

Home is Here

The City of Calgary's
Housing Strategy
2024-2030

Annual Progress Update
2026



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Land Acknowledgement



The city of Calgary, where the Bow and Elbow rivers meet, was historically a place of confluence where the sharing of resources, ideas and opportunities naturally come together. Long before Scottish settlers named it Calgary, the original Indigenous Nations of this area had their own names for the land. In the Blackfoot language, it is called Moh-kins-tsis. The Îlethka Nakoda Wîcastabi First Nations refer this place as Wicispa Oyade and the people of the Tsuut'ina nation call it Guts-ists-I. The Métis call the Calgary area Otos-kwunee.

We would like to take this opportunity to appreciate and acknowledge that we are gathered on the ancestral and traditional territory of the Blackfoot Confederacy, made up of the Siksika, Piikani, Amskaapiikani and Kainai First Nations; the Îlethka Nakoda Wîcastabi First Nations, comprised of the Chiniki, Bearspaw, and Goodstoney First Nations; and the Tsuut'ina First Nation. The city of Calgary is also homeland to the historic Northwest Métis and to the Otipemisiwak Métis Government, Métis Nation Battle River Territory (Nose Hill Métis District 5 and Elbow Métis District 6). We acknowledge all Indigenous people who have made Calgary their home.



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

Vision: Everyone in Calgary has an affordable place to call home.



Outcome 1

Increase the supply of housing to meet demand and increase affordability.

Objectives

- A.** Make more City-owned real property assets (i.e., land, buildings, and strata) available for housing (market, non-market, subsidized, and housing co-op) in all communities.
- B.** Use The City’s funding tools to leverage partnerships with government and get more housing built.
- C.** Amend and streamline planning policy and process to allow for diverse housing.



Outcome 2

Support affordable housing providers to deliver services that make a positive impact.

Objectives

- A.** Advance City-led programs that support affordable housing providers and residents.
- B.** Conduct research and convene affordable housing providers to support the sector’s growth.
- C.** Advocate to other orders of government to ensure adequate supports for housing.



Outcome 3

Enable The City’s housing subsidiaries to improve service delivery.

Objectives

- A.** Leverage funding and land for the development and redevelopment of City-owned assets.
- B.** Support subsidiaries to deliver on their strategic plans.



Outcome 4

Ensure diverse housing choice to meet the needs of equity-deserving populations.

Objectives

- A.** Develop and implement programs that reduce barriers and increase housing supports.
- B.** Incentivize the creation or modification of housing to meet the needs of equity-deserving populations.



Outcome 5

Address the affordable housing needs of Indigenous people living in Calgary.

Objectives

- A.** Fulfill commitments to ReconciliACTION by implementing the actions within:

“The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan.”

Executive Summary

Home is Here: The City of Calgary's Housing Strategy 2024-2030 is a multi-year comprehensive approach to increasing the supply, choice, and affordability of all housing for Calgarians. Calgary is making measurable progress with 71% of the strategy actions underway or completed, with the remaining actions not progressing as planned or are planned to be started by the end of 2026. This dropped from previous years as the rezoning for housing actions were repealed and some actions are delayed.

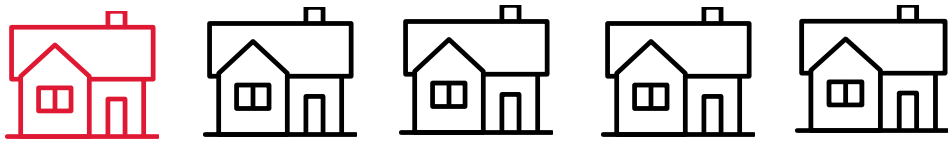
Calgary continued to lead the nation in housing starts and remained Canada's housing engine through process improvements, collaboration with our partners, and funding programs that support non-market housing. We reached record breaking numbers in development and construction activity and saw positive changes in the home ownership and rental markets to increase affordability. However, Calgarians are still feeling affordability pressures. 92% of Calgarians believe that market housing is too expensive¹. The 84,600² households meeting The City's definition of being in housing need are the most vulnerable to affordability pressures.

Investing in housing improves the economy by contributing to job creation, stabilizing the workforce, and supporting the tax base that funds city services. Housing investments also help improve public safety by reducing crime and disorder in public spaces and strain on emergency service resources.

—Our progress has provided valuable insight into what is working and where additional effort is needed. As we continue responding to population growth and market pressures, sustained progress will require continued investment and refinement to the implementation plan and measure of success. With this support, The City can maintain momentum and continue advancing housing supply, choice, and affordability for all Calgarians.

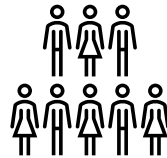
Executive Summary: Housing Need and Affordability

Despite progress to date, Calgarians are still feeling housing affordability pressures. Housing prices and rents remain significantly higher than six years ago without incomes increasing at the same pace. Lower-income Calgarians are more vulnerable to affordability pressures.



At least **one in five**¹ households in Calgary cannot afford their housing because they earn less than 65% of the area median income and spend 30% or more on shelter.

Calgary's population has grown by **21.3%**² over the last six years, adding almost 40,000 people in 2025.



Only **35%**³ of Calgarians agree that all Calgarians currently have access to housing that meets their needs.

Calgarians continue to face housing pressures:



Housing Price to Income Ratio **improved to 5.2**⁴ but remains significantly higher than six years ago. (**5.5** in 2024⁴, **3.3** in 2019⁴)



Vacancy rate improved to **5.1 %**⁵ (**4.8 %** in 2024⁵, **3.9 %** in 2019⁶).



