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**March 24, 2026**

**City of Calgary Council**

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Subject: Repeal of Blanket Rezoning (Land Use Bylaw 1P2007 Amendments Implementing Citywide Residential Rezoning), LOC2026-0010, C2026-0153 Proposed Bylaw 9P2026

Your Worship, Honourable members of Council,

I am writing to the City of Calgary's council today to express that I'm **in favour** of repealing the blanket upzoning proposal before Council on March 23rd, 2026. I was born in Calgary and I have raised my family here. As a long time resident of Calgary, I love the many changes being made by our growing city. I've been an active community member of Mount Royal since 2005. I also operate a thriving business in Calgary and I hold a master's degree in business and economics.

Since I last spoke, our economic outlook in Calgary has improved modestly in terms of wages and housing costs. According to the latest data published real wages in Alberta have improved by 1.2%, our supply in housing has increased by an equivalent amount improving housing pricing, and our population growth has slowed providing Calgarians a modest reprieve from many years of increased cost of living. In saying so, there still exists a concern for growing income inequality and a lower standard of living for various economic reasons and unlikely to be solved by blanket upzoning.

On March 7th, 2024 Calgary Planning Commission(CPC) reviewed recommendations from the Housing Affordability Taskforce which included a land-use change from RC-1 to RC-G in order expedite the development permit process with the goal to increase housing starts for affordable housing for the missing middle. However, there is strong evidence-based research that any RCG land-use change will leave the problem of housing affordability mainly unaddressed in Calgary. Mark Limb studied up-zoning in Brisbane, Australia over a twenty year period and his research found that; "despite these changes, 78% of sites with zoned capacity in the first period remained undeveloped. Higher rates of new housing supply are robustly related to higher prices despite demand arguably seeing a similar increase across locations."<sup>1</sup> This shows that increasing land supply by up-zoning didn't add new affordable housing supply and any new housing supply added was driven primarily by higher prices. Therefore, I'm in favour of repealing blanket upzoning as I do not believe the broad application of RCG up-zoning in the City of Calgary will address the root causes of the housing affordability and may exacerbate social and economic challenges for our most vulnerable community members.

## **Economic Rent and Housing Demand**

There is a famous quote by an economist, Ricardo, when discussing economic rent associated with land production; "The price of corn is not high because rent is paid, but rent is paid because the price of corn is high."<sup>2</sup> The concept of economic rent emphasizes that the price of housing is largely driven by demand rather than the cost of land. In many urban areas with high housing demand, the price of housing is driven up by various factors including; population growth, and economic activity. The supply for land is inelastic, meaning that increasing land

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<sup>1</sup> Mark Limb, 2020 ([PDF](#)) [We zoned for density and got higher house prices: Supply and price effects of upzoning over 20 years](#)

<sup>2</sup> Ricardo, D., & Kolthammer, F. W. (2004). The principles of political economy and taxation. Dover Publications.

availability will not significantly add to our housing supply or impact housing affordability any time soon. “There are intelligent ways to do these things that we need to start thinking about. Affordability has to be tackled directly; it’s not going to be created through aggregate supply and trickle-down.”<sup>3</sup> Instead, the focus should be how to address stratified demand for housing since it’s more responsive to housing prices.

## Interest Rates and Market Dynamics

Recent interest rate hikes by the Bank of Canada have contributed to a decline in housing prices with average house price falling by approximately 20% following the initial rate increase in 2024 according to data from the CREA(Canadian Real Estate Board)<sup>4</sup>. As substitute goods, ownership and rental markets are closely linked: when homeownership becomes unaffordable, demand for rental properties rises and vice versa. Both rents and housing prices also reflect the buyer’s willingness to pay. This dynamic continues to shape the economic conditions facing Calgarians today.

Freemark researched the effect of up-zoning in Chicago over five years and his research found significant increases in property values for parcels granted additional development capacity; “robust increases in values for transactions on parcels that received a boost in allowed building size. I also identify value increases for residential condominiums, indicating that upzoning increased prices of existing housing units. I find no impacts of the reforms, however, on the number of newly permitted dwellings over five years. As such, I demonstrate that the short-term, local-level impacts of upzoning are higher property prices but no additional new housing construction.”<sup>5</sup> The study found no corresponding increase in newly upzoned housing units over the same period. In effect, local impacts of upzoning were higher property prices without any meaningful increase in housing supply.

