

Calgary



# HOUSING IN CALGARY: AN INVENTORY OF HOUSING SUPPLY, 2015/2016

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A REPORT PREPARED BY THE CITY OF CALGARY IN COLLABORATION WITH THE COMMUNITY  
HOUSING AFFORDABILITY COLLECTIVE



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## FOREWORD

This report responds to a sector-wide desire for a comprehensive view of Calgary's housing supply. To date, housing supply data for the city has been scattered among several sources. Through this report, a more complete picture of the entire housing system in Calgary is visible, enabling a broader understanding of housing supply trends, gaps and implications and specifically, the current state of the affordable housing segment.

Each section of the report provides specific information about the supply and affordability of a segment of Calgary's housing system. The report provides additional detail on the results of the 2015 survey of non-market housing in Calgary, which was done as an update and expansion of the City of Calgary's 2011 non-market housing survey.

## Background

In spring 2015, a sub-group of the Community Housing Affordability Collective (CHAC) was tasked with examining the housing supply in Calgary. The working group raised concerns about data gaps across the housing spectrum due to the fact that no central database or publication existed with comprehensive information on all types of housing found in Calgary. Specifically, the age of non-market housing data (last collected by The City of Calgary in 2011) was an identified gap.



In response to this concern, in late 2015, The City of Calgary took the lead on conducting an updated non-market housing survey. Consultations were held with members of CHAC who expressed a desire for an expanded scope, and a collaborative approach to the non-market housing survey design. CHAC requested that the final report include the results of the survey as well as basic data on all segments across the housing spectrum.

## Acknowledgements

The City of Calgary acknowledges the many valuable contributions to this report from our colleagues including:

- The Community Housing Affordability Collective (CHAC) Steering Committee and members
- The City of Calgary: Calgary Housing Business Unit, Civic Census Division, Geodemographics team
- Calgary Housing Company (CHC)
- Calgary Homeless Foundation (CHF)
- Horizon Housing Society
- Accessible Housing

- The Southern Alberta Co-operative Housing Association (SACHA)
- Canada Mortgage and Housing Corporation (CMHC)
- Statistics Canada
- The Calgary Real Estate Board (CREB)
- The Government of Alberta (GOA)

We also thank those involved in the 2011 Non-Market Housing Survey. This survey provided baseline data, survey questions and participating organizations that were used in the 2015 survey of non-market housing. It also demonstrated the value of such as survey, and paved the way for the 2015 survey.

Finally, we give a special thanks to everyone who took the time to respond to our 2015 survey of non-market housing. Your participation has been critical to the preparation of our comprehensive report on housing supply in Calgary.

# AT A GLANCE

Data compiled 2015/2016

## All Housing



Market homeownership (318,719 units)



Market rental (120,061 units)



Non-market rental (16,702 units)



Rent supplements (3,981)



Retirement homes (3,645 units)



Co-operatives (1,294 units)



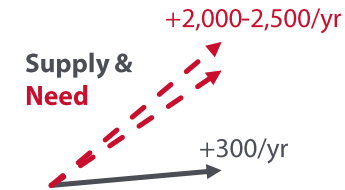
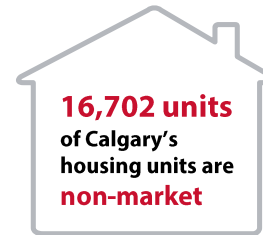
Affordable homeownership (1,074 units)

## Non-Market Housing

Percentage of housing supply that is non-market

Canada 6%

Calgary 3.6%

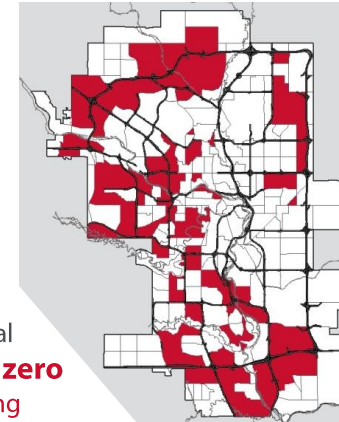


80% of non-market units are over 25 years old

25% of units have an operating agreement that will expire within 5 years



Less than 7% of units built in the past 25 years have 3 or more bedrooms



More than half of Calgary's residential communities have zero non-market housing units

Only 3.5% of non-market housing units are wheelchair accessible

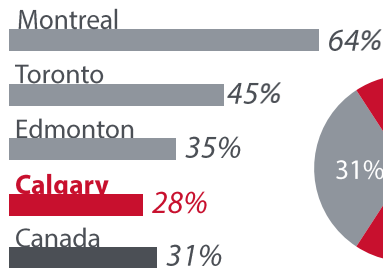
## Market Housing

**73%** of owner-occupied housing is single-family homes

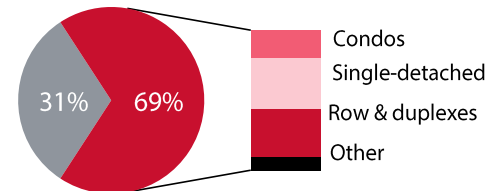
Between 1998 and 2008: **157%** median single-family home price increase, vs. **22%** median individual income increase

Calgary households with insufficient income to buy a starter home **50%**

### Percentage Rental



### Purpose-Built vs. Secondary Rental Units



## EXECUTIVE SUMMARY

### Highlights

A healthy housing system includes a diverse mix of housing forms, tenures and options. The objective of this research is to provide a whole system view of Calgary’s housing supply. The data collected for each type of housing is summarized in Table 1.

The private market accounts for 95 percent of Calgary’s housing supply, with 27 percent rentals and 68 percent homeownership. Within the homeownership segment, 73 percent of homes are single-family dwellings. Compared to other major cities, Calgary has one of the highest homeownership rates in the country, and conversely, the lowest proportion of rental stock. Furthermore, Calgary’s proportion of non-market housing (affordable housing), at 3.6 percent, is considerably lower than the national average of 6 percent, and only 0.3 percent of the housing supply is comprised of co-operative housing and affordable homeownership units.

Table 1: Calgary’s Housing Supply, 2015/2016

Type of Housing	Non-Market Housing			Market Housing				
	Non-Market Rental	Co-operative Housing (subsidized)	Affordable Ownership	Rent Supplements (in market rentals)	Co-operative Housing	Retirement Homes (Seniors Market Rental)	Market Rental	Market Ownership
Proportion of System	3.6%	0.1%	0.2%	0.9%	0.2%	0.8%	25.8%	68.5%
# of Units (Total = 465,476)	16,702 <sup>1</sup>	250	1,074	3,981	1,044	3,645	120,061	318,719

For housing to be affordable, the [Canada Mortgage and Housing Corporation](#) says a household should not spend more than 30 percent of gross income on rental shelter costs, and no more than 32 percent of gross household income on homeownership. Purchasing a home in Calgary has become costly, and more than 60,000 homeowners are over extended on their shelter costs. Overextending is likely due to housing costs outpacing wage increases, as since 1998, wages have increased 22 percent while home sale costs have increased 157 percent.

<sup>1</sup> 508 of the 16,702 non-market rental units also receive a rent supplement

Renting has also become expensive. Among major Canadian cities, Calgary has the highest rents in the bottom tier of rentals. In fact, 68 percent of low-income renters are over spending on shelter. Rents in seniors’ housing complexes are also much higher in Calgary than in the rest of Alberta, including Edmonton. While it may or may not be a reflection of people struggling with housing costs, it is worth noting that recent reports have found that average consumer debt in Calgary is considerably higher than in the rest of the country.

### Summary of Recommendations

This research provides information on the supply of different housing types in Calgary (see Figure 1). Combined with previous research on household incomes and affordability, the gap between affordability and availability is clear (compare Figure 1 and Figure 2). Only about half of Calgary’s households earn the income required to buy a home (without prior assets, savings, gifts, etc.). About 21 percent of households do not have sufficient income to afford an average rental apartment in the market.

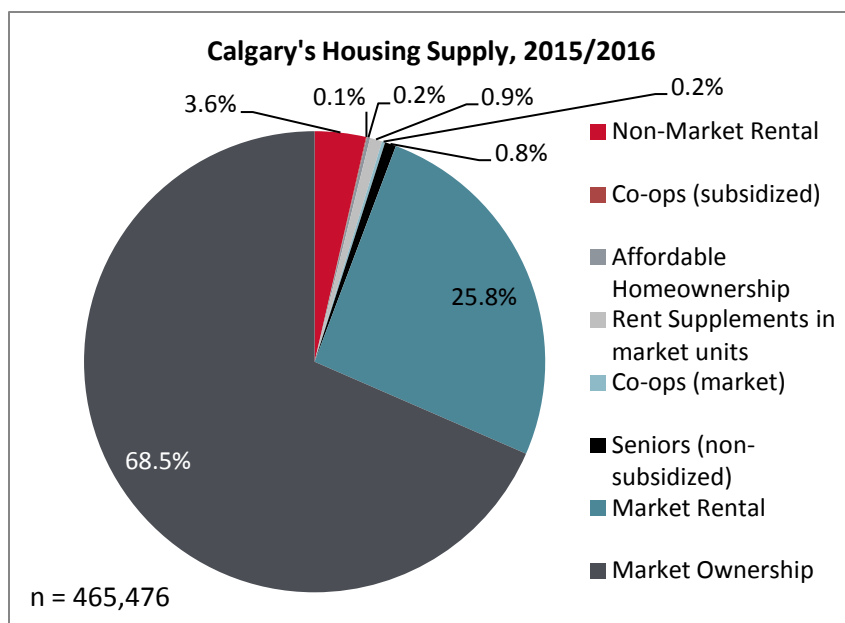


Figure 1: Calgary's Housing Supply, 2015/2016

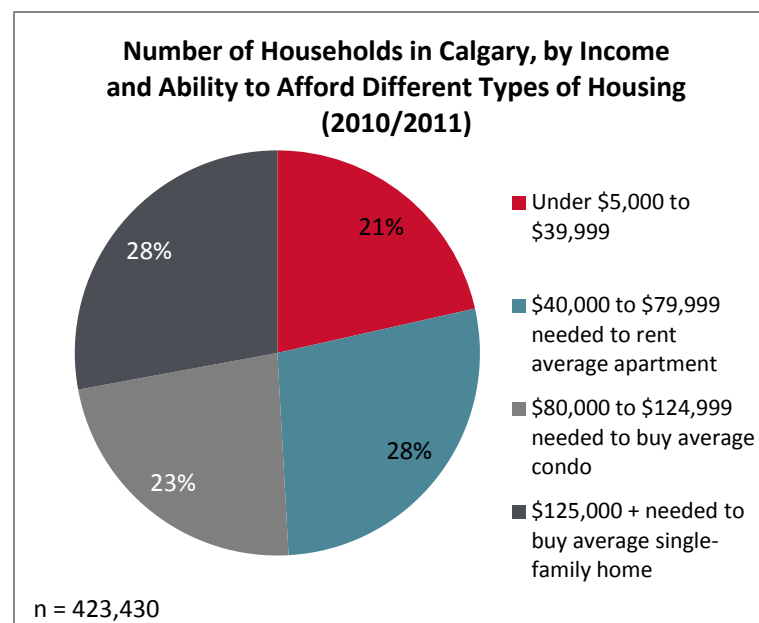


Figure 2: What Calgarians Can Afford, based on Income

A key recommendation of this report is to increase the supply of housing that is affordable for Calgarians at different income levels. This requires a plan to ensure new non-market housing units are incorporated throughout Calgary as it grows, as well as a plan to support existing non-market

housing as it ages and operating agreements expire. This plan should include an exploration of opportunities to scale up or consolidate non-market operators. Due to the relatively large size of market housing supply, more should be done to encourage affordability in these segments. Further discussion is also recommended to explore the future role of rent supplements, co-operative housing and affordable homeownership as these currently constitute relatively small portions of the housing system. Lastly, additional consideration is required to inform how and why tenants move throughout the housing system, and how housing providers can better support their needs.

## **Summary of Findings**

This report includes a section for each of the segments of Calgary's housing system. The following are highlights of findings from each segment:

### **Emergency Shelters**

Emergency shelter is intended for short-term use. Calgary has 1,745 beds plus 76 units for individuals and families. Of these, 87 percent are designated for singles.

### **Non-Market Rental Housing**

Non-market rental housing is typically described as subsidized, social, or affordable housing. Operating models vary, but rents are typically available at below-market value. It may or may not provide social or support services, and is typically targeted to low-income individuals and families. Non-market rental housing serves a wide range of people at with varying incomes, household compositions and life stages, and with different levels of support needs.

On average, non-market rental housing accounts for 6 percent of total housing stock in cities across Canada (The Conference Board of Canada, 2010). Calgary falls short at 3.6 percent. Furthermore, only 1,370 units of non-market housing have been acquired or built since the last housing supply survey in 2011. This represents a growth rate of 10 percent over four years.

There are 62 organizations operating 16,702 units of non-market rental housing in Calgary. Calgary Housing Company (CHC) operates the greatest proportion, accounting for approximately 41 percent of all units.

For this report, comprehensive information was collected on 75 percent or 12,448 of the 16,702 units via an online survey. Basic information was collected on the remaining 4,254 units through other forms of research and direct correspondence. Of these additional units, well over half are exclusively for seniors.



Key findings from the online survey include:

- Calgary Housing Company (CHC) manages 55 percent (6,881) of the surveyed units; a total of 50 organizations operate the remaining 5,567 units.
- Thirty-three percent of the units are owned by the Government of Alberta, 19 percent by The City of Calgary and 15 percent by CHC.
- Thirty-six organizations maintain waitlists for non-market housing; as of April 2016, there were 3,934 households on CHC's waitlist.
- Nearly 80 percent of the non-market properties are over 25 years old.
- The most common type of development is a row home / townhouse (31 percent), followed closely by low-rise apartment buildings (30 percent).
- The majority of non-market properties in the survey are wood construction (72 percent).
- Non-market units are not geographically dispersed throughout the city; 16 communities are home to more than half of all of the non-market housing units in the city.
- Most units are one-bedroom (37 percent); two and three-bedroom units each make up 24 percent of the supply.
- Of the 2,148 units built since 1990, fewer than 7 percent have three or more bedrooms, whereas 33 percent of the units built before 1990 have three or more bedrooms.
- More than half (or 6,478) of non-market units are rented at 30 percent of income; 17 percent are rented at rates 0-10 percent below market (non-market housing serves a mixed population, from low-income to moderate-income).
- Only 3.5 percent, or 443, of non-market units are wheelchair accessible.
- Just over half (50.4 percent) of all non-market units are operated under an agreement with the provincial and/or federal government; 22 percent of these properties have operating agreements that expire by the end of 2020.
- Beyond income, 68 percent of non-market units do not have additional qualifying criteria, of those that do (32 percent), the majority are exclusively for seniors.
- The turnover rate for non-market housing in 2015 was 23 percent.
- The most common way that tenants exit non-market housing is by their choice, giving sufficient notice, and without rent arrears.
- Some form of support services are offered in more than half (60 percent) of non-market housing units.

## Rent Supplements

Rent supplements are a type of housing subsidy that make up the dollar difference between the rent charged and what the tenant can afford to pay. This is an income-based approach (rather than supply-based) to meeting affordable housing need, as rent supplement programs provide financial assistance to individuals in need, without the requirement to build an additional affordable housing unit. Nearly 4,000 rent

supplements are provided in Calgary’s market rental units to make these units affordable for tenants. For the purposes of this report, these units are counted as subsidized housing in the market. Therefore, market housing with a rent supplement applied represents nearly 1 percent of Calgary’s housing stock.

Some rent supplements (508) are being applied to non-market housing units. This allows non-market providers to reach households with lower incomes than they would otherwise be able to support. These units are deducted from the rent supplement total to avoid over-representing the number of non-market housing units in this report.

### Co-operative Housing

Co-operative housing accounts for just 0.3 percent of Calgary’s housing stock, however it offers a unique form of housing. Co-operative housing provides housing to individuals and families, while offering security (because there is a component of ownership and control, as members) along with community support. 0.1 percent of Calgary’s housing is subsidized co-operative housing. This includes both internal and federal subsidies.

### Affordable Homeownership

Housing developed for affordable homeownership programs also represents a very small portion of Calgary’s housing supply at 0.2 percent. These programs help individuals and families with financial assistance in the form of a down payment loan, offering lower cost housing, and by providing support and information on financing.

### Market Rental

Rental housing fills an important role for those who are new to the city, prefer the flexibility, or cannot afford to buy. Twenty-seven percent of the housing supply captured in this report is rental housing provided by the market, through purpose-built rentals (apartments and townhouses) the secondary rental market (e.g. privately rented condominiums, secondary suites in private homes), and seniors’ housing.

According to the 2011 census, among major Canadian cities, Calgary has the lowest proportion of rental households in Canada (see Table 2).

There has been a steady decline in the supply of purpose-built rentals in Calgary, and the majority (68 percent) of all market rental units are now in the secondary market. Over half of all secondary market units are single-detached or semi-detached houses, row homes or duplexes, which typically contain more bedrooms. In contrast, most units in the purpose-built rentals are one and two-bedrooms (88 percent). This suggests that

Table 2: Renters, by Municipality

2011 Census	% renters
Montreal (City)	64%
Toronto (City)	45%
Edmonton (City)	35%
Vancouver (CMA)	35%
Winnipeg (City)	34%
Ottawa-Gatineau (CMA)	32%
<b>Canada</b>	<b>31%</b>
<b>Calgary (City)</b>	<b>28%</b>

the secondary rental market units are more diverse, both in type of development and bedroom mix.

Secondary rental units are typically owned by less experienced landlords. It could be argued that they hold more uncertainty for tenants because the properties can be quickly sold in a favourable market. Additionally, rents in the secondary market are generally higher than in the purpose-built stock because they tend to be newer and have more square footage. Secondary suites are an exception in that they generally have lower rents than found in the primary rental market.

Rents in the lowest-rent quintile in Calgary are among the highest in the county for one and two-bedrooms units (Canada Mortgage and Housing Corporation, 2015). This means that the cheapest rents in the city are higher than the cheapest rents in all other Canadian cities. This has serious implications for low-income households trying to make a life in Calgary. Rental rates have just recently moderated, and vacancy rates are climbing back up after years of sitting below 3 percent, but market units remain out of reach for many low-income renters. The situation is similar in the senior's housing market, with Calgary rents well above those across Alberta. The average monthly rent for a one-bedroom with standard care is \$3,754 per month compared to a provincial average of \$2,960 and Edmonton's average of \$2,515.

### **Market Homeownership**

Calgary's homeownership rate (73.9 percent in 2011) is higher than the average in Canadian metropolitan areas (69.1 percent). Nearly 70 percent of housing supply in Calgary is (private) market-based and owner-occupied. The majority (73 percent) of this is single-family homes, contributing to a fairly homogenous housing supply.

Increases in home prices in Calgary have far outpaced increases in wages. Between 1998 and 2008, the cost of single-family homes and condominiums increased 157 percent and 164 percent, respectively, while median incomes only increased by 22 percent. The majority of one and two-bedroom homes now start between \$200,000 and \$300,000. The majority of three-bedroom homes now start between \$400,000 and \$500,000.

Since the 2015 economic downturn, housing prices have softened. However, while home prices may become more affordable, household incomes may also drop. During the downturn, many households have experienced job losses or decreased job security. Calgary's unemployment rate reached seven percent in December 2015 (Statistics Canada, 2017).

While findings from 2012 research on the housing preferences of low-income Calgarians identified that the majority of participants expressed a preference to own their own home (The City of Calgary, 2015), many households cannot afford to buy in today's housing market. In order to achieve homeownership, some households may overextend their credit (debt to income ratio), compromise in other areas (such as food), or live in shared accommodations that they may not otherwise have (renting to roommates to pay mortgage). Market homeownership, however, is not

the preference and best choice for everyone. For many households, renting, co-operative housing and affordable homeownership programs are preferred. A healthy housing market has a diversity of housing forms, tenures and options.

## INTRODUCTION

It is helpful to understand how people reside in Calgary by viewing housing as a system, where movement and pressure affect all components of the system. The system includes emergency shelters, transitional and supportive housing, subsidized and below-market rental housing and affordable homeownership programs, through to market rental and homeownership. Some types of housing can span across different parts of the spectrum, such as co-operative housing. People may move in either direction along the spectrum depending on circumstances and system changes.

For the purposes of this report, the housing system includes the following types of housing. This report aligns to the housing system, with each subsequent section detailing the supply of a segment:

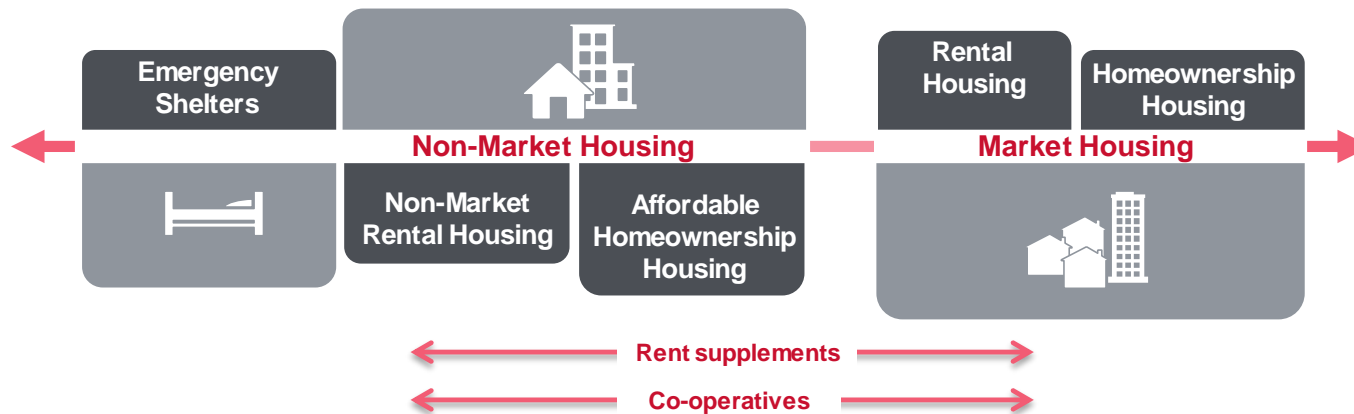


Figure 3: The Housing System

**Emergency Shelters:** Emergency shelters are designed to provide short-term accommodation to individuals and families that are not housed otherwise. The accommodation is free. Emergency spaces typically take the form of beds for singles, or units for families.

**Non-Market Rental Housing:** Non-market housing is typically described as subsidized, social, or affordable housing units. Non-market housing varies in its operations, but commonly has rents below market value, may provide social services or supports, and is typically targeted to individuals and families with low-incomes. It is often operated by non-profit organizations. It may or may not receive operating subsidies from government, however; at some point, such as during construction, it received government funding.

Rent Supplements: In addition to bricks-and-mortar housing, there are also a number of rent supplement programs in Calgary that support financially the cost of housing for low-income households. “Rent supplements are monthly stipends given to low-income households to subsidize shelter costs. They provide a simple, flexible way for governments to assist low-income households in reducing their shelter-to-income-ratio to affordable levels” (The Conference Board of Canada, 2010). Rent supplements are often classified into two categories, based on whether they are paid directly to the tenant, or to the landlord.

Co-operative Housing: Co-operative housing is housing with joint membership. It is different than a condominium in that the co-operative, a legal association, is on title, and membership in the co-operative is determined by a board. Once approved, new members purchase a share in the co-operative. Many co-operatives contain some units that receive internal or federal subsidies.

Affordable Homeownership Programs: These programs provide financial support and information to individuals and families wanting to attain homeownership. Affordability mechanisms include: entry-level homes prices, forgivable equity loans and shared appreciation.

Market Rental Housing: Market rental housing includes all housing units that are rented in the market, including seniors’ housing. Individuals and families in this type of housing have an agreement with a landlord to rent the premises.

Market Homeownership: Market homeownership housing includes all housing units that are sold at market prices and are owned and occupied by individuals and families.

## **Methodology**

### **2015 Non-Market Housing Survey**

The non-market housing section of this report is primarily informed by the “2015 non-market housing survey”, and is a follow-up to the 2011 survey of non-market housing conducted by The City of Calgary. The 2015 survey was designed to provide updated data, with an expanded scope, and updated questions to reflect the need of CHAC and lessons learned from the first survey. This section of the report is larger than others because it is a presentation of data collected by The City of Calgary, rather than a synthesis of existing data (as the other sections).

In autumn 2015, a working group was formed with staff from The City of Calgary, Calgary Housing Company (CHC), Calgary Homeless Foundation and Accessible Housing. This group developed survey questions based on the 2011 survey, as well as input from CHAC. See Appendix II for the final survey questions.

This working group also developed an expanded list of potential participants based on the 2011 survey participants and additions from CHAC members. Non-market housing providers were identified based on the 2011 Non-Market Housing Survey. Agencies that were recipients of

Provincial Housing Capital Initiatives Funding were also added. In addition, the list was reviewed by several colleagues in the affordable housing sector (through CHAC). See Appendix I for the list of agencies contacted.

In January 2016, the City of Calgary created a survey in an online format using [Fluid Surveys](#). The survey link was sent to a small group of volunteers who had agreed to test the survey. At this time, City of Calgary staff also called each potential participating organization to promote the survey, confirm participation and identify the best email address for the send out.

The survey launched February 12<sup>th</sup> 2016 and participants were asked to fill out the survey according to their inventory as of December 31<sup>st</sup> 2015. The survey was promoted through email directly to participating organizations. The survey remained live from February 12<sup>th</sup> to May 11<sup>th</sup> 2016. During this time custom data collection was undertaken for several large providers, and support was provided to participants in filling in the survey.

During summer and autumn 2016, the survey data was cleaned, and cross-checked. Follow-up was undertaken with participants to correct errors, and fill in missing data. At this time, the survey was reopened briefly from July 20<sup>th</sup> to August 10<sup>th</sup> 2016, to capture additional responses. Analysis was completed in autumn 2016 using Microsoft Excel and ArcGIS (Geographic Information Systems). It should be noted that when properties were mapped, the first address for each property was used. This will mean that where a property has multiple addresses, such as in a townhouse development, a single address has been used to map the property.

