



Addressing Housing Challenges: Insights from Calgary

Dr. Teresa Goldstein – Chief Planner, Director of Community Planning

2025 Midwestern Legislative Conference – Saskatoon, Saskatchewan

Tuesday, July 29, 2025



Agenda

1. Introduction
2. What's Been Going On? The Canadian Context
3. Housing Affordability + Municipal Role
4. Learning from Local: Promising Practices from Calgary
5. Final Thoughts

Calgary

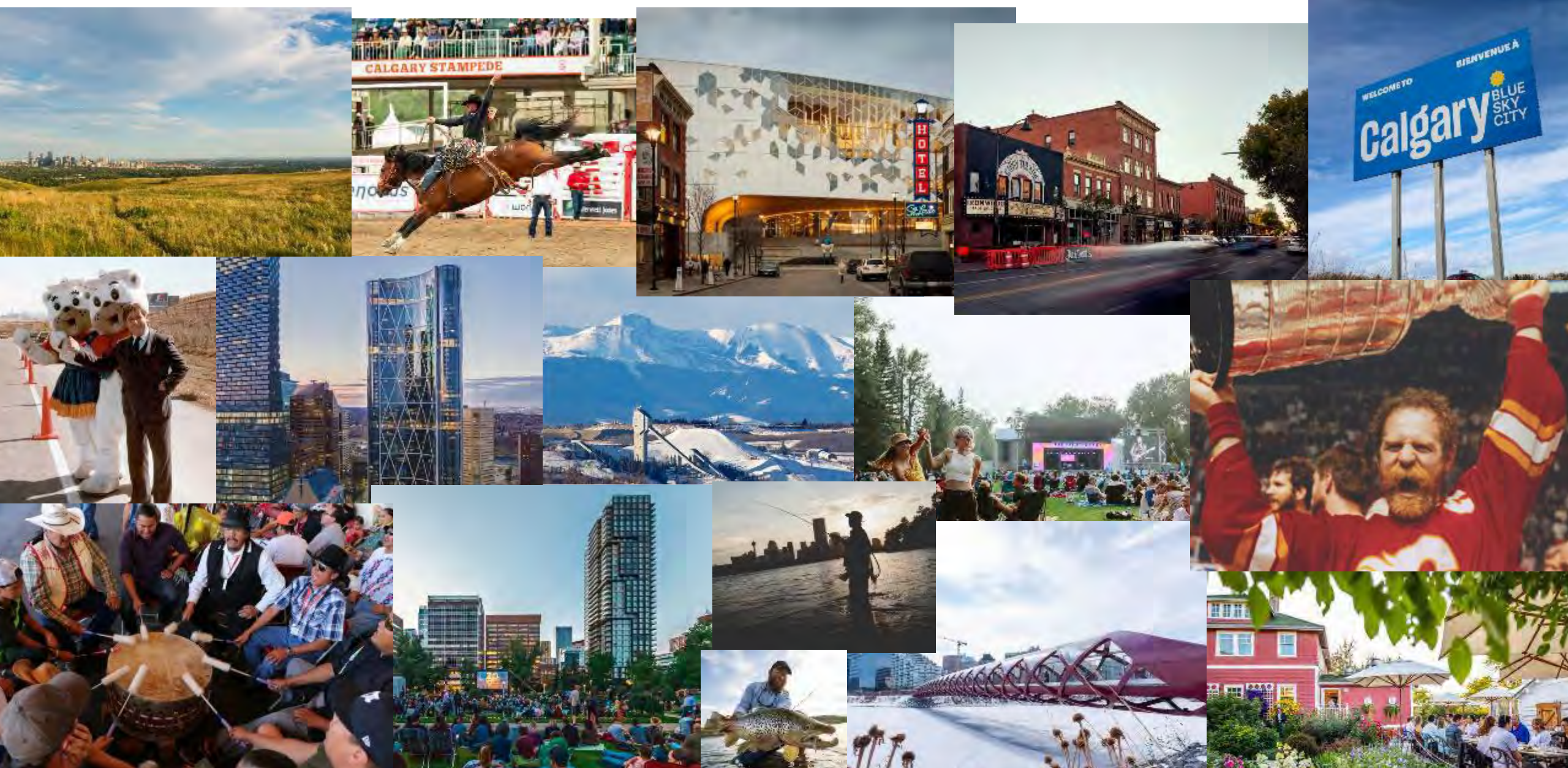
A Quick Lesson in Geography – Where is Calgary?



