

# Home is Here

## The City of Calgary's Housing Strategy

### Annual Progress Update 2025



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## Land Acknowledgement

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

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

# Executive Summary

The City of Calgary's Housing Strategy – Home is Here – is a multi-year comprehensive approach to increasing the supply of all housing to ensure that Calgarians have safe and affordable options that meets the needs of their family.

One year into the Strategy's implementation we have made good progress, with 88% of the strategy actions initiated or planned to be initiated by year-end. In Q1 2025, the City of Calgary recorded the highest housing completions among major Canadian municipalities and is leading Canada in housing starts.

However, Calgarians continue to face housing pressures as rents and housing prices remain high. Calgary is undergoing unprecedented growth, impacting the ability to close the gap between the supply and demand for housing.

## *Highlights of progress to date include:*



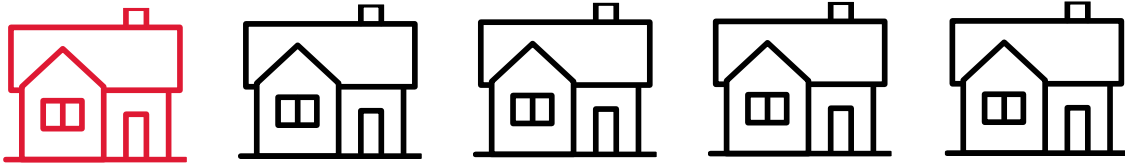
22,500 market homes with approved building permits in 2024  
893 non-market homes with approved development permits in 2024



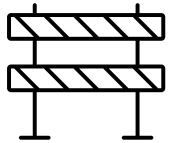
- Of the 98 actions in the strategy,
- 51 Initiated and Progressing as Planned
  - 20 Completed
  - 16 Planned to be initiated by end of 2025
  - 8 Not Started
  - 3 Not Progressing As Planned



# Housing Need in Calgary



At least **one in five** households in Calgary cannot afford their housing.<sup>1</sup>



Only **35 per cent** believe all Calgarians currently have access to housing that meets their needs.<sup>2</sup>

#### Sources:

1. 2023 Housing Needs Assessment, The City of Calgary
2. 2025 Spring Survey of Calgarians, The City of Calgary
3. Q1 2025 Housing Report, Corporate Economics, The City of Calgary
4. CMHC 2024 Rental Market Survey
5. CMHC 2024 Rental Market Survey
6. CREB December 2024 Housing Report

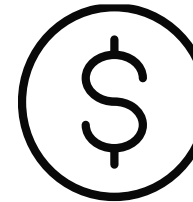
## Calgarians continue to face housing pressures:



Housing Price to Income Ratio is **5.4**.<sup>3</sup>



Vacancy rate rose to **4.6 per cent**.<sup>4</sup>



Average rent **increased 9.96 per cent year over year**.<sup>5</sup> (Total Rental Market, year over year, October 2024).



Median residential sale price for all housing types **increased by 13 per cent**.<sup>6</sup>



# Lessons Learned

In 2024, Council asked Administration to share lessons learned from the work that has been done to date. In Q4 2024, The Housing Strategy's Working Group came together to reflect on this ask and several themes emerged – *strengthening collaboration across the organization and externally, building partnerships and improving communication and engagement to gather support for initiatives and development of housing.*

Housing is a top priority of this organization, and our investments are making a difference. We are optimistic about what has been achieved, and what can continue to be achieved through the six-year housing strategy. We acknowledge **more work needs to be undertaken** and there are things that need our collective attention to be able to continue to increase the supply of housing and support the most vulnerable members of our community. We are **committed to taking action** to address lessons learned by:

- Hiring a permanent Chief Housing Officer to focus attention on identifying opportunities to collaborate and prioritize housing.
- Building on existing and seeking new partnerships across the housing continuum.
- Partnering with the development industry to create a development friendly landscape.
- Continuing to work to unlock more City owned land for housing.
- Remaining open minded that all communities evolve over time and every new residential development is critical to increasing supply.
- Creating policy, systems, and practices related to Indigenous housing rooted in Indigenous ways of knowing and guided by relationships, built on trust, and led by Indigenous communities for Indigenous communities.

We will continue to take action to realize more housing supply, choice and affordability. **Our path forward** includes new partnerships, working with the sector to enable more homes to be built and efficiently using The City's funding while advocating to other orders of government for continued funding. The City of Calgary will prioritize building our internal capacity to continue to address the housing needs of all Calgarians.

# 2025 Highlights

## Completed in Q1 2025

- Implemented a bylaw for **Tax Exemptions** for non-profit non-market housing providers.
- Secured 10% additional funding from the **Housing Accelerator Fund**.
- Announced 387 new homes through **Non-Market Land Sale #4**.
- Completed a second office-to-residential conversion, part of the **Downtown Calgary Development Incentive Program**, so far adding 199 new homes.
- Established the **Council Advisory Committee on Housing**.
- Onward Homes opened the final **Rapid Housing Initiative project**, resulting in 29 homes.
- The **Secondary Suites Incentive Program** has received over 5,000 applications to the end of Q1 2025.

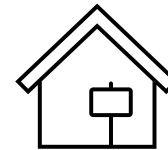
## Q2-Q4 2025



Award and announce the first **Housing Capital Initiative Projects**.



Launch of **Maa'too'maa'taapii Aoko'iyii'piaya**, the Indigenous Housing Funding Program.



Launch round #5 of the **Non-Market Land Sale**.



Award and announce the 2025 **Home Program** projects.

