

HAF Agreement and Action Plan Summary Calgary, Alberta

Summary of Agreement Targets and Funding

Status as of March 21, 2025

| | |
|-------------------------------------------------|---------------|
| Overall Permitted Unit Targets (3 years) | 42,667 |
| Units expected without HAF (baseline) | 35,033 |
| Units incented by HAF (HAF-incented) | 7,634 |
| Municipality's 10-year unit projection | 38,250 |

| Permitted Unit Targets with Breakdown | Total Target | Year 1 Forecast | Year 1 Progress |
|------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------------------------------------------------|------------------------|
| Housing Supply Growth Target | 42,667 | 13,395 | 23,587 |
| <ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit | 10,627 | <i>Note: there are no annual forecasts for different unit types.</i> | 7,422 |
| <ul style="list-style-type: none"> • Missing middle housing units | 16,156 | | 9,907 |
| <ul style="list-style-type: none"> • Other multi-unit housing units | 4,707 | | 2,819 |
| Affordable Housing Units | 747 | | 129 |

HAF recipients who demonstrated growth above expectations were eligible to add a new initiative and resulting growth to their Action Plan during the first annual report process. As a top performer, Calgary was approved to add Initiatives 8 and 9 to its action plan, which will result in an additional 809 permitted units, for a new Housing Supply Growth Target of 42,667. A total of \$22,843,000 is added to their funding, resulting in a new total funding eligibility of \$251,309,276.

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

| | |
|---------------------------|---------------|
| Total funding eligibility | \$251,309,276 |
| Annual advance amount | \$62,827,319 |

One of Calgary's milestone dates was extended to accommodate staffing processes.

CMHC has reviewed Calgary's first annual report and is satisfied that the city is meeting its commitments under the HAF agreement. The second advance will be made in full.

Summary of Initiatives and Milestones

Initiative 1: Accelerate Housing Delivery in the Downtown

Updating and expanding Calgary’s incentive program for office space conversion and streamlining approvals to make it easier to develop housing in the downtown core.

- Calgary will revise guidelines for the Downtown Calgary Development Incentive Program and provide additional funding to support the conversion of surplus office space into residential and other uses.
- Amendments to the downtown zoning bylaw and development regulations will remove unnecessary requirements, streamline permit approvals, and consider reducing parking minimums.

| Initiative | Due Date | Status |
|-------------------------------------------------------|------------|-----------|
| Accelerate housing delivery in the downtown | 2026-09-01 | On Track |
| Milestones | Due Date | Status |
| Improve existing regulatory review & approval process | 2026-09-01 | On Track |
| Review and update Incentive Program guide | 2024-07-30 | Completed |
| Undertake downtown zoning bylaw amendments | 2026-09-01 | On Track |

Initiative 2: Streamline Approvals to Increase Housing Supply

Updating zoning requirements to promote infill housing development in single-dwelling neighbourhoods.

- The City will re-zone single-dwelling areas of Calgary to allow for multiplexes and other types of infill housing.
- Calgary will undertake a technical review of residential land parcels, conduct a public education campaign and advance necessary approvals to proceed with City-initiated redesignations.

| Initiative | Due Date | Status |
|--------------------------------------------------------|------------|-----------|
| Streamline approvals to increase housing supply | 2024-06-30 | Completed |
| Milestones | Due Date | Status |
| Undertake City Initiated Redesignations | 2024-05-14 | Completed |

Initiative 3: Promote Missing Middle Land Use Districts

Introducing an incentive program to help unlock missing middle infill projects such as grade-oriented rowhouses and townhomes.

- In 2022 Calgary adopted a bylaw amendment to allow missing middle housing districts.
- This initiative will address a barrier to development in these districts by creating a Stormwater Incentive Program to assist developers with the costs of utility upgrades required to support additional density.

| Initiative | Due Date | Status |
|------------------------------------------------------------------------|------------|-----------|
| Promote missing middle land use districts | 2026-12-01 | On Track |
| Milestones | Due Date | Status |
| Develop and implement Stormwater Incentive Program for New Communities | 2026-12-01 | On Track |
| Undertake Land Use Bylaw Amendments | 2022-10-11 | Completed |

Initiative 4: Incentivize Legal Secondary Suites

Providing a new incentive for homeowners to create secondary suites.

- Creating a critical mass of regulated secondary suites is part of Calgary’s plan to support anticipated population growth and provide affordable and safe housing options in all communities across the city.
- A new incentive is expected to significantly expand the supply of legal, registered secondary suites and will help homeowners with safety and other upgrades.

| Initiative | Due Date | Status |
|-------------------------------------------|------------|-----------|
| Incentivize legal secondary suites | 2026-09-01 | On Track |
| Milestones | Due Date | Status |
| Creation of the incentive program | 2024-03-31 | Completed |
| Implementation of the incentive program | 2026-09-01 | On Track |

Initiative 5: Enable Housing Growth in Established Areas

Unlocking new multi-unit housing developments in established areas through support for critical infrastructure and investments in facilities and public realm improvements.

