

Calgary



Home is Here

The City of Calgary's Housing Strategy

2024–2030

Approved by Council 2023 September 16

Land Acknowledgement

“Home is where we take care of each other. It is who we are as a people. We have no first or second cousins. We are all related, and open our homes to our relatives.”

– Elder comment, July 2020

The city of Calgary, where the Bow and Elbow rivers meet, is 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 Mohkinstsis, the Îethka Nakoda Wîcastabi First Nations refer to the Calgary area as Wicispa Oyade and the people of the Tsuut’îna nation call this area Gutsistsl. The Métis call the Calgary area Otoskwunee.

We take this opportunity to appreciate and acknowledge that we live on the ancestral and traditional territory of the Blackfoot Confederacy, made up of the Siksika, Piikani, Amskaapiikani and Kainai First Nations; the Îethka Nakoda Wîcastabi First Nations, comprised of the Chiniki, Bearspaw, and Goodstoney First Nations; and the Tsuut’îna 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.

Contents

i		Land Acknowledgement
2		Executive Summary
4		Housing Need in Calgary
6		The Role of Government and Community
8		Housing and Housing Affordability is a City of Calgary Priority
9		Outcome 1: Increase the supply of housing to meet demand and increase affordability.
10		Outcome 2: Support affordable housing providers to deliver services that make a positive impact.
11		Outcome 3: Enable The City's housing subsidiaries to improve service delivery.
12		Outcome 4: Ensure diverse housing choice to meet the needs of equity-deserving populations.
13		Outcome 5: Address the affordable housing needs of Indigenous people living in Calgary.
14		Home is Here – Implementation Plan
15		Implementing the Housing Strategy
38		Progress Reporting
39		Amended Housing and Affordability Task Force (HATF) Recommendations
41		Glossary



Executive Summary

Calgary is in a housing crisis. Over 84,600 households cannot afford where they currently live, and the number is growing. Rental prices and housing costs continue to rise, and more Calgarians are seeing their dreams of homeownership becoming further out of reach.

There isn't enough housing in Calgary today, and new Calgarians keep arriving in record numbers, attracted by economic opportunity and the city's high quality of life. Last year, 42,000 people came to Calgary, the most new Calgarians in a single year in our history, and we expect 110,000 new Calgarians over the next five years.

The City of Calgary has a plan to make it easier to build housing of all kinds across the city, make more land available to build housing and ensure those in the greatest need have a place to call home. This is in addition to the previously Council-approved plan to address the affordable housing needs of Indigenous people living in Calgary.

Home is Here builds on *Foundations for Home* — *The City's Corporate Affordable Housing Strategy* from 2016, which supported the development of over 3,500 affordable homes.

***Home is Here – The City of Calgary's Housing Strategy* aspires to ensure that everyone living in Calgary has an affordable place to call home.**

This will be achieved through five outcomes:

1. Increase the supply of housing to meet demand and increase affordability.
2. Support affordable housing providers to deliver services that make a positive impact.
3. Enable The City's housing subsidiaries to improve service delivery.
4. Ensure diverse housing choice to meet the needs of equity-deserving populations.
5. Address the affordable housing needs of Indigenous people living in Calgary.



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

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

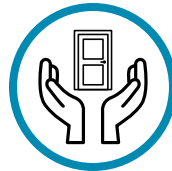


Outcome 1

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.”



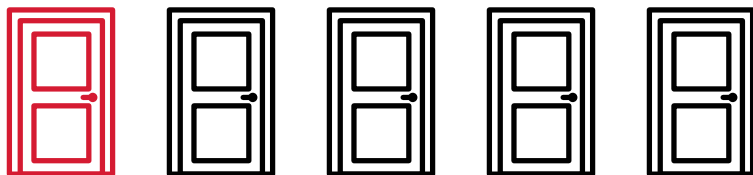
Housing Need in Calgary

According to The City of Calgary's definition, a household is in need of affordable housing when it earns less than 65 per cent of Calgary's median income and spends more than 30 per cent of that income on shelter.

The 2023 Housing Needs Assessment used data from the 2021 Federal Census to estimate housing need in Calgary. According to this data, and in line with The City's definition, **84,600 households are in need of affordable housing options.**

The percentage of households in need of affordable housing has remained constant at 17-18 per cent over the past three decades. However, the absolute number of households in need has doubled.

Based on Calgary's forecasted population growth and the historical rate of housing need, **the number of households in need of affordable housing is expected to reach close to 100,000 by 2026.**



Nearly **one in five** households in Calgary cannot afford their housing.

Of Calgary's **84,600 households** in housing need:

81% are single and two-persons.

56% experience difficulties or long-term challenges.

63% are non-Racialized.

32% are Racialized.

4.5% are Indigenous.

70% are of working age.

23% are seniors.

7% are youth.

10% are recent immigrants and non-permanent residents.



Housing Need in Calgary

Market housing conditions have changed drastically.



Rental vacancy rate was **three per cent in 2022**, down from six per cent in 2020.

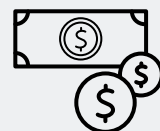


Average rent increased by approximately **40 per cent** from 2020 to 2023.



The average price for a single detached home **increased by 37 per cent** from 2020 to 2023.

