



Red Tape Costs Housing

Repeal means every townhouse and rowhouse requires a Council hearing again.

164 DAYS

added to each project by requiring
a land-use amendment

~\$50,000

per application in city
administration costs

- Every month of delay costs builders ~1% of total project cost
- Interest, taxes & holding costs are passed on to buyers and renters
- Uncertainty from discretionary approvals deters small-scale builders
- **Result: fewer homes get built, and the ones that do cost more**

What Red Tape Reduction Delivered

August 2024 – Present | Calgary, Alberta



4,500 units

enabled since August 2024



460 hearings avoided

redesignation no longer required



271% increase

in rowhouse/townhouse permits vs. 2023



<1% of homes

required any infrastructure upgrades



58%

of all low-density permits enabled by rezoning



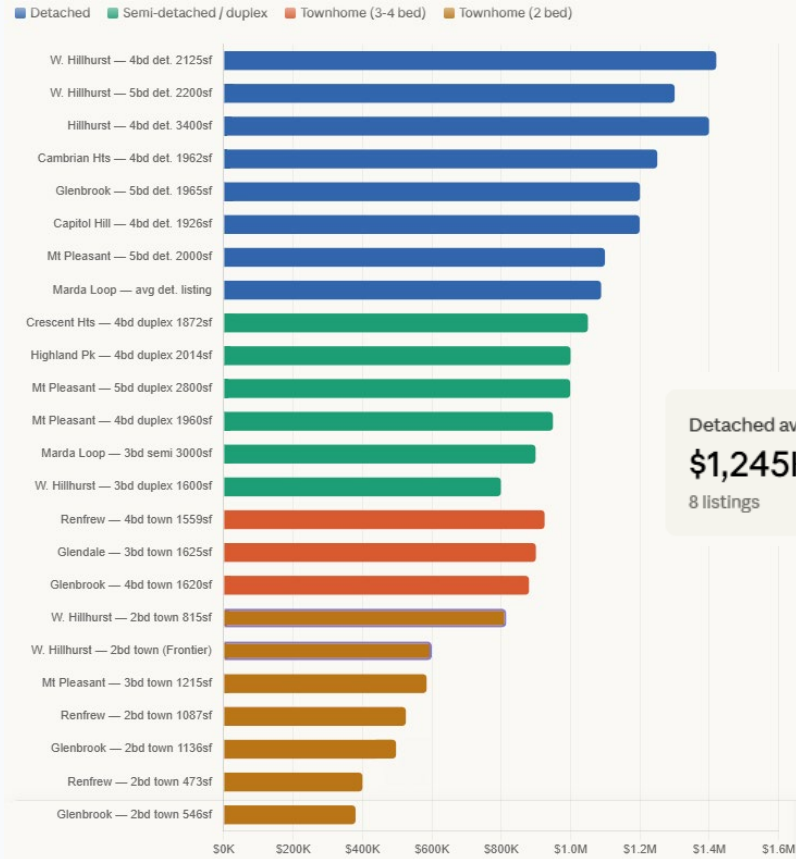
\$23M saved

in city administration costs

+\$861 Million in federal housing funds unlocked

Sources: City of Calgary Admin Briefing (Dec 2025), CBC, LiveWire Calgary, Global News

Myth: “R-CG builds aren’t affordable”



Sources: NewInfills.ca, Zolo.ca, calgaryhomes.ca, calgary-real-estate.com — active MLS listings as of March 2026

Fact: they are considerably cheaper than new SFH homes.

Detached avg
\$1,245K
8 listings

Semi-det. / duplex avg
\$932K
6 listings

Townhome 3-4bd avg
\$902K
3 listings

Townhome 2bd avg
\$537K
7 listings

(across 24 active Calgary inner city listings, excluding luxury SFH outliers)