Calgary, Alberta
Pop: 1.414 million



A Quick Lesson in Geography – Where is Calgary?



My housing journey ...



National Housing Council
Conseil national du logement



Teresa Goldstein Talks National Housing Council And The "Fascinating Conversation" Of City Building

Article text snippet...



Manager of Community...
Housing inc
thestar.com



New affordable housing development ...
calgaryhousingcompany.org



ng ...
INDUSTRY

12 Women Driving Canadian Real Estate & Development Forward

From city builders to construction managers to market brokers, here are some of the many stand-out women making the real estate and development world turn.



The Government of Canada appoints two new members to the National Housing Council

Canada

News release
For immediate release

The Government of Canada appoints two new members to the National Housing Council

Ottawa, ON – August 29, 2024 — Today, Minister Sean Fraser announced the appointment of Dr. Teresa Goldstein and Jennifer Keasmaat to the National Housing Council.

Dr. Teresa Goldstein has had a distinguished career in urban planning – specializing in community development, affordability, and growth – and has made extensive contributions to regional planning initiatives.

Jennifer Keasmaat is a globally recognized leader in urban planning, housing, and the development of complete communities. She has worked with cities around the world to promote sustainable and inclusive community planning, and has provided expert guidance to national governments on every continent.



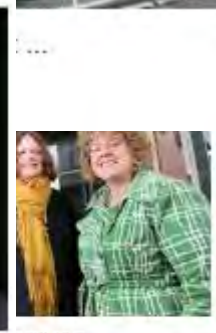
calgary, Alberta, Canada ...
ewspapers.com



Teresa Goldstein – Manager of Co...
bt.linkedin.com



Calgary gets first affordable housing ...
calgaryherald.com



now.com



What's Been Going On? The Canadian Context

A Housing Story- The Canadian Context

- In Canadian context, housing is a shared responsibility across federal, provincial/territorial and municipal governments;
- Each tier focuses on their distinct role:
 - **Federal Tier** - National Housing Strategy Act (2019), National Housing Council, National Building Code, Funding and Programs, Data and Collaboration ;
 - **Provincial/Territorial Tier** – Land Use Frameworks and Building Codes, Funding and Programs, Labour and Trade Development; Data and Collaboration;
 - **Municipal Tier** – Local Land Use Bylaws and Regulations, Land Use Planning and Permitting, Infrastructure Implementation, Data and Collaboration



Alberta Is Calling

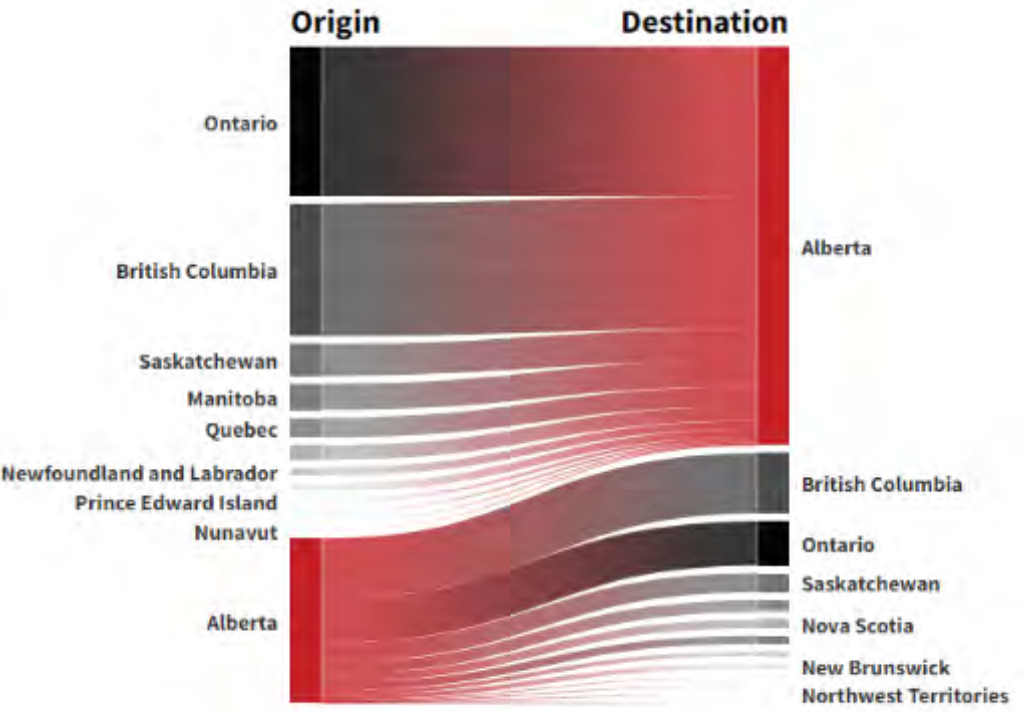


Chart: Rob Easton Source: [Statistics Canada quarterly population estimates](#) • CBC News