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

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



## Outcome 1

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

### Objectives

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



## Outcome 2

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

### Objectives

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



## Outcome 3

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

### Objectives

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



## Outcome 4

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

### Objectives

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



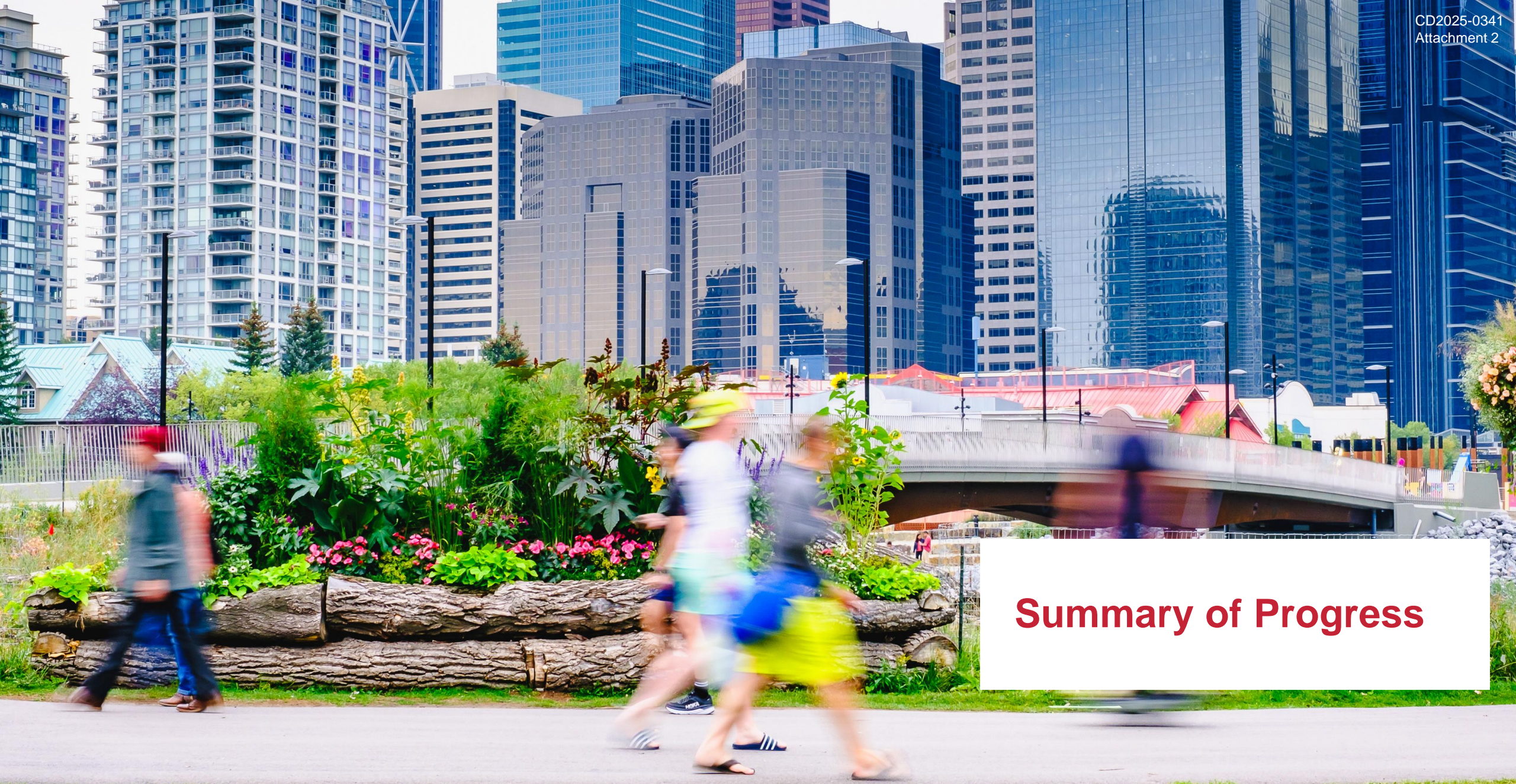
## Outcome 5

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

### Objectives

- A.** Fulfill commitments to ReconciliACTION by implementing the actions within:  
“The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan.”





## Summary of Progress

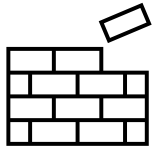


# Action Status Categories



## Completed

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



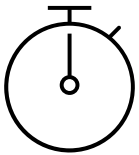
## Progressing As Planned

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



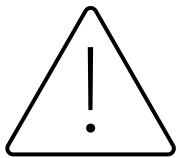
## Next Action – Planned for 2025

*Actions that were identified in the strategy to be initiated in year two or were postponed to 2025.*



## Not Started

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



## Not Progressing As Planned

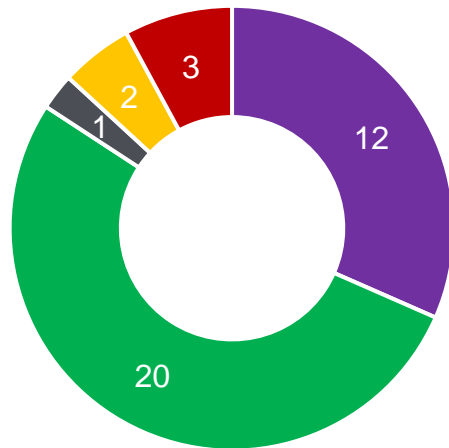
*This category includes actions that have been significantly delayed, paused or stopped. Some actions may have been previously reported as Progressing as Planned.*



## Outcome 1: Summary of Progress

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

38 Actions



- Completed
- Progressing as Planned
- Next Action (Planned for 2025)
- Not Started
- Not Progressing as Planned

3 Actions *Not Progressing as Planned* due to Council decisions on the Calgary Plan review, the LAP Reconnect and the new Land Use Bylaw.

2 Actions *Not Started* due to resource capacity.

### Highlights

1. Development of **378 units (50% affordable)** for the Franklin Station Project.
2. Awarded **five City-owned parcels** through Non-Market Land Sale #4 that is projected to create **387 new homes**.
3. Over **4,100 Secondary Suites** Incentive Program applications received in 2024.
4. Council approved **Rezoning for Housing** critical to enabling development of housing choice in all communities.
5. Awarded seven projects **\$30.7M**, that will result in **480 units** through the Housing Capital Initiative Program.
6. Five projects funded through the Downtown Calgary Development Incentive Program will create more than **1,100 new homes**.
7. Committed over **\$3M** of pre-development grants and development rebates through the Housing Incentive program to support non-market housing developers.
8. The City reached **record new market and non-market permit approvals**. (See figures page 16).





## Outcome 1: Status of Actions

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

### Completed

1.A.1.i. Dispose of City-owned real property assets as soon as possible within Transit-Oriented Development sites suitable for affordable market and non-market housing. Dedicate two City-owned sites (at no cost) to develop an emergency housing program for families with children who are at risk of or are experiencing homelessness. In tandem with identifying the City-owned sites, work with modular or pre-fabricated housing providers, social service agencies, and government partners to explore the rapid establishment.

1.A.2.i Allocate an initial \$20M per year to the Housing Land Fund to acquire land, real estate, or provide existing City land for the creation of non-market and mixed-market housing and develop a strategy to progressively realize the Housing Land Fund's targeted \$100M per year balance. This strategy should include but is not limited to: Advocacy for matching funds from the Provincial and Federal Government.

1.A.6. Allocate \$50M in funding, of which up to \$25 million is to be prioritized for post-secondary residential uses, to the Downtown Calgary Development Incentive Program as bridge funding until such time as additional funding is provided by the federal and provincial governments to make up the balance of the program requirements. Specifically, this funding requires:

- i. Collaboration with post-secondary institution(s);
- ii. Collaboration with federal and/or provincial governments;
- iii. Delivery of non-market housing for qualifying post-secondary students; and
- iv. Creation of methodology by the partner post-secondary institution to ensure that international students have access to 25% of the non-market units created in this initiative.

The balance of the \$50 million in bridge funding not utilized by the post-secondary residential uses will be prioritized towards conversion incentives for post-secondary institutions, and residential conversion projects that include a meaningful amount of non-market housing for the general public as well as equity deserving and Indigenous populations.

### Completed

1.A.8. In line with provider capacity, increase the amount of land provided to Indigenous housing providers through the Non-Market Housing Land Disposition Policy.

1.A.9. Utilize the Housing Land Fund to provide land to Indigenous housing providers at nominal value.

1.A.13. Advance the Non-Market Housing Land Disposition Policy that provides city-owned land at below market value for non-market housing.

1.C.3. Enable diverse housing types by incorporating the full spectrum of Neighbourhood Urban Form categories in each Local Area Plan.

1.C.4.i. Prepare the necessary bylaws to immediately: Make the base residential district Rowhouse-Ground Oriented (R-CG) with guidance for single, semi-detached, row and townhouses into a single land use district.

1.C.4.ii. Prepare the necessary bylaws to immediately: Enable secondary suites and backyard suites on one parcel of land.

1.C.6. Complete City-initiated land use redesignations by Q2 2024 to R-CG as the base residential district across Calgary.

1.C.12. Continue participation in the next engagement process regarding development levies to ensure affordable housing impacts are considered and mitigation strategies are developed.

1.C.13.i. Commit to infrastructure upgrades, services and amenities related to increased housing opportunities by: Using existing tracking systems, and improving upon them as necessary, to identify which communities city-wide are receiving applications for land use change, development permits and building permits to facilitate more housing.



## Outcome 1: Status of Actions

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

### Progressing as Planned

1.A.2.ii. Allocate an initial \$20M per year to the Housing Land Fund to acquire land, real estate, or provide existing City land for the creation of non-market and mixed-market housing and develop a strategy to progressively realize the Housing Land Fund's targeted \$100M per year balance. This strategy should include but is not limited to: An exploration of municipal funding tools and sources.

1.A.3. Identify City-owned parcels of land that collectively can be made shovel-ready for Affordable Housing. Business Units may need to rationalize future use of said lands that are not needed, in whole or in part, for their intended primary use.

1.A.4. Develop a program and framework to provide opportunities for land leasing or land trusts to non-profit housing providers, in addition to the Non-Market Housing Land Disposition Policy.

1.A.5. Collaborate with the Joint Use Coordinating Committee and the school boards, to review all Joint Use and surplus school sites to determine if land is available for housing.

