

Backgrounder: Calgary Housing Company

Table 1: Summary of Middle-to-High Income Tenants in Subsidized Housing

Income	Number of Tenants in Subsidized Housing by Type				
	LEM	AHU Mixed	LEM & Affordable	Social & PLRS	Total
\$120,000-\$172,000	13	1	1	3	18
\$100,000-\$119,999	21	5	1	2	29
\$90,000-\$99,999	22	4	1	4	31
\$80,000-\$89,999	33	4	2	6	45
\$70,000-\$79,999	67	10	8	20	105
\$60,000-\$69,999	150	21	114	33	318
\$50,000-\$59,999	238	33	258	133	662
\$45,000-\$49,999	177	32	223	196	628
<i>Subtotal: \$100,000+</i>	34	6	2	5	47
<i>Subtotal: \$80,000+</i>	89	14	5	15	123
<i>Subtotal: \$60,000+</i>	156	24	13	35	228
<i>Subtotal: \$50,000+</i>	544	78	385	201	1,208

Mandate

The *Calgary Housing Company (CHC)* is owned by the City of Calgary and is charged with “providing safe and affordable housing solutions to citizens of Calgary.” According to its website, CHC operates and manages over 10,000 subsidized and affordable housing units, with “a variety of housing options for low-income households.”

Calculation of Income

The CHC provided the incomes of its tenants by annualizing monthly reported incomes at the time of the CTF’s FOIP request.

Types of Subsidized Housing

Taxpayer-supported subsidized housing comes in three forms: Lower End of Market (LEM), Affordable Housing Units (AHU), and Social Housing (SH)/Private Landlord Rent Supplements (PLRS).

Lower end of Market (LEM) Housing

LEM is housing provided at 10 per cent below Canada Mortgage and Housing Corporation (CMHC) average market rents for an area. This rental amount is expected to cover operating costs.

While the tenant covers operating costs, the property is owned by taxpayers through the CHC. As the housing is owned by taxpayers and rented at below market value, the tenant is subsidized by the difference of the market value of the property and what they actually pay.

Until November 2011 LEM had no income testing. Now tenants must fall within the Maximum Income Limit (MIL).

Table 2: Maximum Income Limit (MIL)

Unit Size	Maximum Income Limit
1 Bedroom	\$48,600
2 Bedrooms	\$59,400
3 Bedrooms	\$68,175
4 Bedrooms	\$74,925
5 Bedrooms	\$78,975

As Table 2 demonstrates, even though there are at least some measure of income testing for LEM housing, income levels between \$48,600 and \$79,000 do not constitute 'poverty.'

Tenants with high incomes who lived in LEM units cannot be evicted because they are on periodic leases and are protected by the Landlord and Tenancy Act.

Affordable Housing Units (AHU)

Like LEM housing, AHUs are owned by taxpayers through the CHC and receive their operating funding through rent from the tenant.

Income testing is done through the 'Core Need Income Threshold' (CNIT).

Table 3: Core Need Income Thresholds (CNIT)

Unit Size	Thresholds
1 Bedroom	\$39,000
2 Bedrooms	\$48,000
3 Bedrooms	\$53,000
4 Bedrooms	\$57,500
5 Bedrooms	\$60,500

Table 3 shows that like Table 1, the CNIT is high enough to provide taxpayer subsidized housing to people who could reasonably be considered 'middle class.'

If annual income exceeds the various CNITs, the CHC is supposed to evict the tenant.

AHUs receive capital funding from the federal and provincial governments.

Social Housing and Private Landlord Rent Supplements (PLRS)

Social housing and PRLS are directly subsidized housing units with rent targeted at 30 per cent of a tenant's qualifying income.

Social housing units are owned directly by taxpayers through the CHC while PLRS are privately owned, but still subsidized by taxpayers.

Income for Social Housing and PLRS are test through the CNIT.

Supplementary Data

Click [HERE](#) for the original data provided in the FOIP request made to CHC.