Average rent **increased 1.7% from 2024**.⁵ (**46.6 %** increase since 2019⁶)

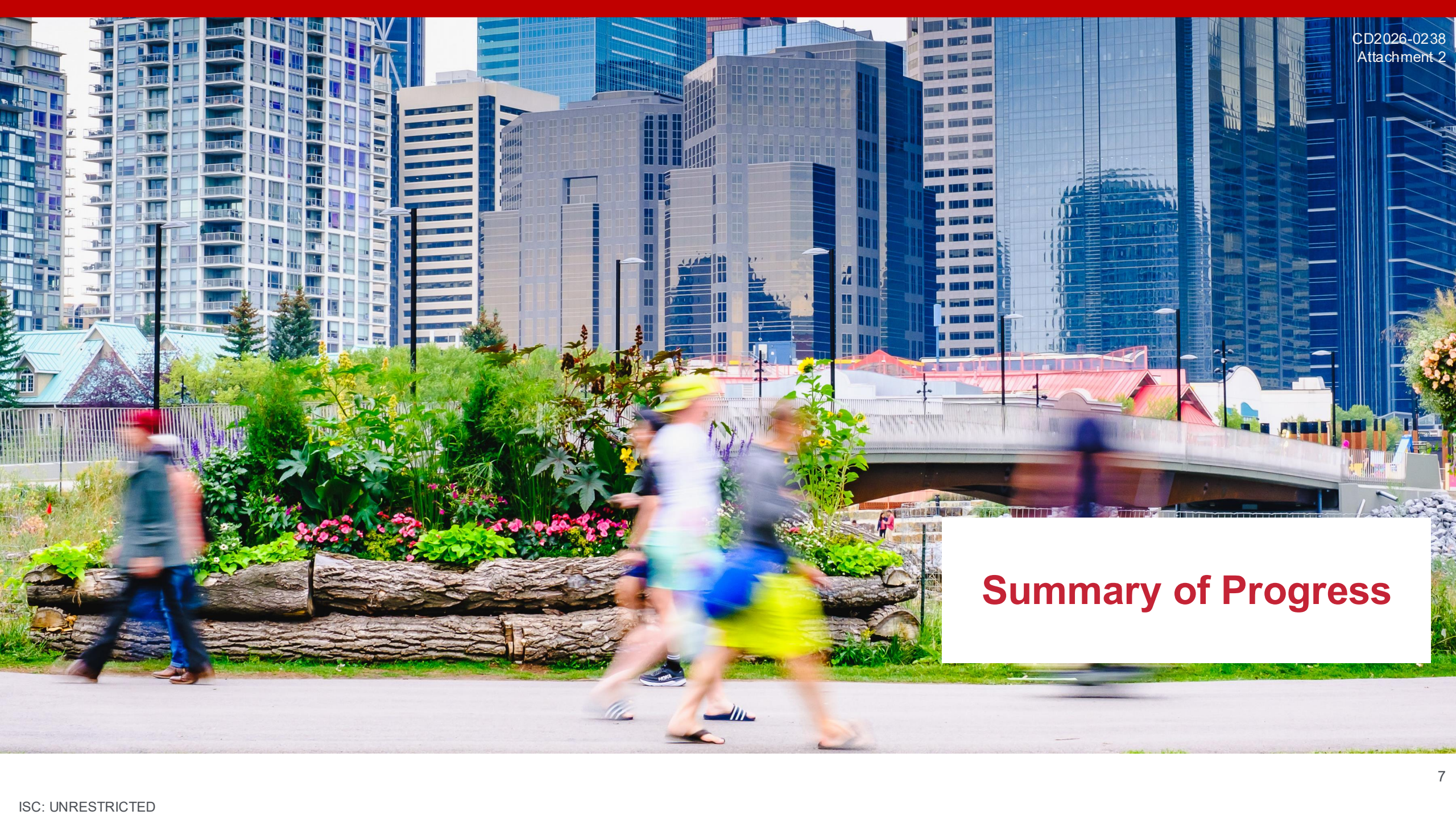


Median residential sale price for all housing types **increased by 2.7%**.⁷ (**40.2%** increase since 2019⁸)

Sources:

1. 2023 Housing Needs Assessment, The City of Calgary
2. Government of Alberta: Calgary - Population
3. 2025 Fall Survey of Calgarians, The City of Calgary
4. Corporate Economics, The City of Calgary, custom data request

5. CMHC 2025 Rental Market Survey, October 2025
6. CMHC 2019 Rental Market Survey, October 2019
7. CREB December 2025 Housing Report
8. CREB custom data request



Summary of Progress

Indicators of Progress (2025)

- **Calgary led all Canadian municipalities** in housing starts¹ driven by strong multi-unit construction and policy incentives
- Over **23,000 market** homes and **1,800 non-market** homes received development permit approvals - five times the average annual volume for non-market housing
- Building permits for townhouses and rowhouses in established areas increased 117% year-over-year, reflecting a shift toward **more diverse housing forms**²
- Over **27,000 new homes granted occupancy**, more than double the 10-year annual average of just over 13,000.
- Rental vacancy rose from 4.8% in 2024 to 5.1% in 2025, **indicating increased rental supply, greater renter choice, and moderating rent growth.**³
- Median housing sale prices rose 2.7% however, the **market has shifted to be more balanced** as housing resale inventory has increased. Prices vary significantly by housing type and location⁴.
- Growth in new communities accounted for 57% of new homes, while **existing communities accounted for 43%**. Compared to 2024 of 73% in new communities and 27% in existing.⁵
- The City **exceeded our Housing Accelerator Fund (HAF) target** early delivering 58,249 homes, 135% of the revised 42,667-unit goal, housing over 100,000 Calgarians.