### **Other Data Sources**

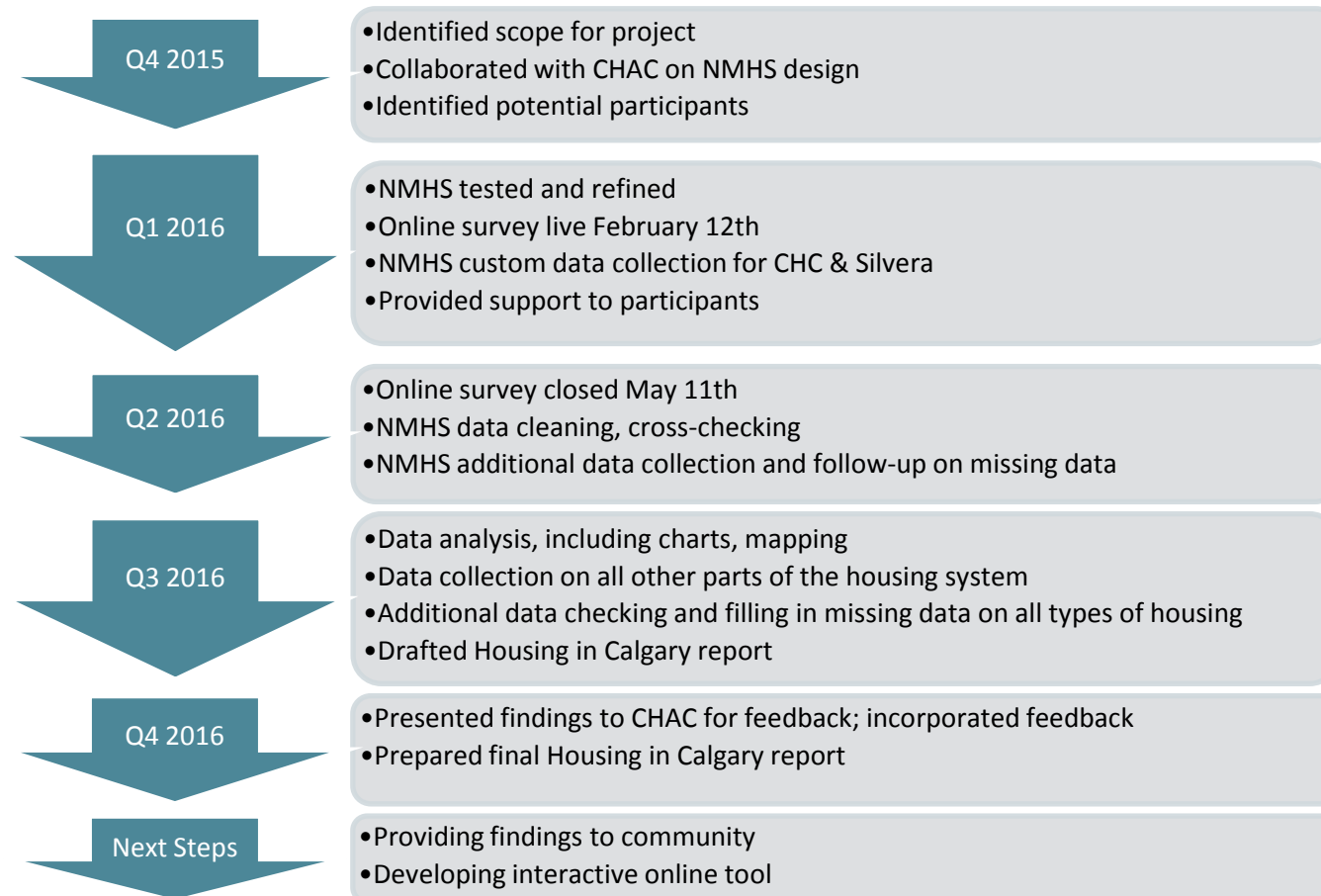
The findings on housing supply contained in this report complement and are supplemented by existing City of Calgary research on affordable housing , such as [The Affordable Housing Needs Assessment](#) (updated periodically), as well as the [2015 Housing Preference of Low-Income Calgarians Report](#), and the [2016 Calgary Affordable Housing Site Selection Analysis Report](#).

Additionally, data was collected throughout the summer and autumn 2016 to complete the picture of supply across the housing system. Several methods of data collection were used to capture this additional data, including web searches, phone calls, e-mails, interviews, and reviewing publications. Sources include:

- Emergency Shelters: Calgary Homeless Foundation (CHF)
- Co-operative Housing: The Co-operative Foundation of Canada
- Rent Supplements: Calgary Housing Company (CHC) and Calgary Homeless Foundation (CHF)
- Affordable Homeownership: Attainable Homes Calgary Corporation (AHCC); InHouse Society; Habitat for Humanity and Peak Program

- Market Rental Housing: Canada Mortgage and Housing Corporation (CMHC) - 2015 Rental Market Survey, 2015 Seniors' Housing Report; Statistics Canada – 2011 National Household Survey
- Market Homeownership: Calgary Civic Census, 2015; Canada Mortgage and Housing Corporation (CMHC); Calgary Real Estate Board (CREB); Statistics Canada – 2011 National Household Survey

## Project Timeline





## Limitations

Every effort has been made to capture a complete inventory of Calgary's housing supply in this report. It is possible, and perhaps likely, however, that some housing units were missed or double-counted. This error is believed to be minimal.

Wherever possible, data from December 2015, for the city of Calgary (as opposed to the Calgary Census Metropolitan Area)<sup>2</sup> has been used. It should be noted, however, that there may be some lack of comparability of data due to different dates, or geographical zones for some of the information provided.

The bulk of this report presents the findings of the 2015 non-market housing survey. Secondary data sources have been used to inform the other components of the housing system. Efforts have been made to use only credible sources in these sections. It should be noted that a comprehensive analysis was not done for the other parts of the housing system, and no claim is made to have included all of the data and information for these types of housing. The intent was to bring the information together, in order to examine the system as a whole, from an affordability perspective.

### *2015 Non-Market Housing Survey*

The results of the non-market housing survey are limited in that they reflect only the organizations that participated in the survey. Every effort was made to include all eligible organizations (63 organizations were invited); however it is possible that some organizations were missed. Of the 63 organizations identified, 51 completed the online survey, for an 80% participation rate. Of the 12 organizations that did not fill out the online survey, extensive follow-up was completed to collect basic information. Where follow-up was unsuccessful, other data sources were consulted (see Appendix I).

It should also be noted that not all questions were completed by all organizations. In these cases, only the completed surveys were included in analysis; where applicable, the number of responses for each analysis is included in the charts.

Additionally, the results are only as good as the data provided by participants; it is possible that there may have been errors in data entry, or misunderstanding of survey questions. Support was provided throughout the survey in hopes of curtailing errors. During analysis, survey responses were individually reviewed and checked for errors. Responses were also cross-referenced, and several tabulations were used to look for inconsistencies. Where necessary, follow-ups with participants were undertaken.

There is a risk, to some degree, of double counting of units. Efforts have been made to minimize double-counting through cross-referencing across several sources, however, it is possible that some units are double counted.

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<sup>2</sup> (Statistics Canada, 2016) The Calgary CMA includes Calgary, Airdrie, Rocky View County, Cochrane, Chestermere, Crossfield, Tsuu T'ina Nation, Irricana, and Beiseker

## EMERGENCY SHELTERS

“In 2008, Canada’s first Plan to End Homelessness was launched with community committing to develop the resources and infrastructure necessary to end homelessness. The [third update to the Plan](#) was launched in March 2015 with an emphasis on collective impact and leadership to bring about the end of chronic homelessness and ensure people have access to the right housing and right supports at the right time” (Calgary Homeless Foundation, 2016). Success in ending homelessness means “that no individual or family would have to stay in an emergency shelter or sleep outside for longer than one week before moving into a safe, decent, affordable home with appropriate supports” (Calgary Homeless Foundation, 2016).

Calgary’s emergency shelters are designed to provide short-term accommodation to individuals and families that are not housed otherwise. The accommodation is free. Many different organizations offer shelter spaces. See Table 3 for a breakdown of the spaces. Emergency spaces typically take the form of beds for singles, or units for families. When counting the spaces, each unit is counted as only one space because if it is occupied by one family, even if not all beds are full, it is not available to others. Additionally, it should be noted that, due to National Occupancy Standards, a family might actually take up 2 or even 3 units.

Overall, there are **1,745 beds plus 76 units** in Calgary. Figure 4 shows how the 1,821 spaces (bed and units combined) are allocated.

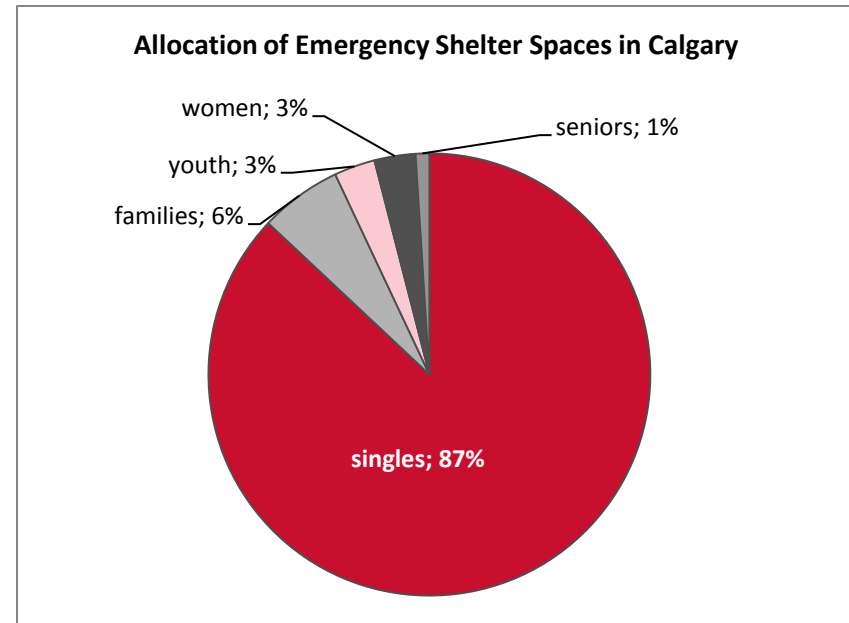


Figure 4: Allocation of Emergency Shelter Spaces

**SUCCESS IN ENDING HOMELESSNESS WOULD MEAN “THAT NO INDIVIDUAL OR FAMILY WOULD HAVE TO STAY IN AN EMERGENCY SHELTER OR SLEEP OUTSIDE FOR LONGER THAN ONE WEEK BEFORE MOVING INTO A SAFE, DECENT, AFFORDABLE HOME WITH APPROPRIATE SUPPORTS”** (Calgary Homeless Foundation, 2016). **THIS REQUIRES THAT THERE ARE ENOUGH AFFORDABLE HOUSING OPTIONS FOR PEOPLE EXITING HOMELESSNESS TO TRANSITION TO, AND THAT PEOPLE IN SHELTERS ARE CONNECTED IN A TIMELY MANNER TO THE RIGHT HOUSING AND SUPPORTS REQUIRED FOR THEM TO REMAIN HOUSED.**

Table 3: Calgary Emergency Shelters (Calgary Homeless Foundation, 2016)

Type	Agency Name	Facility Name	# of beds (units)
<b>Singles</b>	Alpha House	Emergency Shelter	120
	Alpha House	Detox	30
	CDIC	Riverfront	850
	CDIC	West Hillhurst	125
	Mustard Seed	Foothills	370
	Salvation Army	Centre of Hope	80
	Salvation Army	WISH (Women's Integrated Supportive Housing)	12
	<b>SUBTOTAL</b>		<b>1,587 beds</b>
<b>Youth</b>	BGCC	Avenue 15	25
	BGCC	Safe House	9
	Woods	Exit Youth Shelter	15
	<b>SUBTOTAL</b>		<b>49 beds</b>
<b>Family</b>	Children's Cottage	Brenda's House	14 units
	IFTC	Centre Street (Family Shelter)	27 units
	IFTC	Knox Satellite Shelter	75 beds
	<b>SUBTOTAL</b>		<b>75 beds + 41 units</b>
<b>Women</b>	YWCA	Sheriff King	4 beds + 15 units
	YWCA	Mary Dover	6 beds
	CWES	Calgary Women's Emergency Shelter	13 units + 4 beds
	Awo Taan	Awo Taan Healing Lodge	5 beds + 7 units
	<b>SUBTOTAL</b>		<b>19 beds + 35 units</b>
<b>Seniors</b>	Kerby Centre	Rotary House	15
	<b>SUBTOTAL</b>		<b>15 units</b>
<b>TOTAL</b>			<b>1,745 beds + 76 units</b>

CDIC = Calgary Drop-In Centre; BGCC = Boys and Girls Clubs of Calgary; IFTC = Inn From The Cold

\*Does not include winter emergency response mats.

\*Units classified as for women include women with or without children and may be designated for women fleeing domestic violence.

## NON-MARKET RENTAL HOUSING

This section of the report is primarily informed by the 2015 Survey of Non-Market Housing, conducted in spring 2016. The following guidelines were used to determine what types of housing should be included, and to target organizations operating/managing non-market housing for participation: *Non-market housing is typically described as subsidized, social, or affordable housing units. Non-market housing varies in its operations, but commonly has rents below market value, may/may not provide social services or supports, and is typically targeted to individuals and families with low-incomes.*

### Comparison between the 2011 Survey of Non-Market Housing and the 2015 Survey

The 2015 Survey of Non-Market Housing was broader in scope than the 2011 survey. It included the additional categories of: transitional housing, supported/supportive housing (including assisted living facilities and long-term care), as well as housing for youth and seniors. **Note that this is a comparison of the surveys only, not a comparison of the reports. While this report includes all components of the housing spectrum, such as rent supplements and emergency shelters, the 2015 survey of non-market housing, detailed here, did not.**

	2011	2015
Definition	“Non-market housing is typically defined as subsidized, social or affordable housing units where the service level is minimal.”	“Non-market housing is typically described as subsidized, social or affordable housing units. Non-market housing varies in its operations, but commonly has rents below market value, may provide social services or supports, and is typically targeted to individuals and families with low-incomes.”
Within Scope	This survey included subsidized housing for all low-income Calgarians who receive minimal support services, including seniors and mental health clients.	This survey of non-market housing included: <ul style="list-style-type: none"> <li>• Non-market rental housing</li> <li>• Non-market supported/supportive housing</li> <li>• Non-market rental housing for seniors</li> <li>• Non-market rental housing for youth</li> <li>• Transitional housing</li> </ul>

	2011	2015
Out of Scope	This survey excluded: (1) Emergency or Transitional housing (emergency beds/units, transition beds/units, addiction recovery beds/units, or youth beds/units); (2) assisted living facilities for seniors and others, and (3) units provided through affordable or attainable homeownership programs (The City of Calgary, 2011) .	This survey of non-market housing excluded: <ul style="list-style-type: none"> <li>• Institutional setting such as correctional centres and emergency shelters</li> <li>• Rent supplements for market units</li> <li>• Units provided through affordable or attainable homeownership programs</li> <li>• (Private) Market housing, both rental and ownership</li> <li>• (Private) Market housing for seniors or students</li> <li>• Rent supplements (financial supports) that are attached to and move with the individual or family rather than the unit</li> </ul>

**Participation**

2011 Survey of Non-Market Housing	2015 Survey of Non-Market Housing
39 organizations invited	63 organizations invited
31 organizations completed the survey. 79% participation rate.	51 organizations completed the survey. 80% participation rate.
8 providers did not participate in survey; however estimates of their units were included in report.	Additional information for 23 organizations was captured through follow-up. This included 6 organizations that did not complete the survey, as well as 17 organizations that partially completed the survey and needed to provide additional information.  6 organizations were identified; however, no information was captured for them. Of these, 3 organizations no longer exist, 1 was too busy, and 2 did not respond.

There were 4 organizations included in 2011 that were not included in the 2015 survey. Of these, 3 organizations no longer manage non-market housing; their housing has been transferred to another organization to manage as non-market housing. One organization stated that they were too busy to participate. There were 30 organizations included in 2015 that were not included in the 2011 survey. Of these, it is estimated that

approximately 19 added were due to expanded scope, approximately 6 organizations are new, and approximately 5 organizations were previously missed.

**Properties and Units**

2011	2015
584 properties (465 by CHC and 119 by others)	324 properties (206 by CHC and 118 by others) Note: the decrease in number of properties is due to CHC's change to reporting townhouses as single properties rather than as individual addresses.
11,759 units (6,308 by CHC and 5,451 by others)	12,448 units (6,881 by CHC and 5,567 by others)
724 additional units not included in survey	4,254 additional units not included in survey
<b>TOTAL UNITS: 12,483</b>	<b>TOTAL UNITS: 16,702</b>

16,702 units were identified in 2015, compared to 12,483 units in 2011. This represents a gain of 4,219 units. Of this gain, 1,370 units are identified as true additions since 2011; roughly **1,161 units of these new additions are new construction and 209 units are acquisitions**. These units span 21 properties and 16 organizations. There were also **140 units identified as lost; of these, 112 were demolished because they had reached the end of their lifespan and 28 units were converted to another use. The result is a true net gain of 1,230 units since 2011**. The remaining 2,989 gain is attributable to an increase in survey scope, particularly the inclusion of seniors and supportive housing.

**A NET GAIN OF 308 UNITS PER YEAR ON AVERAGE WAS OBSERVED FROM 2011 TO 2015. THIS RATE IS NOT ENOUGH TO KEEP PACE WITH THE GROWING NEED FOR AFFORDABLE HOUSING, WHICH IS ESTIMATED AT APPROXIMATELY 2,000-2,500 UNITS PER YEAR (The City of Calgary, 2015).**

**FURTHER, THIS NET GAIN IS MADE UP OF AN INCREASE OF 343 UNITS PER YEAR AND A LOSS OF 35 UNITS PER YEAR. LOSSES ARE EXPECTED TO INCREASE IN THE FUTURE GIVEN THE AGE OF NON-MARKET HOUSING SUPPLY AND THE UPCOMING EXPIRATION OF MANY OPERATING AGREEMENTS. THIS MEANS THAT AN EVEN GREATER NUMBER OF NEW UNITS WILL BE REQUIRED TO SUSTAIN THE CURRENT RATE OF INCREASE.**

## 2015 Survey of Non-Market Housing Results Agency, Operator and Owner Information

### Operating Agencies

51 organizations completed, or partially completed the non-market housing survey. Together, **these organizations operate 324 properties, making up 12,448 non-market housing units in Calgary.**

**CHC operates over half of these non-market units, accounting for 6,881 (55%) of the units.** The remainder of the units (5,567) are operated by the other 50 organizations (see Figure 5). Overall, only a handful of organizations operate over 500 units, while many organizations (36 of 51) operate less than 100 units (see Figure 6).

The majority (42 out of 51) of the respondents are non-profit organizations. It should be noted that while CHC is a non-profit organization, it is unique among the other respondents in that it is a wholly owned subsidiary of The City of Calgary.

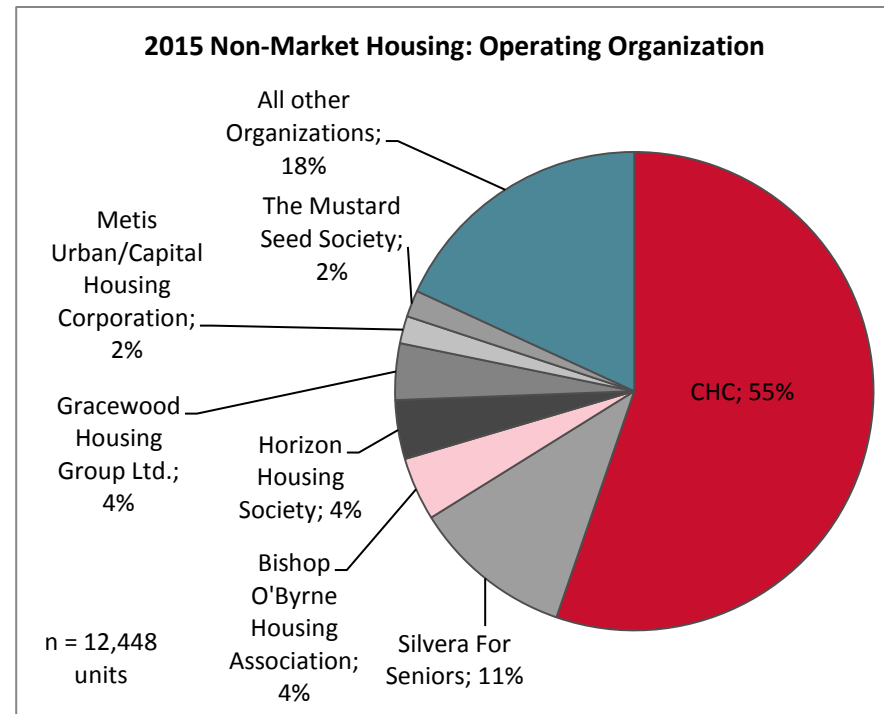


Figure 5: 2015 Non-Market Housing: Operating Organizations

**INTERNATIONAL HOUSING RESEARCHERS HAVE EXPRESSED THE VIEW THAT OPTIMAL PORTFOLIO SIZE IS LIKELY IN THE RANGE OF 2,000-5,000 HOMES, HOWEVER THIS IS HIGHLY CONDITIONAL ON CONTEXT, GEOGRAPHY AND OPERATING MODELS (Pomeroy, 2016). FEW CALGARY AFFORDABLE HOUSING OPERATORS APPROACH THESE NUMBERS. THE OPPORTUNITY TO SCALE UP OR CONSOLIDATE THE NUMBER OF NON-MARKET HOUSING OPERATORS IN CALGARY SHOULD BE EXPLORED.**

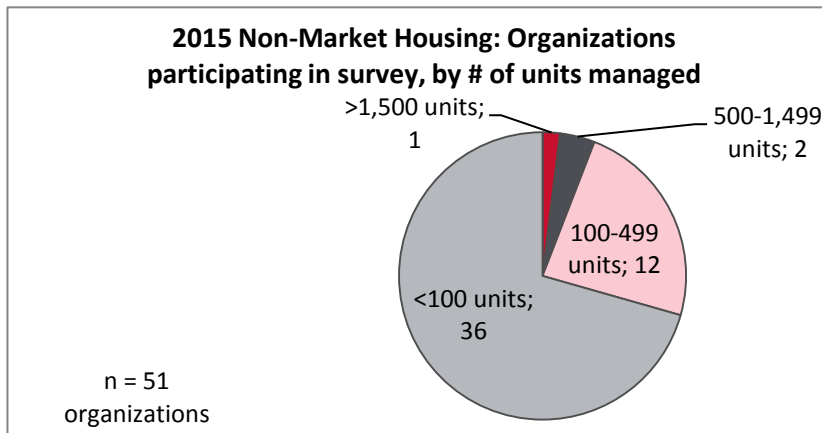


Figure 6: 2015 Non-Market Housing: organizations participating in survey, by # of units managed

Property Owners

The Government of Alberta (GOA) owns the majority of the properties/units included in the survey (137 properties; 4,642 units), with The City of Calgary owning the second most (53 properties; 2,243 units). See Figure 7. Most (35) of the 51 participating organizations own just one property.

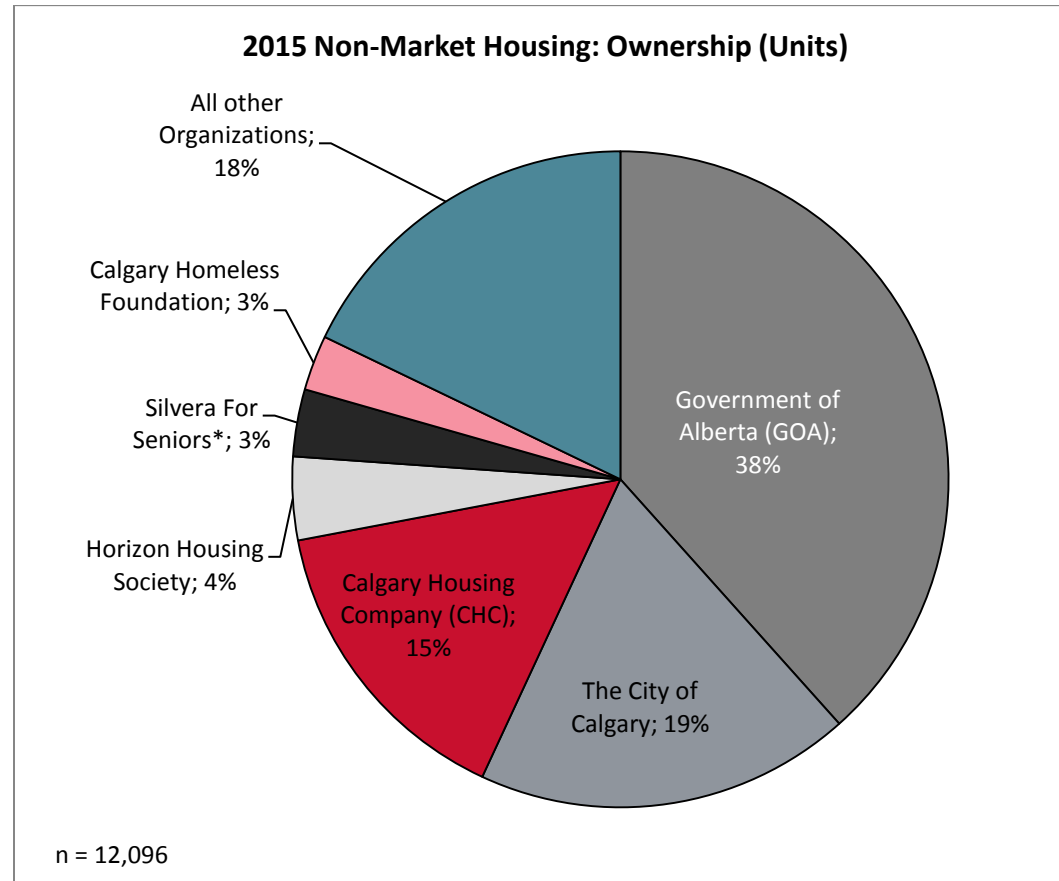


Figure 7: 2015 Non-Market Housing: Ownership (Units)



*Waitlists*

**36 of the 51 organizations (71%) that responded maintain a waiting list for at least one of the properties that they operate.** 72 of the 118 properties (61%) have waiting lists. Most of these waiting lists operate on a prioritization basis (see Figure 8). Households on the CHC waiting list are prioritized according to The Government of Alberta’s Social Housing Accommodation Regulations (SHAR), which set out a scoring system according to need.

For the 41 properties where the property manager does not maintain a waiting list, the most common reason was that the organization relied on a partner / agency to maintain a waiting list and to refer clients from it (48%). A large portion of properties also rely on referrals from the Coordinated Access and Assessment (CAA) Placement Committee (26%) (see Figure 9).

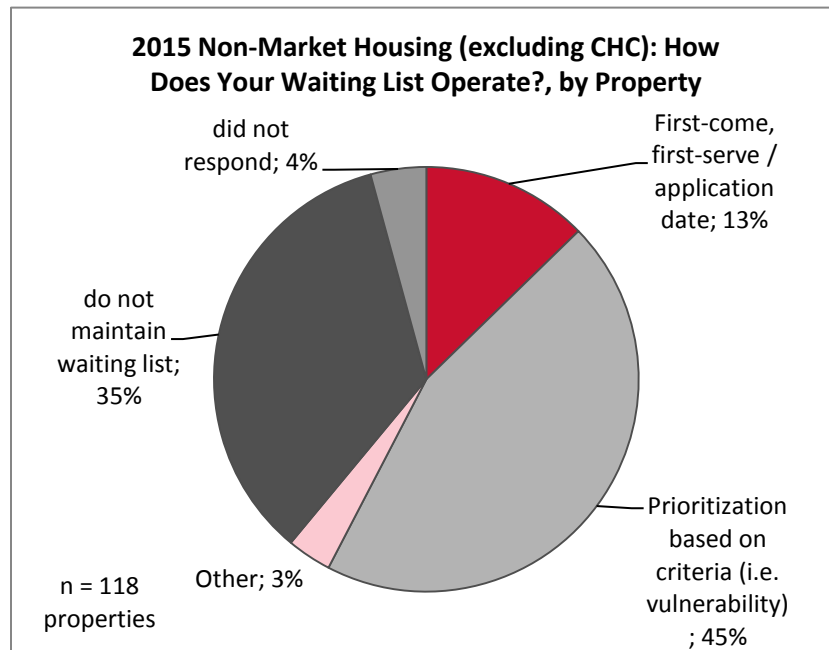


Figure 8: 2015 Non-Market Housing: How Does your Waiting List Operate?

