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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.

First name [required] Anne

Last name [required] Landry

How do you wish to attend?

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

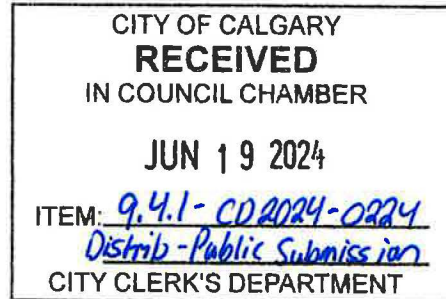
What meeting do you wish to comment on? [required] Council

Date of meeting [required] Jun 18, 2024

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

[required] - max 75 characters 2024 Progress Update of The City's Housing Strategy - CDC May 22, 2024

Are you in favour or opposition of the issue? [required] Neither





ATTACHMENT_01_FILENAME

ATTACHMENT_02_FILENAME

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

I am providing the texts (with LINKS & ENDNOTES) of my 3 presentations before the Community Development Committee of The City of Calgary on May 22, 2024 for Agenda Items 7.1, 7.2, 7.3 at the time of the 2024 Progress Update of The City's Housing Strategy as requested at the time by Councilor Wong and Councilor Walcott (CHAIR). I include updated LINKS to the documents on The City of Calgary Council's WEBSITE as these seem to have changed. I also include updated OVERHEAD SLIDES that I presented for Agenda Items 7.2 and 7.3 to reflect the change in document locations on The City of Calgary Council's WEBSITE and to correct a typo. I am EMAILING the documents to publicsubmissions@calgary.ca. Thank you.

**Presentation by Anne Landry at The City of Calgary Council's Community Development Committee
on May 22, 2024 - Bylaw to Establish the Council Advisory Committee
With LINKS and ENDNOTES.**

Check to delivery of presentation to meet the 5-minute timeline – starting at approximately 1:44:10

Thank you Community Development Committee for the opportunity to present before you today on the topic of the Bylaw to Establish the Council Advisory Committee¹. I have attachments that I would like to provide to you.

As I mentioned earlier today to this Committee, my name is Anne Landry² – I am a long-term renter in an apartment in Calgary owned by one of Canada's largest financialized landlords³, in Ward 8. I last spoke (VIDEO starting at ~51min) before The City of Calgary Council on April 30, 2024 during the City's ZONING Public Hearings⁴. At the time, I provided detailed information – including recommendations for Council's immediate action.

In brief, following from the learnings from the ZONING public hearing and the right to adequate housing, I strongly oppose the formation of Council Advisory Committee on Housing for the following reasons:

1. As per the Administration's documentation, no public communication or engagement was apparently conducted - regarding the Committee's relevance, purpose and function. **The Council Advisory Committee should NOT proceed without wide public consultation.**
2. The City of Calgary Council should instead focus time, effort and cost of the Administration on immediately addressing **Calgary's growing housing EMERGENCY and helping the most vulnerable**.
 - First ensure appropriate staffing and processes within The City of Calgary. I presented earlier today regarding addressing key gaps revealed in the 2024 Housing Progress Update – including regarding data tracking/reporting across the housing continuum.
3. Following from the public engagement of the ZONING Public Hearings ensure **wide public consultation to Council and not just from a selected group of people on a Committee**.
 - Encourage the public to present before Council and before the Community Development Committee at the time of quarterly reporting of the Housing Strategy and any follow-up meetings.
 - Encourage the public to directly contact Councillors with issues and concerns.
 - Enable engagement of the public via the **"Have a HART!"** strategy-campaign that I have proposed – as led by an independent expert consultant, with a housing human rights lens and expertise in wide community engagement.
4. The Council Advisory Committee on Housing **seems to be a rebirth of The City of Calgary's Housing Affordability Task Force** – which lacked wide public consultation and which took approximately 8 months to make recommendations with key gaps including lacked a housing human rights focus⁵ and failed to address predatory financialization of housing. **Needed now is an approach to build on the existing housing strategy and continuously improve to fill in the gaps.**
5. The Administration's documentation refers to the "independent" role of the proposed Advisory Committee on Housing at a time that the **Committee will clearly NOT be independent of the Administration**.
 - i. The City of Calgary's Director of Partnerships is to be a Member. And Committee members are to be hired as per the Boards, Commissions and Committee's recruitment process.
 - ii. Guidelines for implementing the right to adequate housing are summarized by the National Right to Housing Network⁶ and require that **independent monitoring and assessment of progress** be implemented.