Sources:

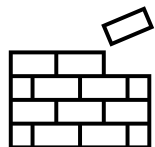
1. City of Calgary Housing Review, Q4 2025
2. Quarterly Briefing on the Effect of Rezoning for Housing on Calgary's Housing Supply, IP2025-1002
3. CMHC Rental Market Survey 2025
4. CREB December 2025 Housing Report
5. The City's Quarterly Report: 2025 Year-End

Action Status Categories



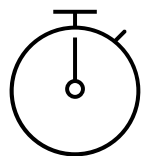
Completed

This category includes both actions that were completed and have moved into implementation, are ongoing operations, or do not require additional work.



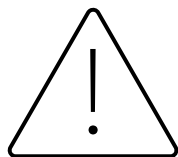
Progressing As Planned

This category includes actions that have been initiated, and work is ongoing.



Not Started

This category includes actions that have not yet started. Some actions may have previously been reported as Next Action – Planned for 2025.



Not Progressing As Planned

This category includes actions that have been significantly delayed, paused, reversed or stopped. Some actions may have been previously reported as Progressing as Planned.

Action Status Update

There are 71% actions completed or underway. This decline from previous reports is a result of actions changing status. A number of actions were planned to start in 2025 but were changed to not started (19%), either due to resourcing constraints or re-prioritization. The 9% of actions that were previously reported as progressing as planned or complete were changed to not progressing as planned due to the decision to repeal rezoning for housing (7%) or other operational delays (2%)

Figure 1.0: Summary of Action Status by Outcome

Outcome 1: Increase supply of housing to meet demand and increase affordability (38 Actions)



Outcome 2: Support affordable housing providers to deliver services and make a positive impact (23 Actions)



Outcome 3: Enable the city's housing subsidiaries to improve service delivery (7 Actions)



Outcome 4: Ensure diverse housing choice to meet the needs of equity-deserving populations (4 Actions)



Outcome 5: Address the affordable housing needs of Indigenous people living in Calgary (26 Actions)



■ Completed
 ■ Progressing as Planned
 ■ Not Progressing as Planned
 ■ Not Started



Outcome 1: Summary of Progress

Increase the supply of housing to meet demand and increase affordability.

Highlights

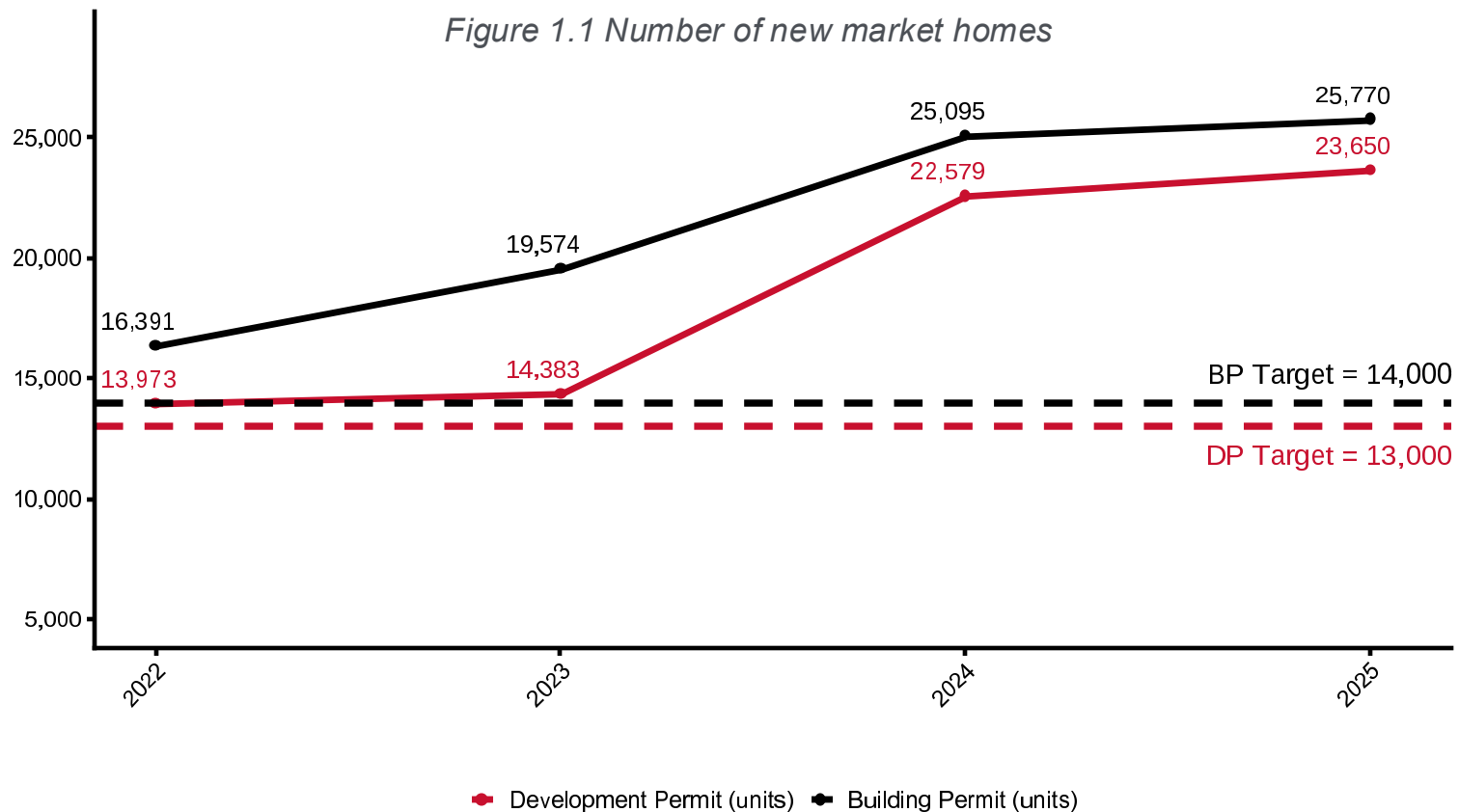
1. City Council approved **amendments to the Land Use Bylaw** exempting rowhouses from development permits in new communities to support faster delivery of housing and enable a wider range of housing options.
2. A record of nearly 6,200 secondary suites were granted occupancy, bringing the total number of registered suites to more than 23,500. Largely due to **The City's Secondary Suites Incentive Program**.
3. The **Housing Capital Initiative** awarded \$30.7 million to 7 projects in its first round, which will deliver 480 non-market homes.
4. Five **office to residential downtown conversion projects** opened adding a total of 490 homes, including 130 non-market homes.
5. The **Housing Incentive Program** committed \$6.8 million in pre-development grants and development fee rebates to support non-market housing developers.
6. Invested **Housing Land Fund** dollars to secure land for non-market housing including over 350 homes through the Symons Valley Centre and Attainable Homes Calgary's Sunnyside project.
7. The new **Downtown Density Bonusing Offset Program** launched successfully fully allocating the available funding.