1.A.7. Implement an ongoing pre-qualifying process for providers accessing City-owned land through the Non-Market Housing Land Disposition Policy program. This will eliminate duplication of time and effort with each round of land disposition, creating a more equitable process for providers.

1.A.10. Continue to support the development of an urban Indigenous Community Land Trust through in-kind investment.

1.A.12. As part of the ongoing evaluation of City-owned land, place a high priority on the development of non-market housing.

### Progressing as Planned

1.B.1.i. Advocate to: The provincial government to dedicate a portion of the Municipal Reserve for the purpose of establishing land banks in all new communities for Affordable Housing. (Example: 1/5 of the overall 10% dedication).

1.B.1.ii. Advocate to: The provincial and federal governments to allocate 1% of provincial and federal tax revenues to municipalities as funding specifically for the creation and maintenance of Affordable Housing.

1.B.2. Administer federal and provincial programs that provide funding through municipalities to get more housing built.

1.C.4.iii. Prepare the necessary bylaws to immediately: Eliminate parking requirements for backyard suites.

1.C.5.i. In the new Land Use Bylaw: Ensure parking minimums do not act as a barrier to affordability, including considering location and different residential land use districts in evaluating reducing or eliminating minimums.

1.C.5.ii. In the new Land Use Bylaw: Make dwelling units in all multi-residential land use districts Permitted Use to enable simplified approvals processes.

1.C.7. Implement over time, City-initiated land use redesignations for Housing-Ground Oriented (H-GO) in completed Local Area Plans where appropriate.

1.C.8.i Create incentives for more affordable non-market and market units: Establish an incentive program of at least \$10,000 per unit for secondary suites, to produce at least 400 net new secondary suites each year.



## Outcome 1: Status of Actions

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

### Progressing as Planned

1.C.10. Ensure housing and housing affordability are considered when reviewing or updating City planning policies, bylaws, and legislation (such as the Municipal Development Plan, Land Use Bylaw, Local Area Plans, Station Area Plans, etc.) with the goal of increasing affordable housing supply and diverse housing options in every community.

1.C.11. Maintain and expand increased customer service and support to affordable housing developers and providers through dedicated planning resources, active from the predevelopment stage, to facilitate a shorter and easier planning approval process.

1.C.13.ii. Commit to infrastructure upgrades, services and amenities related to increased housing opportunities by: Using the data from the tracking systems to understand the additional funding needed for these communities to have appropriate infrastructure, services and amenities to accommodate housing and population growth.

1.C.13.iii. Commit to infrastructure upgrades, services and amenities related to increased housing opportunities by: Seeking opportunities to equitably share the costs and benefits of housing-enabling infrastructure (basic facilities, services, systems, and installations necessary or appropriate for the functioning of a housing community, including facilities, services, systems, and installations for water, sewage, power, communications, and transportation facilities such as roads, sidewalks, transit, and multi-modal transportation options), services and amenities amongst impacted groups, including the public, the private sector, and the Provincial and Federal governments.

### Progressing as Planned

1.C.13.iv. Commit to infrastructure upgrades, services and amenities related to increased housing opportunities by: Building upon Council approved investments in the amount of \$259 million made through the Citywide Growth Strategy (\$259 Million is based on 'Supporting Growth and Change Through City Programs' calculations which include: \$120M for Mainstreets, \$63M for Established Area Growth and Change programs, \$16M for Transit Oriented Development, \$20M for Local Area Planning, \$40M for 5A investments.), leverage the standing item on budget at Executive Committee to provide projected investment amounts reflective of anticipated acceleration of housing development and population growth, facilitating the need to deliver infrastructure, services, and amenities in growing communities.





## Outcome 1: Status of Actions

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

### Next Action – Planned for 2025

1.A.11. Develop and implement a new program by Q4 2024 to facilitate a private/public partnership where The City would provide City-owned land to the private sector and others to build affordable housing. Housing would be managed by qualified partners to operate and maintain for no less than 40 years.

### Not Started

1.A.2.iii. Allocate an initial \$20M per year to the Housing Land Fund to acquire land, real estate, or provide existing City land for the creation of non-market and mixed-market housing and develop a strategy to progressively realize the Housing Land Fund's targeted \$100M per year balance. This strategy should include but is not limited to: Collaboration and consultation with market and non-market housing providers.

1.C.9. Support co-op housing, co-housing and other alternative housing forms that create cooperative living options to be included in The City of Calgary's existing programs to support non-market housing.

### Not Progressing as Planned

1.C.1. Include policy in the Municipal Development Plan immediately that every community in Calgary should encourage a minimum of 15% of the total housing units to be non-market Affordable Housing (as defined by The City) to provide equal distribution across the city. This action does not mandate a minimum amount of non-market development. This is a signal to The City, public and Council that affordable housing is needed, wanted and acceptable throughout all communities.

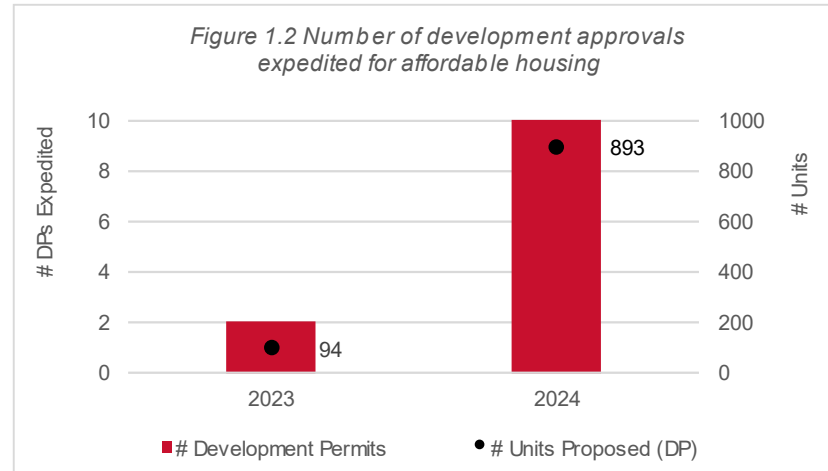
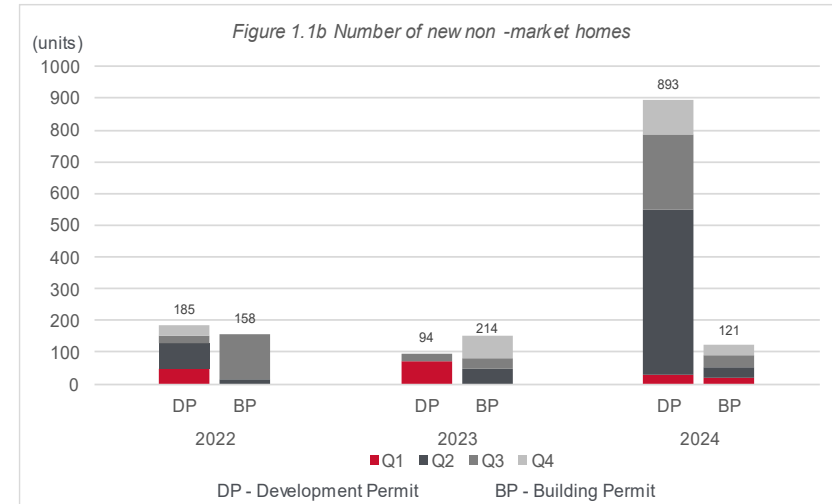
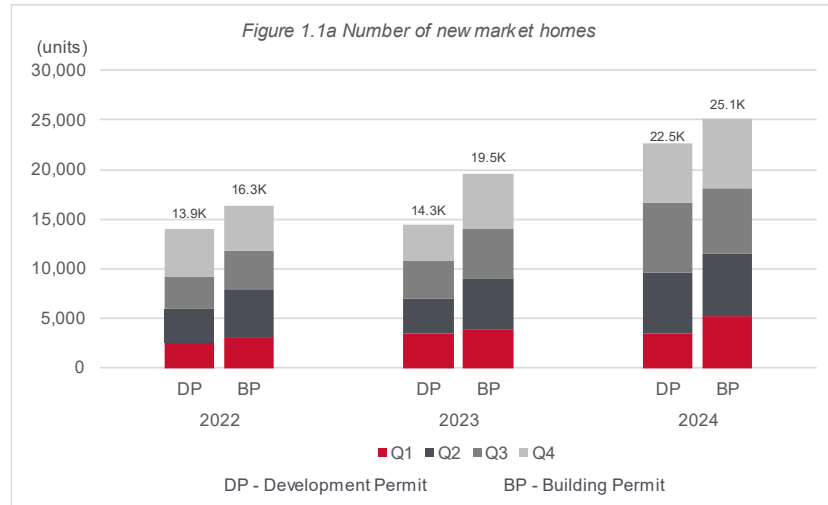
1.C.2. Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning and relevant statutory plans, immediately.