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- iii. The definition of independent as per Merriam Webster is: “not subject to control by others and not affiliated with a larger controlling unit; not looking to others for one’s opinion or guidance...”
 - iv. Consider a role similar to the roles of Federal Housing Advocate and the National Housing Council - as defined in the National Housing Strategy Act, 2019 - as appropriate independent structures to provide oversight and ensure accountability regarding forwarding the right to adequate housing in Canada.
6. The City of Calgary Administration already works with other stakeholders/partners in the housing sector– as per the 2024 Housing Progress Update of the Housing Strategy.
7. NOT AGAIN!
- The Community Housing Affordability Collective (CHAC)⁷ previously existed from approximately 2014 to 2021 as a housing committee receiving funding from The City of Calgary and working with the Administration. CHAC apparently did NOT widely engage the public/people of lived experience, was apparently NOT successful in forwarding an appropriate affordable housing strategy at The City of Calgary and ultimately seemed to become a venue for the real estate industry/landlords.
8. FOCUS on QUICK WINS to help the most vulnerable:

Operating funds of \$93,000 per year has been estimated for the Council Advisory Committee⁸. Instead, use the funds for the following:

- i. Roll out the **HAVE a “HART”!** campaign-strategy with an independent expert consultant – to foster wide-engagement and foster builds and protect housing at a time more than **50,000 households** in Calgary need housing at **\$1,262 per month or LESS** as per the HART Housing Needs Assessment tool (Census 2021, Census Division).
- ii. Write letters – along with other municipalities and other stakeholders - to echo the request of the Federal Housing Advocate for financialized actors to appear before the House of Commons HUMA Committee with DATA regarding profits and strategies. (See Require landlords to appear at House of Commons Review of Financialization & Rent Gouging.)
- iii. Write letters – along with other municipalities and other stakeholders - to immediately request the Alberta Government to implement rent caps and tenant protections at the time of enduring housing and apartment market disfunction in Calgary. (Please see my presentation regarding the 2024 Housing Strategy Update earlier today.)
- iv. CUT RED TAPE – document and improve time and costs to build in Calgary. Investigate housing industry costs – operating, build, capital - with an independent consultant.
- v. Eliminate predatory financialization of housing and renovations.
- vi. Roll-out landlord licensing by Q4 2024,
- vii. Use the CMHC “standard definition” of affordable housing.⁹
- viii. LEASE - don’t SELL - City land¹⁰.

AND MORE.

LEAVE NO ONE BEHIND. Thank you.

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ENDNOTES

¹ See my three presentations before the [Community Development Committee Meeting of The City of Calgary Council on May 22, 2024](#):

- i. [Agenda Item 7.1 Home is Here: The City of Calgary's Housing Strategy 2024-2030 – 2024 Progress Update, CD2024-0225](#). I spoke starting at approximately 16 min. See [my Attachments for Agenda Item 7.1](#).
- ii. [Agenda Item 7.2 Bylaw to Establish the Council Advisory Committee on Housing, CD2024-0224](#). I spoke starting at approximately 1:44:10. See [my Attachments for Agenda Item 7.2](#).
- iii. [Agenda Item 7.3 Housing Accelerator Fund \(Verbal\), CD2024-0649](#). I spoke starting at approximately 3:34:55. See [my Attachments for Agenda Item 7.3](#).

² See BELOW my introductory comments regarding myself at the time that I spoke before The City of Calgary Council on April 30, 2024 at the time of the ZONING Public Hearings. (Check to delivery. LINKS added.) See: [VIDEO](#): I start at approximately 51min. Please also refer to the [information and postcards that I provided at the time](#) – including my 19-page BRIEF with selected attachments and the 3 “Postcards” – [CLICK](#) pages 8 to 26.

“...My name is Anne Landry – I have long lived in the Beltline, in Ward 8 in an apartment owned by one of Canada's largest financialized landlords. I am a Calgarian for HOUSING is a HUMAN RIGHT. I have a disability (post traumatic stress). I will soon be of retirement age. Over the past more than 26 years I have paid my landlord over \$300,000 in rental payments. I would like my investment to be protected and to age in place. Last year I also participated in the two national reviews regarding financialization of housing – at the [House of Commons HUMA Committee \(Written\) \(HUMA Committee Final Report; Government Response\)](#) and the [National Housing Council \(Written, Oral – I provided testimony on October 31, 2024 as one of “Members of Communities Affected by the Issue”](#)).

I am very interested in the impact on housing affordability of the proposed rezoning. My rent is to increase by \$150/month - approximately 12% - on May 1, 2024 following a \$185 per month rental payment increase - approximately 17% - in two instalments in 2023...”

