

annual report





“Because of your help I am living in a better overall situation for my physical and mental and emotional wellbeing.”

I have appreciated all of your continued support and referrals to agencies to better assist me with the many difficulties i have faced..: the past 3 years have been increasingly more and more difficult for me, especially after my precious dog passed away.

I did have many problems and you took the time and effort getting to know me and trying your very best to find me adequate help. That has made such a tremendous difference in my life.

If it weren't for your assistance, I wouldn't be as well off as I am today. Because of your help I am living in a better overall situation for my physical and mental and emotional wellbeing. Being able to keep both of my support animals means so much to me and my mental health.

I appreciate all that you have done for me, and I wish you nothing but the very best. [I] hope we do meet often so that I can let you know how well I'm doing and how happy and safe and secure I feel now because of your dedication, caring, expertise, and knowledge.

LETTER FROM A RESIDENT TO CHC STAFF (Lightly edited)



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CALGARY HOUSING COMPANY BOARD OF DIRECTORS



Will Bridge
CITIZEN MEMBER
CHAIR



Kourtney Penner
CALGARY CITY COUNCIL



Courtney Walcott
CALGARY CITY COUNCIL



Victoria Bradbury
CITIZEN MEMBER



Jauvonne Kitto
CITIZEN MEMBER



Travis Moir
CITIZEN MEMBER



Murray Tait
CITIZEN MEMBER



Sue Tomney
CITIZEN MEMBER



Aaron Brown
CITY ADMINISTRATION



Melanie Hulsker
CITY ADMINISTRATION



Jeremy Villas
CITIZEN MEMBER
(RESIGNED MAY 2022)



Ellen Wright
CITIZEN MEMBER

A MESSAGE FROM BOARD CHAIR WILL BRIDGE CHALLENGES MET, OPPORTUNITY AHEAD

As we report the results for the year ended December 31, 2022, I cannot overstate the pride I have in the management team and all the Company's employees. Over the past three years, the Company, under direction from the Board, has navigated the pressures of COVID-19, continues to successfully manage and care for the housing of over 25,000 Calgarians, and has continually improved its maintenance and operations practices year-over-year.

In the last year, the Company and The City of Calgary established a new context for our working relationship with Calgary Housing Company moving to more fully separate itself from The City as a fully standalone, wholly-owned subsidiary. This change moved the responsibilities for the construction of new supply from The City into CHC and moved the reporting of the President of the Company solely to the Board of Directors. This creates a tremendous opportunity for the organization to explore opportunities to add much needed new supply to the portfolio and support even more Calgarians who need affordable housing.

On behalf of the Board, I would also like to extend my gratitude to Mr. Murray Tait for his long-term service and significant contributions to the Company. Murray has been a valuable contributor to our Board since 2014 and will finish his final term at our next AGM.

There is clearly still a significant demand for affordable housing in Calgary that remains unserved. Doing what we can to serve this demand remains a focus of both the management team, the organization, and the Board of Directors. This will involve exploring new pathways for growth and sustainability, working collaboratively with our funders and other partners, and engaging across the sector and throughout the community to develop solutions to the persistent challenge of housing insecurity.

We have come a long way, yet we recognize that there is still much to do. I have a great deal of confidence that we have the right management team and the right skillset on the Board to tackle these challenges ahead of us.

A MESSAGE FROM OUR VP, ASSET & MAINTENANCE A YEAR OF BETTER



Bo Jiang
VP, ASSET
& MAINTENANCE

2022 was a year of being better, realizing of potential, and seeing the first fruits of the Transform Calgary Housing initiative.

The year was planned with a deliberate focus on organizational stability, ensuring the new structure can be closely monitored and quickly pivoted when unforeseen gaps are identified. The staff took hold of the newly created opportunities and made great strides in improving organizational effectiveness. We've sprinted from the start line to becoming a purpose-driven social enterprise.

The persevering work from all levels of the organization allowed us to make major strides in areas across all divisions; a structured technology plan in Business Strategy, Prompt Payment implementation in Finance, recovery of rental backlog achieving 0% vacancy in Customer Experience, annual inspections of all housing units in Asset Management and Maintenance, and Proforma process development in Portfolio Management just to name a few. These are all indicators that the organization is moving away from the reactive behaviours of the past to becoming the evolved, strategic social enterprise of the future.

With every successful initiative, we unlock new potential to be better.

At the end of the year, the Future of Calgary Housing project sign-off brought Capital Development under CHC's responsibility. This is a significant new opportunity to increase much needed affordable housing supply while integrating full lifecycle considerations into our assets and portfolios.

The challenges facing CHC continued to grow in 2022. We witnessed the demand for affordable housing climb to unprecedented levels while facing continued operating and capital funding shortages and increased cost pressures from inflation. However, we are now better prepared than ever to tackle these obstacles and continue providing safe affordable homes to Calgarians.


"Better" is a journey of constant improvement. While we are never finished we can pause and take a moment to be proud of our advancements in this past year. I am confident in the abilities of our people and share in their willingness to confront the challenges that face us in 2023 and beyond.

OUR MISSION

**Make life better for
Calgarians through the
provision of safe, affordable
housing to low and moderate
income households.**

OUR VISION

**Calgary Housing Company
is the leading affordable
housing provider in Canada
supporting individual and
community well-being.**



Adequate Housing is a fundamental right... with all the pressures our communities face, from a global pandemic to an unprecedented affordable housing crisis, perhaps there has never been a time where the role of Calgary Housing Company is more important.

We are the leading affordability option for Calgarians in need of housing support... a role we fulfill every day while we continue to transition our focus and approach as a sustainable, purpose-driven social enterprise.

Our housing options offer residents safety, security, dignity, and the opportunity to be proud to call these options home.

Experiencing the work we do at CHC, I am grateful to be surrounded by my talented and passionate colleagues who strive to make life better every day and change the world one household at a time.

**George Abdelmessih is
CHC's VP, Customer Experience.
He joined the team in mid-2022.**

CHC MANAGEMENT TEAM



Sarah Woodgate
PRESIDENT, CALGARY
HOUSING COMPANY



Alexis Poirier
CHIEF OF STAFF,
CALGARY HOUSING
COMPANY



Bo Jiang
VP, ASSET
& MAINTENANCE



Maureen Swanson
VP, BUSINESS
STRATEGY



Jana Tchinkova
CHIEF FINANCE
& RISK OFFICER



George Abdelmessih
VP, CUSTOMER
EXPERIENCE



Aminda Galappaththi
VP, PORTFOLIO
MANAGEMENT AND
EXECUTIVE OPERATING
OFFICER

PORTFOLIO MANAGEMENT: MAXIMIZING IMPACT THROUGH STRATEGIC MANAGEMENT AND OPTIMIZATION

The Portfolio Management division was established in late 2022 as a part of the Transforming Calgary Housing initiative. Its purpose is to develop portfolio strategies, manage operating agreements, and ensure financial viability while balancing social outcomes for our residents. The division focuses on optimizing the value of existing assets and strategically managing portfolios in both the short and long term.

To deliver on its goals, the Portfolio Management Team sets strategic direction under five primary accountabilities:

- developing real estate strategies,
- monitoring and optimizing portfolio performance,
- managing and overseeing operating agreements,
- managing real estate decisions and transactions, and
- securing funding for real estate investments.

Other key contributors include the Portfolio Management Matrix Team which fosters collaboration across business areas, while the Portfolio Review Committee, a sub-committee of CHC's Executive Leadership Team, oversees the execution across all CHC divisions in alignment with the strategic direction.

Future Calgary Housing

EVOLVING THE CHC-CITY RELATIONSHIP

At the end of 2022, a major change in the relationship between Calgary Housing Company and The City of Calgary took place with a goal of optimizing affordable housing delivery and rationalizing organizational alignment.