1.C.8.ii Create incentives for more affordable non-market and market units: Amend city-wide, local and land use regulation to exempt non-market affordable housing from multi-residential and mixed-use density calculations, in particular non-market units with three or more bedrooms to accommodate large or multi-generational family units.



## Outcome 1: Key Success Measures

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



### About the measures:

#### Market Homes (Figure 1.1a)

The number of market homes receiving development permit (DP) and building permit (BP) approval, including secondary suites, far outpaced the total units approved in 2022 and 2023. The approved development permits are an indicator that over 22,000 new homes will be created in the future. The approved building permits will result in over 25,000 new market homes.

#### Non-Market Homes (Figure 1.1b)

The number of new non-market homes receiving development permit (DP) approval increased by 850% when compared to 2023. This demonstrates there is a pipeline of new non-market homes to be constructed in future years. The number of new non-market homes receiving building permit (BP) approval in 2024 was lower than 2023. However, as projects move from the development permit stage to the building permit stage, the number of homes proposed in the building permit stage will increase.

*Number of development approvals expedited for affordable housing (Figure 1.2)* In 2024, The City expedited 10 development permit approvals for non-market housing projects. These are expected to create up to 893 new non-market homes.



## Outcome 1: Key Success Measures

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

Figure 1.3 Funding leveraged from other orders of government (\$M)

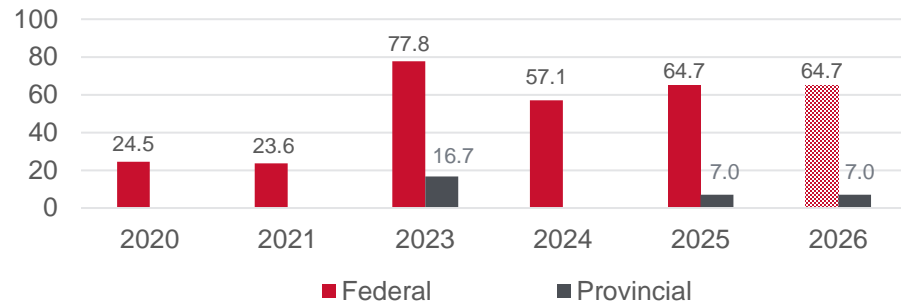


Figure 1.4 Per cent of households that require affordable housing options

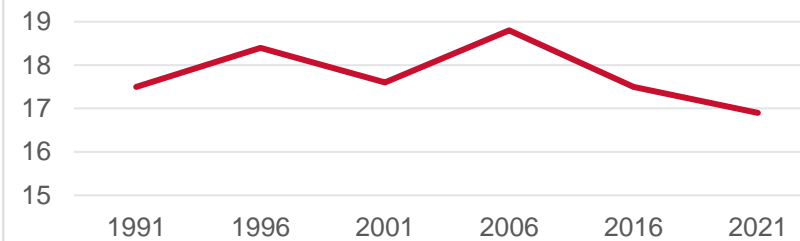
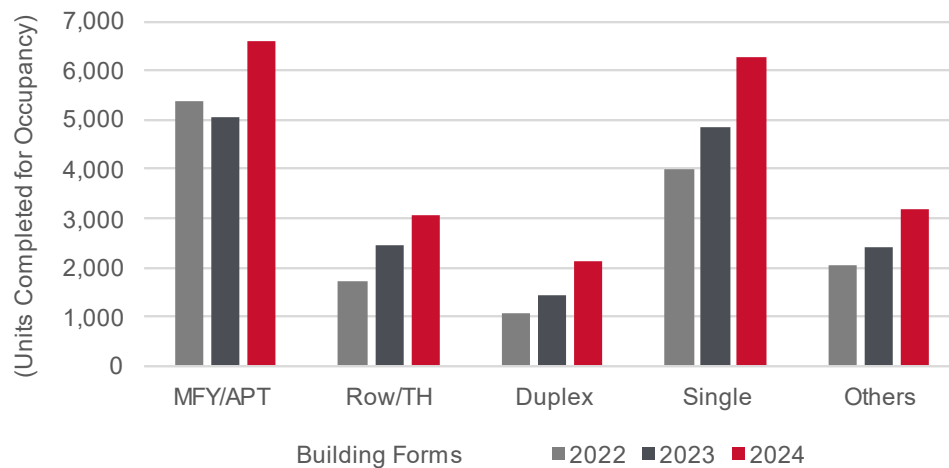


Figure 1.5 Diversity of building forms



### About the measures:

#### Funding Leveraged (Figure 1.3)

Since 2020, The City has entered into funding agreements totaling over \$300M in federal funding for housing. Since 2023 we've leveraged over \$16M through the Provincial Government's Affordable Housing Partnership Program.

#### Housing Need (Figure 1.4)

Housing need in Calgary has remained relatively constant between 17-18 per cent since 1991, however the absolute number of households in need has doubled as the population has grown. Considering Calgary's market housing conditions, particularly increases in housing prices and rent, the current level of housing need is expected to be higher. However, this will not be determined until the next federal census in 2026.

#### Housing Forms (Figure 1.5)

All housing forms have increased year over year since 2022, demonstrating that The City of Calgary is delivering increased housing choice to Calgarians.

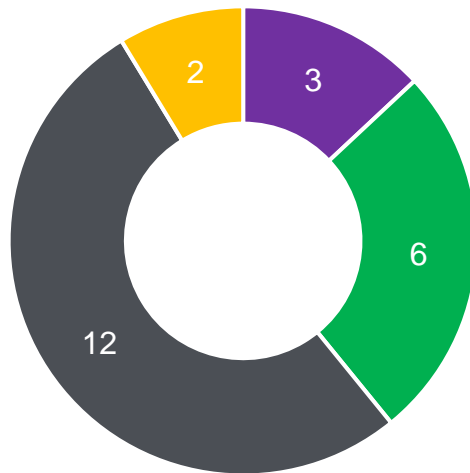




## Outcome 2: Summary of Progress

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

23 Actions



- Completed
- Progressing as Planned
- Next Action (Planned for 2025)
- Not Started

### Highlights

1. Council approved the **Non-Market Housing Property Tax-Exemption Bylaw**.
2. Hosted second sold-out **Housing Conference** in November 2024
3. Awarded over **\$1M** to 10 projects through the **Home Program Grant** to support successful tenancies.
4. Launched **Housing Data Dashboard** to publicly share housing metrics.
5. Developed first **Housing Advocacy Plan** to strengthen The City's advocacy efforts.
6. Completed the design of the **Improving Access to Affordable Housing** project (formally One Window).
7. Launched the **Council Advisory Committee on Housing**.
8. Created new collaboration with **Calgary Economic Development's Real Estate Advisory Committee (RESAC)**.

2 Actions *Not Started* due to resource capacity.



## Outcome 2: Status of Actions

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

### Completed

2.A.2. Enact a municipal bylaw under s. 364 of the Municipal Government Act to exempt properties held by non-profit organizations providing non-market housing from the municipal portion of property tax.