2023 income needed to afford housing



An annual income of **\$84,000** is needed to adequately afford average market rent in 2023.



A household income of **\$156,000** is needed to adequately afford the median cost of a detached home (\$645,000) for first-time home buyers in 2023.

For more details, see *The City of Calgary's Housing Needs Assessment 2023*.



The Role of Government and Community

Addressing the housing crisis in Calgary requires the participation and collaboration of each order of government, the community, the housing sector, and local home builders.

The federal and provincial governments determine housing policy frameworks and enable municipalities with tools and funding to deliver programs. Funding for affordable housing remains primarily a federal and provincial responsibility. The City of Calgary ensures that federal and provincial housing programs are adapted to local housing need.

The community, which includes affordable housing providers and the market housing sector, is responsible to deliver, operate, partner and provide programs for Calgarians.

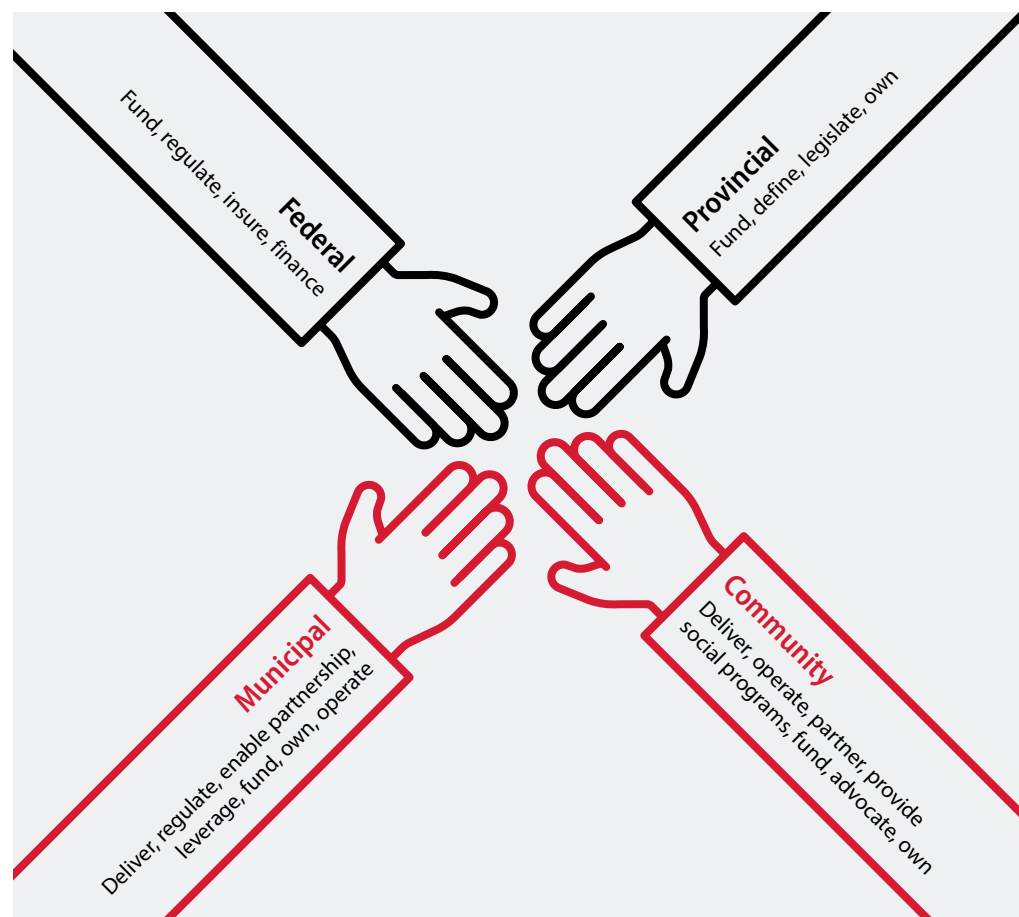
The City has an active role in supporting non-market housing and housing affordability within its municipal responsibilities:

- **Regulates** by setting planning regulations and bylaws.
- **Enables** through the provision of land, permits, and incentivizing development.
- **Partners** by collaborating with non-profit organizations and the housing sector.
- **Leverages** by administering funding from provincial and federal governments.
- **Funds** through contributing municipal resources and grants.
- **Owns** through enabling The City's subsidiaries and assets.



The Role of Government and Community

The City of Calgary supports all parts of the housing continuum. This strategy addresses affordable housing and housing affordability needs across the entire housing continuum.