As of December 31, 2022, the Calgary Housing business unit, comprising CHC and the Affordable Housing division, was dissolved and CHC was no longer part of a City of Calgary business unit. The Affordable Housing division was renamed Housing Solutions and moved into the Partnership business unit.

Through 2022 and continuing in 2023, The Future Calgary Housing (FCH) project coordinated this change in a collaborative effort between CHC and The City.

Under the previous alignment, Affordable Housing was responsible for affordable housing strategies, programs, partnerships, and developing and redeveloping City-owned affordable housing assets. Housing Solutions will continue to manage affordable housing strategies, programs, partnerships, but the development and redevelopment function has been transferred to CHC. Housing Solutions' location within the Partnerships business unit brings together employees with shared skills and knowledge regarding partnership management to meet the growing demand for affordable housing services and will also support the leveraging of federal and provincial affordable housing programs.

The realignment of the City and CHC relationship is part of The City's Organizational Realignment — Rethink to Thrive direction.

The changes will allow CHC to work more independently and manage asset stewardship, capital development, and the redevelopment of The City's affordable housing units with some City oversight.

Key benefits of this realignment are the opportunity for CHC to build on the Transform Calgary Housing

project's objectives, respond to a changing operating environment, and evolve from the role of a social housing regulator to become a sustainable, purpose-driven social enterprise. This change also creates opportunities for future entrepreneurial exploration, aiding CHC on its path towards greater financial sustainability in an era of uncertain government commitment.

Despite the changes, CHC staff will continue to be employees of The City of Calgary with no changes to their employment relationship, holidays, pensions, etc. Additionally, enabling services that CHC relies on will continue unchanged into 2023. CHC and The City are currently working on finalizing service level agreements in a number of areas to ensure CHC is equipped to continue fulfilling its role in managing affordable housing.

Phase 1 of the process was completed at the end of 2022 with Phase 2 now underway. This phase of work involves finalizing system changes, agreements, and other infrastructure required to further support the new relationship between CHC and The City.

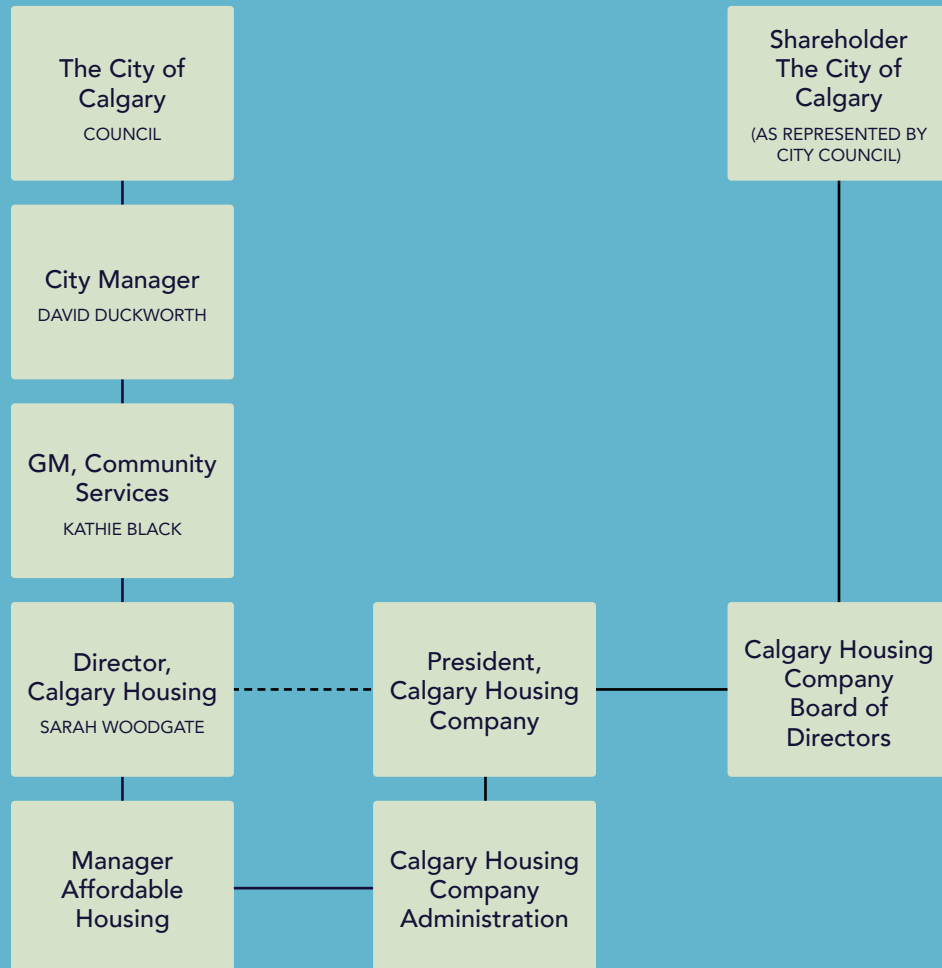
Despite the challenge of change, the realignment of the relationship with The City positions Calgary Housing Company to better progress in its efforts to meet the challenges of the future and to continue improving lives through the provision of affordable housing.

The realignment of the City and CHC relationship is part of The City's Organizational Realignment — Rethink to Thrive direction.

NEW STRUCTURE



OLD STRUCTURE



HOUSING NEED

AFFORDABILITY IN CALGARY

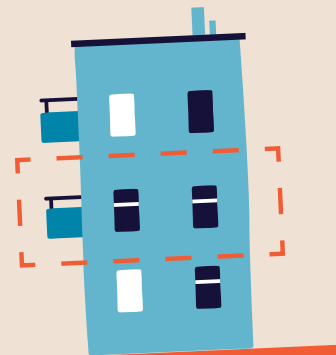
\$1,920

Average Market Rent in Calgary for a 2-bedroom apartment as of March 2023

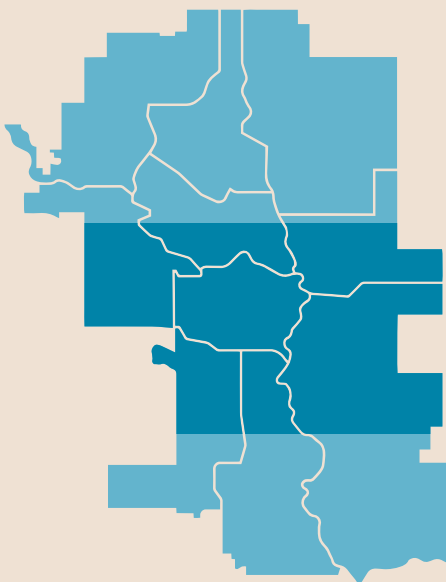
Source: www.rentals.ca
www.rentals.ca/national-rent-report

Income needed for \$1920 to be deemed affordable (30% of households net)

\$79k



Source: CMHC affordability calculator



38.24%
(215,485 OF 563,440)

Percentage of Calgary Households earning less than \$79,900 (2020)

www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810005501
From Statistics Canada: Household total income group by household characteristics: Release March 2023, 2021 Census Data

\$44,440



Calgary's median individual before tax income

Source: www.calgary.ca/research/population-profile.html



\$98,000

Calgary's median household income (2020)

Source: www.calgary.ca/research/population-profile.html

Average increase in 2B Rent from March 2022 to March 2023



25.1%

Source: www.rentals.ca
www.rentals.ca/national-rent-report

“There is not enough rental stock that is affordable to the lowest-income households. **Only about 5% of the purpose-built rental housing stock (in Calgary) is considered affordable to households earning less than \$36,000.** Most of the units affordable at this level are bachelor or 1-bedroom units, which are unsuitable for larger households.”

From CMHC Rental Trends Report, January 2023
cmhc-schl.gc.ca/en/blog/2023/rental-supply-increases-but-demand-surges

CHC RESIDENT INFO

27,000

CHC assists over 27,000 Calgarians with affordable housing. This includes all physical rental units as well as recipients of RAB and TRAB.



