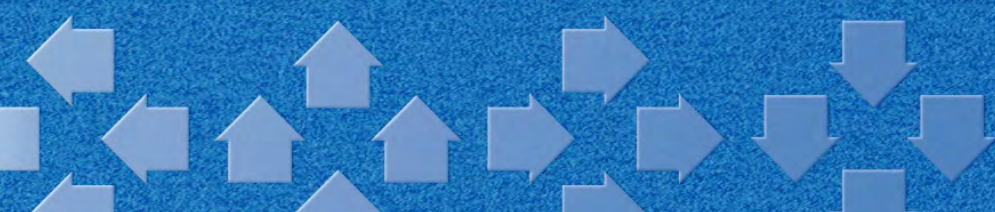
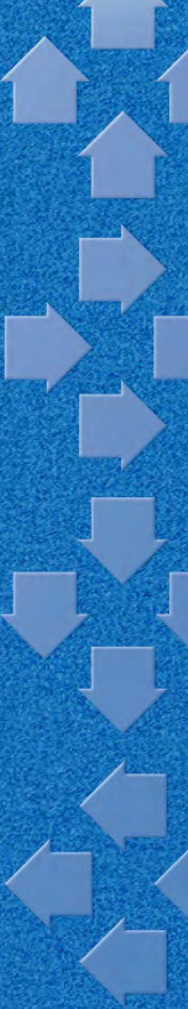


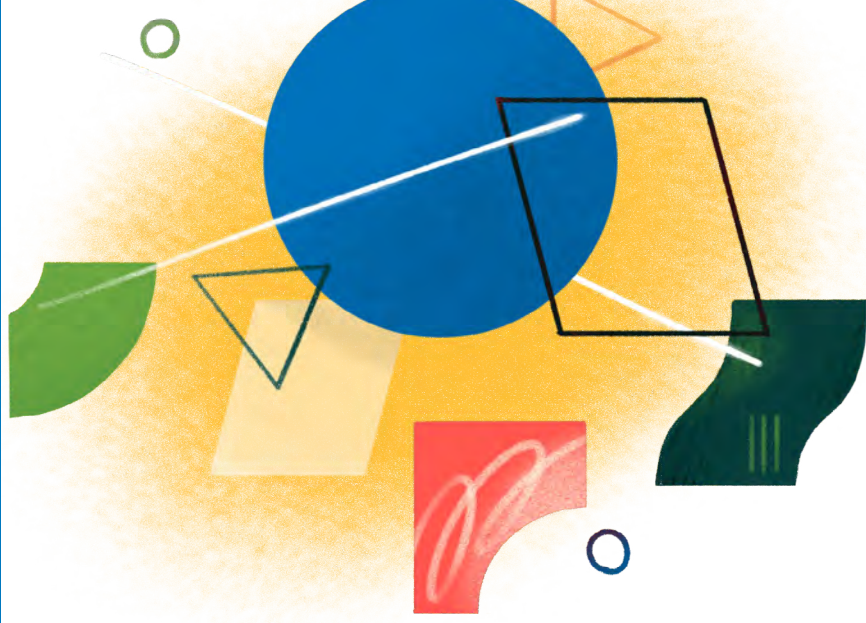
CALGARY HOMELESS FOUNDATION

REPORT TO COMMUNITY 2026

The Invisible Infrastructure

The System Behind Calgary's Homelessness Response





We acknowledge that the land upon which we gather is Indigenous land.

We recognize that the traditional Blackfoot name of this place, where the Bow River meets the Elbow River, is Mohkinstsis, which we now call Calgary. In the spirit of reconciliation, we acknowledge that we live, work, and play on Treaty 7 territory and the traditional lands of the Blackfoot confederacy: Siksika, Piikani, Kainai, as well as the Tsuut'ina Nation, and the Îyârhe Nakoda comprising of the Goodstoney, Bearspaw, and Chiniki First Nations. This territory is also home to the Otipemisiwak Métis Government of the Métis Nation within Alberta Districts 5 & 6.

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2026 REPORT TO COMMUNITY

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We envision the day when homelessness is rare, brief, and non-recurring—perhaps an episode in someone’s life, but never a condition that defines it.



The stories featured in this report are composites based on real experiences within Calgary’s homelessness response system. Names and details have been changed to protect privacy.

INSIDE THE INFRASTRUCTURE

Michael, Ana & their family’s story

Room 114 at a motel off Macleod Trail. Early evening. It’s been six months since Michael lost his job and four and a half weeks since his family ran out of options and checked in here with two bags and three kids.

The heater runs but it doesn’t quite reach the far bed where the kids are sleeping, so Ana has piled their coats on top of the blankets. Sofia has her thumb in her mouth. Daniel is flat on his back. Lucia is curled on her side facing the wall. She stopped asking when they were going home two weeks ago. Michael doesn’t know if that’s good or bad.

Michael and Ana are in the other bed with the light off. A door slams somewhere down the hall. Michael started the new job three days ago. His first paycheque is still two weeks out. Michael’s phone lights up on the nightstand. He picks it up. It’s a text from the landlord. The apartment is theirs if they still want it. But the deposit is due tomorrow or he’s giving it to the next person on his list.