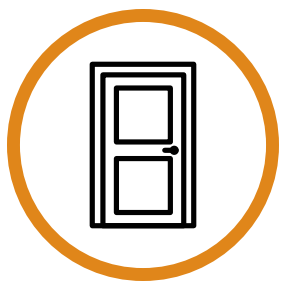




Housing and Housing Affordability is a City of Calgary Priority

Home is Here – The City of Calgary's Housing Strategy aligns with The City's broader strategic plans and priorities:

Strategy or direction	Guiding principles or goals that align to the Housing Strategy
imagineCALGARY	Calgarians have a choice of housing options that are affordable, accessible and eco-efficient and that support a variety of lifestyles. Housing reflects local environmental conditions and resources and is adaptable over time to reflect changes in technology, climate and demographics. <i>Built environment and infrastructure system 100-year goals</i>
Municipal Development Plan	Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create sustainable local communities. <i>Creating Great Communities</i>
Climate Strategy	Calgary is expected to grow to a population of two million people over the next 50-60 years. It is crucial that a variety of low carbon climate-resilient housing types and transportation options in a variety of communities are available to Calgarians to support net-zero goals. <i>Zero Carbon Neighbourhoods</i>
Council's Strategic Direction 2023-2026	Diversifying the range of housing options by increasing transitional and affordable housing and simplifying the pathways to permanent housing can result in addressing the top four result areas of Social Equity, Modernizing Government, Climate, and Public Safety. <i>Council Priority: Resilient Calgary</i>
The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan	Indigenous people continue to suffer from the impacts of colonization, specifically related to the provision of adequate and culturally responsive affordable housing options. This report presents three Council-approved pathways with 25 multifaceted recommended actions, designed to address the affordable housing challenges facing urban Indigenous people living in Calgary.



Outcome 1

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

To increase the supply of housing and affordable housing options, The City will partner with other orders of government, affordable housing providers, and local home builders. The City has a vital role to play in facilitating new development through planning processes, regulations, funding mechanisms, and through the provision of land. This outcome is about increasing the supply of housing and creating a variety of housing types across all communities to meet the growing demand and to make housing more affordable.



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.

Measures of success

- 1. Target 3,000 new non-market homes per year, and 1,000 more market homes than what would normally be built per year.
- 2. Number of development approvals expedited for affordable housing development benchmarked against the national average.
- 3. Amount of funding leveraged from other orders of government.
- 4. Rate of households that require affordable housing options begins to decline.
- 5. A greater diversity of housing forms are developed across all communities in Calgary.



Outcome 2

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

To create transformational change in the housing system, The City is committed to supporting affordable housing providers through leadership in research, advocacy to other orders of government, and funding programs that create positive outcomes for residents.



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.

Measures of success

- 1. Amount of funding allocated to affordable housing providers and non-profit organizations to support the advancement of the sector and positive resident outcomes.
- 2. Number and type of programs delivered.
- 3. Research reports and platforms to convene the affordable housing sector add value from the perspective of our partners.



Outcome 3

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

The City has strong housing subsidiaries that have a far reach and impact in our community. The City is committed to enabling them to be leaders in addressing the housing crisis. This is especially important when it comes to the development and redevelopment of City-owned affordable housing.



Objectives

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

Measures of success

- 1. Amount of funding and land provided for development and redevelopment of City-owned assets.
- 2. The City's housing subsidiaries are successfully meeting their goals and stated targets within their respective Strategic Plans.



Outcome 4

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

Systemic barriers exist for equity-deserving populations to secure and maintain affordable housing. The City is committed to providing supports through funding and programming that will lead to better housing outcomes.



Objectives

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

Measures of success

- 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

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

Indigenous people experience unique challenges in accessing affordable housing in Calgary. The City is committed to addressing the multi-faceted and holistic housing inequities faced by Indigenous people who live in Calgary.



Objectives

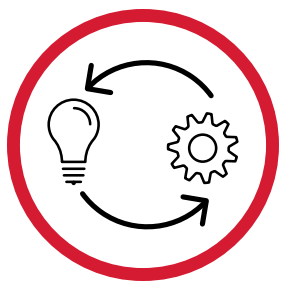
- A. Fulfill commitments to ReconciliACTION by implementing the actions within *The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan*.

Measures of success

1. Number of new culturally relevant, affordable and supportive Indigenous homes created in Calgary.
2. Percentage of City of Calgary land allocated to Indigenous housing providers as per the policy.
3. Number of policy reforms to reduce barriers to building and operationalizing housing for Indigenous housing providers in Calgary.
4. The proportion of Indigenous people living in Calgary facing housing need and homelessness decreases over time.



Home is Here – Implementation Plan



Implementing the Housing Strategy

The implementation plan includes actions from:



How to read this section:

1. Source of actions

HATF: Housing and Affordability Task Force

New: New actions proposed by Administration

Cont.: Actions recommended to continue

Council (Amended or New): Actions recommended by the HATF and amended by Council or new actions directed by Council

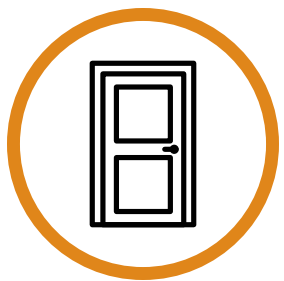
2. Corporate implications

- For each action, Administration has identified where there are further considerations or decision points.
- Four Actions have been amended from what was presented in the Task Force Recommendations. Details on the amendments are included on page 39.

3. Timeframe for implementation

Now: Begin implementation within one year.

Next: Begin implementation within two years.



Outcome 1

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



Outcome 1

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

Objective 1A

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.