This suggests that accelerating land supply doesn’t guarantee housing will be built for those in need as markets allocate land and housing based on purchasing power. This dynamic further is illustrated by the rebound in home prices after the Bank of Canada paused the interest rate increases in June 2023 rising approximately by 13%<sup>6</sup>. The rebound in prices indicates other factors too such as, speculative real estate activity and buyer’s future outlook on interest rates are both playing a significant role in driving up house prices.

At the same time, incomes are not keeping pace with cost of living. The erosion of purchasing power lowers everyone’s standard of living but disproportionately impacts those families with the lowest incomes where housing and food costs consume the majority of the household budget.

## Zoning Rules and Market Dynamics

Blanket upzoning risks destabilizing established neighborhoods by encouraging speculative redevelopment and potential disinvestment undermining the stability and vibrancy of these areas. Zoning rules function control on land use by limiting the number of dwellings per parcel in a way that is an allocatively efficient way to maintain stability in neighbourhoods. For most households, In most cases, a home represents the largest financial investment of their lifetime, and buyers select communities based upon a combination of desirability subject to budget constraint with an expectation of long-term predictability.

Blanket upzoning ignores the carefully planned mix of developments in newer communities and would disrupt the balance and stability of established neighborhoods. Zoning also acts as a critical public policy for a thoughtful city planning response to guide land use in response to evolving demographic, social and economic changes; “The key thing here is that the public sector keeps control of the land forever. A city, essentially, is its land—and land is the most valuable resource in a city. When the public sector controls land, it has the ability to weigh in on the future of the city. Now, as cities are changing, that asset—which will only become more

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<sup>3</sup> Michael Stroper, 2019 [Blanket Upzoning—A Blunt Instrument—Won't Solve the Affordable Housing Crisis | The Planning Report](#)

<sup>4</sup> Housing market: Is the roller-coaster ride finally over? [Monthly Economic Letter - April 2024 | BDC.ca](#)

<sup>5</sup> Yonah, Freemark , 2020 [Upzoning Chicago: Impacts of a Zoning Reform on Property Values and Housing Construction - Yonah Freemark, 2020](#)

<sup>6</sup> Housing market: Is the roller-coaster ride finally over? [Monthly Economic Letter - April 2024 | BDC.ca](#)

valuable and less affordable to the public sector over time—isn't being given away to the private sector, but is instead being transformed in response to social and economic forces.<sup>7</sup> Many established Calgary communities were designed for low-density housing and lack the infrastructure capacity to handle substantial densification without coordinated planning and investment. The blanket upzoning change affected over 300,000 homes potentially increasing redevelopment pressure without necessarily delivering supply at scale. Freemark's research supports this concern, finding that localized impacts tend to increase property values without generating a meaningful rise in new housing construction ; "that the short-term, local-level impacts of upzoning are higher property prices but no additional new housing construction."<sup>8</sup> Blanket upzoning to RCG, primarily resulted in a transfer of land value from the public realm to private developers without any meaningful increase to the housing supply or affordability outcomes.

## Social Welfare Effects and Income Inequality

Recent data shows building permits approvals for residential building types grew 35% from 2023 to 2024 in Alberta without blanket upzoning<sup>9</sup> and further illustrates that changes in land use doesn't equate to changes in supply. Private developers operate in a monopolistic competitive market characterized by a downward decreasing demand curve which affords them a degree of price setting power. As such, development decisions are influenced not only by current economic outlook but also price expectations contributing to speculative behaviour. This market behaviour tends to constrain housing output as developers prioritize profit maximization over delivery of housing accessibility to lower-income households.

When market surplus is effectively transferred to private developer decisions about when, where, and what to build is left to the pricing system rather than Local Area Plans and City of Calgary Planning Department. As research by Lamb suggests , "...that private housing markets will not rapidly supply new housing or cause significant price reductions, even if the planning system allows it.<sup>10</sup>". In the short run, existing private developers may realize above normal profits(builders who are already building will enjoy extraordinary profit without doing anything more to add to the expected housing supply) and at the same time, consumer welfare may be adversely affected as the pricing mechanism using income discrimination favouring higher income households and limiting access to those in need; "it will favor those who can pay the price of housing in high-demand areas—marginally improving the housing prospects for highly skilled people at the upper end of the income distribution."<sup>11</sup> Accordingly, housing affordability is unlikely to be addressed through a land-use amendment alone. If the benefits of redevelopment accrue disproportionately to private developers and institutional landlords, there is a heightened risk vulnerable households will face market barriers rather than increased access to housing.