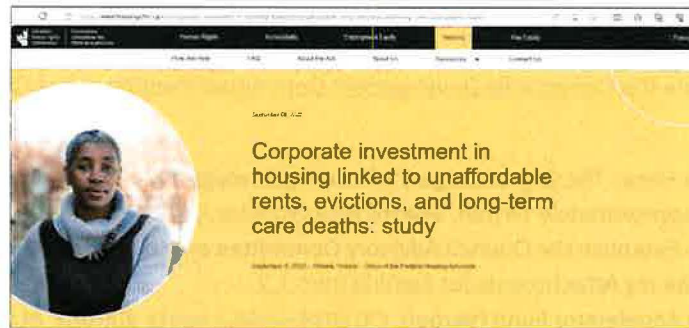
³ I addressed [financialization of housing](#) in my presentation before The City of Calgary Council on April 30, 2024. See: [VIDEO](#): I start at approximately 51min. Please also refer to the [information and postcards that I provided at the time](#) – including my 19-page BRIEF with selected attachments and the 3 “Postcards” – [CLICK](#) pages 8 to 26. In part I stated the following during my presentation:

“Financialization of housing is using housing as a for profit investment and NOT first and foremost as a home, a basic human right....Research before the Office of the Federal Housing Advocate reveals that [corporate investment in housing is resulting in unaffordable rents, evictions and long-term care deaths](#). Left unaddressed, financialization of housing can be like a computer virus that may expand across Calgary to infect newly re-zoned areas.

*Last year, at the [House of Commons HUMA Committee Review of financialization of housing](#) Marie-Josée Houle, Federal Housing Advocate stated (on May 9, 2023): “...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 is] **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...**” [Emphasis added]*

Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - [Bylaw to Establish the Council Advisory Committee](#) With LINKS and ENDNOTES.

Check to [delivery of presentation](#) to meet the 5-minute timeline – starting at approximately 1:44:10



Research before the Office of the Federal Housing Advocate has revealed that [corporate investment in housing is linked to unaffordable rents, evictions, and long-term care deaths](#) – see:

1. [The Finalization of Housing in Canada: Project Summary Report – A Summary Report for the Office of the Federal Housing Advocate](#) – Martine August - June 2022
2. [The Financialization of Seniors' Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Jackie Brown – June 2022
3. [The Uneven Racialized Impacts of Financialization](#) – A report for the Office of the Federal Housing Advocate – Dr. Nemoy Lewis – June 2022
4. [Housing Financialization – The International Landscape A Report for the Office of the Federal Housing Advocate](#) – Manuel Gabarre – June 2022
5. [The Financialization of Multi-Family Rental Housing in Canada – A Report for the Office of the Federal Housing Advocate](#) – Martine August – June 2022
6. [The Impact of Financialization on Tenants – Findings from a National Survey of Acorn Members – A Report for the Office of the Federal Housing Advocate](#) – June 2022

See also [The financialization of Canadian multi-family rental housing: From trailer to tower](#) – Journal of Urban Affairs, Martine August – February 28, 2020 – including in the screen print BELOW at page 4.

A second point of significance with the financialization of multi-family housing is at the level of individual suites within a building. When a building becomes an asset, an important struggle begins in each suite, where tenants are freshly exposed to the logics and practices of finance capital, and where financialized landlords attempt to produce investor returns via "accumulation by dispossession," targeting tenants. Accumulation by dispossession (Harvey, 2003), also called "primitive accumulation" by Marx (1976) and Luxemburg (1968), describes the process by which capitalism "originally" grew through privatization, theft, predation, and the enclosure of common lands and resources. According to Harvey (2003), these practices have remained central to capitalist accumulation, and particularly so in the neoliberal era. Capital continues to expand not simply through commodity production, but through force, violence, and "extra-economic" means (Andreucci, Garcia-Lamarca, Wedekind, & Swyngedouw, 2017; Glassman, 2006). This involves the privatization

Marie-Josée Houle, Federal Housing Advocate presented before the House of Commons HUMA Committee Review of [financialization of housing, rent gouging, renovictions, and related issues](#) on May 9, 2023 and on May 16, 2023. She stated:

"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... Financialization is one major contributor of this loss. If the housing crisis is going to be addressed, we must stop the loss. [Recommendations for government to consider] I think it's a multipronged approach. Stop the loss, curb the financialization, make it less profitable and give opportunities for non-market actors to acquire.... Immediate actions, followed by long-term ongoing strategies to ensure adequate housing..." [Emphasis added] .