Actions		Implications	Timing
1.A.1.	Dispose of City-owned real property assets as soon as possible within Transit-Oriented Development sites suitable for affordable market and non-market housing. HATF Council (Amended) i. 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 of temporary, transitional housing for these families. Administration will identify and support opportunities to expedite the approvals process and further investigate how the homelessness sector can work together to identify appropriate partners, budgets, clients supports and other important considerations required to see this project proceed and remain in place until the family homelessness crisis in Calgary is resolved. Council (New)	Administration is currently identifying suitable sites. Once this is complete, a future Council decision may be required to market and sell the sites.	Next
1.A.2.	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: i. Advocacy for matching funds from the Provincial and Federal Government; ii. An exploration of municipal funding tools and sources; and iii. Collaboration and consultation with market and non-market housing providers. HATF Council (Amended)	Original Task Force recommendation has been amended by Administration. Please see page 39 for the original recommendation and the rationale for the amendment. Budget has been reduced from \$100M to \$20M.	Now



Outcome 1

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

Objective 1A (continued from page 17)

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.

Actions		Implications	Timing
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. HATF Council (Amended)	Administration is currently identifying suitable sites. Once this is complete, a future Council decision would be required to market and sell the sites. Implementation process is identical to 1.A.1.	Now
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. HATF	This would be implemented through amendments to the Non-Market Housing Land Disposition Policy which would require Council approval.	Now
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. HATF	Can be completed through existing resources.	Now
1.A.6.	Allocate \$50M in funding, of which up to \$25M 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 \$50M 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. HATF Council (Amended)	Administration has incorporated this into the 2024 budget adjustment process. Council will decide whether to approve this request at a later date.	Now



Outcome 1

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

Objective 1A (continued from page 18)

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.

Actions		Implications	Timing
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. HATF	Can be completed within existing resources.	Now
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. HATF	Council has already approved changes to the Non-Market Housing Land Disposition Policy to provide a minimum of one parcel for Indigenous housing. The changes made will complete this action.	Next
1.A.9.	Utilize the Housing Land Fund to provide land to Indigenous housing providers at nominal value. HATF	Administration has incorporated this into the 2024 budget adjustment process. This funding, if approved would be allocated from the Housing Land Fund (Action 1.A.2). Council will decide whether to approve this request at a later date.	Next
1.A.10.	Continue to support the development of an urban Indigenous Community Land Trust through in-kind investment. HATF	Administration has been working closely with community partners for the realization of the land trust. This action can be completed within existing resources.	Now
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. HATF	Investigation and scope development of the program can be completed within 2023-2026 Service Plans and Budgets. Development and implementation of the program may require further budget or resources in the future.	Next



Outcome 1

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

Objective 1A (continued from page 19)

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.

Actions	Implications	Timing
1.A.12. As part of the ongoing evaluation of City-owned land, place a high priority on the development of non-market housing. New	Can be completed within existing resources.	Now
1.A.13. Advance the Non-Market Housing Land Disposition Policy that provides City-owned land at below market value for non-market housing. Cont.	Continuing action – no impact.	Now

Objective 1B

Use The City's funding tools to leverage partnerships with government and get more housing built.

Actions	Implications	Timing
1.B.1. Advocate to: i. 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 per cent dedication). HATF ii. 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. HATF	Both actions would be implemented through typical City advocacy channels such as development of supporting evidence, correspondence, meetings, and other tools.	Now
1.B.2. Administer federal and provincial programs that provide funding through municipalities to get more housing built. Cont.	Continuing action – no impact.	Now



Outcome 1

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

Objective 1C

Amend and streamline planning policy and process to allow for diverse housing.

Actions	Implications	Timing
1.C.1. Include policy in the Municipal Development Plan immediately that every community in Calgary should encourage a minimum of 15 per cent 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. HATF Council (Amended)	Administration would immediately begin to prepare an amendment to the Municipal Development Plan. This would require a public hearing and Council decision. After this, as Local Area Plans are brought forward for Council approval, they would have the minimum incorporated into them.	Now
1.C.2. Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning and relevant statutory plans, immediately. HATF	Original Task Force recommendation has been amended by Administration. Please see page 39 for the original recommendation and the rationale for the amendment.	Now
1.C.3. Enable diverse housing types by incorporating the full spectrum of Neighbourhood Urban Form categories in each Local Area Plan. HATF	No impact. Can be completed within 2023-2026 Service Plans and Budgets.	Next
1.C.4. Prepare the necessary bylaws to immediately: i. 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. HATF ii. Enable secondary suites and backyard suites on one parcel of land. HATF iii. Eliminate parking requirements for backyard suites. Council (New)	Can be implemented within current resources. Administration would prepare the necessary bylaw amendments and propose them to Council. A public hearing would be required followed by Council approval of the amended bylaw.	Now



Outcome 1

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

Objective 1C (continued from page 21)

Amend and streamline planning policy and process to allow for diverse housing.

