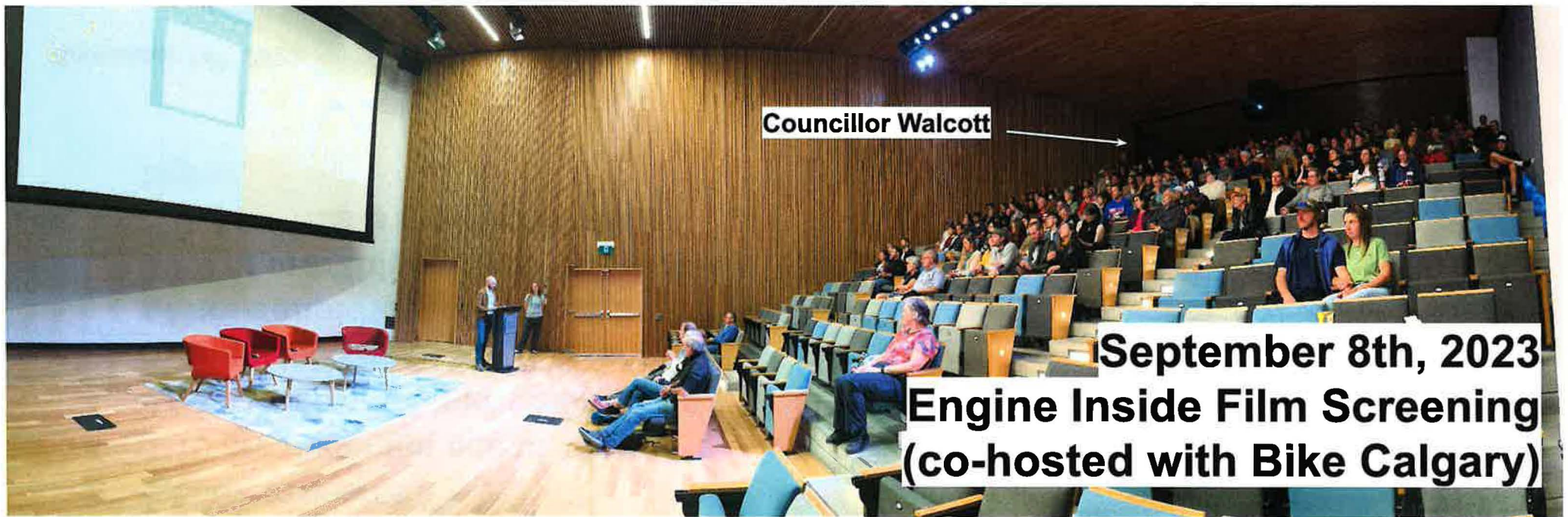
*September 14<sup>th</sup>, 2023*

Please vote **in favour** of accepting of the  
Housing Affordability Task Force's recommendations.

*September 14<sup>th</sup>, 2023*

Let me tell you about my neighbourhood.

*September 14<sup>th</sup>, 2023*



**Councillor Walcott**

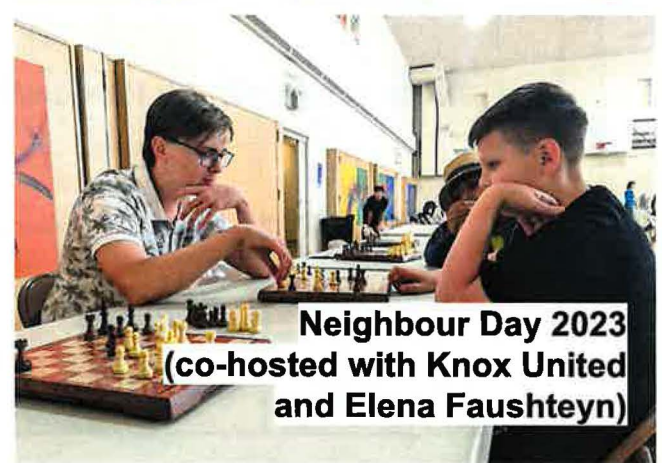
**September 8th, 2023  
Engine Inside Film Screening  
(co-hosted with Bike Calgary)**



**2nd Annual Community Garage Sale  
(co-hosted with Volly, Good Neighbour  
and the Historic Fire Hall)**



**Holiday Celebration 2022  
(co-hosted with Volly, Good  
Neighbour and Youth Central)**



**Neighbour Day 2023  
(co-hosted with Knox United  
and Elena Faushteyn)**

I volunteer with an association of residents belonging to the Downtown Core.

We're seniors, youths, advocates, short-term and long-time residents of the most vibrant community in Calgary: the Downtown Core.

- 8,500+ residents
- 1/10 are under the age of 14
- 47% of immigrant background, has an average income of \$54,000, and **37% of households spend more than 30% of monthly income on housing (2016)**... This is now significantly higher.



September 14<sup>th</sup>, 2023

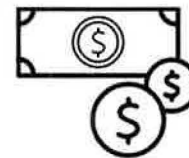
... that last bullet point is important.

*September 14<sup>th</sup>, 2023*

- While we have a wide range of incomes, and a super diverse community, we can't be priced out.
- Office conversations are great, but the rise in rents and costs of housing have been shocking (15% for Vincent!).
- People come to Calgary, live in the downtown core, and then 'find their place' in the city. If we don't make it a welcoming neighbourhood, how will we live up to the downtown strategy and continue building on the excellent work of the city to celebrate community in the core?

### 2023 Income Needed to Afford Housing

"Adequately afford housing", means spending less than 30 per cent of household income before-tax on housing.



An annual income of **\$84,000** is needed to adequately afford *average* market rent in 2023.



A household income of **\$156,000** is needed to adequately afford the median cost of a detached home (\$645,000) for first-time home buyers in 2023.

*For more details, see [The City's Housing Needs Assessment 2023](#).*



- Each of the five surveys we've done, community engagements taken on, coffees in the park and community gatherings have had, in one form or another, had a conversation about housing.
- These are rational, evidence-based recommendations from the public servants, researchers and leaders in our city (particularly recommendations 1F-1D, focused on zoning changes).
- This is top of mind for our neighbours. No household in our neighbourhood is not facing the housing crunch.

*September 14<sup>th</sup>, 2023*

Please vote **in favour** of accepting of the  
Housing Affordability Task Force's recommendations.

*September 14<sup>th</sup>, 2023*

It's not just a plan to build more affordable housing. It's a plan to remold our communities and restrengthen our middle class in Calgary.

Prepared by: Gordon Lam

Date: Sep 10, 2023

There are about 81,000 households that need affordable housing. However, the city's plan mentioned that we can build around a maximum of 3,000 new affordable housing per year and pressure to push back from the NIMBYism. Are there any measures to speed up the building's progress to solve the crisis?

“

In 2018, 81,240 households were identified to be in need of affordable housing in Calgary, and this number is expected to exceed 100,000 households by 2026.

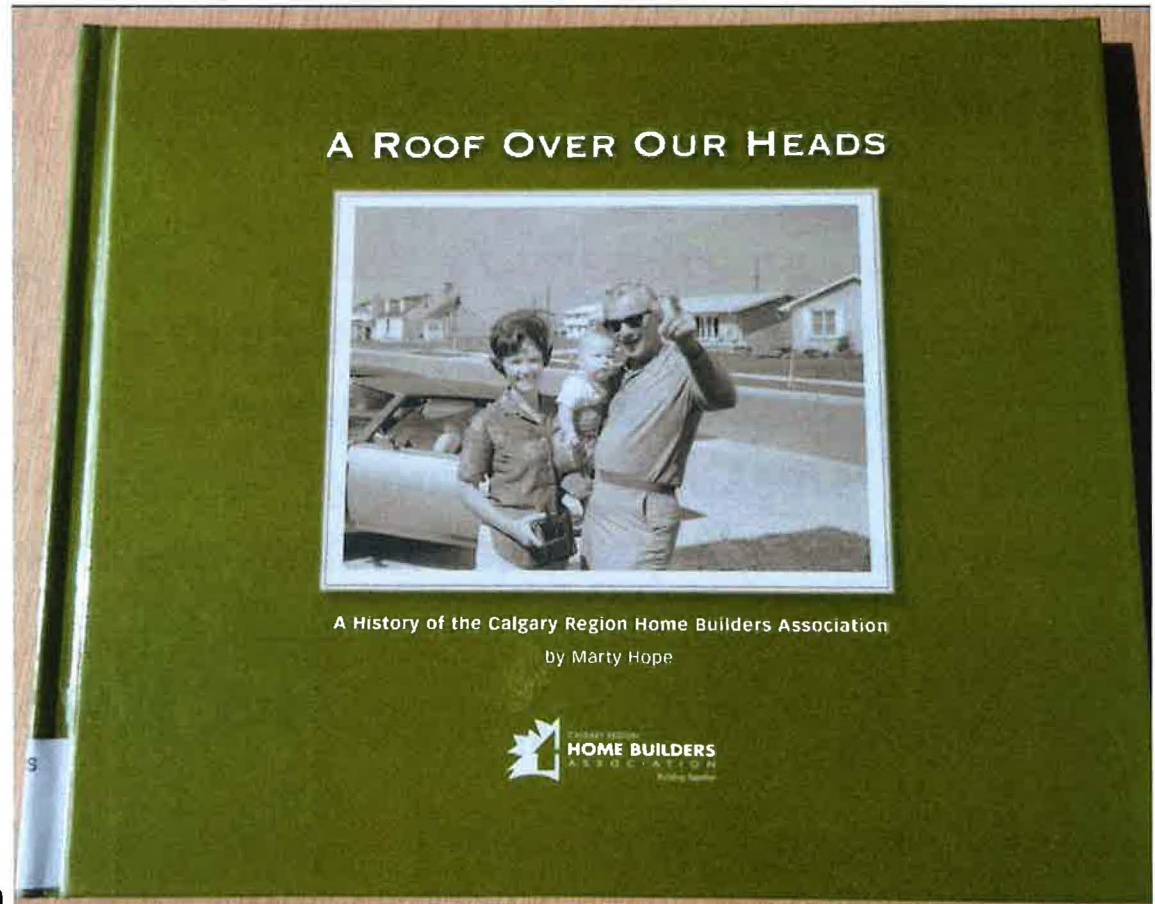
*- City of Calgary, Housing Needs Assessment 2018*

The details of the Housing & Affordability Task Force Recommendations and associated actions can be found [here](#).\*

The first three recommendations will help Calgary to increase and diversify the supply of housing. Boosting development by 1,000 more market homes beyond what is normally built in a year, and at least 3,000 non-market affordable homes a year.

Source: The Housing and affordability Task Force  
<https://engage.calgary.ca/HATaskForce>

In 1946 ~ 1979, the Calgarians faced housing shortage issue and they had tackled it in their time. The **responsibility** and **motivation** pushed them to step out of their comfort zone and figure out how to solve the problem. They were intelligent and braver and **embraced the innovative construction method** of their era. Can we imitate them?



Source: A Roof Over Our Heads  
By Marty Hope  
Calgary Region Home Builders Association

## **1946 -1949**

**Housing was in serious short supply in Calgary – Returning veterans found housing in Calgary in critically short supply. Through the war years, the number of approved building permits in Calgary had moved in a narrow range from 1,500 to 1,800 per year. By 1945, the number had soared to 2,400, thanks to the Veterans program and **Victory House, a prefabricated home.****

Source: A Roof Over Our Heads

By Marty Hope

Calgary Region Home Builders Association

## 1970 -1979

**In the nine years since 1961, the city's population jumped to 385,000 from 250,000. Then, by the end of the 1970s, it jumped again to 600,000 – an almost 50 percent increase from 1971. In 1972, the housebuilders faced the issue of lack of serviced land and rising costs. To tackle the cases, the municipal authority co-operated with the house builders, simplified some procedures and provided more serviced land at lower prices.**

Source: A Roof Over Our Heads

By Marty Hope

Calgary Region Home Builders Association

**Q: What essential elements get them to tackle the issue in their time?**

**A: They are (1)RESPONSIBILITY, (2)MOTIVATION, and (3) absorbed to use the MODERN CONSTRUCTION TECHNOLOGY method.**



## Make it easier to build housing across the city

### Recommendations and actions

#### Recommendation 1

Make it easier to build housing across the city

#### Recommendation 2

Make more land available to build more housing across the city

#### Recommendation 3

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

#### Recommendation 4

Convene the housing sector to facilitate greater collaboration

#### Recommendation 5

Increase the investment to support housing providers

#### Recommendation 6

Ensure more individuals have a safe place to call home

Responsibility

Motivation

## **Suggestion 1: Employ Project Manager and Use RESPONSIBILITY ASSIGNMENT MATRIX**

So, I suggest the City of Calgary consider employing a famously experienced Project Manager (that is a professional team includes an Architect, Engineer, Surveyor, Inspector, etc.) that he completed similar large scale affordable housing project and it can proof that he is a competent person to lead our projects. Then, the City delegate him as a representative with the authority to plan, schedule, review, inspect, and approve the building permits directly to share the workload.

RESPONSIBILITY ASSIGNMENT MATRIX **without** Project Manager (For Example Only)

	The Council of City of Calgary				The Department of City is responsible for reviewing and granting approval for the permit for construction work.				Contractors				The involved residents and Public			
Implement Roadmap	R	A	C	I	R	A	C	I								I
Review submitted permit			C	I	R	A	C	I								I
Start the project	R	A	C	I	R	A	C	I	R	A		I			C	I
Monitor project	R	A	C	I	R	A	C	I	R	A		I				
Get updates	R	A	C	I	R	A	C	I	R	A	C	I			C	I
Give suggestions	R	A	C	I	R	A	C	I	R	A	C	I			C	I

R	=Responsibility
A	=Accountable
C	=Consulted
I	=Informed

RESPONSIBILITY ASSIGNMENT MATRIX **with** Project Manager (For Example Only)

	The Council of City of Calgary				The Department of City is responsible for reviewing and granting approval for the permit for construction work.				The Project Manager is employed to represent the City of Calgary.				Contractors				The involved residents and Public			
Implement Roadmap	R		C	I			C	I	R	A	C	I	R	A						
Review submitted permit			C	I	R		C	I	R	A	C	I								I
Start the project	R		C	I			C	I	R	A	C	I	R	A		I			C	I
Monitor the project	R		C	I			C	I	R	A	C	I	R	A		I				
Get updates	R		C	I	R		C	I	R	A	C	I	R	A	C	I			C	I
Give suggestions	R		C	I	R		C	I	R	A	C	I	R	A	C	I			C	I

**Suggestion 2: Use modern construction technology (Building Information Modeling and Modular Construction) to speed up the building progress**

Industrial strategy: government and industry in partnership



## Building Information Modelling

Source: HM Government, the UK.

