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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?

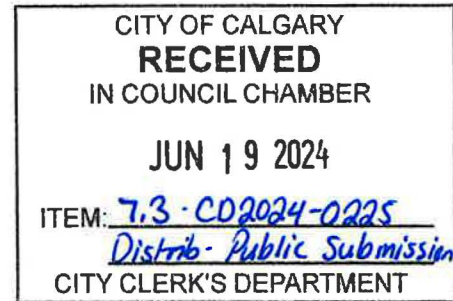
What meeting do you wish to comment on? [required] Council

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 - 2024 Progress Update of The City's Housing Strategy
With LINKS and ENDNOTES.**

Check to delivery of presentation to meet the 5-minute timeline – starting at approximately 16 min.

Thank you Community Development Committee for the opportunity to present before you today on the topic of the 2024 Progress Update of The City's Housing Strategy¹. I have attachments that I would like to provide to you.

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, I find that The City of Calgary's Housing progress reporting raises several ALARMS:

- The reporting seems to reveal that The City of Calgary apparently does NOT have the right people and processes in place to report on and to address housing in Calgary with the URGENCY and focus needed.
- The reporting raises questions regarding whether The City of Calgary will be able to meet its targets of the Housing Strategy⁵. This includes for 2024 - NEW build of 3,000 non-market housing and 1,000 more market homes than usually built. Disturbingly, these targets are NOT specifically mentioned in the 2024 Progress Update reporting.

These targets are nevertheless apparently insufficient to meet the housing demand in Calgary at a time of housing market disfunction⁶ that is apparently NOT addressed in the documents

- NOTE the graphs on the screen – from Table 2 of The City of Calgary's Calgary & Region Economic Outlook.⁷ This reveals apparent prolonged and continuing housing market disfunction in Calgary – housing supply is NOT meeting demand. Immediately act to ensure housing supply meets demand – roll out the **Have a “HART!”** strategy-campaign that I propose to build **50,000+** affordable units **at \$1,262** per month or LESS as per the HART Housing Needs Assessment Tool (Census 2021, Calgary Census Division)⁸. **Continue public engagement city-wide.** Who is ready to renovate? To build? Got issues? Got solutions? Led by an external expert consultant with a housing human rights lens and to determine key metrics across the housing continuum. **Because Calgarians wear their hearts on their sleeves and step up to HELP in EMERGENCIES. Can you see it? The hearts on the “HART” builds! On billboards! Everybody is talking! SMILE - because HELP is NOW!**⁹
- CMHC DATA reveals that the apartment rental market in Calgary is apparently **BROKEN** – as per my presentation before Council on April 30, 2024¹⁰. The City of Calgary's Inflation Review¹¹ reveals rental accommodation inflation is HIGH and accelerating. **Immediately protect the vulnerable.**

Additionally, I note the following issues.

1. A PMI Certified Project Manager¹² has apparently NOT been assigned to oversee the implementation and reporting of the city's housing strategy to foster **international best project management practices** – no such person is mentioned. There appears to be no public housing project dashboard as I would expect for a project of such COMPLEXITY and URGENCY. Include information for each **initiative** such as: red, yellow, green indicators to demonstrate if the initiative is on track or issues/challenges exist; whether the initiative has started; key tasks undertaken; milestones/timelines; key challenges; Next Steps; and MORE.
2. The housing update seems to be in large measure a download of the text of the housing strategy with commentary regarding whether Progressing as planned, Progressing ahead of schedule, Not Started, Next Action – without details/context/explanation. **This reporting demonstrates a HIGHLY unacceptable simplicity.**

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3. Lacking is very basic information including build completions to meet demand across the housing continuum; mapping of build locations & forms; affordability; budget – actual to target, etc.
4. Also lacking is that we are **losing affordable housing faster than it can be built** – as per the research of housing expert Steve Pomeroy¹³ and recent CMHC data¹⁴ that was reported in the media¹⁵.
5. Disturbingly, there is almost no discussion regarding key metrics and housing characteristics across the housing continuum – despite the Housing and Affordability Task Force's Terms of Reference¹⁶. Lacking are metrics affecting some of the most vulnerable populations – including people who are homeless¹⁷ and people housed by the non-profit housing industry in Calgary - at a time that leaders from both segments were members of The City of Calgary's Housing Affordability Task Force.
6. There is no discussion regarding the number of “affordable” shelter units¹⁸ that are being built with details of shelter cost to tenants by household income range – as per the HART Housing Needs Assessment Tool¹⁹.
7. Where are the updated details regarding Strengths, Weaknesses, Opportunities and Threats (SWOTs)?
8. Note the “Progress Reporting” at the end of the report. No postponement should be allowed. Ensure appropriate skilled staffing and budget.

NOT AGAIN! How can you effectively address that which you don't track or acknowledge? Need Administration to address accountability and delivery on an EMERGENCY²⁰ & CONTINUOUS IMPROVEMENT basis. I recommend the following immediate actions for Administration to provide updates at the next Community Development Committee Meeting on June 26, 2024

- Assign a PMI certified project manager to oversee and report on the City's housing strategy.
- Implement publicly a housing-housing project dashboard using readily available analytics software.
- Report quarterly – including on key housing metrics across the housing continuum and SWOTs (Strengths, Weaknesses, Opportunities, Threats).

And MORE.

LEAVE NO ONE BEHIND.

Thank you.

**Presentation by Anne Landry at The City of Calgary Council's Community Development Committee
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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.) With [MINUTES](#), [LIST OF SPEAKERS](#) and [AMMENDMENTS](#). 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”).

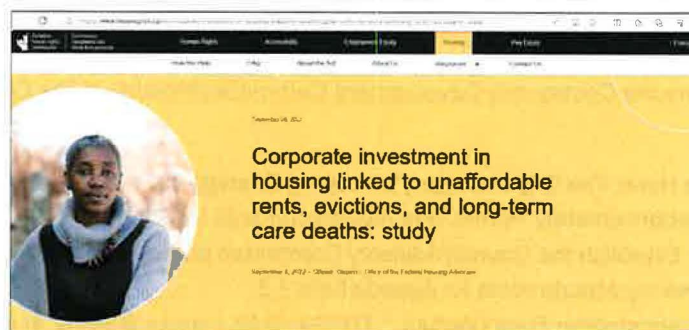
I am very interested in the impact on housing affordability of the proposed rezoning. My rent is to increase by \$150/month - approximately 12% - on May 1, 2024 following a \$185 per month rental payment increase - approximately 17% - in two instalments in 2023...”