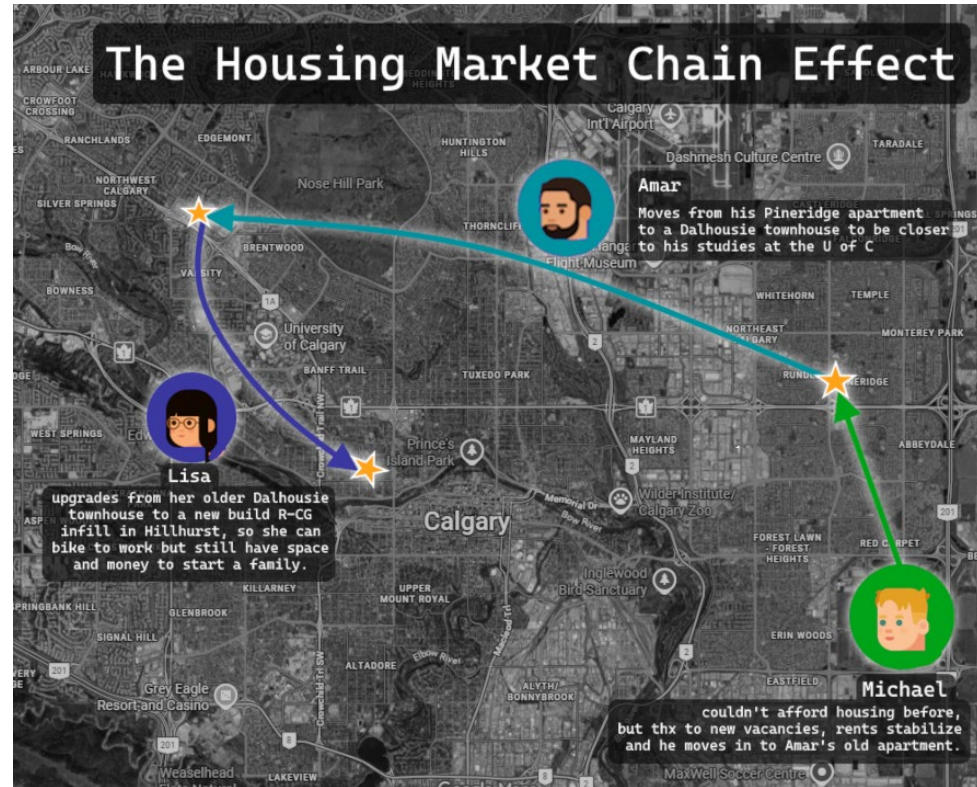
Without missing middle, families get priced out



Older stock gets replaced with new SFH “McMansion” style housing - inner city becomes unaffordable.

The Effect of New Market-Rate Housing

- For every 100 units of newly built centrally located market rate housing created, **60 units are freed in bottom half income % ZIP codes** through vacancy, including 29 in bottom quintile ZIP codes
<https://cayimby.org/blog/its-only-a-housing-market-if-you-can-move-evidence-from-helsinki/>
- A UCLA review of 6 studies corroborated these results: new market rate housing plays a critical role in stabilizing or reducing rents and housing prices.
https://escholarship.org/content/qt5d00z61m/qt5d00z61m.pdf?t=qookug&v=lg/#_page=2





Case Study: Auckland, New Zealand

In 2016, Auckland upzoned three-quarters of its residential land.

28%

LOWER RENTS

than would have occurred
without upzoning
(peer-reviewed research)

15–27%

LOWER PRICES

house prices lower than
the counterfactual of
no reform

47% vs 29%

INCOMES vs RENTS

Incomes grew 47% while
rents grew only 29%
(2016–2023)

95% of New Zealand economists agree that land-use restrictions reduce housing supply.

Minneapolis Cut Red Tape, and Won

MINNEAPOLIS

12% housing stock increase

1% rent growth

34% more affordable rent than counterfactual



CMHC (Canada's federal housing agency):

“Higher residential land-use regulation seems to be associated with lower housing affordability.”