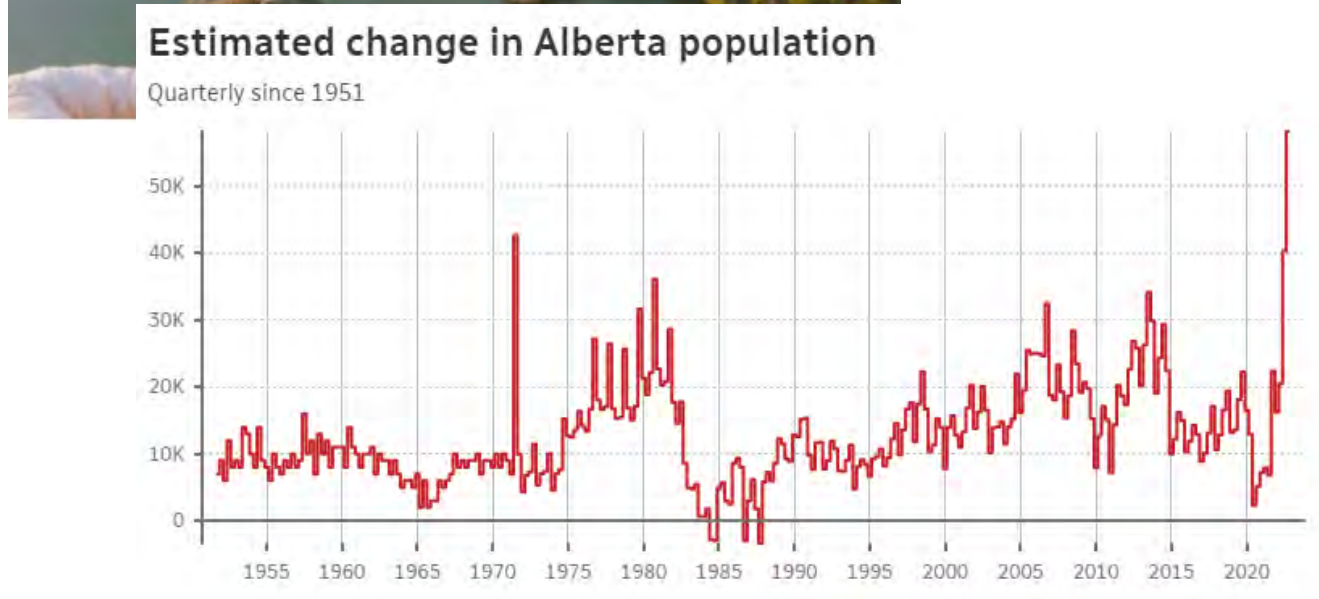
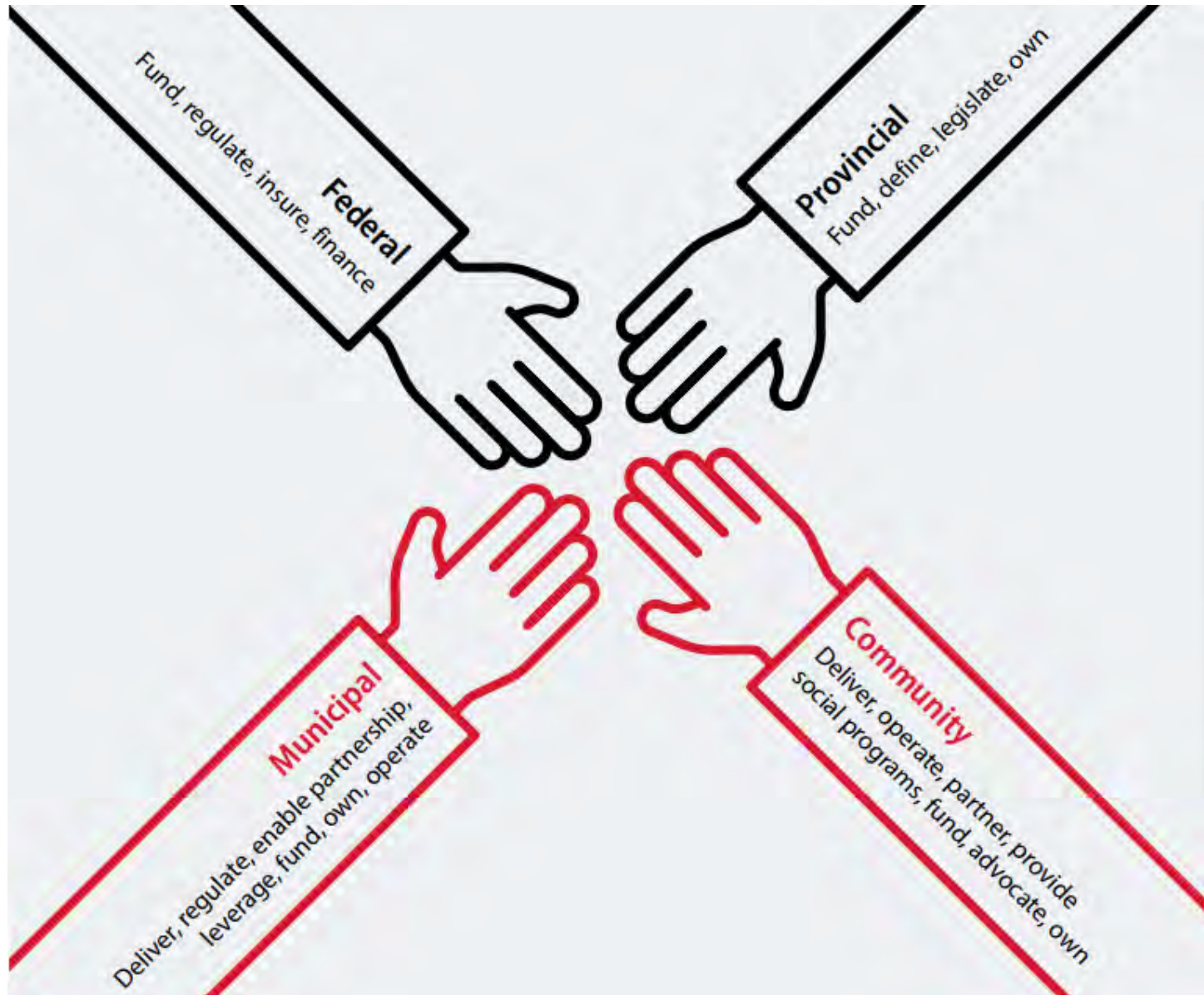