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/34710/12-1327-building-information-modelling.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/34710/12-1327-building-information-modelling.pdf)

### 1. COMMITMENT TO EXISTING WORK

#### A. What is Government and Industry doing already?

The initial estimated savings to UK construction and its clients is £2bn pa<sup>4</sup> through the widespread adoption of BIM and is therefore a significant tool for Government to reach its target of 15-20% savings on the costs of capital projects by 2015. An Investor's Report describing the business benefits to the market is available at:

<http://bimtaskgroup.org/wpcontent/uploads/2012/InvestorsReport-BIM.pdf>

The Government/Industry BIM programme commenced in July 2011 and is focused on the adoption of BIM technology by both public and private sector organisations involved in the procurement and delivery of buildings and infrastructure. The drivers for the adoption of BIM have been set out in the BIS BIM Strategy and the Government Construction Strategy and in overview these are the requirement to:

- reduce our asset costs and achieve greater operational efficiency.
- facilitate greater efficiency and effectiveness of construction supply chains
- assist in the creation of a forward-thinking sector on which we can base our growth ambitions.

The Construction Industry Council (CIC) has been at the forefront of developing and leading this programme with Government. They have put in place a number of industry focused programmes to assist the supply chain to gear up to Government's mandate that public sector centrally procured construction projects will be delivered using BIM by 2016.

"BIM will integrate the construction process and, therefore, the construction industry. But it will also have many additional benefits for the nation. It will enable intelligent decisions about construction methodology, safer working arrangements, greater energy efficiency leading to carbon reductions and a critical focus on the whole life performance of facilities (or assets). Of even greater importance are the benefits for the economy that will accrue from better buildings and infrastructure delivered by the construction industry."

**Graham Watts, OBE, Chief Executive Officer, Construction Industry Council**

<sup>4</sup> Study into the Business Case for Interoperable Building Information Modelling (BIM) - Jeffery Wix and Nicholas Nisbet (internal DTI report 2008)



Sign In or Register [FRANCAIS](#)



MENU

[Home](#) > [National Housing Strategy](#) > [National Housing Strategy Project Profiles](#) > [Modular Construction Creates Affordable Community Housing](#)



SAVE



SHARE

## Modular Construction Creates Affordable Community Housing

Modular construction gives rise to energy-efficient affordable housing in BC and Nunavut

This Demonstrations Initiative helps vulnerable populations, including those who are homeless and residents of indigenous and northern communities.

See why modular housing is an effective and innovative solution for vulnerable groups, including residents of indigenous and northern communities and people experiencing homelessness.

### Key Findings / Key Goals



Modular construction is an innovative solution to build energy-efficient, affordable housing quickly in rural and northern communities.



Modular construction is a **cost-effective** way to provide **affordable, transitional housing** to help lift people out of homelessness in urban areas.

## Modular housing gains traction as Canada's immigration numbers soar

HANNAH MACREADY

SPECIAL TO THE GLOBE AND MAIL

PUBLISHED JUNE 7, 2023

UPDATED JUNE 8, 2023



According to a 2023 Desjardins report, Canada needs to increase its housing starts by 50 per cent immediately to keep up with surging immigration levels.

THE MODULAR SOLUTIONS/HANDOUT

At a glance, the benefits of modular housing appear plentiful. Timelines for the prefab construction can be up to 50 per cent faster than traditional builds, CMHC told The Globe and Mail by e-mail.

Source: Hannan Maccready, The Globe and Mail  
<https://www.theglobeandmail.com/business/article-modular-housing-gains-traction-as-canadas-immigration-numbers->

Source: <https://www.cmhc-schl.gc.ca/nhs/nhs-project-profiles/2018-nhs-projects/modular-construction-creates-affordable-community-housing>

**Suggestion 3: we promote having the Neighborhood Connector Policies and update the project title to “Remold our community, erect your own small business in your house” to the communities**

## How to ease the pressure from NIMBYism?

Have we figured out what is the rationale for resisting the change?

I have interviewed some Calgarians and asked for their comments on this topic. Most admitted we are facing the housing crisis in Calgary and are worried the problem will worsen. They understood that the locals don't like to increase the density of their communities as it may cause traffic jams, dilute the medical and education resources, less green areas, etc. They thought the change was almost providing nothing beneficial for them. So, I suggest we promote having the **Neighbourhood Connector and Local Policies in the Local Area Plan** and update the project title to "Remold our community, erect your own small business in your house" to the communities.

Because of most interviewers replied that they thought that policy is good and encouraged them to accept the change after they knew the details. As the policy encourages the locals to start their small businesses with their families, and it can be an asset for their families. The locals might change their attitude toward the new neighbours as they constantly bring in income for their family and share the beneficial coming from the change. Notably, it might attract seniors or parents to change their mindset and accept the change, not for themselves, but for their families.



Figure 8: Neighbourhood Urban Form Categories

- Neighbourhood Commercial
- Neighbourhood Flex
- Neighbourhood Connector
- Neighbourhood Local

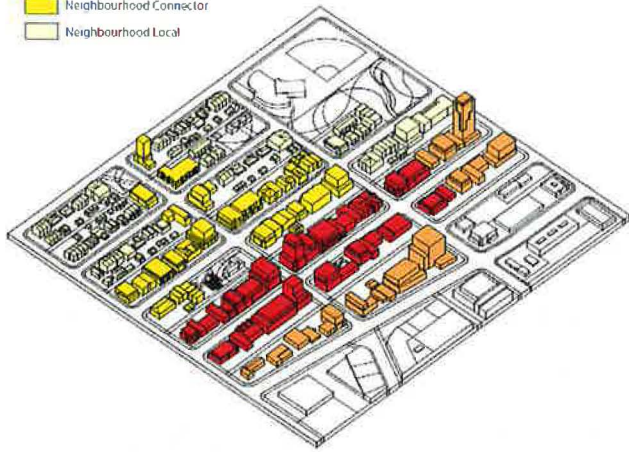


Figure 16: Neighbourhood Local Cross-Section



Source: The Guide for Local Area Planning, the City of Calgary  
<https://www.calgary.ca/planning/local-area.html>

## Conclusion

Calgarians had faced a similar housing shortage issue in the past. They had proof that the problems could be tackled by they created many beautiful habitant communities, and many of us live in these houses today. If only we imitate them, bear our responsibility and motivation and absorb modern construction technologies, we can assume to build fast more and solve similar issues in our era.

**-END-**



Your Home. Printed.

**Our VISION is to see every family living in a home that is affordable and meets their needs.**

**Our MISSION is to reduce the cost of housing by using advanced technology and materials.**

5.8 million units  
needed by 2030

+ 500,000  
immigrants/year

Existing supply shortage

Grey tsunami



# The wheels of government

12-24 months?

- ▶ Problem identified
- ▶ Policy options discussed
- ▶ Public input
- ▶ Policy drafted
- ▶ Policy debated
- ▶ Policy implemented
- ▶ Action





## Waitlist

Households on Waitlist



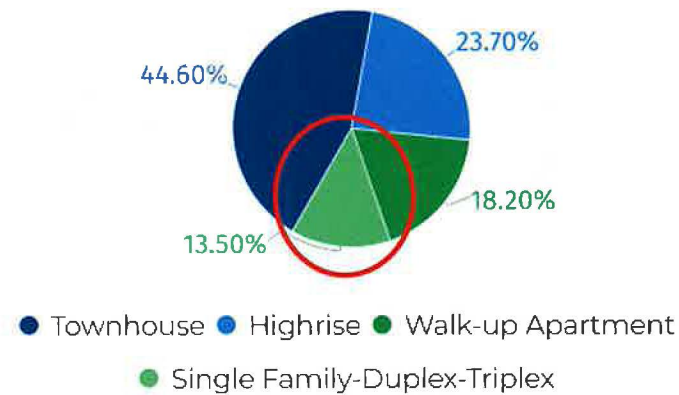
# 5,300+

Number of households on the CHC Waitlist as of August 2023.

The CHC Waitlist is priority-based, not time-based. All applications for subsidized programs are prioritized based on the provincial Social Housing Accommodation Regulation.

## Property Types

Percentage of CHC properties of various types.





[Home building](#)

# Building a Backyard Suite

Permits, application requirements, and common rules







Designed to be the perfect fit for a laneway suite or backyard office, the **Cypress-393** is a comfortable home in a small package. With this particular design, the focus is to work with our clients to create their perfect home or office, using this design to inspire.

**CYPRESS-393**

September 24, 2021 | Canada



*Thank You!*

Ed Macnab  
[emacnab@3dphc.ca](mailto:emacnab@3dphc.ca)  
403-681-4862





**Submissions on  
*Calgary's Housing  
Strategy***



**Rutland is already  
housing diverse**



**Even more housing  
diversity, please**



**No loss of parks & open spaces**

**No reduction in  
Municipal Reserve**



**Tap into the benefits of  
cooperatives & co-  
housing**

**RutlandPark**  
COMMUNITY ASSOCIATION



**PEAK  
MEDICAL SPECIALTY  
CENTER**



**Match growth with  
services/amenities**







**No development should be  
above public scrutiny.**

### **Yes to**

- **Co-housing**
- **Density in Activity Centres**
- **Preserving green space**

### **No to**

- **Blanket rezoning**
- **Removing parking requirements**
- **Public hearing exemption**
- **Loss of parks, open spaces and MR**

**SUBMISSION TO  
CITY OF CALGARY HOUSING STRATEGY  
SEPTEMBER 14, 2023**

**SUBMITTED BY: KEN YOUNG**

**ANALYSIS OF ROWHOUSING IMPACTS AND RECOMMENDATIONS FOR  
ALTERNATIVES TO MEET CITY DENSIFICATION GOALS**

# CONVERSION OF A RENTAL BUNGALOW TO A ROWHOUSE



- NEAR TERM LOSS OF HOUSING -

# CONVERSION OF A RENTAL BUNGALOW TO A ROWHOUSE WHAT DO WE GET? LESS AFFORDABLE HOUSING!



**18-24 MONTHS**

- 2 households
- Rent \$1200-1700 per household

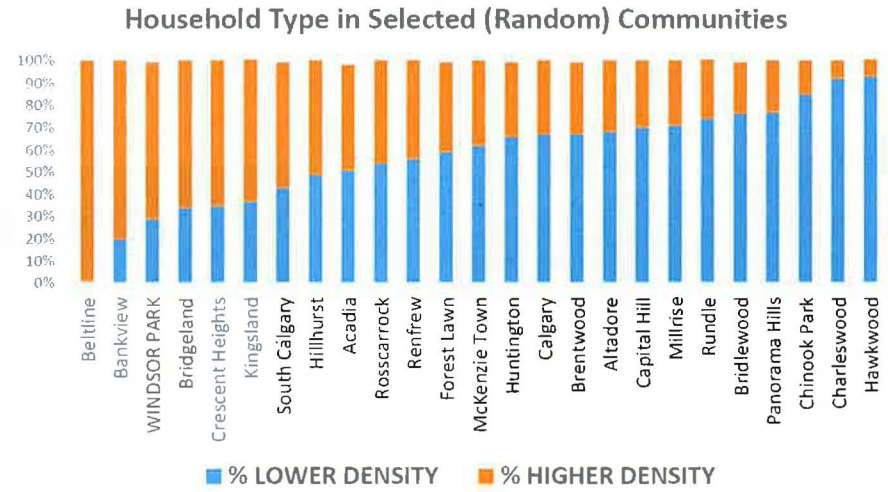
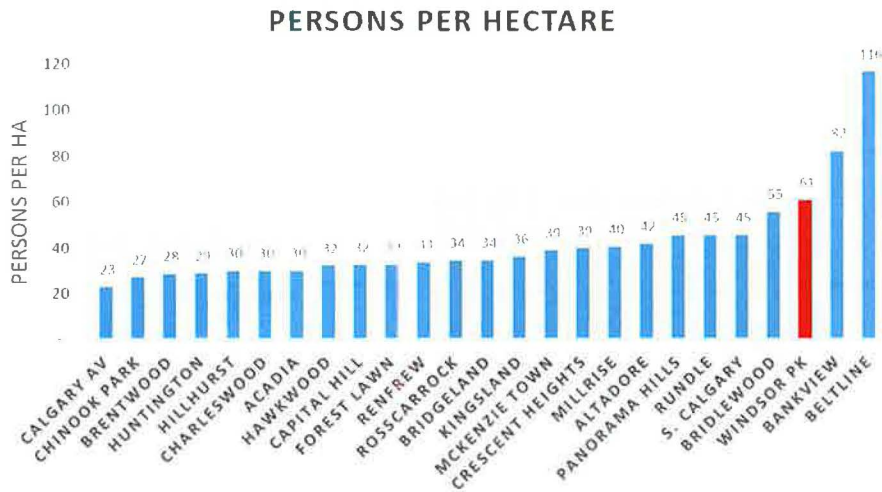
- **Vacant land**
- **Zero households**

- 4 households (plus suites?)
- Cost \$600-700k

# WHAT DO WE GET? LESS AFFORDABLE HOUSING!

# Density Comparisons

A COMMUNITY LIKE WINDSOR PARK ALREADY HAS A LOW PERCENTAGE OF DETACHED AND SEMI-DETACHED HOUSING BUT WILL BE MOST LIKELY TO SEE THE BURDEN OF REZONING PRESSURES



\* Data sourced from City of Calgary Community Profiles. Area and measurement data calculated using City of Calgary DMAP tool