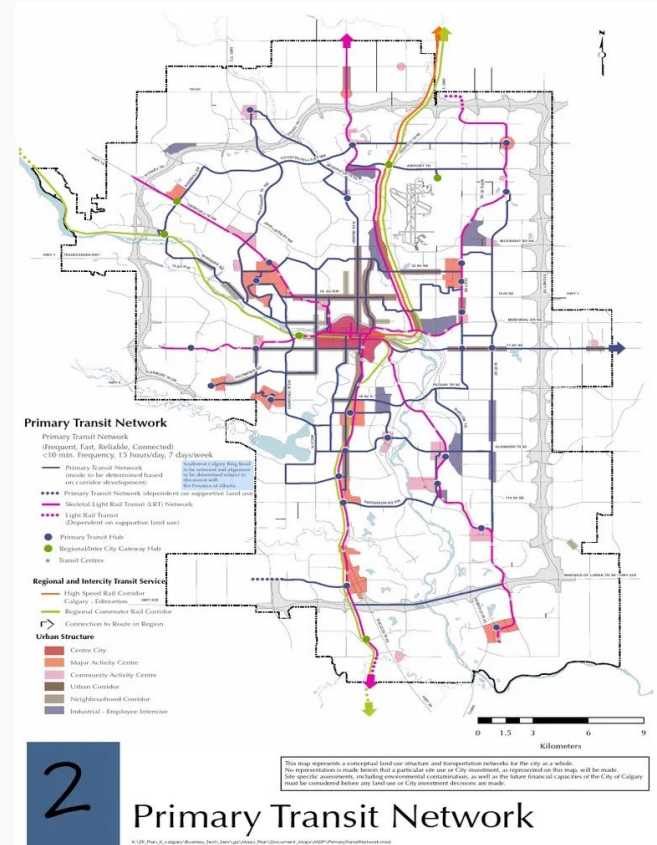
Sources: Pew Charitable Trusts (2024), Up For Growth (2025), Planetizen, CMHC

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5347083

<https://www.route-fifty.com/management/2024/01/do-land-use-reforms-spur-housing-development-you-betcha/393154/>

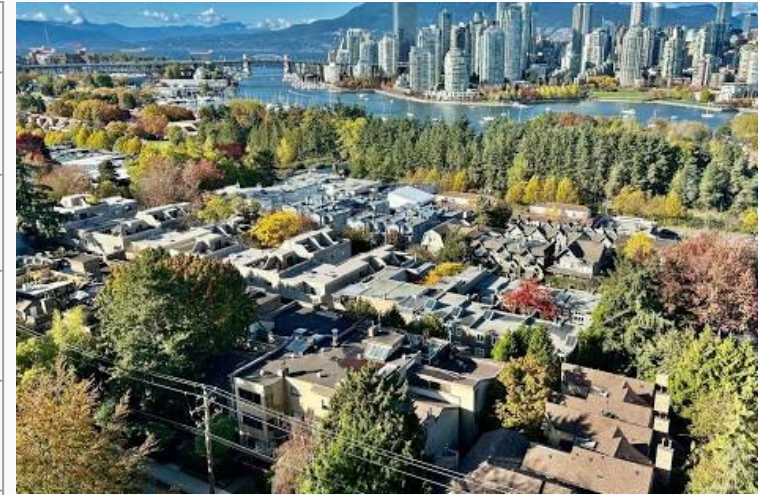
Myth: “We can’t solve parking / car dependency”

- Transit planning must be **proactive**, not *reactive*
- Communities under pressure deserve good transit now, not in 10 years or 20 years
- The answer: fund primary transit network bus frequencies. We need all-day bus headways of **10 minutes or better**.
- Achievable with a ~20% increase to bus operating funds
- Bus frequencies are infrastructure. They make the difference between transit being a viable option for daily usage, or a slow and unreliable last resort.