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 - [2024 Progress Update of The City's Housing Strategy](#) With LINKS and ENDNOTES.
Check to [delivery of presentation](#) to meet the 5-minute timeline – starting at approximately 16 min.**



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, & Swynedouw, 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, renovations, 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 BELOW 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
- ii. [Grocery store CEOs called back to Ottawa to share how they're stabilizing prices](#) – Global News – October 24, 2024
- iii. [Big grocery store CEOs summoned to testify at committee studying food inflation](#) – Global News – February 14, 2023
- iv. [Loblaw announces support for revised Code of Conduct](#) – Loblaw Companies Limited – May 16, 2024
- v. [Canadians feel grocery inflation getting worse, 18% are boycotting Loblaw: poll](#) – Financial Post – May 22, 2024
- vi. [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



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:

- i. HOME IS HERE, THE CITY OF CALGARY'S HOUSING STRATEGY 2024 – 2030 – <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy.html>
- ii. The City of Calgary – Rezoning for Housing - <https://www.calgary.ca/planning/projects/rezoning-for-housing.html?redirect=/rezoningforhousing>
- iii. Calgary's Housing Strategy - <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy.html>
- iv. Corporate Housing Strategy - <https://www.calgary.ca/communities/housing-in-calgary/housing-research.html>
- v. About Affordable Housing - <https://www.calgary.ca/communities/housing-in-calgary/affordable-housing-about.html>
- vi. Community Profiles - with analysis of population, affordability and other measures/metrics (Census 2021) - <https://www.calgary.ca/communities/profiles.html>

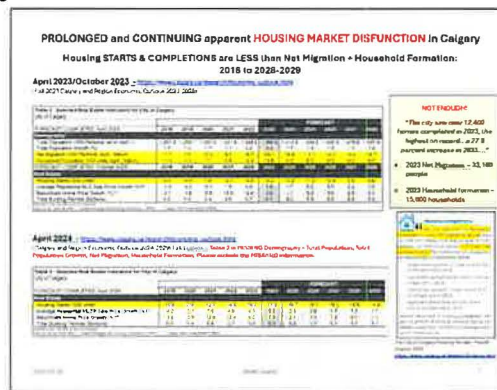
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⁶See also:

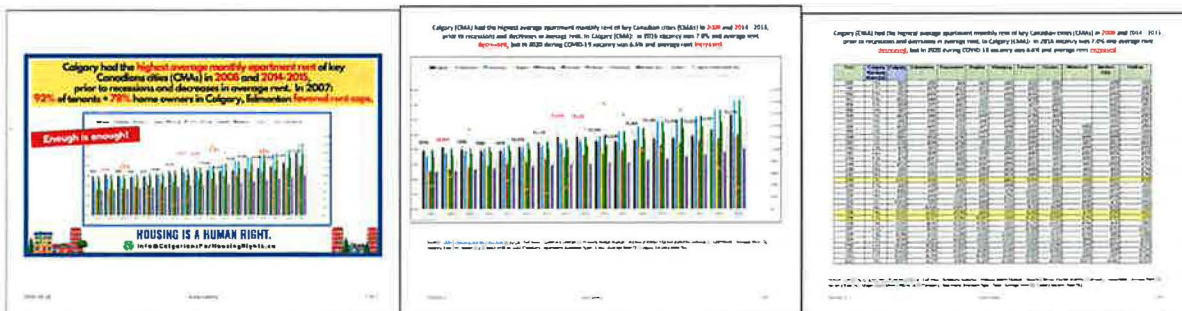
- [We know what we need to do for housing affordability – we just need to do it](#) – Insights – Business Council of Alberta – August 16, 2023. The City of Calgary Review Housing Review Fourth Quarter 2023 February 28, 2024 at <https://www.calgary.ca/research/housing.html>.
- [The Impact of Community Housing on Productivity](#) – by Deloitte for Canadian Housing and Renewal Association (CHRA) and Housing Partnership Canada – November 27, 2023- including at pages 26 and 41.

⁷ Calgary & Region Economic Outlook - <https://www.calgary.ca/research/economic-outlook.html> . In the Attachment: from the reports in Fall 2023 and Spring 2024. See my [Attachment](#): **PROLONGED AND CONTINUING** apparent **HOUSING MARKET DISFUNCTION** in Calgary. Housing **STARTS & COMPLETIONS** are **LESS** than Net Migration + Household Formation: 2018 to 2028-2029



Also see my [Attachment](#): **Calgary had the highest average monthly apartment rent of key Canadian cities (CMAs) in 2008 and 2014-2015**, prior to recessions and decreases in average rent. In 2007: **92% of tenants + 78% of home owners in Calgary, Edmonton favored rent caps**. I stated the following regarding this [Attachment](#) at the time of my presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING public hearings ([VIDEO](#): I start at approximately 51min - check text to delivery to meet 5 minute timeline):

*“The apartment rental market in Calgary is apparently **BROKEN** – see the CHART on the screen. **This is a GAME-CHANGER**. CMHC data reveals that increases in apartment vacancy at the time of COVID-19 resulted in INCREASED, NOT DECREASED average apartment rent in Calgary. Housing expert Ricardo Tranjan of the Canadian Centre for Policy Alternatives addressed this at the time. **Thus, increased vacancy, increased supply of apartments or other housing in Calgary is apparently unlikely to result in decreased apartment rents without direct government involvement – that is URGENTLY needed NOW.**”*



Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - [2024 Progress Update of The City's Housing Strategy](#) With LINKS and ENDNOTES.

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- [See in Attachments for AGENDA Item 7.1 Home is Here: The City of Calgary's Housing Strategy 2024-2030 – 2024 Progress Update CD2024-0225](#) – including at LEFT, ABOVE.
- See the second Attachment (at CENTRE and RIGHT, ABOVE) - the underlying CMHC DATA to the attachment at RIGHT in [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 Hearings – at pages 27 and 28 of 207.

See also:

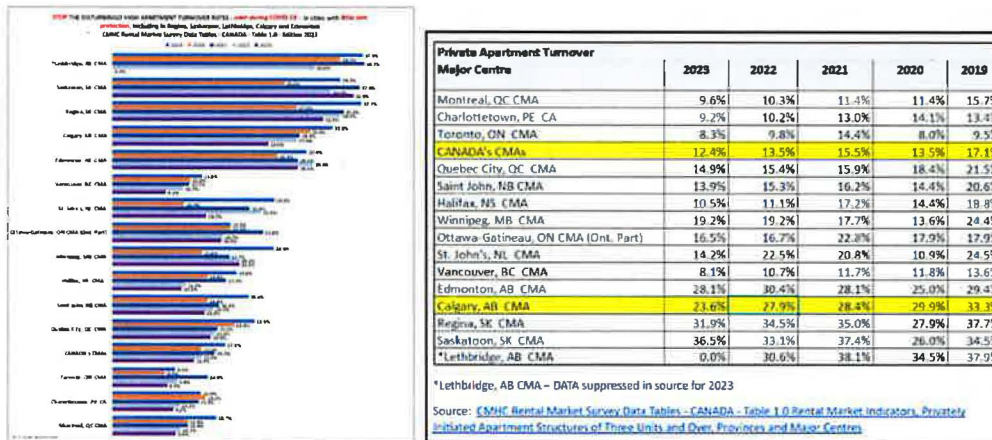
- [Cenovus urged the Alberta Government to impose production cuts to boost prices amid 'economic crisis'](#) - The Globe and Mail – November 14 & 20, 2018
- [Alberta oil production curtailments are working, Cenovus says](#) – Global News – 2019-04-24



See also CMHC reports Calgary has one of the HIGHEST private apartment turnover rates in CANADA. [CMHC Rental Market Survey Data Tables - Table 1.0.](#)

- In 2019: **33.3%** in Calgary CMA, **29.4%** in Edmonton CMA, **37.9%** in Lethbridge CMA; average for Canadian CMA's = **17.1%**
- In 2020: **29.9%** in Calgary CMA, **25.0%** in Edmonton CMA, **34.5%** in Lethbridge CMA; average for Canadian CMA's = **13.5%**
- In 2021: **28.4%** in Calgary CMA, **28.1%** in Edmonton CMA and **38.1%** in Lethbridge CMA; average for Canadian CMA's = **15.5%**
- In 2022: **27.9%** in Calgary CMA, **30.4%** in Edmonton CMA and **30.6%** in Lethbridge CMA, average for Canadian CMA's = **13.5%**
- In 2023: **23.6%** in Calgary CMA, **28.1%** in Edmonton CMA and **(DATA Suppressed in Source)** in Lethbridge CMA, average for Canadian CMA's **12.4%**

See my [Attachments to my presentation on April 30, 2024](#) before The City of Calgary Council for the ZONING Public Hearings – including at pages 4 and 96 to 97 of 207:



Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - [2024 Progress Update of The City's Housing Strategy](#) With LINKS and ENDNOTES.

