

Chief Operating Office Report to
Community Development Committee
2026 May 06

ISC: UNRESTRICTED
CD2026-0238

Home is Here – The City of Calgary’s Housing Strategy Update

PURPOSE

The purpose of this report is to provide an update on housing in Calgary, including the annual update to Council on the implementation and progress of *Home is Here: The City of Calgary’s Housing Strategy 2024-2030* (the Strategy). Through this report, Administration is requesting Council’s direction to return by Q3 2026 with an updated implementation plan, refined key measures of success, and guidance on future non-market housing investment priorities.

PREVIOUS COUNCIL DIRECTION

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

RECOMMENDATION(S):

That the Community Development Committee recommend that Council direct Administration to:

1. Streamline actions detailed in the implementation plan and refine key measures of success for *Home is Here: The City of Calgary’s Housing Strategy 2024-2030*, and return to Committee by Q3 2026 and;
2. Consider the “Gaining Footing” Chief Housing Office funding scope alongside The City’s other funding priorities, with a focus on leveraging capital from other orders of government, as part of the 2027-2030 Business Plans and Budgets process.

CHIEF ADMINISTRATIVE OFFICER/GENERAL MANAGER COMMENTS

COO Dalgleish concurs with the recommendation to update the Strategy’s implementation plan and key measures of success, noting that it has reached its midpoint and that a review and refresh at this stage is warranted. The update will provide clarity and better represent the current housing landscape. Consideration of the “Gaining Footing” funding scope will position Calgary to continue to be a leader in housing and reduce the gap in housing need.

HIGHLIGHTS

- While The City’s investments are making a positive impact, including Calgary leading the country with over 23,000 housing starts in 2025, housing pressures remain significant for many Calgarians.
- Despite over 1,800 non-market homes approved through development permits – almost five times the historical annual average – overall delivery remains below the Strategy defined target of 3,000 units per year approved for building permits.
- The Strategy provides the coordinated, cross-corporate approach needed to accelerate housing supply, increase choice, and improve affordability for Calgarians. This is the right moment to update the implementation plan and measures of success while staying focused on long-term outcomes.

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- Across 12 projects, \$89 million in City funding helped leveraged over \$117 million from the jointly federal and provincial funded Affordable Housing Partnership Program, demonstrating the potential to more than double the City's investment.
- One-time capital investment in housing delivers strong return on investment by reducing reliance on crisis response, including emergency interventions and homelessness response.

DISCUSSION

The Strategy provides a coordinated, cross-corporate approach to help accelerate housing delivery, unlock resources, and support both near-term supply increases and longer-term affordability outcomes. The collective actions underway are improving housing outcomes for Calgarians and reinforce The City's commitment to building safe, connected, and livable communities that can adapt and grow sustainably over time. The City is demonstrating measurable progress of the Strategy, with housing supply and affordability continuing to move in the right direction (Attachment 2).

Despite this momentum, Calgarians continue to experience significant housing pressures, and more time and investment in housing is required to deliver the intended outcomes of the Strategy. Since 2019, housing prices and rents have increased by over 40% while incomes have only risen by 12%. Another key pressure is the insufficient supply of non-market housing. While 2025 concluded with a record breaking 1,836 non-market homes receiving development permit approvals, delivery remains below the Strategy defined target of 3,000 new non-market homes per year approved to the building permit stage. Reflecting these pressures, when surveyed last fall, 86% of Calgarians said The City should invest more in affordable housing programs for low-income Calgarians (Fall 2025 Survey of Calgarians).

As these pressures persist, emergency shelters, transitional and supportive housing providers, and public safety systems are experiencing increasing demand. Vibrant Communities Calgary estimates the cost of homelessness is approximately \$94,000 per year for a family. For The City, investing in housing represents an average investment of approximately \$63,000 per home, demonstrating that investing in housing is more cost-effective than crisis-intervention. Supporting access to stable, non-market housing reduces pressure on emergency intervention systems while improving public safety and community wellbeing, delivering stronger outcomes for both people and the system. Altogether, these conditions underscore the need to reassess how the Strategy is being implemented to ensure it is positioned to address current pressures and deliver greater impact. A safe city cannot be achieved without a robust housing system.

At the midpoint of the Strategy, this is the right time to make adjustments that will sustain momentum and deliver strong results over the coming years. The Strategy's core intent and outcomes will continue to provide a solid foundation for addressing the complexity of Calgary's housing system and the diverse needs of Calgarians. Administration recognizes the need to adapt the implementation plan to ensure it continues to reflect Council priorities, incorporates feedback from the sector, and builds on progress achieved to date. To support this, Administration is recommending streamlining the implementation plan and refining the key measures of success to better respond to the current state of the housing

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landscape and increase flexibility to meet the needs of Calgarians. Should this recommendation be approved, Administration will return in Q3 2026 with proposed changes to improve clarity and accountability. These changes are intended to refocus the implementation plan to a smaller set of five to ten key areas and modified key measures of success that better align with these streamlined actions.

The ability to deliver these refined priorities, however, is directly tied to continued investment in our housing system through the Chief Housing Office. Over the past four years, Council has invested \$75 million annually in non-market housing which, through committed programs and forecasted outcomes, enabled an average of approximately 1,100 non-market homes per year.