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NOTE that the grocery store and telecommunications CEOs have already been summoned/resummoned to the House of Commons to address prices/inflation:

- i. Rogers Bell and Telus CEO summoned by MPs to testify on phone prices – Global News - February 29, 2024
- i. Grocery store CEOs called back to Ottawa to share how they're stabilizing prices – Global News – October 24, 2024
- ii. Big grocery store CEOs summoned to testify at committee studying food inflation – Global News – February 14, 2023
- iii. Loblaw announces support for revised Code of Conduct – Loblaw Companies Limited – May 16, 2024
- iv. Canadians feel grocery inflation getting worse, 18% are boycotting Loblaw: poll – Financial Post – May 22, 2024
- v. National Housing Accord <https://www.nationalhousingaccord.ca/> – involves the Canadian Alliance to End Homelessness (CAEH), PLACE Centre Smart Prosperity Institute, and the Real Property Association of Canada (REALPAC). Includes initiative #7: “Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.”

See also regarding repeated months of double-digit rental accommodation inflation in Calgary in my presentation before The City of Calgary's Community Development Committee - Agenda Item 7.1 Home is Here: The City of Calgary's Housing Strategy 2024-2030 – 2024 Progress Update, CD2024-0225. I spoke starting at approximately 16 min. See [my Attachments for Agenda Item 7.1](#). See also at The City of Calgary's Inflation Review WEBSITE: <https://www.calgary.ca/research/inflation.html>

See also: [Prioritizing people over profit is the way forward on the housing crisis](#) – Toronto Star, OPINION: Marie-Josée Houle, Federal Housing Advocate – September 7, 2023



⁴ Please also refer to the [information and postcards that I provided at the time of my presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING Public Hearing](#) – including my 19-page BRIEF with selected attachments and the 3 “Postcards” – [CLICK](#) pages 8 to 26. See: VIDEO: I start at approximately 51min.

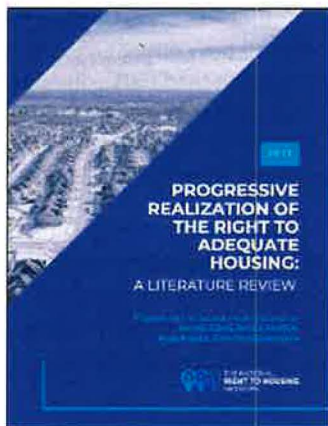
⁵ See [The Right to Housing 101](#) – by the National Right to Housing Network

Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - [Bylaw to Establish the Council Advisory Committee](#)

With LINKS and ENDNOTES.

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⁶ Follow the GUIDELINES for forwarding the progressive right to [adequate housing](#) as per the [National Housing Strategy Act, 2019](#) with reference to the [United Nations International Covenant on Economic Social and Cultural Rights](#). See the GUIDELINES as discussed in: [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 to page 8 – NOTE my summary BELOW [Emphasis added]:



- i. **Meaningfully engage with claimant community.**
- ii. **Identify and prioritize those in the most extreme or vulnerable circumstances.**
- iii. **Engage in good faith with treaty body recommendations.**
- iv. **Address systemic discrimination and socioeconomic inequality**, with particular attention paid to the rights of Indigenous peoples, women, persons with disabilities, persons relying on social assistance, racialized groups, and persons experiencing homelessness.
- v. **Ensure a “comprehensive” approach** by hearing from diverse perspectives.
- vi. **Ensure appropriate budgeting and resource allocation based** on “maximum of available resources” standard including all appropriate taxation measures.
- vii. **Exercise national leadership** to allocate responsibilities and ensure co-operation of all orders of government, including through funding and inter-governmental agreements.
- viii. **Ensure access to justice and accountability** for the right to adequate housing and within all housing programs and areas of governance affecting the right to adequate housing.
- ix. **Ensure independent monitoring and assessment of progress.**
- x. **Use all appropriate means, including regulatory and legislative measures**, to ensure that investment and actions of private and non-governmental actors contribute to and do not undermine progressive realization of the right to adequate housing (**e.g., regulate private actors to address financialization of housing**).
- xi. **Incorporate a “transformative” dimension to all legislation, regulation, planning, and decision making** to ensure the progressive realization of the right to adequate housing within the shortest possible time. This involves ensuring that housing policies (particularly national strategies on housing and homelessness) have goals grounded in, and consistent with international human rights law.
- xii. **Avoid any retrogressive measures**, except where absolutely necessary and in time of crisis, with provisions to ensure that vulnerable groups are not affected.