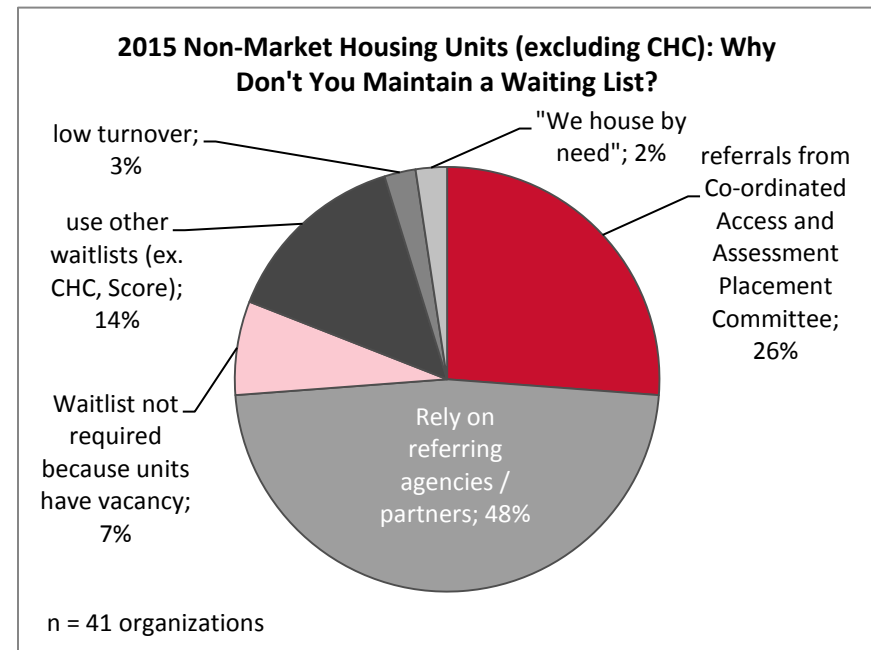


Figure 9: 2015 Non-Market Housing: Why Don't You Maintain a Waiting List?

**Property Information**

Comprehensive information was collected on 324 non-market properties via the survey. **Of these 324 properties, 206 are managed by CHC. Fifty different organizations operate the remaining 118 properties.**

*Size and Type of Development*

Most of the properties contain between 6 units and 49 units (59%). There are a considerable number of very small developments, containing just 1-5 units (33) (see Figure 10).

The most common type of non-market development identified in the survey is a row home / townhouse (31%), followed closely by low-rise apartment buildings (30%) (see Figure 11). Findings from research conducted in 2012 on the Preferences of Low-Income Calgarians indicate that ground-oriented housing is generally preferred over high-rise developments for all demographics. Currently, over 75% of the non-market housing is ground-oriented.

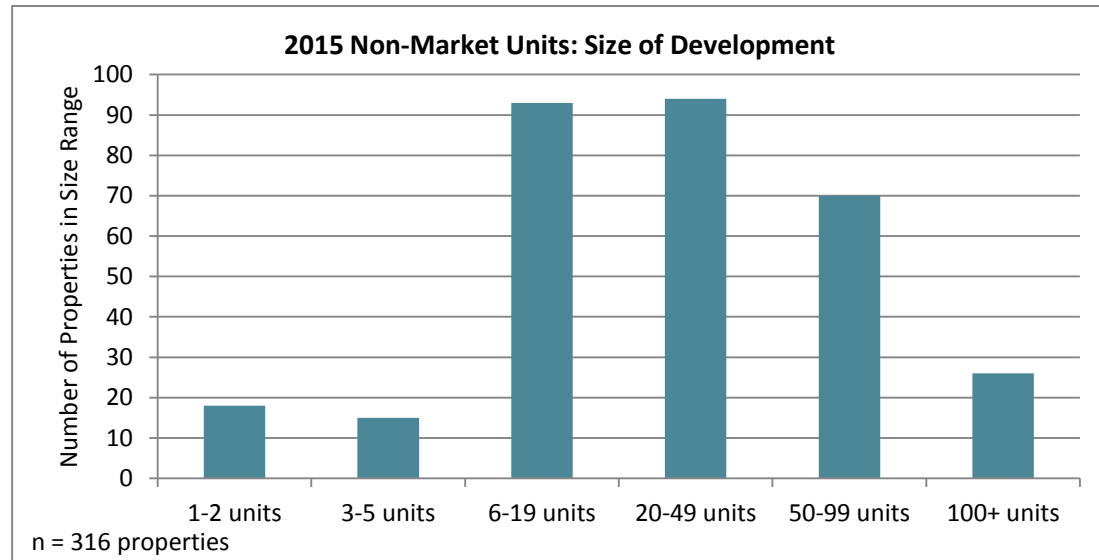


Figure 10: 2015 Non-Market Housing: Type of Development, by Property

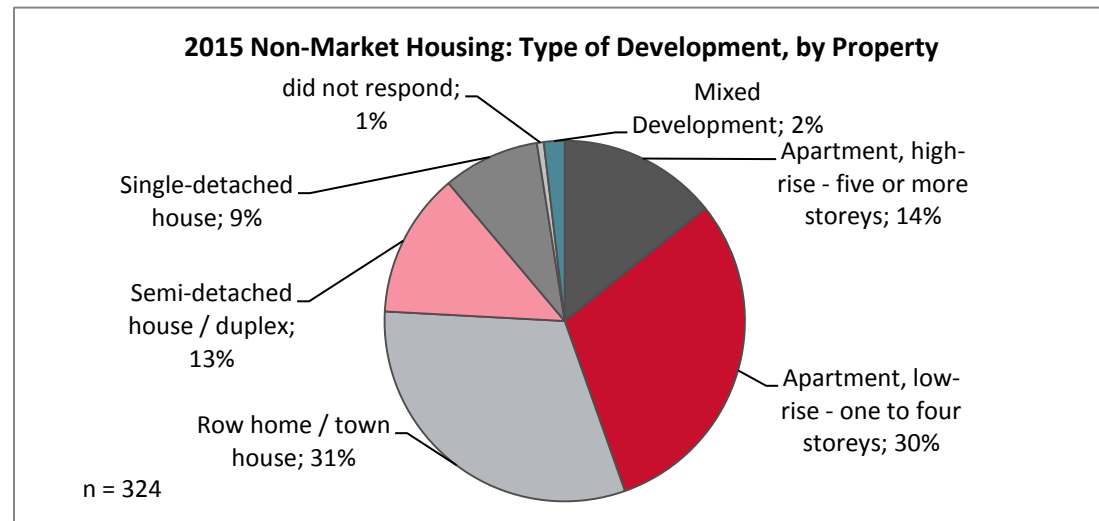


Figure 11: 2015 Non-Market Units: Size of Development

The majority of non-market developments in the survey are wood construction (72%) (see Figure 12). The benefit of this type of construction is that construction costs are typically lower, however the lifespan of the property may be shorter. 62% of all of the properties in the survey are 25 years old and have wood frame construction (see Figure 14).

Additional analysis found that the majority (72%) of the ground oriented developments in the survey are over 25 years old. Development in the last 25 years has focused on higher density, mainly in the form of apartments.



Figure 13: (Top) Crestwood (wood frame) and (below) Louise Station (concrete).

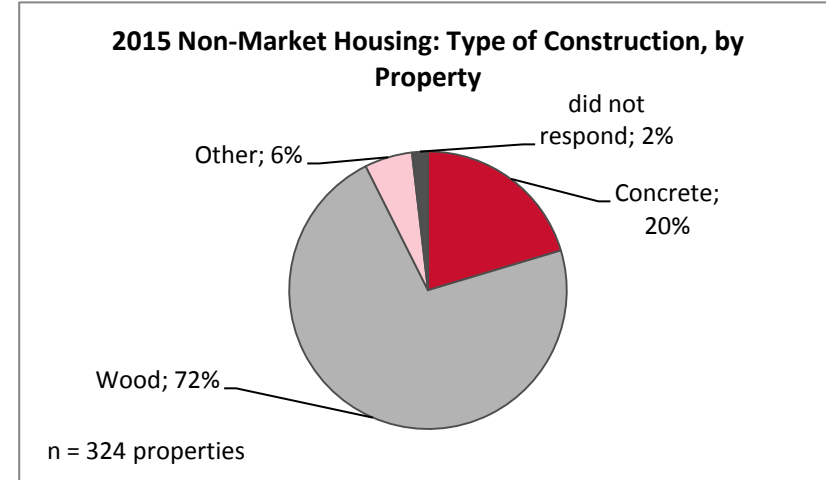


Figure 12: 2015 Non-Market Housing: Type of Construction, by Property

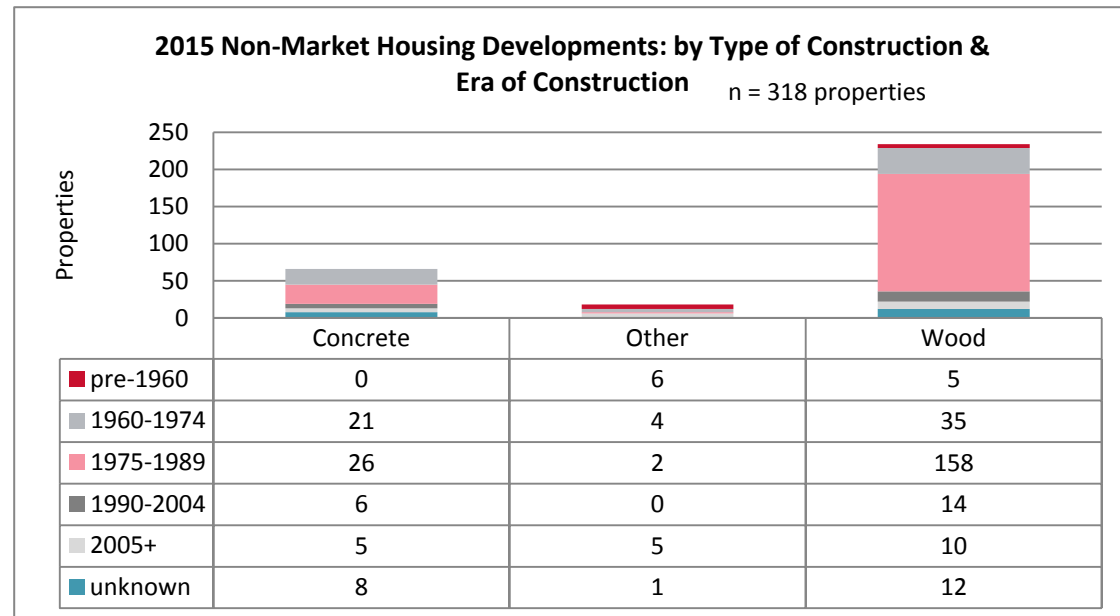


Figure 14: 2015 Non-Market Developments by Type and Era of Construction

*Age of Developments*

Overall, **nearly 80% of the non-market developments are over 25 years old**. 57% of the developments were built in the “MURB era” (Multi-Unit Residential Buildings), between 1975 and 1989, when there was a significant influx of federal dollars for private development of multi-unit rental housing. See Figure 15.

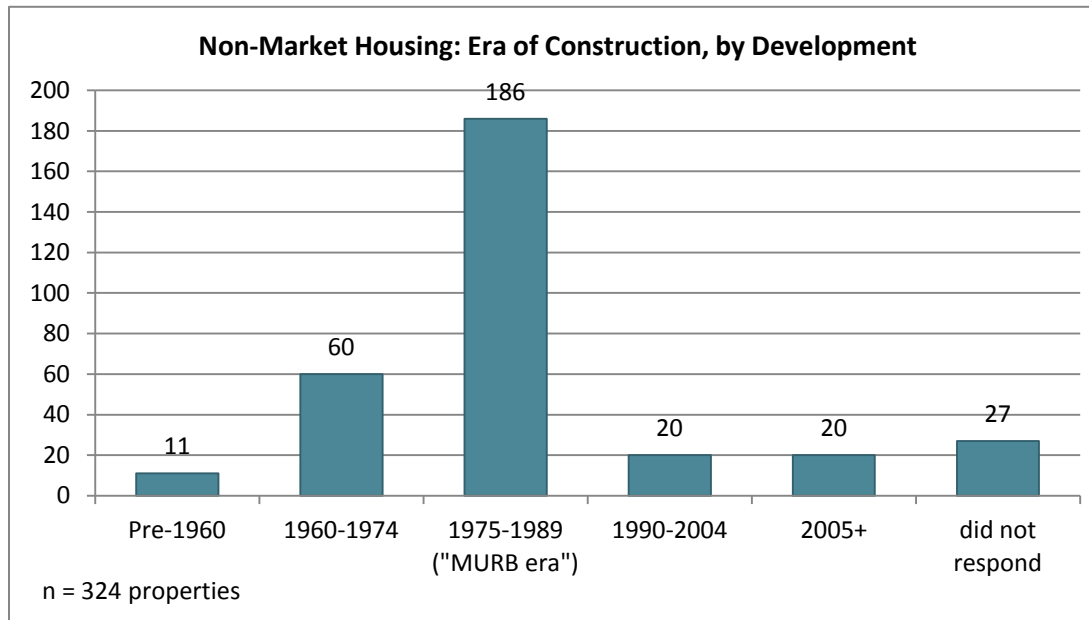


Figure 15: Non-Market Housing: Era of Construction, by Development



Figure 16: Calgary Housing Company's Bankview Building Before & After Renovation

**MOST OF THE NON-MARKET RENTAL STOCK IS OVER 25 YEARS OLD. AGING OF EXISTING STOCK IS A SERIOUS CONCERN. IN ADDITION TO BUILDING NEW UNITS, MAINTENANCE AND REDEVELOPMENT OF EXISTING UNITS WILL BE REQUIRED IN THE NEAR FUTURE TO MAINTAIN CURRENT SUPPLY. THIS MAY BE A SIGNIFICANT CHALLENGE FOR MANY ORGANIZATIONS.**

**Unit Information**

The organizations that responded to the survey reported a total of 12,448 non-market housing units. These units are NOT geographically dispersed throughout the city. The maps on the following pages show the geographic distribution of units. Many are clustered in a relatively small number of communities; in fact, **just 16 (of 204) residential communities contain over half of all of the non-market housing units in the city**: Bridgeland/Riverside, Beltline, Downtown Commercial Core, Manchester, Hillhurst, Spruce Cliff, Erin Woods, Montgomery, Inglewood, Ogden, Pineridge, Ranchlands, Abbeydale, Mayland Heights, Bowness, and Falconridge. See Figure 17 and Figure 18.

Twenty-five communities in the city have 6% or more of the total housing stock as non-market rental; however, **111 of the 204 residential<sup>3</sup> communities in the city contain zero non-market housing units**. See Figure 20. For most communities where non-market housing exists, this is the result of the age of development, coinciding with financing programs. In other words, during the build-out of the community, incentive programs such as MURB were in place.

Several communities have a high ratio of non-market housing units to total dwelling units (see Table 4 and Figure 19).

**Table 4: Communities with a High Percentage of Non-Market Units from Survey and a Low Percentage of the City’s Total Dwelling Units**

Community	Percent of Non-Market Units from Survey	Percent of City’s Total Dwelling Units
Bridgeland/Riverside	9.7%	0.75%
Beltline	7.6%	3.5%
Manchester	3%	0.1%
Downtown Commercial Core	4.9%	1.2%
Hillhurst	2.7%	0.7%
Spruce Cliff	2.6%	0.5%

<sup>3</sup> defined as those communities with a classification code “residential” that also have dwelling units (this was done to exclude brand new communities)

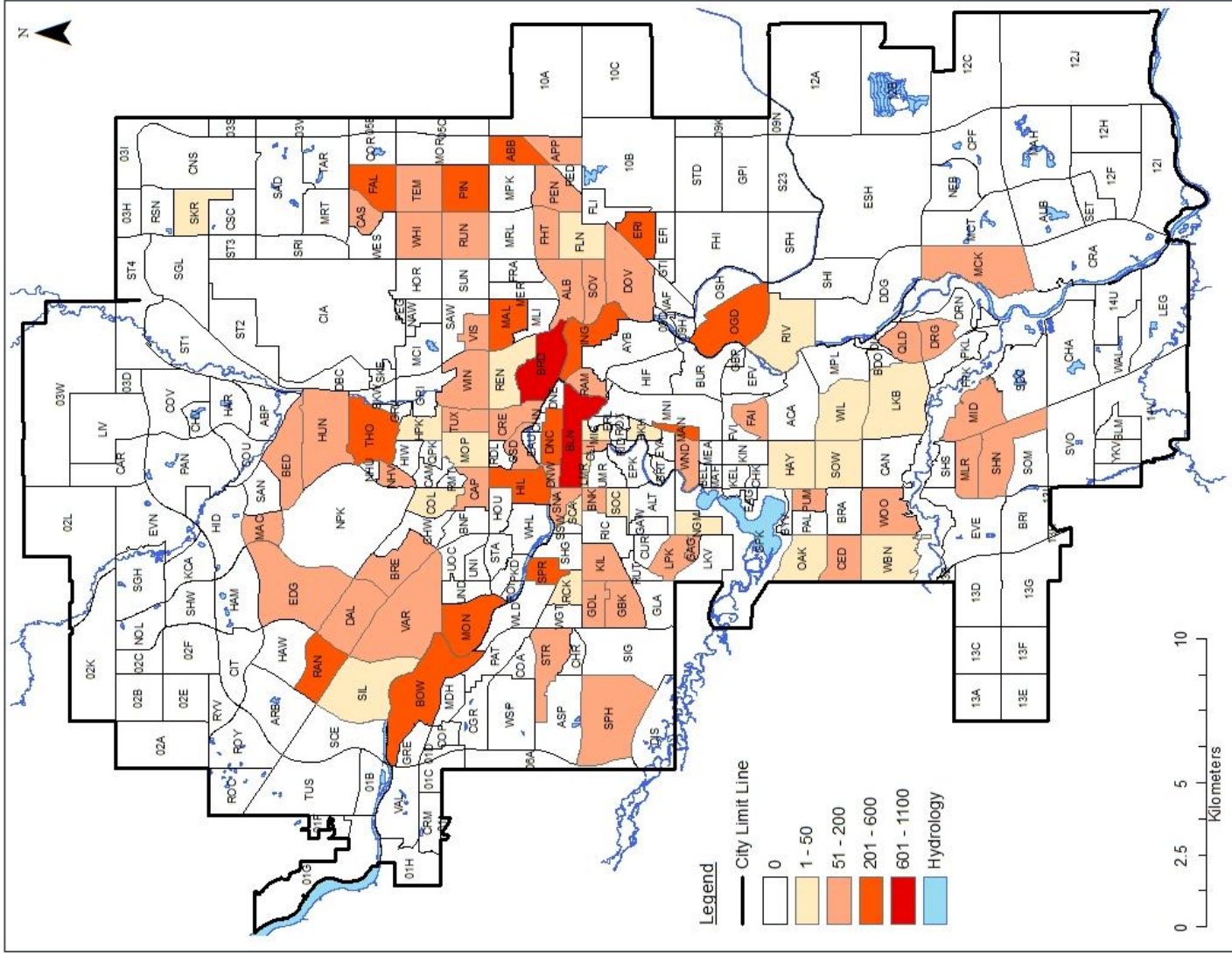


Figure 17: 2015 Survey of Non-Market Housing: Total Non-Market Housing Units, by Community

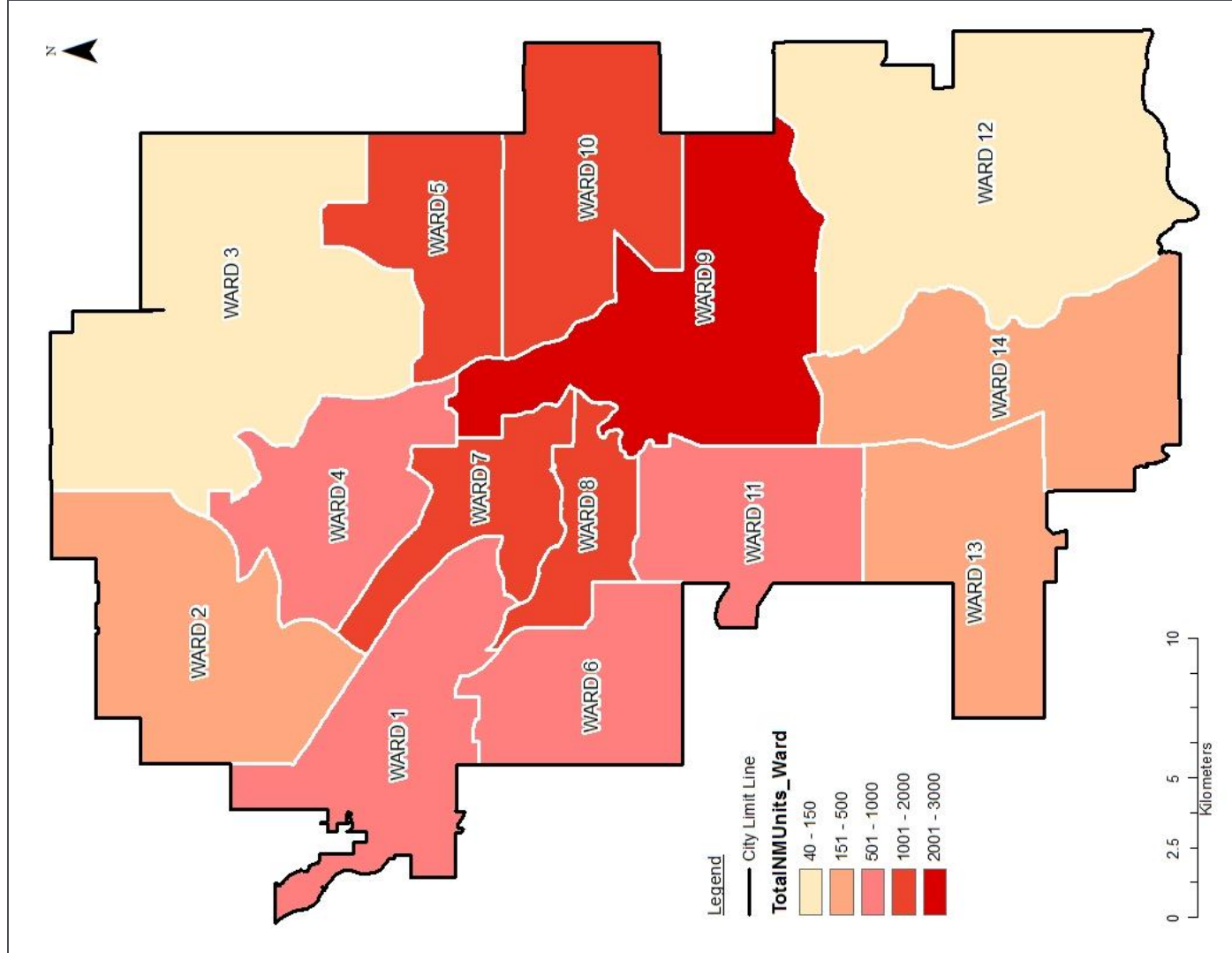
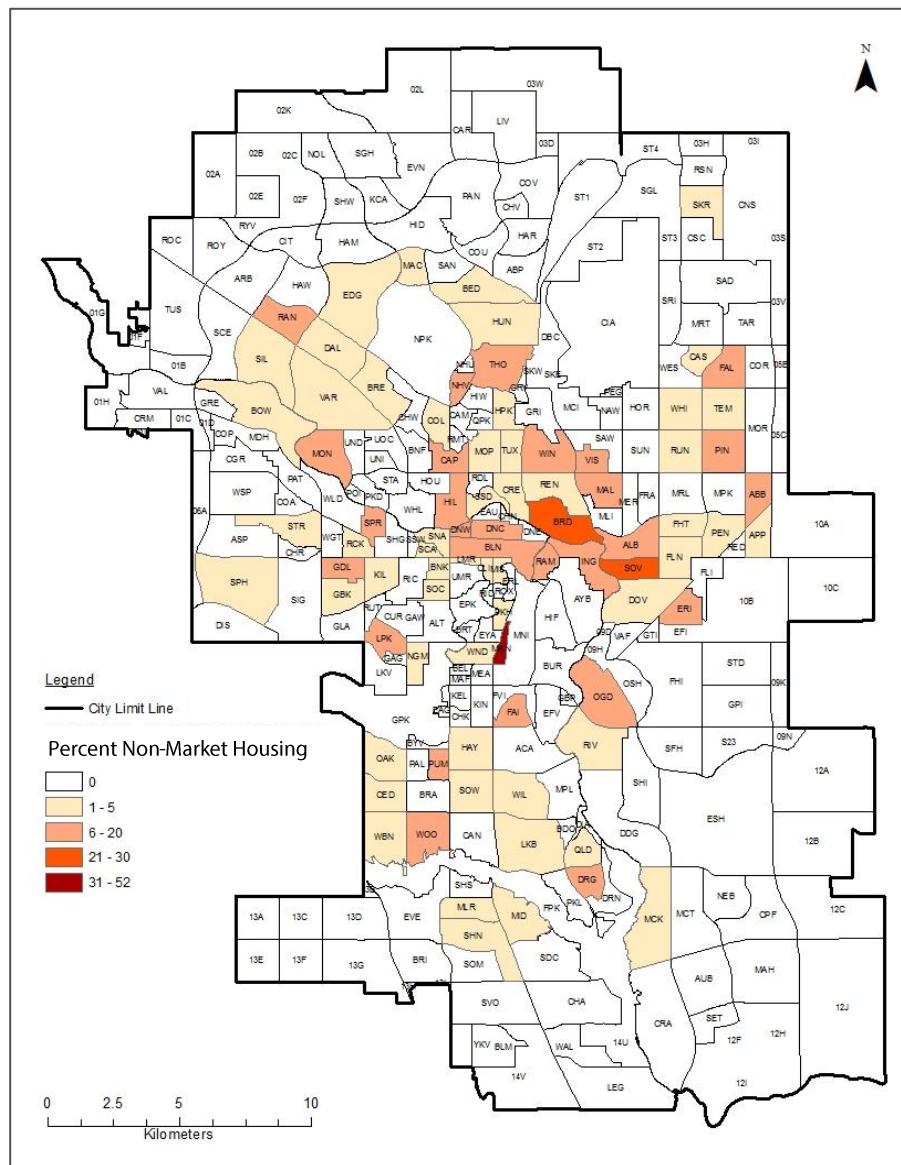


Figure 18: 2015 Survey of Non-Market Housing: Total Non-Market Housing Units, by Ward



**OVER HALF OF CALGARY'S RESIDENTIAL COMMUNITIES HAVE ZERO, OR VERY FEW, NON-MARKET HOUSING UNITS, AS A PERCENTAGE OF ALL DWELLING UNITS.**

**THE CANADIAN AVERAGE ACROSS MAJOR CITIES FOR NON-MARKET HOUSING IS SIX PERCENT OF ALL HOUSING. ONLY 25 COMMUNITIES HAVE ACHIEVED THIS NUMBER.**

**AS THE CITY GROWS, EFFORTS SHOULD BE MADE TO ENCOURAGE AFFORDABLE HOUSING IN ALL COMMUNITIES AND PARTICULARLY IN COMMUNITIES WITH VERY LITTLE OR NO CURRENT NON-MARKET HOUSING, WHERE SUITABLE.**