Chart: Rob Easton • Source: [Statistics Canada quarterly population estimates](#) • CBC News

But... Whose the leader here?

- Addressing emerging housing issues requires collaboration and dialogue;
- Municipalities occupy a unique and responsive space;
- Unprecedented collaboration to remove barriers and restrictions, enhance systems and rethink how we work together.





Housing Affordability and the Municipal Role

Housing Affordability and the Municipal Role

- The City of Calgary plays an active role in supporting non-market and housing affordability through:
 - **Regulating** housing through setting planning regulations and bylaws;
 - **Enabling** housing through provision of land, permits and development incentives;
 - **Partnering** for housing through collaborating with non-profit organizations, and housing sector;
 - **Leveraging** funds for housing through administering federal and provincial/territorial funding;
 - **Funding** housing through contributing municipal resources and grants;
 - **Owning** housing through municipal subsidiaries and assets.



A Calgary Housing Crisis ...

CANADA

University of Calgary Students' Union pushes for affordable housing as rents rise



By Paula Tran • Global News
Posted July 11, 2023 4:13 pm • Updated July 12, 2023 4:34 pm

Headlines:

Where's the help? Residents question why council won't do more for housing affordability

Calgarians struggle to find affordable housing as number of low-cost rental units decreases

'Perfect storm' of inflation, high prices driving more into homelessness: advocates

Calgary sets new April record as benchmark home price hits \$550,800

'A steady increase': Homeless camps multiply along Calgary's rivers

Calgary tenant advocacy group demands 2% cap on increases as rents soar

Home building is not keeping up with Canada's population growth

Columnists

Opinion: City can't stall on affordability measures

Calgary Herald
Published Jul 15, 2023 • Last updated 2 days ago • 3 minute read

Alberta still the fastest growing province in Canada

'Part of what we're seeing now is really just a consequence of there being a lot of economic opportunities for workers in the province,' said Calgary economist Trevor Tombe