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⁸ HART Housing Needs Assessment Tool - <https://hart.ubc.ca/housing-needs-assessment-tool/> .

⁹ **We can't afford to lose even one more affordable home – because that likely means another household is negatively impacted and LIVES and LIFE TRAJECTORIES altered. As well, think of the negative impact to the community including to small businesses.** Think of the impact to local businesses of rent increases of \$50/month, \$100/month, \$150/month, \$200/month or MORE in rent being provided to HIGHLY PROFITABLE financialized landlords – and away from Calgary's small businesses.

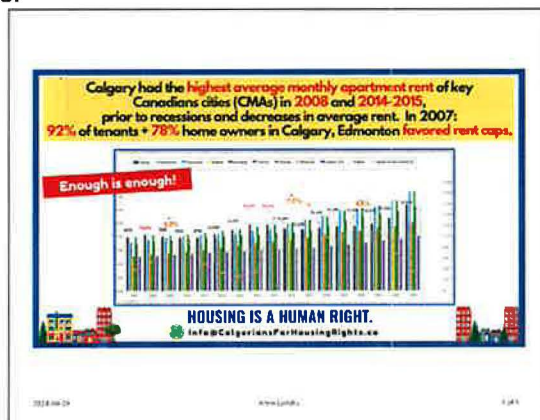
CLOSED during COVID-19 on 17th Avenue S.W. in the Beltline Community in Calgary, Alberta - near where I have lived for 26+ years



<i>Nellies Cosmic Café</i> – CLOSED after 20 <u>years</u>	<i>Tim Hortons</i> – CLOSED	<i>Bernard Callebaut Chocolates</i> – CLOSED	<i>“Always 17th – “THE RED MILE”</i> 400 shops, restaurants & services	<i>Buon Giorno Italian Restaurant</i> – CLOSED, RE-OPENED with help from customers, NOW the build site of “LUXURY”(?) apartments	<i>London Drugs on 8th Street & 15th Ave. S.W.</i> CLOSED on October 10, 2020
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Don't forget the disaster on 17th Avenue S.W. during the last recession in Calgary during ~2016+ and during COVID-19 . many businesses - small and not so small - went out of business on 17th Ave S.W., including: Nellies Cosmic Café; Small Flower Flower Shop; Tm Hortons; London Drugs; Bernard Callebaut Chocolates; ` Boston Pizza; Buon Giorno Italian Restaurant (was CLOSED, then RE-OPENED apparently with the help of customers, now torn down to make way for “LUXURY” (?) apartments; Tangerine Bank; a pub; an eye glasses shop...and MORE.

¹⁰ CMHC Housing Market Information Portal - <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>. See my Attachment: **Calgary had the highest average monthly apartment rent of key Canadian cities (CMAs) in 2008 and 2014-2025, prior to recessions and decreases in average rent. In 2007: 92% of tenants + 78% home owners in Calgary, Edmonton favored rent caps.**



Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - [2024 Progress Update of The City's Housing Strategy](#) With LINKS and ENDNOTES.

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During my presentation before Council on April 30, 2024 at the time of the ZONING public hearing I stated, while referring to the same Attachment (links added): *"The apartment rental market in Calgary is apparently **BROKEN** – see the CHART on the screen. **This is a GAME-CHANGER**. CMHC DATA reveals that increases in apartment vacancy at the time of COVID-19 resulted in **INCREASED, NOT DECREASED** average apartment rent in Calgary. [Housing expert Ricardo Tranjan of the Canadian Centre for Policy Alternatives addressed this at the time*](#). **Thus, increased vacancy, increased supply of apartments or other housing in Calgary is apparently unlikely to result in decreased apartment rents without direct government involvement – that is URGENTLY needed NOW.**"*

*See: [Rents keep going up, pandemic or not](#) – Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan – February 9, 2021. NOTE: for Calgary see the [CMHC Housing Market Information Portal](#).



Please also see information that I provided at the time of my presentation before The City of Calgary on April 30, 2024 at the time of the ZONING Public Hearings - including my 19-page BRIEF with selected attachments and the 3 "Postcards" – [CLICK](#) pages 8 to 26. (See: [VIDEO](#): I start at approximately 51min.) See at pages 2 and 3 of the PDF.

- [Rent controls work: They don't reduce housing supply but they do limit profit](#) – The Star, Ricardo Tranjan, senior researcher with the Canadian Centre for Policy Alternatives' Ontario office and author of "The Tenant Class." – March 12, 2024
- [Fact Check: Affordable Housing isn't affordable](#) – Canadian Centre for Policy Alternatives, The Monitor, Ricardo Tranjan – August 25, 2021 *"...Affordability definitions tied to out-of-control rents are fundamentally flawed. Put it this way: if the car ahead of you is driving at 200 kilometres an hour, driving a bit slower than them is not enough to keep you within the speed limit..."*



Also see the NEW series on RENT CONTROL released April 11, 2024 by Ricardo Tranjan and Paula Vargatoth of the Canadian Centre for Policy Alternatives:

- [Part 1: What is rent control anyway?](#)
- [Part 2: Rent control is full of loopholes](#)
- [Part 3: Above-guidelines rent increases are out-of-control](#)
- [Part 4: Arguments against rent control don't hold up to scrutiny](#)
- [Part 5: Policy solutions and political responses to fix Ontario rent control](#)
- [Part 6: Suggested resources for tenants to learn about rent control in Ontario](#)

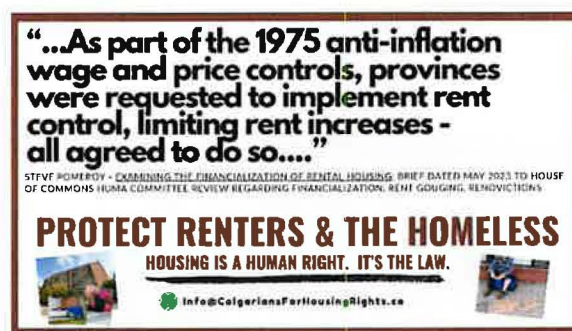
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Housing/Housing Human Right Leaders in Canada and worldwide support rental caps/tenant protections:

- i. United Nations: See [COVID-19 and The Right to Housing: Impacts and the way forward](#) - A/75/148 – Mr. Balakrishnan Rajagopol, UN Special Rapporteur on the Right to Adequate Housing, including at page 4: *“States should halt all evictions proceedings, including against non-national residents, and to end the sweeping of encampments or tents of homeless people... Recovery measures should not be discriminatory and should leave no one behind. S...States should consider rent caps and subsidies for tenants and small landlords... States should constrain the role of private equity firms as landlords and improve rights and protections of tenants...”*
- ii. Marie-Josée Houle, Federal Housing Advocate/Office of the Federal Housing Advocate – see in [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 21: *“Developing enduring rent controls and protections...The directives on financialization recommended by the international housing rights monitor The Shift also provide useful guidance for Parliamentarians...”*
- iii. [Submission by THE SHIFT](#) to the [National Housing Council Review of financialization of purpose-built rental housing](#) – by Leilani Farha - Global Director; Julieta Perucca – Deputy Director; Sam Freeman – Director of Legal Research & Advocacy
 - See Recommendations - including rental protections - at [pages 13 to 15](#).
 - [At page 4](#): *“Moreover, the UN Guiding Principles on Business and Human Rights suggest that preventing human rights violations of tenants is required, and thus would trump fiduciary duty owed to shareholders, where there is a conflict between the two.”* [Emphasis added]
 - As was stated by housing expert Steve Pomeroy stated in his [BRIEF dated May 2023](#) to the [House of Commons HUMA Committee Review regarding financialization, rent gouging, renovations and related issues](#) that he also submitted to the [National Housing Council Review regarding financialization of purpose-built rental housing](#).

“As part of the 1975 anti-inflation wage and price controls, provinces were requested to implement rent control, limiting rent increases – all agreed to do so...” (at pages 10-11)



AND MORE.

¹¹ The City of Calgary Inflation Review - <https://www.calgary.ca/research/inflation.html> - see the Inflation Review for April 2024, dated May 21, 2024 – reveals **unacceptable apparent HIGH and ACCELERATING rental accommodation inflation in Calgary**, year-over-year: April 2024 - 18.6%; March 2024 – 17.7%; February 2024 – 15.3%. Calgary “All-Items” Inflation for April 2024 was 3.6%: HIGHER than Alberta “All-Items” Inflation of 3.0% and HIGHER than Canada “All-Items” Inflation of 2.7%. At page 1: ***“...However, persistent inflation in shelter costs, particularly rent, kept Calgary’s inflation the highest in the nation for the fourth consecutive month...April rent inflation of 18.6 per cent was the highest ever recorded in Canada...The table below ranks the highest YOY increases in rental accommodation in Canadian CMAs this***

Presentation by Anne Landry at The City of Calgary Council’s Community Development Committee on May 22, 2024 - 2024 Progress Update of The City’s Housing Strategy With LINKS and ENDNOTES.

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century. Notably, Calgary appears on the list three times all of which occurred within the past five months....” [Emphasis added]

See [The Inflation Review April 2024 in Attachments for AGENDA Item 7.1 Home is Here: The City of Calgary’s Housing Strategy 2024-2030 – 2024 Progress Update CD2024-0225](#)

Inflation Rates				
	Relative Importance (%) [*]	Year-over-year (%)		
		Apr-24	Mar-24	Feb-24
Calgary: All-items	100.00	3.6	4.2	5.1
Shelter	25.89	9.8	12.0	14.8
Rented accommodation	5.91	18.6	17.7	15.3
Owned accommodation	16.14	9.0	9.3	9.6
Water, fuel and electricity	3.85	1.0	13.8	35.1
Alberta: All-items	100.00	3.0	3.5	4.2
Alberta: All-items excluding food and energy	76.10	2.6	2.5	2.9
Canada: All-items	100.00	2.7	2.9	2.8
Canada: All-items excluding food and energy	76.57	2.7	2.9	2.8

* CPI basket weights are based on the 2022 expenditure data, modified in June 2023. Sources: Statistics Canada, Corporate Economics, May 21, 2024.

Calgary Fiscal Information Year (CIY) **Inflation Review**

Calgary has experienced three of the top five highest rent inflations in Canada since 2000, all within the past five months.

Each month has brought another record-breaking rent increase as Calgary grapples with a supply imbalance and rising demand in the rental market. For instance, the April rent inflation rate of 18.6 per cent was the highest ever recorded in Canada, marking the seventh consecutive month where growth exceeded 10 per cent, with an average increase of 15 per cent. To put this in perspective, at this rate, it would only take about five years to double the rent index¹. The table below ranks the highest YoY increases in rental accommodation in Canadian CMAs this century. Notably, Calgary appears on the list three times, all of which occurred within the past five months.

Top Five Highest Year-over-Year Rent Inflation Rates in Canadian CMAs Since 2000				
Year	Month	Geography	Products and product groups	YoY Inflation Rate (%)
2024	April	Calgary, Alberta	Rented accommodation	18.6
2023	December	Calgary, Alberta	Rented accommodation	18.4
2024	March	Calgary, Alberta	Rented accommodation	17.7
2020	October	St. John's, Newfoundland and Labrador	Rented accommodation	16.8
2022	August	Regina, Saskatchewan	Rented accommodation	15.7

¹ Calculated by dividing n from 2÷1.15ⁿ, where n represents the number of years.

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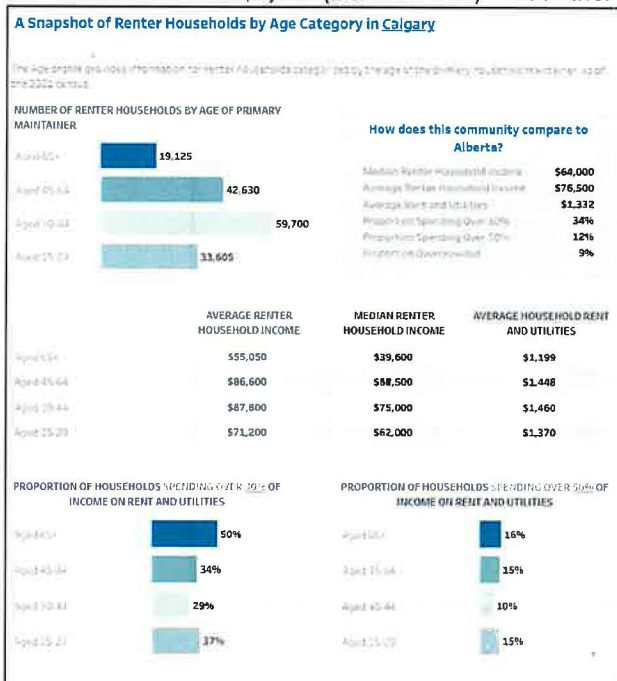
STOP catastrophic rental accommodation inflation:

- i. [Inflation slows in Alberta, Calgary’s inflation the highest in Canada](#) – CTV – May 21, 2024
- ii. [Alberta’s living cost higher national average](#) – CTV – May 21, 2024
- iii. [My bills keep growing. But my income isn’t: Senior stretches \\$35-a-week grocery budget](#) – Calgary Herald – May 21, 2024. *“Officials worry seniors are already cutting back on food and nutrition, are cutting back on medication, just to pay the bills.”*
- iv. [Calgary Food Bank sees unprecedented demand as inflation remains high](#) – Global News – May 21, 2024
- v. [Calgary outpacing Canada’s largest cities on population growth rate: StatCan](#) – CTV - May 22, 2023 *“Calgary saw the highest population growth rate among Canada’s largest cities between 2022 and 2023 – surpassing 1.6 million people. Statistics Canada updated its census population estimates on Wednesday, with Calgary reaching 1,682,509 as of July 1, 2023....The Calgary CMA population increased by 95,784 from 2022-2023, from 1,586,725. That nearly 100,000-person increase outpaced the city’s combined population gains between 2019 and 2022 (+83,430)...”*
- vi. [Encouraging inflation report ahead of June rate decision](#) – THE OWL, ATB Economics, Marc Parsons – May 21, 2024. *“...Bank of Canada Governor Tiff Macklem and company should like this report. The Bank of Canada has been reassured by recent inflation reports, but wanted to see the trend continue to be more confident... The headline reading - the annual change in the consumer price index - came in at 2.7% in April, down from 2.9% in March...”*
- vii. [Bank of Canada’s Tiff Macklem spells out limits of monetary policy, says interest rates won’t solve housing affordability](#) – The Globe and Mail – February 6, 2024.