Figure 19: 2015 Survey of Non-Market Housing: Percent of Non-Market Units Compared with All Dwelling Units



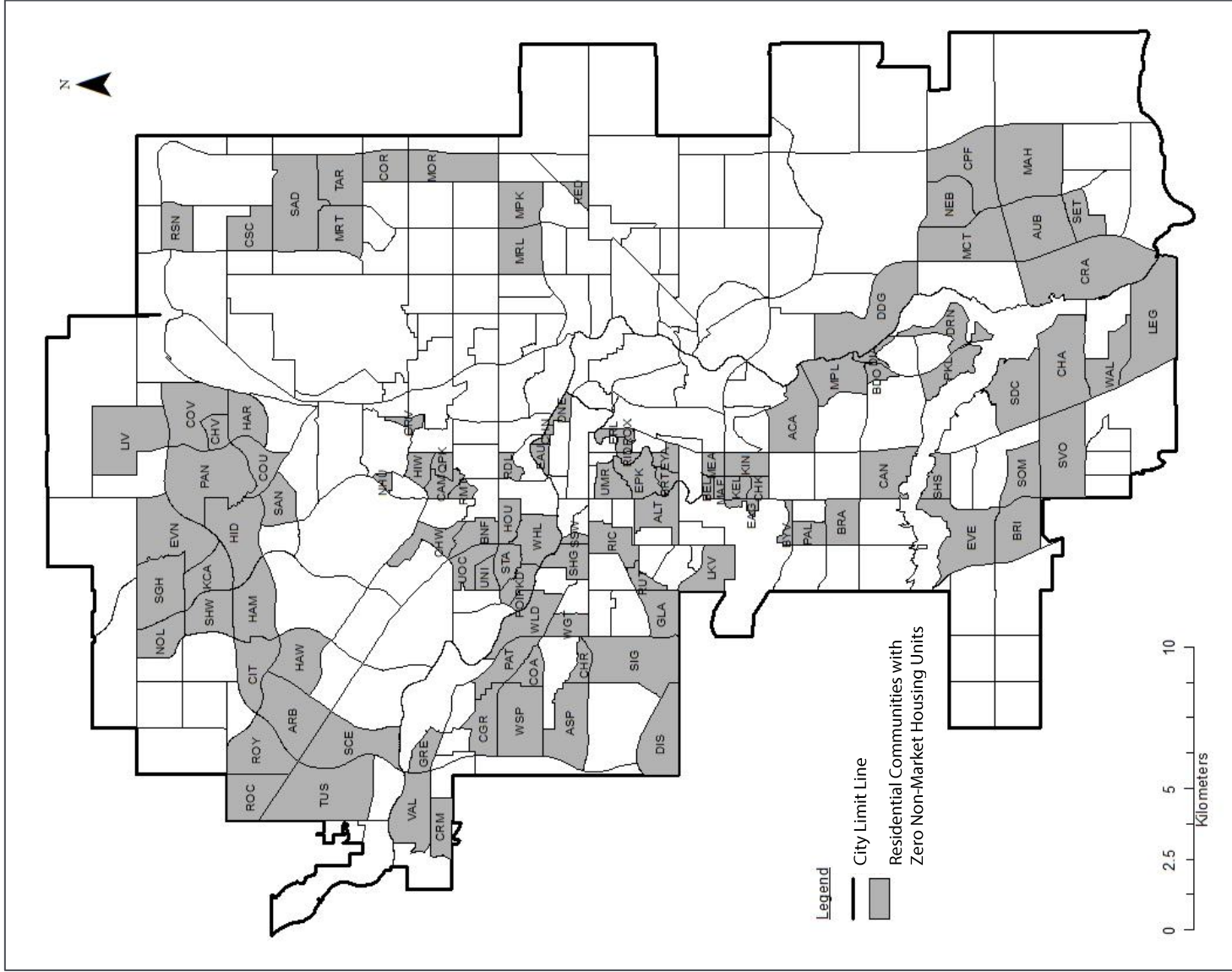


Figure 20: 2015 Survey of Non-Market Housing: Residential Communities with Zero Non-Market Housing Units

*Maintenance Closures*

During 2015, only 2.7%, or **333, of the non-market housing units were vacant for more than one month because of repairs, maintenance or safety concerns**. Eighteen organizations reported these vacancies. Eleven of these organizations had less than 5% of their units closed, representing a total of 241 closed units. For the remaining seven organizations, a few had very high vacancies (up to 50%), accounting for 92 closed units (see Table 5).

Table 5: 2015 Survey of Non-Market Housing: Maintenance Closures

# of units closed > 1 mo.	total units	% of units closed
3	6	50.0%
65	230	28.3%
4	22	18.2%
2	22	9.1%
10	114	8.8%
2	24	8.3%
6	114	5.3%
1	21	4.8%

At the time of the survey, respondents estimated that less than 1% of the units they operate would be closed for repairs, maintenance or safety concerns for longer than one month in 2016. It is not known how many organizations are deferring maintenance.

*Number of Bedrooms*

**One-bedroom units are the most common bedroom type**, representing 37% of all units; two-bedrooms account for 24% of the non-market stock, as do three-bedrooms. Units with four or more bedrooms are relatively rare, accounting for 2.4% of all units (see Figure 21).

**SOME ORGANIZATIONS NOTED A HIGH NUMBER OF UNITS CLOSED FOR REPAIRS, MAINTENANCE OR SAFETY IN 2015. IT IS KNOWN THAT MANY ORGANIZATIONS ARE STRUGGLING WITH FUNDING TO ADDRESS THESE ITEMS. THIS ISSUE IS CONCERNING AND NEEDS FUTURE ATTENTION.**

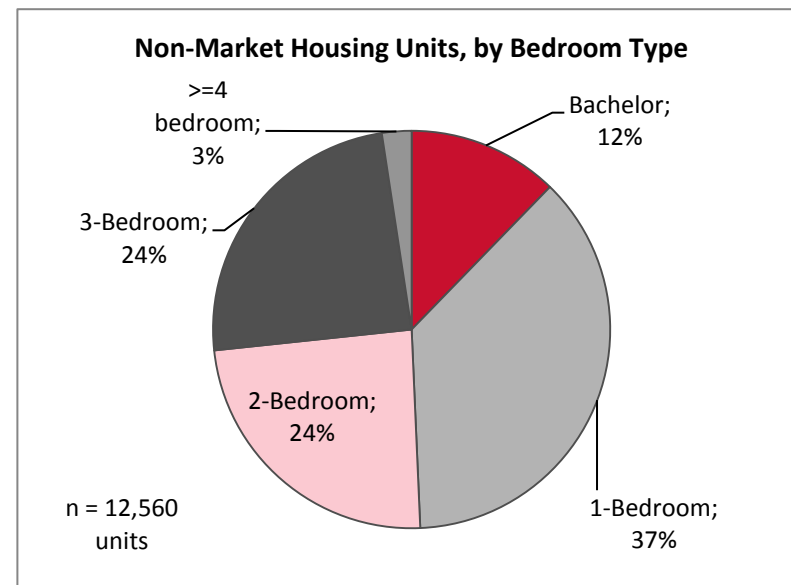


Figure 21: Non-Market Housing Units, by Bedroom Type

Most of the non-market development in the past 25 years has been in the bachelor and one-bedroom category (68%). **Of the 2,148 units built since 1990, less than 7% have three or more bedrooms, whereas 33% of the units built before 1990 have three or more bedrooms** (see Figure 23). Analysis of the CHC waitlist indicates that demand has shifted toward units with more bedrooms.

**MOST OF THE UNITS WITH THREE OR MORE BEDROOMS, THAT WOULD BE SUITABLE FOR FAMILIES, ARE OVER 25 YEARS OLD AND ARE AT RISK OF AGING OUT OF THE SUPPLY.**

**FAMILIES WITH CHILDREN ARE A KEY SUBPOPULATION IN NEED OF AFFORDABLE HOUSING (The City of Calgary, 2015). IN ORDER TO MEET THIS NEED, IN ADDITION TO BUILDING NEW UNITS, MAINTENANCE AND REDEVELOPMENT OF EXISTING UNITS WILL BE REQUIRED IN THE NEAR FUTURE. A SHIFT TOWARDS MEASURING SUCCESS IN TERMS OF THE NUMBER OF PEOPLE HOUSED (VERSUS NUMBER OF UNITS BUILT) WOULD INCREASE THE EMPHASIS ON HOUSING PEOPLE.**

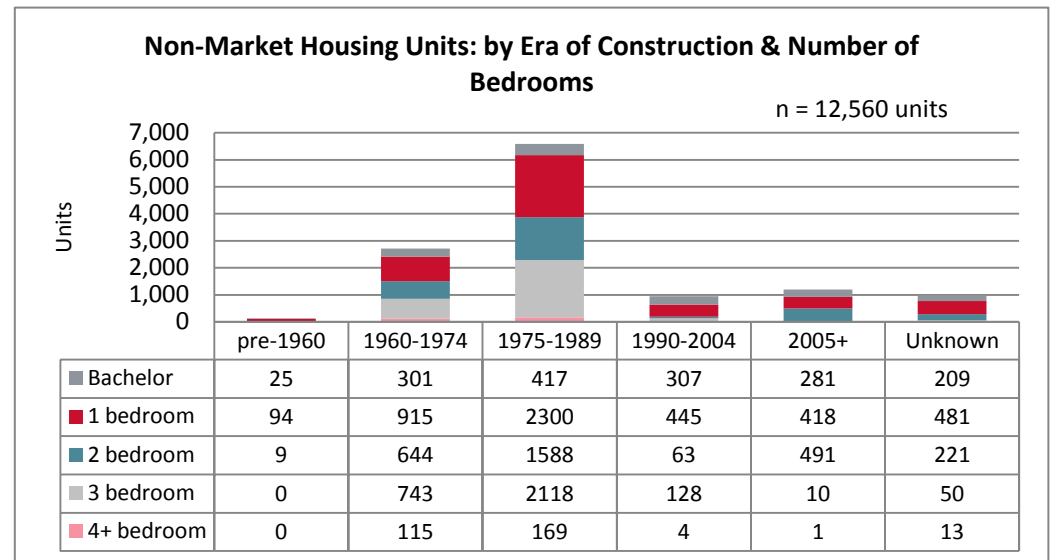


Figure 22: Non-Market Housing Units: by Era of Construction & Number of Bedrooms

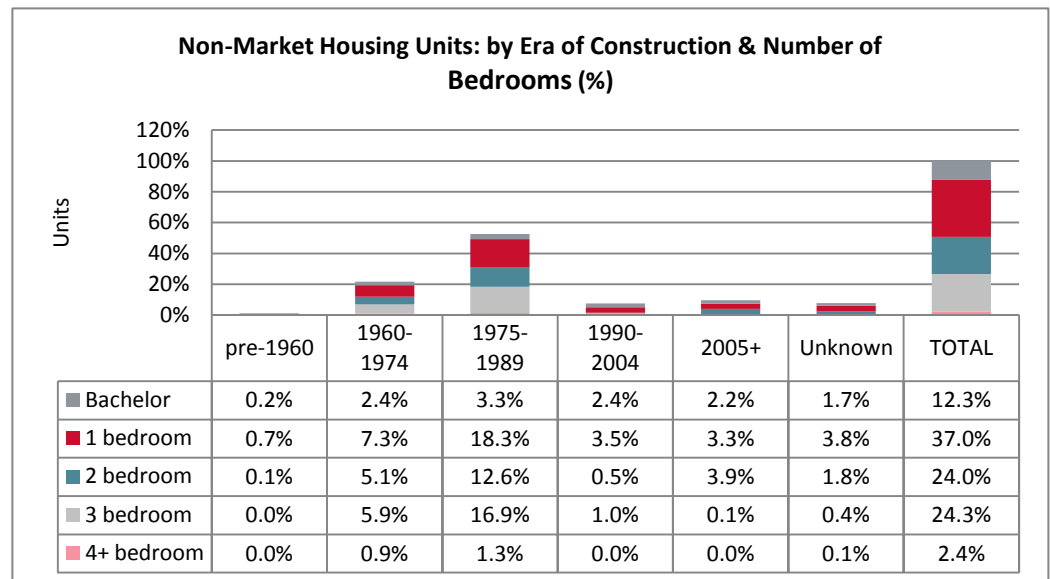


Figure 23: Non-Market Housing Units: by Era of Construction & Number of Bedrooms (%)

The majority of the larger family units (those with three or more bedrooms) are in ground-oriented properties (see Figure 24). In fact, **only six units of the 2,917 units in high-rise apartment buildings have three or more bedrooms**. This could be a reflection of the difficulty in meeting the egress requirements for bedrooms in high-rise apartment developments, or because of funding for units rather than number of people served. From the 2012 research on the “[Preferences of Low-Income Calgarians](#)”, low-income families prefer ground-oriented housing. Very few ground-oriented developments have been built in the past 25 years.

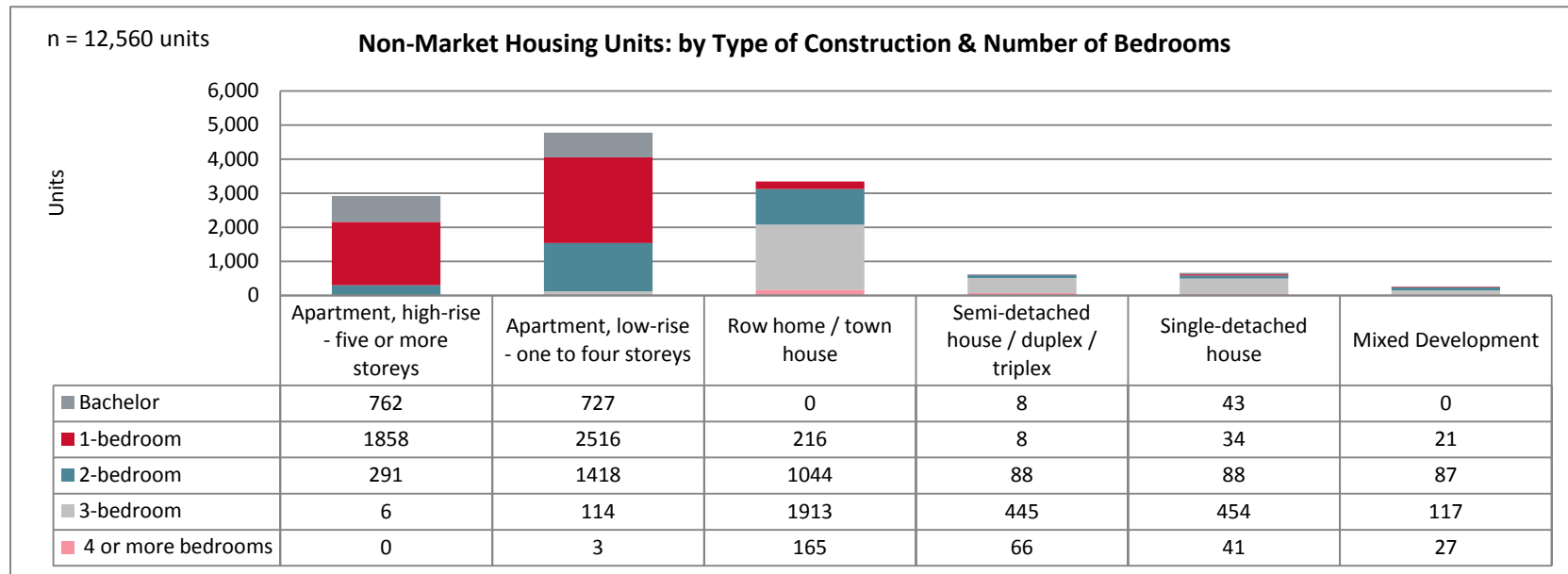
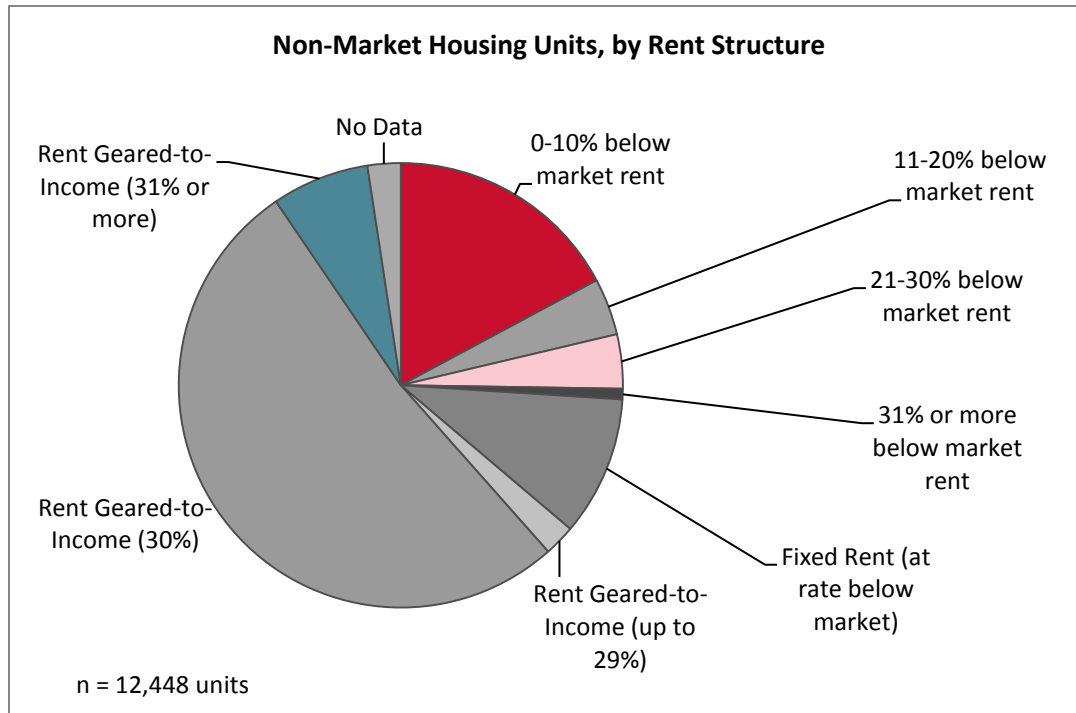


Figure 24: Non-Market Housing Units: by Type of Construction & Number of Bedrooms

Rent Structures

Over half (6,478) of the non-market units are rented at 30% of income (30% rent gear-to-income (RGI)). A large portion of the remaining units (2,137) are rented at either 0-10% below market, or have a fixed rent. Other rent structures are much less common. See Figure 25.



**2,137 NON-MARKET UNITS ARE RENTED AT 0-10% BELOW MARKET RATES. MANY OPERATORS RELY ON A MIXED-INCOME MODEL WHERE NEAR MARKET RENT REVENUES ARE USED TO SUPPORT OTHER UNITS WITH LOWER RENTS. IN THE CURRENT ECONOMIC DOWNTURN, HIGH VACANCY RATES AND RENT DECREASES MAY THREATEN THE FINANCIAL VIABILITY OF THIS MODEL.**

Figure 25: Non-Market Housing Units, by Rent Structure

The RGI 30% units are fairly evenly distributed among units with different numbers of bedrooms.

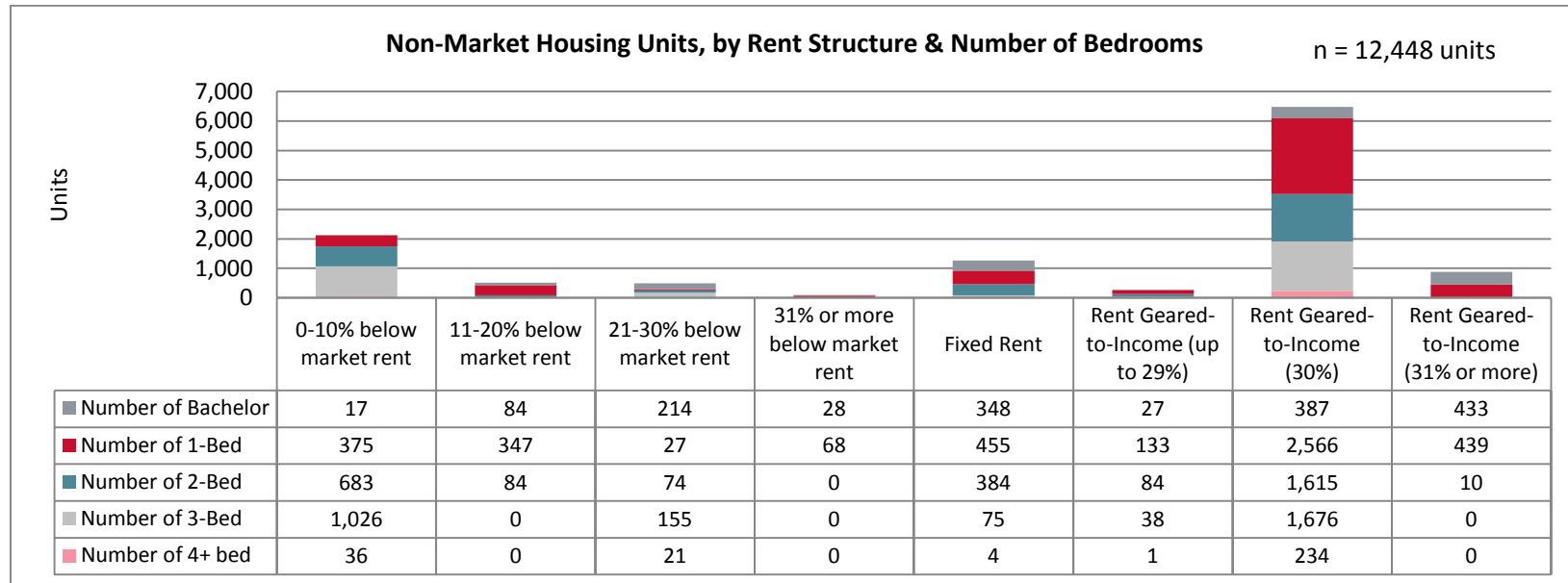


Figure 26: Non-Market Housing Units, by Rent Structure & Number of Bedrooms

*Wheelchair Accessibility*

**3.5%, or 443, of the non-market units are wheelchair accessible,** defined as having zero-threshold entrance, wider doorways, and an accessible bathroom, including a roll-in shower (see Figure 27). 102 of the accessible units are in CHC properties; the remaining 341 are in units operated by other organizations.

As of February 1, 2017, there are 134 applicants on the CHC waitlist that have indicated that they require an accessible housing unit.

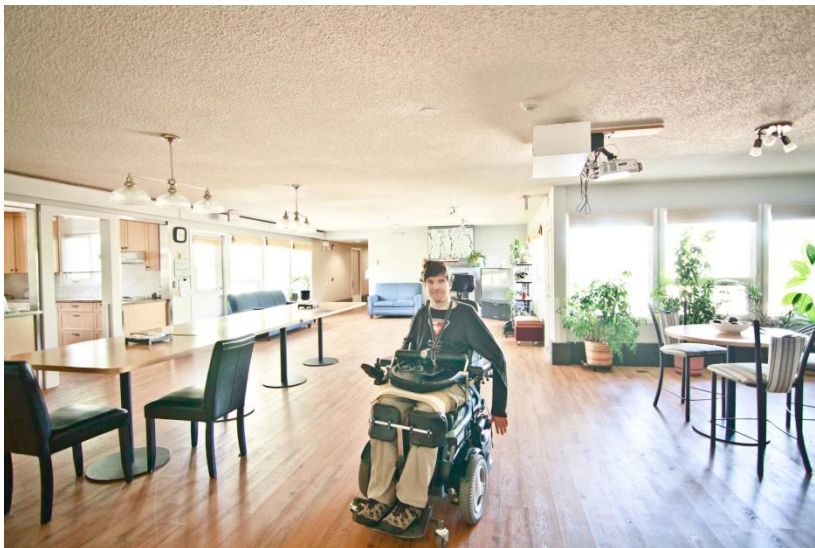


Figure 28: A Resident at an Accessible Housing Property

*Rent Supplements*

4.6%, or 575, of the non-market housing units receive direct-to-landlord rent supplements. It should be noted that due to the method in which data was collected, it is possible that up to 67 of these rent supplements are actually for market units. Even if all 67 rent supplements are in market units, at least **508 non-market units are receiving direct-to-landlord rent supplements.**

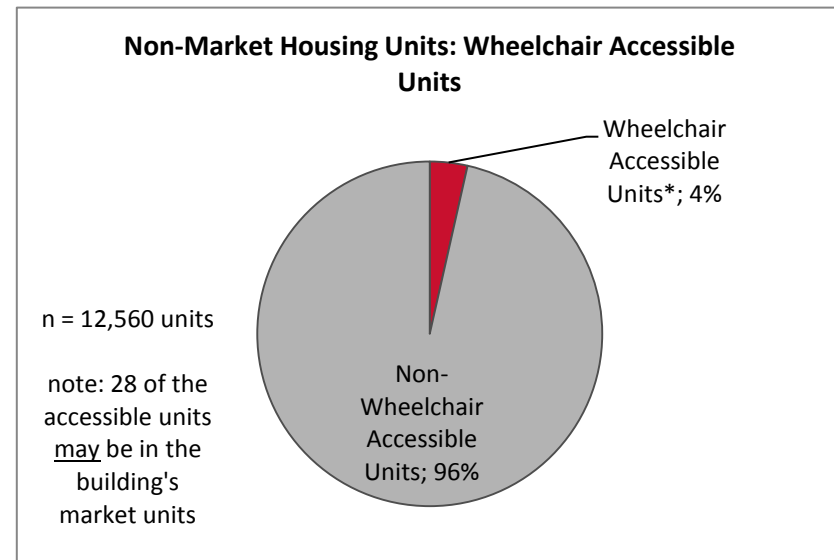


Figure 27: Non-Market Housing Units: Wheelchair Accessible Units

*Operating Agreements*

**Over half (50.4%) of all non-market units are under an operating agreement**, with either the Government of Alberta (GOA), Canada Mortgage and Housing Corporation (CMHC), or both (see Figure 29). Operating agreements include government subsidies for low-income households in rent-geared-to-income units.

At least **twenty-two percent of the properties have operating agreements that will be expiring in the next 5 years (by the end of 2020)**. It should be noted that for most of the properties, respondents did not know if they had an operating agreement, and if they did, they did not know when their operating agreement was expiring, or they left the expiry year unanswered. Therefore, the number of properties with operating agreements expiring in the next five years could be significantly higher (see Table 6).

