



**PUBLIC SUBMISSION FORM**

CC 968 (R2023-11)

In accordance with sections 43 through 45 of [Procedure Bylaw 35M2017](#), the information provided may be included in the written record for Council and Council Committee meetings which are publicly available through [www.calgary.ca/ph](http://www.calgary.ca/ph). Comments that are disrespectful or do not contain required information may not be included.

**FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT**

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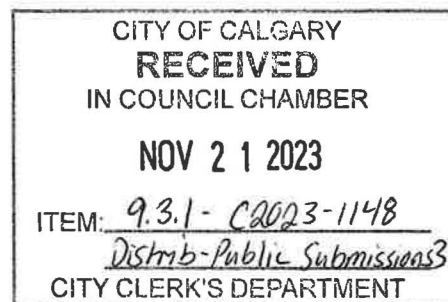
I have read and understand the above statement.

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

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First name (required)	Andrew
Last name (required)	Turnbull
What meeting do you wish to comment on? (If you are providing input on service plans and budget adjustments, please select "November 20") (required)	Council
Date of meeting (If you are providing input on service plans and budget adjustments, please select "November 20") (required)	Nov 20, 2023



What agenda item do you wish to comment on? (If you are providing input on service plans and budget adjustments, please write "budget" below) (Refer to the Council or Committee agenda published [here](#).)



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(required - max 75 characters)

**Budget**

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

**Neither**

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

**On Nov 18, the Calgary Transit department identified the leading cause of death among individuals aged 5-29 as transit fatalities to pedestrians and cyclists.**

**I ask that you fund the 5A network so that we can continue the work of making our streets safer for all users — not just cars.**



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Last name (required) Akkermans

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(required - max 75 characters)

**Solving the housing issue**

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

**In favour**

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

The City needs to partner with Habitat for Humanity and build complexes for single parent families. In order to solve the housing crisis you need break barriers, rentals for minority groups, people who have pets, low income family and single income households. You have the attainable homes program that truly only favours people with dual income or income over 60K. That's not attainable in this economy certainly not now. Your credit score should not dictate if you are worthy of housing. Ban the use of that information so people don't then have another barrier to having a roof over their heads.





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## PUBLIC SUBMISSION FORM

CC 968 (R2023-11)

(required - max 75 characters)

I would like to comment on the proposed 7.8% property tax hike

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

In opposition

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

Calgarians are in the midst of an affordability crisis, and this is not the time to pass a 7.8% property tax increase to citizens. I would rather see a delay in initiatives such as the \$40 million dollar design of a new Olympic Plaza.



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CC 968 (R2023-11)

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**I have read and understand the above statement.**

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**I have read and understand the above statement.**

First name (required)	Claire
Last name (required)	Kraatz
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(required - max 75 characters)

Budget

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

Neither

Dear Councillor, Mayor,

Today I am writing to you on the budget debates taking place in city hall, and your influence on council as one of its voting members.

Calgary is at a crossroads in its history: coming out from the pandemic, working through uncertainty on the shape and form of our city, and taking on the task of how our city can be that place where all people belong.

Recently, both my husband and I have become immobile. My husband ruptured his achilles and I am struggling to walk due to a worsening hip problem. We are healthy otherwise however we have been discussing how our city is not really set up for people with mobility issues. If we could design our city going forward to include the voices of those who struggle the most (whether it is in a physical or a mental capacity) and create a city where they feel safe and embraced, I think we will 'win' in this new reality we're all facing. The cities that are doing this already are flourishing.

We need to take action, as a city.

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

We need to follow through and fund council's recently passed Housing Strategy, to fund the Mental Health Strategy continue investing in the 5A Network (see Laura Shut-iaak's presentation re. Youth En Route and suggestions for safe streets/free transit), to keep the faith on our shared work on a climate resilient city, and ensuring that public transit remains accessible, affordable and connects our neighbourhoods.

Our neighbours, friends and families rely on these services, not only to care for those around us, but to lift our fellow citizens up. While you look at the document briefings from administration, the line items on each budget page, and hearing from many Calgarians throughout this month, know that each item serves a member of your community and each of the above policies have been long fought for, and now needs your support more than ever before.

Thank you for reading this message and representing our city. It is often an unrewarding task, balancing the needs of communities. But do know that your work as a public representative is not only appreciated, it's celebrated. Please take my email as encouragement to aggressively move substantive policies forward to creating a more vibrant, more just and fair city, that's inclusive and supportive of all Calgarians.

Let's build a stronger community for all.

Yours sincerely,  
Claire Kraatz



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First name (required) **Graham**

Last name (required) **Gerein**

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(required - max 75 characters)

**Budget**

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

**In favour**

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

**Fund all 28 priorities. \$16/month in tax is affordable, and absolutely essential for the well-being of the city and the quality of life of all residents.**





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First name (required)	Jim
Last name (required)	Bouch
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(required - max 75 characters)

Budget commentary

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

In favour

As a resident of Calgary I would like to thank all in city council striving to better the livability for all citizens of the city !

My comment and believe towards this weeks budget deliberations on future business tax burden I have concerns over our city competitiveness when comparing across major centres in Canada.

In reference to C.D.Howe reports ( Business Tax Burdens in Canada 's Major Cities 2017 and 2019 ) dated Dec. 6 2017 & April 23 2020 we are trending the wrong direction in regards to leveraging a business friendly tax environment on the municipal level. This is entailed within the reports highlighting marginal effective tax rates (METR) where we were on top with Saskatoon and now in middle positioning in competitiveness.