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- viii. **The Canadian Rental Housing Index** (https://www.rentalhousingindex.ca/en/#age_csd) reveals that in Calgary **50% of households aged 65+ are spending over 30% of income on rent and utilities** at the time that average household rent and utilities was **\$1,199** (Census 2021) – and other age groups are also negatively impacted.

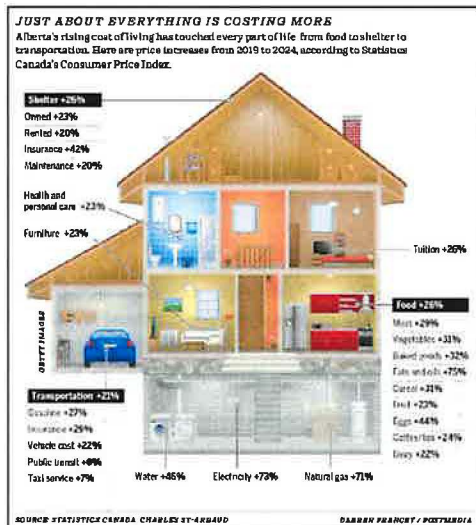


- ix. **Opinion: Life is getting harder in Canada** – Calgary Herald: OPINION – Harrison Fleming – May 18, 2024 “*Harrison Fleming was formerly the deputy director of government communications for the Government of Alberta, and a speech writer for former premier Jason Kenney. – “...In Canada’s largest cities, rent is spiralling out of control. In Alberta, where the government continues the Alberta is Calling campaign — including conditional \$5,000 tax credits for those who answer the call — Calgary, Edmonton and surrounding bedroom communities are facing large rent increases, leaving a growing number of Albertans without options. Notably absent from any government news release, statement or the premier’s weekly radio show are any attempts to support those renters now faced with losing their homes.... In municipalities, we’ve seen a rush to approve density, looking for an increase in apartment towers, multiplexes and townhomes, changing zoning to fast-track approvals with the belief “densification” is the answer. However, if past trends are to be believed, these new units, touted as relief for renters in crisis, will likely be priced at the going rates, offering little hope to those already struggling. This makes owning a home a fully extinct idea for the outpriced middle class....” [Emphasis added]*
- x. **Poverty report cards: Which provinces got the worst grades?** - CTV – May 22, 2024
 “...**Nearly half of those surveyed (44 per cent) feel they are doing worse financially compared to last year, according to the report card. As well, it found one in four are experiencing food insecurity and all jurisdictions except one province are failing to provide enough affordable housing...2024 grades for federal government, provinces and territories...Alberta: D- (lower than a D compared to 2023)...**” [Emphasis added]
- xi. **Food banks Canada rates Alberta D- in annual poverty report card** – Global News – May 22, 2024

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- xii. [‘You can’t afford to be a single parent anymore’: Working mom struggles to afford necessities.](#) – Calgary Herald – May 22, 2024 “A report from the Salvation Army found single-parent families are facing the highest degree of hardship across the country” NOTE: See BELOW: **20.92% of single women-led households in Calgary are in CORE HOUSING NEED** as per the [HART Housing Needs Assessment Tool](#) (Census 2021, Census Division).



AND MORE.

¹² Project Management Institute (PMI) - <https://www.pmi.org/> .

¹³ As I referred to in my [19-page PDF](#) 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 [Rethinking Canada's Target for 5.8 million homes by 2030](#) - by Steve Pomeroy. Canadian Housing Evidence Collective – February 2024. See at pages 5 to 8 “What Government should do” – including “erosion of the lower end of the rent distribution due excessive rent increases” (at page 7) and “Alongside expanded housing allowances, the risk of escalating costs caused by excessive rent increase must be managed through stronger rent regulation” (at page 7). [Emphasis added]

See also the following involving Steve Pomeroy:

- As was stated by housing expert Steve Pomeroy stated in his [BRIEF dated May 2023](#) to the [House of Commons HUMA Committee Review regarding financialization, rent gouging, renovations and related issues](#) that he also submitted to the [National Housing Council Review regarding financialization of purpose-built rental housing](#).

“As part of the 1975 anti-inflation wage and price controls, provinces were requested to implement rent control, limiting rent increases – all agreed to do so...” (at pages 10-11)

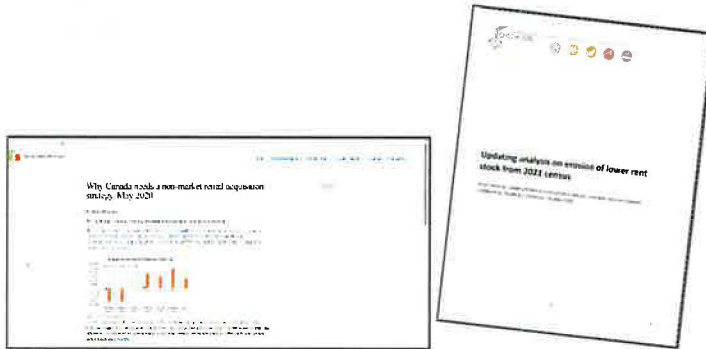


- Affordable housing is being lost faster than we can build it, including due to [financialization of housing](#) - treating housing as a for-profit commodity and NOT first as a HOME, a basic human right as per the [National Housing Strategy Act, 2019](#). Research reveals that for every 1 affordable housing unit that is below \$750) are lost – primarily due to**

