



FREEDOM OF INFORMATION AND PROTECTION OF PRIVACY ACT

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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.

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?

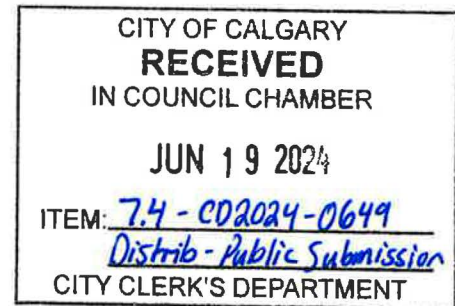
What meeting do you wish to comment on? [required] Council

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 - Housing Accelerator Fund (Verbal)  
With LINKS and ENDNOTES.**

**Check to delivery of presentation to meet the 5-minute timeline – starting at approximately 3:34:55**

Thank you Community Development Committee for the opportunity to present before you today on the topic of the Housing Accelerator Fund Verbal Update<sup>1</sup>. I have attachments that I would like to provide to you.

My name is Anne Landry<sup>2</sup> – I am a long-term renter in an apartment in Calgary owned by one of Canada's largest financialized landlords<sup>3</sup>, 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 Hearings<sup>4</sup>. At the time<sup>5</sup>, I provided detailed information – including recommendations for Council's immediate action.

In brief, I request that The City of Calgary implement the funds from the Housing Accelerator Fund Program to foster the progressive right to adequate housing as per the National Housing Strategy Act, 2019. As per housing human rights guidelines this means to use the **maximum resources available in the shortest amount of time to help the most vulnerable. Ensure wide meaningful consultation and access to justice and accountability. Ensure independent monitoring and assessment of progress. And MORE.**

As I have mentioned before this Committee, **50,000 households in Calgary URGENTLY need shelter at \$1,262 per month or LESS** as per the HART Housing Needs Assessment Tool. I request that these people – as well as the homeless be prioritized.

I have questions and comments:

- 1. What is the definition of affordable housing that is being used? What are the planned shelter costs to tenants?** I request that The City of Calgary use the CMHC definition of affordable housing<sup>6</sup> by which housing is considered “affordable” if it costs less than 30% of a household's before-tax income for a full continuum of housing options from homelessness to market rent and market home ownership. I further request that The City of Calgary eliminate other definitions of housing affordability that are based on market rent – especially for those in social/government housing provided by The Calgary Housing Company and as referred to in The City of Calgary's Housing Strategy and Research.
- 2. Do I correctly understand from the documentation provided that only 740 units (Slide 6)<sup>7</sup> under the City's Housing Accelerator Fund initiatives are to be affordable units?** I request that any public government funding received by the City be used to maximize affordable housing for the most vulnerable – including regarding the **41,858 housing units proposed (Slide 6)**. And including as may be delivered through The City of Calgary's various strategies – including the Downtown Strategy, Transit-Oriented Development, Affordable Housing Build Programs, Secondary Suites and others. I request that the City immediately provide reporting regarding the planned number of affordable units household income groupings and need as established by the HART Housing Needs Assessment Tool.
- 3. What are the City's Housing Accelerator Fund build and affordable housing targets for 2024? What is the impact of NOT meeting these targets?**

(NOTE:

- Housing Accelerator Fund – CMHC - <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>
- Helping build more homes, faster in Calgary | CMHC (cmhc-schl.gc.ca) – November 14, 2023
- Housing Accelerator Fund – The City of Calgary - <https://www.calgary.ca/social-services/funding/housing-accelerator-fund.html>

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**With LINKS and ENDNOTES.**

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**4. I request that the City's documentation associated with the Housing Accelerator Fund be made public – including:**

- The progress reporting to the Federal Government
- Housing builds to target – by build phase – and as may also be mapped.