This increasing tax trend has to be considered needs to be considered and as such the C.D. HOWE reports be part of the equation in overseeing budgetary direction policy.As we are coming out of challenging times it is time to set guardrails to promote future business development and diversification on a broader a sector basis beyond our highly reliant energy and new tech which in some instance having energy as customers.

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

In the past I have known in agri-food businesses with inter provincial and national distribution have moved to other jurisdictions following poor Calgary city support and tax burden. One takes Balzac business development as a close example to tax differential .

In turn if we to offer an environment where we can broaden and diversify our tax base in promoting value added businesses will support our future growth and social support programs within the city . As we know we have challenges in housing , health and safety coming out of the pandemic and business cycle where thriving businesses will support our initiatives of a livable and inclusive city .

As a note i am a Calgary citizen with no business affiliation and also would state as a tax payer we should also look in delivering efficient use tax dollars to deliver services .

Thanks in advance for continued work and dedication and hope the METR scope will be part of budgetary policy planning as a foward measure .

Best regards

Jim



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Last name (required)	Burgess
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(required - max 715 characters)

**recommendation to permanently fund Calgary's Mental Health and Addictions S**

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

**In favour**

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

**I understand that Council is engaging in budget deliberations, which includes a recommendation to permanently fund Calgary's Mental Health and Addictions Strategy (Change Can't Wait, Connect the Dots!, and Community Safety Investment Framework funding).**

**I am writing to express my support for this recommendation, as I believe that investments into the mental health and wellness of Calgary's most vulnerable are well-placed.**

**Thank you for your consideration of my comments and I trust that your decisions will be made in consideration of all those who call Calgary home.**



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First name (required) Elizabeth

Last name (required) Royal

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(required - max 75 characters)

budget

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

In opposition

**Strong Opposition to Proposed 8% Property Tax Hike**

Dear City Council Members,

As a new homeowner in our community, I am writing to express my deep concern and strong opposition to the proposed 8% total property tax hike. While I understand the city's need for revenue to fund essential services and infrastructure projects, I believe such a significant increase in property taxes would have detrimental effects on homeowners, especially those who are just starting to establish themselves in the community.

Firstly, a steep property tax hike places an additional burden on new homeowners who have already invested a substantial amount in purchasing their homes. Many of us have stretched our budgets to become homeowners and are now facing unexpected financial strain due to this proposed increase. It could hinder our ability to meet other financial responsibilities, impacting our overall financial stability.

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

Moreover, this tax hike may discourage potential homebuyers from considering our city as a viable option, affecting the growth and vitality of our community. High property taxes can make homeownership less attractive, particularly for young families and individuals who are crucial for the long-term development of our community.

I would also like to emphasize that such a significant tax increase should be carefully evaluated in the context of the economic challenges many individuals and families are currently facing. The ongoing economic uncertainties and the rising cost of living make it challenging for citizens to absorb additional financial burdens.

Rather than resorting to a substantial property tax hike, I urge the City Council to explore alternative revenue sources, consider cost-cutting measures, and strive for fiscal responsibility. Collaborative efforts with the community can lead to more innovative solutions that address budgetary needs without disproportionately affecting homeowners.

In conclusion, I respectfully request that the City Council reconsider the proposed property tax hike and explore alternative strategies to ensure the financial well-being of our community. Your thoughtful consideration of these concerns is crucial to maintaining a thriving and inclusive environment for all residents, both new and longstanding.

Thank you for your attention to this matter.





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First name (required) Meaghon

Last name (required) Reid

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(required - max 75 characters)

**budget**

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

**In favour**

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



400 – 119 14th Street NW, Calgary, Alberta T2N 1Z6  
enoughforall.ca

November 20, 2023

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

Dear Mayor Gondek and City Council:

**Re: 2024-2026 Budget Recommendations**

As the steward of Calgary's poverty reduction strategy, [Enough for All](#), Vibrant Communities Calgary (VCC) is pleased to provide feedback on The City of Calgary's 2023 Budget Adjustments. We believe new investments in 2024-2026 in affordable housing, transit, mental health and addictions, the Fair Entry program and the Basic Needs Fund will be crucial in helping Calgarians that are acutely experiencing the cost of living crisis. We acknowledge and appreciate the efforts made by the City to enhance the sustainability and success of our city, particularly in the face of challenging finances, and would like to provide the following feedback to the proposed adjustments.

VCC supports *Investment #15*, improving access to affordable housing. The gradual increase to the capital budget for affordable housing is a positive move and will go a long way in addressing the forecasted growth in Calgary's population. Additionally, The City's attention on housing has been proven to attract investment, as seen through recent Federal funding from the Housing Accelerator Fund. The pace of home-building is increasing, and while positive, it is critical that Calgary attracts and retains the appropriate construction workforce to build the homes we need. The relationship between adequate housing units and positive outcomes for society is clear, and we are pleased that the City recognises this relationship and its responsibility to ensure all Calgarians can access affordable housing.

The permanent funding of the City's Mental Health and Addiction Strategy in *Investment #23* will allow for sustainable planning of services and resources and make a substantial impact in addressing social disorder in our city. We know the solution to mental health is multifaceted, and providing stability in this area will significantly benefit struggling Calgarians and reduce pressure on other strained City services. While the province is ultimately responsible for mental health and addiction services, continued engagement with the province for appropriate funding of the City's strategy can ensure more rapid implementation of programs and services, allowing people to get the appropriate support at the right time and reduce social disorder.