To support Council's consideration of future direction, Administration has identified a spectrum of options (Attachment 3) that range from maintaining current funding levels ("Keeping the Lights On") to approaches aligned with long-term system needs and growth identified in the 10-year capital plan ("Building Momentum"). Calgary's population has grown by 21.3% since 2019 and is quickly approaching a city of 2 million Calgarians. Maintaining our current investment levels would likely limit the City's ability to respond to the housing needs of Calgarians while increasing pressures on safety and well-being. Alignment with the 10-year capital plan would continue to position Calgary as a housing leader nation-wide and enable the delivery of 3,000+ non-market homes per year, in alignment with the Strategy defined target. Positioned between these two approaches, the "Gaining Footing" range would allow The City to build on current investments, scale up to keep pace with growth, address affordability pressures, and best leverage funding from other orders of government.

The City has a proven track record of making effective use of housing investments with our funds being leveraged from other orders of government. The "Gaining Footing" approach recognizes the scalable nature of housing investment, allowing outcomes to increase as funding levels increase. This direction would support continued progress while informing how the Strategy is implemented, measured, and advanced over the coming years.

Progress Update

The following highlights show how the Strategy is contributing to changes in housing activity and market conditions. Record housing activity in 2025 reflects efforts to respond to rapid population growth while supporting movement towards a more balanced market. Indicators of this progress include:

- Calgary led all Canadian municipalities in housing starts with over 23,000 starts, up 15.9% from 2024.
- Over 23,000 market homes and 1,800 non-market homes received development permit approvals.
- Building permits for townhouses and rowhouses in established areas increased 117% year-over-year, reflecting a shift toward more diverse housing forms.
- Over 27,000 new homes were granted occupancy in 2025, more than double the 10-year annual average of just over 13,000.

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- Growth in new communities accounted for 57% of new homes, while existing communities accounted for 43%. Compared to 2024, with 73% in new communities and 27% in existing communities.
- Calgary is the second fastest major approving municipality in Canada, according to the Canadian Home Builders' Association 2024 Municipal Benchmarking Study.

Expanded housing supply is helping lower costs for Calgarians, as seen in the Housing Price to Income ratio dropping from 5.5 in 2024 to 5.2 in 2025. Purpose-built rentals are easing vacancy rates, with a rise from 4.8% in 2024 to 5.1% in 2025. After substantial increases since 2019 – over 40% for both rents and home prices – the pace of price growth has begun to slow, signaling some market stabilization. However, overall housing costs remain high, with prices and rents continuing to outpace income growth by more than three to one, causing ongoing affordability challenges. More investment in non-market housing is needed to address these issues.

While these trends reflect progress as new supply becomes available, housing affordability remains an issue for many Calgarians. Increased and targeted investments will allow The City to continue working towards more housing supply, choice, and affordability for all.

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 |

The Council Advisory Committee on Housing and Calgary Economic Development's Real Estate Sector Advisory Committee (RESAC) have provided advice to Administration.

IMPLICATIONS

Social

Nearly one in five households meet are in need of non-market housing, meaning these households earn less than 65% of Calgary's median income and spend 30% or more of that income on shelter. This places these households at heightened risk of housing instability, which is linked to reduced well-being, health, safety, and community participation. Housing affordability challenges disproportionately affect Indigenous people and equity-deserving populations. The Strategy serves as a key mechanism for addressing these inequities.

Environmental

Housing that supports access to transit and daily services is associated with lower vehicle reliance and reduced greenhouse gas emissions.

Economic

Housing affordability is a critical foundation for Calgary's economic resilience and quality of life. By increasing the supply and diversity of housing across the city, the Strategy supports job creation, workforce stability, and supporting the tax base that funds city services.

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Service and Financial Implications

No anticipated financial impact

No funding is requested at this time. Approval of the second recommendation signals Council's support of the suggested "Gaining Footing" spectrum of funding and enables Administration to further develop and present this funding option in the ongoing Business Plans and Budget Process.

RISK

Despite progress, Calgarians continue to experience housing pressures, reinforcing the need for the Strategy to guide our work to improve housing supply, choice, and affordability. As sector needs, partner capacity, and community expectations evolve, existing implementation approaches risk becoming misaligned with current conditions, which could impact the achievement of the Strategy's outcomes.

Addressing this risk also supports the City's broader corporate risk areas related to social wellbeing and accommodating growth, by helping ensure housing supply and systems keep pace with population change and community needs.

ATTACHMENT(S)

1. Previous Council Direction
2. 2026 Annual Progress Update
3. Scope Options
4. Presentation

Department Circulation

General Manager/Director	Department	Approve/Consult/Inform
Stuart Dalglish	Chief Operating Officer	Approve
Reid Hendry	Chief Housing Officer	Approve
Katie Black	GM of Community Services	Inform
Michael Thompson	GM of Infrastructure Services	Inform
Debra Hamilton	GM of Planning and Development Services	Inform
Les Tochor	CFO and GM of Corporate Planning and Financial Services	Inform
Edwin Lee	Director/City Assessor – Assessment and Tax	Inform
Mike Maleki	Director of Development, Business and Building Services	Inform
Teresa Goldstein	Director of Community Planning	Inform

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Thom Mahler	Director of Downtown Strategy	Inform
Kathy Davies Murphy	Director of City and Regional Planning	Inform
Ryan Vanderputten	Chief Engineer and Director of Capital Planning and Business Services	Inform
Campbell Berry	Director of Real Estate and Development Services	Inform
Erendira Cervantes-Altamirano	Director of Community Strategies	Inform

Author: Reid Hendry, Chief Housing Officer