PERCENTAGE BREAKDOWN OF HOUSEHOLDS BY PROGRAM

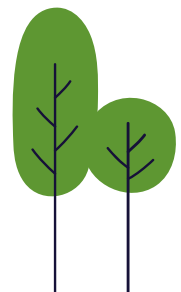
Total households
9,941

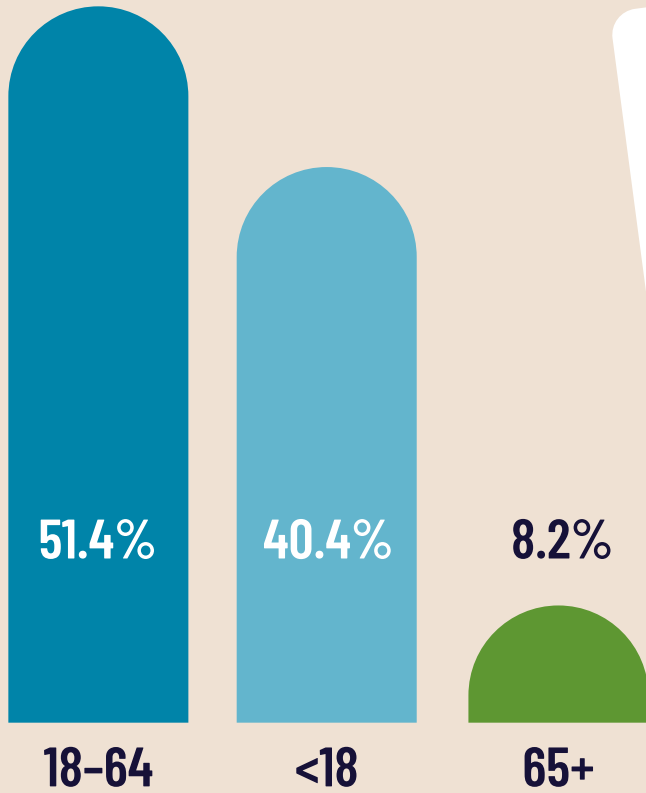


OF HOUSEHOLDS

● COMMUNITY HOUSING.....	3,540
● RENT ASSISTANCE	*3,143
● NEAR MARKET.....	1,873
● AFFORDABLE HOUSING	1,385

** (includes RAB and TRAB)*





RESIDENT AGE

Two out of five people living with CHC are under age 18. Though CHC does not operate programs specifically geared to seniors, almost 1 in 10 residents is 65 or older.

Number of applications received per month in 2022 for social housing

~500

PER MONTH



Longer term average applications received per month for social housing

~220

PER MONTH



PROPERTIES & PORTFOLIOS

PORTFOLIOS AND OWNERSHIP

	NUMBER OF PROPERTIES	NUMBER OF UNITS	
CALHOME-OWNED			
CalHome-Owned (DOF)	38	1649	No Subsidy
Private Non-Profit (PNP)	10	206	Province funds operating deficits
CITY-OWNED			
City of Calgary Partnership (INT)	27	1176	Operating surplus partially returned to City with remaining portion funding CHP portfolio and building repairs
Corporate Properties Residential (CPR)	22	222	Operating surplus returned to City
City-Owned Community Housing (CHP)	20	837	Managed as a social housing mixed income model under an interim four year \$34M operating and capital grant agreement between The City and Province, expiring at the end of 2024
PROVINCIALY-OWNED			
Provincially-owned Community Housing (HAM)	102	2699	Province funds operating deficits

Note: Total unit counts vary slightly in Portfolio versus Property Types due to unit counting methodology.



HOUSING PROGRAMS

COMMUNITY HOUSING

These programs are designed to help low-income Calgarians who pay more than 30 per cent of their income for housing. This program provides the deepest level of subsidy.

- Rents set at no more than 30 per cent of eligible income
 - Minimum monthly rents from \$120–\$350
 - Income must be below Housing Income Limits
 - Annual income verification
 - This program has a waiting list
 - Provincially Regulated
-

AFFORDABLE HOUSING

This program is designed for Calgarians able to afford slightly more for rent but who still require rental assistance. Participants in the program pay fixed rents set approximately 30 per cent below average market rents.

- Fixed rents set up to 30 per cent below market average
 - Income must be below Housing Income Limits
 - Annual Income verification
 - Available units may be offered to applicants on the wait list or advertised to market applicants
-

NEAR MARKET

Units marketed to Calgarians who are close to being able to afford current private market rent levels. This social enterprise category generates revenue to support other housing programs for low income Calgarians.

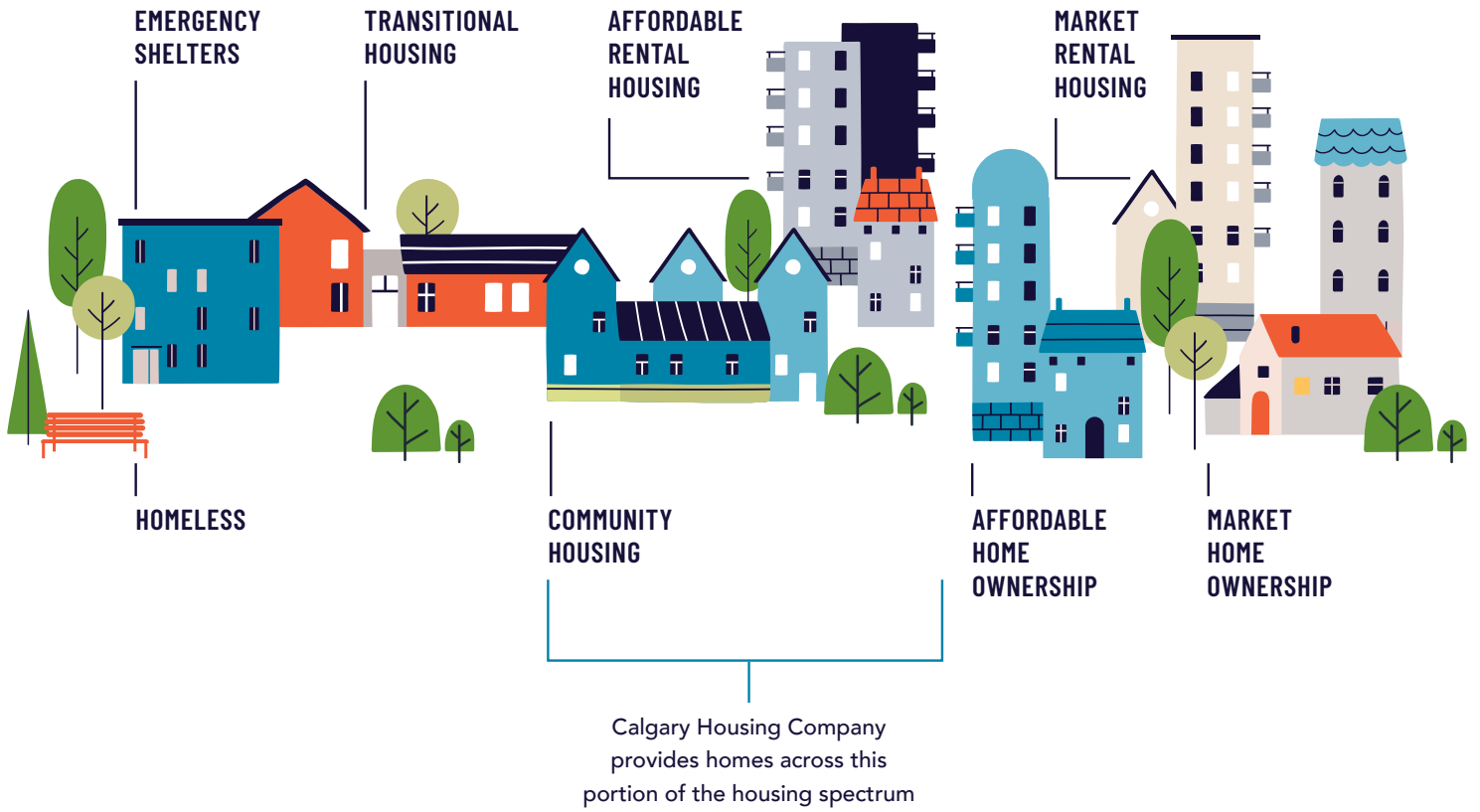
- Rents approximately 10 per cent below CMHC-reported average market rents
 - Income must be below Maximum Income Limits specific to the Near Market program
 - There is no waitlist for this program—available units are advertised to the open market
-

RENTAL ASSISTANCE

Provide rent support to residents housed with private landlords including non-profit housing providers. Tenants must meet the same qualifying criteria as applicants to the Community Housing program. The number of supplements available is determined by Provincial funding levels.