VCC supports increased funding for vulnerable Calgarians through *Investment #26*. This is a proactive investment in the health and well-being of all Calgarians, that will mitigate the consequences of poverty for many. We encourage Council to continue advocating to the province on housing initiatives and measures to reduce utility costs to ensure greater affordability for all in our city. In addition, VCC would also like to recommend that Council expand the Fair Entry program by raising the income eligibility threshold of the Fair Entry program by 25% above LICO (low income cut-offs). VCC wholeheartedly supports any measures that increase access to these programs, and the commitment of funding to do so will have a tremendous impact on the most vulnerable in our city by ensuring they can fulfil their basic needs.

VCC recommends that Council recognize the importance of services that many Calgarians depend on, such as transit and those provided through the Fair Entry program. We are pleased to see *Investment #18* of limiting transit fare increases, and *Investment #24* of permanently funding free transit for children under 12. Research commissioned by the Justice Sector Constellation in 2017-18 has shown that by far, the most frequently reported bylaw offences in Calgary were transit fines<sup>1</sup>, and a majority of those who received them were living on low incomes. High transit costs and fare increases often create a barrier for those living on low incomes to use transit. Additionally, incidents of non-payment and fines have more significant negative impacts for people living on low incomes, such as the inability to pay rent, missing work, and stress. The City's own analysis of positive outcomes of subsidized transit confirms this.<sup>2</sup>

Thank you again for the opportunity to provide a submission for this budget adjustment. We are encouraged by the proactive investments the City has identified. These investments will yield social and economic returns and will enhance the well-being of all Calgarians and the sustainability of our city. We look forward to continuing to make progress and share responsibility for poverty reduction in Calgary.

Sincerely,



Meaghan Reid  
Executive Director

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<sup>1</sup> Everything Comes at a Price: An Exploration of the Impact of Bylaw Enforcement Practices in the City of Calgary retrieved from [http://enoughforall.ca/wp-content/uploads/2018/02/Calgary\\_Bylaw\\_Report\\_Final-2018.pdf](http://enoughforall.ca/wp-content/uploads/2018/02/Calgary_Bylaw_Report_Final-2018.pdf)

<sup>2</sup> Low Income Transit Pass Program Research and Data Summaries retrieved from [https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=111422#:~:text=Transit%20Low%20Income%20Subsidies%20Research&text=A%20research%20study%20by%20the,emergency%20room%20visits%20and%20hospitalization\).](https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=111422#:~:text=Transit%20Low%20Income%20Subsidies%20Research&text=A%20research%20study%20by%20the,emergency%20room%20visits%20and%20hospitalization).)



October 17, 2023

TO:

The Right Honourable Justin Trudeau, Prime Minister of Canada  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-4211 EMAIL: [Justin.Trudeau@parl.gc.ca](mailto:Justin.Trudeau@parl.gc.ca)

The Honourable Chrystia Freeland, Deputy Prime Minister and Minister of Finance  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-5234 EMAIL: [Chrystia.Freeland@parl.gc.ca](mailto:Chrystia.Freeland@parl.gc.ca)

The Honourable Sean Fraser, Minister of Housing, Infrastructure and Communities  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-6022 EMAIL: [Sean.Fraser@parl.gc.ca](mailto:Sean.Fraser@parl.gc.ca)

The Honourable Marci Ien, Minister for Women and Gender Equality and Youth  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-1377 EMAIL: [Marci.Ien@parl.gc.ca](mailto:Marci.Ien@parl.gc.ca)

The Honourable Kamal Khera, Minister of Diversity, Inclusion and Persons with Disabilities  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-0778 EMAIL: [Kamal.Khera@parl.gc.ca](mailto:Kamal.Khera@parl.gc.ca)

The Honourable Seamus O'Regan, Minister of Labour and Seniors  
House of Commons Ottawa, Ontario K1A 0A6 TEL: 613-992-0927 EMAIL: [Seamus.Oregan@parl.gc.ca](mailto:Seamus.Oregan@parl.gc.ca)

Honorable Danielle Smith, Premier of Alberta  
Members of the Executive Council Executive Branch – 307 Legislature Building 10800 – 97 Avenue Edmonton,  
AB T5K 2B6 TEL: 780-427-2251 EMAIL: [Premier@gov.ab.ca](mailto:Premier@gov.ab.ca)

Honorable Jason Nixon, Alberta Government Minister of Seniors, Community and Social Services  
Members of the Executive Council Executive Branch – 227 Legislature Building 10800 – 97 Avenue Edmonton,  
AB T5K 2B6 TEL: 780-643-6210 EMAIL: [SCSS.minister@gov.ab.ca](mailto:SCSS.minister@gov.ab.ca)

Mayor Jyoti Gondek  
Office of the Mayor, Calgary Municipal Building 800 Macleod Trail S.E. P.O. Box 2100, Station M, #8069 Calgary,  
AB Canada T2P 2M5 EMAIL: [TheMayor@Calgary.ca](mailto:TheMayor@Calgary.ca)

The City of Calgary Council - Mayor Jyoti Gondek and Councilors as listed in ENDNOTES<sup>1</sup>

COPY:

Marie-Josée Houle, Federal Housing Advocate  
Office of the Federal Housing Advocate, 344 Slater Street 8<sup>th</sup> Floor Ottawa, Ontario K1A 1E1 TEL: 613-995-1151  
EMAIL: [Info.Com@chrc-ccdp.gc.ca](mailto:Info.Com@chrc-ccdp.gc.ca)

**RE: ALL levels of government Please immediately declare a HOUSING EMERGENCY in Calgary and across  
Canada and take IMMEDIATE ACTION to protect the vulnerable and the supply of housing + also summons  
financialized landlord CEOs to LOWER rent-gouged rents**

