



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. Comments that are disrespectful or do not contain required information may not be included.

FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the Freedom of Information and Protection of Privacy (FOIP) Act of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes. If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

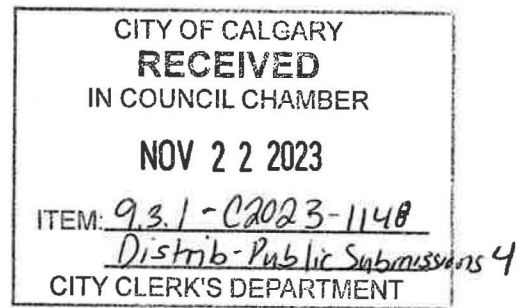
I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required) Alex
Last name (required) Eberhardt
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.)



(required - max 75 characters)

Property tax increase

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)

After the terrible arena deal went through taxpayers were assured that it would not increase our taxes, and here we go with an 8% increase in our property taxes during a cost of living crisis! I am vehemently against paying more tax when recently there has not been much invested back to the taxpayer. The arena deal was maddening before, but if it's now the cause of more money being drained from taxpayer bank accounts, it's far worse than I would have imagined.



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**

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)	Clifford
Last name (required)	Panokarren
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](#).)

(required - max 75 characters)

budget

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

In opposition

Unprecedented inflationary pressures including without limitation higher grocery prices, interest rates' hikes thereby making mortgage payments difficult, rent hikes, and coupled with no commensurate wage increases is making life untenable.

There is enough data out there in the public domain, to argue for or against the proposed residential tax rate increase. I urge council, to make prudent tax rate decisions by not only doing quantitative assessments but also to consider qualitative analyses of the impact these contemplated residential tax increases will have on everyday Calgarians.

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

Is there any consideration by Council to offset (to the extent possible) this contemplated mill rate increase to 4.59, using the "windfall revenue" the city had via the "local access fee" on Calgarians' power bills as shown in this news article: - <https://www.cbc.ca/news/canada/calgary/calgary-local-access-fee-windfall-formula-discussion-city-council-1.6961398>.

I also must note, the contemplated mill rate would put Calgary even higher than Toronto and Vancouver, where the public service levels in those cities are arguably higher than Calgary (Example: public transit coverage/frequency/modes of transport and snow clearing).

Just passing on the burden of shouldering or "rebalancing" the tax revenues over to residential owners seems to me like the easier way out, to finding a much more robust and sustainable solution to a much more complex problem.



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

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)	Eva
Last name (required)	Macharacek
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](#).)



(required - max 75 characters)

Raising property teaces

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)

I can barely afford to pay my mortgage and my pay my bills and buy groceries. Is council blind to the outrageous cost of living increases we have been forced to contend with?? Cut spending. Stop gouging. Do your job for once and provide real relief.





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

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)	W
Last name (required)	Sanders
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
Dale of meeting (If you are providing input on service plans and budget adjustments, please select "November 20") (required)	0023-11-20

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](#).)



## PUBLIC SUBMISSION FORM

CC 968 (R2023-11)

(required - max 75 characters)

Budget

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)

MEBAC's website has not been updated with 2023 AGM. Years ago, the City got into a bad arrangement with Employee Health Benefits that can be shown through a current provider. Employees continue to want more, more, more without paying their fair share of premiums. Fortunately, the current MEBAC agreement is only for one year, so maybe City negotiators can reach an agreement with MEBAC representatives whereby Employees pay a fair portion of premiums reducing City expense and residential property taxes.



**ANNUAL GENERAL MEETING**

Performance Hall, Calgary Central Library  
800 – 3 Street SE  
Calgary, Alberta  
Wednesday, June 15, 2022 - 12:00 p.m.

**- MINUTES -**

Jody Sallans, MEBAC President, called the Special Annual General Meeting of the Municipal Employees Benefit Association of Calgary (MEBAC) to order at 12:15 p.m. on June 15, 2022. There were 72 people in attendance. The President declared the meeting a Special Annual General Meeting as the quorum of one hundred members for a regular meeting was not met at the scheduled time of 12:00 p.m.

