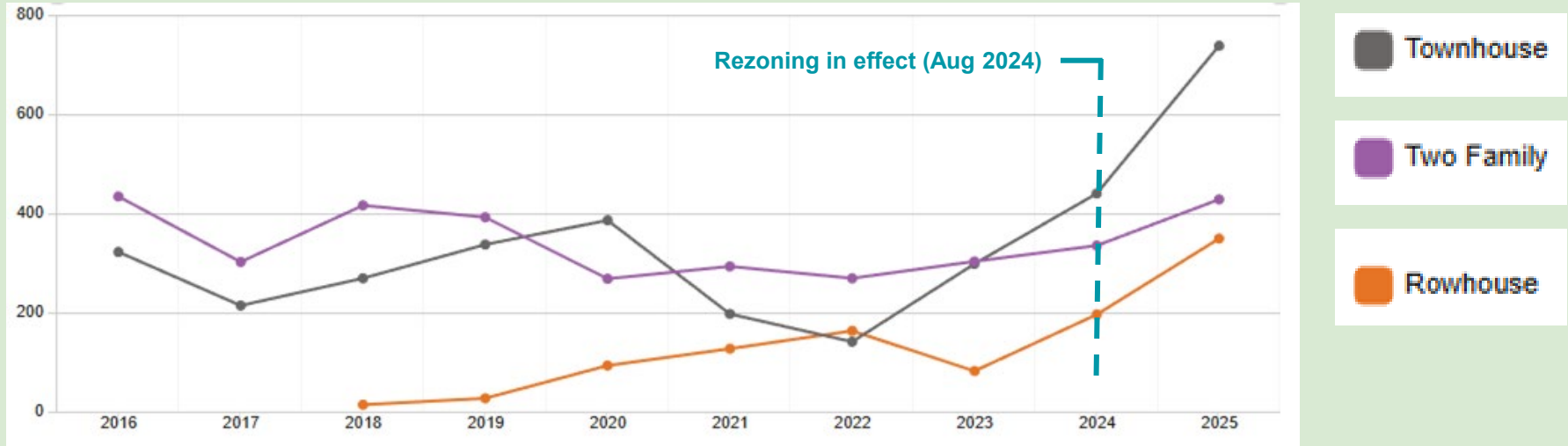


The Financial Impacts of Infilling Choices

Trade-offs and Regret Costs

Our infilling history*



Infill Type

Cumulative Units

Townhouse

3483

Two family (duplexes or divided property)