**The Housing Accelerator Fund was addressed at the House of Commons HUMA Committee in 2022 -**

<https://www.ourcommons.ca/committees/en/HUMA/StudyActivity?studyActivityId=11634900>

Carolyn Whitzman, who is an expert advisor to the HART Housing Needs Assessment Tool spoke before the House of Commons HUMA Committee regarding the Housing Accelerator Fund on June 13, 2022 in her role in the Women's National Housing and Homelessness Network and stated, in part:

*“ First, design a housing accelerator fund using the act's human rights framework and a gender and intersectional approach, a GBA+ approach. That includes defining ‘affordable housing’ as homes costing no more than 30% of gross household income and ensuring that those affordable units remain affordable in perpetuity. HAF should adopt the CMHC's definition of ‘affordable’ housing, which is housing that costs no more than 30% of gross household income....”*

Marie-Josée Houle, Federal Housing Advocate made Recommendations in her Submission dated June 23, 2022 to the House of Commons HUMA Committee regarding the Housing Accelerator Fund<sup>8</sup>, including the following at pages 2 and 3:

*In order to align the Housing Accelerator Fund with the human rights obligations imposed by the NHTA [National Housing Strategy Act, 2019], I recommend that the Fund:*

1. *Prioritize the needs of people experiencing inadequate housing and homelessness, members of disadvantaged groups, and Indigenous peoples;*
2. *Dedicate the maximum available resources to increasing the supply of adequate and affordable housing for these groups over the long term and to preventing the loss of affordable housing and neighbourhoods;*
3. *Meaningfully involve affected communities, those most in need and Indigenous Peoples in the design, implementation and monitoring of the Fund;*
4. *Adopt a human rights-based approach, with clear human rights-informed targets, timelines and indicators;*
5. *Collect disaggregated data to understand the challenges and monitor results; and*
6. *Ensure collaboration and coordinated action between federal, provincial, territorial, municipal and Indigenous governments on implementing a human rights-based approach to the Fund.*

(See also ADVOCATING FOR CHANGE: THE HOUSING CRISIS IN CANADA – The Office of the Federal Housing Advocate's 2022-2023 Annual Report to the Minister, including at page 19.<sup>9</sup>)

**AND MORE. LEAVE NO ONE BEHIND. Thank you.**

**Presentation by Anne Landry at The City of Calgary Council's Community Development Committee  
on May 22, 2024 - Housing Accelerator Fund (Verbal)  
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## ENDNOTES

<sup>1</sup> 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](#).

<sup>2</sup> 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 51 min. 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 \(Written, Oral – I provided testimony on October 31, 2024 as one of “Members of Communities Affected by the Issue”\)](#).*

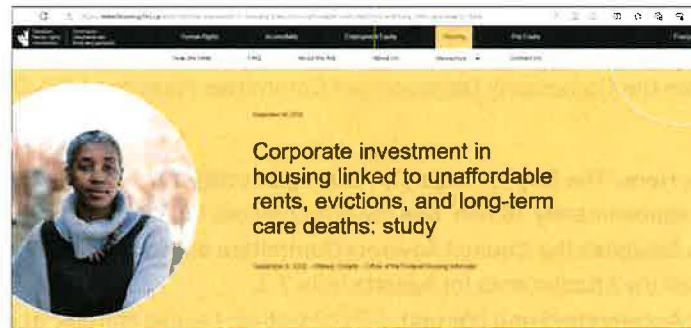
*I am very interested in the impact on housing affordability of the proposed rezoning. My rent is to increase by \$150/month - approximately 12% - on May 1, 2024 following a \$185 per month rental payment increase - approximately 17% - in two instalments in 2023...”*

<sup>3</sup> I addressed [financialization of housing](#) in my presentation before The City of Calgary Council on April 30, 2024. See: [VIDEO](#): I start at approximately 51 min. 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 - [Housing Accelerator Fund \(Verbal\)](#) With LINKS and ENDNOTES.  
Check to [delivery of presentation](#) to meet the 5-minute timeline – starting at approximately 3:34:55**



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-Lamarea, 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. See also in regarding repeated months of double-digit rental accommodation inflation in Calgary.

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



<sup>4</sup> 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.