The recently approved land-use change risks redistributing existing market inefficiencies in ways that negatively impact social welfare, particularly for the most vulnerable populations. By enabling price-driven development, it may intensify rent burdens and effectively segment the market along income lines limiting access for lower income households. "...affordability and supply are not the same thing. In big, mature metropolitan areas like Los Angeles, affordability has to be produced through active housing market policy. That means directly targeting affordability and access for every group and every mix of housing."<sup>12</sup> Because private developers aren't incentivized to build housing at prices aligning with these groups, many vulnerable people are priced out of the market with an increased risk for housing insecurity and homelessness with some probability.

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<sup>7</sup> Michael Stroper, 2019 [Blanket Upzoning—A Blunt Instrument—Won't Solve the Affordable Housing Crisis | The Planning Report](#)

<sup>8</sup> Yonah, Freemark , 2020 [Upzoning Chicago: Impacts of a Zoning Reform on Property Values and Housing Construction - Yonah Freemark, 2020](#)

<sup>9</sup> Statistics Canada- Housing flows and stocks  
<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2023030-eng.htm>

<sup>10</sup> Mark Limb, 2020 (PDF) [We zoned for density and got higher house prices: Supply and price effects of upzoning over 20 years](#)

<sup>11</sup> Michael Stroper, 2019 [Blanket Upzoning—A Blunt Instrument—Won't Solve the Affordable Housing Crisis | The Planning Report](#)

<sup>12</sup> Michael Stroper, 2019 [Blanket Upzoning—A Blunt Instrument—Won't Solve the Affordable Housing Crisis | The Planning Report](#)

According to Statistics Canada, social housing represents only approximately 2.6% of total dwelling types in Alberta, underscoring the limited availability of non-market housing options. Addressing housing affordability therefore requires a broader policy response that tackles income inequality and expands targeted housing supports. Such solutions must involve coordination across all levels of government, rather than relying primarily on municipal land-use changes, which have limited capacity to meaningfully increase affordable housing supply.

Many Calgary neighbourhoods already provide a diverse range of housing options, and blanket upzoning may not meaningfully expand choice or deliver housing suited to the needs of the most vulnerable residents. Addressing affordability requires coordinated action across all levels of government, with a focus on increasing housing supply in ways that directly target the income groups most affected by current market pressures.

Equally important is the role of thoughtful, plan-led growth. Established communities should evolve through deliberate and coordinated planning processes, such as the Municipal Development Plan and Local Area Plans, ensuring that change enhances neighbourhood stability, infrastructure capacity, and overall livability.

## **Access to Federal Housing Infrastructure Fund**

Based upon the public information sessions that I have participated in, it feels like this policy was largely pursued to access the federal housing infrastructure fund. “The biggest problems are the tax systems that lead municipalities to be competitive with one another-<sup>13</sup>” The federal government should not be meddling in municipal city planning affairs. The \$6 billion dollars housing infrastructure fund should be allocatively distributed to provinces in a fair and equitable way<sup>14</sup>. Additionally, access to these tax dollars by the City of Calgary should be awarded monies on the basis of showing a housing plan that builds housing for those who need it the most and not conditional on an arbitrary land-use change which quite frankly, this is outside federal policy jurisdiction and may not produce any meaningful outcomes.

## **Conclusion**

In conclusion, blanket upzoning as approved in April 2024 will have limited impact in addressing housing affordability and this decision may come at an expense of some of Calgary’s best communities over time in terms of liveability, social vibrancy and creates greater social and economic challenges for the City of Calgary to face in the future affecting everyone’s quality of life. There are other ways to support families with housing affordability using more meaningful social welfare policies and other ways to increase housing stock for lower-income families and our most vulnerable community members.

Lastly, I greatly appreciate the work you are doing for Calgarians. At this time, I’m asking the council to vote in favor to Repeal of Blanket Rezoning (Land Use Bylaw 1P2007 Amendments Implementing Citywide Residential Rezoning), LOC2026-0010, C2026-0153 Proposed Bylaw 9P2026 and instead find alternative solutions to increase housing supply and improve affordability respecting the spirit of our communities using thoughtful city planning using Local Area Plans. Together we can address our city’s growth without sacrificing the vibrancy and livability of our neighbourhoods.

Sincerely,

Charlotte Kingsford

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<sup>13</sup> Michael Stroper, 2019 [Blanket Upzoning—A Blunt Instrument—Won’t Solve the Affordable Housing Crisis | The Planning Report](#)

<sup>14</sup> Ottawa wants to tie federal funding to blanket upzoning: [Ottawa wants to tie access to \\$6B in new housing funds to fourplex approval](#)Global News.