

**WHY REPEALING BLANKET
REZONING IS THE
RIGHT AND FAIR CHOICE**

A FEW CITY PLANNING CONSIDERATIONS

What is the Right Amount of Densification?

How does Calgary compare to other cities

Toronto, Vancouver and Auckland are all boxed in geographically.

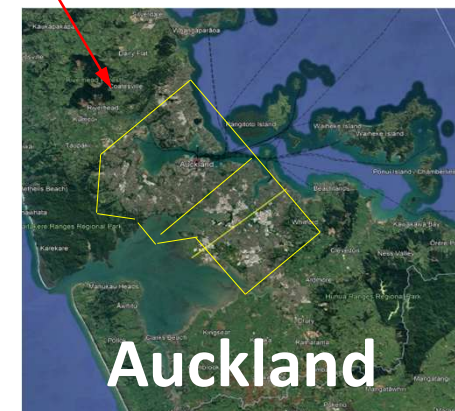
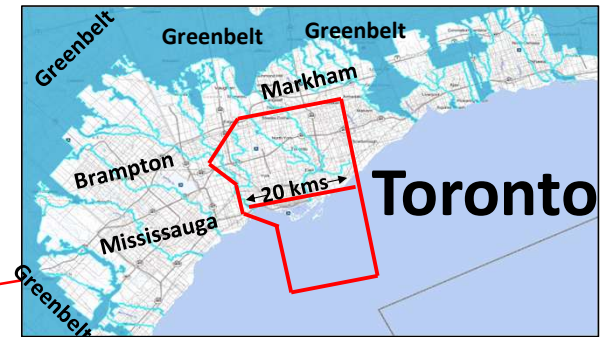
And Vancouver is especially challenged because infrastructure is very expensive with wide water bodies to cross and rocky terrain

All three cities have no choice but to pursue densification for growth.

However, Calgary has real options and needs to decide what is right for us.

- Toronto is boxed in by the lake, the greenbelt and other cities
- Vancouver is boxed in by ocean, mountains, US border and restrictions on agricultural land development.
- Auckland is very similar to Vancouver and like Vancouver infrastructure is especially expensive with wide water bodies to cross and rocky terrain

Approx Size
of Calgary



What is a reasonable amount of Densification?

The city centers of Toronto and Vancouver are already extremely dense and there is no new land available. They are extremely challenged to grow and to no surprise have adopted blanket rezoning

In addition, their affordability problem is WAY WORSE, MANY TIMES WORSE than what Calgary is experiencing ... so what did they do ...

City-wide, Toronto allows up to **4 Units per lot** and the maximum height is only 10 to 10.5m


Vancouver allows a maximum of 5 to 6 Units. **Rear buildings can only be 2 stories and 8.5 meters high.**

In 2025, Vancouver was averaging just 4 units per development.

Finally, Auckland, a pioneer of blanket rezoning, **has recently repealed it.** They are focused on densification around transit routes and “city centers”

All of this begs the question, what possible justification did Administration have for insisting on the nuclear option of 8 to 12 unit developments with a height of 11 meters for Calgary? Especially when opposition against it was so strong.

I don't believe the majority of Calgarians are against densification. We want a repeal of an illegitimate decision, that was obtained without any engagement with us and was a decision far beyond anything close to reasonable.



City Centre	Density (persons/km ²)
Toronto	4427
Vancouver	5750

<https://www150.statcan.gc.ca/t1/tb1/en/tv.action?pid=981000202&pickMembers%5B0%5D=1.2265>

Toronto Allows up to a maximum of **4 Units per lot City-Wide** (for greater Toronto as of 2023)
Very recently Toronto now allows up to 5-6 Units in (essentially) **the densest part of the city** (as of June 2025)
Height: In general the maximum height can only be from **10 to 10.5 metres**

Vancouver For Home Ownership developments (**strata units**), allows **up to 5-6 Units** (note that buildings committed “permanently” to rental have different rules, up to 8 units, but are not being taken up by developers)
Height: Front buildings: 11.5 m / 3 storeys. With **Rear buildings: have a maximum height of just 8.5 m / 2 storeys**

Note that Vancouver is averaging just 4 units per development and there has been zero interest in rental developments that allow up to 8 units per lot.

What About Sprawl ... Isn't Calgary one of the least dense cities?

First off, don't penalize Calgary for having the foresight to annex early. And BTW, Ottawa has almost 4 times as much land

Second, use an apples to apples benchmark. StatCan uses the concept of Large Urban Centers

It calculates the density **of the land area that is actually developed.** It is quite surprising to me that this is not the basis of information that Administration shares with Calgarians

On that basis, Calgary compares very well to the other major Canadian cities

And without considering other inner-city densification, current plans for new communities will increase Calgary's densification significantly (to almost 3000 people per sq km)

Other considerations include airports, industrial lands, parks All of which impact density calculations

Large Urban Centers Geographic name	Population 2021	Urban Land Area km2, 2021	Population density per km2, 2021
Toronto	5,647,656	1,829	3,088
Montréal	3,675,219	1,382	2,659
Vancouver	2,426,160	912	2,661
Calgary	1,305,550	622	2,100
FUTURE Calgary (with new communities)	2,073,788	716	2,895
Edmonton	1,151,635	627	1,836
Ottawa - Gatineau (Ontario part)	797,252	357	2,232
Winnipeg	758,515	357	2,125
Hamilton	729,560	356	2,049
Kitchener	522,888	296	1,764
London	423,369	245	1,728



<https://storymaps.arcgis.com/stories/8f63497a4e9343b6af311defa8ae0eb1>

Planned Land

Sector	Dwellings and Land Supply		Multi		Total		Population Capacity (Estimate)
	Dwellings	Land (ha)	Dwellings	Land (ha)	Dwellings	Land (ha)	
NORTH	25,525	823	22,638	431	48,163	1,255	137,127
NORTHEAST	5,549	180	6,756	94	12,304	274	33,827
EAST	11,758	408	8,932	245	20,690	653	59,891
SOUTHEAST	20,384	650	14,691	235	35,075	885	102,089
SOUTH	16,791	588	17,190	297	33,982	885	95,241
WEST	4,111	195	7,057	134	11,168	328	29,556
NORTHWEST	2,673	96	2,585	58	5,258	153	14,830
TOTAL	86,791	2,940	79,849	1,493	166,639	4,433	472,561

Planned/Unplanned lands forecast to add just over 768 thousand people in about 95 sq kms 5

Large Urban Centres - 9810001101-eng.xlsx

Large Urban Centers – uses land with population density of 400 persons or more per km²

What about sprawl?

Sprawl can be managed with respectful densification

Don't blanket anything ... Do the work ... Use the Local Area Plan process to chose the right change for each community.

But ensure PROPER ENGAGEMENT is used to create plans that

- are sensible and respectful and
- that Calgarians will support
- And BTW, the current LAPS were NOT done with PROPER engagement and need to be redone to restore trust

Also, ask us, the citizens what we want. Of course nobody wants to pay higher taxes ... but we don't want to live in Toronto or Vancouver either ...

The challenge is to find the right balance of densification and cost

What about the Commute Time

In general it is just not that bad

Highest time is only about 30 minutes (27.2 to 30.6 minutes)

And don't forget that a lot of people choose Airdrie, Cochrane, any number of the other bedroom communities with longer commutes because they consider that to be reasonable.