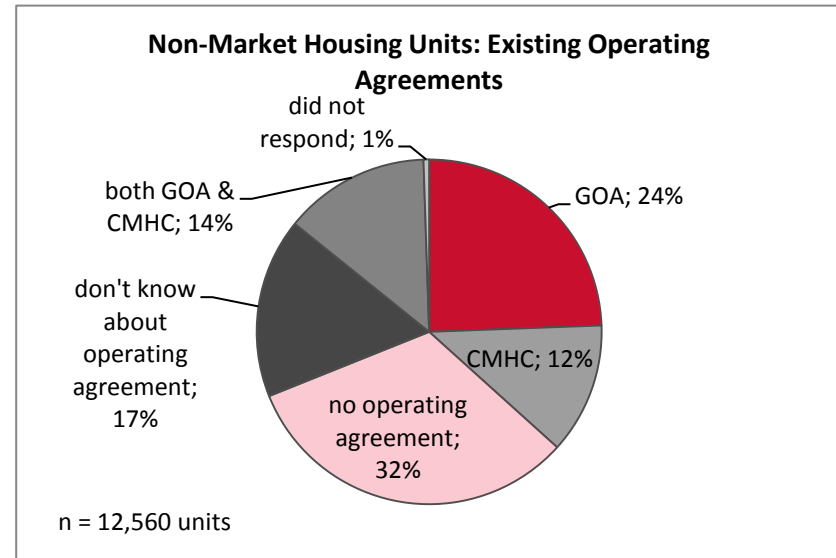


Figure 29: Non-Market Housing Units: Existing Operating Agreements

Table 6: Operating Agreements, by Property

	total properties	properties with operating agreements (#)	properties with operating agreements (%)	properties where respondents don't know about operating agreement (#)	properties with operating agreement, expiring next 5 years (#)	properties with operating agreement, expiring in next 5 years (%)	properties with expiry year unanswered (#)
<b>Survey</b>	118	48	41%	22	9	19%	36
<b>CHC</b>	206	96	47%	14	23	24%	49
<b>Total</b>	324	144	44%	36	32	22%	85

**OVER HALF OF THE NON-MARKET UNITS ARE TIED TO AN OPERATING AGREEMENT. ADDITIONALLY, 22% OF PROPERTIES HAVE OPERATING AGREEMENTS THAT WILL BE EXPIRING IN THE NEXT FIVE YEARS. THIS IS A KNOWN AND INCREASING CONCERN IN THE SECTOR; MORE WORK NEEDS TO BE DONE TO FULLY UNDERSTAND THE IMPLICATIONS AND TO PLAN FOR THE FUTURE.**



## Resident Information

### Qualifying Criteria

The majority (68%) of non-market units do not require that applicants belong to a specific demographic in order to qualify for housing. This is primarily because CHC houses all demographics, and the units managed by CHC constitute the largest portion of all units. 71% of the remaining units only serve specific demographics, citing most frequently that applicants must be a senior to be considered for housing with their organization (see Figure 30).

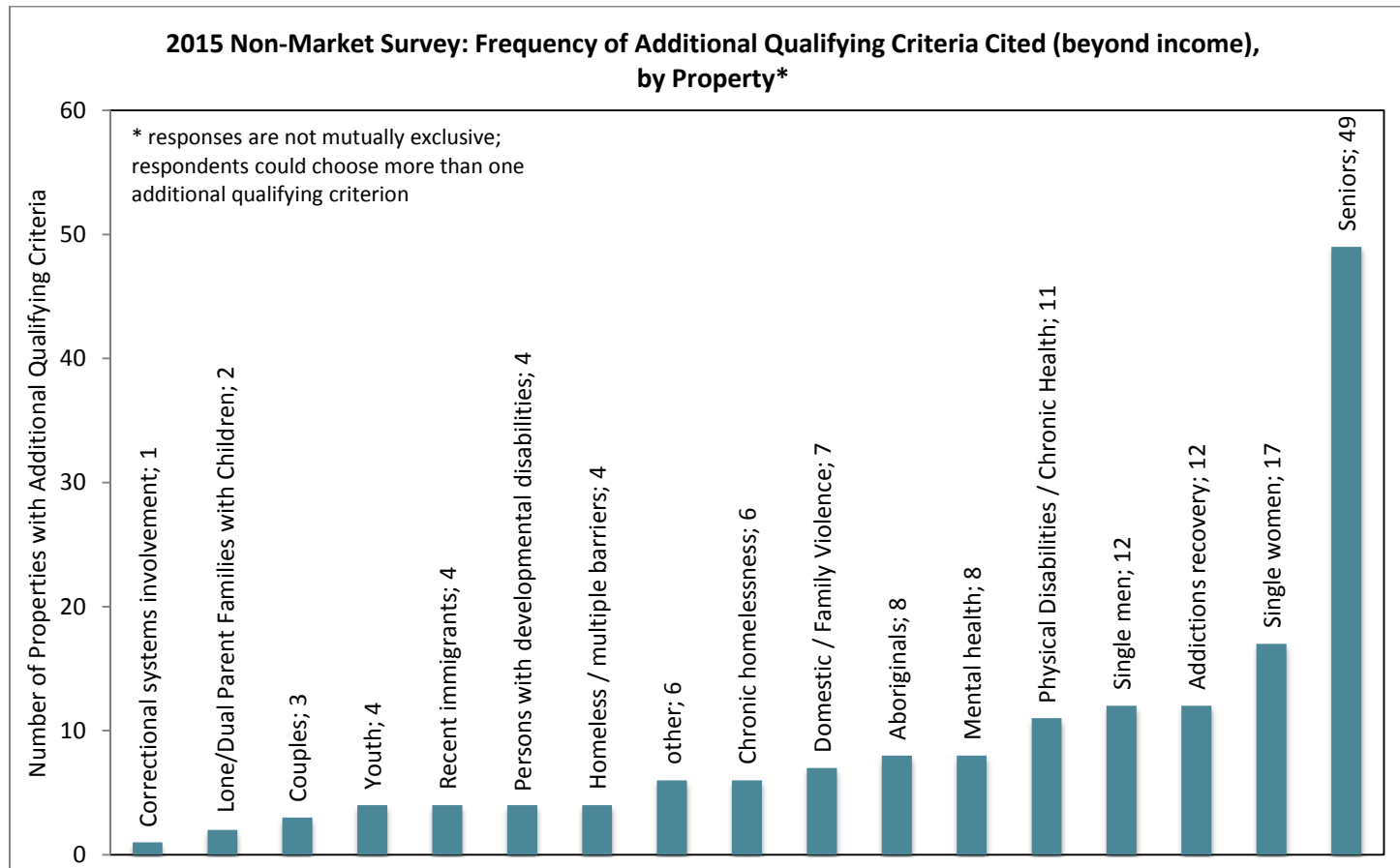


Figure 30: 2015 Non-Market Survey: Frequency of Additional Qualifying Criteria Cited (beyond income), by Property

*Turnover*

For the 324 properties in the survey, there were 2,071 move-ins and 2,899 move-outs in 2015. This means **that the turnover rate for all of the non-market housing in 2015 was 23%**. Turnover is calculated as the number of move-outs divided by the total number of units available. The turnover rate was slightly lower for the units managed by CHC (22%), compared with the rest of the organizations (25%). Note that turnover rates are highly tied to vacancy rates. When vacancy rates are low people tend not to move. Turnover rates in market rental units in Calgary were around 39% in 2016 (Canada Mortgage and Housing Corporation, 2016).

Turnover has major implications for property managers (i.e. increased administration, higher chance of units sitting vacant in interim). Given that many of the organizations are relatively small, the turnover rate may be quite impactful on their operations.

Turnover rates varied depending on additional demographic qualifying criteria. Average turnover rates were highest for properties serving youth (50%), lone and dual parent families (33%) and those involved in the corrections system (23%). Average turnover rates were lowest for properties serving people with developmental disabilities (10%), seniors (8%) and couples without children (5%). It is important to note that organizations serving some sub-populations may struggle more than others with the costs of high turnover rates.

*Tenant Move-Outs*

The analysis on tenant move-outs was done separately for CHC and the survey as a result of the method in which data was collected. The findings from the survey are presented in Figures 31-34, followed by the findings from CHC in Figure 35 and Table 7. For the survey, in order to reduce the effort required to complete the survey, respondents were asked to estimate the most common reason tenants move out for each property they manage. This analysis is therefore based on a summary by property, rather than on each tenant.

**Survey**

From the survey (118 properties), when asked how tenants moved out of units, the **most common reason cited was that tenants ended their lease and moved out, giving sufficient notice, and without arrears**. See Figure 31. This was cited for 28 (24%) of the properties in the survey.

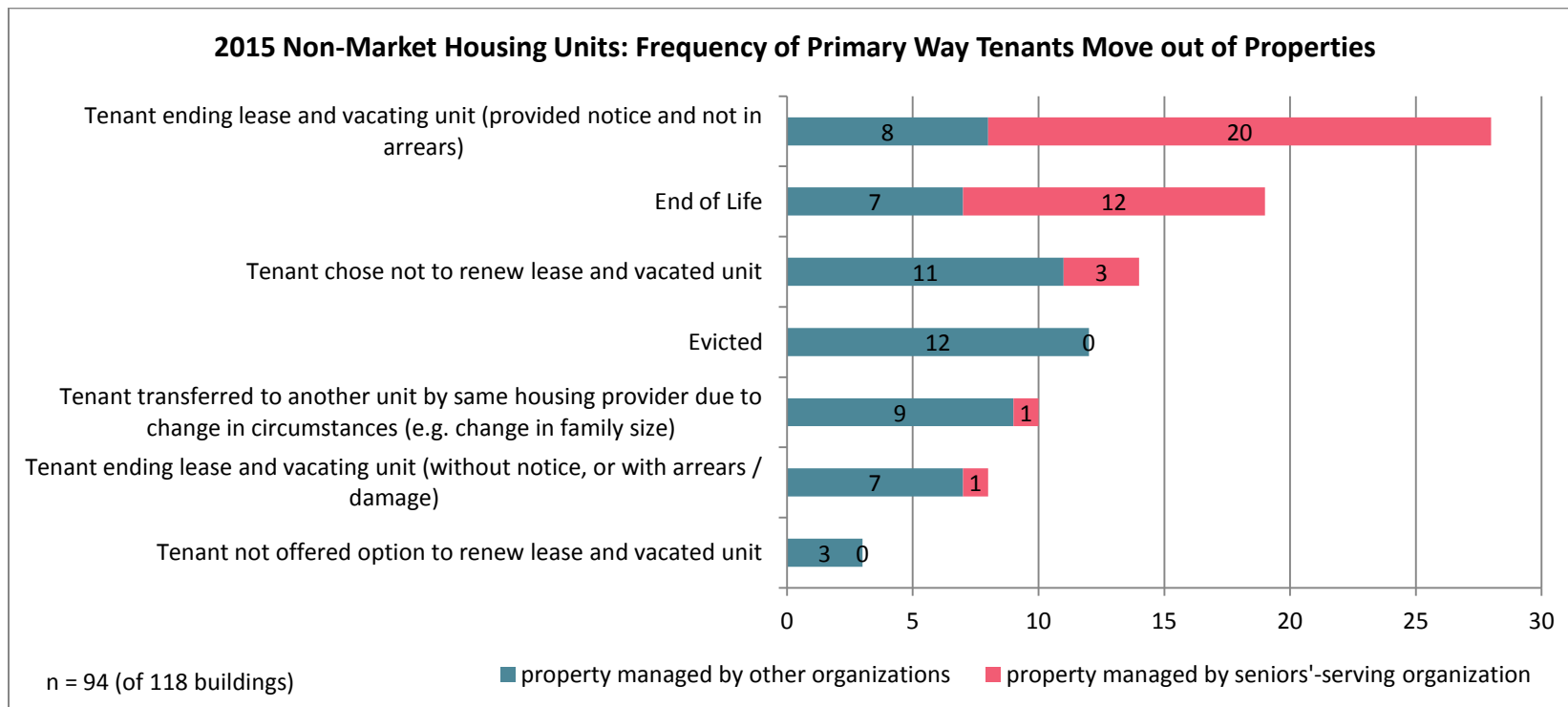


Figure 31: 2015 Non-Market Housing Units: Online Survey data – Frequency of Primary Ways Tenants Move out of Properties

When asked about the reasons why tenants moved out, **the most common reason cited was that tenant moved to a higher level of care, due to supports needs** (i.e. long term care, supportive housing). End of life was cited the second most times as the primary reason for move-out. **None of the organizations cited that the primary reason for move-outs was to buy a home, whether in the market or through an affordable homeownership program.** See Figure 32. It should be noted, however, that not all of these responses can be verified because tenants are not required to provide a reason for moving out.

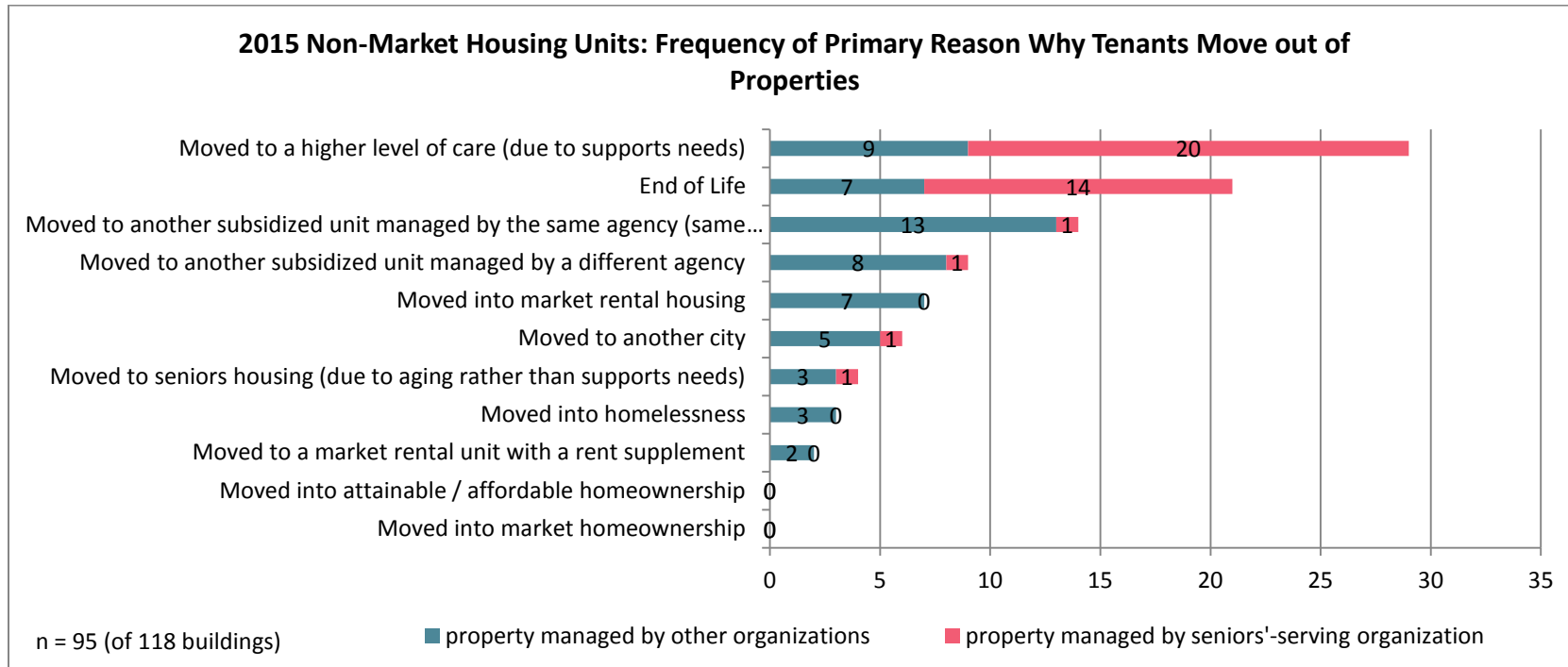


Figure 32: 2015 Non-Market Housing Units: Frequency of Primary Reason Why Tenants Move out of Properties

Clustering the primary ways that tenants and landlords end their housing agreement demonstrates that approximately 24% of exits could likely be considered negative outcomes for tenants (i.e. “tenant not offered option to renew lease and vacated unit”, “tenant ending lease and vacating unit (without notice, or with arrears / damage)”, “tenant evicted”). For most (76%) of the properties, the primary ways in which tenants move out could be considered either positive, neutral or negative for the tenant, depending on circumstances. See Figure 33<sup>4</sup>. It should be noted that this clustering is subjective.

Using the same clustering method for the reasons why tenants move out shows that the 36% of reasons could likely be considered negative, while 55% could be considered neutral and 9% could be considered positive. See Figure 34<sup>5</sup>. Most of the negative exits were to move to a higher level of care, while most of the neutral exits were that the tenant passed away. Again, this clustering is highly subjective.

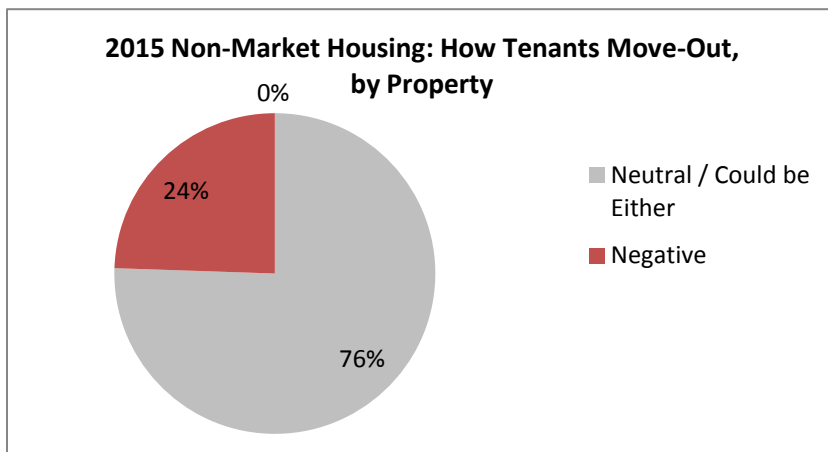


Figure 33: 2015 Non-Market Housing: Ways Tenants Move-Out, by Property

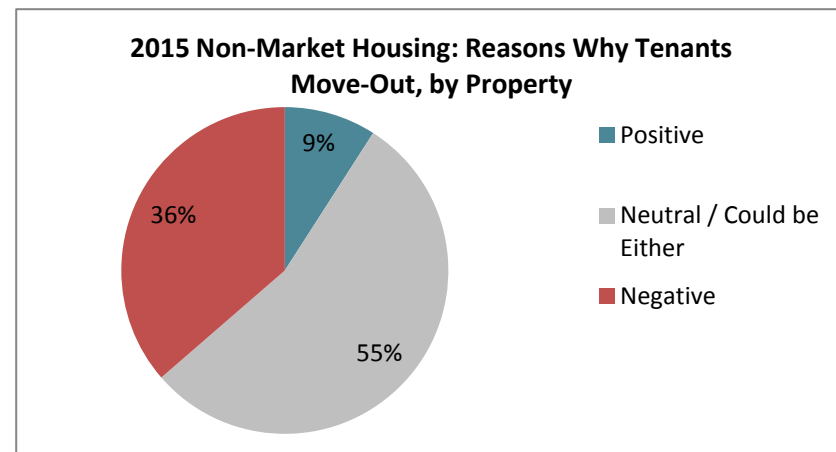


Figure 34: 2015 Non-Market Housing: Reasons Why Tenants Move-Out, by Property

<sup>4</sup> Neutral = Tenant transferred to another unit by same housing provider due to change in circumstances (e.g. change in family size), Tenant chose not to renew lease and vacated unit, Tenant ending lease and vacating unit (provided notice and not in arrears), Tenant passed away  
 Negative = Tenant not offered option to renew lease and vacated unit, Tenant ending lease and vacating unit (without notice, or with arrears / damage), Tenant evicted.

<sup>5</sup> Positive = Moved into market housing (rental or ownership), with or without a rent supplement; bought a home through affordable homeownership program; Neutral = Moved to another city, moved to another non-market unit, moved to seniors housing (due to aging), passed away; Negative = Became homeless, Moved to a higher level of care (due to support needs).

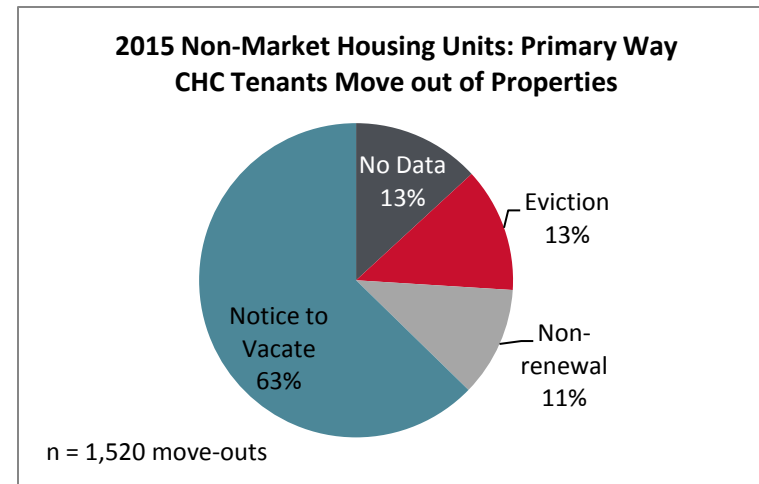
**CHC**

CHC completed a separate analysis on their 2015 move-outs (see Figure 35 and Table 7)<sup>6</sup>. Data was captured for each move-out (i.e.tenant), therefore, a more accurate analysis of tenant exits can be done.

**The most common way CHC tenants moved out was by a notice to vacate (tenants gave notice) (63%).** In 5% of move-outs, this was to move into an affordable homeownership program (Thomas, 2016). In Q4 2015, CHC started a program to support affordable homeownership for CHC tenants.

**Table 7: CHC: Reasons to Vacate**

Reason to Vacant	Volume by Type-Detail (YTD Percentages)
No data available	13%
Eviction - Arrears	10%
Eviction - Behaviour	1%
Eviction - Other	2%
Non-renewal - Arrears	2%
Non-renewal - Behaviour	2%
Non-renewal - Over Income	5%
Non-renewal - Other	3%
NTV - Homeownership	5%
NTV - Not Known	14%
NTV - Rent Increase	5%
NTV - Relocate	20%
NTV - Transfer	9%
NTV - Other Tenant Reason	10%



**Figure 35: 2015 Non-Market Housing Units: Primary Way CHC Tenants Move out of Properties**

**THESE FINDINGS ABOUT HOW AND WHY PEOPLE EXIT NON-MARKET HOUSING CHALLENGE THE IDEA THAT PEOPLE LIVE IN NON-MARKET HOUSING FOR A LIMITED TIME AND THEN MOVE ON TO MARKET HOUSING OPTIONS. FURTHER RESEARCH IS NEEDED TO BETTER UNDERSTAND HOW PEOPLE MOVE THROUGH THE HOUSING SYSTEM, AND HOW TO INCREASE POSITIVE EXITS FROM AFFORDABLE HOUSING.**

<sup>6</sup> Notice to vacate (NTV) is when tenants give notice, while evictions are when CHC ends the tenancy. Non-renewal can be either, as the tenant may not wish to renew their tenancy at the end of their fixed term lease, or CHC may not choose to renew a fixed term lease.

### Support Services

Support services are those services offered to tenants above and beyond the provision of housing. They range in type, frequency and duration and can include anything from health care professional visits, to food banks referrals, to employment skills training to general case management. Because of the way data was collected, the analysis on support services was done separately for CHC and the survey. The findings from the survey are presented here first, followed by the findings from CHC.

#### Survey

**Some form of support services are offered in the majority (86%) of the 118 properties in the survey.** Only 8% of the properties in the survey offered no support services to tenants (in addition to non-market housing). See Table 8.

When asked about the nature of the support services, respondents indicated that **for 13% of the properties, supports are required** (as a condition of tenancy); **46% of the properties have optional supports**, meaning supports are available, should tenants choose to access them; and **28% of the properties have a mix of support services**, meaning some units have required supports and some units have optional supports. A response was not given for 14% of the properties (see Table 9). The survey also included questions on frequency and duration of support services. The response rate for this question was quite low, and is not included in this report.

Table 8: 2015 Non-Market Housing Properties: Support Services Provided

Provision of Support Services Provided, by Property		
Supports Provided by Operating Organization Only	21	18%
Supports Provided by Another Agency Only	41	35%
Supports Provided by Both the Operating Organization and Another Agency	40	34%
No Supports	10	8%
Did Not Respond	6	5%

Table 9: 2015 Non-Market Housing Properties: Nature of Support Services

Nature of Support Services, by Property	
A mix of both (some units optional, some required)	28%
Optional for Residents (there is no expectation that the household access supports)	46%
Required for Residents (the intention is that the units are only for households using the supports)	13%
did not respond	14%

An examination of the breakdown of support services by units shows that **the majority (60%) of the 5,569 units from the online survey have access to support services.** See Table 10.

*CHC*

While they do not directly provide support services to their tenants, **CHC has eight Tenant Liaisons who work in coordination with the property managers across the entire CHC portfolio to refer supports to tenants.** These can include but are not limited to: parenting skills, food bank, legal aid, child and family services, Alberta health services, school boards, ESL, domestic violence supports, and many other community services.

Supports are optional, and based on request or referral, until it comes to a point where participation is required to maintain tenancy (which would be on an individual incident basis).

Additionally, there are on-site agencies on CHC-managed properties. CHC has some units that are in partnership with other agencies such as the Sharp Foundation, in which case they are required to be in their program, and come to CHC by referral. These units are the exception, and are not a large part of the CHC portfolio.

Table 10: 2015 Non-Market Housing Units: Nature of Support Services

Nature of Support Services, by Units	
No Supports	11%
Optional Supports	49%
Required Supports	11%
did not respond	30%

**MOST NON-MARKET HOUSING UNITS HAVE ACCESS TO SUPPORT SERVICES. HOWEVER, THE PROVIDERS MAY BE STRUGGLING TO MEET TENANT’S NEEDS, AS SOME OF THE ORGANIZATIONS HAVE VERY FEW STAFF COORDINATING SUPPORT SERVICES. LIMITED DATA ON SUPPORT SERVICES WAS OBTAINED THROUGH THIS SURVEY AND FURTHER RESEARCH IS REQUIRED TO DETERMINE WHETHER TENANTS ARE ABLE TO ACCESS THE SUPPORT SERVICES THEY NEED.**



### Additional Non-Market Housing

Several non-market housing units were not captured in the 2015 non-market housing survey. These units were missed for a variety of reasons (see Figure 36):

- The organization was not initially identified to researchers, and therefore not invited to participate (11% of missed units),
- The organization was invited to participate, but did not respond (24% of missed units),
- The organization had many properties that were scattered geographically, which made filling out the survey too onerous (3% of missed units), or
- The organization filled out the survey, but missed some of their properties, and units needed to be added (63% of missed units).

Through follow-up emails and phone calls, some basic information about these units was captured. Through this research, **4,254 additional non-market units across 21 organizations** were identified. It should be noted that, while this is a large number of units, it does not decrease the validity of the 2015 non-market housing survey. The survey captured comprehensive information on 12,448 units of the 16,702 total units, representing 75% of the universe.