Outcome 1: Key Success Measures

Increase the supply of housing to meet demand and increase affordability.

Figure 1.1 Number of new market homes



About the measure:

Market Homes (Figure 1.1)

In 2025, the number of market homes receiving development permit (DP) and building permit (BP) approval (including secondary suites) rose slightly over 2024, far outpacing the targets.

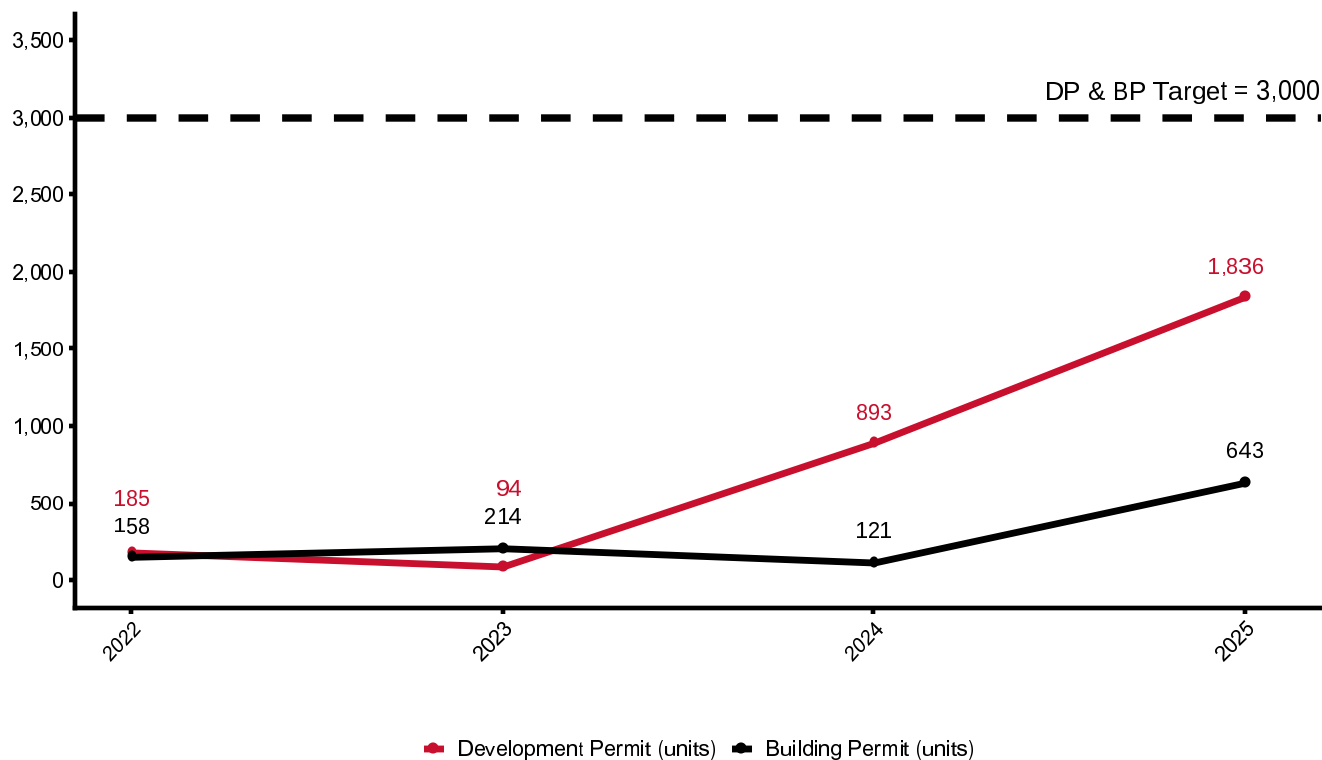
Approved development permits indicate that over 23,600 new homes will be created in the long-term. Approved building permits indicate that over 25,000 new market homes moved into the construction phase.