Dear Right Hon. Prime Minister Trudeau, Hon. Chrystia Freeland, Hon. Sean Fraser, Hon. Marci Ien, Hon. Kamal  
Khera, Hon. Seamus O'Regan, Hon. Mayor Jyoti Gondek and The City of Calgary Council, Hon. Danielle Smith,  
Hon. Jason Nixon and Marie-Josée Houle,

I. ALL levels of government declare a HOUSING EMERGENCY in Calgary and across Canada and take immediate action to protect the vulnerable and the supply of affordable, accessible, adequate, secure-tenure housing

My name is Anne Landry. I request that ALL levels of government immediately declare a HOUSING EMERGENCY in Calgary, across Alberta and across Canada and take IMMEDIATE ACTIONS to protect the vulnerable – including renters – and the existing supply of affordable, adequate, accessible, secure-tenure housing. Please see my CHANGE.ORG petition UPDATE entitled [All levels of government declare a HOUSING EMERGENCY in Calgary! And across Canada too!](#). This include my recent presentation before The City of Calgary Council regarding [The City of Calgary's new 2023-2030 housing strategy](#) that fails to address housing is a human right and financialization of housing (See my presentation >[VIDEO LINK](#), starts at 17:07). [The City of Calgary's new 2024-2030 housing strategy](#) also lacks the comprehensiveness of planning and accountability that is evident in [Vancouver PROGRESS REPORT 2022 ANNUAL UPDATE](#) and is without the independent housing/human rights commissioner reporting to Council as is appropriate under a governance structure that forwards the progressive realization of the right to adequate housing as per the [National Housing Strategy Act, 2019](#).<sup>2</sup>



I also request that the CEOs of landlords be immediately summoned to appear before the Federal Government in order to LOWER rents that they have RENT-GOUGED similar to the summoning of the grocery store CEOs<sup>3</sup> I request that those summoned include the CEOs of Boardwalk REIT, Mainstreet Equity Corp., Canadian Apartment Properties REIT (CAPREIT) as well as other landlords. Canada's largest 5 REITS – [Canadian Apartment Properties REIT \(CAPREIT\)](#), [Boardwalk REIT](#), [Killam Apartment REIT](#), [InterRent REIT](#) and [Minto Apartment REIT](#) - have stated in their letter dated October 31, 2022 to the Right Honourable Prime Minister Trudeau that they will be "active participants" in Canada's housing Reviews.<sup>4</sup> I note that [Sam Koliias](#), Boardwalk REIT CEO and Chairman of the Board was awarded [Business in Calgary Leaders Award 2021](#). [Bob Dhillon](#), Founder, President and CEO of Mainstreet Equity Corp. was [awarded the Order of Canada on November 21, 2021](#) and sits on the [CMHC Board of Directors](#).

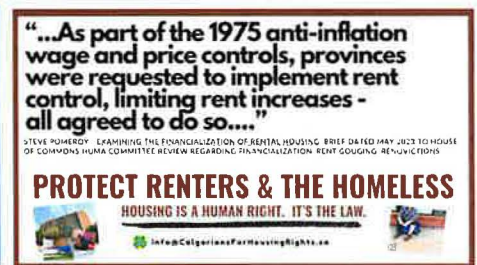


See my CHANGE.ORG petition entitled: [Require landlords to appear at House of Commons Review of Financialization & Rent Gouging](#) that echoes a similar request by Marie-Josée Houle Federal Housing Advocate before the [House of Commons HUMA Committee Review of financialization, rent gouging, renovictions and related issues on May 9, 2023](#). The CHANGE.ORG petition reveals apparent RENT-GOUGING by Boardwalk REIT and Mainstreet Equity Corp. – please see screen print, ABOVE RIGHT.





Research by expert Steve Pomeroy, reveals that 15 affordable homes are lost for every 1 built.<sup>5</sup> STOP THE LOSS. It is time for a NATIONAL RENT FREEZE and EVICTION FREEZE to address Calgary's and Canada's growing housing EMERGENCY.



In his [BRIEF](#) to the [House of Commons HUMA Committee Review of financialization, rent gouging, renovations and related issues](#), Steve Pomeroy referred to that “...As part of the 1975 anti-inflation wage and price controls, provinces were requested to implement rent control, limiting rent increases – all agreed to do so...” It is more than time for such an initiative to be implemented by ALL provinces in Canada – IMMEDIATELY.

Marie Josée Houle, Federal Housing Advocate stated before the [House of Commons HUMA Committee Review of Financialization & Rent-Gouging on May 9, 2023](#) and [May 16, 2023](#)

*“...Canada will not be able to build our way out of this housing crisis. We are losing affordable housing units faster than we can build them.....[Recommendations for government to consider] I think is a multipronged approach. Stop the loss, curb the financialization, make it less profitable and give opportunities for non-market actors to acquire....Financialization is systemic and pervasive and will require a coordinated approach to curb the harm it is causing. It will require immediate actions, followed by long-term, ongoing strategies to ensure adequate housing....*

*...The key word in all of this is ‘harm’. This is why Canada needs to treat financialization as a serious human rights issue and also as a key component in addressing the housing crisis overall...it’s clear that this trend (financialization of housing) is violating people’s right to adequate housing in Canada, it’s contributing to housing unaffordability and it’s worsening housing conditions. It is leading to evictions...it’s causing real harm to individuals, families and communities...When we realize the right to adequate housing for all, all of Canada benefits. Our economy benefits, communities benefit and people benefit...”*