2.A.5.i. Support existing programming and be a partner at collaborative funding tables to strategically plan, evaluate, and invest to improve services for those in affordable housing and experiencing homelessness. Specific programs could include: Partner and invest seed funding (\$600K) in existing community programs that support individuals in housing need to access funding for first/last rent obligations.

2.C.2. Advocate to the province to exempt properties held by non-profit organizations that are providing non-market housing from the provincial portion of property tax.

### Progressing as Planned

2.A.1. Update and fund the One Window proposal that facilitates all participating housing and service partners through one intake process for individuals to access.

2.A.4. Amend the terms of reference for the Housing Incentive Program to create a separate funding stream dedicated to organizations prioritizing housing needs for specific populations.

2.A.7. Continue and expand programming and grant programs that support individuals in affordable housing.

2.B.3. Expand research efforts to support housing outcomes along the continuum, housing need, and affordability concerns.

2.C.1. Advocate to the Government of Alberta for legislative change to the Municipal Government Act to allow affordable housing to be defined in a manner that exempts it from certain planning process requirements such as public hearing, which increases certainty and reduces timelines for developers and providers.

2.C.5. Expand intergovernmental relations and advocate to other orders of government to support the affordable housing sector including but not limited to recommending legislative changes or providing City leadership regarding housing solutions that address Calgary's housing need.



## Outcome 2: Status of Actions

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

### Next Action – Planned for 2025

2.A.3. Support tenants and government to address inadequate housing conditions by hosting a landlord-tenant forum to listen and understand to the challenges faced by landlords and tenants in Calgary's rental market to develop and deliver a program that creates awareness of landlord and tenant rights through a similar program to The City of Edmonton's 'Support for Tenants' service.

2.A.5.ii. Support existing programming and be a partner at collaborative funding tables to strategically plan, evaluate, and invest to improve services for those in affordable housing and experiencing homelessness. Specific programs could include: Provide seed funding for community programs that can prevent Calgarians from becoming unhoused such as landlords' mediation, or support for rental arrears.

2.A.6. Develop and implement an Affordable Housing Sector Capacity Plan through collaboration and development with partners with the goal to strengthen the sector.

2.A.8. Investigate options for expanded business licensing for residential landlords, including education requirements and a landlord registry, to improve landlords' awareness of their responsibilities and reduce rental accommodation fraud.

2.B.1. Create a program that connects developers and non-profit housing providers to develop partnerships when building new affordable homes, including for residents requiring deep subsidy.

2.B.2.i. Convene a group of partners from the housing sector to: Collaborate and develop clear priorities for an advocacy plan for Calgary to improve housing that includes supports for organizations, non-profit employees, and those in need of housing.

### Next Action – Planned for 2025

2.C.3.i. Advocate to the province to: Increase number of Public Health inspectors available to inspect properties allowing for inspections to be completed within 1 week.

2.C.3.ii. Advocate to the province to: Revise the Residential Tenancies Act to protect tenants from unfounded evictions if a complaint is made to Alberta Health Services or any other public serving agency.

2.C.3.iii. Advocate to the province to: Provide financial supports for alternative temporary accommodations, for tenants unable to find or afford alternative accommodations, while rental properties are being repaired from unsafe or inadequate conditions.

2.C.3.iv. Advocate to the province to: Review and enhance the Minimum Health and Housing Standards to ensure that tenants are protected from substandard housing, review and adjust the standard occupancy rates to accommodate culturally appropriate housing.

2.C.3.v. Advocate to the province to: Investigate and resolve non-contractual or legal complaints of discrimination, mistreatment, or substandard housing, through the creation of a Housing Ombudsperson that can serve all landlords operating and residents living in rental housing in Calgary.

2.C.4. To support residents in rental housing experiencing higher than normal increases in rent, investigate rent control models used in other jurisdictions, and provide The Government of Alberta with a summary of the findings.



## Outcome 2: Status of Actions

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

### Not Started

2.B.2.ii. Convene a group of partners from the housing sector to: Create an awareness campaign that reduces stigma for affordable housing, permanent supportive housing, and regarding those experiencing homelessness.

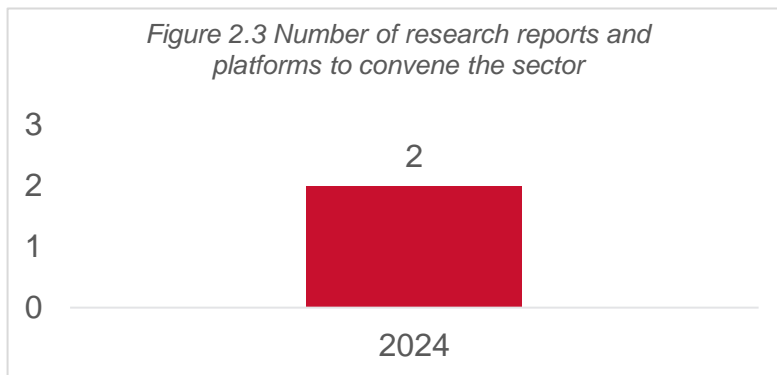
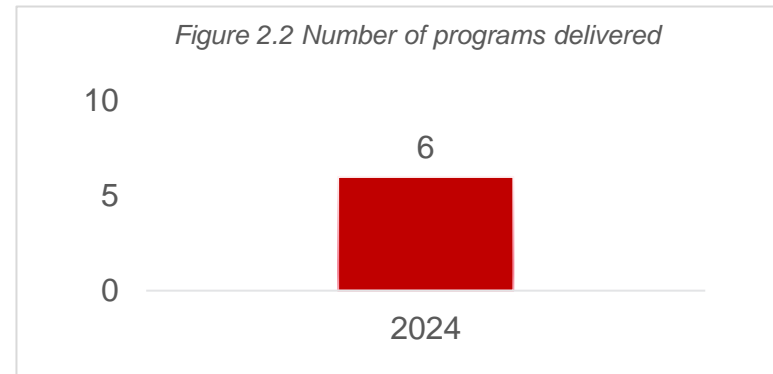
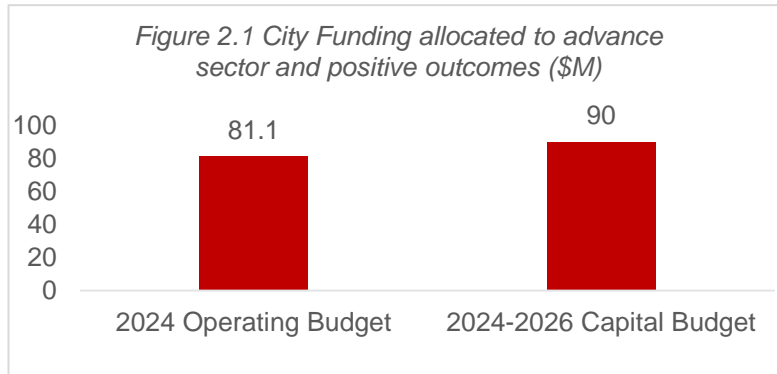
2.B.2.iii Convene a group of partners from the housing sector to: Identify innovative collaboration opportunities, that are based on the housing needs in Calgary, to ensure those with the highest need have housing.





## Outcome 2: Key Success Measures

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



### About the measures:

#### *City Funding and Programming (Figure 2.1 and 2.2)*

In 2024, The City provided \$81M in funding to support affordable housing providers and non-profits to increase supply, advance the sector and facilitate positive resident outcomes. This includes funding for the following programs: Home, Housing Incentive Program, Housing Land Fund, One-Window and Downtown Incentive. Also \$90M in capital funding has been allocated to support new affordable housing development throughout 2024-2026.