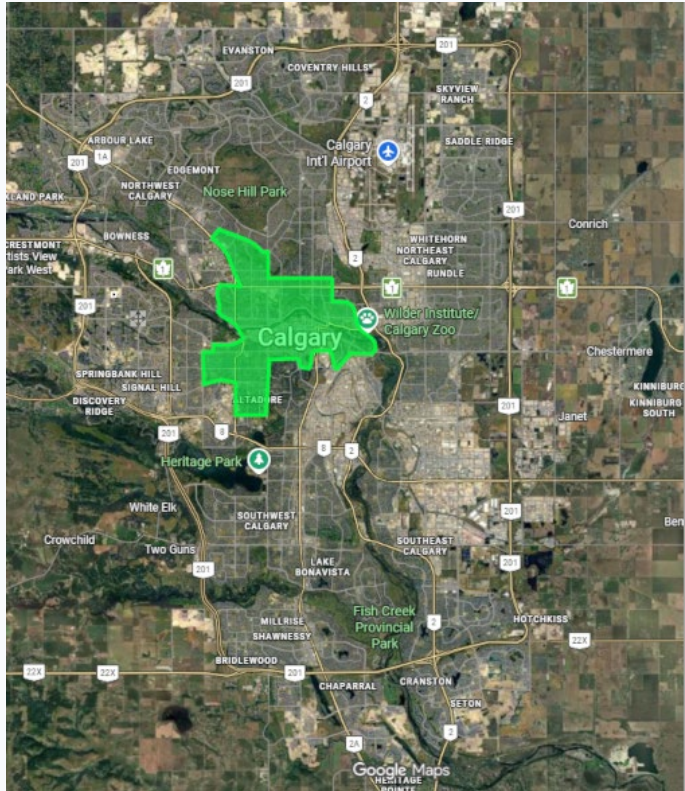
Myth: “Missing middle housing will make my neighborhood unlivable”

Claim	Lived Reality
It'll destroy my privacy, people can see my backyard/windows.	That's already true for most single family homes, especially on hills. You can plant trees if desired.
We'll lose our tree canopy	We can and should seek middle ground policies to maintain & grow our canopy.
Missing middle housing will bring “undesirables” and criminals!	Housing doesn't cause crime. Poverty causes crime. Restricting housing causes poverty.
There will be no parking!	Neighborhoods can develop contextual parking policies as necessary, like many neighborhoods in Calgary already do.
Most people prefer single family homes.	Many people are willing to make compromises for other factors like location. If people didn't want missing middle housing it would never be built or sold. There will always be more SFH built, but communities will grow over time.
It will ruin the sense of community!	I found this to be the opposite in Fairview & Sunnyside compared to other neighborhoods: more shopping, social clubs, diversity of family types (seniors, young families, working professionals, social housing), family block parties on holidays



Pictured: Fairview, Vancouver

Car Share Zones Calgary (Communauto) vs



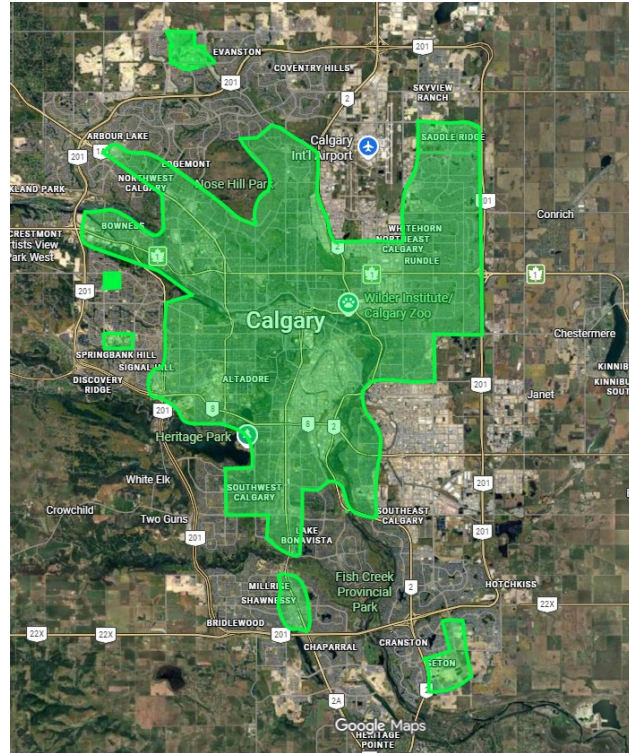
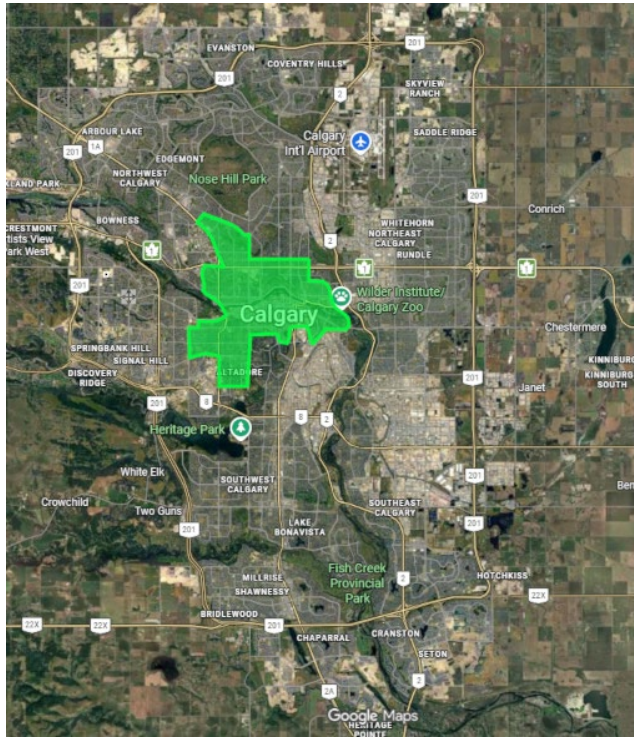
Vancouver (Evo)