Actions	Implications	Timing
1.C.5. In the new Land Use Bylaw: i. 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. HATF ii. Make dwelling units in all multi-residential land use districts Permitted Use to enable simplified approvals processes. HATF	1.C.5, i Original Task Force recommendation has been amended by Administration. Please see page 39 for the original recommendation and the rationale for the amendment. 1.C.5, ii Administration has a team and program working to create the new Land Use Bylaw and this direction will feed into that program. Approval of the new Land Use Bylaw will require a public hearing and Council decision.	Next
1.C.6. Complete City-initiated land use redesignations by Q2 2024 to R-CG as the base residential district across Calgary. HATF	This can be implemented within existing resources. Administration would prepare the necessary bylaw changes, notify impacted property owners and take a proposal to Council. A public hearing and Council decision would be required.	Next
1.C.7. Implement over time, City-initiated land use redesignations for Housing-Ground Oriented (H-GO) in completed Local Area Plans where appropriate. HATF	Original Task Force recommendation has been amended by Administration. Please see page 39 for the original recommendation and the rationale for the amendment.	Next



Outcome 1

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

Objective 1C (continued from page 22)

Amend and streamline planning policy and process to allow for diverse housing.

Actions	Implications	Timing
1.C.8. Create incentives for more affordable non-market and market units: i. 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. HATF ii. Amend city-wide, local area 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. HATF	1.C.8, i Funding for this program would be subject to a budget request. Administration has incorporated this into the 2024 budget adjustment process alongside other actions. Council will decide whether to approve this request at a later date. 1.C.8, ii This would need to be scoped out in more detail to determine full implementation. Would require an amendment to the Municipal Development Plan which would require a public hearing and subsequent Council decision.	Next
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. HATF	Currently, these housing types are not eligible for existing programs. Administration would propose amendments to Council to enable this action to be completed.	Now
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. New	Can be implemented within existing resources. Intended as a guiding action to ensure such plans take housing affordability into account.	Now
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. Cont.	Continuing action – no impact.	Now



Outcome 1

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

Objective 1C (continued from page 23)

Amend and streamline planning policy and process to allow for diverse housing.

Actions	Implications	Timing
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. Cont.	Ongoing action that will be complete during the next engagement process for off-site levies.	Now
1.C.13. Commit to infrastructure upgrades, services and amenities related to increased housing opportunities by: i. 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; ii. 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; iii. 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; and iv. Building upon Council-approved investments in the amount of \$259M made through the Citywide Growth Strategy (\$259M 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. Council (New)	Administration is currently resourced to do this work. Administration will leverage the standing item on budget at Executive Committee to provide an update no later than Q2 2024.	Now



Outcome 2

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



Outcome 2

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

Objective 2A

Advance City-led programs that support affordable housing providers and residents.

Actions	Implications	Timing
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. HATF	The One Window proposal was developed by The City with significant affordable housing sector participation. The concept has been developed in detail and has estimated costs. To implement this action, Administration would need to re-engage with the affordable housing sector. Administration has incorporated this into the 2024 budget adjustment process alongside other actions. Council will decide whether to approve this request at a later date.	Next
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. HATF	Administration estimates that the work to create such a bylaw would take up to a year. The work involved is primarily updating existing research and analysis, legal drafting, and Council approval. This work may be done within existing resources currently and may require budget and resource requests in the future.	Next
2.A.3. Support tenants and government to address inadequate housing conditions by hosting a landlord-tenant forum to listen to and understand 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. HATF Council (Amended)	Can be completed within 2023-2026 Service Plans and Budgets.	Next
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. HATF	Can be implemented within existing resources. The updated terms of reference for the Housing Incentive Program would require Council approval to take effect.	Now



Outcome 2

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

Objective 2A (continued from page 26)

Advance City-led programs that support affordable housing providers and residents.

Actions	Implications	Timing
2.A.5. 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: i. Partner and invest seed funding (\$600K) in existing community programs that support individuals in housing need to access funding for first/last rent obligations. HATF ii. Provide seed funding for community programs that can prevent Calgarians from becoming unhoused such as landlords' mediation, or support for rental arrears. HATF	2.A.5, i This action has been completed within existing resources. 2.A.5, ii Such a program can be developed and proposed by Administration. Funding would need to be approved by Council through a future budget request.	Now Next
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. Cont.	Can be completed within 2023-2026 Service Plans and Budgets.	Next
2.A.7. Continue and expand programming and grant programs that support individuals in affordable housing. Cont.	Continuing action – no impact.	Now
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. Council (New)	Can be completed within 2023-2026 Service Plans and Budgets.	Next



Outcome 2

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

Objective 2B

Conduct research and convene affordable housing providers to support the sector's growth.

Actions	Implications	Timing
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. HATF	Can be completed within 2023-2026 Service Plans and Budgets.	Next
2.B.2. Convene a group of partners from the housing sector to: i. 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. HATF ii. Create an awareness campaign that reduces stigma for affordable housing, permanent supportive housing, and regarding those experiencing homelessness. HATF iii. Identify innovative collaboration opportunities, that are based on the housing needs in Calgary, to ensure those with the highest need have housing. HATF	Can be implemented within existing resources.	Now
2.B.3. Expand research efforts to support housing outcomes along the continuum, housing need, and affordability concerns. Cont.	Continuing action – no impact.	Now



Outcome 2

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

Objective 2C

Advocate to other orders of governments to ensure adequate supports for housing.