#### *Reports and Platforms (Figure 2.3)*

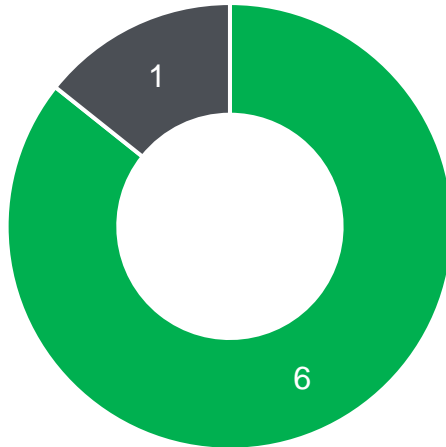
The City delivered the Housing Needs Assessment research report which provided critical data points on the housing need and the severity of the housing crisis. The City also hosted a housing conference which provided opportunities for networking, partnership and the exchange of best practice ideas.



## Outcome 3: Summary of Progress

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

7 Actions



- Progressing as Planned
- Next Action (Planned for 2025)

### Highlights

1. Supported Calgary Housing's Rundle and Bridgeland redevelopment projects and the new Mount Pleasant development. Yielding approximately **330 mixed income homes** by 2027.
2. Deployed **\$10M of new federal renewal and repair funding** to City and Calgary Housing owned homes.
3. Approved **\$11M in new commitments** for capital development by Attainable Homes Calgary, supporting the delivery of **approximately 530 affordable homes**.
4. Partnered with the Calgary Municipal Land Corporation to advance the development of **Transit Oriented Communities**.



## Outcome 3: Status of Actions

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

### Progressing as Planned

- 3.A.1. Identify opportunities for Attainable Homes Calgary Corporation to develop housing on behalf of The City of Calgary.
- 3.A.2. Continue to support Calgary Housing Company to deliver on The City of Calgary's Affordable Housing Capital Program by identifying land, funding and other supports.
- 3.A.3. Continue to support Calgary Housing Company to carry out energy efficient retrofits, renovations, development and re-development of City-owned assets by leveraging funding programs from other orders of governments.
- 3.A.4. Continue to support Calgary Housing Company to create a strategic asset management program for City-owned housing assets.
- 3.B.2. Guide discussions for City-owned housing assets transitioning from existing federal and provincial social housing agreements to mixed-income with the goal to preserve the existing supply.
- 3.B.3. Support advocacy that results in City of Calgary subsidiaries and Silvera for Seniors being supported with adequate funding.

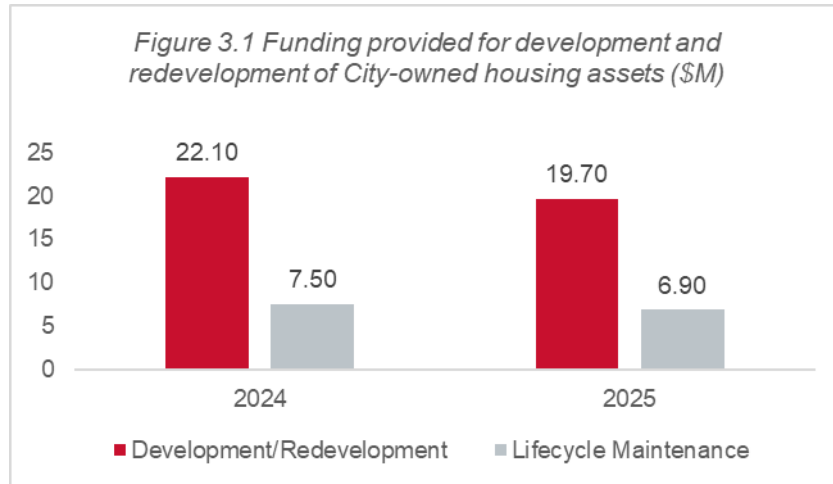
### Next Action – Planned for 2025

- 3.B.1. Support the capital development programs for both City of Calgary housing subsidiaries, as appropriate and aligned with their respective strategic plans. This includes identifying land, funding and other tools.



## Outcome 3: Key Success Measures

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



### About the measure:

#### *Funding for Development and Redevelopment (Figure 3.1)*

The City continues to provide funding for the creation of City-owned affordable housing projects. Funding is also allocated for maintenance to extend the life of existing City-owned affordable housing supply.

In 2024, The City allocated \$29.6M for City-owned and CHC-owned affordable housing supply.

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:

1. The City's housing subsidiaries are successfully meeting their goals and stated targets within their respective Strategic Plans.

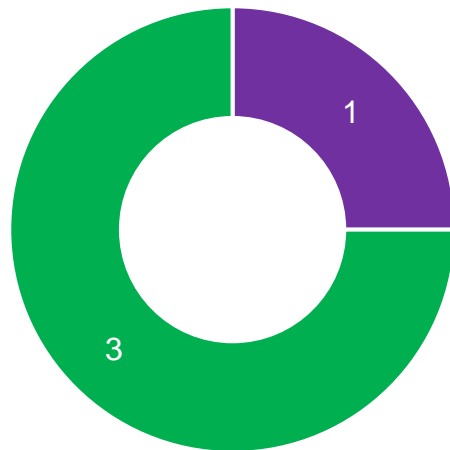




## Outcome 4: Summary of Progress

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

4 Actions



- Completed
- Progressing as Planned

### Highlights

1. City Council approved **\$30M in capital funding** for 2024-2026 to build housing for Indigenous and equity-deserving populations.
2. Awarded over \$500,000 to four projects through the **Home Program**.
3. **Initiated research** on barriers for equity deserving populations in housing programs and services.
4. Began construction of the **HomeSpace Family Housing Project in Whitehorn**, anticipated opening of 52 new homes in 2026.



## Outcome 4: Status of Actions

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

### Completed

4.A.1. Ensure that The City of Calgary's Housing Strategy has actions to address the housing needs of and reduce the barriers to housing for Indigenous people and equity-deserving populations.

### Progressing as Planned

4.A.2. Collaborate with City departments and external partners to research and implement programs and policies that reduce systemic barriers to housing for equity-deserving populations.

4.B.1. Allocate \$10M per year in capital funding to organizations prioritizing specific housing needs to build housing for Indigenous and equity-deserving populations.

4.B.2. Explore incentives and opportunities for changes to the land use bylaw for visitable and adaptable built form of market and non-market housing units to support aging in community and the accessibility needs of tenants/owners and visitors over time.



## Outcome 4: Key Success Measures

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

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:

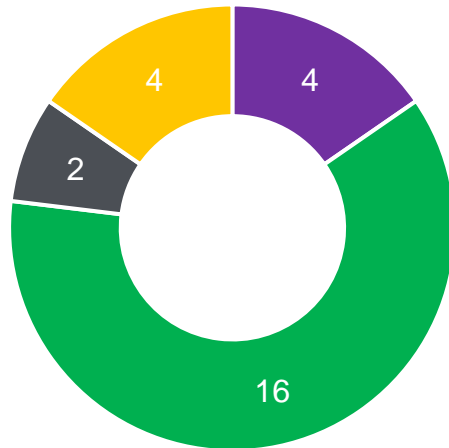
1. Number of homes created or modified through City of Calgary programming to support the housing needs of equity-deserving populations.
2. Amount of funding allocated to programs that reduce barriers and increase housing supports for equity-deserving populations.
3. The proportion of equity-deserving households in housing need decreases over time.



## Outcome 5: Summary of Progress

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

26 Actions



- Completed
- Progressing as Planned
- Next Action (Planned for 2025)
- Not Started

4 Actions Not Started due to resource capacity.

### Highlights

1. Created **Maa'too'maa'taapii Aoko'iyii'piaya** (meaning, "Indigenous First Nation Housing" in the Blackfoot language) funding program to be launched in 2025. The program name was gifted in ceremony with the Elders Advisory Committee.
2. Awarded two Indigenous non-profit organizations City-owned parcels in the fourth Non-Market Land Sale, **valued at over \$2M.**
3. New Indigenous Housing team focused on building relations with Elders and community to co-create **For Indigenous, By Indigenous** programs.
4. Added a new oral presentation component to the **Home Program** application process for Indigenous-led projects, to respect Indigenous ways of knowing and being.