Car Share is a critical opportunity for citizens to save costs (thousands per year) and eases parking burdens

Allowing growth could help car share be available to 1M+ people.

Better transportation options rely on reasonable density and economies of scale.



Car Ownership Costs Per Year in Canada:

\$16,476 (includes depreciation)

<https://www.ratehub.ca/blog/what-is-the-total-cost-of-owning-a-car/>

What if every family could own one less car than they currently do?

Council has the power to build a city where this is true.

(theoretical increased range of home zone)

Myth: “Blanket upzoning isn’t necessary - we can be targeted”



Blanket red tape and bureaucracy is an obstacle to affordability.

If we only allow missing middle zoning in a small subset of land, that leads to housing pressure concentrating there. Evidence from Los Angeles corroborates this.

- Artificial windfalls for select landowners
- Stronger pressure on smaller area of land

<https://cayimby.org/blog/do-area-plans-harm-affordability-the-case-for-city-wide-upzonings/>

<https://www.lewis.ucla.edu/research/building-up-the-zoning-buffer-using-broad-upzones-to-increase-housing-capacity-without-increasing-land-values/>

Missing middle housing is a pro-market solution.

- Smaller scope and less financial barriers means it can be an entry point for smaller developers, encouraging competition (unlike towers or new neighborhoods which cost \$\$\$)
- Missing middle housing can be built in lower timeframes and lower risks than denser forms of housing. More adaptable to market conditions.

What's at Stake with Repeal



IF WE REPEAL

- 306,774 properties revert to R-C1/R-C2
- 68% of parcels will only allow a single detached home
- Every duplex, rowhouse & townhouse requires a Council hearing again
- 164+ days added to each project
- **\$861M in federal funding at risk (CMHC warning)**
- R-CG rules also tightened: height cut, coverage cut, mid-block townhomes banned



THE CORE QUESTION

Does adding 164 days and a Council hearing to every townhouse proposal make Calgary more affordable — or less?

On this question, the evidence from every city that has tried is unambiguous.

No city has ever restricted its way to lower prices.

