

Chief Operating Office Report to
Community Development Committee
2025 June 12

ISC: UNRESTRICTED
CD2025-0341

Home is Here: The City of Calgary's Housing Strategy Annual Progress Update 2025

PURPOSE

The purpose of this report is to provide an annual update to Council on the implementation and progress of *Home is Here: The City of Calgary's Housing Strategy 2024-2030* (the Strategy).

PREVIOUS COUNCIL DIRECTION

The Strategy was approved by Council on 2023 September 16. Administration was directed to bring an annual progress update through the Community Development Committee starting in Q2 2024.

RECOMMENDATION:

That the Community Development Committee recommend that Council receive Home is Here: The City of Calgary's Housing Strategy Annual Progress Update 2025 for the Corporate Record.

RECOMMENDATION OF THE COMMUNITY DEVELOPMENT COMMITTEE, 2025 JUNE 12:

That Council receive Home is Here: The City of Calgary's Housing Strategy Annual Progress Update 2025 for the Corporate Record.

Excerpt from the Minutes of the Regular Meeting of the Community Development Committee,
2025 June 12:

"The following documents were distributed with respect to Report CD2025-0341:

- A package of Public Submissions;
- A presentation entitled "MISSING THE PIECES: HOUSING BLACK COMMUNITIES WITHIN CALGARY'S VISION OF "HOME IS HERE"";
- A presentation entitled "City of Calgary Home is Here Housing Strategy Update";
- A document entitled "CAHF Overview";
- A letter from BILD Calgary Region; and
- A presentation entitled "Enough is enough!".

CHIEF ADMINISTRATIVE OFFICER COMMENTS

Chief Operating Officer Stuart Dalgleish concurs with this report. The Executive Leadership Team and the Chief Housing Officer continue to provide the leadership required to implement the Strategy and work with Council to support Calgarians facing housing pressures.

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HIGHLIGHTS

- Council approved \$44 million of operating funding coupled with just over \$600 million in capital funding from all three orders of government to deliver programs and increase housing supply.
- A permanent Chief Housing Officer was recruited and onboarded to steward The City's corporate-wide action on housing and leverage funding and partnerships to increase supply and support the housing sector.
- Calgary recorded the highest housing starts per capita in Canada with 20,165 units in 2024. In Q1 2025, Calgary led all Canadian municipalities in housing starts, and had 55% of Alberta's total housing starts.
- Calgary approved approximately 25,000 building permits which enabled almost \$10 billion in 2024 of private sector construction that can often start on the same day a permit is requested.
- Of the 98 actions in the strategy, 88% have been initiated or will be initiated by the end of 2025. While this is great progress, Calgary's growth continues to outpace homes created and continued effort is required to close the housing supply gap.
- Only 35% of Calgarians believe people have access to adequate housing, and 71% of Calgarians believe The City of Calgary should invest more in affordable housing.

DISCUSSION

The Strategy is enabling accelerated and deliberate action to unlock resources. These actions have resulted in short-term changes to housing supply and will influence long-term changes to housing affordability. The actions demonstrate The City's commitment to ensuring Calgary's reputation as a world-class city where everyone has an affordable place to call home.

Strategy implementation is a cross-corporate endeavor. Additionally, Administration is leveraging The City's wholly-owned subsidiaries (Calgary Housing, Attainable Homes Calgary, and Calgary Municipal Land Corporation) to advance actions under the Strategy. The collective actions to improve housing affordability for Calgarians are making a difference as we continue to work to close the housing supply gap.

Indicators

- Over 25,000 new market housing units reached the building permit stage by the end of 2024, far exceeding the yearly average of 14,000 units.
- 893 new non-market homes reached the development permit approval stage by the end of 2024, an increase of 850% from the previous year. While the development pipeline has increased rapidly since the Strategy's approval, it remains well short of the Strategy's target of 3,000 new non-market units per year.
- The City reached nearly 95% of the original building permit targets in the first year of the three-year Housing Accelerator Fund (HAF) agreement with Canada Mortgage and Housing Corporation (CMHC).
- The supply of purpose-built rental apartment units has increased significantly, resulting in more favourable rental conditions for tenants in this segment of the housing market.