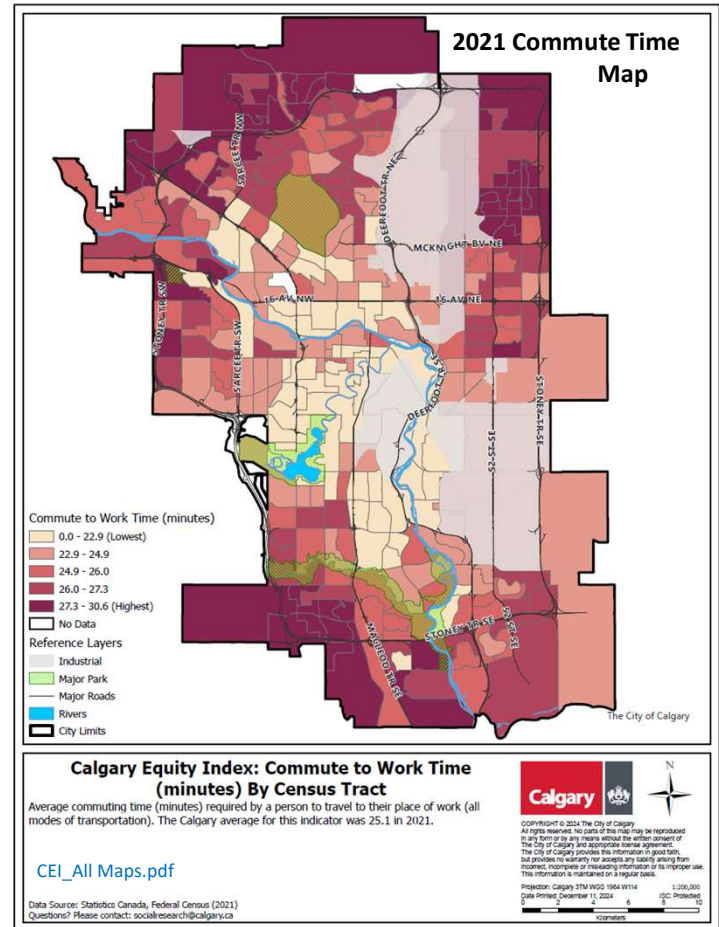
This map is quite consistent with other current sources of information (recent City of Calgary Reddit survey)

Note this map was developed BEFORE

- The completion of the Ring Road and
- The Deerfoot improvements (which are still on-going)



<https://www.reddit.com/r/Calgary/>



Mode	Typical One-Way Time	Extreme Cases
Car (inner city)	15–25 min	35+ min (rush hour)
Transit	30–45 min	60+ min (transfers, remote areas)

What About Parking?

Calgary Parking Policies

UPDATE SEPTEMBER 2024

[calgary-parking-policies.pdf](#)

<https://www.calgary.ca/content/dam/www/transportation/tp/documents/strategy/downtown-parking-strategy/calgary-parking-policies.pdf>

4.1.1 RESIDENTIAL AREAS

Parking space users

Calgary has a Parking Policy (*which was updated in Sept 2024*)

How about we just follow that. It says:

ON-SITE parking at residential properties is the primary parking location for residents. Pg 13

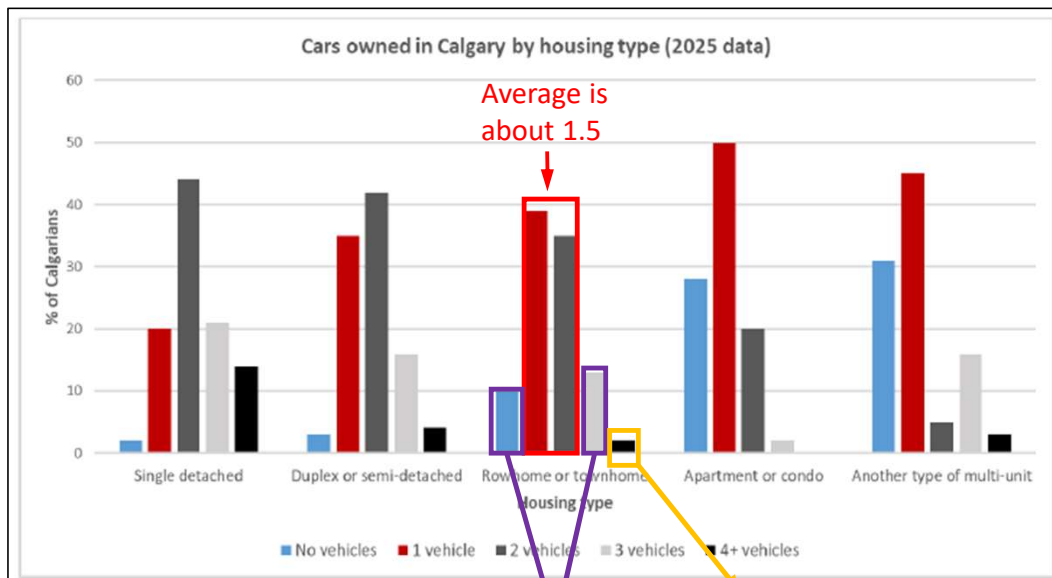
PS – PLEASE STOP ignoring policies, the MDP etc. If you think they need to change do the work with proper engagement first. Don't presume you know what the new policy will be.

What About Parking?

How Many Cars are we trying to park?

Based on Administration data we can reasonably assume a typical 8 plex Rowhouse will have 10 cars per development on average.

(see Attachment 8 ... there are about 1.5 cars per townhouse unit and 1 car per suite.)



Attachment 8, Figure 7

Average is about 1.5
 $(0 + 3)/2 = 1.5$
And a few extra
for good measure

Street Parking ... a real example

Street parking may be a “city resource” but it cannot defy reality

It takes just 4 rowhouses and 4 townhouses with secondary suites to saturate a “perfect” block

For the doubt ... 8 developments is TOO MANY

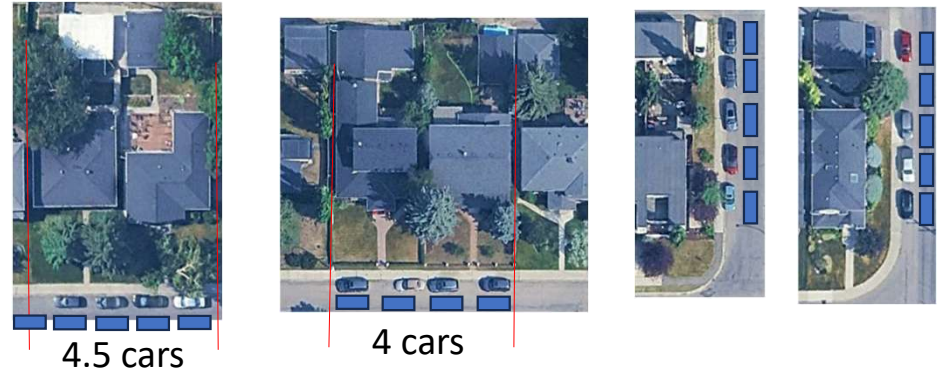
Saturation is not the objective.

This version of rezoning doesn't work

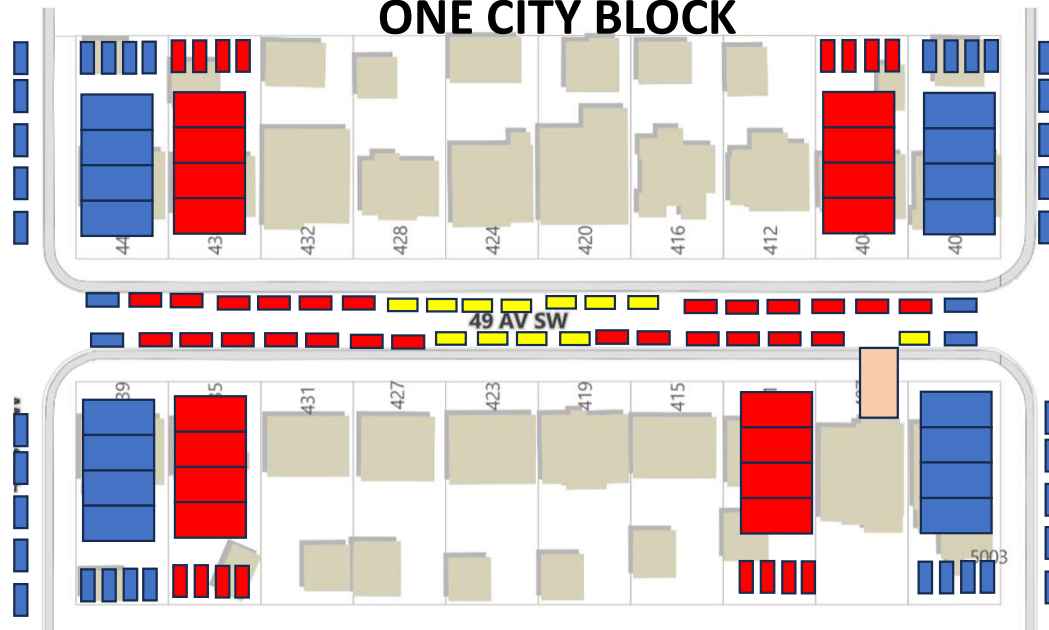
Assumptions:

- 10 cars per development
- **Perfect Block** – where almost the entire street is available for parking, even though that is often not the case,
- Cars are parked perfectly (no wasted space by leaving large gaps, but too small for a car)
- Real life means you typically can only park a maximum of 4.5 cars per two 50 ft lots