## IMPACT OF RCG ON JUST CORNER LOTS

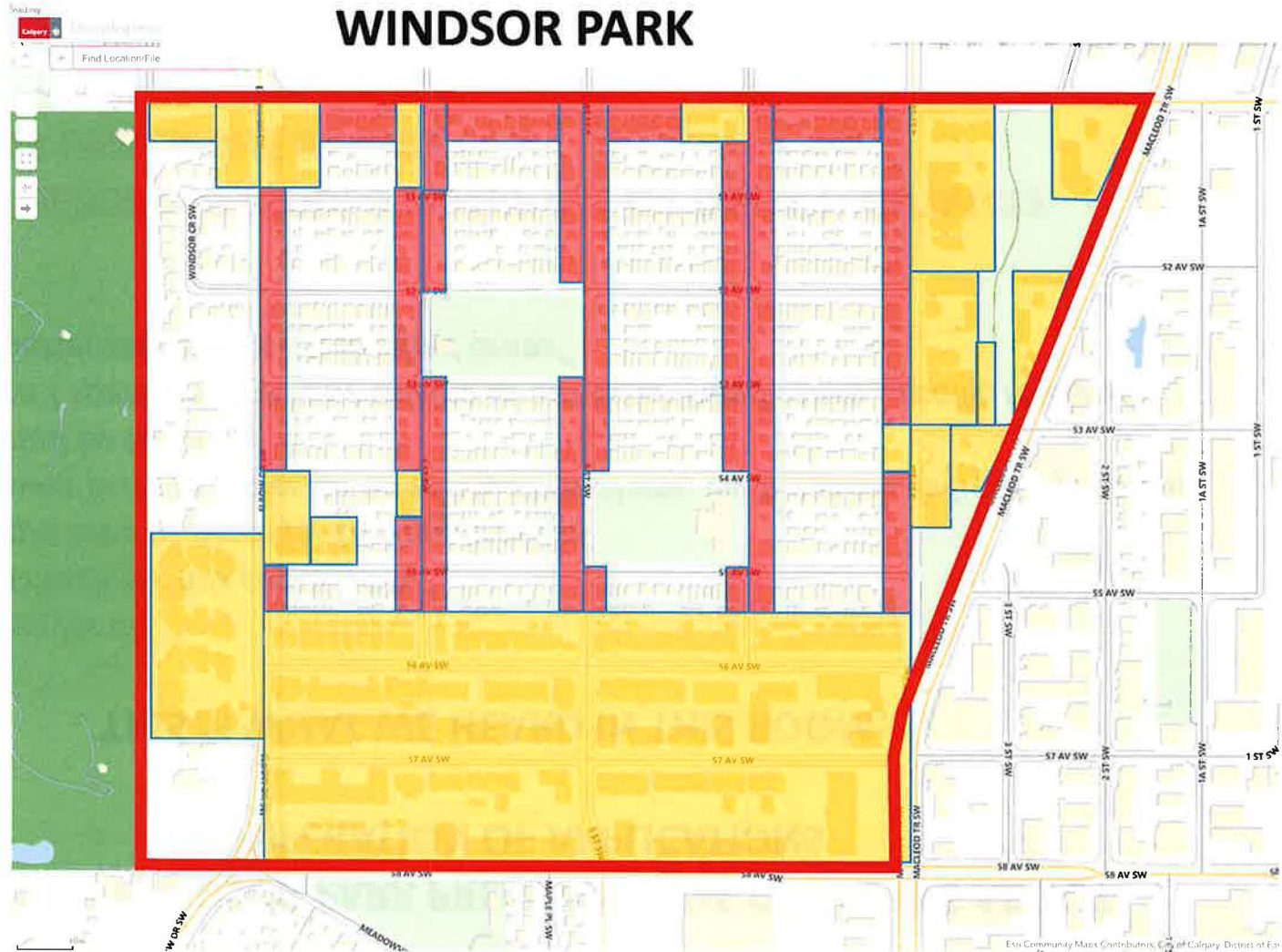
Pink = all end lots plus 50<sup>th</sup> Ave.

More street frontage becomes row housing or high density than single/semi detached

No plan for parking

Large scale destruction of tree canopy

Single/semi down from 29% of total to 19% (below Bankview 2019 %)



## **JULY WHEN WINDSOR PARK PRESENTED THE CONCERNS ABOUT PROLIFERATION OF APPLICATIONS**

### **THIS IS WHAT WE HEARD IN THIS ROOM:**

- *“Is this a free for all?”*
- *“This is too much for this community”*
- *“Not the right time or place for this application”*
- *“So the answer is we’re never going to say no to these, we’ll just try to fix the problems that are created by them?”*
- *“We haven’t spent enough time talking about established areas... really, really will push for better strategy in established areas”*

***BLANKET REZONING WOULD SWEEP ALL OF THESE LEGITIMATE  
CONCERNS UNDER THE BLANKET***



ADD HIGHER DENSITY AND DIVERSE HOUSING  
*AND*  
PRESERVE THE CHARACTER OF CORE OF COMMUNITY

**A WIN:WIN PROPOSAL**

1. Densify Community Corridors / Main Streets (eg. 50<sup>th</sup> Avenue, Elbow Drive & 58<sup>th</sup> Avenue Transition area)
2. Develop underutilized land (eg vacant land adjacent to McLeod Trail north of Chinook; 39<sup>th</sup> Ave LRT)
3. Retain designation for core of community, except where already redesignated or where supported by LAP

**CALGARIANS FOR SENSIBLE GROWTH  
SEPT 2023**

**Business Case for Established Communities**

**(This Business Case is very much aligned with Windsor Park Win:Win proposal)**

“Distortion of the housing market is evident in the diversion of “missing middle” development to single-family areas rather than activity centres and main streets,”

“... in addition to approving and subsidizing new subdivisions on the fringe, The City has been encouraging increased density outside Activity Centres and Main Streets. This has diverted investment and density from where it is needed most, unnecessarily altered the character and stability of neighbourhoods, and eroded the financial security and trust in government for those residents that Activity Centres and Main Streets are meant to serve.”

**Calgarians for HOUSING is a HUMAN RIGHT**

IT'S THE LAW. LEASE NO ONE AWAY!

**STOP THE HARM.**  
STOP Predatory Financialization of Housing and RENT GOUGING – HOUSING is a HUMAN RIGHT!

BRIEF prepared for the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) Committee

For the review regarding financialization, rent gouging, renovations and related issues

By Anne Landry, a Calgarian for HOUSING is a HUMAN RIGHT  
EMAIL: [info@CalgariansForHousingRights.ca](mailto:info@CalgariansForHousingRights.ca)

Submitted on: Friday May 26, 2023  
Submitted to: [HUMA@parl.gc.ca](mailto:HUMA@parl.gc.ca)

**Calgarians for HOUSING is a HUMAN RIGHT**

IT'S THE LAW. LEASE NO ONE AWAY!

It is the WILD, WILD WEST IN ALBERTA. Calgary is apparently a GROUND ZERO for HOUSING HUMAN RIGHTS violations for which submissions can be made to the Federal Housing Advocate.

Submission prepared for the National Housing Council Review regarding Financialization of Purpose-Built Rental Housing

By Anne Landry, a Calgarian for HOUSING is a HUMAN RIGHT  
EMAIL: [info@CalgariansForHousingRights.ca](mailto:info@CalgariansForHousingRights.ca)

Submitted on: Thursday August 31, 2023  
Submitted online at to: <https://nhc-cn1.ca/review-panels/submissions>

**HOUSING HOPE Community Meeting**

Tuesday September 12, 2023  
1PM to 2PM, doors open 12:30PM  
Kerby Centre (Lecture Room) - Calgary, AB  
1133 7th Avenue S.W., at Kerby Centre C-Train Stop

**EMAIL to RESERVE A SEAT:**  
[Info@CalgariansForHousingRights.ca](mailto:Info@CalgariansForHousingRights.ca)

**We are taking action NOW for HOUSING is a HUMAN RIGHT!**

HOSTED BY: A Calgarian for HOUSING is a HUMAN RIGHT  
WITH SUPPORT/GUESTS: John Humphrey Centre for Peace and Human Rights; Voice of Albertans with Disabilities; National Pensioners Federation; DeTheChangeYYC; Calgary Raging Grannies.

**We are taking ACTION NOW for HOUSING is a HUMAN RIGHT!**  
STOP THE HARM - STOP Predatory Financialization of Housing and RENT GOUGING - HOUSING is a HUMAN RIGHT!

**STOP RENT GOUGING!**  
Sign the petition

Require landlords to appear at House of Commons Review of Financialization & Rent Gouging

Marie Josée Houle, Federal Housing Advocate, a full member of the House of Commons - HUMA. Learn More: <https://www.ourcommons.ca/industry-issues-and-the-dia>

Federal Housing Advocate Marie Josée Houle is calling for the House of Commons to take action on the issue of rent gouging and related issues.

**ALL levels of government: IMMEDIATELY declare a HOUSING EMERGENCY in Calgary and take IMMEDIATE ACTION to protect renters and the vulnerable as well as the current supply of affordable, accessible, adequate, secure tenure housing and LAND.**

*"I think it's a multi-pronged approach. Stop the loss, curb the financialization, make it less profitable and give opportunities for non-market actors to acquire."* Marie Josée Houle, Federal Housing Advocate - **At House of Commons HUMA\* Committee Review of Financialization, Rent Gouging, Renovictions & Related Issues – May 16, 2023.** Contact the HUMA Committee Members at <https://www.ourcommons.ca/Committees/en/HUMA/Members>.

HUMA = House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Through volunteer  
power, we provide  
tangible necessities,  
systems navigation,  
and advocacy to help  
end the cycle of  
homelessness.

Chaz Smith  
CEO & Founder

[Chaz.smith@bethethechange.org](mailto:Chaz.smith@bethethechange.org)



# In 2022-2023

- 17,399 individual contacts served
- 47% or 8236 Indigenous (over represented)
- 1/3rd said we're Sleeping outside (rough)

## Over 206 shifts we served..



**17 399 Contacts**

22% of those we served received a referral to a service they did not previously know about



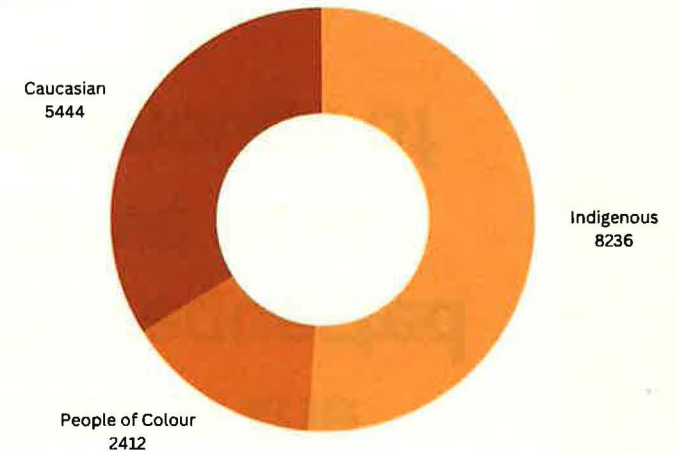
5568 Female



97 Gender Diverse



11327 Male



A third of those were sleeping rough, meaning that they were not accessing emergency shelter that night

**12,042**

the number of sandwiches we prepared  
and supplied to the unhoused in the  
downtown community in 2022

DID YOU  
**KNOW?**



that is as many as 8 Calgary towers!



**83,507**

the number of food and hydration items  
we handed out to the unhoused in the  
downtown community in 2022

**Food is the  
MOST requested  
item we never  
have enough of**



**#BeTheChangeYYC**

– **Team Leads who run shifts** :

**Are Nurses, Paramedics, EMR's.**

**They run trained volunteer  
outreach worker teams of 4,  
often coupled with folks with  
lived experience of**

**Homelessness to help**



**#BeTheChangeYYC**

Over our 8+ years of operating the most consistently requested referral, year after year, is for those who **want & need housing**. For many years the standard is that folks wait many months, if not years for housing



**#BeTheChangeYYC**



## City of Calgary Corporate Housing Strategy 2015-2024

**64%**

The City should **invest more** in affordable housing

**69%**

Affordable housing for low-income families is **"very important"**

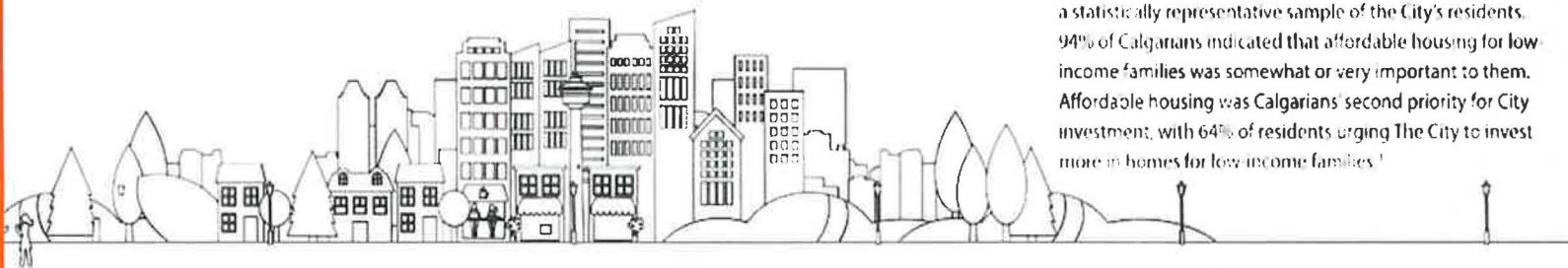
Affordable housing is **second** only to transit as **a priority** for City investment

Source: Calgary Citizen Satisfaction Survey, 2015

by \$14 million and generates up to 13,000 direct and indirect jobs

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

Calgarians believe in affordable housing. In 2015, for the first time, The City of Calgary included questions on affordable housing in its annual Citizen Satisfaction Survey, which polls a statistically representative sample of the City's residents. 94% of Calgarians indicated that affordable housing for low-income families was somewhat or very important to them. Affordable housing was Calgarians' second priority for City investment, with 64% of residents urging The City to invest more in homes for low-income families.<sup>1</sup>



# National Housing Strategy Act

**S.C. 2019, c. 29, s. 313**

Assented to 2019-06-21

An Act respecting a national housing strategy

**[Enacted by section 313 of chapter 29 of the Statutes of Canada, 2019, in force July 9, 2019, see SI/2019-62.]**

## Preamble

Whereas housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities as well as a strong national economy in which the people of Canada can prosper and thrive;



**We know we have been lacking  
Affordable Housing For years: :**

We must implement immediate actions to address the affordability crises that has increased cost of living. Increasing rents of many hundreds of dollars per month is unsustainable.

Without collaboration of all of the civil sector, the public, all levels of government, the housing crisis will only get worse.



#BeTheChangeYYC

[www.bethechangeeyc.org](http://www.bethechangeeyc.org)



## CALGARY HERALD

Numbers from a 2020 study from the foundation and the School of Public Policy found individuals suffering from homelessness and frequently used services such as hospitals and jails cost the public an average of \$87,000 a year. After they were placed in a home, that number dropped to an average of \$30,500 per year, the study found.

Despite the documented success of housing first, Kneebone said there remains a need to help people from becoming homeless in the first place.