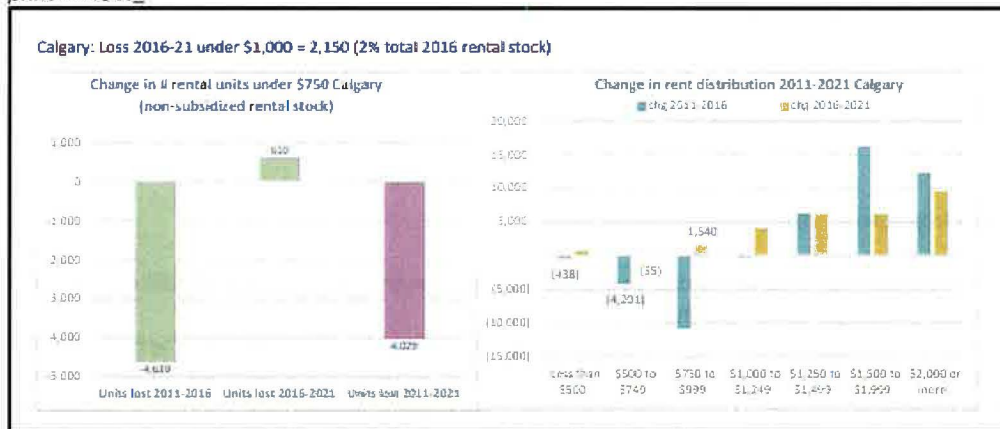
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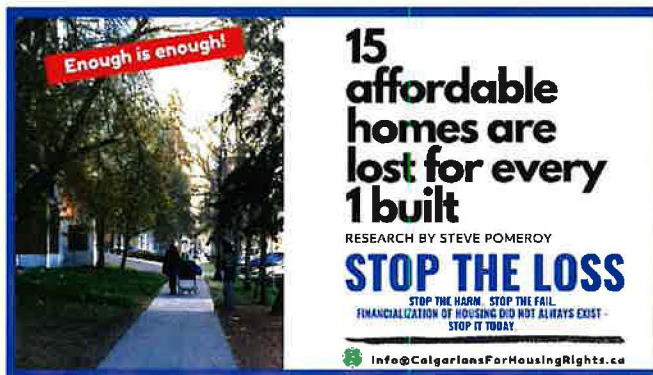
financialization of housing: [Why Canada needs a non-market rental acquisition strategy.](#) – Focus Consulting, Steve Pomeroy - March 2020.



See in [Updating analysis on erosion of lower rent stock from 2021 census](#) – Steve Pomeroy - October 2022. **“The loss of affordable housing in Canada is occurring at such a high rate that it will be impossible for current NHS [National Housing Strategy] initiatives to maintain, never mind expand, the net stock of low-rent units research shows...”** (page 2) **Calgary lost over 4,600 rental units (nonsubsidized) under \$750 from 2011 to 2016** (see at page A-6 and in screen print **BELOW_”**



Also see: [STOP THE LOSS. 15 affordable homes are lost for every 1 built. STOP financialization of housing.](#)



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¹⁴ [Social and Affordable Housing Survey – Rental Structure Data Tables](#): **LOSS – NOT GAIN - of 2,627 social and affordable units (16%) from 2019 to 2023.** As of 2023, Calgary has **13,777** social and affordable units. In 2023, in Calgary (# of units, % of 13,777 total social and affordable units, average monthly rent - \$/month):

- Management: the majority - 12,474 (91%) - were managed by non-profit organizations [Table 11].
- Ownership: Government – 9,662 (70.1%); Non-Profit – 3,029 (22.1%); Co-op – (5.6%); Other – 304 (2.2%) [Table 8]
- Average monthly rents: bachelor - \$501; 1 bedroom - \$599; 2-bedroom - \$560; 3+ bedroom - \$519 [Table 23].
- BUILD 2020 or later: 328 units [Table 18]

Year	CMHC Table*	Province	Centre	Pre 1980	1980 - 1986	1987 - 1995	1996 - 2003	2004 - 2019	2020 or later	Total
2023	Table 18	Alberta	Calgary	6,281	4,345	793	53	1,978	328	13,777
2022	Table 9	Alberta	Calgary	6,439	5,323	664	166	2,454	36	15,082
2019	Table 8	Alberta	Calgary		To 1989:	12,936	1990 or later:	3,469		16,404

The **13,777** social and affordable units is LESS than the **16,702** non-market housing units reported in [HOUSING IN CALGARY: AN INVENTORY OF HOUSING SUPPLY, 2015/2016 - A REPORT PREPARED BY THE CITY OF CALGARY IN COLLABORATION WITH THE COMMUNITY HOUSING AFFORDABILITY COLLECTIVE](#) – see screen prints BELOW from pages 5 & 6.



13,777 social and affordable units as a percentage of total households **465,476** (2015/2016) = **3.0%**.

There were **519,695** total households in Calgary ([Census 2016, CMHC Housing Market Information Portal](#)); **13,777/519,695 = 2.7%**. **Calgary is apparently MOVING BACKWARDS** in regards to providing a total number of Non-Market and Affordable housing and including as a percentage of total households.

The Calgary and Region Economic Outlook Population Forecasts (April 2023) at <https://www.calgary.ca/research/economic-outlook.html> reveal that total households (as of April 1) equalling **536,600** households are Forecast for 2024 in Calgary.

¹⁵ [Calgary Has Lost 1,500 Non-Market Rentals Since 2021](#) – The Tyee, Ximena Gonzales – May 9, 2024.



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¹⁶ NOTICE of MOTION Housing Affordability Task Force (EC2022-0638) dated May 17, 2022 and the resulting [Terms of Reference](#) for [The City of Calgary's Housing Affordability Task Force](#), required [The City of Calgary's Housing Task Force](#) to "...report to Council with advice and policy recommendations relating to increasing, measuring, and managing Housing Affordability and Affordable Housing along the entire housing continuum, including a survey/review of existing programs, policies, and solutions both locally and in other relevant jurisdictions..."

¹⁷ **In Calgary, there are many people who **URGENTLY** need HELP**, including the ~**2,782 homeless people** who need to a HOME (with supports!) **NOW**. As well as the **almost 7,000** households on the Calgary Housing Company WAITLIST as of March 2024 . **They should NOT have to WAIT ANY LONGER.**

- Encourage the [Calgary Homeless Foundation](#) to develop a public-facing DASHBOARD "[DATA that Makes a Difference](#)" with key metrics regarding homelessness and the assistance to the organizations (non-profit, profit) to assist the homeless. Include key metrics in The City of Calgary's Housing Dashboard with links to [the Calgary Homeless Foundation](#) public-facing DASHBOARD. Include key metrics such as: Why are people in Calgary becoming homeless – including regarding housing affordability and evictions/turnover?; What do the homeless say they need to END their homelessness?; Key challenges/recommended solutions from the organizations (profit, non-profit that the Calgary Homeless Foundation assists; and MORE. Encourage the Calgary Homeless Foundation to publish the presentations of the "[DATA that Makes a Difference](#)" Conference on May 15 & 16, 2024 with [Key Note Speaker](#), Steve Pomeroy who spoke regarding USING DATA TO MONITOR AND INFORM AFFORDABLE HOUSING POLICY AND OUTCOMES.
- Encourage the [Calgary Housing Company](#) to publicly report on key metrics: including housing affordability; evictions/turnover; and MORE in addition to metrics that are included **CHC by the Numbers**: <https://calgaryhousingcompany.org/by-the-numbers/>



NOTE: Written on the copper/bronze post next to the Bow River, where the homeless were staying:
"FAR AHEAD, FAINT, BUT GROWING BRIGHTER, WE HAD GLIMPSED THE FIRST LIGHTS OF HOME. – WILL BIRD"

- Tim Richter President and CEO of the [Canadian Alliance to End Homelessness](#) and Co-Chair of the [National Housing Council](#) spoke at the [House of Commons HUMA Committee Review regarding financialization, rent gouging and renovations](#) on [Tuesday June 6, 2023](#). See the YouTube video – Tim Richter on Financialization of Housing in Canada at <https://www.youtube.com/watch?v=AjUt9GUeYSk>:

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

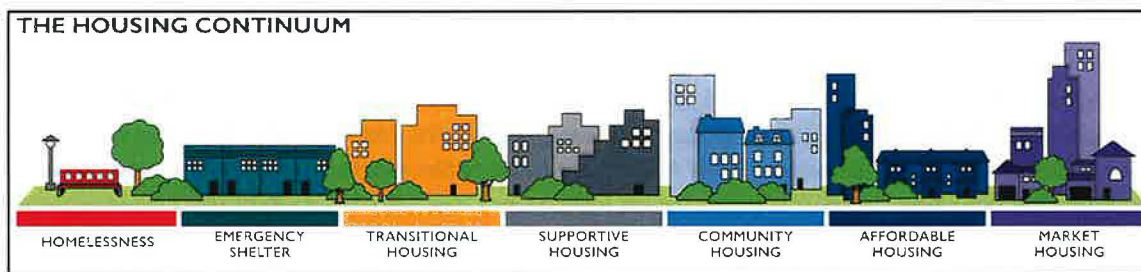
**Presentation by Anne Landry at The City of Calgary Council’s Community Development Committee
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¹⁸ CMHC defines affordable housing at <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>

“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.”



See my [Attachments](#) to my presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING Public Hearings – at page 101 of 207 ([Statistics Canada, Census 2021](#)): **34% of renters** (56,595 households) and **17% of owners** (69,415 households) = **126,110** total households in Calgary (CMA) spend more than 30% on shelter.

	Total Households (HH) (#)	Total HH spend 30% or more of income on shelter costs (#)	Total HH spend 30% or more (%)	Total Renter HH (#)	Renter HH spend 30% or more of income on shelter costs (#)	Renter HH spend 30% or more (%)	Total Renter HH of Total HH (%)	Total Owner HH (#)	Owner HH spend 30% or more of income on shelter costs (#)	Owner HH spend 30% or more (%)	Total Owner HH of Total HH (%)
Canada	14,744,570	3,074,715	21%	4,936,850	1,624,715	33%	33%	9,807,720	1,450,000	15%	67%
Alberta	1,595,570	337,585	21%	463,570	156,415	34%	29%	1,131,995	156,415	14%	71%
Calgary	562,780	126,110	22%	166,020	56,595	34%	29%	396,760	69,415	17%	71%

¹⁹ HART Housing Needs Assessment Tool at <https://hart.ubc.ca/housing-needs-assessment-tool/>. Also see my [Attachments](#) to my presentation on April 30, 2024 before The City of Calgary Council at the time of the ZONING Public Hearings – at page 102 to 103 of 207.

See my additional Attachments regarding the HART Housing Needs Assessment Tool:

- [“Have a “HART!”](#) + Postcards that I provided to The City of Calgary Council Community Development Committee on May 22, 2024 at the time of my presentation regarding AGENDA Item 7.2 Bylaw to Establish the Council Advisory Committee on Housing CD2024-0224. See image BELOW, LEFT.
- [Have a HART! \(Postcard Version\)](#) that I provided to The City of Calgary Council Community Development Committee on May 22, 2024 at the time of my presentation regarding AGENDA Item 7.3 Housing Accelerator (Verbal) CD2024-0649. See image BELOW, RIGHT.

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In both Attachments I stated regarding **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 “HART folks”* are some of the most vulnerable in need of adequate, affordable, accessible housing... * HART Housing Needs Assessment Tool – see <https://hart.ubc.ca/housing-needs-assessment-tool/>**

Also, in the [Attachment for Agenda Item 7.2](#), I mentioned:

“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/>.”

TABLE 1: HART – Calgary Affordable Housing Deficit by Number of Persons in a Household (Census Division, Census 2021) More than 50,000 households in Calgary (Census Division) need housing costing \$1,262/mo or LESS.



Income Category	Affordable Shelter Cost (2015 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low Income: <=\$20,200	<=\$505	5,810	1,230	420	115	55	7,630
Low Income: \$20,200 - \$50,500	\$505 - \$1,262**	22,245	11,770	5,185	2,635	1,425	43,260
Moderate Income: \$50,500 - \$80,800	\$1,263 - \$2,020	0	460	1,015	1,215	1,860	4,550
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
Total		28,055	13,460	6,620	3,965	3,340	55,440

*HH = Household **\$1,262/\$1,263

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CHART 1: HART - Percentage of Households in Core Housing Need by Priority Population: Calgary (Census Division, Census 2021)

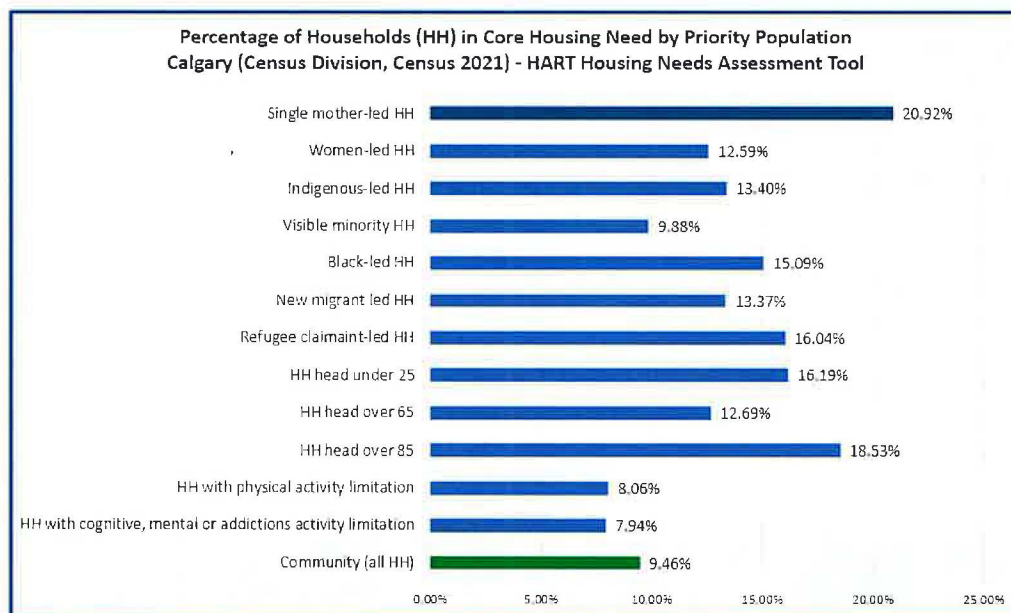


TABLE 2: HART – Maximum rent needed by Very Low Income + Low Income Households

HART Housing Needs Assessment Tool Housing Deficit (CORE HOUSING) across Canada (Census 2021)				
Region	Total affordable housing deficit (CORE HOUSING) # households (A)	Affordable housing deficit (CORE HOUSING) Very Low Income + Low Income # households (B)	Max. rent needed by Very Low Income + Low Income households \$/month (C)	% (B)/(A)
Canada	1,451,030	1,120,650	\$1,050	77%
Alberta	154,240	133,335	\$1,200	86%
Calgary, AB (Census Division)	55,440	50,890	\$1,262	92%
Edmonton, AB (Census Division)	58,470	52,190	\$1,200	89%
Lethbridge, AB (Census Division)	5,180	4,660	\$1,062	90%
Greater Vancouver, BC (Census Division)	166,105	108,835	\$1,125	66%
Saskatoon, SK (Census Division)	12,720	10,755	\$1,100	85%
Winnipeg, MB (Census Division)	34,460	26,830	\$1,000	78%
Toronto, ON (Census Division)	215,210	140,585	\$1,062	65%
Ottawa, ON (Census Division)	44,445	37,270	\$1,287	84%
Montréal, QC (Census Division)	87,935	83,750	\$837	95%
Saint John, NB (Census Division)	2,620	2,520	\$800	96%
Charlottetown, PEI (Census Division)	2,235	2,105	\$968	94%
Halifax, NS (Census Division)	22,540	18,945	\$1,012	84%
St. John's NFLD (Census Division)	9,690	9,475	\$987	98%
Yellowknife, NWT (Census Division)	795	690	\$1,837	87%