**Introductions**

Jody Sallans, President, reviewed the agenda.

*It was **MOVED** by Mike Mahar, and Seconded by Ab Huskic, to change the order of the agenda so that the bylaw changes are before the financials. **CARRIED***

Jody introduced the trustees of the MEBAC Executive Committee. The MEBAC representatives who retired from the Committee in the past two years were acknowledged. He explained MEBAC's structure, trustee responsibilities and the various committees. Jody also thanked the resource personnel who support MEBAC. Jody also presented the MEBAC member count over the last five years, which had been very volatile. There were 14,657 members at the end of 2017 and 14,375 at the end of 2021.

**Review Minutes of the 2019 Annual General Meeting**

Copies of the minutes from the 2019 Annual General Meeting were distributed in the handout package. Time was provided to the attendees of the AGM to review last year's minutes. No errors or omissions were noted.

*It was **MOVED** by Juanita De Ryber, and Seconded by Dallas Smith, to accept the minutes from the 2019 Annual General Meeting. **CARRIED***

**Bylaw Changes**

Copies of the bylaws and the detailed changes were distributed in the handout package. Time was provided to the attendees to review the changes. Jody Sallans, President, outlined the important bylaw changes, which are:

- Introduce gender neutral language.
- Allow for virtual AGMs, Special Meetings and Executive Committee meetings.

- Decrease wait times for Special Meetings from 15 minutes to 5 minutes.
- Change the appointment of auditors from the membership at the AGM to the Executive Committee.

*It was **MOVED** by Dallas Smith, and Seconded by Mike Mahar, to accept the changes to the bylaws. **CARRIED***

### **2019 - 2021 MEBAC Financial Statements**

Anthony Montanaro, MEBAC Treasurer, and David Andrews, Leader - Finance, presented the 2019 – 2021 financial results for MEBAC. Copies of the financial statements were distributed in the handout package.

#### LTD Plan

- Increasing LTD costs in 2017 and 2018 were not being covered by premiums, which prompted the increase in premiums from 2019 forward.
- LTD claims experience started to decrease in 2019, which was intensified by COVID at the beginning of 2020. This decrease, coupled with the premium increase, created a surplus in the reserve.
- The LTD premium rate is decreasing in 2022 to 1.25% of earnings from the 2021 rate of 2.65% of earnings.

#### Health & Dental

- Premiums have been lower than paid benefits over the last five years. This was intentional to some degree as the Executive Committee opted to draw down some of the reserves to cover some of the costs. With the decrease in the LTD premium rate, the subsidy from the LTD plan to Health & Dental will be phased out.
- COVID resulted in lower health & dental usage than anticipated, creating a surplus instead of the forecasted deficit.

#### Optional Group Life & Critical Illness

- Premiums for these coverages are equal to the amount remitted to the providers.
- Premiums have been stable over the past five years, as it is linked to the number of members choosing the coverage.

#### 2019-2021 Reserves

- There are four reserves: the Claims Fluctuation Reserve (CFR), the LTD Disabled Life Reserve (DLR), the Operating Reserve, and the Pre-95 LTD Reserve.
- The CFR changed from \$4.0 million in 2019 to \$7.2 million in 2021. The DLR changed from \$21.5 million in 2019 to \$16.2 million in 2021. The Operating Reserve changed from \$21.9 million in 2019 to \$62.5 million in 2021. The Pre-95 LTD Reserve changed from \$1.3 million in 2019 to \$0.7 million in 2021.

### Investment Returns

- Operating Plan: There was a noticeable dip in the investment returns in 2018 which was recovered in Q1 of 2019. COVID had a large impact on the markets in 2020, but they recovered within the same year so it doesn't show in the annualized view.
- Pre-95 LTD Plan: The trends are the same as the Operating Plan. The fund was invested in individual assets to the end of 2021, when it was switched to balanced pooled funds as it is small and just getting smaller, with an expected run-out date of 2029.