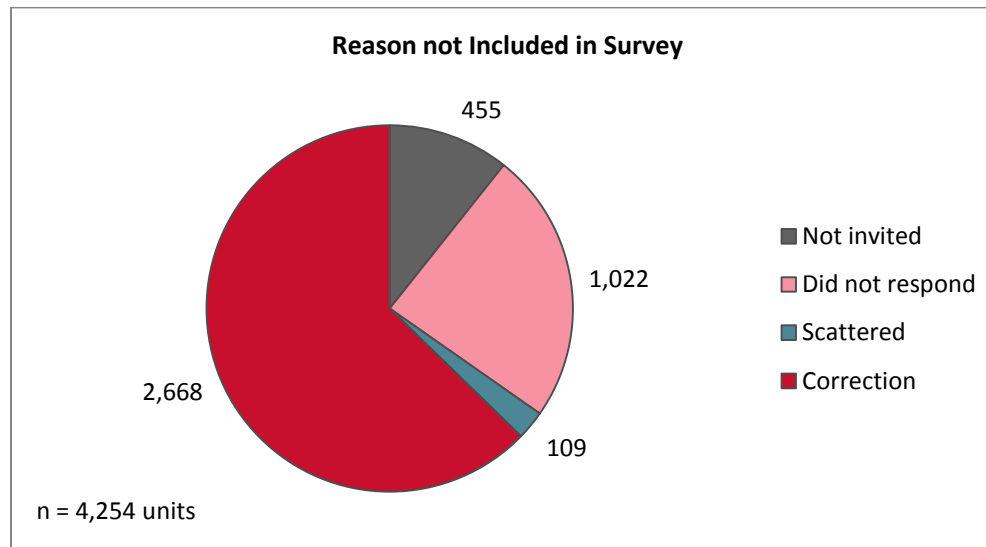


Figure 36: Additional Non-Market Housing: Reason Not Included in Survey

While seven percent of the organizations interviewed did not specify a target population, **53% serve seniors only**. The remaining units are targeted to assisted living (19%), long-term care (16%), treatment/recovery (1%), housing for Aboriginal peoples (1%), and people needing supportive housing (3%). See Figure 37. Many of the organizations indicated that tenants have access to support services. Four organizations indicated that they had wheelchair accessible units totalling 34 units. Most of the additional units (98%) are in apartment buildings (see Figure 38).

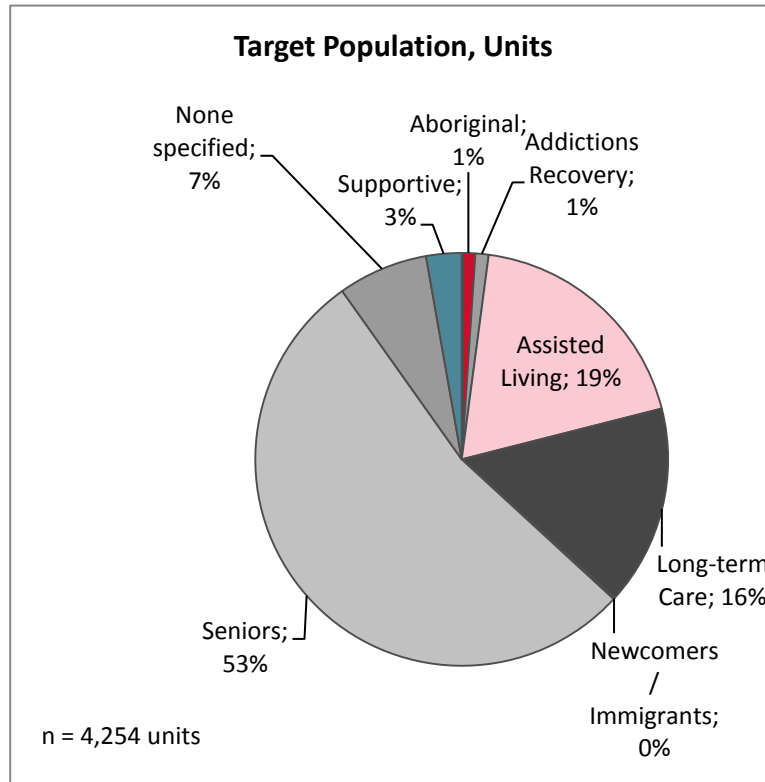


Figure 37: Additional Non-Market Housing Units: Target Population

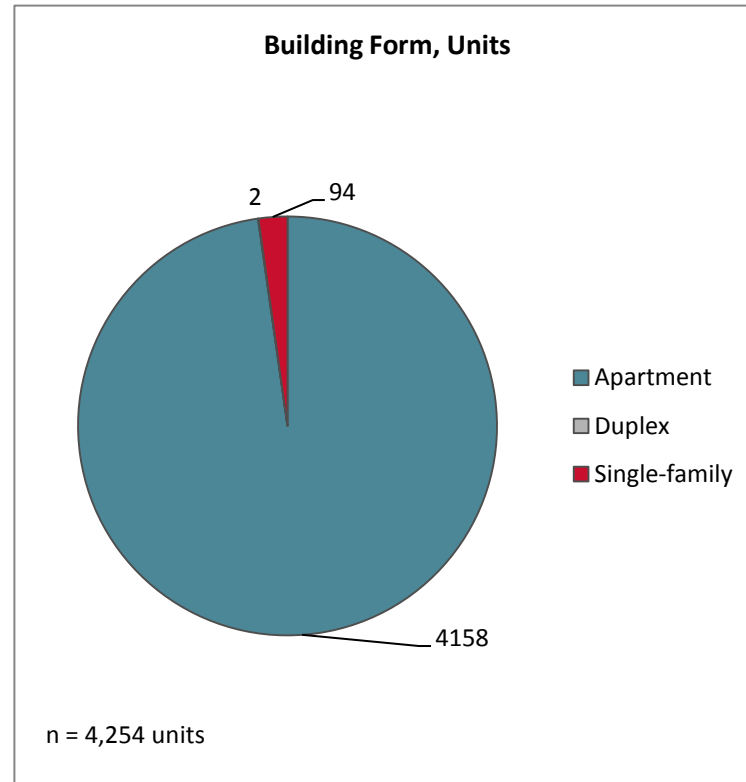


Figure 38: Additional Non-Market Housing Units: Building Form

## RENT SUPPLEMENTS

In addition to bricks-and-mortar housing, there are also a number of rent supplement programs in Calgary that support financially the cost of housing for low-income households. “Rent supplements are monthly stipends given to low-income households to subsidize shelter costs. They provide a simple, flexible way for governments to assist low-income households in reducing their shelter-to-income-ratio to affordable levels” (The Conference Board of Canada, 2010). They constitute an income (rather than supply) based approach to meeting affordable housing need. Rent supplements are often classified into two categories, based on whether they are paid directly to the tenant, or to the landlord. The number of supplements issued by each program is shown in Table 11.

### Calgary Housing Company (CHC) Rent Supplements

The annual budget for all CHC rent supplement programs was \$19.9M in 2016 and comes from provincial funding. **CHC administers 2,459 rent supplements** over five programs:

**Direct Rent Subsidy Program:** A program where CHC provides financial support to clients living in private rentals. Clients pay rent to their landlord and CHC pays the difference to help with rent each month. Clients are chosen from the waitlist when there is funding available. Money is deposited directly to the tenant. The maximum subsidy is \$750. The client portion is 30% rent-g geared-to-income (plus anything over maximum subsidy). The subsidy follows the tenant if they move. There is no increase in subsidy during the year. The following areas are covered: Calgary, Cochrane, Chestermere, Airdrie, Crossfield, Beiseker, Irricana, and Strathmore.

**Rent Shortfall Program:** This program was designed to pay existing clients who are renting in the private market a subsidy each month. This program is now closed and the caseload is being reduced through attrition, as clients come off this program rents are not renewed. Units are being added to the Direct Rent Subsidy program as budget permits.

**Municipal Rent Supplement Program:** This program was designed to pay existing clients a subsidy each month. This program is now closed and the caseload is being reduced through attrition, as clients come off this program. Units are being added to the Direct Rent Subsidy program as budget permits.

**Victims of Violence Rent Supplement Program:** This program is only open to women leaving situations of domestic violence. CHC began adding to this program in July 2016. The funding for this program came from CMHC and is for five years. It started in Feb 2015, and funding is \$130,000

per year. CHC has partnered with Emergency Shelters to ensure that proper case management is being provided. The funding for a client only lasts two years as this funding is short term.

**Private Landlord Rent Supplement Program:** In this program the unit itself is funded. Money is paid directly to the landlord to make up the difference between 30% of rent-g geared-to-income and average market rent. There is no maximum subsidy. Rent adjustments are allowed during the year. CHC pre-screens applicants prior to referral to landlord. CHC works with the following non-profit housing partner agencies as part of the Private Landlord Rent Supplement Program: Brenda Strafford Society, Horizon Housing Society, Sonshine Services, The Mustard Seed, The Sharp Foundation, and Group Homes. These units are captured in the survey of non-market housing and are included in the total of 508 direct-to-landlord rent supplements that are being used with non-market units. CHC also qualifies as a landlord to receive direct-to-landlord rent supplements for their low end of market units (LEM units)<sup>7</sup>. In addition to the 1,214 units outside of CHC properties, there are 110 rent supplements administered within CHC properties. CHC's current practice is to keep the supplements operating in CHC's LEM units, as a small proportion of the rent supplement program (Ray, 2016).

### Calgary Homeless Foundation (CHF) Rent Supplements

CHF funds 35 housing programs through 20 providers/agencies. These include both place-based programs, where clients are housed in one property together, and scattered-site programs, where clients are housed in units scattered throughout the city. The level of support provided ranges from light to intense, depending on client needs. Some of these programs have an expectation of "graduation" after a certain time period, while others provide permanent housing.

CHF does not provide rent supplements directly to tenants or to landlords. CHF funds agencies to provide programming and supports. CHF also funds agencies to provide rent supplements directly to their clients, based on the difference between the amount of rent their tenants are likely to be able to pay, and what the landlord charges the agency.

As of June 30<sup>th</sup> 2016, **CHF funded 2,040 rent supplements**, and had an occupancy rate of 92% (approximately 1,870). Roughly 20% of clients live in CHF properties (i.e. 408 CHF units are also receiving a rent supplement administered by CHF), and approximately 1,632 units are being financially supported outside of CHF properties (also known as "scattered-site housing").

**RENT SUPPLEMENTS OFFER MANY UNIQUE ADVANTAGES AND LIMITATIONS. FURTHER RESEARCH AND DEBATE IS REQUIRED TO INFORM THEIR FUTURE ROLE IN THE HOUSING SYSTEM.**

<sup>7</sup> Management bodies are not allowed (by law) to issue direct-to-landlord rent supplements to themselves, however, CHC is not a management body.

In total, there are 3,981 “direct-to-landlord” rent supplements in Calgary that are being used to bridge the gap between tenant income and rent in market housing units. 2,349 are administered by CHC (excluding 110 that go to CHC units) and 1,632 are administered by CHF (excluding 408 that go to CHF units).

While it is often assumed that households receiving rent supplements reside in market rental, there are also households receiving rent supplements that reside in non-market rental. At least 508 direct to landlord rent supplements are being used to bridge the gap between tenant income and rent in non-market units. It is not possible to determine whether some non-market housing units are occupied by tenants receiving direct-to-tenant rent supplements. That information is not available within this report, however, because data collection was deemed too onerous and invasive (i.e. it was not collected in the non-market housing survey because non-market housing operators do not know if tenants are receiving direct-to-tenant subsidies). Therefore, it is not possible to determine the degree to which this could be occurring.

Table 11: Rent Supplement Programs

Rent Supplement Program	Total Number of Rent Supplements, summer 2016	Number of rent supplements in market units
<b>CHC managed</b>	<b>2,459</b>	<b>2,349</b>
Direct Rent Subsidy	697	697
Rent Shortfall	342	342
Municipal	80	80
Victims of Violence	16	16
Private Landlord	1,324	1,214
<b>CHF managed</b>	<b>2,040</b>	<b>1,632</b>
<b>TOTAL</b>	<b>4,499</b>	<b>3,981</b>

**IN ORDER TO AVOID OVERESTIMATING CAPACITY OF NON-MARKET HOUSING SUPPLY, IT IS IMPORTANT TO RECOGNIZE THAT SOME RENT SUPPLEMENTS ARE USED IN NON-MARKET HOUSING.**

## CO-OPERATIVE HOUSING

Co-operative housing is housing with joint membership. It is different than a condominium in that the co-operative, a legal association, is on title, and membership in the co-operative is determined by a board. Once approved, new members purchase a share in the co-operative.

It is important to note that there are two different housing co-operative models: Continuing Housing Co-operatives and Equity Co-operatives. Equity cooperatives are also known as cohousing; there is currently one cohousing development in Calgary: Prairie Sky Cohousing Cooperative, which has 18 units. These units are captured in market homeownership.

**There are currently 16 continuing housing co-operatives in Calgary, with a total of 1,294 units** (see Table 12) (The Co-Operative Housing Federation of Canada, 2016). **157 of these units are receiving a federal subsidy from CMHC and approximately 93 units are subsidized internally, for a total of approximately 250 subsidized co-op units** (Brumwell, 2016). Note that this figure varies due to both the needs of housing co-operative residents, and expiring operating agreements (Davies, Executive Director of Southern Alberta Co-operative Housing Association, 2016).

Continuing housing co-operatives provide not-for-profit housing for their members. It is a unique form of homeownership and housing co-operative members buy shares and become stakeholders in a co-op enterprise. The equity generated by these shares goes towards running the housing co-operative and keeping costs of doing

business down. Therefore, the members do not gain interest on their shares but they enjoy democratic control of their units, security of tenure and the housing charges remain affordable. Other benefits in this model of housing are that units can never be sold (Co-operative Act of Alberta) and therefore these units remain as affordable housing stock in communities. If a member moves out of their unit, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home.

Continuing housing co-operatives are able to remain viable and sustainable and can address the current need for affordable housing solutions. The continuing housing model is “mixed income housing” and therefore provides equal opportunities for all that live there.



Figure 39: Alberta 75 Housing Co-operative

In addition to continuing housing co-ops, where mixed income housing applies, some co-ops have subsidy funds available to assist members. Each housing co-op determines the number of units that will be subsidized based on funds that are provided to them by the government. Other member households will pay the full housing charge amount.

With the support of the provincial federation (Southern Alberta Co-operative Housing, – SACHA) and the National Federation (CHF Canada), continuing housing co-operatives receive education, operational support and bulk purchasing power to keep the cost of running their co-ops down as well as providing quality services to their membership. Learning to govern and manage these co-ops through education is a key element to the overall success housing co-operatives have enjoyed for over 40 years in Canada.

Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is much more affordable than average private sector rental costs. Co-op housing also offers security. Co-ops are controlled by their members who have a vote in decisions about their housing. There is no outside landlord (Davies, Southern Alberta Co-operative Housing Association, 2016).

**Table 12: Continuing Housing Co-operatives in Calgary**

<b>Co-operative Name</b>	<b>Units</b>
Alberta 75 Housing Co-operative Limited	150
Canadian Hispanic Village Housing co-operative	62
Deerfoot Estates Housing Co-operative Limited	72
Heatherglen Housing Co-operative Limited	83
Hunter Estates Housing Co-operative Limited	138
Jubilee Housing Co-operative	11
Liberty Housing Co-operative	16
Moccasin Flats Housing Co-operative	8
Ramsay Heights Housing Co-operative	37
Sarcee meadows Housing Co-operative Ltd.	380
Sikome Risk Housing Cooperative	18
Springhill Ranch Housing Co-operative	43
Sunnyhill Housing Co-operative Ltd.	66
West Heritage Manor Housing Co-Op Ltd.	110
West Scenic Housing Co-op Ltd.	41
Whippletree West Housing Co-op Ltd.	59
<b>TOTAL</b>	<b>1,294</b>

**THE INVENTORY OF CO-OPERATIVE HOUSING IN CALGARY IS RELATIVELY SMALL AND AGING. FURTHER DISCUSSION IS REQUIRED WITHIN THIS SECTOR TO DETERMINE WHETHER THERE IS AN APPETITE TO GROW THIS COMPONENT OF THE HOUSING SYSTEM.**

## AFFORDABLE HOMEOWNERSHIP

There are several programs that support homeownership in Calgary. While programs such as “The Home Program” and those offered by Momentum Community Economic Development Society provide savings and education assistance, the following programs are actively providing bricks-and-mortar affordable homeownership in Calgary.

**1,074 units have been built in Calgary, to date, under the affordable homeownership model** (see Table 13). A summary of these programs is provided below.

### Attainable Homes Calgary Corporation

- Qualifications for admittance to the program:
  - maximum household income of \$80,000 for singles and couples with no dependents living in the home; \$90,000 for singles and couples with dependents living in the home
  - assets are less than 20% of the purchase price of the home
  - applicant can qualify for a mortgage and put \$2,000 of their own money down
- Affordability mechanisms include: attractive homes prices, forgivable equity loans and shared appreciation.
- When the unit is sold a portion of the uplift is returned to the homeownership program to invest in building more homes; units are not perpetually affordable.
- **665 unit possessions as of December 31, 2015** (most projects also include additional market units).

### InHouse Attainable Housing Society

- Qualifications for admittance to the program:
  - moderate income earners, total net worth cannot exceed 25% of the mortgage
- Have built one project: McPherson Place, 160 units (6 bachelor, 106 one-beds, 48 two-bed)
- **102 units were sold as affordable homeownership** and 58 were purchased by The City for affordable rental.

Table 13: Affordable Homeownership programs and units Created

Affordable Homeownership Program	Units
Attainable Homes Calgary Corporation	665 unit possessions as of December 31, 2015 (not perpetual)
InHouse Attainable Housing	102 units sold
Habitat for Humanity	162 units built as of summer 2016
Peak Program	145 units across 3 projects (not perpetual)
<b>Total</b>	<b>1,074</b>

**IN SOME PROGRAMS, THE AFFORDABLE UNIT IS SOLD ON THE OPEN MARKET AND A PORTION OF THE PROCEEDS FLOWS BACK TO THE AFFORDABLE HOMEOWNERSHIP PROGRAM TO CREATE MORE HOMES. IT MAY BE CHALLENGING TO CONTINUE THIS MODEL IF HOME PRICES LEVEL OUT OR DECREASE, THEREBY NOT REPLENISHING THE MODEL.**



## Habitat for Humanity

- Qualifications for admittance to the program:
  - Qualifying income ranges for Calgary are:
    - \$38,285-56,940 for a family of 2-3
    - \$38,285-64,935 for a family of 4
    - \$38,285-72,930 for a family of 5
    - \$38,285-80,925 for a family of 6 or more
  - selection criteria is based on need, ability to pay and willingness to partner
  - Partner families must contribute 500 volunteer hours total
  - Priority is families - must have children that will benefit from a stable, affordable home
- A total of **162 Habitat units have been built in Calgary**, including single-family, duplexes and multiplexes.
- Homes are sold at fair market value through no-interest, no-down payment mortgages with adjustable monthly payments of no more than 25% of the total family income.

**MOST AFFORDABLE HOMEOWNERSHIP PROGRAMS TARGET MODERATE INCOME BANDS. EXPLORATION IS REQUIRED TO DETERMINE IF IT IS POSSIBLE TO REACH LOWER INCOME BANDS, AND ALLEVIATE PRESSURE ON NON-MARKET HOUSING THROUGH THESE PROGRAMS.**

## Peak Homeownership Program (Trico Homes and Habitat for Humanity)

- Qualifications for admittance to the program:
  - Pre-approval for a five-year fixed-rate mortgage equivalent to the price of the PEAK housing unit (with preferred banking partners only);
  - Household income to a maximum of \$80,000 per year for singles or couples with no dependent children living at home; or, \$90,000 per year for singles or couples with dependent children living at home;
  - Must provide \$1,000 refundable deposit payment to secure a unit;
  - Assets equalling less than \$30,000 per household (excluding primary vehicle, RESP, RRSP or pension); and
  - Must keep the PEAK Housing unit as the sole permanent residence.
- The Peak program is a partnership between Trico Homes and Habitat for Humanity Southern Alberta. Participants in the program are provided with down payment assistance to purchase an eligible unit through the program.
- There are three projects, containing **145 affordable homeownership units** (excluding Habitat). The second project in New Brighton sold out in 2012. The third and current project, "Peak 3", is 25 units located in Sage Hill.
- The down payment assistance forms a second mortgage on the property and is repayable upon sale; units are not perpetually affordable.

## MARKET RENTAL HOUSING

### The Overall Rental Market

According to 2011 census data, **among major Canadian cities, Calgary has the lowest proportion of rental households in Canada, at around 28% (Statistics Canada, 2013)** (see Table 14). This may be an artefact of the relative size of the city during the 'MURB era'; Calgary was a small city compared to other major cities when the bulk of rental housing was built in the 'MURB era'.

Table 14: Number and Percentage of Renter and Owner Households in Major Canadian Cities

	Total households	Owner households	Renter households	% renters	% owners
Montreal (City)	759,945	272,180	487,770	64%	36%
Toronto (City)	1,047,880	571,790	476,085	45%	55%
Edmonton (City)	324,755	210,665	114,090	35%	65%
Vancouver (CMA)	891,310	583,420	307,550	35%	65%
Winnipeg (City)	268,785	177,610	91,175	34%	66%
Ottawa-Gatineau (CMA)	498,790	338,730	160,060	32%	68%
<b>Canada</b>	<b>13,319,250</b>	<b>9,185,845</b>	<b>4,078,230</b>	<b>31%</b>	<b>69%</b>
<b>Calgary (City)</b>	<b>423,415</b>	<b>306,745</b>	<b>116,675</b>	<b>28%</b>	<b>72%</b>

Comprehensive data on the private rental market is captured via CMHC’s Rental Market Survey (RMS)<sup>8</sup>, Secondary Rental Market Survey (SRMS) and Seniors’ Housing Survey. The data included in this report is from the 2015 surveys, so as to be most comparable with the 2015 survey of non-market housing. As of December 2015, **there were 123,706 market rental units in Calgary; 3,645 of which are in seniors’ residences, or retirement homes.**

Calgary’s recent population growth has been driven by international and interprovincial migration, in the form of young workers. Young migrants are more likely to seek housing in the rental market (Statistics Canada, 2015) (The City of Calgary, 2007) (The City of Calgary, 2010) (The City of Calgary, 2009). As Calgary’s population has grown, so too has the overall rental universe. From 2007-2015, the two have grown at approximately the same pace (population grew by 25%, while market rentals grew by 27%) (see Figure 40).

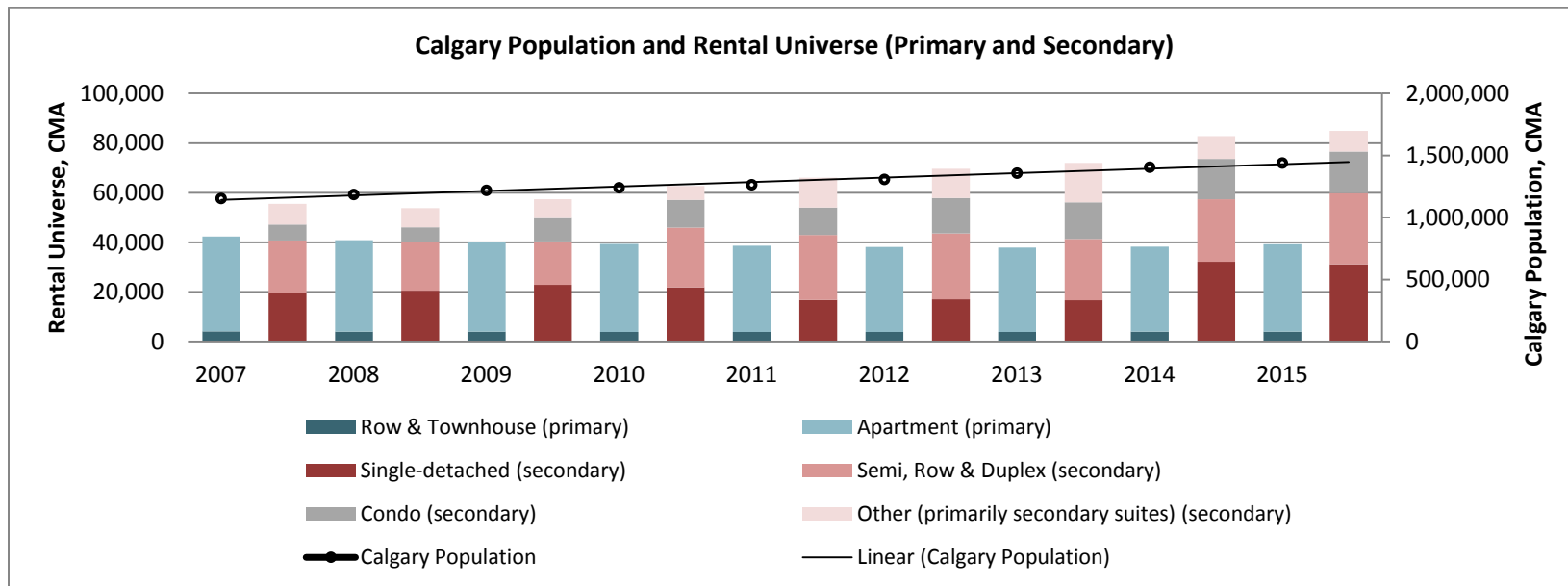


Figure 40: Calgary Population and Rental Universe (CMHC Rental Market Reports 2007-2015 and The City of Calgary Geodemographics)

<sup>8</sup> Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey (RMS)** annually in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data for all sampled structures (Canada Mortgage and Housing Corporation, 2015).

In 2011, 38% of renters in Calgary were spending 30% or more of their household income on their shelter costs; **68% of lower-income renter households, earning less than \$60,000 per year, were spending 30% or more of their household income on their shelters costs.**

**Calgary rents in the lowest-rent quintile<sup>9</sup> are among the highest in the country.** Calgary ranks as having the #1 most expensive rents in the lowest-rent quintile for one and two-bedrooms, the #3 highest for bachelor units, and #11 for three or more bedroom units (see Table 15). Rent supplements in the market, are often applied to these units.

Table 15: Rental Info for Calgary CMA Lowest-Rent Quintile Private Apartments vs. All Private Apartments, 2015 (Canada Mortgage and Housing Corporation, 2015)

Lowest-Rent Quintile	Calgary's rank, expensive among 33 CMAs	Monthly rent at or below	Annual Before-tax Household Income Threshold	Number of Units	Vacancy Rate	Average Age of Units
bachelor/studio units	3rd (tied)	\$725	\$29,000	859	5.50%	50
One-bedroom	1st	\$950	\$38,000	3,559	3.00%	48
Two-bedroom	1st	\$1,140	\$45,600	3,143	5.40%	42
Three or more bedrooms	11th	\$1,025	\$41,000			42
<b>All Rents</b>		<b>\$1,212</b>	<b>\$48,480</b>	<b>35,227</b>	<b>5.30%</b>	

<sup>9</sup> the cheapest 1/5 of rental units

## The Secondary Rental Market

Data on the secondary rental market is collected via CMHC's Secondary Rental Market Survey (SRMS), and includes units not covered by the regular Rental Market Survey (RMS)<sup>10</sup>.

The growth in market rentals is primarily due to the growth in the secondary rental market. **The majority (68%) of the market rental stock is now found in the secondary rental market.** See Figure 41.