He shows Ana the screen. She reads it twice. Then she throws her arms around him, he holds her and they stay quietly like that in the dark together. They’re getting out of there. The two slip out of bed. They go to the bathroom, close the door and turn on the light. They quickly do the math. First month’s rent is \$1,650. Damage deposit is the same. They both realize it at the same time. If they pay for the apartment tomorrow, they have nothing left until Michael’s paycheque arrives. No food. No gas. No prescription for Daniel. And nowhere to sleep.

They both go quiet. Michael wanders over to the window. He pulls the curtain back. In the parking lot below, two people are sitting against the concrete base of the motel sign. A man and a woman. They have

sleeping bags and a cart between them. Michael watches them for a long time. He lets the curtain fall and turns around. Ana is holding her phone out to him. She’s found something. A family shelter in Calgary, Inn from the Cold, helps families who are about to lose housing or can’t access it. They’ll cover a damage deposit. They’ll pay the landlord directly. Michael takes the phone and makes the call.

The next week, Michael is standing outside a door on the third floor of a building with a key in his hand. He opens it and his family floods inside.

Sofia races from room to room. Daniel claims a corner bedroom. Lucia walks to the window and looks out at the street and doesn’t say anything. Ana puts her hand flat against the kitchen wall. Then she cries for the first and only time since they lost their house and moved into the motel.

They have almost no furniture. Through a referral from Inn from the Cold to the Calgary Drop-In Centre *Free Goods Program*, they replace what they can over the following weeks. Enough to make it feel like home.

Michael and Ana’s family came right up to the edge of homelessness. What caught them was a program designed to reach families in crisis and keep homelessness from ever becoming part of their story.

This is the idea that animates our work at Calgary Homeless Foundation (CHF). Our *Just Cause*. To build a future where homelessness is rare, brief, and non-recurring. Each day we partner with governments, agencies, and our community. We all work to make homelessness something people move through, or better yet—never experience at all.

Calgary needs a plan. Building it will take all of us.

As our city grows rapidly toward two million people, the pressures on Calgary's homelessness response will be unlike anything we have faced before. From our unique vantage point within the system of care, Calgary Homeless Foundation is able to see the many and complex factors shaping the experiences of those facing homelessness. We are honoured to work alongside our partners in community and government, and are well positioned to take on this work together—envisioning and advancing a shared path toward a future where homelessness is rare, brief, and non-recurring. Challenging the status quo to drive a collective effort to fight homelessness has been in our DNA since the very beginning. We are grateful for the continued support of our government partners, and for the opportunity to deepen our relationships across the sector as we move this work forward together.

The reality we face is challenging. We acknowledge that homelessness may never disappear entirely. That would require controlling forces that no one organization or single order of government fully controls: the economy, housing markets, inflation, population growth, and poverty. What we can do is fight homelessness relentlessly alongside governments, service providers, and our community. Together, we can ensure the fewest possible number of people experience homelessness, and that those who do are supported out of it and back into stable housing.

For decades, CHF has worked with our partners to build what we call "invisible infrastructure." This is the coordination, data systems, workforce training, and deep relationships that most Calgarians never see, but that are critical to our response to homelessness. Since 2005, CHF has tracked more than 50,000 individuals through Calgary's homelessness response system, building one of the most sophisticated homelessness datasets in Canada. That data is used by CHF and our partners, including researchers, to ensure our community response is data-informed, efficient, and effective. It also supports ongoing evaluation of existing programs, coordination with outreach teams, training, and capacity-building so every service provider can do their best work. This "invisible infrastructure" is one reason why Calgary's rate of homelessness has fallen by 40 per cent since 2008, even as our city has grown by more than half a million people.

Entering my sixth year with CHF, and with the privilege of serving in this role, I remain passionate about ensuring our system helps people find and keep a home rather than becoming another obstacle to navigate. We know what Calgary is capable of. We have seen it in the lives of people who have moved through homelessness and come out on the other side, and in those who have avoided it altogether because of our collective efforts. We have the talent, the data, and the relationships to do this together—and it continues to be worth fighting for.

With gratitude and resolve,



PATRICIA JONES
PRESIDENT AND CEO

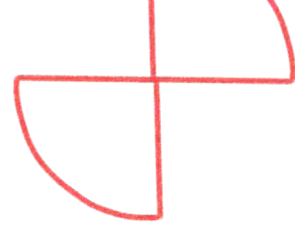
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Every day, we see people move through homelessness and come out the other side. Every day, others avoid it entirely because someone intervened at the right moment. This is what Calgary is capable of. This is why we come to work every day.

— PATRICIA JONES, PRESIDENT AND CEO



The visible system



Calgary. Downtown. A Tuesday morning.

You're walking to work, coffee in hand, and you pass a man asleep in a doorway. A block later, an outreach worker is crouching beside an older woman on a bench, her belongings piled beside her in a grocery cart. At a corner downtown, a young man asks for change, his eyes meeting yours. You look away. But you've seen it. You always see it. Because it's always there.