Real life examples of how much space vehicles take



ONE CITY BLOCK



- Rowhouse vehicles
- Townhouse vehicles
- Remaining parking spaces



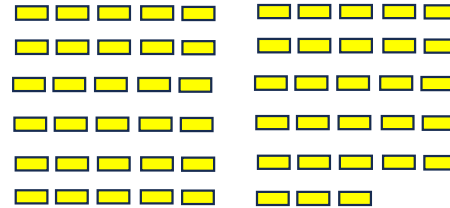
Street Parking ... an extreme example

What if the block was filled with 8 unit developments

20 developments is 160 units with 200 vehicles with only 80 on-site stalls

120 vehicles without stalls and only room for a maximum of 62 vehicles on the street

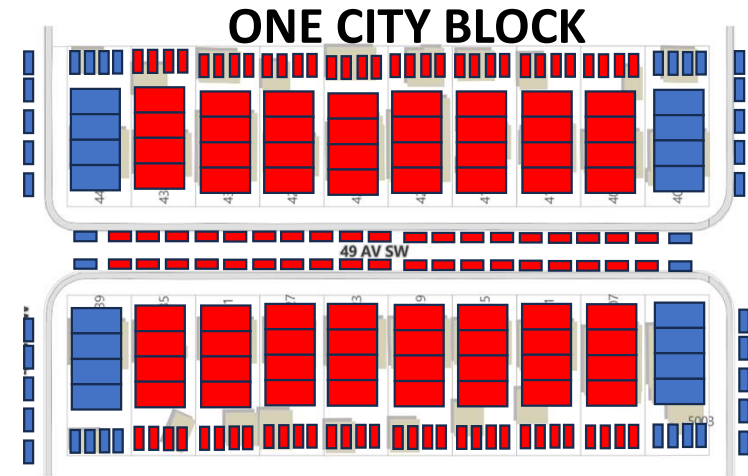
There would be 58 Vehicles looking for a place to park



Even at 2 vehicles less per unit, that is still 18 vehicles, more or less enough to fill one side of a whole street. It just doesn't work

This is an extreme example but it illustrates why people are concerned. The point is there is no control on how bad this could get. This version of rezoning is just terrible city planning

- Rowhouse vehicles
- Townhouse vehicles
- Vehicles looking for a parking spot



Why BLANKET REZONING Doesn't Work – Let's consider this Silver Springs example

THE VAST MAJORITY of homes have front driveways, so there is already very little street parking available.

A single eightplex would be a disaster ... the little parking that does exist will immediately become saturated by just one development ... and yet this is what is currently allowed

Geography matters Planning needs to be done community by community, not by throwing a blanket over the problem.

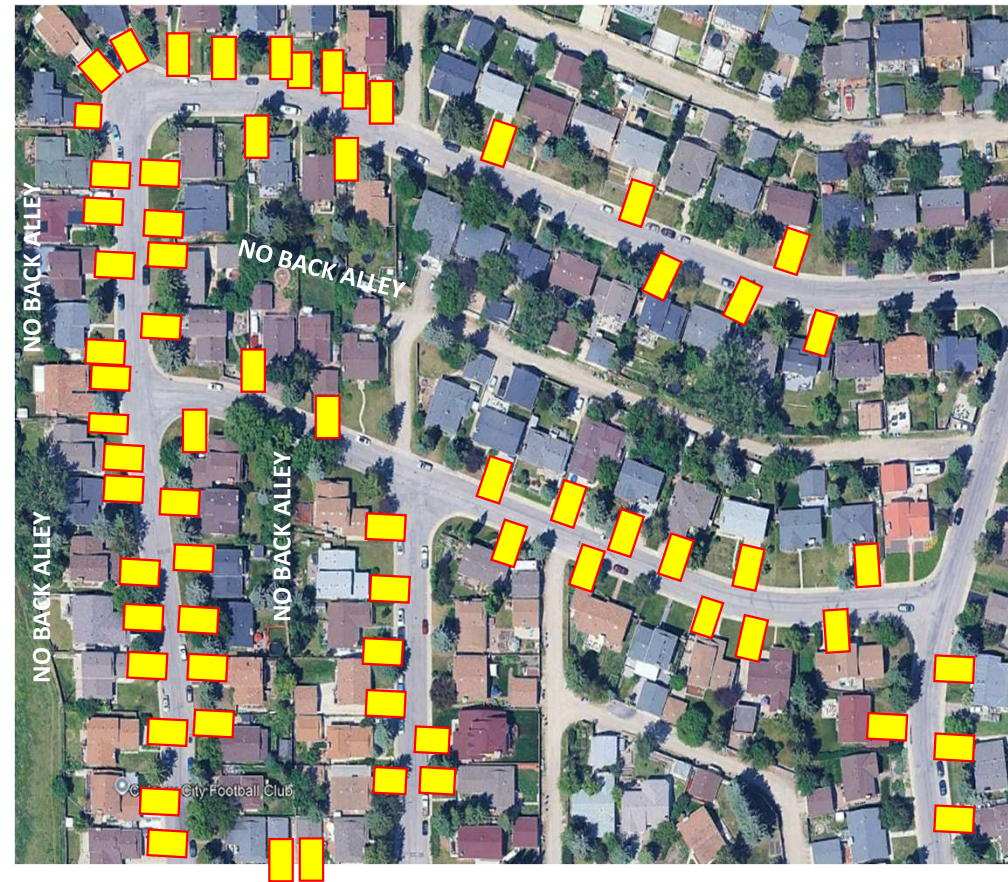
City Planning ... well it takes real planning. If Administration was doing a proper job, they should have considered that there are neighbourhoods

- That have front driveways everywhere, drastically reducing street parking availability
- That were designed without back alleys and street parking is the only option for existing property owners.
- That many houses do not have garages or the garages are now used for other purposes
- Many streets are already saturated by existing apartment buildings or commercial businesses and vehicles are spilling over into the adjacent neighbourhoods.

Blanket Rezoning simply would not work in this community.

Zoning needs to be crafted to the neighbourhood. Use a Local Area Plan that reflects reality and can be crafted block by block.

This is a great example of why it must be repealed



 Driveway on to the street

What About Parking? ENABLE PEOPLE

Parking isn't just about Developer Costs

The vast majority of Calgarians drive. And there are really good reasons for that.

MAKE SURE WE ARE ENABLING PEOPLE

A car can be the difference when it comes to getting a better job.

Transit is simply impractical in many situations.

Opportunity for higher income is every bit as important as cost saving when solving an affordability problem.

And it can be the difference between children participating in activities or not. A kid can't be at soccer practice if Mom & Dad are stuck on the bus.

I cannot understand why Administration is so focused on just one side of the equation

StatCan – Calgary Census 2021

Main mode of commuting	Workers	Percent
Car, truck or van	378,085	83%
Public transit	39,905	9%
Walked	19,195	4%
Bicycle	3,955	1%
Other method	13,035	3%
Employed Labour Force	454,170	

https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?lang=eng&searchText=calgary&DG1=Dist=2021A00054806016_2021S05100115&GENDERlist=1&STATISTIClist=1&HEADERlist=0



<https://www.reddit.com/r/Calgary/>

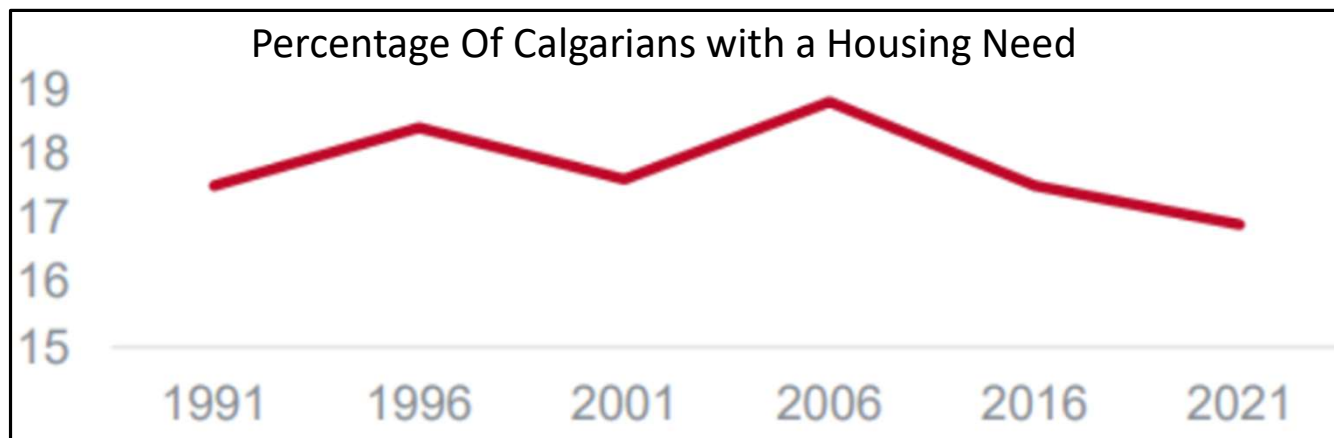
Mode	Typical One-Way Time	Extreme Cases
Car (inner city)	15–25 min	35+ min (rush hour)
Transit	30–45 min	60+ min (transfers, remote areas)

Who is in Need?