- In 2021 the Province introduced the Rental Assistance Benefit to replace the Direct to Tenant Rent Supplement and the new Temporary Rental Assistance Benefit
- Average monthly subsidy in 2022 was \$673 for RAB and \$212 for TRAB
- Total budget for 2022 was \$20.1M

THE HOUSING CONTINUUM

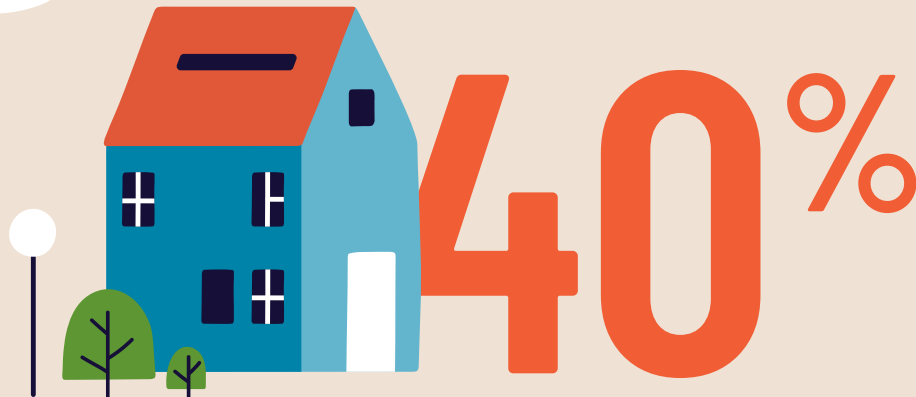


NUMBER OF HOMES BY PROPERTY TYPE



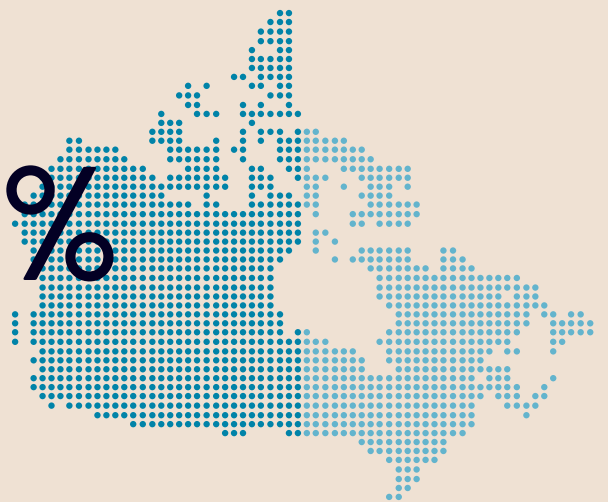
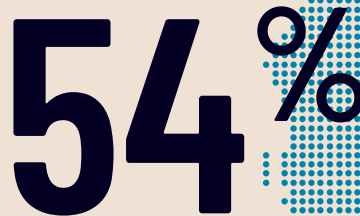
Note: Total unit counts vary slightly in Portfolio versus Property Types due to unit counting methodology.

AFFORDABILITY ACROSS CANADA

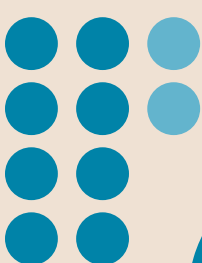


Percentage of Canadians are concerned about paying their rent or mortgage over the next 12 months

Percentage of renters across Canada concerned about their ability to afford rent



Number of Canadians who think there is a shortage of affordable housing in Canada



Percentage of Canadians who expect to access charitable services to afford basic needs over the next year

Source: Habitat for Humanity housing survey

Major Projects

OUR 2022 DEVELOPMENT INITIATIVES

2022 saw significant progress on major redevelopment initiatives and progress on new developments providing excellent illustration of the critical role for CHC in managing housing assets and the potential to be achieved by strategic asset management.

RUNDLE MANOR REDEVELOPMENT

Rundle Manor was a 76-unit townhome complex located in Northeast Calgary that had reached end of life and was no longer suitable for use. CHC assisted residents to relocate to alternative homes by July 2021 and the site was prepared for redevelopment including demolition, by the end of 2021.

As part of The City's commitment to make affordable housing more readily available to individuals and families living on lower incomes, a new 135-unit, mixed-income affordable housing complex is now being redeveloped at the location. The project is expected to be finished in 2024.

The City of Calgary, and the Provincial and Federal Governments have invested over \$51.4M in the decommissioning and the redevelopment of the new complex.

Once complete, the new Rundle Manor will be a key contributor to Calgary Housing Company's transition to a mixed-market rental model which will offer a mix of social, affordable and near-market housing options.



When the City Council decided to close Bridgeland Place, CHC provided support to assist residents of the 210-unit complex to relocate within CHC or to other homes.

BRIDGELAND PLACE

In March 2021, Calgary City Council approved closure of the 210-unit Bridgeland Place on the recommendation of City Administration and Calgary Housing Company, which manages the affordable housing complex. Continued operation of the building was not viable due to significant operating challenges including heating issues and interruptions in the water supply. The building, constructed in 1971, required renovations that would be difficult to do without significant impact to residents.

Following the closure announcement, a gradual 18-month resident relocation program began. CHC provided support to assist residents of the complex to relocate within CHC or to other homes. Throughout this process, CHC provided support including help to locate new accommodations, financial assistance for moving, referrals to other agencies and regular communication around the closure. The final residents departed Bridgeland Place in early January 2023.

In November 2022, Calgary City Council approved \$53.5M towards the estimated \$109M-cost for the redevelopment project which was split into two phases: the tower retrofit and a low-rise condominium development.

Feasibility work on the tower retrofit began in late 2022 to determine recommendations for the specific details of the



As part of The City's commitment to make affordable housing more readily available to individuals and families living on lower incomes, Rundle Manor is a 135-unit, mixed-income housing complex now being redeveloped.

redevelopment with the interior tower demolition work to begin mid 2023. It is expected that the redeveloped property will have more than 220 homes when complete. This will include a mix of one-, two- and three-bedroom homes to better serve both families and individuals.

Preliminary consideration for the tower retrofit is to focus on precedent-setting energy strategies including increased efficiency, reduced emissions and utility costs and an overall contribution to long term affordability.

The Bridgeland Place redevelopment will be the first major project managed by Calgary Housing Company under its new relationship with The City as CHC is now responsible for capital delivery of City-owned affordable housing projects.

The target timeline for the tower retrofit sees completion of the project in Winter 2026.

VARSIITY

An exciting project that broke ground in 2022 is the Varsity Multi-Service Redevelopment Project—an initiative introduced to replace the existing Varsity Fire Station 17. The City is building a multi-service facility that includes the redevelopment of the fire station, 48

affordable housing units for Calgary Housing Company, and other services to the community.