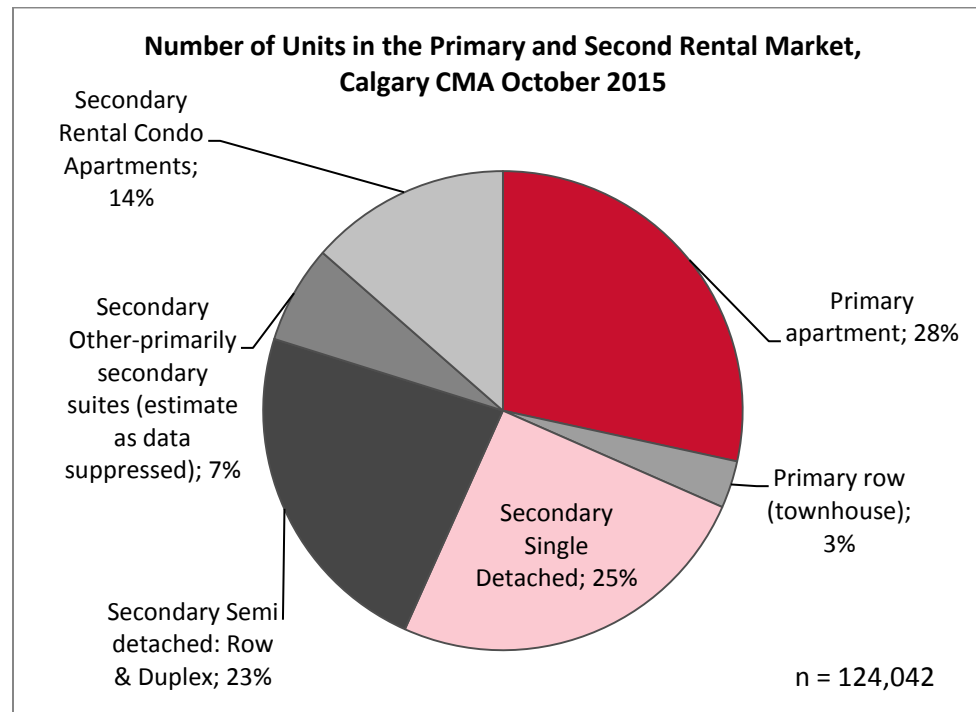


Figure 41: Number of Units in the Primary and Secondary Rental Market, Calgary CMA October 2015

**THE MAJORITY OF RENTAL UNITS ARE NOW FOUND IN THE SECONDARY RENTAL MARKET. INDIVIDUAL PRIVATE LANDLORDS ARE OFTEN MORE LIMITED IN CAPACITY, OPERATING EFFICIENCIES AND EXPERIENCE COMPARED TO PURPOSE-BUILT RENTAL OPERATORS. THESE LANDLORDS AND TENANTS MAY BENEFIT FROM SUPPORTS AND EDUCATION PROGRAMS.**

**THE PURPOSE-BUILT RENTAL MARKET STILL OFFERS MANY UNIQUE ADVANTAGES INCLUDING EXPERTISE AND OPERATIONAL EFFICIENCIES. EFFORTS SHOULD BE MADE TO SUPPORT THESE PROPERTY MANAGERS.**

<sup>10</sup> It, therefore, includes rented single-detached homes, semi-detached (double) homes, rented freehold row/townhomes, rented duplex apartments (i.e., one-above other), rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type), rented condominiums (can be any dwelling type but are primarily apartments), and one or two apartments which are part of a commercial or other type of structure. These are typically rental units in structures with fewer than three rental units (Canada Mortgage and Housing Corporation, 2015).

Of the 84,855 rental units in the secondary market (privately rented), 31,156 (37%) are single-detached houses, 28,688 (34%) are semi-detached homes (rowhomes and duplexes), 16,810 (20%) are condominium apartments, and approximately 8,201 (10%) are other types of housing, but are primarily accessory (secondary) suites (this data is suppressed, so an approximate has been calculated).

**The secondary market rental stock may hold more uncertainty for renters** because units can be sold, and they can be sold quickly without the need to first “condominiumize”. Landlords may have different, and perhaps less predictable, reasons for turning over their units (for example, to rent to family, or to recover from personal debt) than would a purpose-built apartment manager. Many units in the secondary market are acquired as an investment by individuals. Additionally, private landlords lack the capacity, operating efficiencies and experience of purpose-built rental operators. On the other hand, the secondary market rental may be more flexible in its ability to respond quickly to changing market conditions. It is also more diverse in its housing types (see Figure 41) and may offer a larger range of rents, amenities and bedroom types.

**Average monthly rents are generally higher in the secondary market, compared to the primary rental market, with the exception of secondary suites** (see Figure 42). This is due in part to factors such as age of development and amenities provided. It is also likely a reflection of the type of housing available. **Secondary suites have the lowest rents, followed by apartments, then rowhomes/townhouses.** The relatively low rents in secondary suites can be explained by the typically smaller unit sizes, fewer bedrooms, and denser development form (lower land cost) compared to single-detached homes.

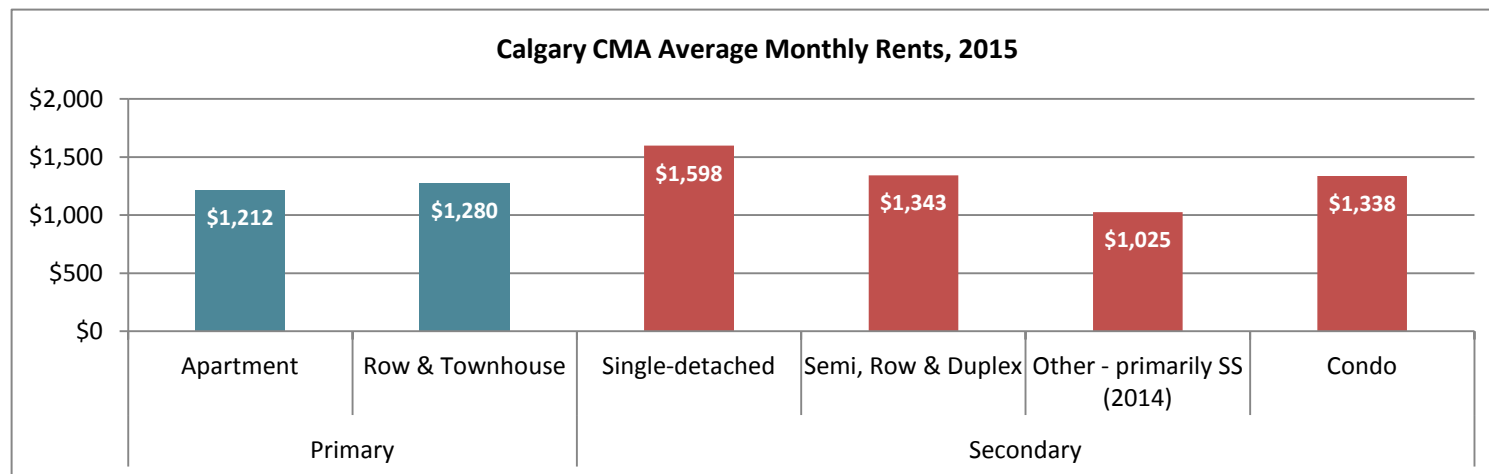


Figure 42: Calgary CMA Average Monthly Rents, 2015 (Canada Mortgage and Housing Corporation, 2015)

## The Primary Rental Market

**There are 39,187 rental units in the primary rental market** (i.e. purpose-built rentals). This represents about 32% of the entire rental market in Calgary. In 2015 the Calgary CMA private apartment universe and the private row (townhouse) universe were to 35,227 and 3,960 respectively.

**The primary rental market has experienced a decade-long decline**, due partly to the large number of condominium conversions that took place during the 2000s, but also due to aging of the rental stock at a rate above replacement (see Figure 43). **2014 and 2015 marked a modest two-year reversal in this decline in the universe of purpose-built apartment rentals** (Canada Mortgage and Housing Corporation, 2015).

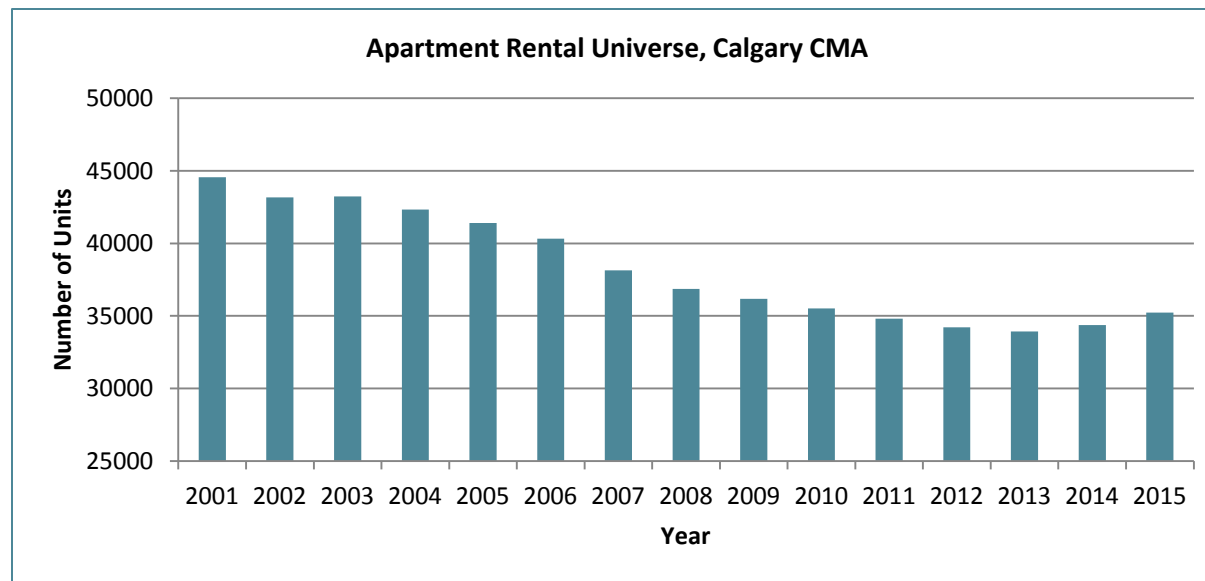


Figure 43: Apartment Rental Universe, Calgary CMA

**The purpose-built apartment universe is just recently seeing elevated vacancy rates.** “The vacancy rate rose from 1.4 to 5.3% from October 2014 to 2015 in Calgary CMA. This represents the second consecutive increase in apartment vacancies and ties for the highest vacancy rates since 1993. “A rental vacancy rate of 3% is considered by some experts to be the minimum level for a healthy private market” (The Wellesley Institute, 2010). Rental demand has been weighed down by out-migration due to job losses associated with a slowdown in the economy, primarily from the energy industry” (Canada Mortgage and Housing Corporation, 2015).

Along with elevated vacancy rates, **rental rates have recently moderated**. “Rental rates have moderated compared to the last couple of years. Same-sample rents for all apartment units remained unchanged from October 2014 to October 2015. This is a significant departure from October 2014 when same-sample rents for all apartment units increased 6.4% year-over-year” (Canada Mortgage and Housing Corporation, 2015).

As with the secondary rental market, there are some concerns with the primary rental market. First, the vast majority of the purpose built rental housing stock was built during the ‘MURB (Multi-Unit Residential Building) era’, and **overall aging of the stock continues to be a cause for concern** (for example, due to maintenance costs). Further declines in the rental universe can be expected in the next 20 years as much of the ‘MURB era’ stock begins to reach the end of its lifecycle, or as maintenance and repairs become more costly, at which point re-development is increasingly financially favourable. See Figure 44.

Another concern in the primary rental market is that the units are mostly one and two-bedroom units. In fact, **88% of units in the purpose-built rental market are one and two-bedrooms**, 44% and 44% respectively. Only 3.3% of units are bachelors and 8.2% of units have three or more bedrooms (Canada Mortgage and Housing Corporation, 2015).

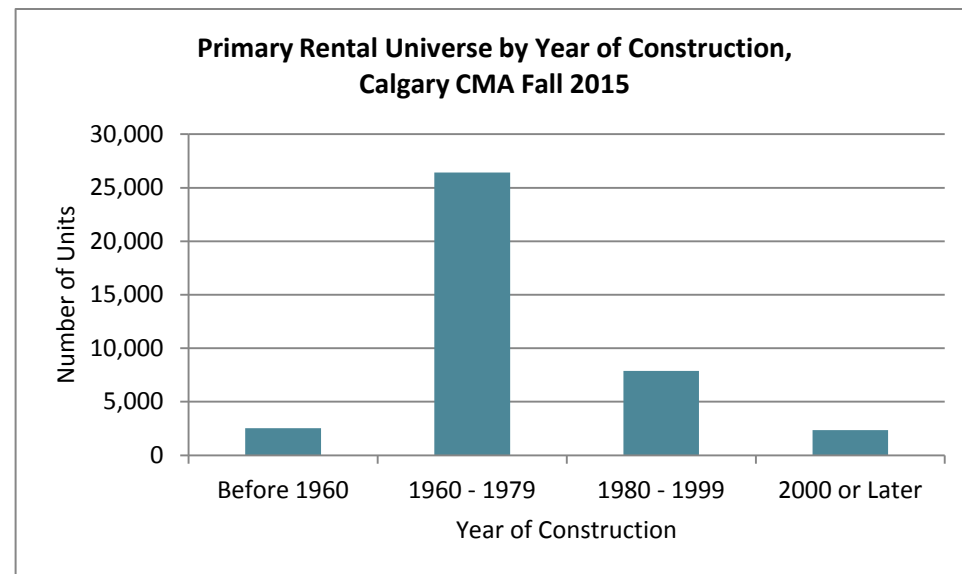


Figure 44: Primary Rental Universe by Year of Construction, Calgary CMA, autumn 2015



## Seniors Rentals (Retirement Homes)

Data on the private rental market for seniors is captured via CMHC's Seniors' Housing Survey<sup>11</sup>. Seniors' housing is not included in the Rental Market Survey or the Secondary Rental Survey. Seniors' housing includes services and amenities that cater to seniors, such as medical services, meal plans, housekeeping and various recreational programs; these services and amenities are not typically found in purpose-built and secondary market rentals. The findings reported here are from 2015, so as to be most comparable with the 2015 survey of non-market housing.

**There are 3,645 seniors housing units provided in the market in the Calgary CMA.** Most (90%) of the spaces are semi-private/bachelor units or one bedroom units.

**The average vacancy rate for standard spaces<sup>12</sup> in the Calgary CMA was 6.4% in 2015, and the average rent<sup>13</sup> was \$3,564 per month.** Vacancy rates were lowest, at 2.9%, for units with 2 or more bedrooms. Average rents in Calgary were well above those in the rest of the province, including Edmonton where the average rent for a standard space was \$1,000 cheaper per month. Calgary had no standard spaces renting below \$2,000 per month in 2015.

**The average vacancy for heavy care spaces in the Calgary CMA was 8.2% in 2015, and the average rent was \$5,220 per month.** Heavy care spaces are those where the resident is paying an extra amount to receive high-level care, that is, 1.5 hours or more of care per day. Rents for heavy care spaces in Calgary are well above rents in Edmonton, where the average rent<sup>13</sup> for a heavy care space was \$3,709 in 2015.

<sup>11</sup> "To be eligible for inclusion in the Seniors' Housing Survey results, a residence must:

- have at least one unit that is not subsidized;
- have been in operation for at least one year (for example, it must have started operation before January 2012 to be included in the 2013 survey);
- have at least 10 rental units (in Quebec, Ontario and the Prairies) or 5 rental units (in the Atlantic provinces and B.C.);
- offer an on-site meal plan;
- not mandate high levels of health care (defined as 1.5 hours or more of care per day) to all of its residents; nursing homes and long-term care homes are examples of residences that were not included in the survey;
- offer rental units; life lease units and owner-occupied units are excluded from this survey; and
- have at least 50 percent of its residents who are 65 years of age or older." (CMHC, 2015)

<sup>12</sup> Standard spaces are those where the resident does not receive high-level care, defined as receiving more than 1.5 hours of care per day.

<sup>13</sup> Rents include the accommodation space plus all mandatory services. The majority (64%) of all structures surveyed in Alberta had three meals included in the rent.

## MARKET HOMEOWNERSHIP

Homeownership is the dominant tenure in Calgary and **rates of homeownership in the city are among the highest in the country (73.9% vs. 69.1%)**. Nationally, homeownership rates increased from 60.2% in 1971 to 69.1% in 2011. During this same period, Calgary’s homeownership rates have risen from **56.5% to 73.9%, outpacing other Canadian cities** (Canada Mortgage and Housing Corporation, 2014) (Statistics Canada, 2015). Both nationally and in Calgary, year-over-year increases in rates grew between 1991 and 2006, but slowed from 2006 to 2011, possibly indicating stabilization in the homeownership rate (Statistics Canada, 2015) (see Figure 45).

There has been a long-term trend in home price increases in Calgary and nationally, with significant increases coinciding with periods of economic growth. **Between 1998 and 2008 the median single family home price in the Calgary CMA increased 157%, and the median condominium price increased 164%, while the median total individual income only increased by 22%** (Statistics Canada, 2008) (Gagnon, 2011) (see Figure 46). Factors that impact housing prices include mortgage rates, employment growth, unemployment rate and net migration (Canada Mortgage and Housing Corporation, 2011).

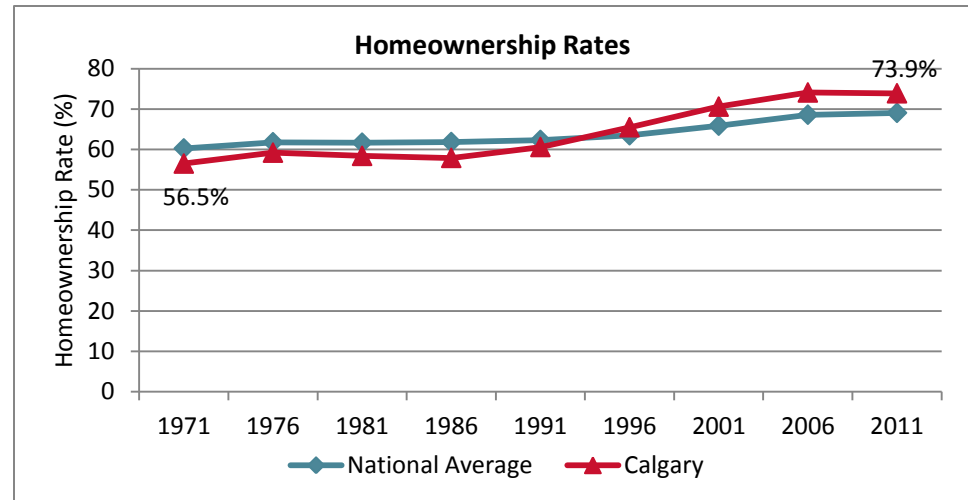


Figure 45: Homeownership Rates

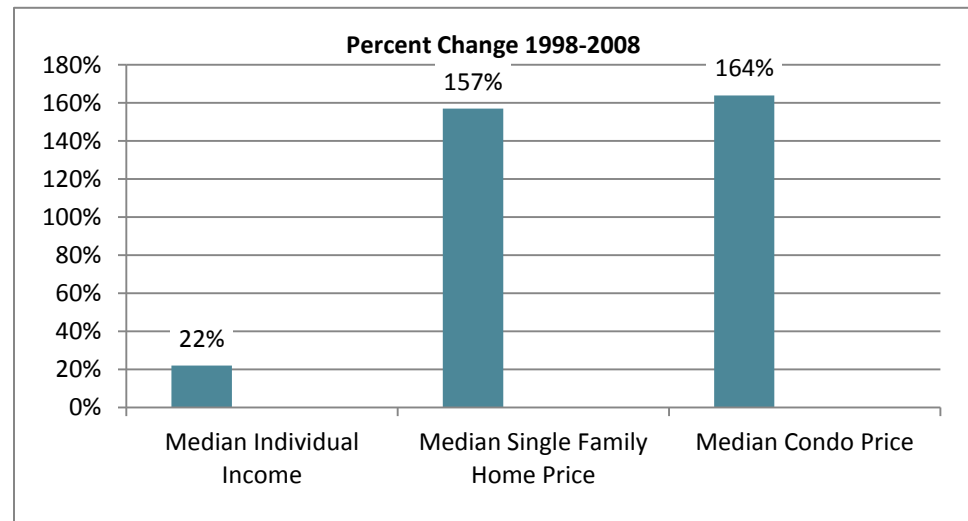


Figure 46: Changes in Incomes and Home Prices 1998-2008

The housing supply in the market is fairly homogenous. **323,536 owner-occupied housing units** were counted in the April 2016 Calgary Civic Census (The City of Calgary, 2016). **The vast majority of these are single-family (73%)**, followed by condo-apartments (10%) and townhomes (9%) (see Figure 47).

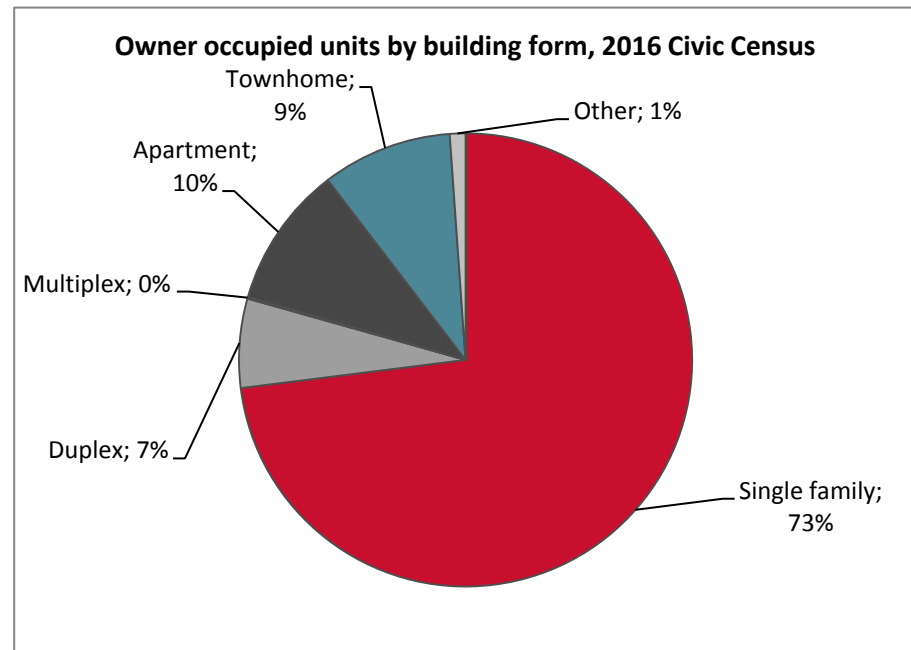


Figure 47: Owner-occupied units, by building form, 2016 Calgary Civic Census

**NEARLY 70% OF ALL OF THE HOUSING SUPPLY IN CALGARY IS MARKET-BASED OWNER-OCCUPIED HOUSING. THE MAJORITY (73%) OF THIS IS SINGLE-FAMILY HOMES, CONTRIBUTING TO A FAIRLY HOMOGENOUS AND RELATIVELY EXPENSIVE HOUSING SUPPLY.**

**THE CITY OF CALGARY SHOULD WORK WITH INDUSTRY TO EXPLORE WAYS TO HELP DIVERSIFY DEVELOPMENT IN THE HOME BUILDING SECTOR TO IMPROVE HOUSING AFFORDABILITY (E.G. REMOVING POLICY BARRIERS, SUPPORTING PLANNING FLEXIBILITIES, INCREASED SUPPORT FOR SECONDARY SUITES AND SMALLER UNIT SIZES, INNOVATIVE DESIGN).**

According to the most recent census data (2011) (Statistics Canada (2011 National Household Survey)), **about half of Calgary's households do not have the income required to buy a home at average market sale prices** without at least one of: prior assets, savings, additional financial support (gifts), or sharing costs (for example, through joint ownership or rent from roommates). See Figure 48. Some segments of the population, including young adults, recent immigrants and low-income households, may not have these resources, and therefore, rely solely on income to pay for housing.

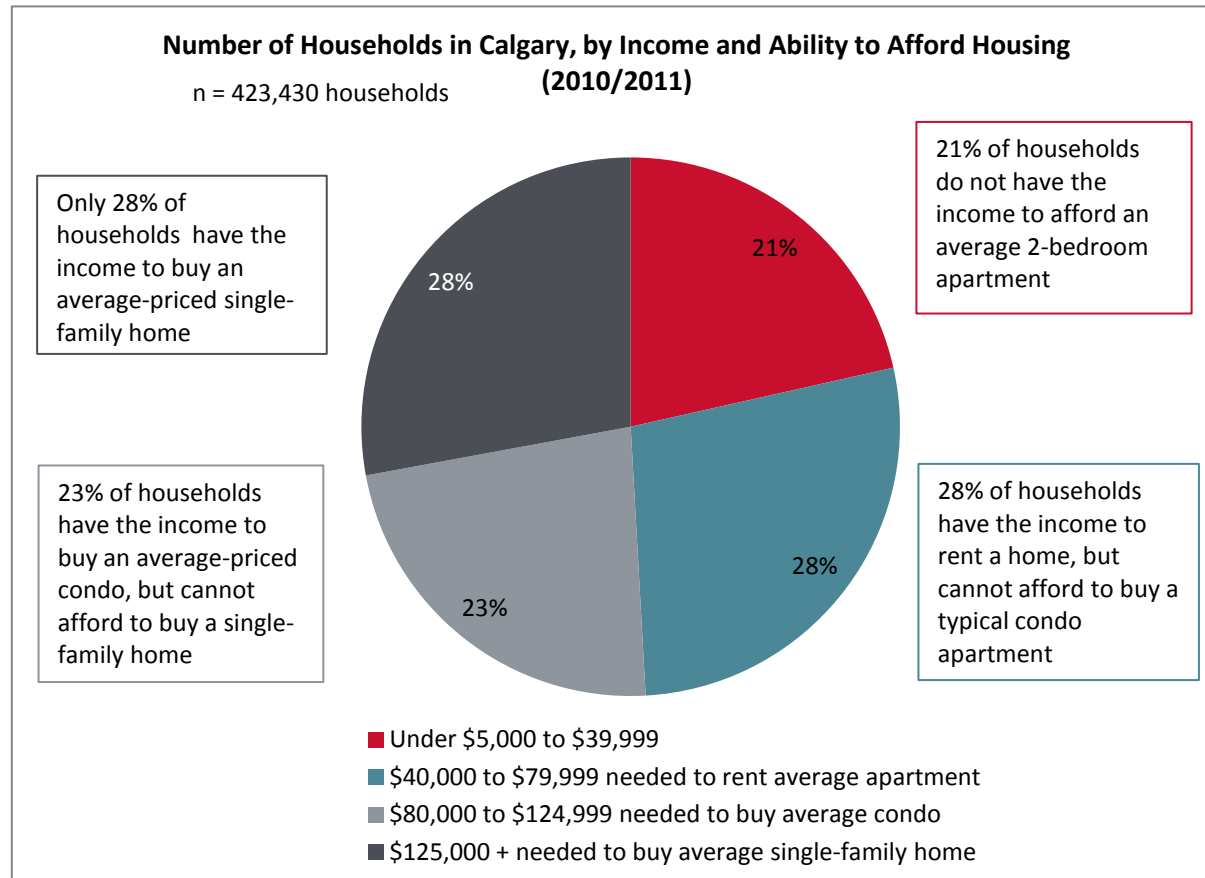


Figure 48: Number of Households in Calgary, by Income and Ability to Afford Housing

In 2011, 20% of homeowners in Calgary were spending 30% or more of their household income on their shelter costs (Statistics Canada, 2013). Calgary's mortgage debt is the highest in the country, and average consumer debt (excluding mortgages) in Calgary is \$28,421, while the national average is \$21,479 (Stark, 2016).

Since 2008, there have been several changes to Canadian mortgage rules to prevent homebuyers from becoming overextended and mitigate the risk of defaults (Curry, 2016). While put in place for consumer protection, these changes have further increased the minimum income required to purchase a home.