Before Solving a PROBLEM it is REALLY USEFUL to be clear what the problem is.

In the last hearing Administration noted a few key things

1. 84,600 **households** are in housing need – that is a BIG NUMBER and CONCERNING
2. And yet that is about the same percentage as the last THREE DECADES
3. 57% (48,300) are singles and 23% are seniors



<https://www.calgary.ca/communities/housing-in-calgary/housing-research/housing-strategy-progress.html>

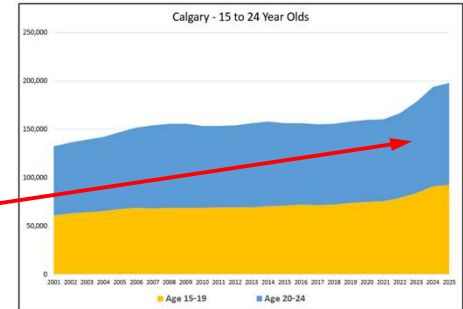
Who is in Need?

The numbers noted by Administration are not surprising at all

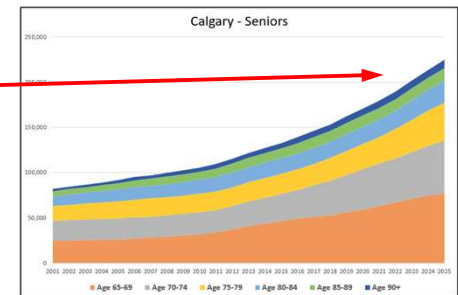
There are now about 200,000 Calgarians between 15 and 24, most of who are single, many of whom are earning minimum wage

There are now about 225,000 Seniors, a lot of whom are widows and often end up with lower incomes

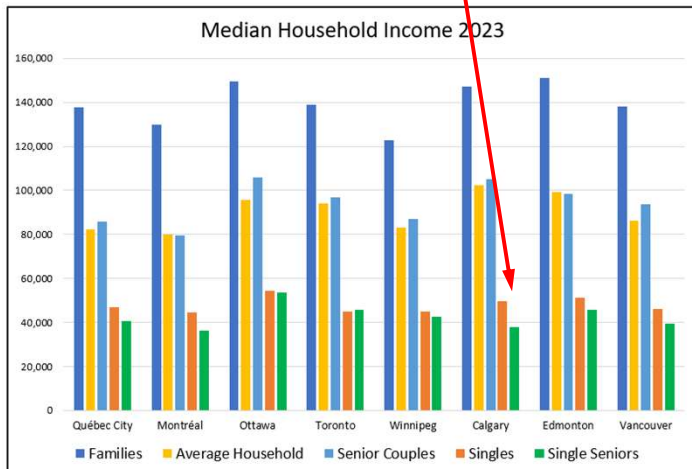
And the median household & individual income for a single is very low



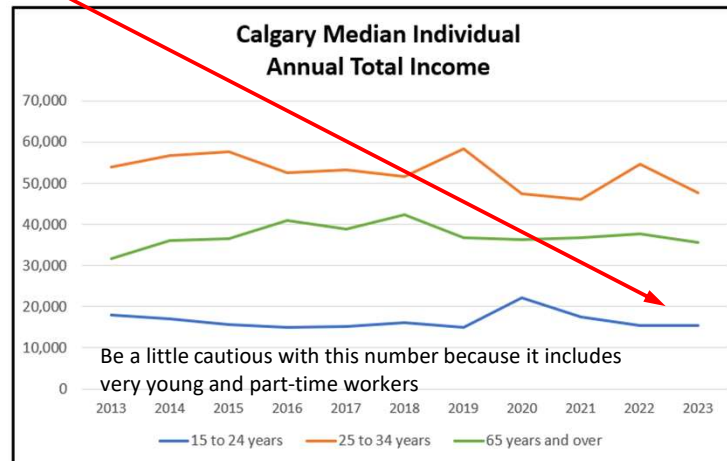
Calgary Municipality 2 download.xlsx



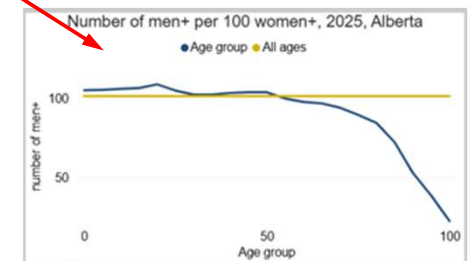
Calgary Municipality 2 download.xlsx



Market income by economic family type 2 1110019001-eng.xlsx



Average & Median Annual Income in Calgary 1976-2023.xls
<https://www150.statcan.gc.ca/t1/tbl/en/tv.action?pid=1110023901>



Old Age Demographic In Canada & Alberta.docx
<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2020018-eng.htm>

After 70, the percentage of men vs women dramatically falls ... it sucks to be me ;)

Minimum Wage vs Rent

A huge part of the problem is about **providing a living wage**

Average rent for someone earning minimum wage is not even remotely close to being affordable. 30% of \$15/hr wage is just \$750/month. While the median rent for a studio is almost \$1500/month. There are very few studios/basement suites for under \$1000/month

Even for couples earning minimum wage, it is not affordable

This is not a problem that blanket rezoning can solve

The City can help by informing Calgarians what the situation is and see if provincial policies can be changed.

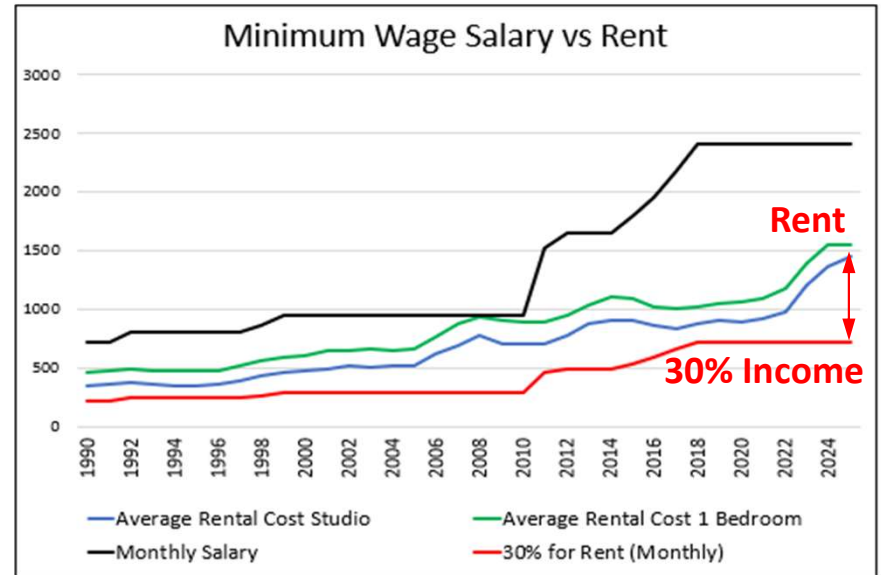
Alberta has the lowest minimum wage in Canada

Province	Minimum Wage	Annual Salary	Affordable Rent
Alberta (Calgary)	\$15.00	\$28,800.00	\$720.00
Saskatchewan	\$15.35	\$29,472.00	\$736.80
New Brunswick	\$15.65	\$30,048.00	\$751.20
Manitoba	\$16.00	\$30,720.00	\$768.00
Newfoundland & Labrador	\$16.00	\$30,720.00	\$768.00
Quebec	\$16.10	\$30,912.00	\$772.80
Nova Scotia	\$16.50	\$31,680.00	\$792.00
Prince Edward Island	\$16.50	\$31,680.00	\$792.00
AVERAGE MINIMUM WAGE	\$16.71	\$32,077.29	\$801.93
Northwest Territories	\$16.95	\$32,544.00	\$813.60
Ontario	\$17.60	\$33,792.00	\$844.80
British Columbia	\$17.85	\$34,272.00	\$856.80
Yukon	\$17.94	\$34,488.00	\$861.12
Nunavut	\$19.75	\$37,920.00	\$948.00