---

**\$87,000 per person per  
year experiencing  
homelessness**



**#BeTheChangeYYC**

**Or \$30,400/year for housing**

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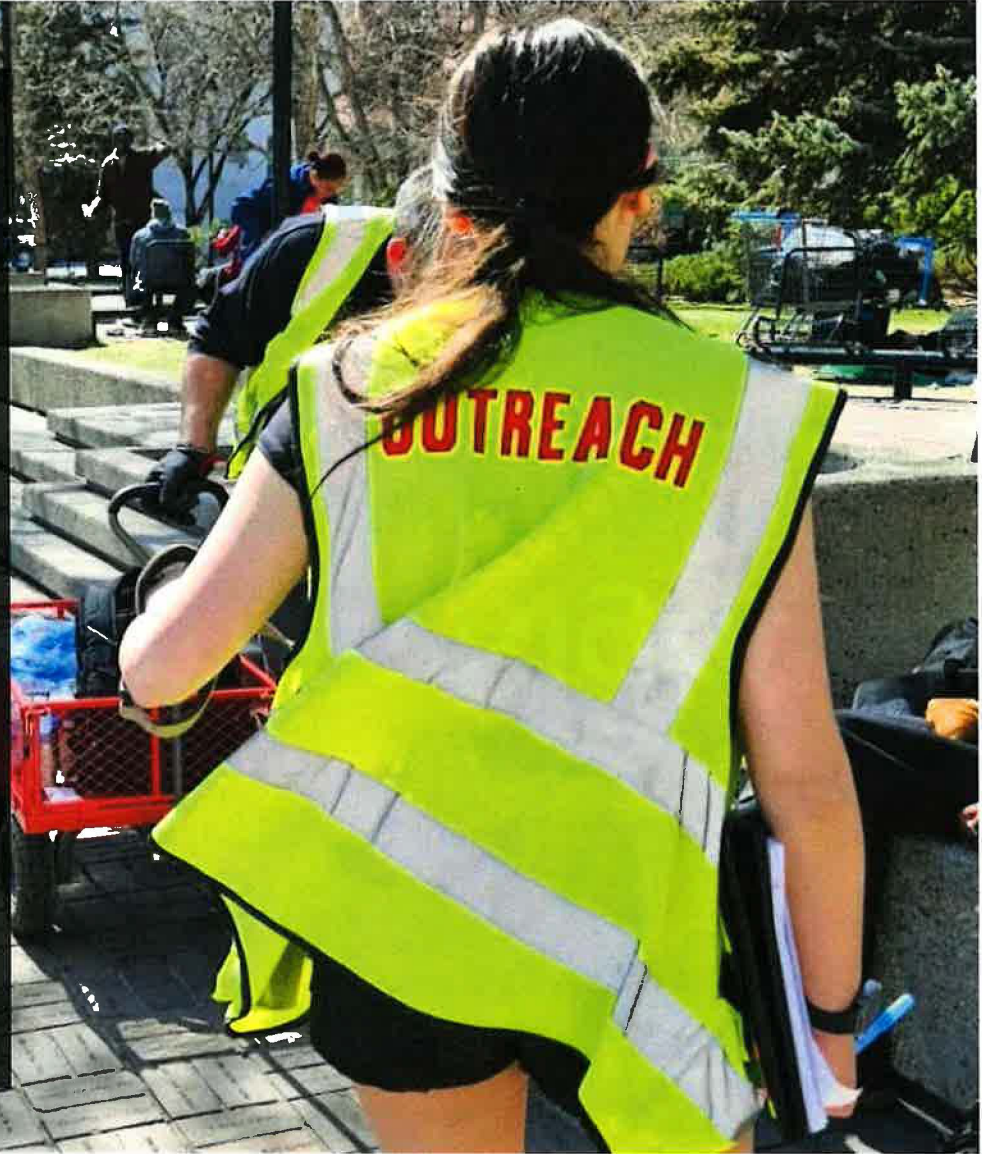
**We ALL are already paying  
for this housing crises. One  
way or another**

---

**We have an opportunity to create a city that leads the country in access to safe, equitable, timely access to Housing!**

Our hopes & prayers are that we seize this moment to create the change that people are literally crying out for.

We encourage council use all the tools provided & approve them to build more affordable housing in Calgary





#BeTheChangeYYC

# Housing Is A Human Right

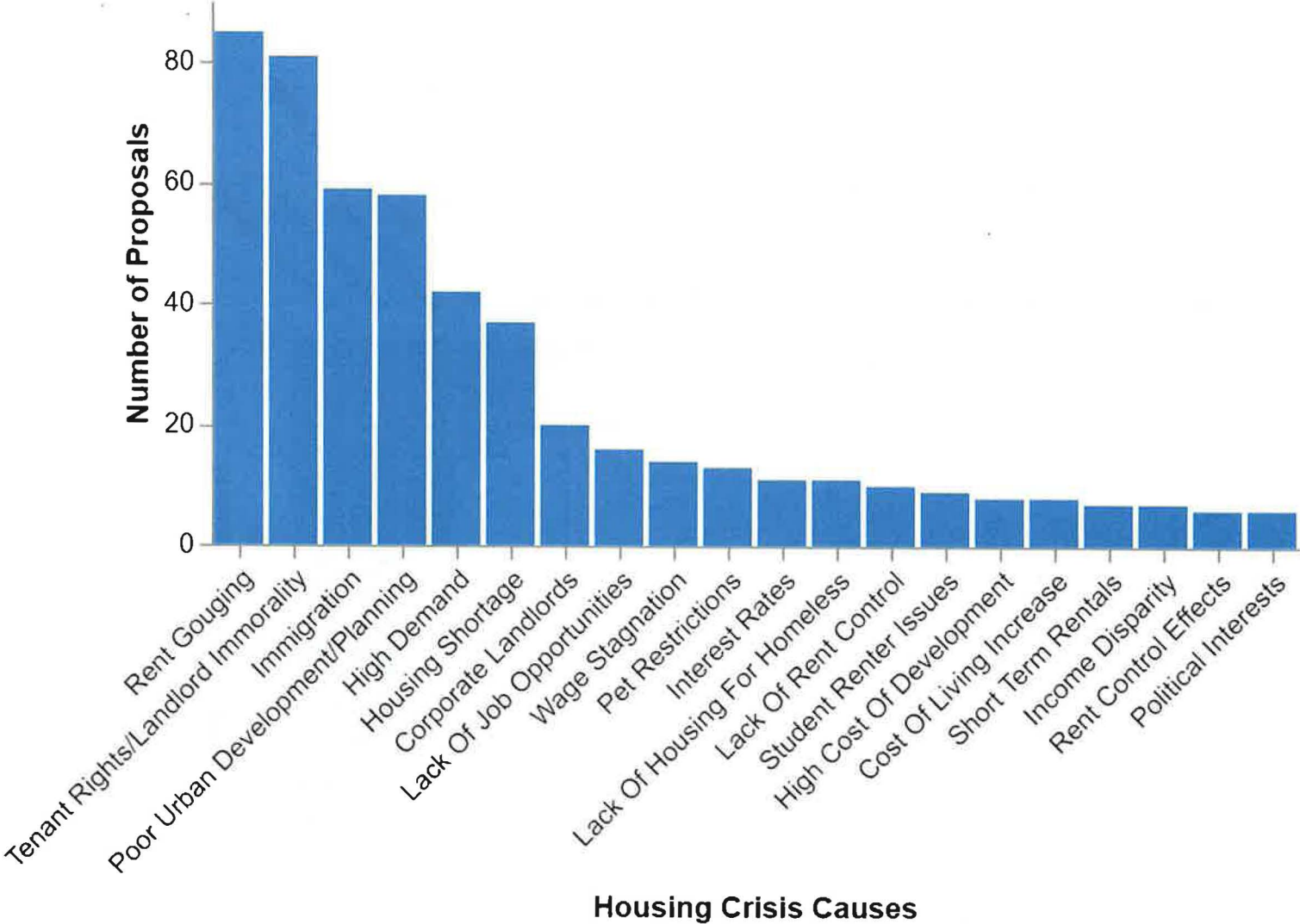
Without a home, people cannot work, they cannot shower, our economy will continue to suffer. People's lives will continue to be lost

**The time for more Affordable Housing is long overdue. We need to act now!**

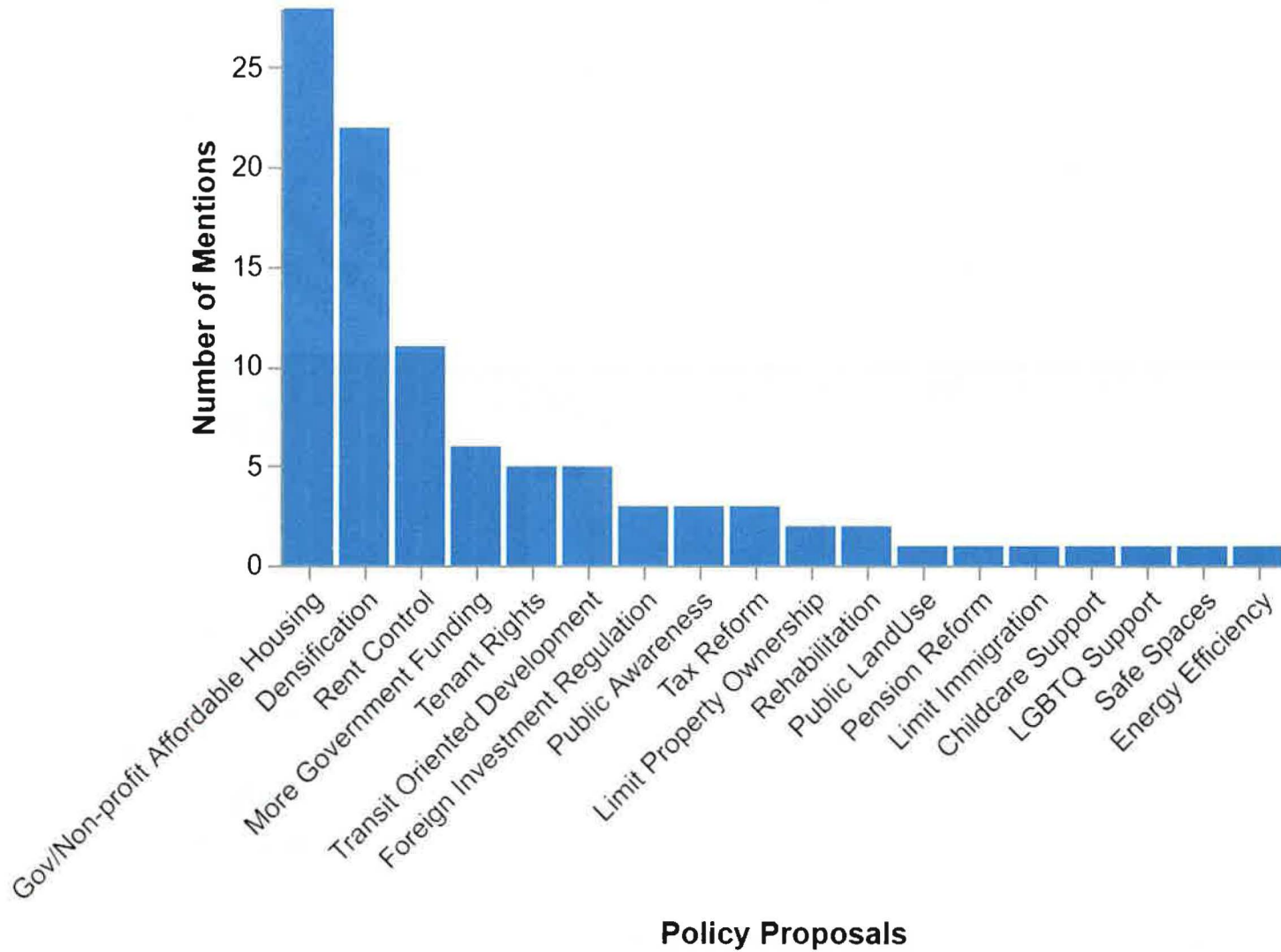
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# Top 20 Housing Crisis Cause Proposals on r/Calgary



## Policy Proposals on Reddit



## PERMITTING AFFORDABILITY: HOUSING POLICY IN THE CALGARY METROPOLITAN REGION

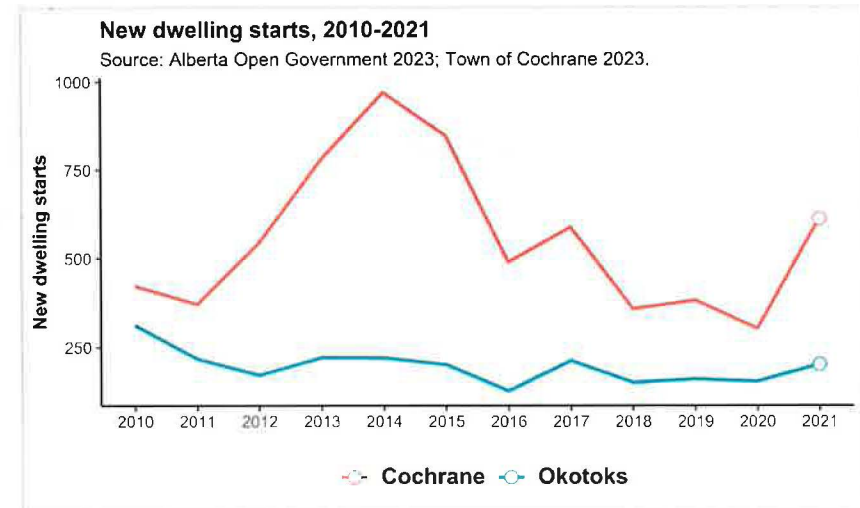
Data from two Calgary bedroom communities demonstrate how local policy choices affect the affordability of housing.

In the foothills of the Rockies, approximately 30-40 minutes driving time from downtown Calgary, two Alberta municipalities are taking very different approaches to housing construction. These towns, Cochrane and Okotoks, are similar [in many ways](#) – each boasted around 32,000 people in 2021, and both have a median age of 39.2 years. The median household income in Cochrane is \$127,000, compared to \$130,000 in Okotoks. A good portion of this income comes from Calgary – between 25-33% of the labour force in each town commutes to the city for work. With all these similarities, however, there is one distinct difference between the two municipalities – the cost of housing.

For the past decade homes in Cochrane have remained, on average, approximately \$40,000 cheaper than in Okotoks (author's estimate). Given the similarities between the two towns, it is unlikely that external factors are the cause. It is also unlikely that there is less demand for housing in Cochrane – despite similar population levels, the town has grown by roughly 6% each year compared to 2% in Okotoks over the same decade. Instead, the answer may lie with differences in municipal policies that [influence](#) the supply of housing.

Despite higher demand for housing in Cochrane, housing there is \$40,000 cheaper on average than in Okotoks, a town with similar demographic and economic characteristics. Higher permitting may be the reason, allowing the supply of new housing in Cochrane to match the higher demand.