Over 126,000 Calgarians (22%) can no longer afford housing in Calgary – that represents 42% of households earning \$99,999 or less (Calgary CMA, [Census 2021](#)). 55,440 households in Calgary CMA (Census 2021) are in CORE HOUSING with “their back against the wall”/“on the edge of the cliff” and 50,890 households need housing costing \$1,263/month or less - as per the [HART Housing Needs Assessment Tool](#), the emerging standard in Canada for housing build and priority populations. Homelessness is escalating in Calgary – as a result of unsustainable and inhumane rent increases by landlords who are increasing rent far above their inflationary cost increases<sup>6</sup>. Calgary is repeatedly in the media regarding the highest rent increases in Canada.<sup>7</sup> **Approximately 46% of those responding in a recent survey reported being less than \$200 from failing to make their financial obligations.**<sup>8</sup> 50% of households in Calgary aged 65 years+ are spending over 30% on rent and utilities.<sup>9</sup> Yet, a non-profit housing landlord in Calgary – Silvera for Seniors – that is apparently funded by both The City of Calgary and the Alberta Government<sup>10</sup> has apparently provided its tenants with 1 month notice to accept a ~50% rent/service payment increase from \$1,000 per month to \$1,550 per month as it moves to “catch-up ...and generating market revenue for the organization.”<sup>11</sup> [Disabled Canadians more likely to live in unaffordable and unsuitable homes, study finds](#) at a time that approximately 21.7% of Albertans and 22.3% of Canadians have a disability.<sup>12</sup> “Disability does not discriminate, and it will impact all of us at some





point.” – says Sam Mason, Accessibility Coordinator of [Voice of Albertans with Disabilities](#). Calgary ranks consistently among the worst cities in Canada for women to live and work, largely as a consequence of their poor economic security - according to the [Canadian Centre for Policy Alternatives](#) and referred to in the Opinion in the Calgary Herald of Kimberly A. Williams an associate professor of women and gender studies at Mount Royal University in Calgary.<sup>13</sup>

Rents in Calgary by [Boardwalk REIT](#) - [one of the largest financialized landlords in Canada as per research by Martine August Ph.D.](#) - exceed the rents of Vancouver and Toronto as per the CMHC October 2022 rental survey.<sup>14</sup>

Research before the Federal Housing reveals that [Corporate investment in housing is linked to unaffordable rents, evictions and long-term care deaths](#).



Tim Richter, President and CEO of the Canadian Alliance to End Homelessness has stated the following at [the House of Commons HUMA Committee Review regarding financialization, rent gouging and renovictions](#), on [Tuesday June 6, 2023](#) (Youtube video):

*“Canada, right now, is under a wave of new homelessness on the same scale as Canada’s largest natural disasters. People are being pushed out of their housing by huge increases in cost of rent...” [Emphasis added.]*

The Federal Housing Advocate now speaks of *“Canada’s housing emergency”*.

People in Calgary and across Alberta and Canada are writing desperate comments to my CHANGE.ORG petition entitled [Require landlords to appear at House of Commons Review of Financialization & Rent Gouging](#). I provide a few of these comments, BELOW:






- i. *“After living in my apartment for 18 years, I have suddenly been given two rent increases in one year” – K.R. in Calgary, AB*
- ii. *“My rent alone has gone from 1100 to 1800 in the last 2 years with Capret management over in the next n.e rundlehorn drive with zero updates and its going up to 2k by next year this is gunna make it really hard to live” R.K. – Calgary, AB*
- iii. *“can’t find an apartment affordable for a student budget” – T.P. in Calgary, AB*
- iv. *“Housing/shelter is a human right. Simple as that.” – M.S. in Calgary, AB*
- v. *“I need to survive” – P.K. in Calgary, AB*
- vi. *“I have a masters degree and a successful business and can barely afford housing (and affording housing means I can’t afford anything else)” – C.P. in Calgary, AB*
- vii. *“Astronomical prices of rent directly affect all business’ including my line of work in the service industry. ...”- B.V. in Calgary, AB*
- viii. *“The rent is beyond what most people can afford, working or not.” - S.S. in Calgary, AB*
- ix. *“It takes a village It is time to be the change you wish to see” – T.B. in Calgary, AB*
- x. *“I can’t afford to be alive any more” – A.H. in Red Deer, AB*
- xi. *“I want to be able to afford to exist” – M.V. in Lethbridge, AB*
- xii. *“Being locked out of the rental market as a nurse is a huge blow and I’ll never be able to afford to buy. People making 60-75k can’t even rent a 1 bedroom and this is Canada?...A.B. – in London, ON*
- xiii. *“We are not milk cows” - S.C. in Gatineau, QC*
- xiv. *“Its time the government rained in those who gouge renters!” S.C. – Campbell River, B.C*

AND MORE.





**Our HOUSING EMERGENCY is the landlords' "Positive Outlook" and opportunity to rent-gouge us**  
 The [Boardwalk REIT Q2 2023 Conference Call August 11, 2023 Presentation](#) – including SLIDES 7 and 35 in the screen prints BELOW (with yellow highlighting added) - reveals that our HOUSING EMERGENCY is their "Positive Outlook". This PowerPoint and related financial reporting<sup>15</sup> reveal that in the midst of Canada's HOUSING EMERGENCY – that when there is very little housing supply because the financialized landlords have NOT built enough housing supply because it seems that there is never enough profit for them to do so - that they are pouring oil on the fire - not only raising rents but rent gouging – increasing rents far above their inflationary cost increases.