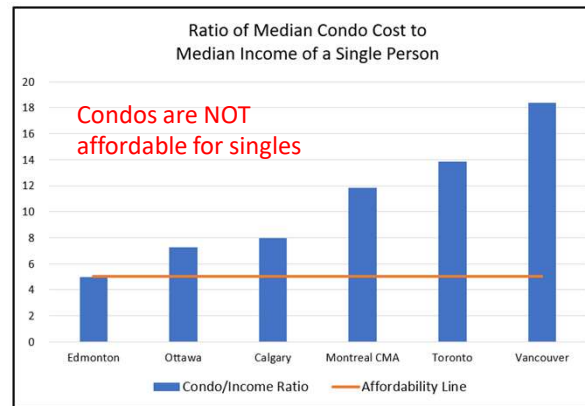
Minimum Wage in Canada.xlsx



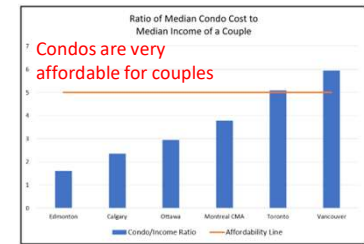
<https://minwage-salairemin.service.canada.ca/en/since1965.html>
City Stats 2.xlsx



City Stats 2.xlsx
CMHC Average Rental Costs Calgary - 3410013301-eng.xlsx



CMHC Detached House Prices.xlsx



Home Ownership is achievable for most couples

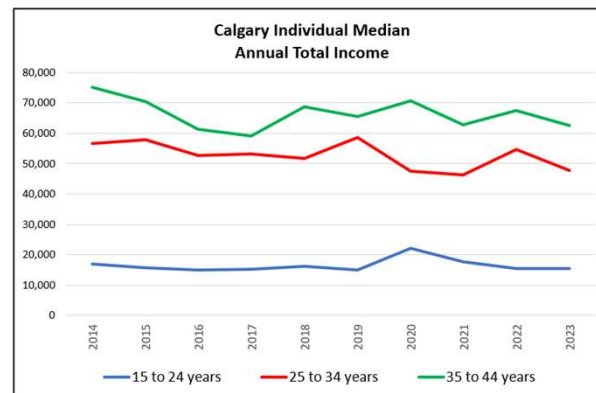
Buying a home is hard, but it is achievable for a lots of people. This slide is notional. Simply to test the question ... is ownership even possible?

And it looks like it doesn't take an enormous salary. It takes a plan.

Admittedly for a household that is already struggling financially, a larger downpayment will be a challenge for the first property they buy.

But look at the power of a larger down payment, a larger home becomes possible after building up equity.

Note CREB Apr 2024 presentation identified the importance of Condos in the affordability mix and actually had even lower condo prices for older ones meaning condos are even more possible for lower income couples.



As young people age and the careers mature, affordability situation changes dramatically

\$ per hour	Ballpark Annual Salary	2 Person Income Household
\$20	\$38,400	\$76,800
\$25	\$48,000	\$96,000
\$30	\$57,600	\$115,200

Home Price		Affordability Household Income (30%)			
		5% Down	20% Down	5% Down	20% Down
		6.99% ***	6.99%	4.50%	4.50%****
Single Detached	750,000	\$207,420	\$167,952	\$164,049	\$132,834
City Centre ROW House	600,000	\$165,936	\$134,361	\$131,240	\$106,267
Avg ROW House	450,000	\$124,452	\$100,771	\$98,430	\$79,700
Avg Condo/Apartment	330,000	\$91,265	\$73,899	\$72,182	\$58,447
Affordable Condo/Apartment**	275,000	\$76,054	\$61,582	\$59,996	\$48,706
Low End Condo/Apartment **	250,000	\$69,140	\$55,984	\$54,683	\$44,278

City Centre ROW Houses are SO MUCH MORE EXPENSIVE

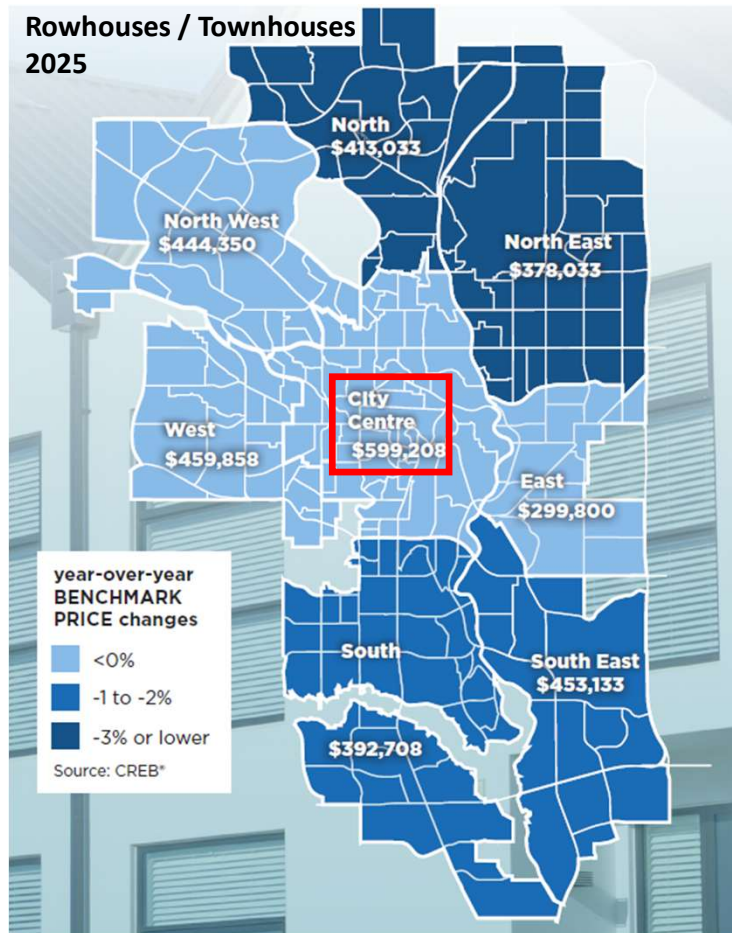
** Not an avg price, but a lower end "starter" property (bottom of the market)

*** 5 yr mortgage rate with a big bank on 25 Apr 2024

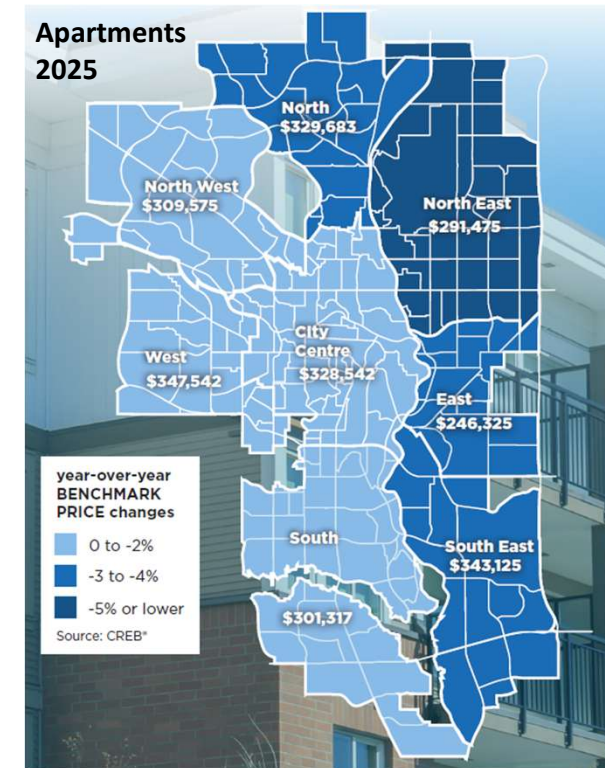
**** My guesstimate April 2024 of a rate in 2 years time

CONCLUSION

Look at how much MORE expensive inner-city rowhouses are ... this is not solving housing affordability



Note how apartments on the other hand don't have the same issue at all



https://www.creb.com/-/media/Public/CREBcom/Housing_Statistics/2026_Forecast/2026_Forecast_Report.pdf

https://www.creb.com/-/media/Public/CREBcom/Housing_Statistics/2026_Forecast/2026_Forecast_Report.pdf

APPENDIX

WAS THIS PROPERLY COMMUNICATED / ADVERTISED??