The project aims to provide efficient and effective service delivery through a multi-use site, allowing multiple users to provide community services from one location. This aligns with Calgary City Council direction to identify opportunities for a more efficient use of land, fewer corporate sites, and reduced operating costs.

This marks The City's first integrated facility under its Integrated Civic Facility Planning Program (ICFP), which was introduced to address needs for services in actively developing areas in Calgary.

MOUNT PLEASANT

Planning continues for a 16-unit affordable housing development in the community of Mount Pleasant. The project is located on City-owned land located on the former site of St. Joseph School on 6th Street NW. A community park adjacent to the affordable housing site has been completed and is open for public use. The mixed-income complex will include 1, 2 and 3-bedroom units as well as accessible units. Construction is targeted to begin in Q1 2024.

Anti-Racism

HOW WE ARE ACTIVELY BUILDING AN ANTI-RACIST CULTURE

As with many organizations and institutions, in businesses and communities and across our society as a whole, Calgary Housing Company (CHC) is learning to address issues of equity, diversity and inclusion and is actively working to build an anti-racist culture.

This challenging but critical effort resonates internally in how we work together as an organization and in how we interact with the people we serve.

CHC has been actively working on its Anti-Racism Initiative for the last two years, with the aim of incorporating diversity, equity, and inclusion (DEI) into its operational policies and culture.

This work is underway throughout CHC with the Board of Directors, Executive Leadership, and all staff participating in a range of initiatives and activities.

The CHC Board has held various sessions, including an unconscious bias session in late 2020, an inclusive design presentation from The City's equity team in July 2021, and a session on moving from unconscious bias to conscious inclusion during the All-Employee Day in April 2022.

A highlight of this developing effort was the arrival in September 2022 of David Top as Leader of Anti-Racism to oversee the development and implementation of CHC's anti-racism strategy.

Top emphasizes the critically important decision to build the inside the organization rather than bringing in external consultants and resources who would be here and gone. The approach, he says, builds the capacity internally and supports the potential for long term success.

The Anti-Racism Initiative aims to assess the current organizational culture, communication, and status of relationships with residents. The Anti-Racism Leader will gather data, identify learning gaps, and deploy resources that will help enhance positive behavior changes.

A variety of learning and development activities have also been held across the organization including management team sessions, all-staff coffee chats, and 21-day anti-racism challenges. CHC's Customer Experience team is partnering with BIPOC-led and -serving organizations to provide services and programs to residents. Training sessions have been held on implicit and explicit bias, micro-aggressions.

An associated area of focus has been Indigenous Reconciliation and associated efforts supporting cultural awareness and understanding.

Steps have been taken to foster an anti-racist culture and support Indigenous



A highlight of this developing effort was the arrival in September 2022 of David Top as Leader of Anti-Racism to oversee the development and implementation of CHC's anti-racism strategy.

David has a Master of Arts in Conflict Analysis and Management, a Bachelor of Management, and over 17 years experience developing and implementing policies within the social justice and non-profit sectors.

In 2021–2022, David led a team of community and external researchers to investigate how racism impacts immigrants of African descent living in Calgary and how to mitigate it.

David was the Managing Director for Research and Social Justice at Komkan Africana Institute before joining CHC in 2022.

The Anti-Racism Initiative aims to assess the current organizational culture, communication, and status of relationships with residents.

Truth and Reconciliation processes. The CHC management team has participated in Indigenous 101 training, extensive engagement has been conducted concerning the affordable housing needs of Indigenous Calgarians, and CHC has hosted various events, such as land acknowledgement workshops, coffee chats, and other activities to increase awareness and understanding of Indigenous cultures and history.

These and many more activities illustrate the commitment to a broad and comprehensive effort to make anti-racism, reconciliation, and a commitment to DEI principles a central focus of CHC's development, strategy, and day-to-day operation. CHC's commitment to building an inclusive and supportive housing community is evident through its efforts to incorporate DEI into its policies, culture, and operations.

These efforts are critically important, says David Top, in order to acknowledge and address the massive power imbalance between CHC and the people who come to us for help.

Top says he is very pleased with one important development in particular—the shift in thinking and growing acceptance of the whole concept of anti-racism within the organization. A key goal, he says, is to open up space for conversation where people will trust one another and be able to talk to one another about these challenging issues. This, he says, can then extend all the way to engagement with residents.

CHC's anti-racism and Indigenous reconciliation efforts are ongoing and will be informed by the anti-racism strategy and The City's Recommendation Report on Affordable Housing for Indigenous Calgarians due in Q2 2023.

Resident Engagement

TENANT ADVISORY GROUP (TAG) PROVIDES CRITICAL INSIGHT FROM RESIDENT EXPERIENCE

Effective delivery of affordable housing cannot be done without a real understanding of the needs, perspectives, and experiences of the people who live there.

Responding to this critical need is Calgary Housing Company's Tenant Advisory Group. This initiative ensures that feedback and input based on the lived experience of affordable housing residents is considered in CHC's management and planning.

Through these efforts, TAG supports the development of community and fosters engagement—all in alignment with CHC's customer experience focus.

Initiated several years ago, the TAG program slowed during COVID but resumed with virtual meetings and, in 2022, ran a full slate of 12 monthly meetings.

TAG currently sees approximately 10 volunteer residents meet monthly to provide input and feedback on a variety of issues and projects, assisting CHC staff as they work

to manage and improve operations and planning.

During 2022, TAG provided valuable perspectives on a number of key initiatives, including testing and providing user feedback on the new Resident Portal, review and input on the revised Pet Policy and the Partnership Strategy, and a review of the Government of Alberta's Finding Homes online tool. By bringing the voice of residents to the forefront, TAG helps CHC to identify areas for improvement, tailor services to the specific needs of its residents, and ensure that its programs and policies are effective.

The TAG concept aligns perfectly with CHC's customer experience focus, recognizing the importance of resident input in creating a housing experience that is responsive to resident needs. By providing direct feedback on key initiatives, TAG members help to ensure that CHC's programs and services are relevant, effective, and responsive.

Community Engagement

UMOJA COMMUNITY MOSAIC – BUILDING COMMUNITY THROUGH PARTNERSHIP

Engaging with partner organizations is essential for building relationships with the community and in connecting residents with the services that best meet their needs. By partnering with other organizations, Calgary Housing Company can offer a wider range of resources and support to residents, ultimately improving their quality of life.

To advance this effort, CHC is developing a Community Partnership Strategy to guide its partnerships work and the strengthening of its capabilities in this area. Partnership with community organizations is a key area of focus for CHC as identified in our strategic plan. We understand the importance of the work being

done by organizations in the community and the power of working together to leverage our organizational strengths and resources to accomplish more together.

While CHC has many notable partner organizations, one inspiring example is Umoja Community Mosaic.

Umoja began over a decade ago as Soccer Without Boundaries. Community Leader Jean Claude was initially approached by some neighbours when the community was experiencing issues with youth not having access to after-school programming. In response, Jean Claude launched the soccer program in partnership with CHC and the Edgemont Community Association. Despite the many barriers they faced, he grew the program. Eventually he

even began offering rides and gas money so that youth would be able to participate in practices and games.

In 2020 Jean Claude launched an even more ambitious project - a food bank to help families struggling to access food. The program has grown now to provide food to over 300 families. The food bank focuses on offering culturally appropriate food that may not be easily available in mainline grocery stores—and can be difficult to access even when it is available. The helps ensure families are receiving food they can cook with and can eat. He hopes to continue growing this program.

Umoja's offices are located within a CHC property and many of their staff have lived with CHC. Programming is offered at several CHC properties and the Umoja team works closely with CHC's Tenant Liaisons and Property Managers.

Affordable housing provides an important foundation for families and individuals to build their lives and live in security and dignity. Like Umoja Community Mosaic, the 100+ agencies and organizations with which CHC partners help to build on that foundation to make life better for residents and the community.