Actions	Implications	Timing
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. HATF	Can be implemented within existing resources.	Now
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. HATF	This is already an advocacy position approved by Council and so this advocacy would continue.	Next
2.C.3. Advocate to The Government of Alberta to: i. Increase number of Public Health inspectors available to inspect properties allowing for inspections to be completed within 1 week. HATF ii. 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. HATF iii. 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. HATF iv. 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. HATF v. 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. HATF	Can be completed within 2023-2026 Service Plans and Budgets.	Next



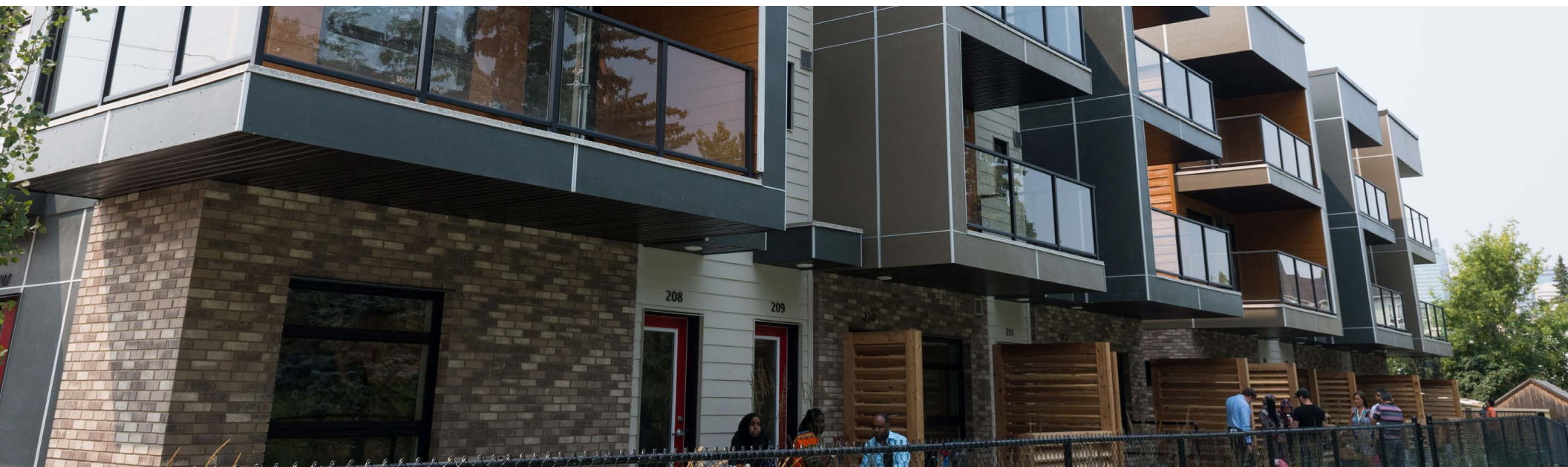
Outcome 2

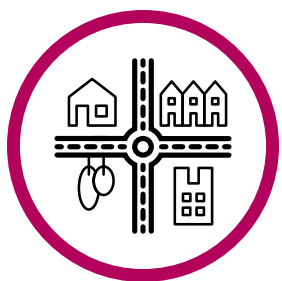
Support affordable housing providers to deliver services that make a positive impact.

Objective 2C (continued from page 29)

Advocate to other orders of governments to ensure adequate supports for housing.

Actions	Implications	Timing
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. HATF	Can be completed within 2023-2026 Service Plans and Budgets.	Next
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. Cont.	Continuing action – no impact.	Now





Outcome 3

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



Outcome 3

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

Objective 3A

Leverage funding and land for the development and redevelopment of City-owned assets.

Actions	Implications	Timing
3.A.1. Identify opportunities for Attainable Homes Calgary Corporation (AHC) to develop housing on behalf of The City of Calgary. New	Can be supported within existing resources. Dependent on results, future Council or Shareholder decisions may be required.	Now
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. Cont.	Continuing action – no impact.	Now
3.A.3. Continue to support Calgary Housing Company to carry out energy efficient retrofits, renovations, development and redevelopment of City-owned assets by leveraging funding programs from other orders of governments. Cont.	Continuing action – no impact.	Next
3.A.4. Continue to support Calgary Housing Company to create a strategic asset management program for City-owned housing assets. Cont.	Continuing action – no impact.	Now



Outcome 3

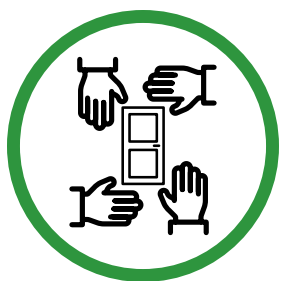
Enable The City's housing subsidiaries to improve service delivery.

Objective 3B

Support The City's housing subsidiaries to deliver on their strategic plans.

Actions	Implications	Timing
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. New	Can be implemented within existing resources. Will require the development of a framework to determine how City assets and funding for affordable housing are distributed.	Next
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. Cont.	Continuing action – no impact. May require future Council and/or Shareholder decisions.	Next
3.B.3. Support advocacy that results in City of Calgary subsidiaries and Silvera for Seniors being supported with adequate funding. Cont.	Continuing action – no impact.	Now





Outcome 4

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



Outcome 4

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

Objective 4A

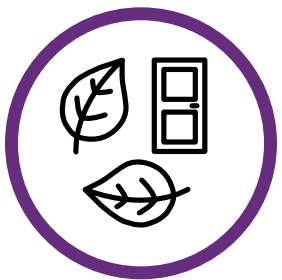
Develop and implement programs that reduce barriers and increase housing supports.