The vast majority of Calgarians were completely unaware of the proposed amendments.

The Notification letter DOES NOT clearly explain that there were **NEW** amendments. While the last bullet does mention changes to R-CG, in the context of that section, it is easy to interpret that as being just part of a full repeal. Of course amendments were necessary to change back.

Planning Matters Notice Document – First off, there is nothing in the introductory pages that mention new amendments. It simply says repeal. And because that is not clear there seemed to be no reason to read all the proposed changes. And even if I did, I would not have had any idea what was simply a change back vs a change to something new.

I did look at the maps in the bylaw document for my community, but the end block R-CGs are NOT identified (not that I knew that was a thing). I only saw already approved R-CG developments that I knew of. Similarly the online maps, a key component of the bylaw, DO NOT show which properties are still R-CG. How could citizens provide feedback missing this critical piece of information

Even when the agenda was FINALLY made available on March 19th, just 4 days before the hearing, did I see anything that really brought this issue to my attention. I was not familiar enough with the pre-blanket rezoning rules to know the difference between what was just going back compared to what was something altogether new.

It was only after this hearing started and I heard about new amendments that I started looking to see what it was about that I found this document that I was sure was something new.

Finally, 5 minutes at a hearing is absolutely not engagement... it's the absolute minimum to meet a statutory legal requirement. And the City of Calgary process, in my view, completely fails to let council make the best decision. Council needs a better way to get the complete information to make a truly informed decision.

Upcoming Public Hearing for March 23, 2026

[Planning Matter advertised for the March 23 Public Hearing](#)



Date: March 23, 2026
 Time: 9:30 a.m.
 Location: Council Chambers, Calgary Municipal Building
 Comment Submission deadline: 12:00 p.m., March 16, 2026
 Meeting: Public Hearing of Council

Agenda and schedule

Agenda for the Public Hearing of Council will be available on March 19.

[Calgary Planning Commission and Public Hearing dates](#)

<https://www.calgary.ca/ca/city-clerks/legislative-services/agenda-minutes.html>

INDEX OF ADVERTISED PLANNING ITEMS

For the meeting of City Council re: Public Hearing on Proposed Amendments to the Land Use Bylaw 1P2007, and Other Planning Matters, to be held on Tuesday, 2026 March 23 at 9:30 a.m.

PLANNING MATTERS FOR PUBLIC HEARING

Item 1 Repeal of Blanket Rezoning (Land Use Bylaw 1P2007 Amendments Implementing City-Wide Residential Rezoning) – C2026-0153 Proposed Bylaw 9P2026

Excerpt from the Minutes of the Executive Committee, held 2025 November 17:

"5.0.1 Notice of Motion – Repeal of Blanket Rezoning (Land Use Bylaw 1P2007 Amendments Implementing City-Wide Residential Rezoning), EC2025-0995

A Revised Notice of Motion was distributed with respect to Notice of Motion EC2025-0995.

Moved by Councillor Chabot
 That with respect to Revised Notice of Motion EC2025-0995, the following be approved:

That Revised Notice of Motion EC2025-0995 be forwarded to the 2025 December 15 Regular Meeting of Council for consideration.

For: (13) Councillor McLean, Councillor Wyness, Councillor Chabot, Councillor Dhallwal, Councillor Kelly, Mayor Farkas, Councillor Tyers, Councillor Yule, Councillor Pantazopoulos, Councillor Clark, Councillor Ward, Councillor Jamieson, and Councillor Johnston

Against: (2) Councillor Atkinson, and Councillor Schmidt

MOTION CARRIED

ATTACHMENTS

1. Notice of Motion – Repeal of Blanket Rezoning
 2. Proposed Bylaw 9P2026

Notification Letter

Why did I receive this letter?

Calgary City Council has initiated a process to reverse Rezoning for Housing. This may change the zoning of residential properties in Calgary. As part of the process, a public hearing will be held to consider a proposed bylaw.

What is being proposed?

Calgary City Council is considering a bylaw that would:

- Bring back the low density residential zones that existed in the land use bylaw prior to the citywide Rezoning for Housing that was approved by Council in May 2024 and came into effect on August 6, 2024.
- Change the zoning of residential properties back to what existed before the citywide Rezoning for Housing in 2024, except for properties that:
 - Received approval for a development permit, building permit or subdivision application under R-CG, R-G, or H-GO zoning before the proposed bylaw takes effect; or
 - Submitted a development permit, building permit or subdivision application before the first reading of the proposed bylaw; or
 - Rezoned through an approved rezoning application applied for by the property owner after August 6, 2024.
- Make changes to the rules in the Residential – Grade Oriented (R-CG) district, the low density residential general rules and defined uses in Land Use Bylaw 1P2007.

Can I review the application in more detail?

An official copy of the proposed bylaws and documents relating to these items may be inspected between 8:00 a.m. and 4:30 p.m. Monday to Friday at the Corporate Records Section, located on the main street level of the Administration Building, 313 – 7 Avenue SE. To request viewing of the official documents, please contact the City Clerk's Office at PublicSubmissions@Calgary.ca or by phone at 403-268-8861. For ease of reference, electronic copies will be available on The City of Calgary website: Calgary.ca/PlanningMatters. The information available on the website is not provided as an official record.

Hearing Presentation

Calgary Recommendations 2 & 3

- Repeal/revise 266,774 residential parcels back to their original low density residential districts
- Exempt parcels that meet specific criteria

Proposed Result:

- 60% of residential parcels in Calgary will allow for only a single detached home and one suite
- Will reduce potential for non-conforming buildings and other

See Attachment 2, 3 and 9 for details

Calgary Recommendation 4

Change the R-CG District rules:

- Lot Coverage – reduced from 80% to 55%
- Building Height – limited to 3m
- Cornerstone Setbacks – required
- Zone Lot Lines – enforced
- Density: from 75 to 80 units per hectare (10%)
- When a townhouse is allowed:
 - only in a corner lot
 - must be attached to an existing or proposed single detached home on the same lot
 - must be attached to the lot line
- Parking
 - 1 per car space
 - 1.5 per car space (MHO)

See Attachment 9 for details

Rezoning Webpage

Calgary R-CG Uses & Rules

Notes: New rules then change R-CG uses to match the change

Use	R-CG (prior to July 2024)	Current R-CG (July 2024)	Proposed R-CG (if approved March 2026)
Centralized single detached	Not allowed	Permitted	Permitted
Centralized town detached	Permitted	Permitted	Permitted
Single detached	Discretionary	Discretionary	Discretionary
Single attached	Discretionary	Discretionary	Discretionary
Rowhouse	Permitted in discretionary	Discretionary	Permitted in discretionary (corner lots not allowed midblock)
Townhouse	Discretionary	Discretionary	Discretionary in existing buildings
OHV use service	Not allowed	Discretionary in existing buildings	Discretionary in existing buildings

Permitted or discretionary (corner + 2) and not allowed (midblock)

<https://www.calgary.ca/content/dam/www/pda/pdf/documents/planning-public-hearings/R-CG-comparison-chart.pdf>

City Maps Webpage

Interactive map showing rezoning districts. A red box highlights a specific area.

<https://thecityofcalgary.maps.arcgis.com/apps/inspector/index.html?appid=356547836fa6409dbec74a1d8d6bd7c&find=51.011145522992614%2C-114.07377300815159>

Bylaw Doc Map

Map showing the layout of residential lots and streets. A red box highlights a specific area.

[Attach 2 - Proposed Bylaw 9P2026 - C2026-0153.pdf](https://pub-calgary.escribemeetings.com/11estream.ashx?DocumentId=354029)
<https://pub-calgary.escribemeetings.com/11estream.ashx?DocumentId=354029>

<https://pub-calgary.escribemeetings.com/11estream.ashx?DocumentId=354029>

Cost of a Car

What is missing in this table?

ratehub.ca

Monthly Expense	2026 Cost
Principal Payment	\$522
Payment interest	\$192
Gas	\$165
Maintenance	\$120
Administrative fees	\$10
Parking fees	\$200
Car insurance	\$164
Total Cash Expense	\$1,373

Ratehub used a cost of a car that is **\$50,088**

That is NOT the cost of the car that the minimum wage person is going to get so that they can get the better job

Practical Cost of a Car

A couple of considerations.