Outcome 1: Key Success Measures

Increase the supply of housing to meet demand and increase affordability.

Figure 1.2 Number of new non-market homes



About the measure:

Non-Market Homes (Figure 1.2)

The number of new non-market homes receiving development permit (DP) and building permit (BP) approval reached record levels in 2025.

The 1,836 new non-market homes with DP approval represent more than double the number approved in 2024. New non-market homes at the DP stage in an indications of a growing pipeline of homes that will be constructed in future years

Additionally, the 643 new non-market homes receiving building permit (BP) approval in 2025 increased by more than 4 times than in 2024. New non-market homes at the BP stage indicates these new homes are moving into the construction stage.

Calgary has assisted building partners by introducing an expedited development permit process for affordable housing. In 2025, The City prioritized the permit review for 18 non-market projects (up from 11 in 2024).



Outcome 1: Key Success Measures

Increase the supply of housing to meet demand and increase affordability.

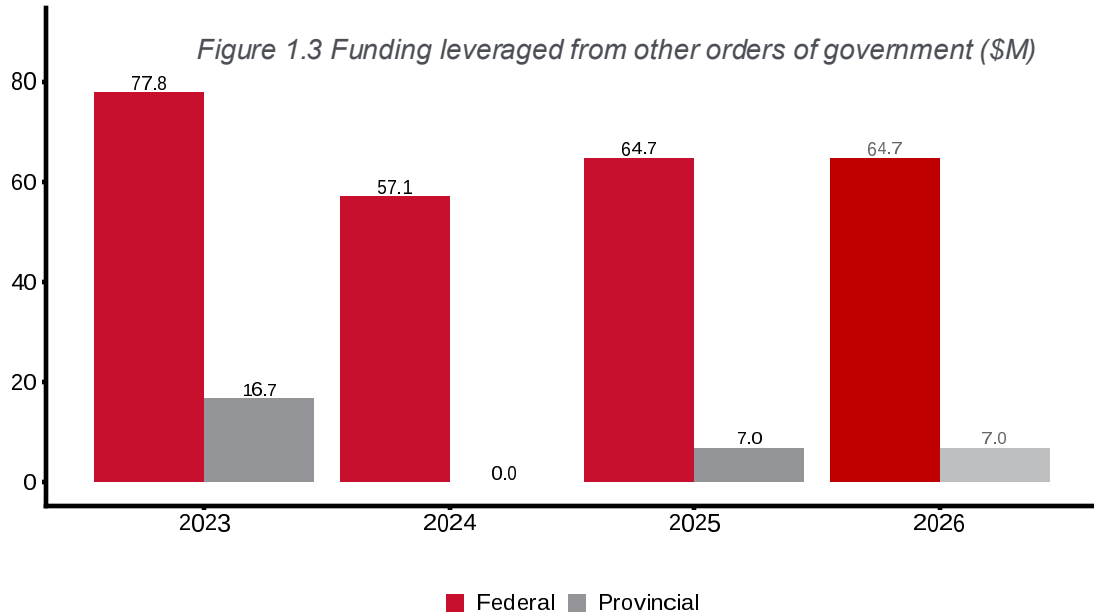
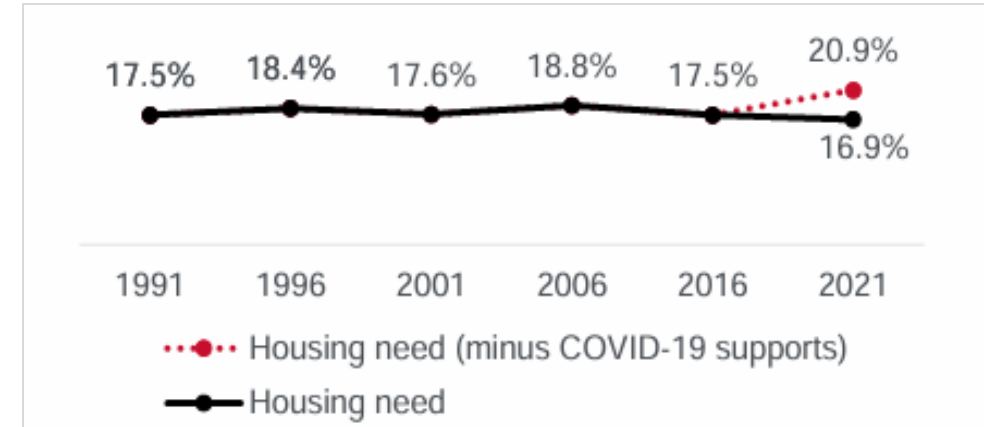


Figure 1.4 % of households that require affordable housing options



About the measures:

Funding Leveraged (Figure 1.3)

Since 2023, The City has entered into funding agreements totaling over \$250 million in federal funding for housing. In 2025, the City continued to secure support from other orders of government including \$64.7M in federal funding and \$7M in provincial contributions, reinforcing momentum to advance housing priorities. This figure shows funding received by The City from other orders of government and excludes funds the sector accessed independently by leveraging City investments. Note that the 2026 numbers are forecasted estimates and subject to change.