Community Leader Jean Claude Munyezamu started the soccer program in partnership with CHC and the Edgemont Community Association. He then launched a food bank in 2020 and hopes to continue growing the Umoja program.

Government Engagement

GR PROGRAM BUILDS RELATIONSHIPS AND UNDERSTANDING

Throughout 2022, Calgary Housing Company (CHC) significantly expanded its government relations program, which was initially launched in 2021 with the hiring of Government Relations Leader, Kory Zack. The program focused on increasing engagement activities and enhancing information sharing within the organization.

Engagement efforts involved property tours for officials from municipal, provincial, and federal levels, including both government and opposition members. These initiatives aimed to build relationships, raise awareness of CHC's work, and tackle the challenges faced in operating a large portfolio of affordable housing properties on behalf of the City of Calgary and the province of Alberta. The program underscored the urgent need for affordable housing and its considerable impact on those who can access it.

In 2022, the government relations program also concentrated on forging connections with peer organizations and sector advocates, such as the Alberta Seniors and Community Housing Association (ASCHA). These efforts extended CHC's profile and brought valuable resources and engagement opportunities to its staff and leadership.

Internally, the program facilitated a greater understanding of sector issues, opportunities, and developments. Rapid analysis of essential government developments, such as funding announcements or budgets, further supported CHC's mission.

Over the course of 2022, the government relations program proved to be a vital channel for information flow, relationship-building, and raising CHC's profile as a national leader in the affordable housing sector.



Deliver Quality Service

Calgary Housing Company (CHC) prioritizes customer service, recognizing its essential role in providing affordable housing for individuals and families. CHC's service is invaluable in fostering stability, security, and dignity through safe homes, transforming the lives of those in need.

CHC staff, from property managers to finance teams and tenant liaisons, contribute to maintaining and operating affordable housing. Their collective effort forms a robust support system, reinforcing the organization's mission. A strong commitment to customer service is crucial for understanding and serving applicants and residents' needs, ensuring positive and fulfilling experiences. Staff exhibit dedication through diligence and a genuine passion for making a difference.

Finding and accessing affordable housing is often stressful, exacerbating tensions and challenging customer service delivery. Nevertheless, CHC staff continually empathize with clients and offer unwavering support and assistance.

Prioritizing customer service is vital for CHC, as it directly influences the lives of those served. By cultivating a culture of exceptional service, CHC helps clients navigate affordable housing complexities, leaving a lasting impact on their well-being. This steadfast commitment to service excellence allows CHC to meet its obligations while upholding values of dignity, stability, and security.



For CHC Residents, the Resident Portal provides a convenient way for them to access account information and submit maintenance requests.

STRATEGIC PRIORITY 1 – BRIEF 1

DECOMMISSIONING BRIDGELAND PLACE

Decommissioning Bridgeland Place showcases CHC’s dedication to delivering quality customer service amidst challenging circumstances. The 18-story highrise, home to approximately 170 households, was closed at the end of 2022 due to necessary renovations that couldn’t be completed while occupied.

The closure meant relocating 170 families and individuals, causing anxiety, uncertainty, fear, and anger. CHC assembled a team from various departments, including Tenant Liaisons, property management, and project management, to locate housing options that met the specific needs of each household.

CHC provided intensive communication and support, conducting one-on-one meetings, coffee chats, and information sessions to understand residents’ preferences. Residents were offered alternative housing within CHC or through the Rental Assistance Benefit Program, which provides subsidies for privately operated rental housing.

The relocation process involved challenging interactions for staff, as residents faced significant anxiety and distress. Nevertheless, by January 2023, all residents were successfully relocated with choices, financial support, and logistical assistance.

The decommissioning of Bridgeland Place paves the way for redevelopment and future homes for hundreds of households for years to come. This successful effort underlines CHC’s unwavering commitment to customer service, ensuring the well-being of those it serves.

This doesn’t simply happen. This is a commitment to service.

STRATEGIC PRIORITY 1 – BRIEF 2

APPLICANT AND RESIDENT PORTALS ENHANCE SERVICE AND EFFICIENCY

The introduction of the Applicant and Resident online portals marks a significant milestone in CHC’s strategic priority of Delivering Quality Service and showcases the organization’s commitment to its transformational journey. These portals emphasize service and innovation streamlining processes and enhancing the customer experience.

The Applicant Portal, launched in March 2022, immediately began attracting significant numbers of users and quickly became the primary channel for applications. The portal immediately appealed to users allowing them to submit applications, check their status, and update their information online. The portal’s efficiency has reduced the time spent processing applications, enabling staff to focus on further improving customer service.

For CHC Residents, the Resident Portal provides a convenient way for them to access account information and submit maintenance requests. The portal empowers residents to manage their personal information at their own convenience, reducing the need for office visits or phone calls.

Both portals exemplify CHC’s dedication to innovation and best practices, as they facilitate easier access to services and enhance overall customer experience. By replacing outdated paper-based systems, the portals enable seamless integration of support documents, online assistance, and streamlined communication.

The launch of the Applicant and Resident Portals highlights CHC’s ongoing transformation, reinforcing the organization’s commitment to delivering quality service, embracing innovation, and implementing best practices. These portals not only improve the customer experience but also promote a more efficient and effective approach to managing affordable housing in Calgary.



Achieve Operational and Financial Sustainability

Calgary Housing Company (CHC) has made significant progress toward operational and financial sustainability through a multitude of strategic initiatives and process improvements. The following highlights illustrate the diversity of efforts underway and the significant progress in the ongoing process of improvement.

Asset improvements, such as the Manchester 4 pipe replacement and envelope work at various locations, contribute to reduced maintenance costs, energy savings, and

extended asset life. These enhancements support financial sustainability by decreasing expenses and ensuring long-lasting, high-performing assets.

The Building Operations department, created under the Transform Calgary Housing initiative, has improved the management and maintenance of CHC properties. The Building Operations team has streamlined processes, reduced warehouse space, and cleared unit turnaround backlogs, optimizing efficiency and cost-effectiveness.

The expansion of the Vendor Performance Program and the updated annual inspection program ensure adherence to CHC standards and industry best practices, further contributing to operational sustainability and cost savings. Leveraging the Municipal Stimulus Plan, CHC redirected funds to improve living conditions while generating an operating surplus for contribution to reserve funds.

Pilot programs to insource appliance repair and plumbing work have demonstrated potential for significant cost reductions, promoting financial sustainability. Despite some challenges, capital development projects continue to progress, with most nearing completion or carrying over to the next year.

These key examples clearly illustrate the comprehensive approach and commitment of the organization to both effective day-to-day management and to the broader effort to position the organization for long term sustainability.

STRATEGIC PRIORITY 2 – BRIEF 1

HUGE SUCCESS FOR CHC CAPITAL PROGRAM

In 2022, CHC achieved a spend rate of 100% on its annual capital maintenance program—far exceeding the City of Calgary annual investment plan average and well ahead of that achieved by CHC in recent years.

Capital maintenance and renewal projects are not expected to go smoothly all the time due to not only the volume of maintenance projects but also challenges from procurement processes, supply chain issues, scope changes once work begins, etc. But, critically, if funds for these programs are not spent, they often must be returned to the funder losing out on precious opportunities to renew the aging affordable housing assets. This risk is mitigated by proactively planning for greater than 100% of the available 2022 annual budget, which was also the largest capital plans in CHC's history. These strategies for effective spend rates on annual capital programs can only be achieved by collaborating with our funding partners in creating the flexibility of funding that spans multiple years or retaining reserves used as backstops.