- Someone at minimum wage is going to be driving an old used car ... it just is what it is
- \$5 / hour (going from \$15 to \$20) is worth about \$10,000 a year. It fully justifies getting a car.
- The point about parking is design communities where on-street parking is balanced. And that will save \$200 a month in this example (assuming that parking is not a problem at the worksite)
- Finally, just like the 30% "housing rule", there is a "transportation rule" and that is 10% to 20%. A bus pass and occasional uber/taxi rides is assumed as the base (10% of a min. wage salary \$240).

Monthly Expense	Case 1	Case 2	Case 3	Case 4	Case 5
Purchase Price	\$10,000	\$10,000	\$6,000	\$4,000	\$4,000
Down Payment	\$1,300	\$1,300	\$1,000	\$500	\$500
Loan Principle	\$8,700	\$8,700	\$5,000	\$3,500	\$3,500
Loan Interest Rate	9%	7.50%	9%	11%	7.50%
Loan Payment	\$181	\$174	\$104	\$76	\$70
Gas	\$165	\$165	\$165	\$165	\$165
Maintenance	\$120	\$120	\$120	\$120	\$120
Administrative fees	\$10	\$10	\$10	\$10	\$10
Parking fees	None	None	None	None	None
Car insurance	\$100	\$100	\$100	\$100	\$100
Total Car Cash Expense	\$576	\$569	\$499	\$471	\$465
Assumed Non-Car Expense (10%)	\$240	\$240	\$240	\$240	\$240
Incremental Transportation Cost	\$336	\$329	\$259	\$231	\$225
Incremental Annual Cost	\$4,032	\$3,948	\$3,108	\$2,772	\$2,700
Total Annual Cost	\$6,912	\$6,828	\$5,988	\$5,652	\$5,580
Percent Annual Salary(\$20/hr)	18%	18%	16%	15%	15%
\$38,400					

No comprehensive or collision reduces insurance cost

Worst investment in the world, but **owning a car does build equity**. Depreciation of an old car is small.

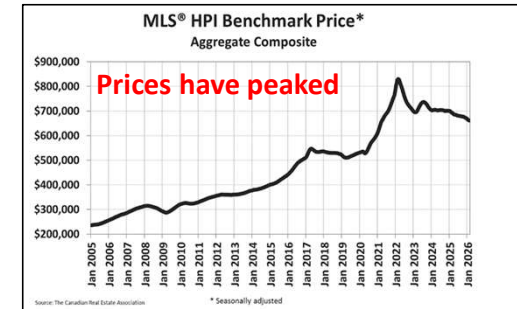
Case 1 \$10,000 \$1300 down Not great credit score so 9% loan 5 year loan period
 Case 2 \$10,000 \$1300 down Good credit score at 7.5% loan 5 year loan period
 Case 3 \$6,000 \$1000 down Not great credit score so 9% loan 5 year loan period
 Case 4 \$4,000 \$500 down Not great credit score so 11% loan 5 year loan period
 Case 5 \$4,000 \$500 down Good credit score at 7.5% loan 5 year loan period

2010 Honda Civic Used - 204k. AutoTrader.ca Calgary	2013 Chevrolet Used - 219k. House of Ca... Calgary	2012 Ford Escape Used - 143k. AutoTrader.ca Calgary	2013 Ford Fiesta Used - 139k. AutoTrader.ca Calgary	2007 Honda Civic Sdn DX Used - 319k. House of Ca... Calgary	2005 Honda Civic Used - 135k. AutoTrader.ca Calgary	2013 Toyota Corolla LE Used - 435k. CarGurus CA Calgary	2009 Jeep Liberty Used - 0 mi Allan Dale RV Baizac	2006 Toyota Yaris LE Used - 209k. CarGurus CA Calgary	2010 Hyundai Tucson GLS... Used - 333k. CMP Auto Calgary	2008 Ford Escape Used - 401k. CarGurus CA Airdrie	2012 Hyundai Elantra... Used - 372k. CarGurus CA Calgary	2000 Honda Accord Sdn... Used - 332k. Stampede A... Calgary	2003 Jeep Liberty Used - 230k. House of Ca... Calgary
\$4,888	\$4,888	\$3,950	\$2,950	\$4,888	\$4,450	\$4,950	\$3,600	\$3,888	\$3,888	\$4,000	\$2,900	\$2,900	\$3,888
Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site	Visit site

The Downpayment Challenge

Home Cost / Downpayment

Home Price		4%	5%	Mortgage	20%	Mortgage
		Mortgage Insurance	Down Payment		Down Payment	
Single Detached	750,000	28,500	37,500	741,000	150,000	600,000
City Centre ROW House	600,000	22,800	30,000	592,800	120,000	480,000
Avg Calgary/ROW House	450,000	17,100	22,500	444,600	90,000	360,000
Avg Condo/Apartment	330,000	12,540	16,500	326,040	66,000	264,000
Affordable Condo/Apartment	275,000	10,450	13,750	271,700	55,000	220,000
Low End Condo/Apartment	250,000	9,500	12,500	247,000	50,000	200,000



<https://stats.crea.ca/en-CA/>

Monthly Mortgage Payment

Home Price		Mortgage Monthly Payment							
		Best Mortgage Rates		RBC Rate					
		5% Down	20% Down	5% Down	20% Down				
Single Detached	750,000	6.99%	6.99%	4.50%	4.50%	\$5,186	\$4,199	\$4,101	\$3,321
City Centre ROW House	600,000	6.99%	6.99%	4.50%	4.50%	\$4,148	\$3,359	\$3,281	\$2,657
Avg Calgary/ROW House	450,000	6.99%	6.99%	4.50%	4.50%	\$3,111	\$2,519	\$2,461	\$1,993
Avg Condo/Apartment	330,000	6.99%	6.99%	4.50%	4.50%	\$2,282	\$1,847	\$1,805	\$1,461
Affordable Condo/Apartment	275,000	6.99%	6.99%	4.50%	4.50%	\$1,901	\$1,540	\$1,500	\$1,218
Low End Condo/Apartment	250,000	6.99%	6.99%	4.50%	4.50%	\$1,729	\$1,400	\$1,367	\$1,107

Household Income Req'd

Home Price		Affordability Household Income (30%)							
		5% Down	20% Down	5% Down	20% Down				
Single Detached	750,000	6.99%	6.99%	4.50%	4.50%	\$207,420	\$167,952	\$164,049	\$132,834
City Centre ROW House	600,000	6.99%	6.99%	4.50%	4.50%	\$165,936	\$134,361	\$131,240	\$106,267
Avg ROW House	450,000	6.99%	6.99%	4.50%	4.50%	\$124,452	\$100,771	\$98,430	\$79,700
Avg Condo/Apartment	330,000	6.99%	6.99%	4.50%	4.50%	\$91,265	\$73,899	\$72,182	\$58,447
Affordable Condo/Apartment	275,000	6.99%	6.99%	4.50%	4.50%	\$76,054	\$61,582	\$59,996	\$48,706
Low End Condo/Apartment	250,000	6.99%	6.99%	4.50%	4.50%	\$69,140	\$55,984	\$54,683	\$44,278

Calculated with TD Bank Mortgage Calculator
<https://ix0.apps.td.com/en/mortgage-payment-calculator/results>

The Challenge – Saving for the downpayment

Especially for a lower income household, saving for the downpayment is the real challenge.

Mortgage payments could be similar or even less than rent, all the while building home equity

What Can the City do?