### New Home Market

**Housing starts are expected to decrease to between 8,400-9,400 in both 2016 and 2017, down from previous years, and well below historical averages** (Canada Mortgage and Housing Corporation, 2016) (see Figure 49).

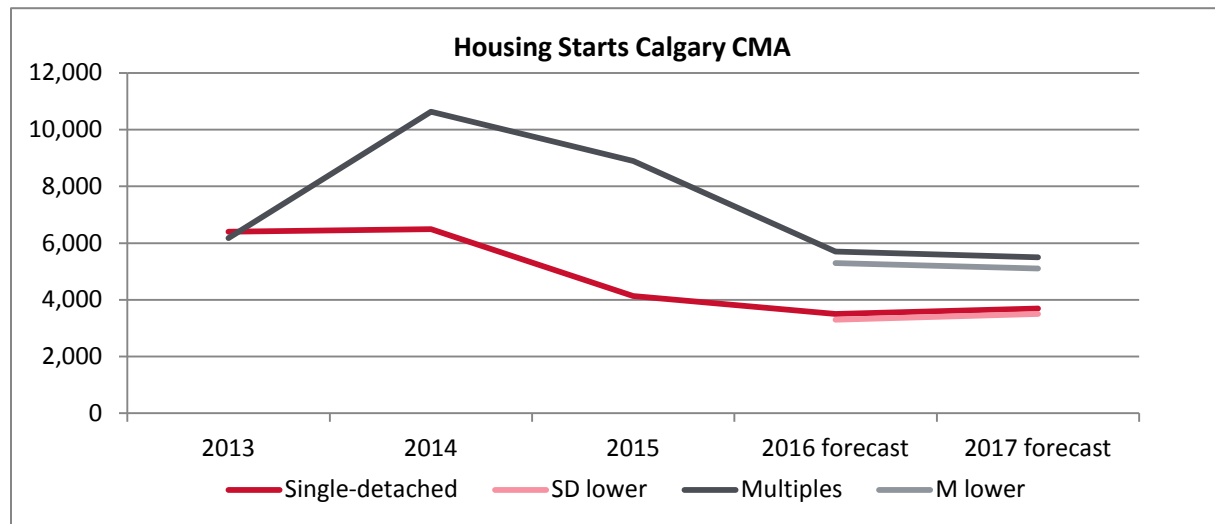


Figure 49: Housing Starts, Calgary CMA

**HOMEOWNERSHIP RATES AND HOME PRICES HAVE EXPERIENCED A LONG-TERM RISE. HOMEOWNERSHIP HAS COME TO BE VIEWED AS A CULTURAL ASPIRATION AND THE BEST WAY TO BUILD WEALTH; THIS MAY NOT REFLECT CURRENT REALITY. THE INCREASING DISCREPANCY BETWEEN INCOMES AND HOME PRICES MEANS THAT HOMEOWNERSHIP MAY NOT BE DESIRABLE OR EVEN POSSIBLE FOR MANY HOUSEHOLDS.**

**CAUTION SHOULD BE EXERCISED IN ASSUMING THAT HOMEOWNERSHIP IS OR SHOULD BE THE ASPIRATION OF ALL. SOME FORM OF CAUTION SHOULD BE EXERCISED TO DISCOURAGE HOUSEHOLDS FROM OVEREXTENDING TO GET INTO HOMEOWNERSHIP. MANY HOUSEHOLDS MAY BENEFIT FROM EDUCATION TO HELP ASSESS WHETHER HOMEOWNERSHIP IS THE BEST OPTION FOR THEM.**

**New home prices have also softened:** “In the first two months of 2016, Statistics Canada’s New Housing Price Index (NHPI), which measures changes over time in contractors’ selling prices, was down one percent from the same period a year earlier” (Canada Mortgage and Housing Corporation, 2016). The NHPI is indexed to 2007 prices. See Figure 50.

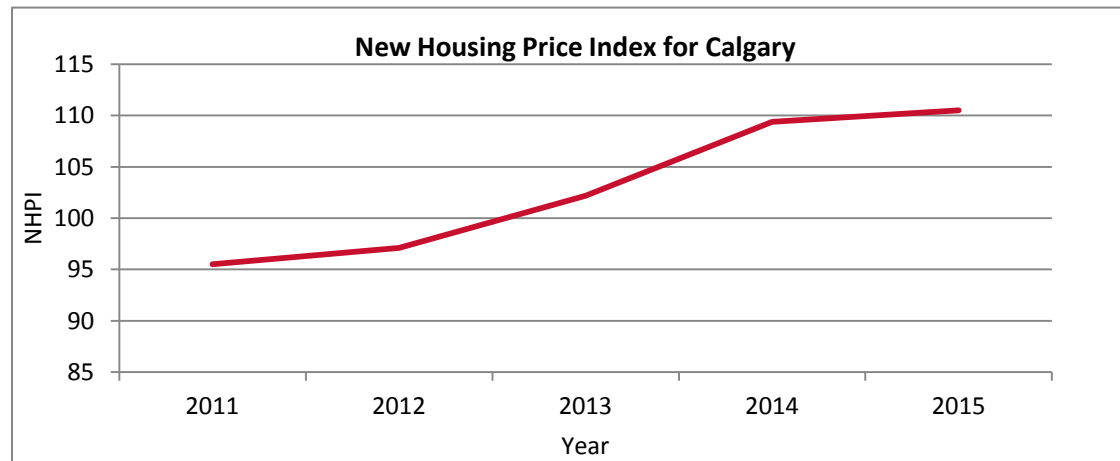


Figure 50: New Housing Price Index for Calgary (Statistics Canada, 2016)

## Resale Market

**The resale market is the largest component of the homeownership market in the Calgary CMA,** with 33,615 sales in 2014, and 23,994 in 2015 and approximately 21,000 forecast sales for both 2016 and 2017 (Canada Mortgage and Housing Corporation, 2016). See Table 16.

Table 16: Actual and Forecast Resale Market Sales and Prices, Calgary CMA

	2013	2014	2015	2016 forecast	2017 forecast
<b>MLS Sales</b>	29,954	33,615	23,994	19,800-22,200	20,200-22,600
<b>MLS Prices</b>	\$437,036	\$460,584	\$453,814	\$444,500-\$449,500	\$450,400-\$455,600

(Canada Mortgage and Housing Corporation, 2016)

The **average resale home price in Calgary CMA experienced a steep increase** from approximately \$225,000 in 2004 to \$415,000 in 2007 (Canada Mortgage and Housing Corporation, 2011). Since then, price increases have moderated, and in fact, the average MLS price decreased from \$460,584 in 2014 to \$453,814 in 2015 (Canada Mortgage and Housing Corporation, 2016).

The average resale home price is beyond the reach of many moderate income Calgarians. Therefore, it is useful to view the full range of listings and examine the supply of entry-level homes. Note that this is a snapshot of a single point in time, and that list prices may differ from sale prices.

The prices of homes in the resale market vary, but generally increase with the number of bedrooms. The **majority of one-bedroom homes are priced between \$200,000 and \$300,000**, the **majority of two-bedroom homes are priced between \$200,000 and \$300,000**, and the **majority of three-bedrooms are priced in the \$400,000 and \$500,000 range** (see Figure 51).

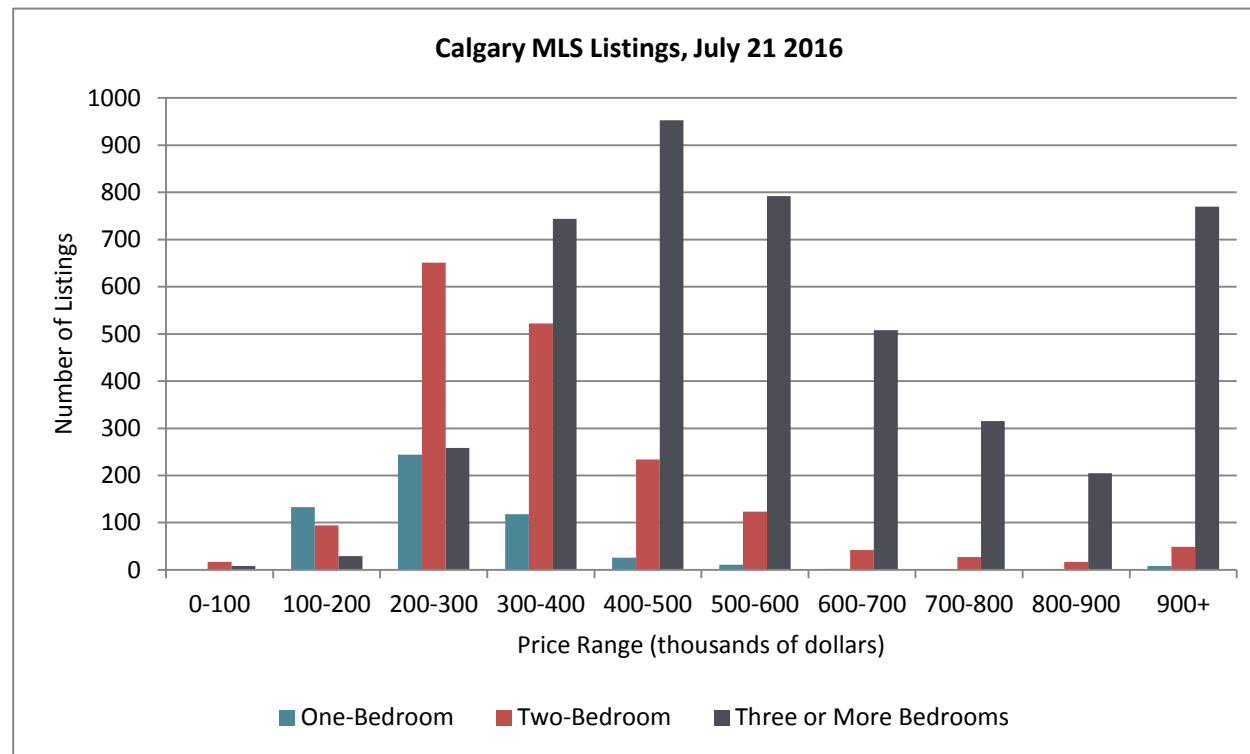


Figure 51: Calgary MLS Listings, July 21 2016

## CONCLUSION

This report provides a comprehensive picture of housing in Calgary to enable an understanding of each component of the housing spectrum, as well as the 'big picture' in how the components relate. This section of the report identifies the main research findings as well as the recommendations of the researchers, which have been informed by discussions within the housing sector. Recommendations have been classified as: actions (A), areas for exploration (E) and areas for further research or consideration (R).

### Market Homeownership

Most (95%) of Calgary's housing supply is provided in the (private) market (where units have never received public funding). 69% of all of Calgary's housing stock is owner-occupied housing, and of this, 73% is single-detached homes. This represents a fairly homogenous and expensive housing supply.

*A: Action is required to work with industry to explore ways to help diversify development in the home building sector to improve housing affordability (e.g. removing policy barriers, supporting planning flexibilities, allowing for secondary suites, smaller unit sizes, and innovative designs).*

Homeownership rates and home prices have experienced a long-term rise. However, the increasing discrepancy between incomes and home prices means that homeownership may no longer be desirable or even possible for many households.

*E: Exploration is required to assess whether further education programs are needed to help households assess whether homeownership is the best option for them.*

### Affordable Homeownership

A small number of affordable homeownership programs have emerged to create roughly 1,100 units to bridge the increasing gap between household incomes and market homeownership prices. This constitutes only 0.2% of Calgary's housing supply overall. These programs typically target moderate income households.

*E: Exploration is required to determine if it is possible to reach lower income bands with affordable homeownership programs, thereby alleviating pressure on non-market housing.*

Affordable homeownership programs have different methods to determine what happens when an affordable home is sold. In some programs the unit is sold on the open market and a portion of the proceeds flow back to the affordable homeownership program to create more homes.

*R: Research is required to assess the risk of levelling out or declining home prices to this model.*



## Co-operative Housing

Co-operative housing accounts for just 0.3% of Calgary's housing stock, however it offers a unique form of housing. 0.1% of Calgary's housing is subsidized co-operative housing. This includes both internal and federal subsidies. The majority of co-operative housing in Calgary was built many years ago and is aging.

*E: Exploration is required to understand the value of co-operative housing and assess the potential growth of this sector.*

## Market Rental

Twenty-seven percent of Calgary's housing supply is rental housing found in the market. There has been a long-term decline in the primary rental universe (apartments and townhouses), along with an increase in the secondary rental universe (e.g. privately rented condominiums, secondary suites in private homes). The majority (68%) of all market rental units are now found in the secondary rental market. Over half of the units in the secondary market are in single-detached or semi-detached houses, row homes or duplexes. While more of the units in the purpose-built rentals are one and two-bedrooms (88%), typically more bedrooms are found in the secondary rental market. Average rents are higher in the secondary rental market, and landlords are more limited in capacity, operating efficiencies and experience compared to the primary rental market.

*E: Exploration is required to understand the need for education programs and supports for tenants and landlords in the secondary rental market.*

*E: Further debate is required to assess what could be done to support the primary rental market.*

## Rent Supplements

Nearly 4,000 rent supplements are provided in Calgary's market rental units to make these units affordable for tenants. This constitutes nearly 1% of Calgary's housing stock. This excludes 508 rent supplements that are operating in non-market units captured in the non-market rental section.

*E: Further research and debate is required to inform the future role of rent supplements in the housing system, including conversations with non-profit organizations.*

## Non-Market Housing

16,702 units of non-market housing (including 508 which are also receiving rent supplements) make up 3.6% of Calgary's housing supply. This is low compared to an average of 6% in cities across Canada (The Conference Board of Canada, 2010). A net gain of 308 units per year on average was observed from 2011 to 2015. This rate is not enough to keep pace with the growing need for affordable housing, which is estimated at approximately 2,000-2,500 units per year (The City of Calgary, 2015).

*A: Action is required to increase the supply of non-market housing units to keep pace with growing demand.*

Aging of the existing non-market housing is an issue, with over 80% of surveyed units over 25 years old. Over half (50.4%) of all the non-market units surveyed are under an operating agreement with the provincial and/or federal government; about 25% of these operating agreements will be expiring in the next 5 years (by the end of 2020). Some organizations noted a high number of units closed for repairs, maintenance or safety in 2015. It is understood that many organizations are struggling with funding to address these items.

*A: Action is required to address the end of operating agreements and assist all levels of government and the non-market housing operators in planning for maintenance or redevelopment of units as they age. This includes addressing and planning for unit maintenance in order to minimize unit closures.*

Over half of Calgary's residential communities have zero, or very few, non-market housing units, as a percentage of all dwelling units. The Canadian average across major cities for non-market housing is 6% of all housing. Only twenty-five communities, out of 204, have achieved this number.

*A: Action is required to ensure that affordable housing is incorporated into all communities as the city grows, particularly in communities with very little non-market housing, where suitable.*

CHC operates 41% of all known non-market units, accounting for 6,881 units. Sixty-two different organizations operate the remaining 9,821 units. Overall, only a handful of organizations operate over 500 units, while many organizations (36 of 51) operate less than 100 units. International housing researchers have expressed the view that optimal portfolio size is likely in the range of 2,000-2,500 homes, however, this is highly conditional on context, geography and operating models (Pomeroy, 2016). Few Calgary affordable housing operators approach these numbers.

*E: The opportunity to scale up or consolidate the number of non-market housing operators in Calgary should be explored.*

Most of the units with 3 or more bedrooms, that would be suitable for families, are over 25 years old and are at risk of aging out of the supply. Families with children are a key subpopulation in need of affordable housing (The City of Calgary, 2015). In order to meet this need, in addition to building new units, maintenance and/or redevelopment of existing units will be required in the near future.

*A: There should be a shift towards measuring success in terms of the number of people housed, which will increase the emphasis on housing families.*

Only 3.5% of the non-market units surveyed are wheelchair accessible. These types of units are expected to be in growing demand due to population aging (The City of Calgary, 2015).

*E: Exploration is required to determine the number of wheelchair accessible units needed, and increase the provision of these units.*

2,137 non-market units are rented at 0-10% below market rates, as many operators rely on a mixed-income model where near-market rent revenues are used to support other units with lower rents. In the current economic downturn, vacancy rates have increased and rents have decreased.

*E: Exploration is required to determine the impact of the current economic downturn on the mixed-income model, and propose solutions to mitigate negative impacts.*

Some form of support services are offered in the majority (86%) of the 118 non-CHC properties surveyed. CHC has eight Tenant Liaisons who work in coordination with the property managers across the entire CHC portfolio to refer supports to tenants.

*R: Limited data on support services was obtained through the 2015 survey of non-market housing. Further research is required to determine whether tenants are able to access the support services they need.*

When asked about the reasons why tenants moved out, none of the organizations surveyed cited that the primary reason for move-outs was to buy a home, whether in the market or through an affordable homeownership program. Only 7% cited that the primary reason was because the tenant moved into market rental housing. These findings challenge the idea that people live in non-market housing for a limited time and then move on to market housing options.

*R: Further research is needed to better understand how people move through the housing system, and how to increase positive exits from affordable housing.*

## **Emergency Shelters**

There are 1,745 beds plus 76 units in Calgary for homeless individuals and families. Of these, 87% are designated for singles. Success in ending homelessness would mean “that no individual or family would have to stay in an emergency shelter or sleep outside for longer than one week before moving into a safe, decent, affordable home with appropriate supports” (Calgary Homeless Foundation, 2016).

*A: Action is required to ensure that there are enough options for people exiting homelessness to transition to throughout the housing system.*

## **Overall**

A key recommendation of this report is to increase the supply of housing that is affordable for Calgarians at different income levels. This requires a plan to ensure new non-market housing units are incorporated throughout Calgary as it grows, as well as a plan to support existing non-market housing as it ages and operating agreements expire. This should include an exploration of opportunities to scale up or consolidate non-market operators. Due to the relatively large sizes of the market homeownership and market rental sectors, research and actions are required to

encourage affordability in these segments. Lastly, further discussion is recommended to explore the future role of rent supplements, co-operative and affordable homeownership, which currently constitute relatively small portions of the housing system.

## GLOSSARY

**CAA:** Coordinate Access and Assessment is a single place or process for people experiencing homelessness to access housing services. It is a partnership between the Calgary Homeless Foundation and the Distress Centre of Calgary with the participation of Calgary Homeless Foundation funded CAA agencies.

**CHAC:** Community Housing Affordability Collective. ([www.chacollective.com](http://www.chacollective.com)) From CHAC website: “The Community Housing Affordability Collective (CHAC) is the collective engine for improving housing affordability in Calgary through cross-sector collaboration and community-based advocacy. CHAC is a network of individuals and organizations that recognize a need to improve housing affordability in Calgary through collaboration and advocacy. CHAC uses a collective impact model that coordinates efforts and builds a common agenda, to advance the affordable housing outcomes of plans across Calgary that cannot be accomplished individually”. The following organizations are part of the Community Housing Affordability Collective:

- Alpha House
- Attainable Homes Calgary Corporation
- BILD Calgary Region
- Boardwalk Rental Communities
- Calgary Homeless Foundation
- Calgary Housing Company
- Calgary Police Service
- University of Calgary, Haskayne School of Business, Westman Centre for Real Estate Strategies
- Vibrant Communities Calgary
- Calgary Real Estate Board
- Calgary Residential Rental Association
- City of Calgary
- Canada Mortgage and Housing Corporation
- Federation of Calgary Communities
- Government of Alberta
- Homespace
- Horizon Housing
- Immigrant Services Canada
- inHouse Attainable Housing Society
- Silvera for Seniors
- United Way of Calgary and Area
- YWCA Calgary

CHAC Co-Chairs:

- Beverly Jarvis, BILD Calgary Region
- Kim O’Brien, Horizon Housing Society

CHAC Steering Committee Members:

- David McIlveen, Boardwalk
- Elsbeth Mehrer, YWCA Calgary
- Erin Chrusch, City of Calgary Mayor’s Office
- Franco Savoia, Vibrant Communities Calgary
- John Harrop, Attainable Homes Calgary Corporation
- Judy Hoad, InHouse Housing Society
- Jyoti Gondek, University of Calgary Haskayne School of Business
- Kevin McNichol, Calgary Homeless Foundation
- Kevin Smith, Government of Alberta, Calgary-Fort Constituency
- Martina Jileckova, HomeSpace
- Matthew Boukall, Altus Group
- Natasha Guillot, United Way of Calgary
- Rachel Foley, Government of Alberta, Alberta Seniors and Housing
- Sarah Woodgate, City of Calgary, Calgary Housing Company
- Sharon Blackwell, Government of Alberta, Human Services
- Trevor Daroux, Calgary Police Service
- Yannick Monaghan, Canada Mortgage and Housing Corporation

**CHC:** Calgary Housing Company.

**CMA:** Calgary Metropolitan Area.

**CMHC:** Canada Mortgage and Housing Corporation.

**City of Calgary’s affordable Housing Need definition:** “To measure housing need in Calgary, The City includes all household that are overspending on shelter, combined with a household income threshold. According to the 2011 National Household Survey, there are approximately 88,000 households overspending on shelter and earning less than \$60,000 per year. The \$60,000 threshold used is believed to exclude discretionary overspending. These 88,000 households constitute 21% of all Calgary households in 2011 (Statistics Canada, 2013)” (The City of Calgary, 2015).

**Housing Affordability:** Housing affordability is a general measure of how affordable housing is. For housing to be affordable, the [Canada Mortgage and Housing Corporation](#) says a household should not spend more than 30 percent of gross income on rental shelter costs, and no more than 32 percent of gross household income on homeownership. It is also often used in relation to the cost of housing provided by the market, e.g. entry-level home prices.

**Low-Income:** The term low-income is generally used to refer to households earning a percentage of the area median household income. In “Housing Preferences of Low-Income Calgarians”, referenced within this report, it is used to refer to households earning a gross annual income of \$50,000 or less (The City of Calgary, 2015).

**Multi-Unit Residential Building (MURB) Program:** “The Multi-Unit Residential Building Program (was) introduced (in Canada) in 1974 in response to a dramatic decline in rental housing production, effectively re-introducing the tax shelter for small firms and individuals that had been eliminated as part of the tax reforms of 1972. MURB (was) discontinued in 1978 due to economic recovery, reinstated in 1980, and eliminated once again in 1981 (The City of Calgary, 2011).

**Non-profit Organization:** “A non-profit organization (NPO) (also known as a non-business entity) is an organization with the purpose of which is something other than making a profit. A non-profit organization is often dedicated to furthering a particular social cause or advocating for a particular point of view” (Nonprofit organization, 2017).

**Operating Agreements:** “(Operating agreements were) established by the federal government from the 1950’s to early 1990’s to pay the debt on social housing mortgages and assist with operating deficits, covering the difference between rents paid by low-income households and operating expenses. These agreements were struck for periods between 25 and 50 years” (O'Brien, 2012).

**Primary Rental Market:** The primary rental market “includes rental units in privately-initiated apartment structures containing at least three rental units” (Canada Mortgage and Housing Corporation, 2015). It includes both purpose-built apartment buildings and town houses. The primary rental market is surveyed by CMHC annually as part of their Rental Market Survey.

**Secondary Market:** “The secondary rental market covers rental dwellings that were not originally purpose-built for the rental market” (Canada Mortgage and Housing Corporation, 2015). The secondary rental market includes: rental condominiums, single-detached homes, semi-detached homes, row homes and duplexes, as well as others – primarily accessory (secondary) suites. The secondary rental market is surveyed by CMHC annually as part of their Secondary Rental Market Survey.

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## APPENDIX I: 2015 NMHS Participating Organizations

Organization	Units Captured	Source of Information		
		Survey ( <input type="checkbox"/> partial)	Correspondence (phone, email)	Third party/ internal knowledge
Accessible Housing Society	35	✓	✓	
Aspen	14	✓		
Bertha Gold Jewish Seniors Residence	61	✓		
Bethany Care Centre	1,173	✓	✓	
Birchwood 2009 Inc.	49	✓		
Bishop O'Byrne Housing for Seniors	556	✓	✓	
Boardwalk	54	✓		
Bow Centre Housing Society	81	✓		
Brenda Strafford Ctr for the Prevention of Domestic Violence	80	✓		
Calgary Alpha House	73	✓		
Calgary Catholic Immigration Services	6		✓	
Calgary Chinatown Seniors Housing Society	104	✓		
Calgary Drop-In and Rehab Centre	114	✓		
Calgary East Village Housing Society	163	✓		
Calgary Homeless Foundation	214	✓		
Calgary Housing Company	6,991	✓		
Calgary John Howard Society	24	✓		
Calgary Keys to Recovery Society	71	✓	✓	
Calgary Scope Society	14	<input type="checkbox"/>	✓	
Calgary West Seniors Housing Society	382	✓	✓	
Chinese Wing Kai Nursing Home	95	<input type="checkbox"/>	✓	

Organization	Units Captured	Source of Information		
		Survey ( <input type="checkbox"/> partial)	Correspondence (phone, email)	Third party/ internal knowledge
Clover Living	129	✓		
Covenant Care	260	<input type="checkbox"/>	✓	
Digital Audit Strategies Inc. (duplicate; Keys to Recovery)	22	✓		
Discovery House	19	✓		
Fireside Management	34	✓		
First Calgary	166	<input type="checkbox"/>	✓	
Fresh Start Recovery Centre	36	✓	✓	
Grace Bankview Housing	120	<input type="checkbox"/>		✓
Gracewood Housing Group Ltd.	475	✓		
Hestia Group / AgeCare	604	✓	✓	
Horizon Housing	496	✓		
Inglewood Housing Corporation	43	✓		
Kanas	100			✓
McMann Youth	22	✓		
Metis Calgary Family Services	34	✓	✓	
Metis Urban/Capital Housing Corporation	230	✓	✓	
Multi-Generational Housing and Community Centre	40	✓		
Narisa Developments	34	✓		
Norfolk Housing	54	✓		
Oi Kwan Foundation	126	✓		
Oxford House Foundation	20		✓	
Potential Place Society	4	✓		
Recovery Acres Society	8	✓		
Servants Anonymous Society of Calgary (SAFE)	23	✓	✓	
Shalem Society for Senior Citizens	49	✓		
SHARP Foundation (duplicate)	4			

Organization	Units Captured	Source of Information		
		Survey ( <input type="checkbox"/> partial)	Correspondence (phone, email)	Third party/ internal knowledge
Silvera (formerly MCF) (25)	1,352	<input type="checkbox"/>		
Societe Franco-Canadienne de Calgary	36	<input type="checkbox"/>		
Sonshine Community Services	24	<input type="checkbox"/>		
The Elder Statesmen Group	96	<input type="checkbox"/>	✓	
The Mustard Seed Society	224	<input type="checkbox"/>		
The SHARP Foundation	4	<input type="checkbox"/>		
Treaty 7 Urban Housing	43		✓	
Trinity Place Foundation (9 + 70 units assisted living)	1,186	<input type="checkbox"/>	✓	
Universal Rehabilitation Service Agency (URSA)	14	<input type="checkbox"/>		
Victory Foundation	100			✓
Westbourne Baptist Benevolent Association	146	<input type="checkbox"/>		
Young Women's Christian Association (YWCA)	86	<input type="checkbox"/>		

## **APPENDIX II: 2015 NMHS Survey Questions**

See attached.

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