### Operating Plan

- Assets were \$50.6 million and liabilities were \$3.2 million in 2019, leading to net assets of \$47.4 million. Assets were \$66.6 million and liabilities were \$2.4 million in 2020, leading to net assets of \$64.2 million. Assets were \$87.7 million in 2021 and liabilities were \$1.8 million in 2021, leading to net assets of \$85.9 million.
- The largest increases in assets were due to the LTD premiums paid by members in all three years, and the LTD refund accounting surplus in 2021. The largest decreases in assets were the benefits paid for LTD, dental and extended health care.

### Pre-95 LTD Plan

- Assets were \$2.6 million and liabilities were \$1.3 million in 2019, leading to net assets of \$1.3 million. Assets were \$2.5 million and liabilities were \$1.5 million in 2020, leading to net assets of \$1.0 million. Assets were \$2.4 million in 2021 and liabilities were \$1.7 million in 2021, leading to net assets of \$0.7 million.
- The only increases in assets are investment income and gains, offset by investment losses. Each year, the net investment changes were approximately \$0.3 million less than payments made.

### Questions

- "Is there a target for the reserves?" Yes, the target operating reserve is 50% of the prior year's operating costs. This was recommended by, and accepted by, a consultant hired in 2021 by the Executive Committee.
- "Why are the reserves so high?" It's a combination of high premium rates and low usage. That allowed MEBAC to lower the premium rate in 2022.

### **2019 – 2021 Auditor's Reports**

Copies of the auditor's reports for 2019 - 2021 were distributed in the handout package. Time was provided to the attendees of the AGM to review them.

*It was **MOVED** by Tony Montanaro, and Seconded by Dennis Uvbiama, to accept the auditor's reports from 2019 to 2021. **CARRIED***

### **2019 - 2021 Core Benefit Plan Financial Statements**

Anthony Montanaro, MEBAC Treasurer, and David Andrews, Leader - Finance, presented the 2019 – 2021 financial results for the City of Calgary Core Benefit Plan. Copies of the financial statements were distributed in the handout package.

- The City is responsible to fund Sickness & Accident, Group Life Insurance, Health Spending Account, a portion of extended health and dental, as well as 75% funding of the Pre-95 LTD Reserve.
- Expenses in 2021 were \$109 million. The expenses breakdown was: Sickness & Accident (41%), Health (33%), Dental (16%), Health Spending Account (5%), Group Life (4%) and General & Admin costs (1%).
- The cost-sharing between the City Core plan and the MEBAC Operating plan over the past five years trended from 71%/29% City/MEBAC in 2017 to 80%/20% City/MEBAC in 2021.

### **2022 Auditor Appointment**

Not required due to the bylaw change.

### **Executive Committee Activity Report for 2018 and Ongoing Business**

Due to the lateness of the hour, Jody Sallans, President, did not have the opportunity to provide an overview of the Executive Committee activity report for 2019-2021.

### **New Business**

No new business noted.

### **Questions**

Osteopath treatment is not covered under Green Shield, could it be? Jody: Coverage for various types of treatment are negotiated between MEBAC and The City. We'd have to look at that.

If we have questions about specific drugs, do we bring it up here, or elsewhere? Jody: You can bring it up to your trustee, or ask the carrier. I'll just note that some things, like lifestyle drugs, MEBAC has decided not to cover.

The cost of professional services have gone up with inflation, so the current maximums don't cover as much as they used to. Jody: We realize that inflation has been an issue. Maximums would have to be discussed between MEBAC and the carrier.

When was the last time we bargained for Core? Jody: About 4 years ago. It should have been done a couple years ago, but we decided to continue on with the current agreement due to COVID.

When was the last time the \$300 was changed? Jody: What you're referencing is the Healthcare Spending Account, and it is something offered by The City. It wasn't negotiated, so it's owned by them and protected.

Is there anything we can put in place to make up for the declining value of the Healthcare Spending Account? Jody: We have to keep in mind that that when usage goes up, so do premiums and strike that balance.