## Outcome 5: Status of Actions

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

#### Completed

5.A.3. Revision of the 2023 Non-Market Land Disposition Policy: Adding Indigenous direction that will inform mid- and long-term actions such as the provisions for land to be sold at below market value specifically for Indigenous housing providers, and a commitment to working with Indigenous specific non-profit housing providers to arrange for the purchase of City-owned property and other assets that will be suitable for the creation or renovation of Indigenous specific non-Market housing. Communicate changes to Non-Market Housing Land Disposition Policy to community.

5.A.4. Property Tax Relief: Consider development of a bylaw to exempt non-profit affordable housing providers, including those serving Indigenous peoples, from property tax. Continue to advocate to the provincial government for this exemption to be extended province-wide through amendments to the Municipal Government Act, its regulations or other legislation.

5.A.8. Indigenous Lens to the Calgary Plan Initiative: Use findings from the 2023 equity audit of the Municipal Development Plan and Land Use Bylaw to apply an Indigenous lens to the Calgary Plan initiative. The equity audit will provide an assessment of the Municipal Development Plan and highlight policy gaps to be addressed. This will include but is not limited to policy and/or land use bylaw regulatory changes to address considerations such as urban reserves, housing, and consideration of spaces for cultural and traditional practices possibly within parks and open space. No additional resources required. Engagement will be undertaken as part of the Calgary Plan project.

#### Completed

5.A.12. Prioritize Indigenous Applications: As part of the 2023 Home Program implementation, applications aligned to Indigenous outcomes and objective(s) will be prioritized during the evaluation process. Specifically, projects under the Home Program priorities of:

- Seeking to understand the root causes of housing instability for Indigenous peoples at a systems level.
- Seeking to change systems, policies and other legislation that maintains housing instability for Indigenous peoples at a systems level. Engagement with previously funded, current Home Program non-profit organizations (both eligible and funded organizations) as well as other Indigenous non-profit organizations operating within Calgary will be required to explore opportunities under these new objectives, and to track progress on advancing these objectives.



## Outcome 5: Status of Actions

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

### Progressing as Planned

5.A.0 Fulfill commitments to ReconcillACTION by implementing the 25 actions within: *The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan*.

5.A.1. Non-Market Land Sale: Facilitate conversations with Real Estate and Development Services around existing City-owned property that is suitable for Indigenous non-market housing and with the guidance of the City of Calgary Housing Solutions Elders Advisory Council to identify appropriate sites, including both surplus land and buildings that are deemed culturally suitable for the development and renovation of Indigenous Non-Market Housing.

Notify Nations, Indigenous housing networks and urban Indigenous housing and social service providers, such as the Aboriginal Standing Committee on Housing and Homelessness, Blackfoot Confederacy & G4, Métis Nation of Alberta, Calgary offices and housing departments of upcoming Non-Market Land Sale for potential participation.

Investigate financial options to support the sale of City-owned land & City-owned assets to Indigenous housing providers at nominal value.

### Progressing as Planned

5.A.2. Community Land Trust: Work with the Aboriginal Standing Committee on Housing and Homelessness and community-based groups to identify opportunities to build and resource an Indigenous community land-trust so that it can participate in open and transparent processes to secure land and housing inventory, including through existing City support programs.

5.A.6. Engagement: This change will involve engaging all Indigenous groups in Calgary including The City of Calgary's Housing Solutions Elders Advisory Council as it related to changes to the Non-Market Housing Land Disposition Policy. This work will take a dedicated team to compile necessary information, so The City of Calgary is able to build an accurate representation of the requirements to ensure the success of the program. The team will need to be prepared for future Non-Market Housing Land sales. Support will be required over the long term.



## Outcome 5: Status of Actions

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

### Progressing as Planned

5.A.7. Planning & Development Services Equity Audit Framework and Assessment Tool (City and Regional Planning): Explore opportunities to implement the Planning & Development Services equity audit framework and assessment tool as part of all future planning initiatives with a specific lens on Indigenous planning and affordable housing. Note: The equity audit framework will highlight opportunities to review policy that will address this call to action. Implementing the equity audit tool and framework will require training and capacity building on Indigenous issues, intercultural competency, conflict resolution, human rights, and anti-racism. Pilot through the update of the Municipal Development Plan and Calgary Transportation Plan (the Calgary Plan), the Land Use Bylaw renewal, and Complete Streets program of work.

5.A.9. Engagement: Undertake meaningful Indigenous engagement as part of City Building program (Calgary Plan, Land Use Bylaw renewal, Complete Streets are three projects being completed as a program) especially around housing topics. Engagement will allow Administration to better understand how best planning and policy, regulations and guidelines can be used to address this call to action. Planning & Development Services received funding as part of the 2023-2026 budget which includes money to hire a consultant to undertake engagement and communications for the program including Indigenous engagement.

As part of the on-going Local Area Planning initiative currently underway, Land Acknowledgements are included in all public engagement presentations as well as within the statutory local area plan documents. Other approaches that will be sustained include: i) sharing information about the history of the local area, including an emphasis on the Indigenous history; and ii) ensuring awareness and engagement with Indigenous Calgarians by promoting The City's work through channels such as Wind Speaker Radio.

### Progressing as Planned

5.A.10. Review Triple Bottom Line: Undertake meaningful Indigenous engagement as part of the review of the 'Triple Bottom Line' Council policy and framework. This will explore potential opportunities to incorporate an Indigenous world view and Natural law into the policy. Engagement will allow Administration to better understand how best planning and policy regulations and guidelines can be used to address this call to action. Currently exploring opportunities to coordinate with the Calgary Plan on engagement.

5.A.11. Recognize the Impacts of Planning Practices: Explore how to better incorporate acknowledgement and recognition of the impacts of planning practices on Indigenous peoples in and surrounding Calgary beyond the land acknowledgments included in the Municipal Development Plan and other planning documents today. This will include an interjurisdictional review/scan of how other municipalities are undertaking this work. Engagement will be undertaken as part of the Calgary Plan, Land Use Bylaw renewal, and Complete Streets program of work. Engagement will allow Administration to better understand how best planning and policy, regulations, and guidelines will be used to address this call to action. Pilot through the Calgary Plan, Land Use Bylaw renewal, and Complete Streets program of work.

5.A.13. Explore Changes to the Home Program: Explore and implement changes to the Home Program to address the findings from the equity analysis project's Indigenous report and Home Program report, particularly related to the potential creation of an Indigenous stream of Home Program funding that builds on the pilot outcomes of opportunity #1 as well as emphasizing relationality and the experiences, perspectives and world views Indigenous peoples. *See Completed Action 5.A. 12.*



## Outcome 5: Status of Actions

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

#### Progressing as Planned

5.A.14. Create an Indigenous stream of the Housing Incentive Program: Co-create an Indigenous stream as part of the Housing Incentive Program refresh. Co-creation needs to occur with Urban Indigenous non-profit housing providers and elders to ensure program requirements accommodate needs, and barriers are removed. Connecting with Indigenous communities through Indigenous relations consultants to understand where we are at, and the needs and expectations, will be critical.

5.A.15. Indigenous Affordable Housing Funding Program: Develop an Indigenous Affordable Housing Funding Program to support urban Indigenous housing providers. The program would award Indigenous housing providers up to 20 per cent of funding for their projects, subject to a regular open and competitive process.

5.A.16. Partnerships & Leveraging: Work with federal and provincial governments and Indigenous partners to leverage funds for Indigenous Affordable Housing projects. Ensure there is alignment between programs to support directing funds into Calgary to support For Indigenous-by-Indigenous projects.

5.A.17. Communication: Ensure there is a communication and partnership approach with Indigenous communities as it relates to the affordable housing programs within The City. Our regular business needs to ensure we are building community, building trust, and continuing to foster partnership with the urban Indigenous communities.