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- An uptick in permits for townhomes, rowhouses, and similar housing forms will expand the range of housing choices for Calgarians. In established areas specifically, these forms made up 43% of all low-density development permit applications received, compared to 28% in 2023. These forms have resulted in 966 new homes, which make up 70% of all low-density homes applied for within the established area.

Milestones

- Council approved the Non-Market Housing Property Tax Exemption Bylaw, allowing non-profit housing providers to provide the lowest possible rents.
- Five City-owned surplus sites were awarded through Non-Market Land Sale #4.
- A "For Indigenous, By Indigenous" Housing Program, *Maa'too'maa'taapii Aoko'iyii'piaya*, is being created to meet the distinct housing needs of Indigenous Calgarians.
- Onward Homes has been chosen as the official housing developer for the Franklin Station Area Improvements. This project will bring new housing opportunities, sustainable growth and better transit access to the community. The project is expected to create up to 378 homes, half of which will be non-market.
- The HomeSpace Family Housing project in Whitehorn is under construction to provide non-market housing for 52 families with children who are at risk of or are experiencing homelessness.
- Seven non-profit housing projects were awarded \$30.7 million through the first round of the Housing Capital Initiative, expected to create 480 homes.
- The City of Calgary is exceeding expectations on meeting the HAF targets and initiatives in our funding agreement with CMHC and continues to fund projects and programs that support complete communities. CMHC awarded The City an additional \$22.8 million in Q1 2025 for exceeding housing targets. This represents 31% of the CMHC Top Performing Housing Accelerator Fund Communities funding, the most received in the country.

While considerable progress has been made, Calgarians continue to feel pressure to adequately find and keep housing that they can afford and meets their needs.

Housing Pressures

- Calgary leads population growth across Canada. While growth is essential for an economically strong and vibrant city, it adds pressure on housing supply, driving up demand and increasing housing prices.
- As we continue to experience growth pressures, the gap between the number of units coming online and the demand for households continues to widen. This gap in our housing supply is particularly wide for non-market housing.
- The housing market continues to move toward more balanced conditions with increasing supply levels. The completion of townhomes and apartment-style condominiums has helped to push prices down in those sectors, while prices for detached and semi-detached homes vary widely depending on where supply is available. Overall, housing prices are at an all-time high and average market rents across all categories remain high.

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- Inflation decreased by the end of 2024. However, tariffs and geo-political unrest are expected to increase the cost of living and costs to build housing.

While significant strides have been made since the Strategy was approved, there is more work to do to realize its outcomes. We are pulling on all levers and will continue to do more and do it faster, specifically in the areas of investment, advocacy and regulation. To close the housing supply gap and support the most vulnerable members of our community, we are strengthening our commitment to:

- Further streamlining planning processes to continuously improve our development-friendly landscape.
- Continuing to advance Local Area Plans approvals and implementation.
- Seeking feedback on how the draft Calgary Plan and Zoning Bylaw can work together to deliver housing to address the needs of all Calgarians.
- Unlocking more City-owned land for housing.
- Building partnerships across the housing continuum.
- Using funding efficiently while advocating to other orders of government for continued investment.
- Building up the collective team to fulfill the implementation of the Strategy with a focus on both market and non-market housing in this time of unprecedented housing pressures.