Is MEBAC thinking about changing the age limit for LTD to 67 instead of 65? Jody: MEBAC did look at that, but it doubled the premium, so it was deemed too costly.

**Adjournment**

The Special Annual General Meeting was adjourned at 1:15 p.m. due to loss of quorum.



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

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)	israel
Last name (required)	Lachovsky
What meeting do you wish to comment on? (If you are provid-	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](#).)



(required - max 75 characters)

Parking Permits

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)

Madame Mayor & Members of Council:

- 1) Kindly make an accommodation for interested speakers to attend Council when the Parking issue is to be addressed and advise the media of any such opportunity
- 2) As regards the plan:
  - special interest communities that attract the rest of the City & visitors such as Inglewood, Sunnyside, Marda Loop etc need to either be accorded 2 free resident permits and 2 free visitor permits OR be EXEMPT from fines when parking over 2 hrs. Its patently unfair to have such communities pay a literal price for living in communities that enhance the overall city
  - consider who is liable when the disabled & seniors in special interest areas in particular (and elsewhere) have injuries from getting to their homes from cars forced to park far from home
  - change the By\_law and/or CPA instructions such that folks who buy or are given permits (and their visitors) have priority over non sanctioned others AND can sign their spots
  - And finally, scrap this whole proposed program



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

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required) Kenneth

Last name (required) MacVicar

What meeting do you wish to comment on? (If you are provid- 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](#).)



(required - max 75 characters)

**budget**

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)

Comments to Council regarding the current Budget discussions;

- 1) Tax burden shift to Residential vs Business – Businesses have the ability to right off property tax against their income taxes. Ordinary residents do NOT have this luxury which makes any shift in tax burden to residents UNFAIR.
- 2) Additional funds for Calgary Transit – Calgary Transit appear to be the most inefficient department in the city. Based on my observations over the last 15 years the number of busses travelling empty, with very few passengers, or “out of service” has become the normal. An efficiency study using their current budget must be mandatory before any further funds are committed to this department.
- 3) City Council – The councilors are the peoples representatives not the representatives of the City Management and as such need to be strong advocates for challenging management to be more fiscally responsible and be more efficient with current budgeted funds. Minimizing tax increases should be your number one priority.
- 4) Project management across the city has become non-existent. There are many examples of the lack of respect for our citizens an businesses. The Marda Loop, John Laurie, and numerous other road closures show severe lack of planning and accountability of the contractors and city mangers who oversee these projects. Temporary construction barricades and signage are out of control and inconsistent. 10% savings should be easily be achieved by any good project manager based on my observations around the city.
- 5) Lastly in 18 years of living in Calgary, service has only deteriorated not improved although my taxes have increased every year higher than the rate of inflation.

Thanks



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

Personal information provided in submissions relating to matters before Council or Council Committees is collected under the authority of Bylaw 35M2017 and Section 33(c) of the *Freedom of Information and Protection of Privacy (FOIP) Act* of Alberta, and/or the Municipal Government Act (MGA) Section 636, for the purpose of receiving public participation in municipal decision-making and scheduling speakers for Council or Council Committee meetings. **Your name and comments will be made publicly available in the Council or Council Committee agenda and minutes.** If you have questions regarding the collection and use of your personal information, please contact City Clerk's Legislative Coordinator at 403-268-5861, or City Clerk's Office, 700 Macleod Trail S.E., P.O. Box 2100, Postal Station 'M' 8007, Calgary, Alberta, T2P 2M5.

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

I have read and understand the above statement.

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

The purpose of The City of Calgary is to make life better every day. To fully realize our purpose, we are committed to addressing racism and other forms of discrimination within our programs, policies, and services and eliminating barriers that impact the lives of Indigenous, Racialized, and other marginalized people. It is expected that participants will behave respectfully and treat everyone with dignity and respect to allow for conversations free from bias and prejudice.

I have read and understand the above statement.

First name (required)	Josh
Last name (required)	Pentland
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 22, 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](#).)



## PUBLIC SUBMISSION FORM

CC 968 (R2023-11)

(required - max 75 characters)

Supplemental information on property tax as requested by City Council.