3511

Rowhouse

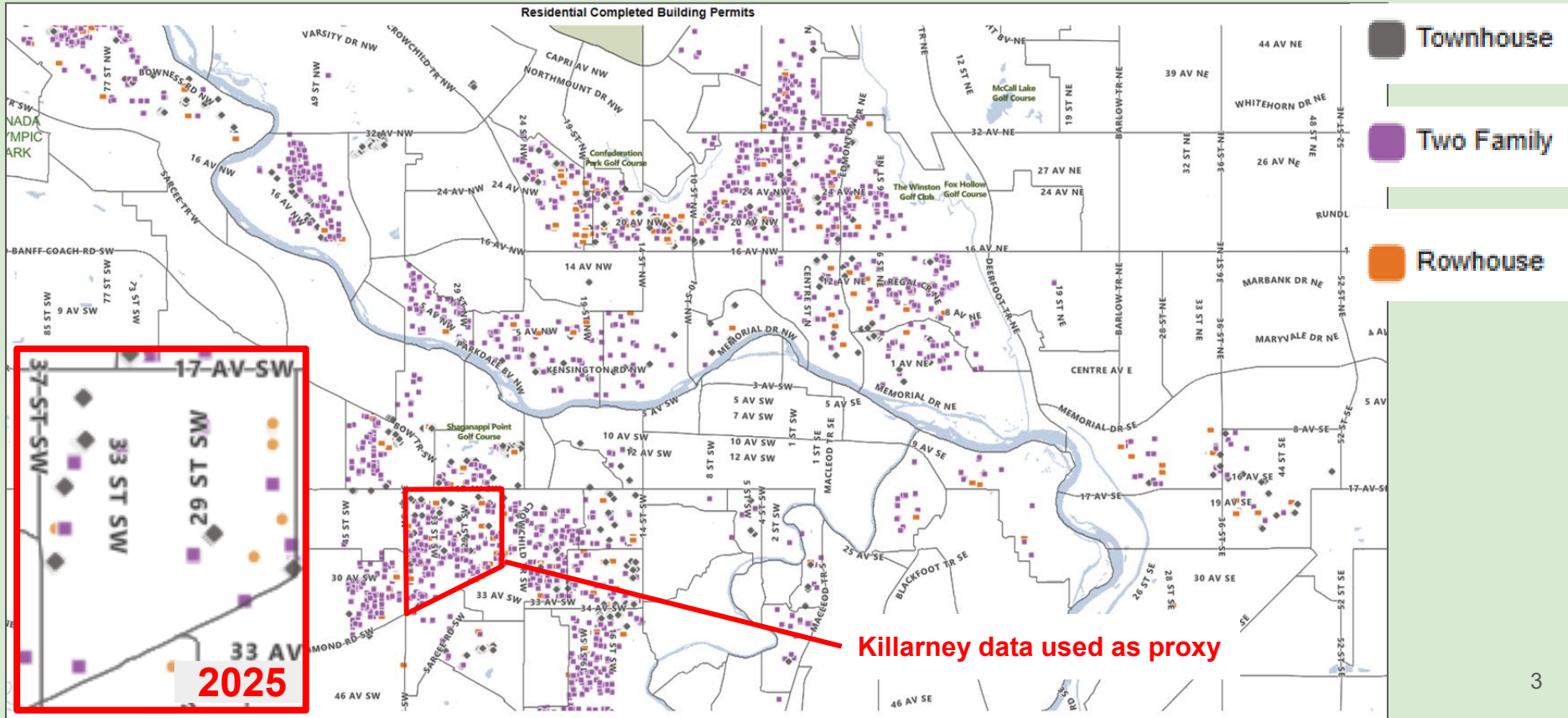
1121

Total infill units: 8,115

On ~2500 lots

*Source: [City of Calgary - Redeveloping Areas Growth and Change](#) - Areas defined as having completed their first generation of development and are no longer “new communities”

Where in Calgary did most infilling occur? (2016-2025)



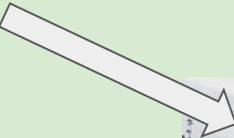
Comparing property tax productivity (examples, city-portion of tax)



Example Mid-block Bungalow

Assessed Value: \$866,500

Property Tax (city portion): **\$3,354**



Mid-block Duplex

Assessed Value: \$972,500
+ \$972,500
= \$1,945,000

Property Tax: **\$7,528**



Mid-block 6 units

Assessed Value: \$2,690,500

Property Tax: **\$10,414**

Comparing property tax productivity (examples, city-portion of tax)



Corner lot bungalow

Assessed Value: \$650,500

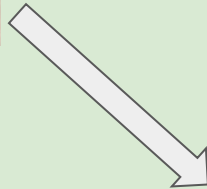
Property Tax: **\$2,518**



Corner lot 4 Unit Rowhouse

Assessed Value: \$2,601,500

Property Tax: **\$10,069**



Corner lot 8 Unit Townhouse

Assessed Value: \$2,940,000

Property Tax: **\$11,380**

Infilling: assessed value multiplies, as does tax revenue

Compared to pre-infill assessed values:

Duplexes: 2.5X

Row Houses: 3.4X

Townhouses: 4X

Financial trade-offs of repealing or maintaining

Rezoning Repealed: Housing “pull back”

~50 lots/year city-wide

Incremental Property Tax in 2035:

\$3.5 million

2025 Housing Pace Maintained

~400 lots/year city-wide

Incremental Property Tax in 2035:

>\$28 million

Infilling vs. New Neighbourhoods

2016-2024 Infill Pace

234

lots redeveloped per year
(each with a public hearing)

2025 Infill Pace

~400

lots redeveloped per year

Incremental impact of Rezoning :

~1000 homes per year

Without Rezoning

- Over 10 years Calgary will need to provide ~10,000 homes in new neighbourhoods (example: building a Providence-sized community every 10 years)
- More city services: transit, police, fire, snow, waste, water, road maintenance. Or risk spreading services thinner?