EXTERNAL ENGAGEMENT AND COMMUNICATION

- | | |
|--|---|
| <input type="checkbox"/> Public engagement was undertaken | <input checked="" type="checkbox"/> Dialogue with interested parties was undertaken |
| <input type="checkbox"/> Public/interested parties were informed | <input type="checkbox"/> Public communication or engagement was not required |

Administration participates on Calgary Economic Development's Real Estate Sector Advisory Committee (RESAC) and its market and non-market housing sub-committees. This enables the exchange of ideas and knowledge, and results in recommendations to address the ongoing housing crisis. Reciprocally, representatives from RESAC participate on Administrations' Housing Collaborative committee. This collaboration with the sector is critically important.

The Council Advisory Committee on Housing was established in January 2025. It is reviewing progress on the Strategy to date as part of its work plan activities.

IMPLICATIONS

Social

Nearly one in five households meet the definition of needing non-market housing. This means that these households earn less than 65 per cent of Calgary's median income and spend 30 per cent or more of that income on shelter. These households are in desperate need of housing at

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below-market prices. Calgary needs significantly more supply that will provide diverse housing choices to meet the needs of Calgarians.

Housing affordability disproportionately impacts Indigenous people living in Calgary and equity-deserving populations. The Strategy enables actions to address the gaps identified by people with lived experience and community subject matter experts.

Environmental

The lack of affordable housing may cause people to seek more affordable housing away from the centre of our community, and outside our city's boundaries, increasing our collective environmental footprint caused by longer commutes. Administrations' progress thus far supports the development of a variety of housing types in established communities, near transit routes which enable active mobility and will contribute to reducing Calgary's greenhouse gas emissions.

Economic

Housing affordability is essential for propelling economic growth and prosperity. Implementing the Strategy supports economic development in several ways. Through talent attraction and retention, attracting businesses, job creation and local economic activity, and generation of tax revenue. Housing is a key component in creating a vibrant, sustainable, and economically resilient city.

Service and Financial Implications

No anticipated financial impact

For actions and opportunities that may require additional funding that have not yet been determined, Administration will develop specific estimates for investment opportunities and bring forward budget requests as part of the service plans and budget process.

RISK

Council and the Executive Leadership Team have acknowledged that Calgary is in a housing crisis. Across the organization there is increased urgency and commitment to address housing supply, choice, and affordability. Principal risks to implementing the Strategy include:

- The City's human resource capacity may limit the ability to implement the Strategy fast enough to address the crisis.
- The speed at which The City and the sector can act may be constrained by lack of skilled workers, inflation, and supply-chain challenges caused by tariffs and geo-political uncertainty.
- Dependency on provincial and federal governments to provide increased and predictable funding for non-market housing limits the ability of the sector to create new non-market housing and to keep aging units in the housing stock through asset management.
- A potential requirement that municipalities cut or eliminate development charges will impact the ability of municipalities to build the essential infrastructure to support the development of new housing, without new funding or supplementary compensation.

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ATTACHMENTS

1. Background and Previous Council Direction
2. 2025 Annual Progress Update
3. Presentation
4. Public Submissions
5. **Public Submissions Received at Committee**

Department Circulation

General Manager/Director	Department	Approve/Consult/Inform
COO Stuart Dalglish	Chief Operating Officer	Approve
CHO Reid Hendry	Chief Housing Officer	Approve
GM Katie Black	Community Services	Inform
GM Michael Thompson	Infrastructure Services	Inform
GM Debra Hamilton	Planning and Development Services	Inform
CFO Les Tochor	Corporate Planning and Financial Services	Inform
Director Eddie Lee	Corporate Planning and Financial Services	Inform
Director Brenda Desjardins	Planning and Development Services	Inform
Director Teresa Goldstein	Planning and Development Services	Inform
Director Thom Mahler	Planning and Development Services	Inform
Director Kathy Davies Murphy	Planning and Development Services	Inform
Director Ryan Vanderputten	Infrastructure Services	Inform
Director Campbell Berry	Infrastructure Services	Inform
Director Erendira Cervantes-Altamirano	Community Services	Inform

Author: Reid Hendry, Chief Housing Officer

City Clerks: A. Gagliardi / A. de Grood