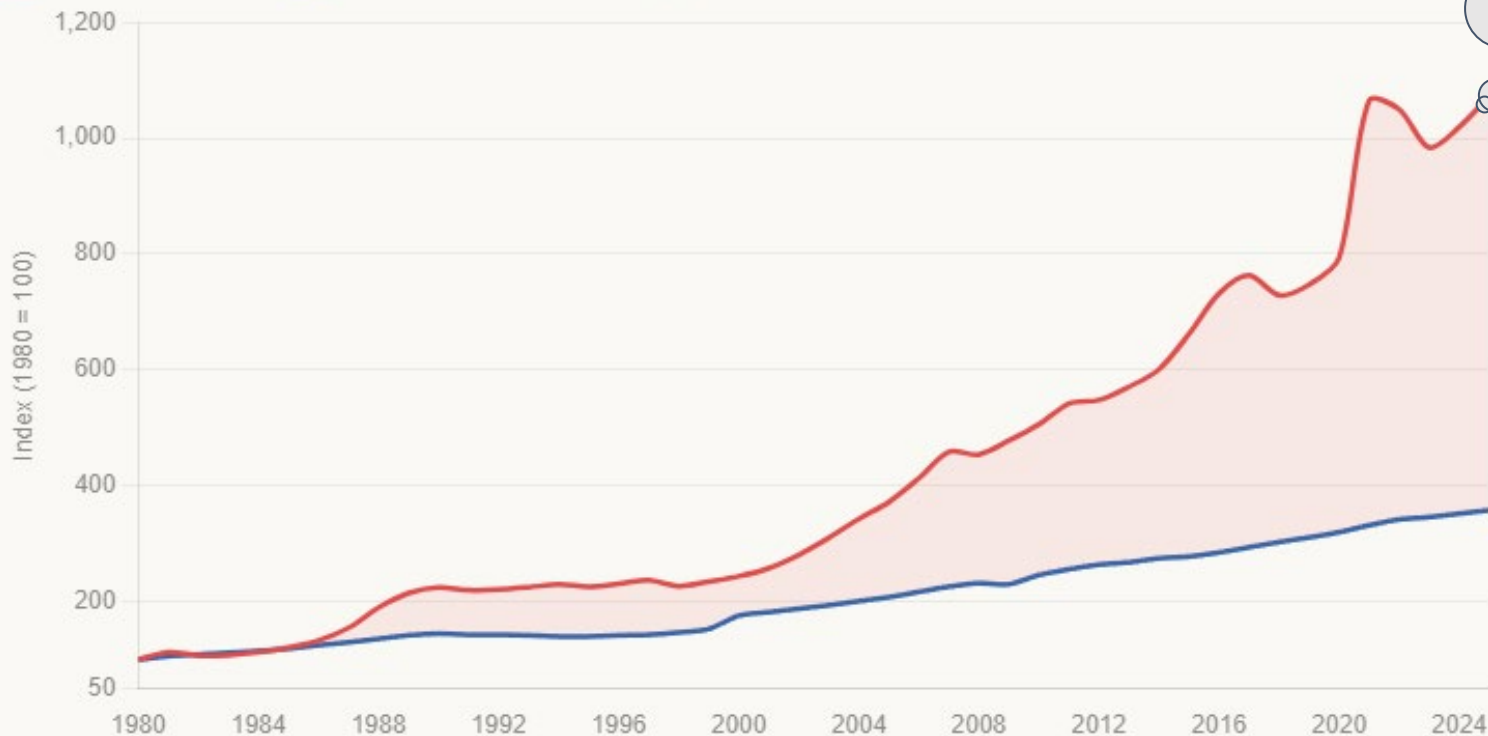
Reasonable compromises are possible.

- Don't repeal without a plan in place to address affordability.
- If you must repeal R-CG as the default:
 - Make R-C2 the default.
 - Allow secondary suites **and** backyard/garage suites by right.
 - Designate a smaller, but still substantial portion of the city to be R-CG based on citizen feedback (range: 25-50% of previous R-C1 or R-C2 land)
 - Commit to an expedited approval process - we need a commitment of **30 days** rather than 154 days. A full council meeting should not be required.
- These ideas **WILL NOT** achieve the 30% increase in affordability that full red tape reduction provides. But they're better than doing nothing.
- You might get a few thousand people complaining about building more housing. But it's your duty to never forget the next million Calgarians who actually require that housing.

We are completely ****ing over new generations.

Indexed growth (1980 = 100)

■ Average home price ■ Median household income ■ Gap between the two



Let's make it way harder to build missing middle housing!

Sources: CREA (home prices), Statistics Canada (household incomes), National Bank of Canada, OECD. Median household income for 1980s/90s estimated from Census benchmarks and StatCan annual series. Home prices are national MLS averages.

Students, young families, recent immigrants, and the million+ people who may move to Calgary in the coming decades — they can't speak at this hearing, but they are counting on you to reduce barriers to housing, not add them.

**Don't let red tape become the barrier between
Calgarians and their homes.**

Thank you.