Alberta's population growth is breaking records, but signs of strain are showing

Sharp rise in residents has helped drive economic growth, but has also made affordable real estate less so

Real Estate

Alberta home prices jump as newcomers rush in

Calgary home prices up 4.2% this year



Bloomberg News
Kevin O'Connell

Published Jul 14, 2023 • Last updated 5 days ago • 3 minute read

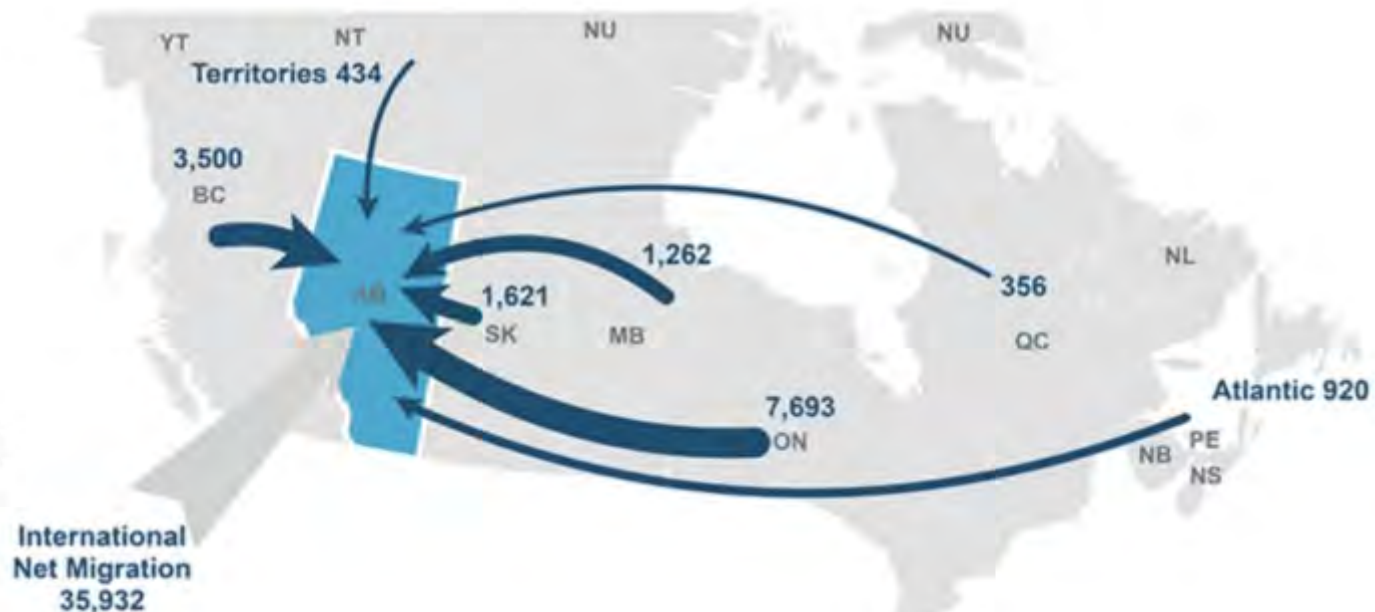
CALGARY

Calgary Is Becoming Less Affordable For Both Renters and Homeowners

PUBLISHED 4:30 PM

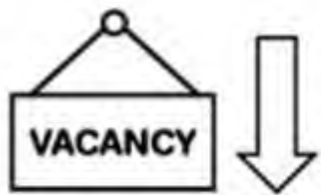
Calgary's already tight rental market expected to be squeezed even further in 2024 and 2025

Net population movement for Alberta (January 1, 2023, to March 31, 2023)



Source: Statistics Canada and Alberta Treasury Board and Finance

A Calgary Housing Crisis ...



Rental vacancy rate was six per cent in 2020 versus **three per cent in 2022**.