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See also:

- i. **HART Housing Needs Assessment Tool** - <https://hart.ubc.ca/housing-needs-assessment-tool/> with **HART Methodology Guide**.
- ii. **HART Property Acquisitions Tool** - <https://hart.ubc.ca/property-acquisitions-tool/>
- iii. **HART Land Assessment Tool** - <https://hart.ubc.ca/land-assessment-tool/>
- iv. **How-To: Create a successful property acquisitions strategy – Practical step-by-step guides for Canadian Governments** – Housing Assessment Resource Tools (HART) – Written by Josep Daniels and Martine August. *“Form a supportive housing ecosystem...Implement new and stronger tenant protections...”* (at page 21).
- v. **New report reveals that Canada is missing 4.4M affordable homes for people in housing need** – Office of the Federal Housing Advocate – November 2, 2023 – See **REPORT: A HUMAN RIGHTS-BASED CALCULATION OF CANADA’S HOUSING SUPPLY SHORTAGES** - by Dr. Carolyn Whitzman, Housing Policy researcher and Expert Advisor, Housing Assessment Resource Tools (HART) project – November 2023
- vi. **Housing is a direct federal responsibility, contrary to what Trudeau said. Here is how government can do better.** – The Conversation, Carolyn Whitzman and Alexandra Flynn – August 7, 2023
- vii. **Governments across Canada need common income-based definition of affordable housing** – The Globe and Mail, Carolyn Whitzman – November 11, 2022

ASK for HOUSING is a HUMAN RIGHT

IT'S THE LAW. LEAVE NO ONE BEHIND!

Have questions? EMAIL: info@CalgariansForHousingRights.ca
Calgarians for HOUSING is a HUMAN RIGHT

ASK FOR HOUSING IS A HUMAN RIGHT. IT'S THE LAW. Leave no-one behind!

In Canada, you have a right to "adequate" housing as per the National Housing Strategy Act, 2019 and international law - including the United Nations International Covenant on Social, Economic & Cultural Rights.

- Affordability - so you can enjoy other human rights such as health, work, etc.
- Habitability - safe, healthy and secure
- Security of tenure/stay - free from illegal evictions, harassment & other threats
- Accessibility - to meet the needs of those with disabilities (physical, mental)
- Location - access to employment, education, health-care & social services
- Availability of services - including safe drinking water, adequate sanitation, affordable heating
- Cultural Adequacy - enable the expression of your cultural identity

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Calgarians for HOUSING is a HUMAN RIGHT

Have a "HART"!

50,000+ households in Calgary, Alberta need shelter costing \$1,262/month or LESS

Have a "HART"!
Housing Needs Assessment Tool
<https://hart.ubc.ca/housing-needs-assessment-tool/>

LOWER RENT-GOUGED RENT & MORE!

HOUSING IS A HUMAN RIGHT.
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Enough is enough!

"Canada's housing crisis has reached catastrophic proportions and it is only getting worse...we cannot count on the for-profit housing industry to fix the problem..."

Prioritizing people over profit is the way forward on the housing crisis. - The Star Calgary.
OPINION: Marie-Josée Houlin, Federal Housing Advocate - September 7, 2023

- LOWER RENT-GOUGED RENT**
- NATIONAL RENT FREEZE**
- NATIONAL EVICTION FREEZE**
- & MORE!**

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Presentation by Anne Landry at The City of Calgary Council's Community Development Committee on May 22, 2024 - 2024 Progress Update of The City's Housing Strategy With LINKS and ENDNOTES.

Check to [delivery of presentation](#) to meet the 5-minute timeline – starting at approximately 16 min.

ASK for HOUSING is a HUMAN RIGHT
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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)] | Nevsun 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!

COVID-19 AND THE RIGHT TO HOUSING
RECOMMENDATIONS
COVID-19 GUIDANCE NOTES

2024-04-11 AL

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 addictions activity limitation (7.94%)

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

Calgary (CD) 2021 Affordable Housing Deficit

Income Category	Affordable Shelter Cost (2015 CAD\$)	1 Person HH*	2 Person HH*	3 Person HH*	4 Person HH*	5+ Person HH*	Total
Very low income: <=\$20,200	<=\$505	5,820	1,230	420	115	53	7,638
Low income: \$20,200 - \$40,500	\$505 - \$1,262**	22,745	11,770	3,785	2,615	1,425	41,265
Moderate income: \$40,500 - \$80,800	\$1,263 - \$2,020	0	460	2,015	1,215	1,860	4,550
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
Total		28,565	13,460	6,235	3,965	3,540	55,460

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 asks industry witnesses to account for their practices that undermine housing affordability, security of tenure and habitability.

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²⁰ In Calgary, the growing **HOUSING EMERGENCY** does **NOT** seem to affect **ALL** equally. Approximately half of Calgary's (CMA) households earn \$100,000 or MORE and other half earn \$99,999 or LESS. This is as per Statistics Canada, Census 2021. Yet **42%** of households - renters and owners – are earning **\$99,999 or LESS** in Calgary (CMA) are spending more than **30% of income on shelter** compared to **3.1%** of households earning **\$100,000 or MORE (Census 2021)**. Given the elevated interest rates and escalating rents/rent gouging since Census 2021 housing unaffordability by low- and moderate income households is **likely to NOW be MUCH WORSE.**

~126,120
Households in Calgary (CMA) with unaffordable shelter

~42%
Households in Calgary earning \$99,999 or LESS with unaffordable shelter VS 3.1% Households unaffordable earning \$100,000+
CENSUS 2021

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In Calgary, affordable rent for a 1-person family is **\$1,050 or LESS** and affordable rent for a 2-person family is **\$1,760 or LESS** as per the **Low End Market Rental Tool (LEMR Presentation, Slide 15 [LEMR WEBSITE - Calgary](#) – screen print at RIGHT, red ink added.)** The, **LEMR Presentation – March 14, 2024** (Slides 16, 17) also reveals that Calgary is losing affordable housing units, including for 1-person families – only **43%** of rental units (1 bedroom/bachelor) for a 1-person family were affordable in 2021 **VS 67%** in 2006 that were affordable at a monthly rent threshold of **\$760**. See <https://lemr.ca/>. **The [LEMR Housing Monitor project involves](#)**: Canadian Centre for Housing Rights, Purpose Analytics, Ontario Non-Profit Housing Association, and Sharla Gelfund.

Please also see my [Attachments](#) to my April 30, 2024 presentation before The City of Calgary Council during the ZONING Public hearings (See [VIDEO](#): I start at approximately 51 min.)