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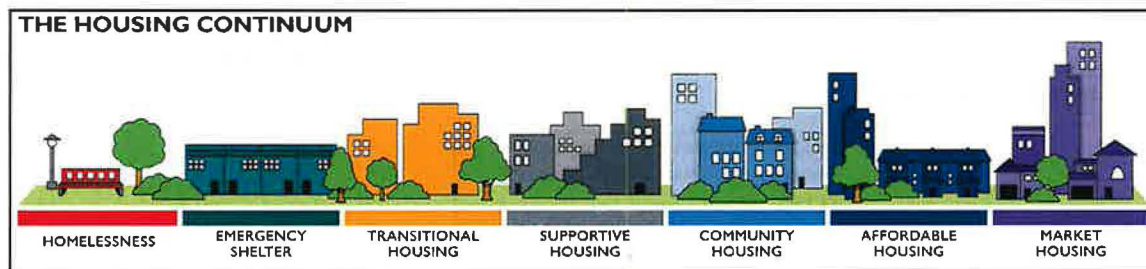
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<sup>5</sup> Please also refer to the [information and postcards that I provided at the time](#) of my presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING Public Hearing – including my 19-page BRIEF with selected attachments and the 3 “Postcards” – [CLICK](#) pages 8 to 26. See: [VIDEO](#): I start at approximately 51min.

<sup>6</sup> 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.”*



<sup>7</sup>Housing Accelerator Fund Verbal Update – Community Development Committee – May 22, 2024 - [CD2024-0649 – Attach 1– Presentation CD2024-0649](#) – at Slide 6.

<sup>8</sup>[CanadianHumanRightsCommission-e.pdf \(ourcommons.ca\)](#) – Federal Housing Advocate – June 23, 2022 - <https://www.ourcommons.ca/Content/Committee/441/HUMA/Brief/BR11904280/br-external/CanadianHumanRightsCommission-e.pdf>



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<sup>9</sup> [ADVOCATING FOR CHANGE: THE HOUSING CRISIS IN CANADA – The Office of the Federal Housing Advocate's 2022-2023 Annual Report to the Minister](#), including at page 19:

## Engaging Parliamentarians

### Housing Accelerator Fund

In June 2022, the Federal Housing Advocate [submitted evidence](#) to the Standing Committee on Human Resources, Skills and Social Development and the Status of People with Disabilities (HUMA) on the topic of the Housing Accelerator Fund.

The Housing Accelerator Fund was announced in the 2021 Federal Budget, and earmarked \$4-billion to help municipalities accelerate the supply of additional housing units across the country.

Her submission underlined the need for the fund to be designed, implemented and monitored using a human rights-based approach. People experiencing inadequate housing and homelessness must be at the centre of all considerations. It must improve housing outcomes for Indigenous Peoples as well as rural, remote and northern communities.

At the same time, the Advocate's written statement emphasized that the Fund should "do no harm," and careful consideration must be given to ensure it does not exacerbate the financialization of housing or contribute to the erosion of existing affordable housing stock.

The Advocate spoke about the importance of applying a human rights lens in implementing the fund, which includes affordability. The Committee echoed this emphasis, as several members spoke of the necessity that the fund be made more accessible, affordable and green.

### **Recommendations III – Housing Accelerator Fund**

In order to align the Housing Accelerator Fund with the human rights obligations imposed by the National Housing Strategy Act, the Federal Housing Advocate recommends that the Fund:

1. Prioritize the needs of people experiencing inadequate housing and homelessness, members of disadvantaged groups, and Indigenous peoples;
2. Dedicate the maximum available resources to increasing the supply of adequate and affordable housing for these groups over the long term and to preventing the loss of affordable housing and neighbourhoods;
3. Meaningfully involve affected communities, those most in need and Indigenous Peoples in the design, implementation and monitoring of the Fund;
4. Adopt a human rights-based approach, with clear human rights-informed targets, timelines and indicators;
5. Collect disaggregated data to understand the challenges and monitor results; and
6. Ensure collaboration and coordinated action between federal, provincial, territorial, municipal and Indigenous governments on implementing a human rights-based approach to the Fund.