Actions	Implications	Timing
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. HATF	Continuing action – no impact.	Now
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. New	Can be implemented within existing resources.	Now

Objective 4B

Incentivize the creation or modification of housing to meet the needs of equity-deserving populations.

Actions	Implications	Timing
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. HATF	Administration has incorporated this into the 2024 budget adjustment process alongside other actions. Council will decide whether to approve this request at a later date.	Next
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. New	Can be implemented through existing resources and programs.	Now



Outcome 5

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



Outcome 5

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

Actions	Implications	Timing
Fulfill commitments to ReconcilliaACTION by implementing the 25 actions within: <i>The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan</i> .	Council has already approved <i>The Ways Forward: Affordable Housing for Indigenous Calgarians Through a Holistic Plan</i> . Administration will be guided by recommendations and timelines within this report.	Now





Progress Reporting

Calgary City Council has directed Administration to:

1. Provide annual progress updates on the Housing Strategy through the Community Development Committee starting in Q2 2024.
2. Report to Community Development Committee annually, for the time duration of the current strategy that includes:
 - a. Updates on any new process costs or significant process changes for applicants resulting from the Housing Strategy's implementation across the planning continuum;
 - b. Recommendations to:
 - a. mitigate any additional costs to applicants and ultimately to housing consumers;
 - b. speed up approval processes as appropriate, in order to continue to support the construction of more housing;
 - c. Aggregated, third-party verified data points, sourced from both development industry and The City that demonstrate how savings are being passed on to consumers;
 - d. Relevant metrics on new housing starts and Planning & Development permit processing times, including City and Applicant times, alongside any related Measures of Success identified in the Housing Strategy.





Amended Housing and Affordability Task Force (HATF) Recommendations

The following actions have been amended from their original wording as presented by The Housing and Affordability Task Force

Original Housing and Affordability Task Force action		Revised action	Rationale for amendment
1.A.2.	Allocate \$100M per year to the Housing Land Fund to acquire land or provide existing City land for the creation of non-market housing. This could be funded through a combination of sources including the mill rate, a percentage of redevelopment levies, or other financial tools.	Allocate \$20M per year to the Housing Land Fund to acquire land or provide existing City land for the creation of non-market housing.	Administration is creating a terms of reference to guide decisions on how the Housing Land Fund would be utilized. Through further research, the budget amount has been refined and reduced by Administration to align with corporate capacity and budget processes. Administration has incorporated this into the 2024 budget adjustment process alongside other actions. Council will decide whether to approve this request at a later date.
1.C.2.	Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning, immediately.	Rescind the Single Detached Special Policy Area in the Guide to Local Area Planning and relevant statutory plans, immediately.	The intent of the original recommendation was to ensure more housing options were being developed in all communities. To implement the original action, including the phrase of “relevant statutory plans” would also be required. An example would be the North Hill Local Area Plan as this plan was recently approved by Council.



Amended Housing and Affordability Task Force (HATF) Recommendations

(continued from page 39)

Original Housing and Affordability Task Force action	Revised action	Rationale for amendment
1.C.5.i. In the new Land Use Bylaw: Remove minimum parking requirements in all residential districts.	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.	The intent of the original recommendation was to ensure that parking minimums did not negatively affect the affordability of housing. Amending the action would allow for Administration to evaluate a solution that can be effectively implemented within The City. Implementation would need to consider the ability to apply this action in different locations, land use districts, and whether a use is discretionary or permitted through the existing work to renew the Land Use Bylaw, which is expected to come before Council by the end of 2024.
1.C.7. Complete City-initiated land use redesignations by Q2 2024 to: II. Implement Housing-Ground Oriented (H-GO) in residential areas within proximity to transit, main streets and other corridors.	Implement over time, City-initiated land use redesignations for Housing-Ground Oriented (H-GO) in completed Local Area Plans where appropriate.	The intent of original recommendation was to immediately redesignate residential areas within transit, main streets and other corridors. Administration remains supportive of H-GO zoning being implemented through City-initiated land use redesignations. To implement this action, locations for the H-GO district are best determined through the Local Area Plan process as this land use district is highly context dependent.



Glossary

Affordable housing

According to Canada Mortgage and Housing Corporation, housing is affordable when a household spends less than 30 per cent of its before-tax income on shelter. The City of Calgary defines affordable housing more narrowly as housing for people who, because of financial or other circumstances, need some government support to cover their housing costs and/or access. It may take a number of forms on the housing spectrum, from non-market rental units to supported homeownership. To exclude discretionary overspending, The City of Calgary targets affordable housing to households earning 65 per cent or less of the Calgary area median income.

Affordable housing need

The City of Calgary identifies a household as in need of affordable housing when it earns less than 65 per cent of the Calgary area median income and spends more than 30 per cent of its gross income on shelter costs.

Affordable housing provider

An organization or business that develops, owns, and operates affordable and/or social housing that is rented below market average.