This scale of the 2022 budget was due to several contributing factors including the expiring of two substantial grant programs: the Infrastructure Investment Plan from the City of Calgary with a total four-year commitment of \$25.5M and the Municipal Stimulus Plan with a total two-year commitment of \$15.4M. The remainders from these programs, in conjunction with CHC's normal capital investments and the province's larger than expected investment of \$4.5M into suite renovations, created an annual capital budget of nearly \$27M.

The work undertaken included various roofing and building envelope replacements, renovation of more than 600 homes, and major plumbing system work at the 72-unit Louise Station highrise and the 142-unit Springbank Hill 1 Complex that will have tremendous impact not only to the quality of life of our residents but also in long term financial sustainability in reducing our operating costs.

At the end of 2022, CHC had achieved a completed work level of 100% of budget, compared to 80% in 2021 and 52% in 2020 demonstrating the continued maturing of CHC's asset management and maintenance abilities.

STRATEGIC PRIORITY 2 – BRIEF 2

CHC RESERVE STRATEGY

A major achievement in Strategic Priority 2 in 2022 was the creation and approval of Calgary Housing Company's Reserve Strategy.

Under CHC's Integrated Risk Management Program, the lack of reserves was identified as a high risk due to the potential impact on the organization's financial sustainability.

In May 2022, the Reserve Strategy received Board approval leading to the development of the Reserve Policy, Reserve Terms of Reference, and the Procedural Guide. These were subsequently approved by the Board in December.

As a result, implementation began as of the end of the 2022 fiscal year and reserves began to be funded.

Among the key principles of the reserve strategy is limiting use of reserves for emergency situations, operating reserves for emergency operating expenses and strategic one-time programs, and capital reserves for emergency and one-time capital expenses.

Core to the strategy was the identification of four housing portfolios as being in-scope for reserve creation with distinct Operating and Capital reserves necessary for each of the four portfolios.

A variety of funding sources were identified, however the primary method of funding will be through retention of surpluses when available. It is not known how long it will take to fully fund the reserves.

With the Reserve Strategy in place, CHC will now seek to build up reserves to support long term financial sustainability.



Realize Organizational Excellence

Calgary Housing Company (CHC) is committed to seeking and achieving organizational excellence to better serve clients in need of affordable housing. While CHC's core function is providing housing and support services, the focus on developing excellence ensures clients' diverse needs are met more effectively and efficiently.

This effort involves fostering a healthy workplace culture, promoting professional development, and facilitating knowledge sharing within the sector. Employees play a crucial role in this endeavor, as their ability to feel safe, supported, and well-equipped

directly translates into better service for residents.

As CHC transitions from its historical role as an administrator of government support programs to becoming a purpose-driven social enterprise, the emphasis on excellence strengthens its capacity to address clients' needs. This transformation includes adopting best practices, prioritizing staff training and development, engaging with industry peers, and collaborating with government partners and advocates addressing housing and related challenges.

By building a robust, strategic, and sophisticated organization, CHC is better prepared to confront the challenges of growing needs, changing funding environments, and long-term sustainability. This commitment to organizational excellence ultimately enhances CHC's ability to serve clients by continually adapting and evolving to meet their diverse needs.

The pursuit of excellence at CHC ensures that the organization remains a leader in affordable housing while fostering a direct and meaningful connection between excellence and an increased capacity to meet client needs, promoting stability, dignity, and security in the lives of those served.

STRATEGIC PRIORITY 3 – BRIEF 1

SUPPORTING & DEVELOPING EMPLOYEES

Organizational excellence demands a consistent, ongoing effort across the entire operation of the company. CHC's commitment to this objective is evident through various activities and accomplishments over the past year.

Safety is crucial for any organization's success and remains a top priority at CHC. Throughout 2022, CHC continued to advance the Healthy Workplace Plan, creating a revised and modernized terms of reference for the internal workplace health and safety committee as well as maturing and advancing programs such as the safety calendar and safety moments during staff meetings. CHC also introduced a comprehensive Fire Safety program, partnering with the Calgary Fire Department and offering interactive displays for residents. Additionally, CHC achieved very strong results in passing the Certificate of Recognition (COR) audit which evaluates health and safety management systems and pinpoints improvement areas for CHC's Healthy Workplace Plan. Highlights of the Audit results included five star (100%) ratings in the areas of Emergency Response, Inspections, and Hazard Control.

CHC places a strong emphasis on staff professional development. The 2022 Alberta Seniors & Community Housing Association (ASCHA) Convention and Trade Show in Calgary provided employees with development opportunities. CHC also presented research on Calgary affordable housing residents' health and service needs, participated in an ASCHA panel discussing the province's Stronger Foundations strategy, and presented at the Canadian Housing and Renewal Association (CHRA) national conference. Additionally, 18 staff members attended a Housing Policy course led by expert Steve Pomeroy, and employees across the organization received training on the Residential Tenancies Act to improve their understanding of relevant legislation.

The work landscape has been in constant flux since the pandemic's onset in early 2020. Following the lifting of The City of Calgary's work-from-home mandate, CHC implemented a hybrid work model tailored to the

organization's unique structure and operational needs. A considerable portion of CHC staff now work remotely, with laptops provided and remote workstations set up at each office to accommodate employees' varying location requirements.

These initiatives showcase CHC's commitment to nurturing organizational excellence by supporting staff development, emphasizing safety, and adapting to changing work environments. These efforts enhance CHC's capacity to better serve clients in need of affordable housing support.

STRATEGIC PRIORITY 3 – BRIEF 2

PLAYBOOK COMPLETES TRANSFORMATION TOOLKIT

Completed in late 2022, the CHC Playbook is the final component of the Transform Calgary Housing toolkit, guiding the organization towards becoming Canada's leading affordable housing provider. The Playbook serves as a cultural guide, outlining CHC's values, behaviours, and culture, and clarifying employee roles in the transformation journey.

Developed through extensive staff engagement and with Tenant Advisory Group input, the Playbook unifies employees around shared organizational values, facilitating decision-making, addressing concerns, and inspiring all employees. It fosters a culture of well-being, contributing to CHC's continuous improvement and supporting the broader Transform Calgary Housing goals.

As the transformation roadmap's capstone, the Playbook is vital for navigating upcoming milestones, including stabilizing organizational design, forming the portfolio management team, and implementing functional design recommendations. Aligning all CHC aspects with its mission and vision, the Playbook secures a sustainable, resilient future for the company.

The CHC Playbook is essential in shaping the organization's culture and values during this multi-year transformation. As the toolkit's final piece, it serves as a touchstone for employees, promoting collaboration and unity in pursuit of becoming Canada's top affordable housing provider.

OUR FINANCIAL SUMMARY

In 2022 CHC's financial position continued to strengthen with robust total assets staying stable at \$167M while liabilities were relatively low and manageable. Total liabilities dropped \$4.8M to \$40.6M as CHC continued to repay mortgages, didn't add new mortgage debt and current payables fell as some grants were fully executed.

We are very excited to have been able to implement the reserve strategy for the 2022 fiscal year-end as it significantly mitigates one of our highest risks on CHC's risk register related to lack of sufficient reserve funds. The implementation of the strategy and policy also mitigates risk for our shareholder, the City of Calgary. We feel the organization is much better prepared now to address emergencies, plan for strategic initiatives, and save for future capital needs, including any redevelopments.

With regards to CHC's 2022 Statement of Operations, we have experienced a strong year with regards to occupancy particularly in the affordable and near market

segment of our portfolios with vacancy rates below 2%. This contributed to a favourable variance of \$1.2M in rent revenues despite a weaker rent revenue performance in the social housing segment.

2022 was also the second and last year of the Municipal Stimulus Program under which Calgary Housing Company received \$15.4M. This funding was fully executed and spent on projects such as the Rundle Manor redevelopment, Manchester 2 mechanical and electrical upgrades, and site upgrades at the City's Mayland Heights property.