#### Progressing as Planned

5.A.20. Housing & Funding Advocacy. Advocate to the federal government for Calgary to receive proportionate funding from the Urban, Rural, and Northern Indigenous Housing Strategy so that Calgary-based Indigenous housing providers and organizations can create affordable housing options for Indigenous peoples. The City will continue to advocate for investments as outlined in the budget recommendation letters. Particularly, for enhanced Family & Community Support Services funding to allow for municipalities, like Calgary, to fund the wrap-around supports needed for Indigenous housing. Additional advocacy to address the need for capital to renovate current housing to allow for cultural practices, such as smudging and ceremony. This will require a narrative change on the part of The City which will be incorporated into future advocacy as it relates to affordable housing.

5.A.23. Work with The Aboriginal Standing Committee on Housing and Homelessness Continue to work on and support Aboriginal Standing Committee on Housing and Homelessness and other community and Nation affordable housing projects/ initiatives.

5.A.24. Engage with the Elders: With the guidance of The City of Calgary's Housing Solutions Elders Advisory Council, identify additional opportunities for City-owned buildings (Calgary Housing Company) to address systemic racism, policy gaps and building & neighborhood NIMBYISM (Not in my Backyard).





## Outcome 5: Status of Actions

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

#### Next Action – Planned for 2025

5.A.18. Research and Engagement: Working with the Indigenous community and social service sector partners, identify and understand the wrap-around supports currently available, gaps and needs of Indigenous affordable housing residents.

5.A.19. Development: Based on the analysis and development work above, and with the guidance of The City of Calgary's Housing Solutions Elders Advisory Council, City business units and community partners:

- Develop solutions to the gaps and needs identified.
- Review community and City housing and funding programs and explore the possibility of a parallel Indigenous funding stream or changes to existing funding streams, that provides the identified wrap-around supports required for Indigenous residents.
- At the appropriate time, bring forward a funding request to Council to fund this work; including resources for a project lead connected to Housing Solutions and the Indigenous Relations Office.

#### Not Started

5.A.5. Create a separate Non-Market Housing Land Disposition Policy for Indigenous Housing: Incorporate changes with the current policy and create a separate policy addressing the specific needs of the Indigenous community. Work collaboratively to seek real estate, and other City-owned assets such as public buildings, gardens and parkland for Indigenous ceremonial, cultural, commemorative activities, as well as healing that are key to successful housing. This policy will address:

- Land designated through The City of Calgary's Non-Market Housing Land Sale has not been culturally relevant nor appropriate to accommodate the preferences of Indigenous built forms, such as large communal housing or housing close to significant land or cultural sites.
- Co-create with Indigenous communities opportunities to access the Non-Market Housing Land Sale program to reclaim City-owned lands for the purpose of affordable housing.

#### Not Started

5.A.21. Anti-Racism Program Contributions: Upon request, Housing Solutions and Indigenous and non-Indigenous staff will work with the Anti-Racism Program to:

- Review the programs, guideline, policies, and process in Calgary Housing Company, and/or not for profit Indigenous and non-Indigenous affordable housing complexes through an anti-racism lens.
- Provide training to Calgary Housing Company, and/or not for profit Indigenous and non-Indigenous affordable housing complexes through an anti-racism lens.
- Provide training on anti-racism to Calgary Housing Company and City of Calgary employees.
- Create capacity for information sharing using mechanisms to hear from Indigenous service users; their lived and living experiences in affordable housing.

5.A.22. Build Relationships with Private Sector Landlords. Participate in the 2023 Aboriginal Standing Committee on Housing and Homelessness Landlord Learning Series and other training being developed.

5.A.25. Work to Expand Opportunities for Smudging Work with partners to expand opportunities for smudging in:

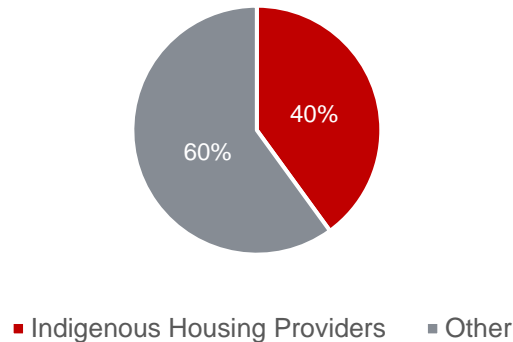
- CHC-operated affordable housing buildings
- City owned buildings (e.g. Indigenous ceremonial meeting space in City Hall)
- Smudging in new affordable housing builds and renovations



## Outcome 5: Key Success Measures

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

*Figure 5.1 Percentage of City land awarded to Indigenous non-profit organizations in the fourth Non-Market Land Sale*



### About the measure:

*Percentage of City of Calgary Land (Figure 5.1)*

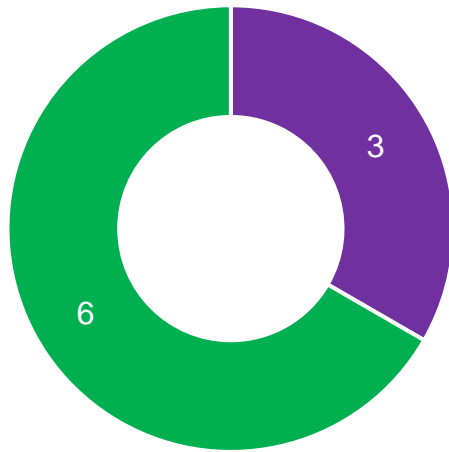
In 2024, The City awarded two Indigenous non-profit organizations City-owned parcels in the fourth Non-Market Land Sale, valued at over \$2M.

Actions to support this outcome are early in implementation. Data will be reported in future years on the following measures:

1. Number of new culturally relevant, affordable and supportive Indigenous homes created in Calgary.
2. Number of policy reforms to reduce barriers to building and operationalizing housing for Indigenous housing providers in Calgary.
3. The proportion of Indigenous People living in Calgary facing housing need and homelessness decreases over time.

# Housing Accelerator Fund Initiatives

9 Initiatives



■ Completed ■ On Track

## Highlights:

- Launched the **Stormwater Housing Incentive Program**.
- Five applicants chosen for the **Downtown Calgary Development Incentive Program**.
- City infrastructure programs to **enable housing growth in established areas**.
- Launched the **Secondary Suites Incentive Program**.
- **Secured additional funding (\$22.8M)** for two new initiatives.
- Reached **95%** of the original target for Calgary's Housing Accelerator Fund (37,475 units out of 41, 858 units).

## Additional Progress Indicators

- Calgary is Canada's housing engine; we led the country in housing starts per capita in 2024 and led the country in housing starts on an absolute basis in Q1 2025.
- In Q1 2025, Calgary recorded the highest housing starts among Canadian municipalities - approximately 2.5 times that of Vancouver, or 5 times that of Toronto.
- For municipalities with a population over one million, The City of Calgary ranked 2nd in combined performance on planning features, approvals timelines and government charges (Canadian Home Builder's Association 2024 Municipal Benchmarking Study).
- On average, development approvals for single, semi-detached and duplex dwellings in the developed area are approved within 95 days, and 75% of decisions are within the target of 90 calendar days.
- The City prioritizes applications for non-market housing applications with dedicated Affordable Housing Customer Coordinators.
- Calgary's housing price-to-income ratio declined to 5.4 in Q4 2024 from 5.7 in Q3 2024, indicating a slight improvement in affordability.
- CREB's March housing data showed that the sales-to-new-listings ratio dropped to 54 per cent and limited supply options across all property types and price ranges, conditions reflect a better balance between a seller and a buyer. Improving supply has taken pressure off home prices following the steep gains report over the previous four years.
- Citywide rezoning has enabled 46% of all new low-density housing development permits, applied for within the established area, resulting in 814 new units and 765 new secondary suites (Quarterly Briefing on the Effect of Rezoning for Housing on Calgary's Housing Supply, IP2025-0254).
- The City of Calgary launched the Infill Fast Track Program Pilot in Q1 2025. The program is designed to expedite the review and approval process for three missing middle housing typologies.