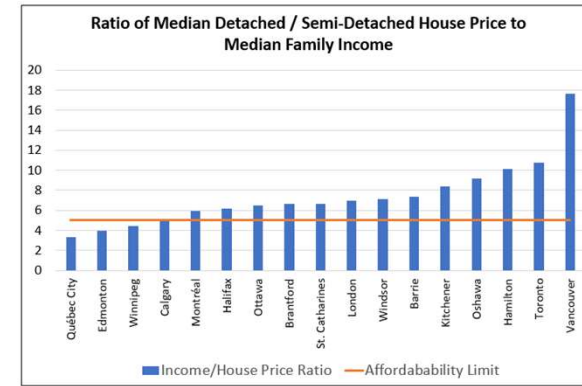
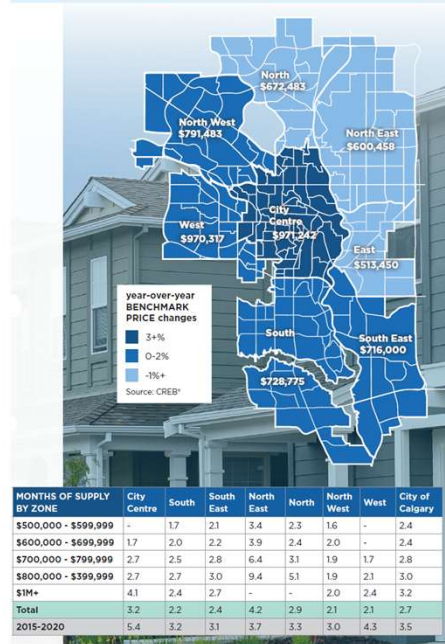
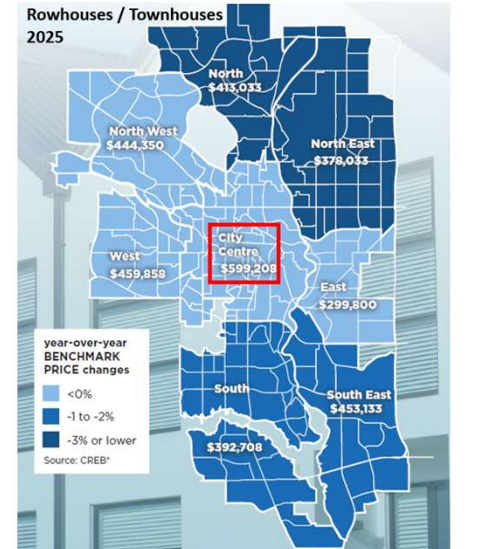
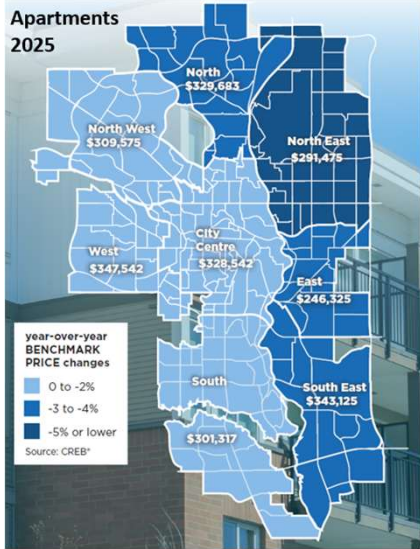
- Can the City create a ownership hints webpage?
- Can the City create a micro-loan downpayment fund?
- "Non-Market" for ownership properties?

\$ per hour	Ballpark Annual Salary	2 Person Income Household
\$20	\$38,400	\$76,800
\$25	\$48,000	\$96,000
\$30	\$57,600	\$115,200

City Centre ROW Houses are so much more expensive and less affordable

Couples – what is affordable

Home Price	4%	5%	Mortgage	20%	Mortgage	Mortgage Monthly Payment				Affordability Household Income (30%)				
						Best Mortgage Rates		RBC Rate						
						5% Down	20% Down	5% Down	20% Down	5% Down	20% Down	5% Down	20% Down	
Single Detached	750,000	28,500	37,500	741,000	150,000	600,000	\$5,186	\$4,199	\$4,101	\$3,321	\$207,420	\$167,952	\$164,049	\$132,834
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CMHC Detached House Prices.xlsx

Calculated with TD Bank Mortgage Calculator
<https://ix0.apps.td.com/en/mortgage-payment-calculator/results>

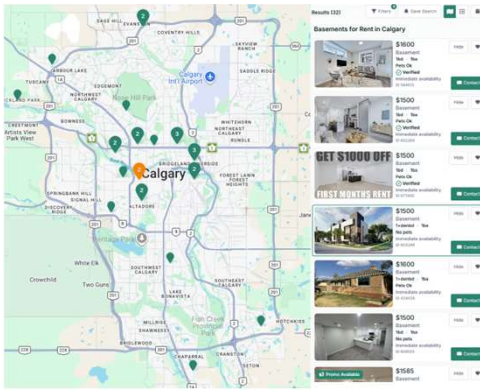
Inner City Rowhouse/Townhouse 8 plexes are NOT producing low cost basement suites

The “rentfaster” website shows the locations of basement suites by price range on a map

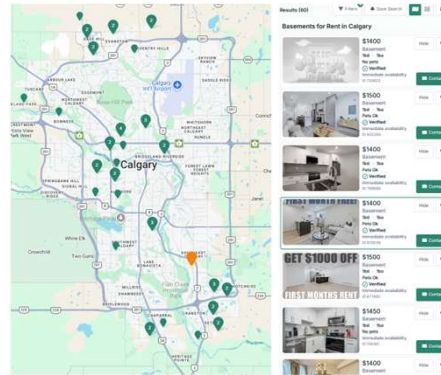
As can be seen quite clearly, there is a general correlation between high rental costs in the inner city and lower costs in the outer communities.

This is reflective of the higher cost of the 8 plex rowhouse developments in the inner city ... the added basement suites are not affordable for singles

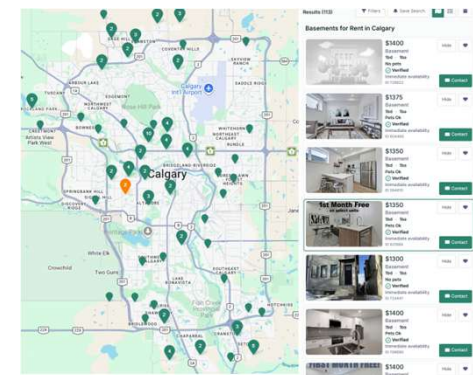
\$1500 - \$1600



\$1400 - \$1500

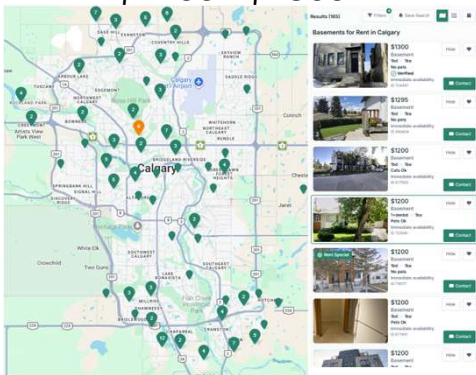


\$1300 - \$1400

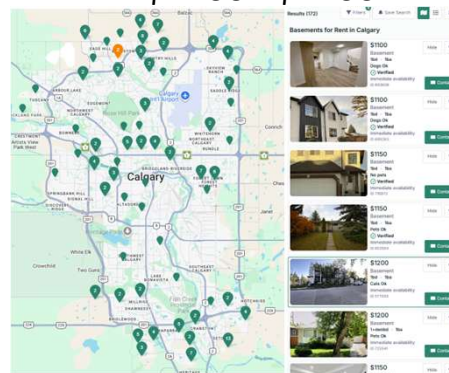


rentfaster <https://www.rentfaster.ca/ab/calgary/rentals/basement/>

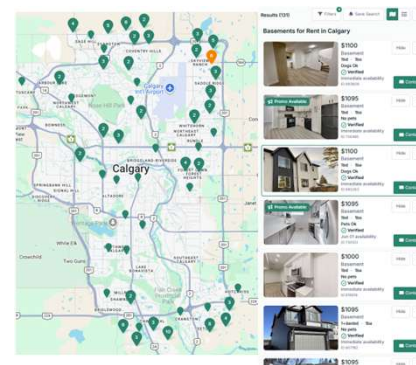
\$1200 - \$1300



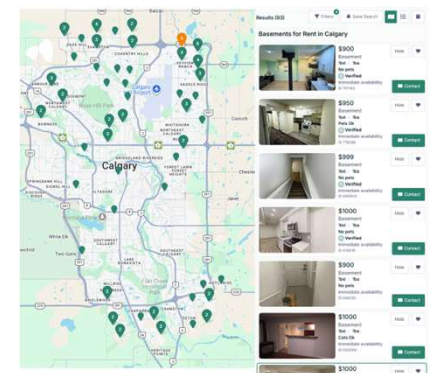
\$1100 - \$1200



\$1000 - \$1100



Under \$1000



Inner City & Southwest Calgary are the most expensive .. But other regions are not too far below

CREB 2 Bedroom rents (2026 forecast data)

ZONE	RENTAL UNDER CONSTRUCTION	CONDO UNDER CONSTRUCTION	2-BEDROOM RENT
Inner City	2,110	1,143	\$2,008
North West	3,277	2,153	\$1,816
North East	594	1,003	\$1,764
South East	1,943	1,229	\$1,879
Fish Creek	1,070	1,056	\$1,738
South West	2,123	800	\$2,069
Other	684	549	\$1,849
Calgary	11,801	7,933	\$1,908