As well, 2022 was the last year of the 2019–2022 One Calgary City budget cycle where Calgary Housing received \$25.5M of Infrastructure Investment program funding over four years. This funding was fully spent on projects like the Springbank Hill envelope, suite renovations at multiple different properties, and Spruce Cliff building envelope work, emergency generator replacement and balcony repairs.



The Rundle Manor redevelopment is one of projects that benefited from the Municipal Stimulus Program under which Calgary Housing Company received \$15.4M.

STATEMENT OF FINANCIAL POSITION (Expressed in Thousands of Dollars)

As at December 31, 2022

	2022	2021 <i>(Restated-Note 21)</i>
Financial Assets		
Cash (Note 3) Receivables	\$ 43,692	\$ 41,855
Rent and others	\$ 1,253	\$ 1,355
Government	\$ 7,015	\$ 9,781
Investments (Note 4)	\$ 16,083	\$ 17,899
	\$ 68,043	\$ 70,890
Liabilities		
Accounts payable and accrued liabilities	\$ 12,652	\$ 18,762
Unearned tenant rent revenue	\$ 2,343	\$ 2,475
Deferred funding (Note 12)	\$ 9,571	\$ 6,983
Payable to government	\$ 1,176	\$ 1,642
Rent supplement advance (Note 5)	\$ 5,679	\$ 6,063
Tenants' security deposits (Note 3)	\$ 1,161	\$ 1,109
Mortgages payable (Note 6)	\$ 5,254	\$ 6,037
Employee benefit obligation (Note 7)	\$ 2,772	\$ 2,334
	\$ 40,608	\$ 45,405
NET ASSETS	\$ 27,435	\$ 25,485
Non-Financial Assets		
Tangible capital assets (Note 8)	\$ 96,229	\$ 96,899
Prepaid expenses	\$ 3,129	\$ 620
	\$ 99,358	\$ 97,519
Accumulated remeasurement (losses) gains	\$ (1,740)	\$ 76
Accumulated surplus (Note 11)	\$ 128,533	\$ 122,928
	\$ 126,793	\$ 123,004

The accompanying notes are an integral part of the financial statements.

On behalf of the Board

Chair



President



STATEMENT OF OPERATIONS All Portfolios (Expressed in Thousands of Dollars)

For the year ended December 31, 2022

	BUDGET	2022	2021 <i>(Restated-Note 21)</i>
REVENUE			
Rent revenue	\$ 50,856	\$ 52,079	\$ 51,046
Government Transfers			
Deficit funding	\$ 20,279	\$ 18,851	\$ 17,409
Restricted funds (Note 12)	\$ 20,636	\$ 21,396	\$ 25,004
Rent supplement funding	\$ 22,561	\$ 20,641	\$ 16,349
Interest income	\$ 392	\$ 1,007	\$ 286
Investment income	\$ 366	\$ 182	\$ 488
Insurance recoveries (Note 13)	\$ 1,367	\$ 1,064	\$ 41
Miscellaneous	\$ 1,051	\$ 1,275	\$ 952
	<u>\$ 117,508</u>	<u>\$ 116,495</u>	<u>\$ 111,575</u>
EXPENSES			
Administration	\$ 3,877	\$ 4,259	\$ 3,349
Salaries and benefits	\$ 23,059	\$ 22,440	\$ 20,088
Amortization of tangible capital assets (Note 8)	\$ 3,328	\$ 3,168	\$ 3,009
Debt servicing	\$ 156	\$ 162	\$ 224
Maintenance	\$ 32,617	\$ 35,747	\$ 29,648
Property operations	\$ 11,525	\$ 11,047	\$ 11,335
Rent supplement	\$ 21,491	\$ 19,560	\$ 15,530
Taxes and leases	\$ 1,904	\$ 1,865	\$ 1,904
Utilities	\$ 12,315	\$ 12,153	\$ 11,202
Insurance (Note 13)	\$ -	\$ -	\$ 3
	<u>\$ 110,272</u>	<u>\$ 110,401</u>	<u>\$ 96,292</u>
EXCESS OF REVENUE OVER EXPENSES BEFORE OTHER ITEMS	\$ 7,236	\$ 6,094	\$ 15,283
OTHER ITEMS			
Return to The City of Calgary	\$ (263)	\$ (170)	\$ (124)
City of Calgary surplus retained	\$ (2,090)	\$ -	\$ -
Loss on asset disposal	\$ -	\$ -	\$ (2,447)
	<u>\$ (2,353)</u>	<u>\$ (170)</u>	<u>\$ (2,571)</u>
SURPLUS	\$ 4,883	\$ 5,924	\$ 12,712

The accompanying notes are an integral part of the financial statements.

STATEMENT OF CHANGE IN NET ASSETS (Expressed in Thousands of Dollars)

For the year ended December 31, 2022

	BUDGET	2022	2021 <i>(Restated-Note 21)</i>
ANNUAL SURPLUS	\$ 4,883	\$ 5,924	\$ 12,712
TANGIBLE CAPITAL ASSETS			
Additions of tangible capital assets (Note 8)	\$ (6,348)	\$ (2,498)	\$ (7,271)
Loss on disposal of tangible capital assets	\$ -	\$ -	\$ 2,457
Net proceeds on disposal of tangible capital assets	\$ -	\$ -	\$ 9
Amortization of tangible capital assets (Note 8)	\$ 3,328	\$ 3,168	\$ 3,009
Transfer from deferred capital contributions (Note 11)	\$ 404	\$ -	\$ -
	<u>\$ (2,616)</u>	<u>\$ 670</u>	<u>\$ (1,796)</u>
OTHERS			
Transfer to payable to senior government	\$ -	\$ (319)	\$ -
(Increase) Decrease in prepaid expenses	\$ -	\$ (2,509)	\$ 1,154
Accumulated rereasurement (losses) gains	\$ -	\$ (1,816)	\$ 76
	<u>\$ -</u>	<u>\$ (4,644)</u>	<u>\$ 1,230</u>
CHANGE IN NET ASSETS	\$ 2,267	\$ 1,950	\$ 12,146
NET ASSETS, BEGINNING BALANCE	<u>\$ 25,485</u>	<u>\$ 25,485</u>	<u>\$ 13,339</u>
NET ASSETS, ENDING BALANCE	\$ 27,752	\$ 27,435	\$ 25,485

The accompanying notes are an integral part of the financial statements.

The complete Audited Financial Statements including the accompanying notes are available at calgaryhousingcompany.org/aboutus

“Always be kind. Always keep trying. Don’t throw someone away because they aren’t doing the right thing right now.”

CHC’s First Tenant Liaison reflects on relationships and years of impact

When Suzanne White joined CalHome, now known as Calgary Housing Company as its first Tenant Liaison, her empathy, creativity, and ability to connect with people made a lasting impact on the lives of residents. From her initial days, Suzanne dedicated herself to understanding their needs and connecting them to valuable resources, even as the number of residents grew from 4,000 to over 25,000.

Suzanne’s personal touch has led to remarkable success stories, like the elderly resident she regularly visited, easing her isolation and encouraging connections with neighbors. Her creative approach to problem-solving has helped many residents maintain their housing, such as connecting a resident to an income tax clinic to ensure they could continue receiving crucial financial support.

Suzanne’s genuine relationships with residents have spanned generations. She fondly recalls attending community events where adults, who were once children she took to the zoo, would approach her with hugs and memories. Her ability to engage with young people and involve them in programs like Soccer without Boundaries/Umoja Community Mosaic has fostered trust within families and communities.

In her decades of service as a Tenant Liaison, Suzanne has worked tirelessly to enhance the lives of those living in affordable housing. Her compassionate and attentive approach, along with her invaluable connections to community partners, has been instrumental in providing residents with the support they need to build a better life.

Suzanne started her role as Tenant Liaison in May 1992.



Roblox game

What I fear

Star

twice

Squad game

LOVE



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