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

Neither

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

Please see attached supplemental information on the property tax distribution discussion from the Calgary Chamber, BOMA, CDA, and NAIOP.





November 22, 2023

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

## **RE: Supplemental information on the City of Calgary property tax shift**

Dear Mayor and Council,

On behalf of the Calgary Chamber of Commerce, and in partnership with National Association for Industrial and Office Parks (NAIOP) Calgary, the Calgary Downtown Association (CDA) and the Building Owners and Managers Association (BOMA) of Calgary, I am writing to share supplemental information to support your deliberations on the proposed property tax shift from non-residential to residential properties.

As requested by members of Council, this letter offers a jurisdictional comparison of “actual” non-residential property taxes paid by a business in Calgary relative to other municipalities. It must be noted, however, that “actual” taxes paid cannot be viewed in isolation. Evaluating municipal property taxes across jurisdictions is not a straightforward dollar-for-dollar comparison. Factors such as regional variances in property size and location, assessment methodologies and values, varying municipal levies, and the different levels of services provided by municipalities and funded by property taxes must all be taken into consideration. This is why it is critical to assess Calgary’s year-over-year tax increases when deliberating on local property tax shifts.

Many Calgary businesses have roots in the city dating back decades, offering poignant examples of the scale of property taxes increases on businesses over the years. Moreover, these businesses do not take into consideration their local taxes versus those in another jurisdiction. The reality is they have chosen to locate their business in Calgary, that their operational costs are based on Calgary taxes, and that they must find a way to be successful within our city. This is why so many Calgary businesses are focused on why their tax bills continue to rise at an unsustainable rate, and without adequate relief from Council, as illustrated below.

- In 2016, a tenant property tax bill in a **Ward 1 plaza** was \$4,671. In 2023, the property tax bill was \$7,427. **This is a \$2,756 increase (37.1 per cent).**
- In 2016, a tenant property tax bill for a **Ward 7 bakery** was \$13,110. In 2023, the property tax bill was \$18,788. **This is a \$5,678 increase (30.2 per cent).**
- In 2016, a tenant property tax bill for a **Ward 14 florist** was \$11,364. In 2023, the property tax bill was \$15,652. **This is a \$4,288 increase (27.3 per cent).**

With this being said, as requested by Council, the following is a comparison between property taxes paid by businesses in Calgary and in other Canadian jurisdictions. The properties were selected based on comparable assessments and locations within their municipality.

- In 2023, a **Red Deer** fast food property valued at \$1.1 million pays \$21,970 in property taxes.
- In 2023, a **Toronto** fast food property valued at \$1.2 million pays \$26,015 in property taxes (*based on 2016 market values*).
- In 2023, a **Calgary** fast food property valued at \$1.2 million pays \$26,490 in property taxes.

We acknowledge a tax shift will have cost implications for residential property owners – many of whom, like businesses, are struggling with rising costs. According to City Administration, a two per cent tax shift would result in an \$8.00 monthly increase to the average residential property valued at \$610,000. While a small increase to some, this can have challenging impacts on others. Recognizing this, we strongly encourage Council to leverage the [Property Tax Assistance Program](#), which was designed to aid Calgarians who cannot withstand incremental monthly tax increases, to support these residential property owners. A similar program does not exist for businesses. When businesses cannot withstand incremental increases in taxes, they will choose to close their doors or leave Calgary – consequences that would have further implications for residents struggling with rising costs.

Ultimately, it is critical Calgary remains competitive with other jurisdictions on non-residential taxes. While many externalities that impact businesses are outside of Council’s control, taxes are not. Council must decide how to balance the tax burden effectively between businesses and residents, course-correcting years of unsustainable and economically harmful non-residential tax increases. As it stands, the distribution is not equitable and must be adjusted. We implore Council to vote in favour of shifting the tax burden from non-residential to residential properties this budget cycle, and for the following three adjustments.

Sincerely,



**Deborah Yedlin**  
President & CEO  
Calgary Chamber of Commerce



**About the Calgary Chamber**

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