The figure to the right shows this trend. The red line shows the number of new dwelling units in Cochrane from 2010-2021, while the blue line shows housing starts in Okotoks during the same period. On average, Cochrane built triple the amount of housing Okotoks did, and issues 5 residential building permits for every 2 issued in Okotoks. The variety of housing in Cochrane is also greater – multifamily dwellings represented approximately 46%

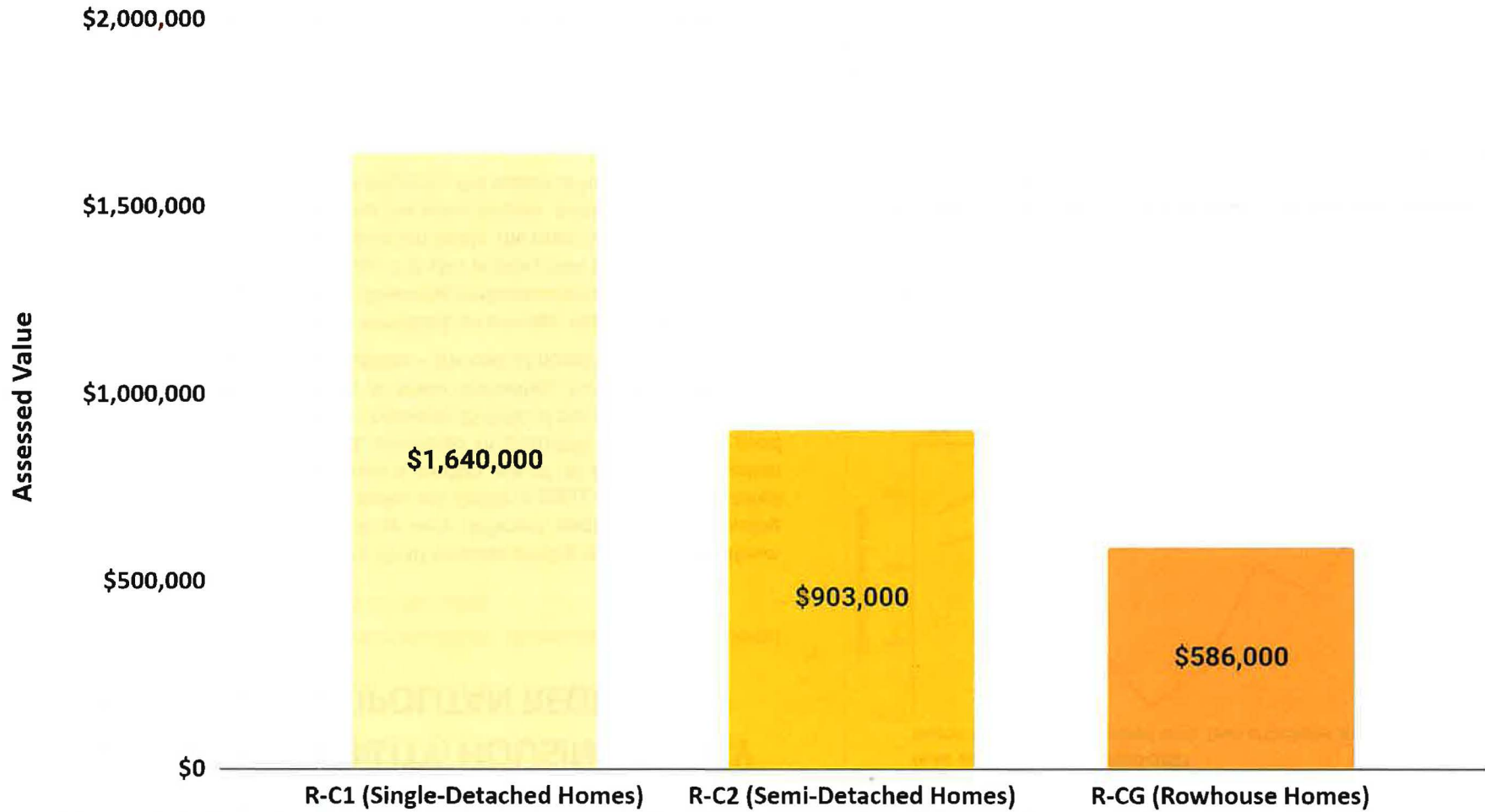


of new housing starts compared to 16% in Okotoks.

All levels of government influence the construction and cost of housing. All do so in the form of [fees](#) and [taxes](#) leveraged against new housing. The federal government and all provinces set their own [building codes](#) and may require their own [approval process](#) for new housing. Provinces also regulate land use, including agreements that restrict [future changes to property](#), and often fund infrastructure or public amenities in new communities. Municipal governments may wield the greatest influence on housing costs through [zoning regulations](#) which determine the type of housing that can be built; and building permits, which impact construction timelines and non-material costs of housing.

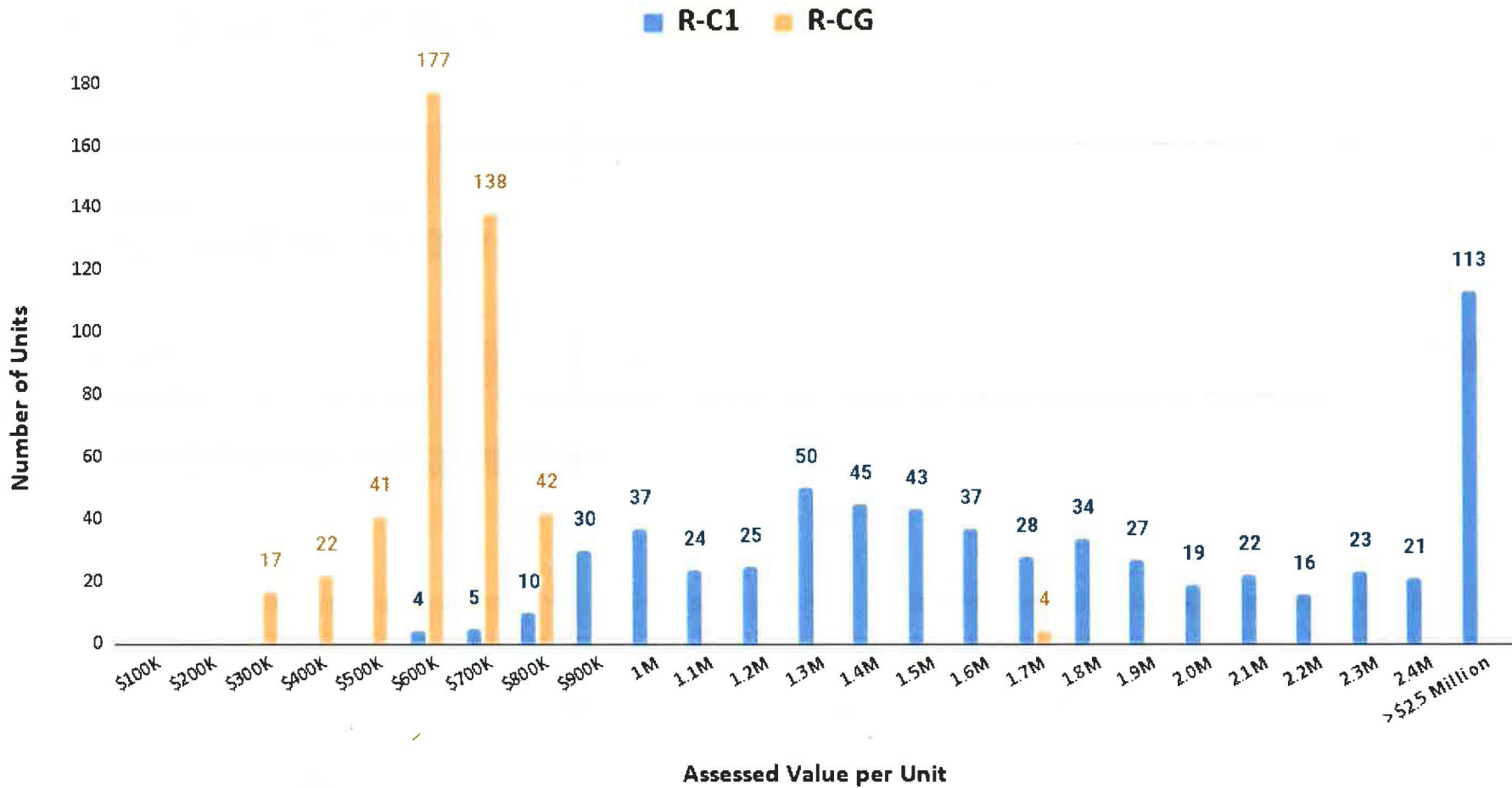
The population of Canada hit 40 million people this summer and Calgary is the fastest growing city in the country with a population over a million. More interprovincial migrants are moving to Calgary than anywhere else in Canada, and an estimated 100,000 immigrants, refugees, and temporary residents are expected in the next 3 years. Will the supply of housing be permitted to increase to match? Calgary permitting rates currently match Okotoks, but Cochrane provides an example that policymakers may choose to follow.

### Median Value of New Builds per Zoning District in Calgary (2018-2023)



## Distribution of New Unit Values per Zoning District in Calgary (2018-2023)

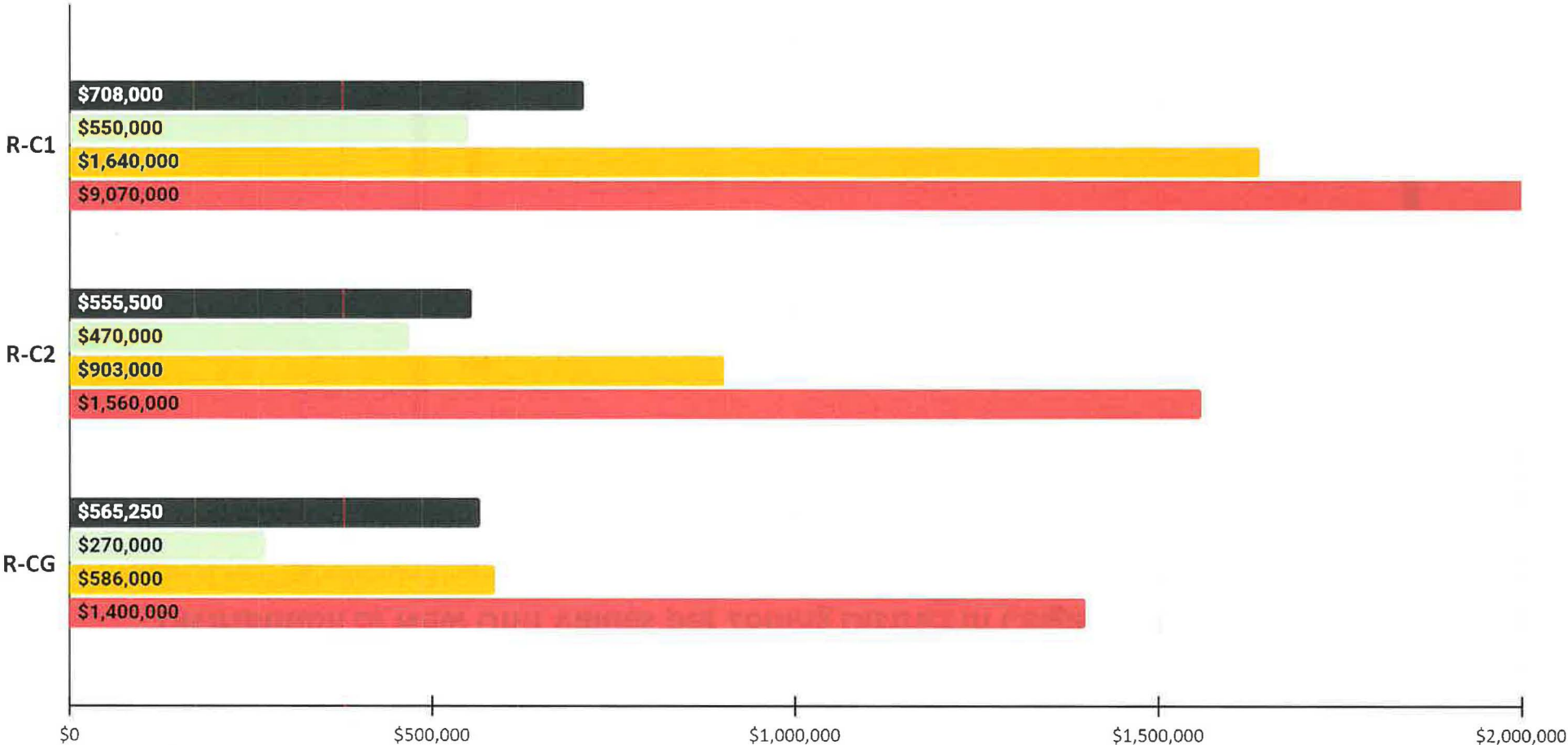
Value of new single-detached homes in the R-C1 district and value of new homes in the R-CG district built after 2018.



### Values of New Build Homes in Calgary

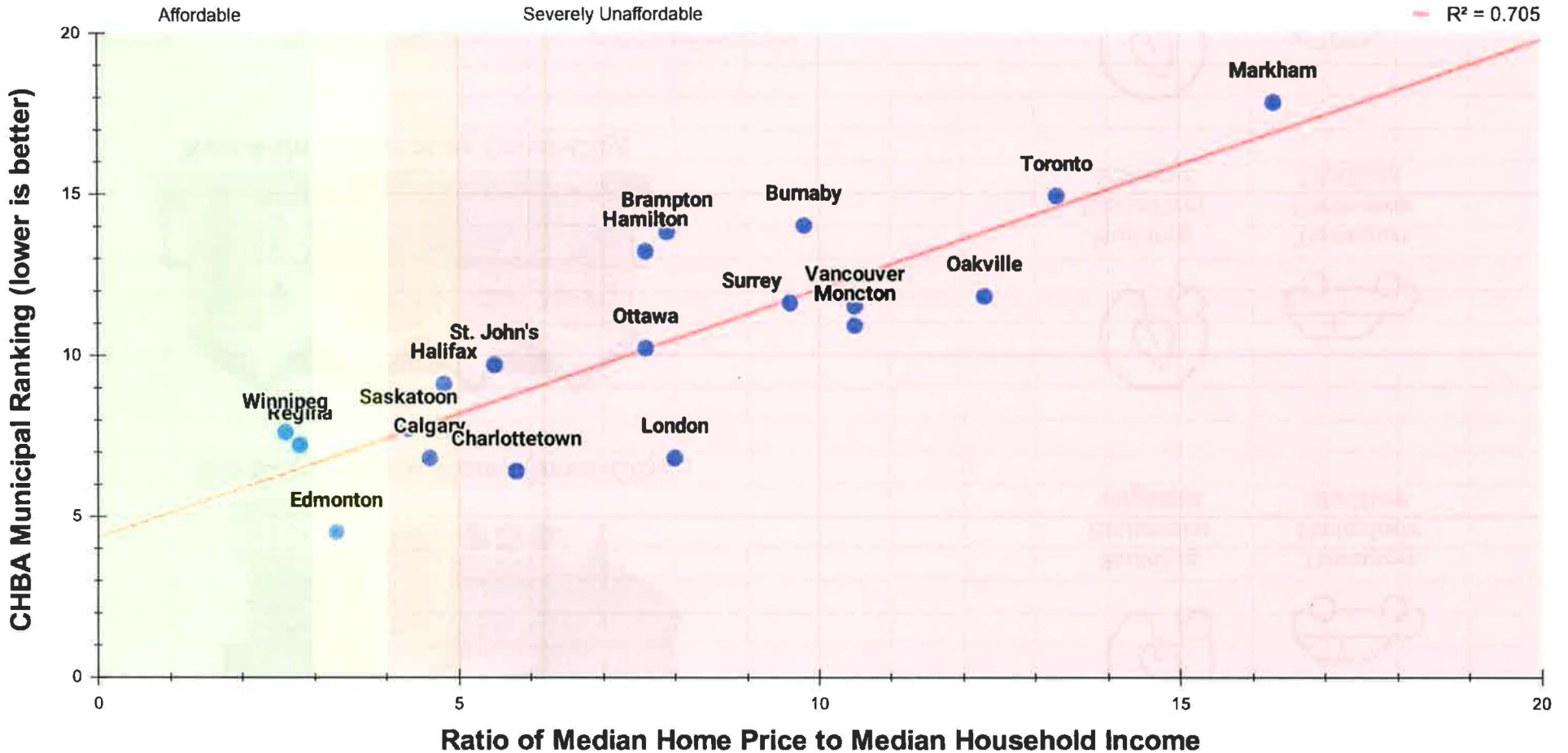
The assessed values of single, semi and rowhomes built in the R-C1, R-C2 and R-CG districts between 2018 and 2023.