Back up materials

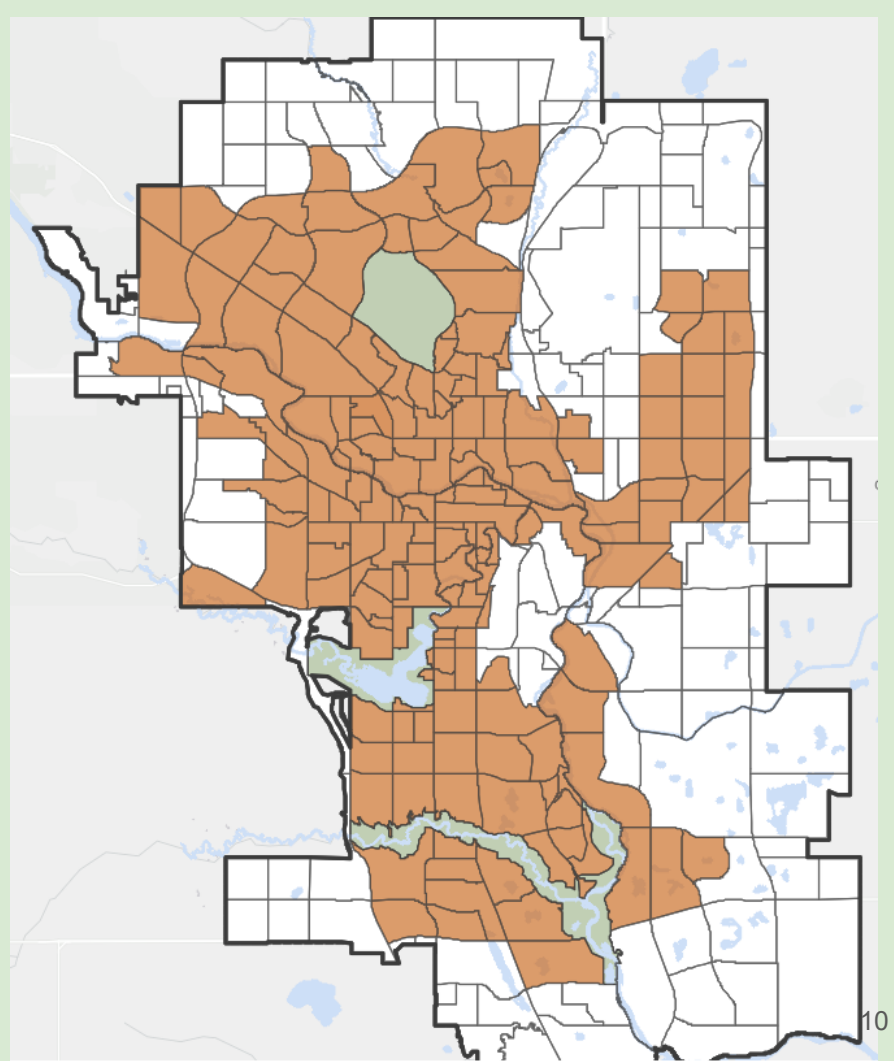
City of Calgary

“Redeveloping Areas”

Defined as having completed their first generation of development and are no longer “new communities”.

Comprehensive data on infilling history since 2016, by community, by housing type, by year.

[City of Calgary - Redeveloping Areas Growth and Change](#)



Infills in “Redeveloping Areas” - 2016-2025

Infill Type	2025 Reported Units Developed 2016-2025	No. of Lots that existed prior to infill development	Property Tax Increase per lot (approx.)	Computed Post-Infill Tax Increase
Townhouse	3483	576	\$8,200	\$4,728,433
Two family (duplexes or divided property)	3511	1755	\$4,280	\$7,511,354
Rowhouse	1121	168	\$6,840	\$1,150,525
Total	8115	2500		\$13,390,312

Had the city not allowed infills since 2016, tax revenue in 2025 would be \$13.4 million lower

Scenario: old homes made into new bigger homes

- 4,839 building permits were issued for Single Family Homes from 2016 to 2025.
- Using Killarney as a proxy: of the 109 permits issued, only 10 or 9.2% represented older homes that were redeveloped to larger new homes. The rest, in fact, were mostly subdivided lots or duplexes.
- Allowing a 15% error buffer, 10.6% of all city building permits for SFH were assumed to be redevelopments to larger SFH.
- Applying the 10.6% to the 4,839 permits works out to 511 SFH lots redeveloped to larger SFH.
- The average post redevelopment assessed value of the larger SFH is \$1.7 million.
- The average pre-development assessed values is \$767,000.
- Redevelopment yielded an increase in assessed value averaging \$940,000 for a tax increase per lot of \$3,639, using 2025 mill rates.
- The increased tax revenue to the city from redevelopments of SFHs to bigger SFHs is \$1.9 million

Estimated increased tax revenue:

Infill redevelopment: **\$13.4 million**

SFH redevelopments: **\$1.9 million**

Methodology notes

- Using data in [City of Calgary - Redeveloping Areas Growth and Change](#), sorted to view only 2-family (duplex), Townhouses and Row houses to provide city-wide numbers within the redeveloping areas. Graph and numbers on slide 2.
- Then sorted to only view Killarney for each category. Identified most all the townhouse and row houses shown on the map. Noted the number of units at each address.
- Assessed property values came from <https://gis.mddl.co>. In some cases for rowhouses and townhouses, the 2025 assessment value still showed a value likely attributed to the pre-infill value. These were used to average the pre-infill assessment value.
- For duplexes, 10 sets were randomly selected to provide a reasonable number to provide average values. Used neighbouring SFH as proxies for pre-infill assessed value.
- Post infill assessed values were averaged for each category. The difference between pre- and post infill development value was then multiplied by the city-portion property tax mill rate to compute the average per lot increase in property tax.
- Since the city only provided the number of units, the average number of units for rowhouses and townhouses per lot were used to determine the number of pre-infill lots.
- The number of pre-infill lots was multiplied by the net increased property tax to compute the incremental tax for each category.
- Google street view was used for images of examples of each housing type.