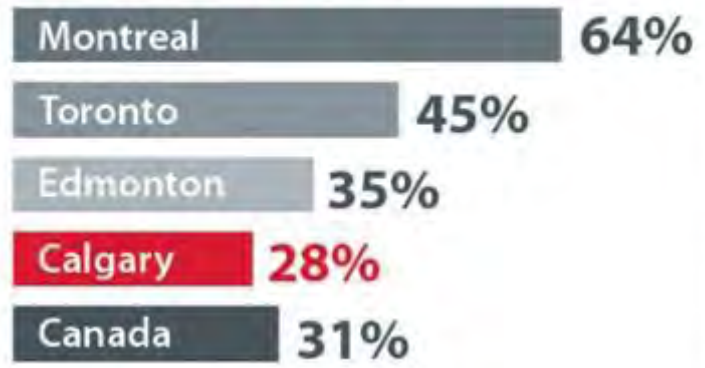


The average rent between 2020 and 2023 increased by around **40 per cent**.



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

Percentage rental

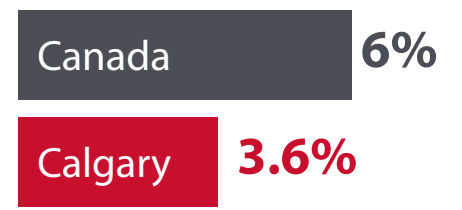


Calgary's lowest market **rental rates** are among the **highest in Canada**, and the supply is limited



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.

3.6% of the housing in Calgary is non-market



One in five households cannot afford their housing.



And... How did The City Respond?

- The City of Calgary responded through system changes, including:
- Approving Home is Here: The City of Calgary's Housing Strategy 2024-2030;
- Implementing City-wide Rezoning for Housing;
- Streamlining Priority Files;
- Approving eight Local Area Plans;
- Removing barriers for permits (ie. online applications, LUB and DP changes); and,
- Making changes to how we work (ie. digital inspections and e-permit streamlining).



Learning from Local: Promising Practices from Calgary



1. Make It Easier to Build Housing Across the City



- **Prioritized planning approvals, Fee rebates, Less Municipal Regulations, Redevelop the lowest hanging fruit**

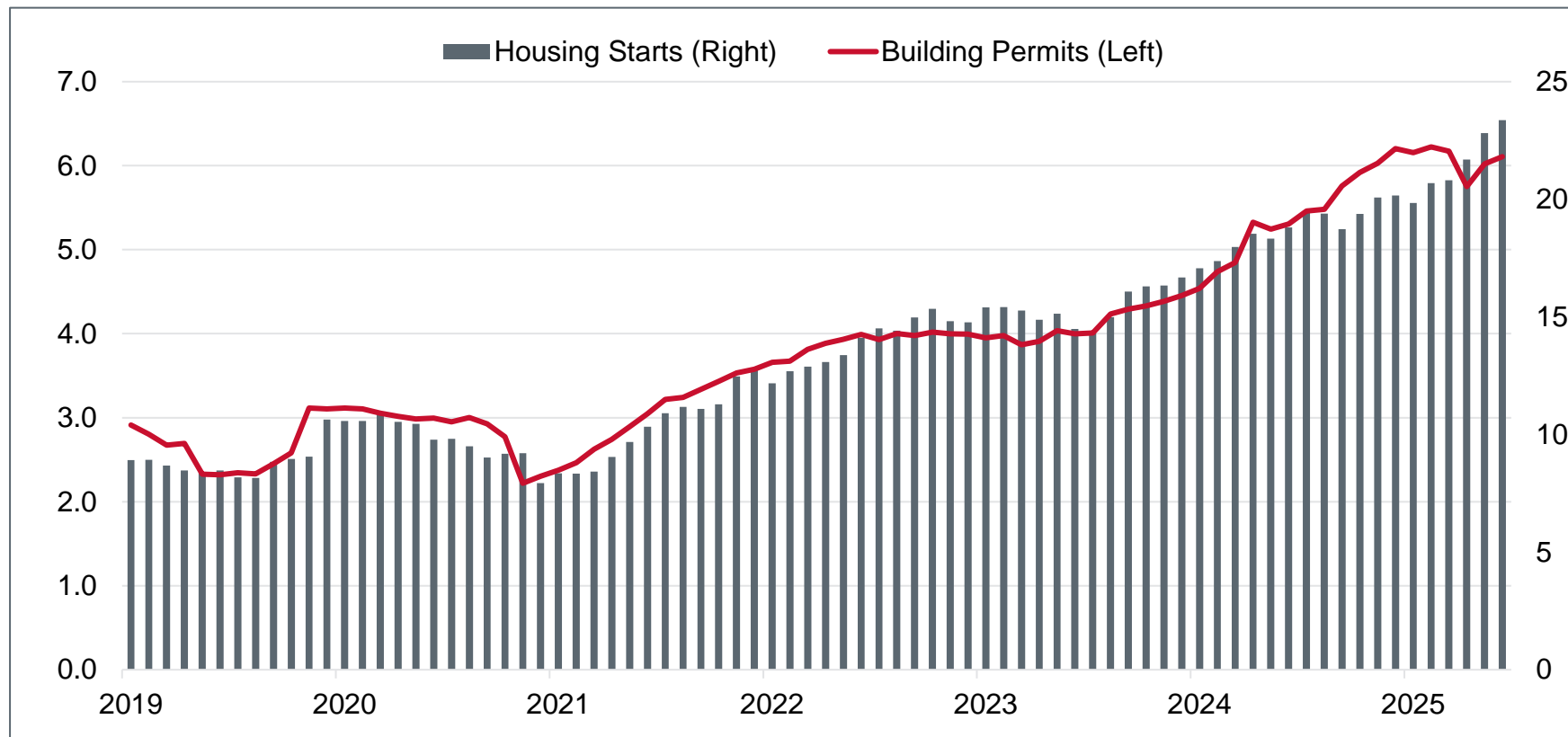
... Which Has Helped Calgary Become Canada's Housing Engine