Median Parcel Value Pre-Construction
  Lowest Value New Unit
  Median New Unit Value
  Highest Value New Unit



# Quality of Municipal Housing Approval Processes and Housing Affordability in Canada

Canadian Home Builders Association (CHBA) 2022 Benchmarking Study ranked cities on their development approval processes, timelines, and government charges.



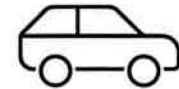
Middle-income housing affordability is rated in four categories, ranging from the most affordable ("affordable") to the least affordable (severely unaffordable) with classification taken from 2022 Demographia International Housing Affordability Report.



Old Single-Family Home (Inner-City)



Building Emissions  
**Highest**



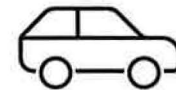
Transport Emissions  
**Medium**



New 4-Unit Rowhouse (Inner-City)



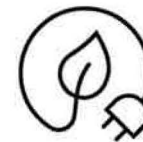
Building Emissions  
**Lowest**



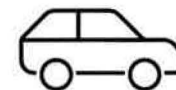
Transport Emissions  
**Medium**



New 4 Single-Family Homes (New Community)



Building Emissions  
**Medium**



Transport Emissions  
**Highest**



### Auckland



**Auckland Unitary Plan**

### Victoria



**Building Missing Middle Housing**

### Toronto



**Expanding Housing Options**

### Edmonton

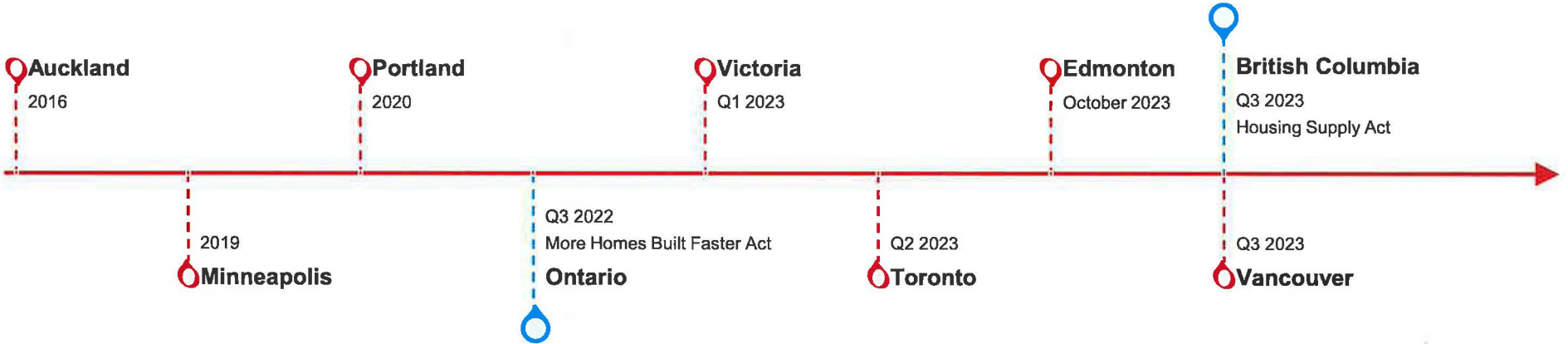


**Zoning Bylaw Renewal**

### Vancouver



**Adding Missing Middle Housing**





# Base Residential Districts

Municipal	Auckland	Victoria	Toronto	Edmonton	Vancouver	Calgary (R-C1)
<b>Rezoning Required:</b>	No	No	No	No	No	No
<b>Allowed Dwellings:</b>	3	6	5	8	8	2
<b>Council Status:</b>	Approved August 2016	Approved January 2023	Approved May 2023	TBD October 2023	TBD Fall 2023	TBD Q2 2024
<b>Result:</b>	4'000 more homes per year	No Applications	TBD	TBD	TBD	TBD

Provincial	Ontario	British Columbia
<b>Rezoning Required:</b>	No	No
<b>Allowed Dwellings:</b>	3	4
<b>Legislative Status:</b>	Approved November 2022	First Reading



# Base Residential Districts – Updated September 13, 2023

Municipal	Auckland	Victoria	Toronto	Edmonton	Vancouver	London	Ottawa	Calgary (R-C1)
<b>Rezoning Required:</b>	No	No	No	No	No	No	No	No
<b>Allowed Dwellings:</b>	3	6	5	8	8	4	3	2
<b>Council Status:</b>	Approved August 2016	Approved January 2023	Approved May 2023	TBD Public Hearing October 2023	TBD Public Hearing September 2023	August 2023	TBD Q2 2025	TBD Q2 2024
<b>Result:</b>	4'000 more homes per year	No Applications	TBD	TBD	TBD	TBD	TBD	TBD

Provincial	Ontario	British Columbia
<b>Rezoning Required:</b>	No	No
<b>Allowed Dwellings:</b>	3	4
<b>Legislative Status:</b>	Approved November 2022	First Reading



# Base District Development Rules

	Auckland	Victoria	Toronto	Edmonton	Vancouver	Calgary (R-C1)
<b>Maximum Dwellings:</b>	3	6	5	8	8	2
<b>Parking:</b>	Open-Option	0.77 per Unit	Open-Option	Open-Option	1.0 per Parcel	1 per Unit
<b>Maximum Height:</b>	12m	9m	10m	10.5m	11m	10m*
<b>Front Setback:</b>	1m	6.1m	6m	3m*	3.7m*	Contextual
<b>Lot Coverage:</b>	50%	40%	50%	47%	60%*	45%



# Parking Availability





# Other Factors in Redevelopment

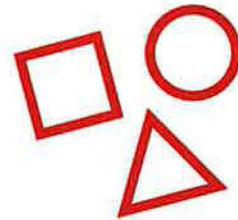
Land Value



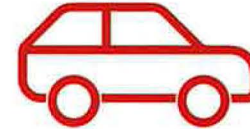
Home Quality



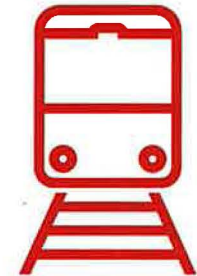
Parcel Shape



Lane Access



Proximity





# Redevelopment Probability

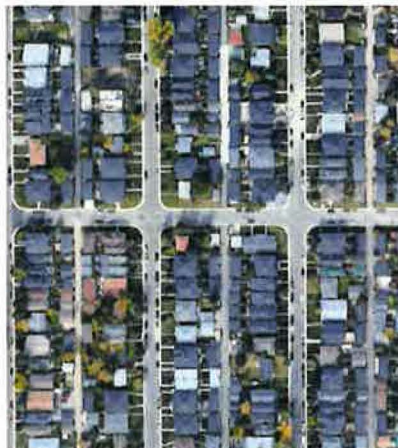


## Citadel (0%)

- Post-1965
- Triangle Lot
- No Rear Lane
- Far from Downtown

## Mount Royal (0%)

- Pre-1965
- Odd Lot Shape
- No Rear Lane
- Close but high Land Costs

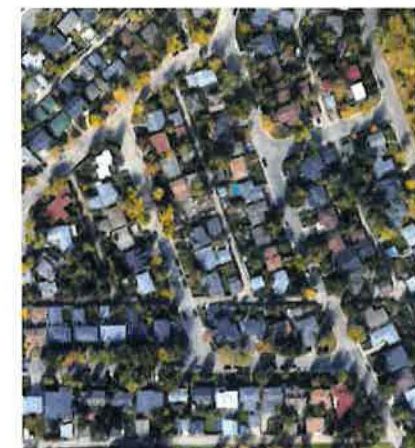


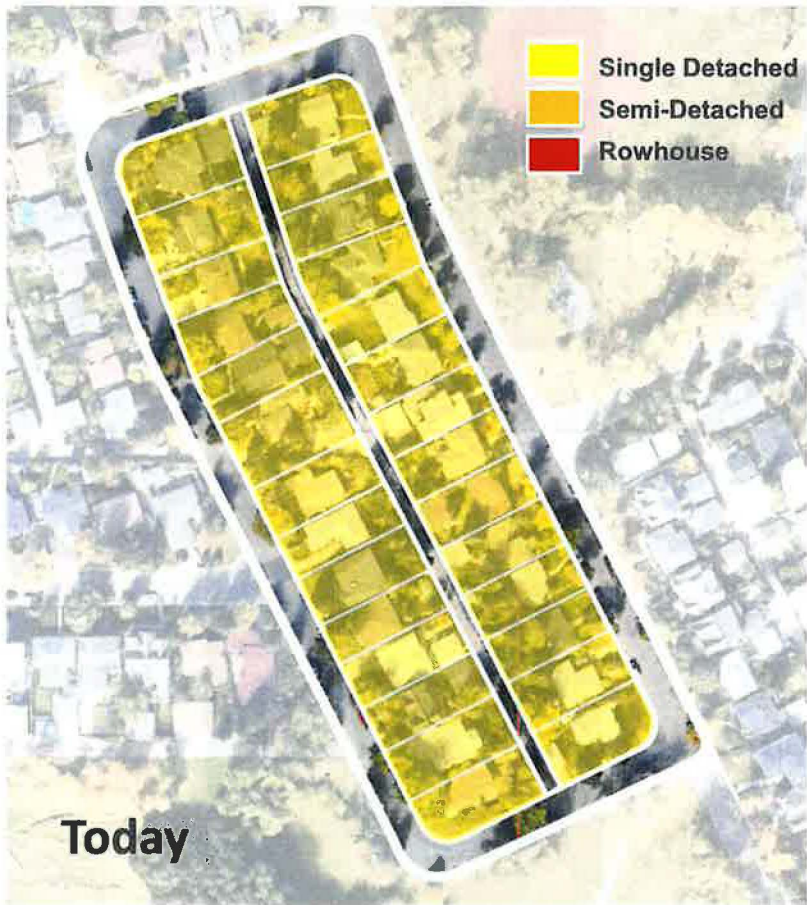
## Killarney (1.2%)