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⁷ See about the [Community Housing Affordability Collective \(CHAC\)](#):

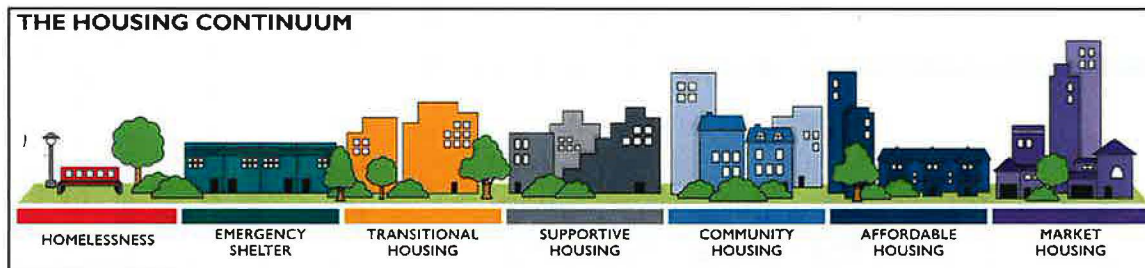
- i. [Community Housing Affordability Collective](#) - <https://www.chacollective.com/> - now a member of the [Alberta Seniors & Community Housing Association \(ASCHA\)](#)
- ii. [The City of Calgary Priorities and Finance Committee September 16, 2014](#) – Agenda Item 3.7 Community Affordable Housing Strategy Update, [PFC2014-0650](#)
- iii. [The City of Calgary Priorities and Finance Committee December 15, 2015](#) – Agenda Item 3.2 Affordable Housing – Community and Corporate Strategies, [PFC2015-0939](#)
- iv. [Calgary's new housing affordability strategy falls flat, say councillors](#) – Calgary Herald – November 30, 2015
- v. [Community Housing Affordability Collective wants strategies to become a reality](#) – Calgary Herald – December 3, 2016
- vi. [City of Calgary research reveals trends and gaps in local housing supply](#) – The City of Calgary – March 1, 2017. “*The City of Calgary, in collaboration with the Community Housing Affordability Collective (CHAC), has published [Housing in Calgary: An Inventory of Housing Supply 2015/2016](#)...*” [See at <https://www.calgary.ca/communities/housing-in-calgary/housing-research.html> .]

⁸ Community Services Report to Community Development Committee – May 22, 2024 – CD2024-0224 – [Executive Summary](#)

⁹ CMHC defines affordable housing at <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>:

“What is affordable housing? .

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term ‘affordable housing’ refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure : rental, ownership and co-operative ownership, as well as temporary and permanent housing.”



¹⁰ [Breaking Ground: A Panel on Public Land for Community Housing](#) – HART Housing Assessment Resource Tools – January 17, 2024 “...Brian Doucet: [Pages 4 to 5](#): “...the beauty of public land is you can kind of set the rules. Your province doesn’t have rent control? You can have rent control on public land...Like you can set the rules....if we actually understand the potential, and the power of it, the possibilities are literally endless...” [Pages 12 to 13](#): “...some of the big redevelopment projects that have happened in the Netherlands and in cities like Rotterdam, the municipal government has retained ownership of that land. I that is the first – in terms of not selling land at a discount to developers to let them do their thing – I think that is key....We need to do things fundamentally differently, and that involves not selling that land to a developer....”

Have a “HART”!

PROPOSED: **A VERY VISIBLE** City of Calgary Community-Wide Strategy-Campaign to **IMMEDIATELY** address Calgary’s growing **HOUSING EMERGENCY**.

Because Calgarians **“wear their hearts on their sleeves”** and because the **“HART folks”*** are some of the most vulnerable in need of adequate, affordable, accessible housing and can be the targets of profit-maximizing strategies of landlords resulting in **housing unaffordability and homelessness**.

*HART Housing Needs Assessment Tool – see <https://hart.ubc.ca/housing-needs-assessment-tool/>

HELP is NOW – it involves ALL of us - LEAVE NO ONE BEHIND!

Have a “HART”!
50,000+ households in Calgary, Alberta
need shelter costing **\$1,262/month** or **LESS**

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Housing Needs
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“CORE HOUSING NEED”
© 2021, Caltrans Division
HART Housing Needs Assessment Tool

**LOWER
RENT-GOUGED
RENT
& MORE!**

HOUSING IS A HUMAN RIGHT.
 Info@CalgariansForHousingRights.ca



I spoke before The City of Calgary Council on April 30, 2024 at the time of the ZONING public hearings and I provided detailed information.