Housing Need (Figure 1.4)

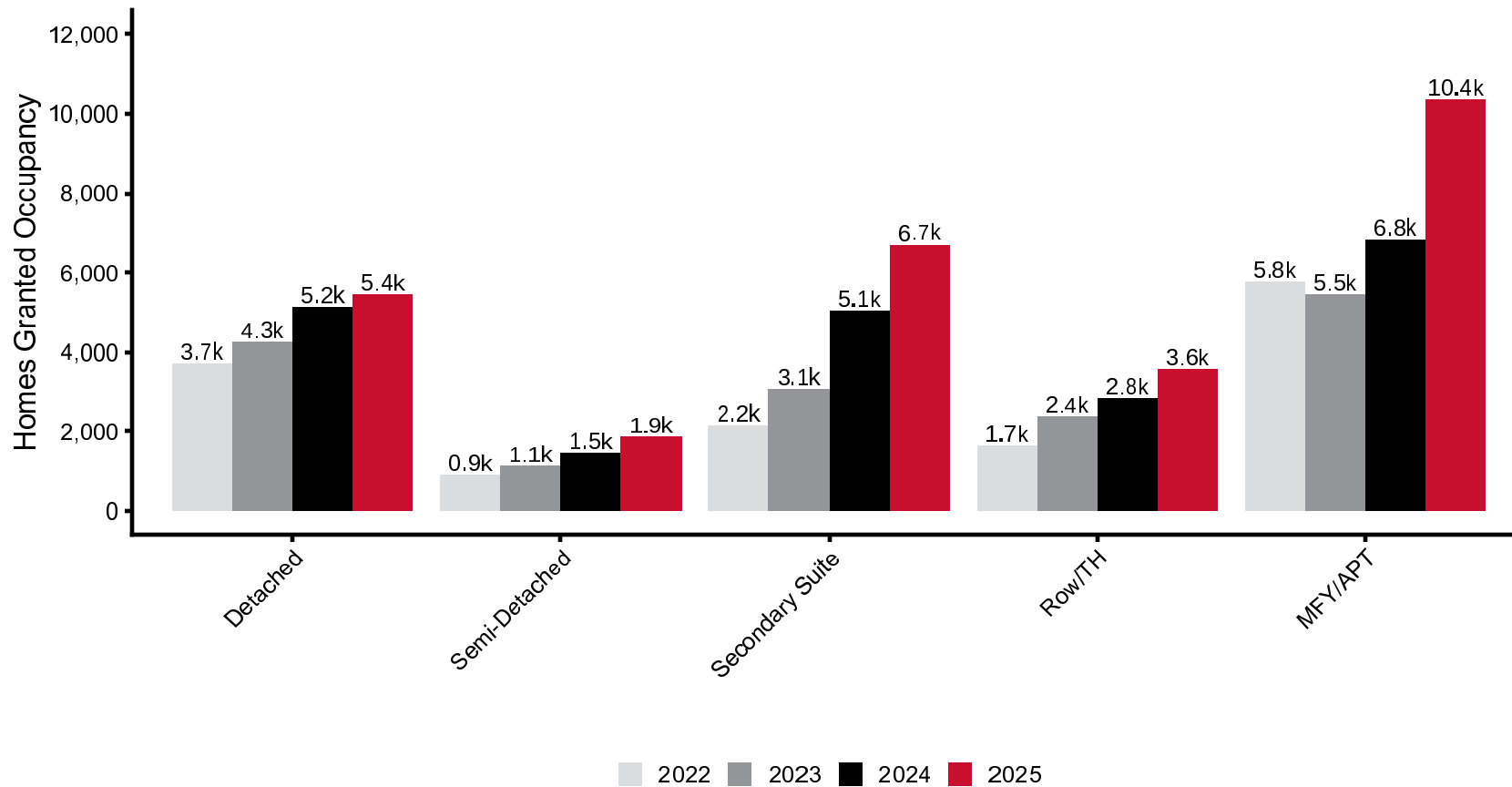
Housing need in Calgary has remained fairly stable at roughly 17-21 % since 1991. However, population growth over that period has resulted in a significant increase in the total number of households experiencing housing need. Given current market conditions, particularly with rising housing costs, it is likely that housing need has increased. This will be updated when federal census data is released. In the scenario where COVID-19 income supports were removed, housing need would have been much more severe and the number of households unable to afford their housing would have exceeded 104,055, or 20.9 % of households. In this scenario, Calgary would have surpassed its current and previous estimates of 100,000 households in housing need by 2026.



Outcome 1: Key Success Measures

Increase the supply of housing to meet demand and increase affordability.

Figure 1.5 Diversity of building forms



About the measure:

Housing Forms (Figure 1.5)

While all housing forms have increased since 2022, secondary suites lead with a 209% increase, followed by row/townhomes at 115%.

Semi-detached homes, apartments, and detached homes follow, with increases of 102%, 79%, and 46%, respectively.

Growing diversity of housing types increases housing supply at different price points, enabling movement in the housing system. For example, younger Calgarians can move from the rental market to condominiums, semi-detached, or row/townhomes at a lower price point than at a single-family detached home price point. More choice also creates options for seniors to downsize within their existing community.



Outcome 2: Summary of Progress

Support affordable housing providers to deliver services that make a positive impact.