### Positive Outlook on Value and Multi-Family Fundamentals

#### Strong Rental Demand

-  **Immigration** Record Canadian immigration targets and growing international student cohort will drive increased demand for rental apartments
-  **Affordable Rents** Alberta is non-price controlled and has some of the most affordable rents relative to incomes in the country
-  **Limited Supply** Total housing supply under construction remains low relative to anticipated household formation in the REIT's core markets


#### Compelling Value

-  **Below Intrinsic Value** Significant gap between current unit price and Net Asset Value
-  **Rising Home Ownership Costs** Higher interest rates increasing attractiveness of rental housing as an affordable alternative to home ownership
-  **Below Replacement Cost** Substantial gap between current valuations and the rising cost of replacement
-  **Increasing Operating Income** Positive leasing momentum in core markets is increasing revenues and asset values



### Mark-to-Market Revenue Gain Statistics – Same Property

Same Property	Without Incentives				With Incentives				Weighted Average Apartment Suites <sup>(1)</sup>	% of Portfolio
	Jun 2023 Market Rent <sup>(1)</sup>	Jun 2023 Occupied Rent <sup>(1)</sup>	Mark-to-Market Per Month <sup>(1)</sup>	Annualized Mark-to-Market Adjusted for Current Occupancy Levels (\$'000's)	Jun 2023 Market Rent, including incentives <sup>(1)</sup>	Jun 2023 Occupied Rent <sup>(1)</sup>	Mark-to-Market Per Month <sup>(1)</sup>	Annualized Mark-to-Market Adjusted for Current Occupancy Levels (\$'000's)		
Edmonton	\$1,389	\$1,282	\$107	\$16,116	\$1,318	\$1,282	\$36	\$5,220	12,882	39%
Calgary	1,747	1,560	187	13,426	1,706	1,560	146	10,457	6,041	18%
Other Alberta	1,294	1,170	124	2,866	1,231	1,170	61	1,376	1,936	6%
<b>Alberta</b>	<b>\$1,484</b>	<b>\$1,352</b>	<b>\$132</b>	<b>\$32,408</b>	<b>\$1,423</b>	<b>\$1,352</b>	<b>\$71</b>	<b>\$17,053</b>	<b>20,859</b>	<b>63%</b>
Quebec	\$1,410	\$1,243	\$167	\$11,951	\$1,408	\$1,243	\$165	\$11,759	6,000	18%
Saskatchewan <sup>(2)</sup>	1,467	1,361	106	4,423	1,416	1,361	55	2,252	3,505	10%
Ontario	1,755	1,242	\$13	17,355	1,754	1,242	\$12	17,547	2,867	9%
British Columbia	2,422	2,068	354	485	2,421	2,068	353	483	114	0%
<b>Total Portfolio</b>	<b>\$1,495</b>	<b>\$1,326</b>	<b>\$169</b>	<b>\$66,622</b>	<b>\$1,451</b>	<b>\$1,326</b>	<b>\$125</b>	<b>\$49,094</b>	<b>33,345</b>	<b>100%</b>



**Boardwalk REIT – "Same Property"**

**\$187 per month per rental unit "Mark to Market" rental payment increase in Calgary > Total Portfolio rental increase generates \$66.622 million**



**It is more than time to STOP THE HARM, STOP THE LOSS and STOP THE FAIL due to financialization of housing.** Housing is first and foremost a home, a basic human right. Immediate steps must be taken to eliminate financialization of housing. As [Federal Budget 2022](#) stated (at page 47): ***“Housing for Canadians, Not for Big Corporations. Housing should be for Canadians to use as home”***

On [Monday October 16, 2023 the House of Commons HUMA Committee](#) unanimously agreed to the following motion:

*“That the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities recognizes Canada is in a housing crisis that requires urgent action by the federal government to end homelessness, and that this motion be reported to the House.”*

And it was ordered that the Chair present the motion to the House.

II. I am a Calgarian for HOUSING is a HUMAN RIGHT who is being rent gouged and harassed by one of Canada’s largest financialized landlords – Boardwalk REIT

On Friday October 20, 2023 I will be presenting together with Julieta Perucca, Deputy Director of [THE SHIFT](#) at financialization session at the Pan Canadian Voice for Women’s Housing (PCVWH) Symposium in Ottawa, Ontario. - <https://pcvwh.ca/agenda/> . I will be presenting regarding the growing HOUSING EMERGENCY in Calgary, across Alberta and across Canada and the harm of financialization of housing.

I am a Calgarian for HOUSING is a HUMAN RIGHT. For the past more than 25 years I have rented the same 1 Bedroom and Den Apartment from [Boardwalk REIT](#) in the Beltline community of Calgary, Alberta, near downtown. I have a disability – post traumatic stress. I have a career that includes strategic planning and data analytics – I have been unemployed in my career since the 2015 recession. I will soon be of retirement age. Over the past 25+ years I have paid Boardwalk more than \$300,000 in rent - I would like my investment to be protected and to age in place in peace and in dignity.

Over the past 25+ years I have spent much TIME, EFFORT, COST and STRESS - often in the media - trying to ensure my rent is affordable, the terms of my lease are upheld and my apartment is safe. Perhaps you have seen my story: [In Calgary, a builder emphasis on rental puts pressure on existing tenants](#) – The Globe and Mail – January 16 and 24, 2020.

In 2023, I am again being rent gouged by my landlord [Boardwalk REIT](#) - \$185/month (17.4%) rental payment increase in two instalments at a time that the [Alberta Residential Tenancies Act](#) clearly only allows landlords to increase rent one time per year. I lost the \$65 rental incentive on January 1, 2023. [Boardwalk REIT](#) has also increased my rent by \$120 per month effective May 1, 2023. Boardwalk REIT has been taking the second rental increase payment of \$120 per month from my surplus customer account balance, without my permission since May 1, 2023.



I wish that all and any inappropriate moneys that Boardwalk REIT has taken from me to be immediately returned to me.