- This initiative will introduce various measures to help revitalize established areas of Calgary including City-led public space improvements, site-specific utility investments (such as relocation of shallow utilities and utility pipe upgrades triggered by development applications), and a stormwater infrastructure incentive (see Initiative 3).

| Initiative | Due Date | Status |
|------------------------------------------------------------------------------------------|------------|----------|
| Enable housing growth in established areas | 2026-09-01 | On Track |
| Milestones | Due Date | Status |
| Develop and Launch Stormwater Program for Established Area | 2026-09-01 | On Track |
| Explore funding of site-specific utility investments | 2026-09-01 | On Track |
| Investing in public space improvements in growth priority areas in the established areas | 2026-09-01 | On Track |
| Marda Loop Main Streets Streetscape project | 2025-11-01 | On Track |
| Update funding of required infrastructure and upgrades | 2026-09-01 | On Track |

Initiative 6: Invest in Transit-Oriented Development

Promoting transit-oriented development by making City-owned land around transit stations available for redevelopment and investing in public space improvements around transit stations.

- Policy changes will unlock transit-oriented development on all City-owned lands around LRT stations where the historical focus has been on commuter parking rather than housing.
- This initiative will support mixed-use developments at two specific sites, including investments in necessary utility upgrades, public space additions and community facilities.

| Initiative | Due Date | Status |
|-------------------------------------------------------|------------|-----------|
| Invest in Transit-Oriented Development | 2026-09-01 | On Track |
| Milestones | Due Date | Status |
| Council approval of new station areas access policies | 2023-07-02 | Completed |
| Franklin Station Redevelopment project | 2026-09-01 | On Track |
| Ramsay-Inglewood Station Development | 2025-10-31 | On Track |

Initiative 7: Build Inclusive and Equitable Affordable Housing Programs

Building long-term capacity in the affordable housing sector, especially for Indigenous and equity-deserving groups, and providing funding for new permanent affordable housing.

- The City’s Housing Incentive Program (HIP) focused on affordable housing will be refreshed to better support non-profit organizations, Indigenous providers and equity-deserving groups, and to encourage energy efficient design.
- A new Indigenous capital grant program will support the development of affordable housing projects that are for Indigenous people, by Indigenous people.
- This initiative will also support the ongoing sale of surplus City-owned land to non-market housing providers at below-market rates and funding to support up to 20% of eligible project hard costs to a maximum of \$75,000 per unit.

| Initiative | Due Date | Status |
|------------------------------------------------------------------------------|-----------------|---------------|
| Build inclusive and equitable affordable housing programs | 2026-03-31 | On Track |
| Milestones | Due Date | Status |
| Indigenous capital grant - round 1 | 2024-03-31 | Completed |
| Indigenous capital grant - round 2 | 2025-03-31 | On Track |
| Indigenous capital grant - round 3 | 2026-03-31 | Not Started |
| Launch of Housing Incentive Program Refresh | 2025-06-30 | On Track |
| Non-Market Land Sale 3 – Corporate approval of terms and conditions for sale | 2023-10-19 | Completed |
| Non-Market Land Sale 3 - Council approved Method of Disposition | 2022-11-01 | Completed |
| Non-Market Land Sale 3 – Lands transferred to non-profits | 2024-12-04 | Delayed* |
| Non-Market Land Sale 4 – Corporate approval of terms and conditions for sale | 2024-11-28 | Completed |
| Non-Market Land Sale 4 – Council approved Method of Disposition | 2024-01-23 | Completed |
| Non-Market Land Sale 4 – Lands transferred to non-profits | 2025-12-19 | On Track |

*Calgary informed CMHC that a short extension to January would be required to complete the land transfer, which was accepted.

Initiative 8: Downtown Complete Community Housing Program

Creating more housing downtown and supporting vibrant and livable communities by providing financial incentives for development.

- Develop a Density Bonusing Offset Program to reimburse developers for their contributions towards residential units where constructed in the downtown area.
- Enhance the conversion program for non-profit housing providers to redevelop sites for both affordable and mixed-market housing.
- Create a program to support the development of modular and pre-fabricated housing.

| Initiative | Due Date | Status |
|-------------------------------------------------------------------------------------------------------------------|-------------------|------------|
| Downtown Complete Community Housing Program | 2026-10-26 | New |
| Milestones | Due Date | Status |
| Develop a program to off-set density bonus contributions in greater downtown area | 2026-10-26 | New |
| Launch a new window for the conversion program for non-profit housing providers for non- and mixed-market housing | 2026-10-26 | New |
| Establish a Modular & Pre-Fab. Housing Program | 2026-10-26 | New |

Initiative 9: Backyard Suites and Accessory Dwelling Units

Encouraging the development of additional dwelling units (ADUs), including backyard suites, that will contribute to more affordable, diverse, and sustainable communities.

- Create and implement a Backyard Suite and Accessory Dwellings program to help residents fund the construction of ADUs.

| Initiative | Due Date | Status |
|----------------------------------------------------------|-------------------|------------|
| Backyard Suites and Accessory Dwelling Units | 2026-10-26 | New |
| Milestones | Due Date | Status |
| Establish a Backyard Suite & Accessory Dwellings program | 2025-12-01 | New |
| Implement the program | 2026-10-26 | New |