Highlights

- 1. Housing Access Program Tech Grant** allocated over \$170,000 to six non-market housing providers to strengthen their online presence to help Calgarians to find housing options.
- 2. Home Program** awarded just over \$1 million to ten non-profit organizations to deliver projects that increase housing stability and support successful tenancies.
- Implemented **property tax exemptions** for non-market housing properties held by non-profit organizations. In 2025, 47¹ properties were exempted through The City's bylaw.





Outcome 2: Key Success Measures

Support affordable housing providers to deliver services that make a positive impact.

6

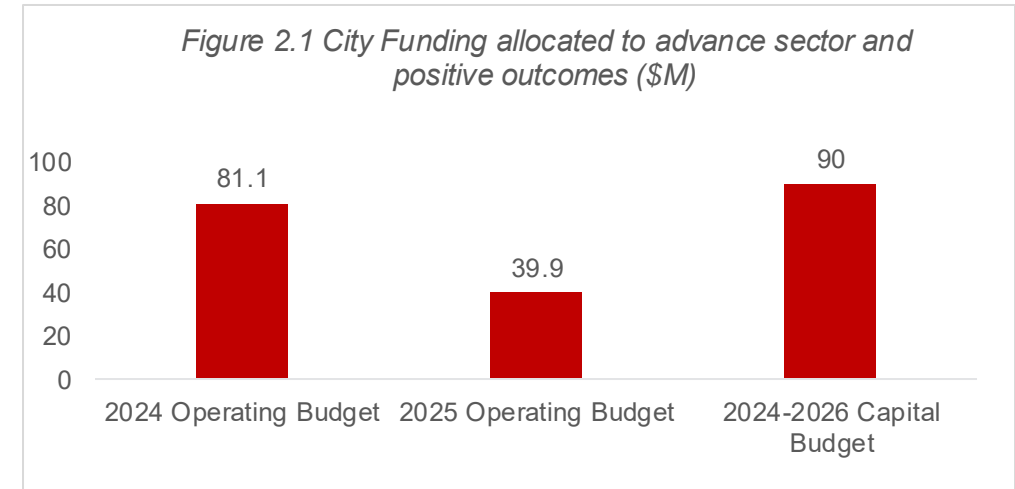
Number of Programs Delivered

The City continued the delivery of six different programs to support non-market housing providers and support organizations, including: Housing Incentive Program, Housing Access Program Tech Grant, Home Program, Downtown Non-Market Office Conversion Grant, Housing Access Program, and the Non-Market Land Sale.

3

Research and Report Platforms

We initiated planning for the 2026 Housing Conference and collaborated with the federal government to provide updates and refreshed insights on our Housing Needs Assessment. We also began work with the Urban Alliance to explore future research projects with the University of Calgary.



About the measure:

Funding Allocated (Figure 2.1)

In 2025, The City provided \$39.9M in funding to support non-market housing providers and support organizations to increase supply, advance the sector and facilitate positive resident outcomes. This includes funding for the following programs: Home Program, Housing Incentive Program, Housing Land Fund, Housing Access Program, and funds to Calgary Housing and Attainable Homes Calgary. In addition, \$90M in capital funding was allocated to support new affordable housing development throughout 2024-2026.



Outcome 3: Summary of Progress

Enable The City's housing subsidiaries to improve service delivery.

Highlights

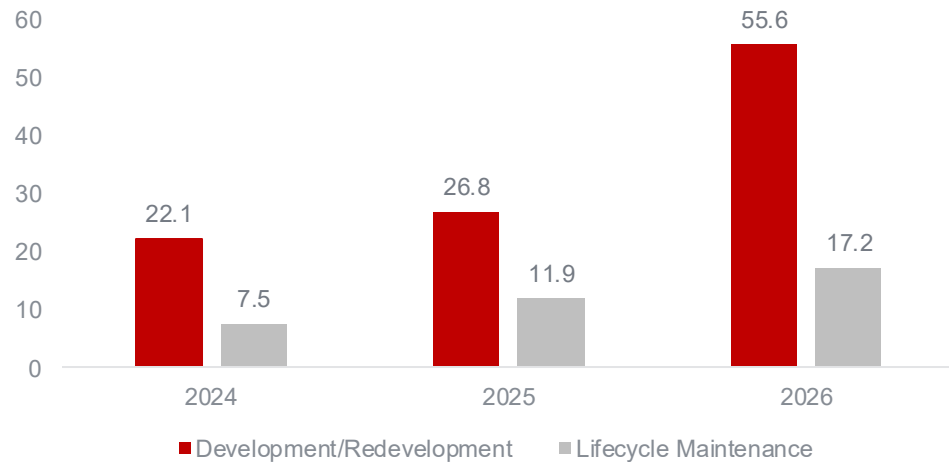
1. Supported Calgary Housing and Attainable Homes Calgary **with land and funding, enabling them scale up** to a combined 1,350+ homes in active development.
2. Committed \$43.9 million of **capital funding for new projects led by Calgary Housing**, to deliver up to 450 new homes and leverage commitments from other orders of government.
3. **Initiated approval of a combined \$109 million in City financing and \$49 million in loan guarantees** for housing subsidiaries to further enhance their access to capital for housing development.
4. Enabled Attainable Homes Calgary's flagship **modular construction project**, in partnership with ATCO, piloting a rapid and innovative approach that yielded 84 new homes.
5. **Committed \$5.5 million in new capital funding** for a new modular project of approximately 65 new homes.
6. 96% of City-owned housing **assets are in good or very good condition**.
7. **Opened the Varsity Multi-Service Center**, delivering 48 mixed-income affordable housing homes - including 11 accessible and multi-generational homes, co-located with other municipal and community services.