Calgary Climate Strategy Pathways to 2050

The City of Calgary's Climate Strategy is our roadmap on how we achieve net-zero and climate-resilient Calgary. Approved by Council July 5, 2022, it builds on the previous strategy to align with the [*Council Climate Emergency declaration*](#) to achieve net-zero emissions by 2050 and adapt to our changing climate at an accelerated pace and scale.

Equity-deserving populations

Describes groups of people who do not benefit equally from public and private investments due to needs and barriers related to intersecting identity factors, demographics, and geographic location.

Homelessness

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it. Homelessness encompasses a range of physical living situations, including:

1. absolutely homeless and living on the streets;
2. staying in overnight shelters; or
3. in accommodation that is temporary or lacks security of tenure.

Continued on page 42



Glossary

Housing affordability

A measure that analyzes market costs/trends with the purchasing power of Calgarians across the housing continuum, as well as the ability for homeowners and renters to keep pace with the rising cost of housing (i.e., property taxes, rent increases, assessments, and associated costs).

Housing Needs Assessment 2023

The Housing Needs Assessment is a research document published by The City of Calgary examining the city's current and future housing need based on qualitative and quantitative data.

Housing subsidiary

In this document, an organization in which The City of Calgary is the sole shareholder, governed by an independent board. The City of Calgary's wholly-owned housing subsidiaries are Attainable Homes Calgary Corporation (AHC) and Calgary Housing Company (CHC).

imagineCALGARY

Long-range urban sustainability plan. Created in 2006, the Plan represents the voice of 18,000 Calgarians. A shared vision was created for our city and a detailed plan to get there. Through a focus on goals and targets in five interrelated systems, the imagineCALGARY Plan puts all Calgarians on a shared path towards urban sustainability.

Integrated Civic Facilities (ICF)

Design, delivery, and co-location of municipal services in mixed-use facilities that may also include housing, community space, private sector uses, and/or other services such as health and education. Integrated Civic Facilities provide opportunities to plan, budget, design, and deliver different City services, optimize the use of City properties, and use multi-purpose facilities to shape vibrant neighbourhoods.

Local Area Plan (LAP)

Planning documents that align with the Municipal Government Act regulations. LAPs are led by The City of Calgary and prepared at a community level. Examples include Area Redevelopment Plans (ARPs) and Area Structure Plans (ASPs).

Market housing

Rental or for-sale housing provided by the private market.

Continued on page 43



Glossary

Mixed-income housing

A multi-family property or community where units at different price points are targeted toward residents from a variety of income groups. This model is often proposed as a solution to the problems of concentrated poverty and social isolation that can result when low-income residents are clustered in poor neighbourhoods. In some mixed-income rental developments, rent revenue from the more affluent tenants is used to cross subsidize the lower-income tenants, reducing or eliminating the need for ongoing government subsidies.

Municipal Development Plan (MDP)

The City of Calgary's long-term development plan, published in 2009 with the goal of supporting Calgary's move to being a more sustainable city. The MDP sets a 60-year strategy of a more sustainable city form for Calgary and the transportation networks needed to serve it.

Municipal Government Act (MGA)

The legislative framework in which all municipalities and municipal entities across the province of Alberta operate. The MGA provides the governance model for cities, towns, villages, municipal districts, specialized municipalities, and other forms of local government. It lays the foundation for how municipalities operate, how municipal councils function, and how citizens can work with their municipalities.

Non-market housing

Rental or for-sale housing provided for income groups not served by the private market. It is typically made affordable through public and/or non-profit ownership of housing units, or through rent supplements that allow low-income households to access housing in the private market.

Non-profit organizations

Associations, clubs, or societies that are not charities and are organized and operated exclusively for social welfare, civic improvement, pleasure, recreation, or any other purpose except profit.

Partner

Collaboration, consultation, and/or joint programming between The City of Calgary and one or more external organizations, which may include other affordable housing providers, community interest-holders, and other orders of government, for the purpose of achieving shared objectives. In this document, "partnership" is not used as a legal term.

Continued on page 44



Glossary

Residential Tenancies Act (RTA)

Provides a framework for landlord and tenant relations in Alberta, setting minimum standards of conduct for both landlords and tenants.

Social housing

In this document, social housing refers to a set of programs designed by the federal and provincial governments, in which non-market housing units are provided for low-income households. In social housing units, rent is geared to 30 per cent of the tenant's household income with a minimum required payment of \$120 per month. As currently structured, this model is supported by ongoing deep subsidies from the federal and provincial governments.

Transit-oriented development (TOD)

A walkable, mixed-use form of area development typically focused within a 600m radius of a transit station. Higher density development is concentrated near the station to make transit convenient for more people and encourage ridership. This form of development utilizes existing infrastructure, optimizes use of the transit network, and creates mobility options for transit riders and the local community. Successful TOD provides a mix of land uses and densities that create a convenient, interesting, and vibrant community.

2023-2026 Service Plans and Budgets

The approved 2023-2026 Service Plans and Budgets are to care for our community and ensure the success for our city, both today and in the future. These plans and budgets are our best recommendations to balance multiple critical objectives: maintaining affordability by keeping City of Calgary expenditures as low as possible, continuing to deliver the services Calgarians rely on and investing in Calgary to make it an even better destination and great place to live, work, grow, and raise a family.

Calgary



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