# 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.

\*HART = Housing Assessment Resource Tools at <https://hart.ubc.ca/housing-needs-assessment-tool/> - including Housing Needs Assessment Tool

**ASK for HOUSING is a HUMAN RIGHT**  
IT'S THE LAW.  
LEAVE NO ONE BEHIND!

Have questions? EMAIL: [info@CalgariansForHousingRights.ca](mailto:info@CalgariansForHousingRights.ca)





**HOUSING is a HUMAN RIGHT is the LAW - NOT an option to be IGNORED. NOT a GAME to PLAY. We need REAL HELP - RIGHT NOW!**

- Canadians have the right to adequate housing as per [National Housing Strategy Act, 2019](#) and [International Law \(United Nations International Covenant on Economic, Social and Cultural Rights\)](#) and as upheld in the highest courts in CANADA - see [2020 SCC 5 (CanLII)] | [Newsun Resources Ltd. v. Araya | CanLII](#) - "International human rights norms ... (are) moral imperatives and legal necessities".
- The right to adequate housing includes: affordability; accessibility; security of tenure – including protection against forced evictions, harassment and other threats; habitability – safe and healthy; availability of services, materials, facilities & infrastructure; location to provide access to key services; and cultural adequacy. See [The Right to Housing 101](#) by the [National Right to Housing Network](#).

**Of course, RENT CAPS – HOUSING is a HUMAN RIGHT!**  
[COVID-19 and The Right to Housing: Impacts and the way forward- A/75/148](#) – Mr. Balakrishnan Rajagopal, UN Special Rapporteur on the Right to Adequate Housing

**LEAVE NO ONE BEHIND!**

- Allocate sufficient resources.
- End forced evictions. End sweeping of encampments and house the homeless.
- Provide subsidies to renters and small landlords.
- Ensure no one pays more than 30 per cent of household income.
- Constrain private equity firms as landlords.
- Protect renters (with landlord licensing, public DATA tracking...).
- And MORE!





2021-04-11-81

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

**STOP THE LOSS. BUILD THE RIGHT HOUSING. FOCUS on PRIORITY POPULATIONS in CORE HOUSING NEED in Calgary (CD), Census 2021.**  
(HH = Households)

- Single mother-led HH (20.92%)
- HH Head over 85 (18.53%); HH over 65 (12.69%); HH under 25 (16.19%)
- Refugee-claimant-led HH (16.04%); NEW migrant-led HH (13.37%)
- Indigenous-led HH (13.40%); Women-led HH (12.59%)
- Black-led HH (15.09%); Visible minority HH (9.88%); HH with physical activity limitation (8.06%); HH with cognitive, mental or additions activity limitation (7.94%)



**50,000+**  
households in Calgary, Alberta need shelter costing **\$1,262/month or LESS**  
**"CORE HOUSING NEED"**  
Census 2021, Calgary, Alberta  
HART Housing Needs Assessment Tool


**Calgary (CD) 2021 Affordable Housing Deficit**

Income Category	Affordable Shelter Cost (2018 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low Income: < \$20,700	< \$505	3,870	1,210	820	515	55	7,630
Low Income: \$20,700 - \$50,500	\$505 - \$1,262**	22,245	13,720	5,185	2,635	1,825	47,260
Moderate Income: \$50,500 - \$80,800	\$1,263 - \$2,020	0	440	1,035	1,715	1,860	4,950
Median Income: \$80,800 - \$121,000	\$2,020 - \$3,030	0	0	0	0	0	0
High Income: > \$121,000	> \$3,031	0	0	0	0	0	0
<b>Total</b>		<b>28,055</b>	<b>15,440</b>	<b>6,420</b>	<b>3,965</b>	<b>3,340</b>	<b>57,440</b>


\*HH = Household \*\*\$1,000 CAD = \$1,262 USD  
Source: HART Housing Needs Assessment Tool (HART) - www.hart.ubc.ca

**HART (Housing Assessment Resource Tools) Housing Needs Assessment Tool**  
<https://hart.ubc.ca/housing-needs-assessment-tool/>

Marie-Josée Houle, Federal Housing Advocate asked House of Commons "HUMA" Committee to call industry witnesses and their DATA



Federal Housing Advocate with industry witnesses to account for their practices that undermine housing affordability, security of tenure and habitability.



**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.