Outcome 3: Key Success Measures

Enable The City's housing subsidiaries to improve service delivery.

Figure 3.1: Funding for development and redevelopment of City-owned housing assets (\$M)



About the measure:

Funding for Development and Redevelopment of City-owned housing assets (Figure 3.1)

The City continues to provide funding for the creation of City-owned affordable housing projects. Funding is also allocated for maintenance to extend the life of existing City-owned affordable housing supply. In 2025, The City allocated \$38.7 million for City-owned and Calgary Housing owned affordable housing supply.

The City's housing subsidiaries are making progress towards meeting their goals and strategic targets, with support from the Chief Housing Office. In 2025, Calgary Housing and Attainable Homes Calgary had a combined 1,350+ homes in active development.

Several projects also advanced to key milestones. Attainable Homes Calgary's pilot modular project, 605 Studio West, was completed with 84 homes ready for occupancy in early 2026. Attainable Homes Calgary's 1010 Downtown West building opened for occupancy and successfully leased all 70 homes.

Calgary Housing's Mount Pleasant project began construction and is expected to be completed in 2026 delivering 16 homes.



Outcome 4: Summary of Progress

Ensure diverse housing choice to meet the needs of equity-deserving populations.

Highlights

1. **Identified and explored gaps in housing for equity-deserving populations** through a telephone survey completed by 1,250 Calgarians and two focus-group workshops with 22 participants. This research will inform how to refine housing policy and programming.
2. **Awarded a site in Evergreen** to develop 45 affordable family homes to support low-income families experiencing or at-risk of homelessness.





Outcome 4: Key Success Measures

Ensure diverse housing choice to meet the needs of equity-deserving populations.

Nearly one in five households in Calgary cannot afford their housing because they earn less than 65% of the median income and spend 30% or more on shelter¹. While this data cannot be updated until the 2026 federal census data is released, existing data shows that housing need is disproportionately experienced by equity-deserving populations. Of households experiencing unaffordable housing, 7% were youth, 23% were seniors, and 32% were racialized.

Non-market housing serves households whose income and circumstances exclude them from the private housing market. Households requiring non-market housing are, by definition, experiencing inequitable access to housing and are considered equity-deserving within the housing system. As a result, all non-market housing enabled by the City directly contributes to this outcome. Within this group, some households have additional or more complex challenges, and the City is exploring how future programs and investments can better reflect and respond to these unique needs. The City is continuing work to strengthen how housing need among equity-deserving populations is measured and reported.



Outcome 5: Summary of Progress

Address the affordable housing needs of Indigenous people living in Calgary.

Highlights

1. Maa'too'maa'taapii Aoko'iyii'piaya was developed with **extensive internal and community engagement** including working with our Elder's Advisory Committee, information sessions, an application workshop, and 20+ one-on-one meetings to provide information and support during the application process.
2. **Maa'too'maa'taapii Aoko'iyii'piaya launched in September 2025** and received a total of 31 applications.
3. Launched **Non-market Land Sale 5's** Indigenous-focused application period.





Outcome 5: Key Success Measures

Address the affordable housing needs of Indigenous people living in Calgary.

- Developed and launched the **For Indigenous, By Indigenous** (FIBI) program Maa'too'maa'taapii Aoko'iyii'piaya.
- **Non-Market Land Sale 5** was launched in 2025, prioritizing Indigenous applicants in its first window. Land distribution is planned for 2026.
- Our 2023 Housing Needs Assessment continues to be the foundational dataset for household need until updated census data is released, which finds that over 3,800 Indigenous households are in housing need
 - In addition, in both 2022 and 2024, **30% of those who were unhoused identified as Indigenous**, according to the Point-in-Time counts done by the Calgary Homeless Foundation.
- Funding programs were updated to support more **equitable access** for Indigenous Nations and non-profits in Calgary.

Q1 2026 Updates



The \$10 million **Backyard Suites Incentive Program** launched.



The inaugural **Downtown Non-Market Office Conversion Grant** will create 128 non-market homes with \$10.3 million awarded and re-opened applications to award another \$10 million in funding.



The Chief Housing Office began organizational structure changes to deliver more housing supply and choice through **strong governance, disciplined investment, and focused delivery.**



Round 2 of the **Housing Capital Initiative awarded \$29.3 million to** deliver 566 non-market homes through 8 projects. The Housing Capital Initiative is now fully committed, supporting over 1,046 new non-market homes with \$60 million total invested over the 2 rounds.



379 new non-market homes for Indigenous Calgarians were enabled through **Maa'too'maa'taapii Aoko'iyii'piaya**, a historic \$33 million investment.



The **2026 Housing Conference** is being held on September 16th, 2026, to support meaningful dialogue and collaboration on housing challenges and opportunities in Calgary.

What's Next

Looking ahead, Administration is exploring opportunities to refine the implementation of *Home is Here: The City of Calgary's Housing Strategy 2024-2030* while keeping its core outcomes and intent.

The Strategy remains the foundation of our work, while we explore potential updates to ensure it continues to reflect Council priorities and incorporates feedback from the housing sector.

We want to move towards a more focused implementation approach, with early concepts centered on streamlining action items and refining key success measures while keeping the five established outcomes.



Home is Here

The City of Calgary's Housing Strategy

2024–2030

Approved by Council 2023 September 16