- Pre-1965
- Rectangle Lot
- Rear Lane
- Close to Downtown

## Charleswood (0.6%)

- Pre-1965
- Rectangle Lot
- Rear Lane
- Close to Downtown





# Rate of Change: <1%

Established Area Communities

Example: Residential Block in **Charleswood**



**2030**

Population: 79

Dwellings: 30



**2040**

Population: 98

Dwellings: 40

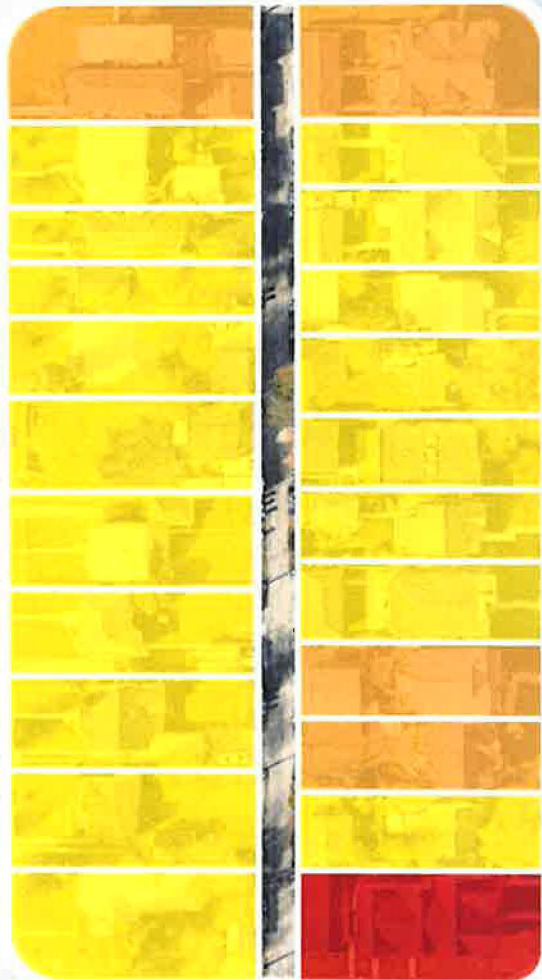


**2070**

Population: 144

Dwellings: 61



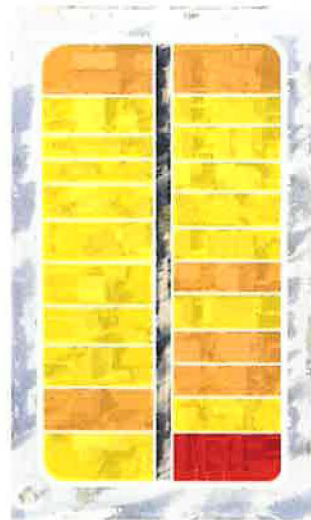


Today

# Rate of Change: 1.2%

Inner-City Communities

Example: Residential Block in **Killarney**



**2030**

Population: 105

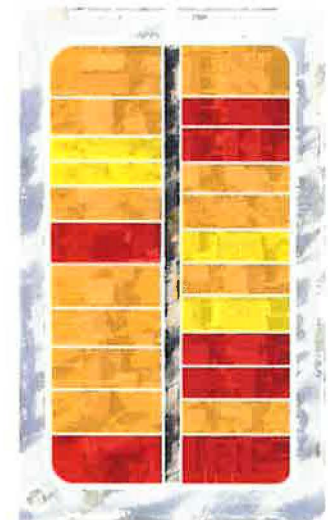
Dwellings: 80



**2045**

Population: 123

Dwellings: 90

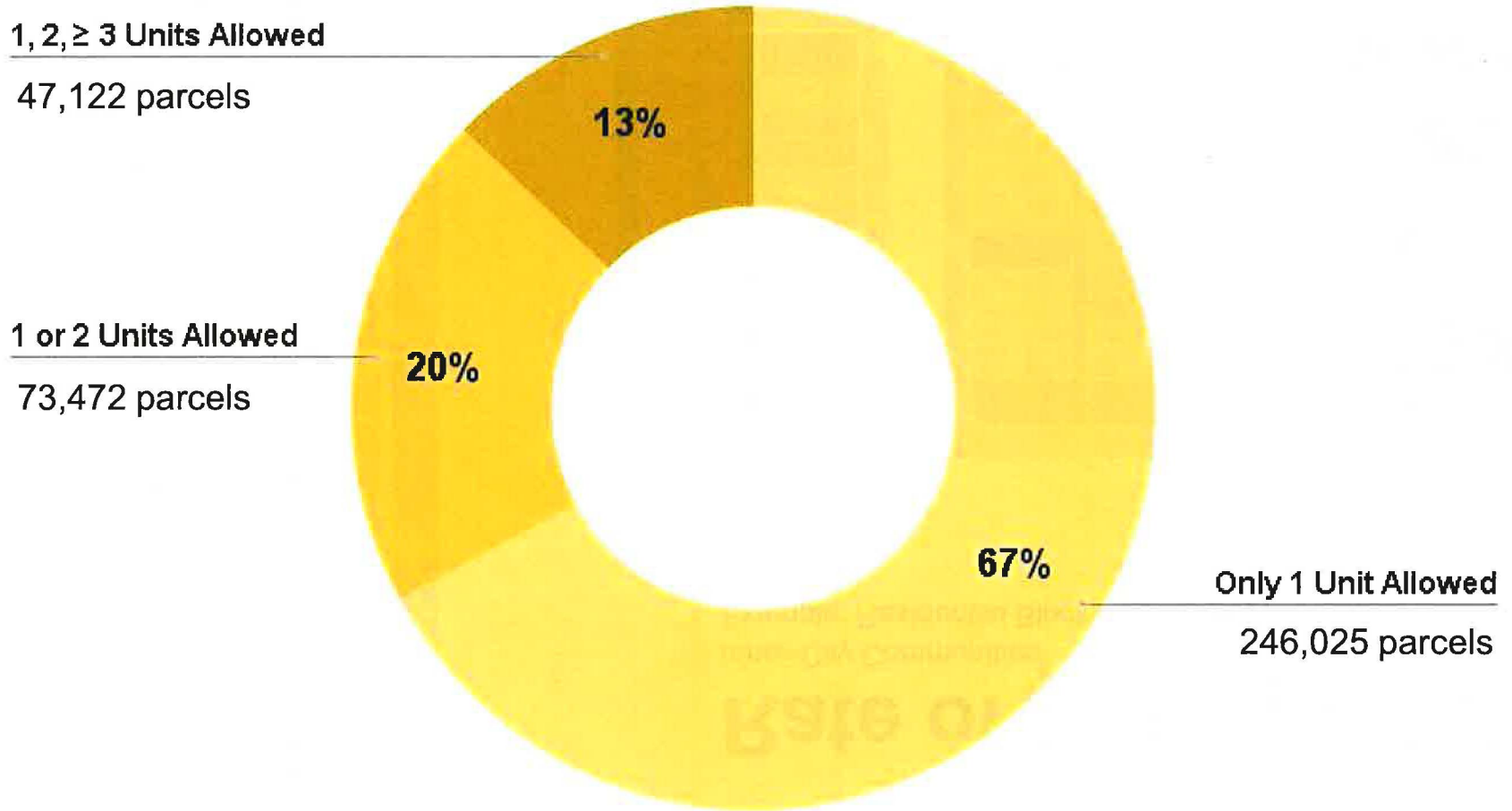


**2070**

Population: 173

Dwellings: 118

### Number of Units allowed on Residential Parcels in Calgary (2023)





**Built Form Compatibility**



R-C2

R-CG

R-CG







R-C2

R-CG

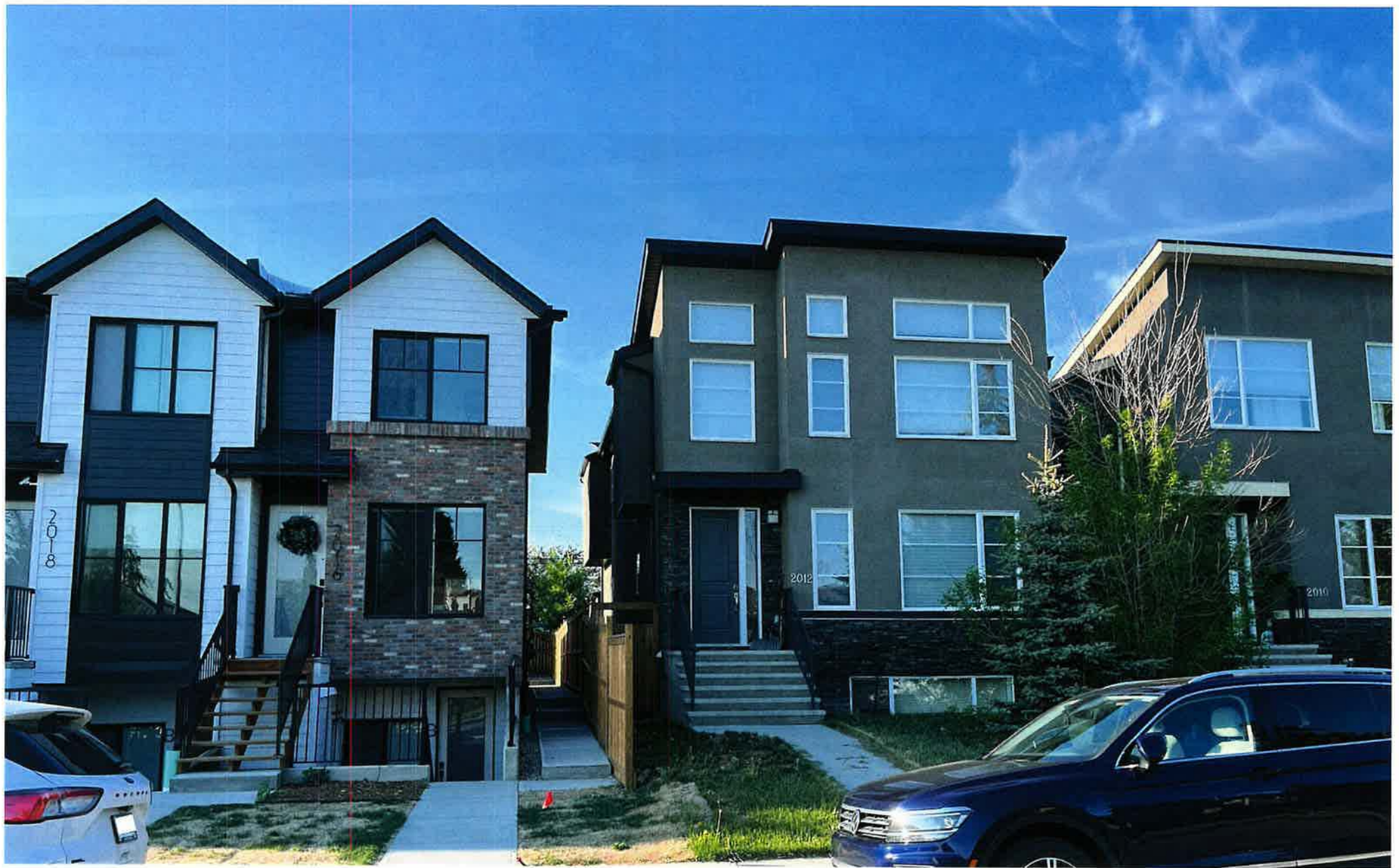






R-CG

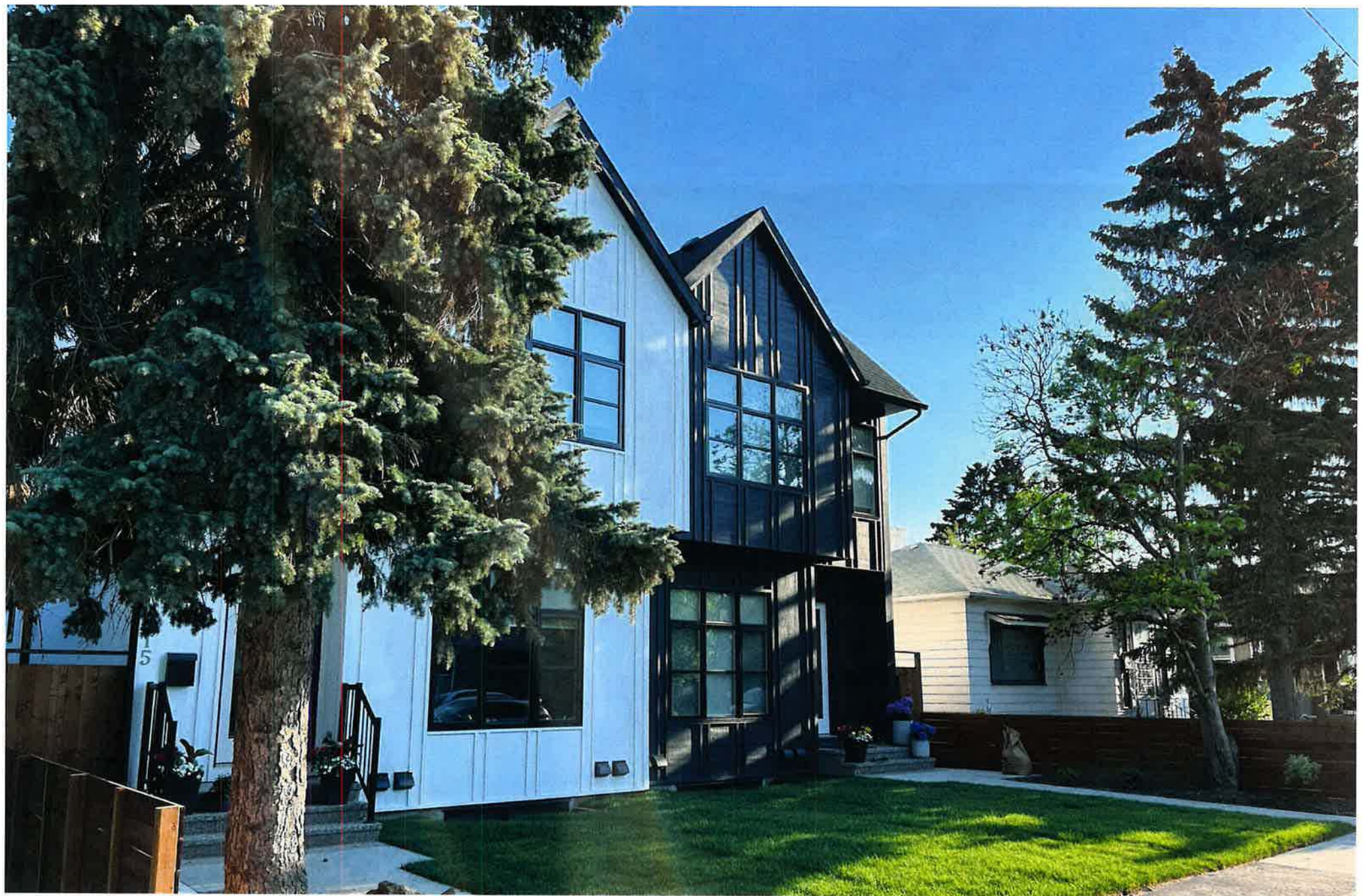
R-C2



R-CG

R-C2







R-C2  
Duplex

R-C2  
Single



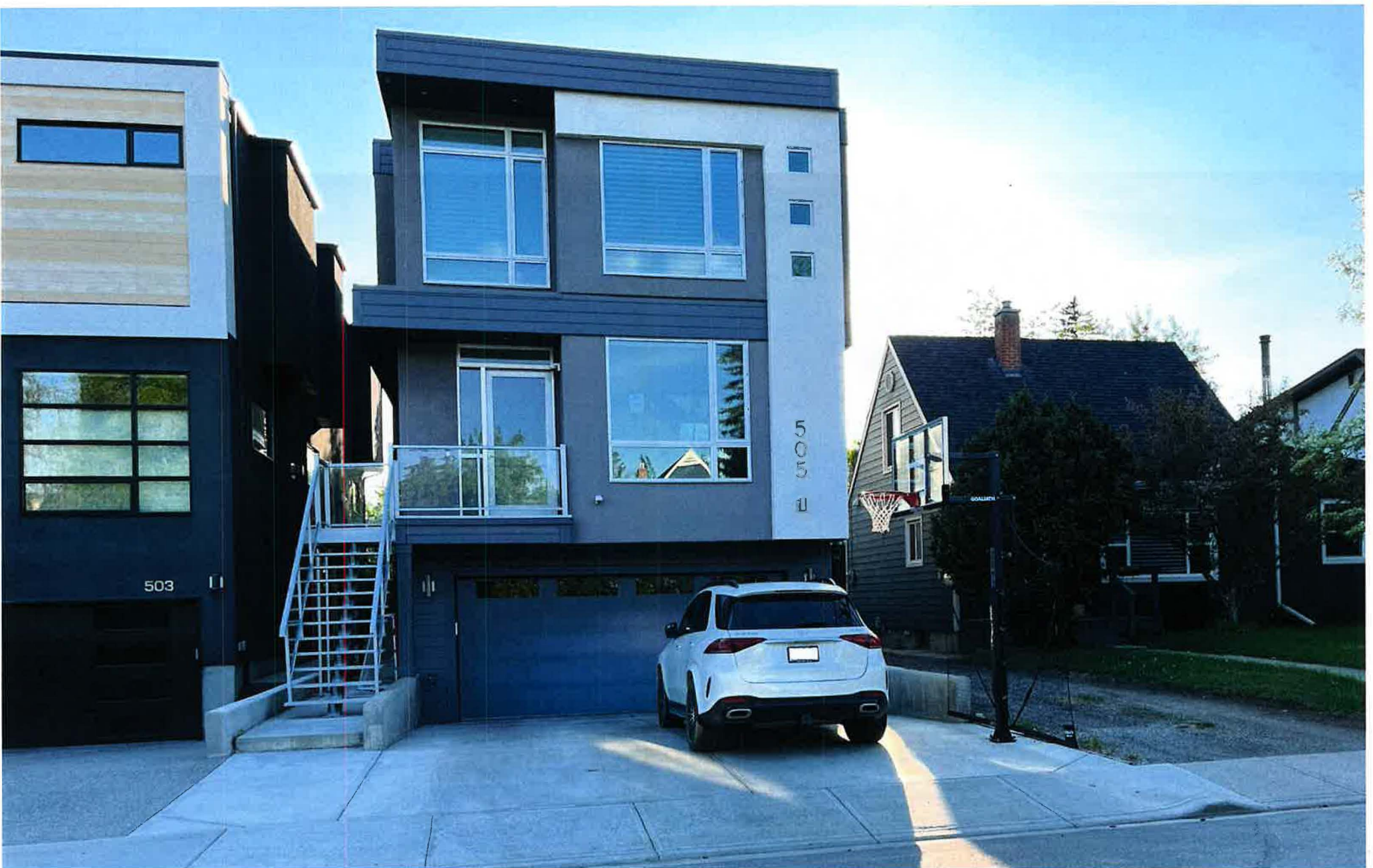
R-C1

R-C1











R-CG



# Decision Process

for Implementation of the Task Force Recommendations



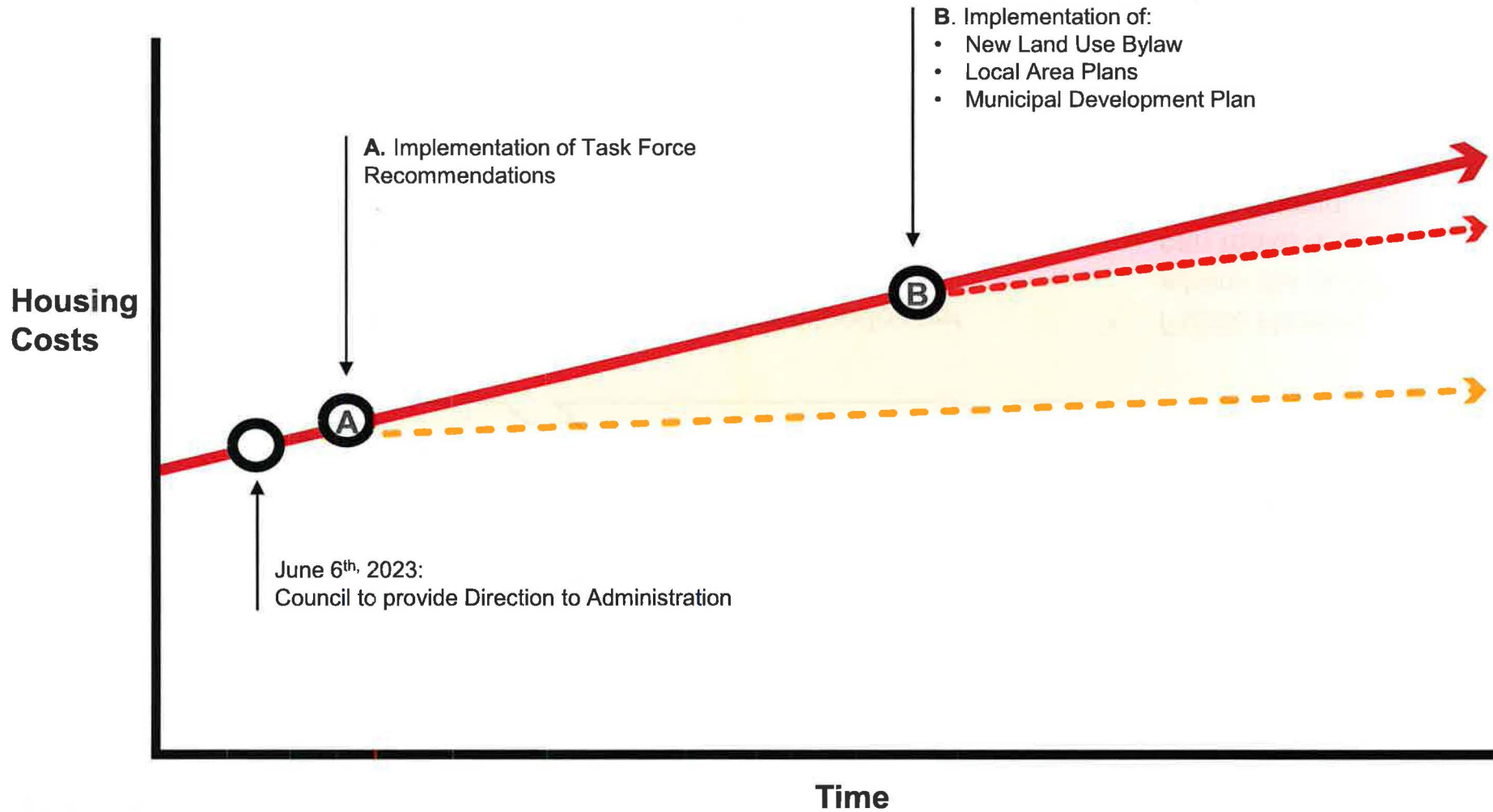
- Parcel identification and mapping
- Prepare notification letters for mail-out and all other communication materials
- Analysis and drafting

- Affected landowner mail-out
- Plain-language communication and legal letters
- Letters, bold signs, social media, City website, and all other tactics
- Advertise Public Hearing

- Public Hearing where the public can make their views known
- Council makes the final decision.



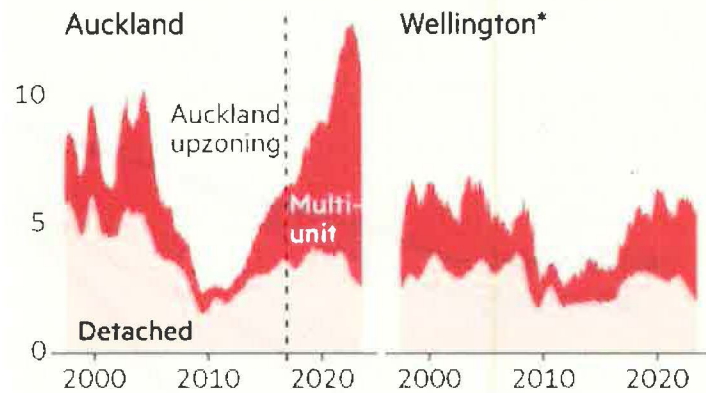
# Today's Decision





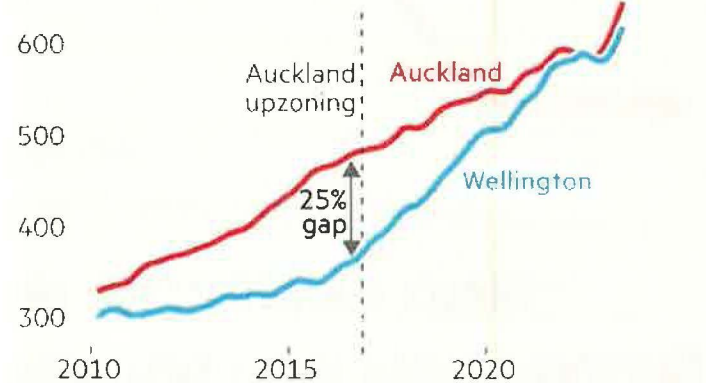
### Upzoning in Auckland spurred a surge in high-density housebuilding...

New dwelling approvals per 1,000 people (rolling 1 yr avg)



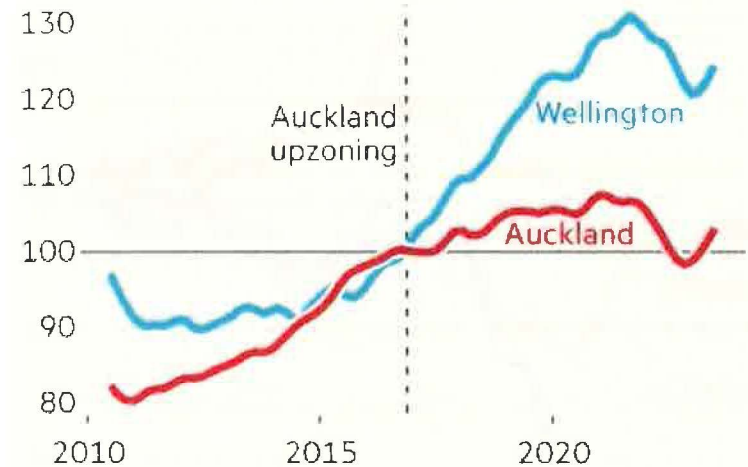