As well, in 2023 I have been harassed by Boardwalk REIT to the point of threats to take action to terminate my lease. This occurred at the time of the two housing reviews regarding financialization of housing at the [House of Commons HUMA Committee](#) and the [National Housing Council](#). I have made submissions to both Reviews.

- See my BRIEF to the House of Commons HUMA Committee review regarding financialization, rent gouging, renovations and related issues entitled: [STOP THE HARM. STOP Predatory Financialization of Housing and RENT GOUGING – HOUSING is a HUMAN RIGHT!](#)
- My BRIEF to the [National Housing Council Review of financialization of purpose-built rental housing](#) is entitled: [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.](#)



I have requested that [Sam Kolias](#), Boardwalk REIT CEO and Chairman of the Boardwalk and Boardwalk REIT managers to address these issues at the [House of Commons HUMA Committee Review regarding financialization, rent gouging, renovations and related issues](#) to which I provided a BRIEF and to which I also provided relevant correspondence regarding Boardwalk REIT’s harassment of me that I requested they STOP.

As you may know, [Boardwalk REIT](#) is one of the largest financialized landlords in Canada with over 33,000 rental units in Canada, 2/3 in Alberta where there is little protection for renters<sup>16</sup>. As per the [Alberta Residential Tenancies Act](#) landlords can increase rents by as much as they wish one time per year. But it seems to be the WILD, WILD WEST in Alberta as laws seem not to matter and landlords are increasing rents far above their inflationary cost increases.

I urge you to immediately declare a HOUSING EMERGENCY in Calgary, across Alberta and across Canada and to immediately summons the landlord CEOs to Ottawa to immediately LOWER rent that has been rent-gouged. I also urge you to take immediate steps to protect the vulnerable and the housing supply. HOUSING is a HUMAN RIGHT as per the [National Strategy Act, 2019](#) and international law including the [United Nations International Covenant on Economic, Social and Cultural Rights](#) and the [United Nations Universal Declaration of Human Rights](#).

The urgency of taking action to end predatory financialization of housing has long been established, including in [Co-Creating the Right to Adequate Housing in Canada: Interim Report on What We Heard \(thus far\)](#) – Prepared for the National Housing Council by SHS Consulting & the SHIFT Collaborative – June 2022. As per the screen print at RIGHT, “financialization of housing” was cited as a top barrier to realizing the right to adequate housing by survey respondents and lived experts. Key issues were: Urgency of Today; Preserving What We Have; and Resilience for Tomorrow.



**STOP THE HARM. STOP THE LOSS. STOP THE FAIL. NOW.**

I look forward to hearing from you.

Sincerely,

Anne Landry  
 Calgary, Alberta  
 EMAIL: [landryam@shaw.ca](mailto:landryam@shaw.ca)  
 CELL : 403-612-7982



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## ENDNOTES

<sup>1</sup> EMAIL addresses of The City of Calgary Council:

Ward 1 - Councillor Sonya Sharp	EMAIL: <a href="mailto:Sonya.Sharp@Calgary.ca">Sonya.Sharp@Calgary.ca</a>
Ward 2 - Councillor Jennifer Wyness	EMAIL: <a href="mailto:Jennifer.Wyness@Calgary.ca">Jennifer.Wyness@Calgary.ca</a>
Ward 3 - Councillor Jasmine Mian	EMAIL: <a href="mailto:Jasmine.Mian@Calgary.ca">Jasmine.Mian@Calgary.ca</a>
Ward 4 - Councillor Sean Chu	EMAIL: <a href="mailto:Sean.Chu@Calgary.ca">Sean.Chu@Calgary.ca</a>
Ward 5 - Councillor Raj Dhaliwal	EMAIL: <a href="mailto:Raj.Dhaliwal@Calgary.ca">Raj.Dhaliwal@Calgary.ca</a>
Ward 6 - Councillor Richard Pootmans	EMAIL: <a href="mailto:Richard.Pootmans@Calgary.ca">Richard.Pootmans@Calgary.ca</a>
Ward 7 - Councillor Terry Wong	EMAIL: <a href="mailto:Terry.Wong@Calgary.ca">Terry.Wong@Calgary.ca</a>
Ward 8 - Councillor Courtney Walcott	EMAIL: <a href="mailto:Courtney.Walcott@Calgary.ca">Courtney.Walcott@Calgary.ca</a>
Ward 9 - Councillor Gian-Carlo Carra	EMAIL: <a href="mailto:Gian-Carlo.Carra@Calgary.ca">Gian-Carlo.Carra@Calgary.ca</a>
Ward 10 - Councillor Andre Chabot	EMAIL: <a href="mailto:Andre.Chabot@Calgary.ca">Andre.Chabot@Calgary.ca</a>
Ward 11 - Councillor Kourtney Penner	EMAIL: <a href="mailto:Kourtney.Penner@Calgary.ca">Kourtney.Penner@Calgary.ca</a>
Ward 12 – Councillor Evan Spencer	EMAIL: <a href="mailto:Evan.Spencer@Calgary.ca">Evan.Spencer@Calgary.ca</a>
Ward 13 – Councillor Dan Mclean	EMAIL: <a href="mailto:Dan.Mclean@Calgary.ca">Dan.Mclean@Calgary.ca</a>
Ward 14 – Councillor Peter Demong	EMAIL: <a href="mailto:Peter.Demong@Calgary.ca">Peter.Demong@Calgary.ca</a>

<sup>2</sup> See, for example, the following resources:

- [The Right to Housing 101](#) – National Right to Housing Network – 2020.
- [Special Rapporteur’s CHECKLIST for a Rights Based Housing Strategy](#) – [Social Rights Advocacy Centre \(SRAC\)](#) – UNITED NATIONS Report of the Special Rapporteur – A/HRC/37/53 Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and the right to non-discrimination in this context <https://www.undocs.org/A/HRC/37/53> - with [WEBSITE](#).
- [Guidelines for the Implementation of the Right to Adequate Housing](#) - A/HRC/43/43 – [Infographic](#) - United Nations – December 20, 2019 - with [REPORT](#) and [WEBSITE](#).
- [Progressive Realization of The Right to Adequate Housing: A Literature Review](#) – The National Right To Housing Network, Michelle Biss, Bruce Porter, Sahar Raza & David DesBaillets - 2022, including pages 7 to 8.
- [Realizing the Right to Housing in Canadian Cities. Where do we go from here?](#) – [THE SHIFT](#), Kaitlin Schwan & Julieta Perucca – [EXECUTIVE SUMMARY](#), - March 2022. See [THE SHIFT WEBSITE](#) at: <https://make-the-shift.org/> . See also [THE SHIFT Directives](#) to move away from financialization of housing to HOUSING is a HUMAN RIGHT at <https://make-the-shift.org/directives/> with BRIEF: [THE SHIFT DIRECTIVES – FROM FINANCIALIZED TO HUMAN-RIGHTS BASED HOUSING](#). The housing and climate crises are inextricably linked, and both crises are made worse by financialization of housing – [The True Cost of Financialization: Housing, Human Rights and Climate Change](#) – Julieta Perucca, Sam Freeman, Leilani Farha ([THE SHIFT](#)) - Journal of City Climate Policy and Economy - Volume 2, Issue 1, June 2023 <https://make-the-shift.org/climate/> . See also: [The right to housing. A mission-oriented and human rights based approach](#) - Council on Urban Initiatives, Marian Mazzucato & Leilani Farha – Working Paper 2023/01

<sup>3</sup> [Ottawa summons major grocery store CEOs to talk lowering food prices – or else](#) – Global News – September 14, 2023

<sup>4</sup> [Letter dated October 31, 2023 to the Right Honourable Justin Trudeau, Prime Minister of Canada by the Canadian Rental Housing Providers for Affordable Housing](#)

<sup>5</sup> [Updating analysis on erosion of lower rent stock from 2021 census](#) – Steve Pomeroy - October 2022. See also: [Why Canada needs a non-market rental acquisition strategy](#). – Focus Consulting, Steve Pomeroy - March 2020; BRIEF to the House of Commons HUMA Committee Review regarding financialization & rent gouging entitled [Examining the financialization of rental housing](#) – Steve Pomeroy, Industry Professor and Executive Advisor at the Canadian Housing Evidence Collaborative (CHEC) McMaster University – May 2023

<sup>6</sup>[HOMELESS AND HUNGRY IN CALGARY, AB](#). It was hard to ignore the homeless person pictured BELOW – sitting on the popular 17<sup>th</sup> Ave S.W. in Calgary– he had a large scar on his leg. As I recall, he had had heart surgery 6 weeks prior and was sleeping on the street. He had previously worked in the oil and gas industry. He could not afford the rent increase by Mainstreet Equity Corp.





HOMELESS IN A PARK IN CALGARY, AB. I met another homeless man in a park. He became injured on the job - in construction, as I recall – he could not afford the rent increase by Boardwalk REIT.



<sup>7</sup> Average rent went up another 11% in past year – and even getting a roommate doesn't help much – CBC – October 14, 2023. “Calgary shows the fastest pace of gain among cities of more than a million people.”

<sup>8</sup> A record number of Albertans are concerned about being able to manage their debt – CTV – July 10, 2023

<sup>9</sup> Canadian Rental Housing Index (Census 2021, Demographics – Age Profile).

<sup>10</sup> See regarding Silvera for Seniors at Affordable Housing in Calgary | Housing Calgary | Silvera.ca at <https://www.silvera.ca/>

- Strategic Plan 2021 to 2026 - Silvera for Seniors – August 2021
- 2022 Report to the Community – Silvera for Seniors
- Silvera for Seniors Financial Statements Year Ended December 31, 2022
- Silvera for Seniors Financial Statements Year Ended December 31, 2021
- Silvera for Seniors Financial Statements Year Ended December 31, 2020

<sup>11</sup> Seniors facing significant rent increase have one month to renew or move on – CTV – October 11, 2023.

<sup>12</sup> Disabled Canadians more likely to live in unaffordable and unsuitable homes, study finds – The Star – June 13, 2022.

<sup>13</sup> Calgary ranks consistently among the worst cities in Canada for women to live and work, largely as a consequence of their poor economic security - according to the Canadian Centre for Policy Alternatives. See in OPINION, Kimberly A. Williams: Without emphasizing women, Calgary's post-pandemic recovery plan is doomed to failure – Calgary Herald – May 2, 2022.

<sup>14</sup> See my BRIEF to the House of Commons HUMA Committee Review regarding financialization, rent gouging, renoventions and related issues entitled: STOP THE HARM. STOP Predatory Financialization of Housing and RENT GOUGING – HOUSING is a HUMAN RIGHT!

<sup>15</sup> See Boardwalk REIT at <https://www.bwalk.com/en-ca/investors/>, <https://www.bwalk.com/en-ca/investors/financial-reports/> and <https://www.bwalk.com/en-ca/investors/news-presentations/>.

<sup>16</sup> Boardwalk REIT Q2 2023 Conference Call August 11, 2023 Presentation at <https://www.bwalk.com/media/35515/q2-2023-conference-call-final.pdf>, including at SLIDE 35.