Calgary Residential construction (12 month rolling sum)

(\$billions)

(Thousands of units)



Source: The City of Calgary

Rezoning for Housing – Citywide Land Use Amendment



High-rise apartment

Low-rise apartment

H-GO development

Townhouse

Rowhouse

Semi-detached

Single-detached

2. Make More Land Available Across the City

Home  Space

 **Habitat for Humanity**[®]
Southern Alberta



Examples: Leverage City Land



3. Leverage Transit Corridors – Modular Quick Builds



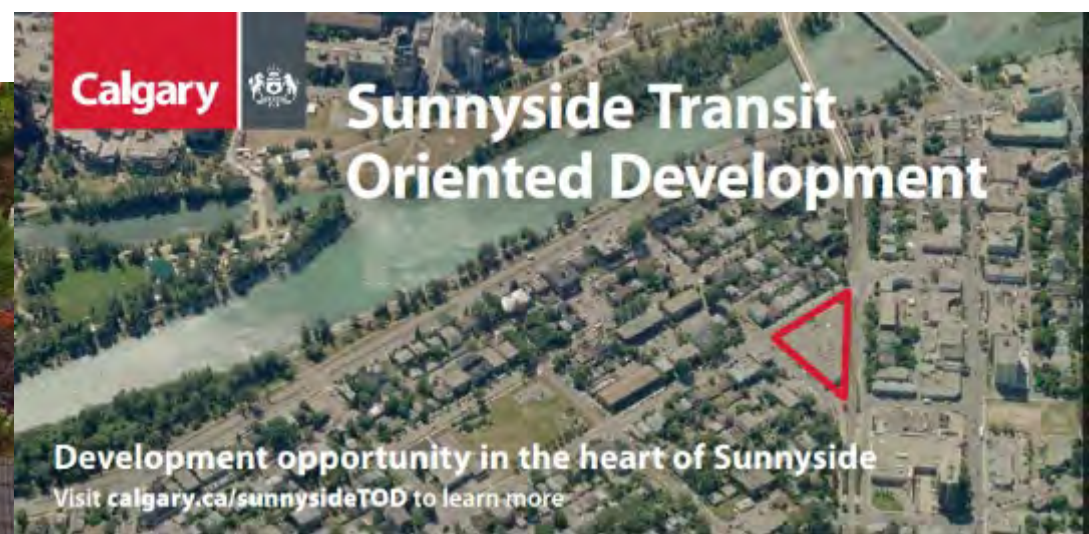
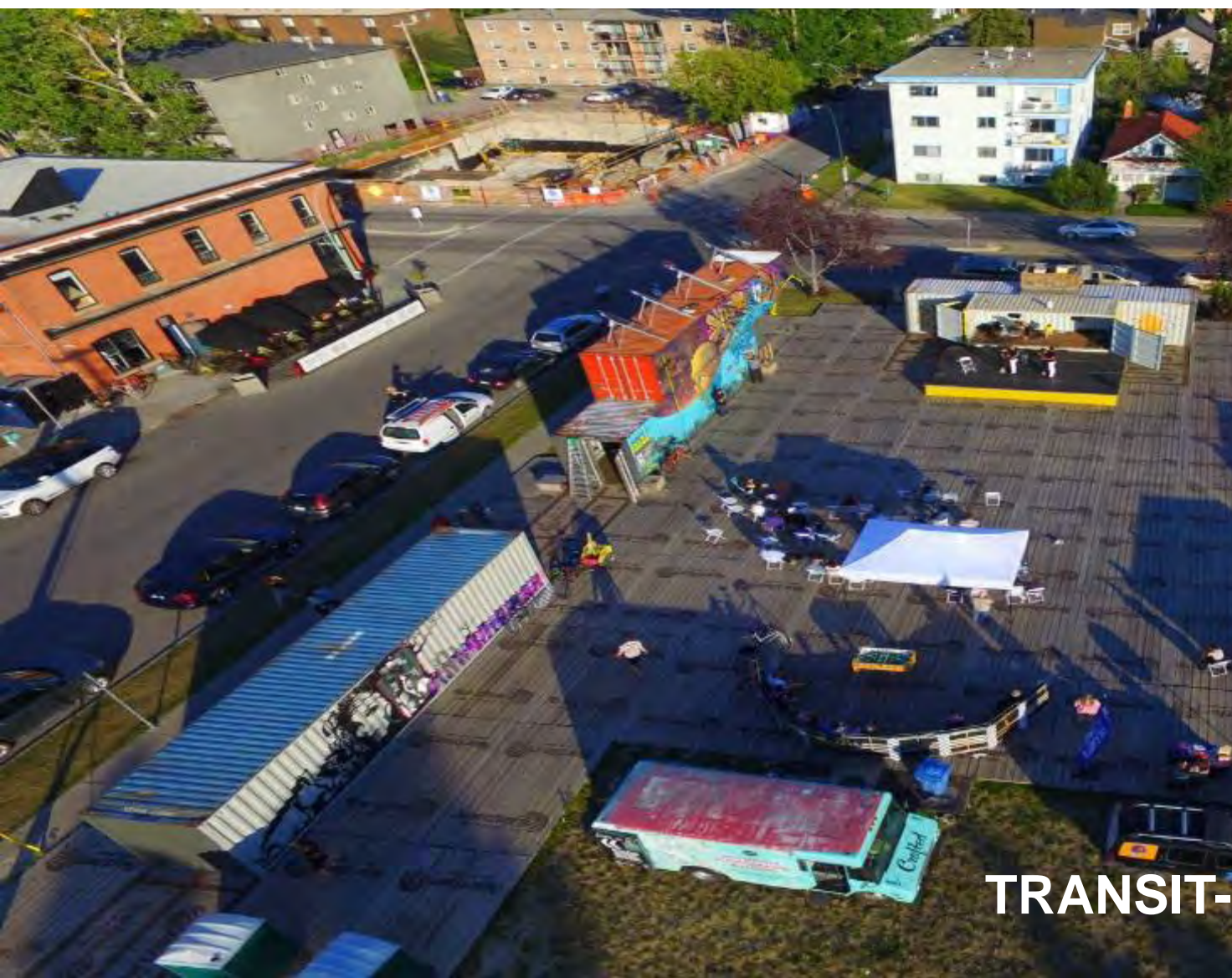
16 narrow/tiny homes in Rosedale (Surplus road right-of-way)

4. Design and Build New Affordable Homes – Missing Middle



62 Townhomes (3, 4 and 5 bedrooms) in Bridlewood (2022) Former Fire Station Site

5. Design and Build New Affordable Homes – City Shaping



TRANSIT-ORIENTED DEVELOPMENT

7. Lastly, Don't Just Write Policy – Convene, Connect + Collaborate





Final Thoughts

Attainable Homes – Bowness, Calgary
Nine Buildings, 50 affordable home ownership units



Final Thoughts

- Housing affordability is a sensitive instrument – requires long-term sustained effort, but it can be lost very fast;
- Realizing housing for all is not up to one jurisdiction – it takes all of us;
- Housing is in fact your lane and jurisdiction;
- Funding is often set up for competition between providers – need to rethink on how we convene and collaborate;



Final Thoughts

- It may feel overwhelming – but in the face of uncertainty and constant change think like a planner:
 - Think about people at the heart of all you do. Are people better off now?;
 - Embrace uncertainty and system changes;
 - Build relationships at the speed of trust;
 - Dial in your priorities;
 - Be courageous; and,
 - Refocus efforts on enabling housing outcomes for all.

Questions?





Thank you!