### ...which slowed rent rises, erasing a 25% premium compared to Wellington

Nominal median monthly rents (NZ\$), seasonally adjusted



### ...and caused rents to stabilise after adjusting for inflation

Real-terms change in rent (Nov 2016 = 100)



\*Excludes Lower Hutt, which also upzoned in 2020

Sources: FT analysis of data from Stats NZ, New Zealand Tenancy Services, Reserve Bank of New Zealand.

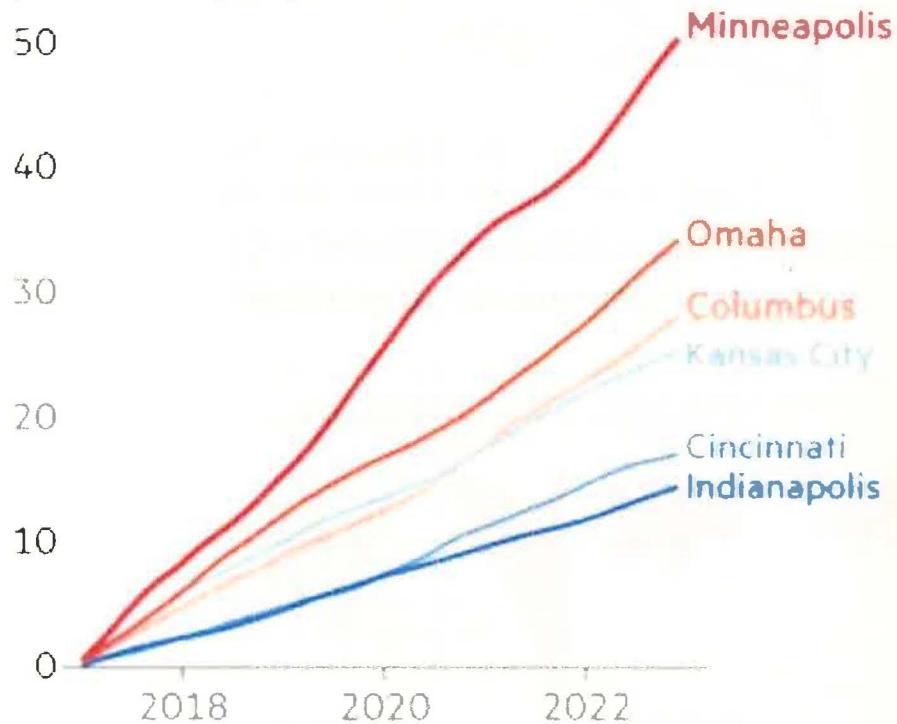
Based on prior work by Matthew Maltman

FT graphic: John Burn-Murdoch / @jburnmurdoch

© FT

## Minneapolis has built more housing than other Midwestern cities...

Cumulative new dwelling approvals per 1,000 people



\*Rents deflated by average incomes

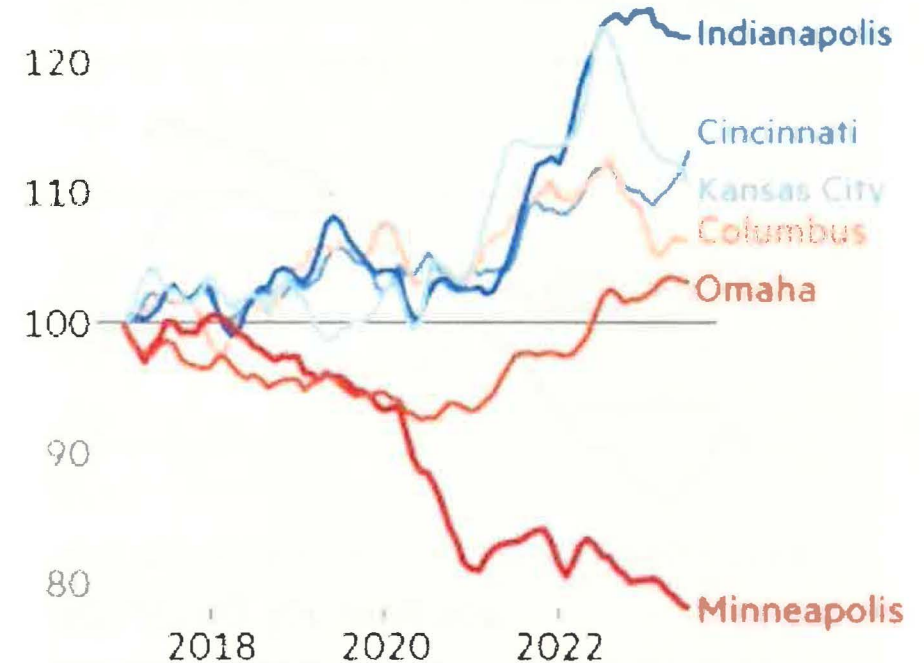
Sources: FT analysis of data from State of the Cities Data Systems, Apartment List, BLS, Census Bureau

FT graphic: John Burn-Murdoch / @jburnmurdoch

© FT

## ...and is reaping the rewards as rents fall relative to inflation

Real-terms change in median rent (Jan 2017 = 100)







# R-C1 by Ward

Citywide - number of SDD communities			Cumulative Bands	%
	Total number of communities	Percentage within each band		
100% of parcels are zoned for SDD only	18	8%		8%
90-99%	39	18%	90% and above	27%
80-89%	35	16%	80% and above	43%
50-79%	45	21%	50% and above	64%
1-49%	31	15%	1% and above	79%
0% or non-res	45	21%	all	100%
	213			

*\* this is the number of communities by percentage of parcels that are single-detached zoning versus total residential parcels*

	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Ward 9	Ward 10	Ward 11	Ward 12	Ward 13	Ward 14
100% of parcels are zoned for SDD only	1	0	0	0	0	0	0	4	0	0	8	1	0	3
90-99%	4	2	2	3	0	5	4	4	0	4	8	0	1	2
80-89%	4	4	1	4	0	7	0	0	1	1	2	3	5	3
50-79%	0	4	3	4	6	2	0	1	4	5	4	4	4	4
1-49%	1	0	2	0	2	2	5	6	5	0	3	1	3	1
0% or non-res	2	2	2	5	2	1	8	11	6	1	0	3	1	1
<b>Total communities</b>	<b>12</b>	<b>12</b>	<b>10</b>	<b>17</b>	<b>10</b>	<b>17</b>	<b>17</b>	<b>26</b>	<b>16</b>	<b>11</b>	<b>25</b>	<b>12</b>	<b>14</b>	<b>14</b>