People experiencing homelessness linger and gather where our city is most dense like downtown streets and transit stations.

That's why the frontline agencies, support workers, shelters, and law enforcement that form the backbone of our response to homelessness show up in the same places.

POINT-IN-TIME COUNT

One October night

Once a year, Calgary pauses to count. The Point-in-Time (PiT) Count captures homelessness on a single night, helping track whether the system is keeping pace with a growing city.

On a single night in October 2025, CHF coordinated 48 outreach teams and more than 100 trained volunteers across the city. They walked through encampments, parks, and streets, speaking with people experiencing homelessness and connecting them to supports where they could. They gathered data from shelters, transitional housing, hospitals, correctional facilities, and treatment centres. Every volunteer was trained to engage with kindness and care. By the end of the night, 3,314 people had been identified as experiencing homelessness in Calgary. Of those, 75 per cent were sheltered, 25 per cent were not.

It may sound strange, but frontline workers across the sector say the PiT Count is their favourite night of the year. It is the one night when people from dozens of different agencies get to work the same hours on the

same streets side by side, deepening the relationships that make the rest of the year's collaborations stronger.

The count is a snapshot, not a census. It captures one night and has been conducted in Calgary since 1992. CHF uses it alongside ongoing data collection to identify trends and track whether the system is keeping pace with a growing city.

Today, 2 in every 1,000 Calgarians experience homelessness on any given night, a rate that has remained unchanged over the last four years. That may be at odds with what Calgarians see on the street, where homelessness is more visible and acute than it was years ago. The people struggling with homelessness have increasingly complex needs and are most in need of support.

The PiT Count does not capture everyone. People couch surfing, staying temporarily with family, or living in unsafe conditions fall outside its scope. The full picture is always larger than one night can show.





Calgary's **visible** response to homelessness

Calgary has more than two dozen agencies working across the city to respond to homelessness in our rapidly growing city.

In the corner of a day space, a worker sits across from a man with an eviction notice, going through his options one by one. Down the hall, another worker is on the phone with a landlord, negotiating a second chance. In a supportive housing unit across the city, a resident is meeting with her support worker about what it would take to move into her own place.

This is what Calgary's visible response looks like up close.

Emergency shelters provide immediate safety, a bed, a meal, and a first point of contact with the system. Outreach teams move through encampments and side streets at all hours, reaching people where they are. Day spaces offer somewhere warm, a familiar face, and for many people, the first consistent relationship they've had in years. Supportive housing units across the city provide below-market homes

with wraparound supports for mental health, addiction, and physical health, with the goal of helping people transition back to community.

These services reach people at every stage of life.

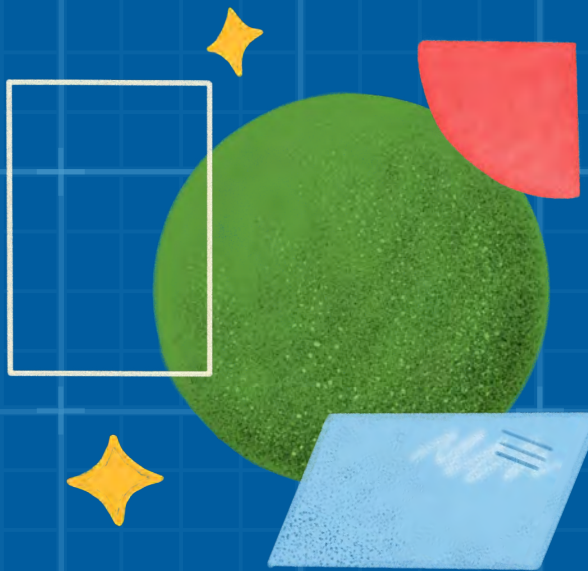
Youth who can't go home. Families who have lost their housing and need support while they find their footing. Adults navigating complex health and mental health challenges alongside the daily reality of having nowhere safe to sleep. Indigenous people, who experience homelessness at far higher rates than other Calgarians because of historic policies and ongoing racism that make it exponentially more difficult to find safe and stable housing.

The response to all of this is large, coordinated, and present every day. It has been built over nearly three decades. It shows up in the shelter near downtown, in the outreach van parked on a side street, in the day space over a coffee. Every day, people find their footing because of it.

What you can see is real and it matters. And beneath it, holding it together, is something you can't see at all. The systems, data, coordination, and human effort hidden from view.

This is the invisible infrastructure that helps us fight homelessness.

The invisible infrastructure



Calgary's invisible infrastructure

Calgary's rate of homelessness has fallen by 40 per cent since 2008. The city has grown by more than half a million people in that time. Those two facts should not be able to coexist. In almost every other major Canadian city, they don't. But here, they do.

This success didn't happen because Calgary got lucky or our problems got easier. What changed is that as the city grew, we built and refined a coordinated, system-wide response to homelessness. In 2026, we understand what's happening across the city at a system level while also responding more effectively to individuals at risk of homelessness or experiencing it.

Right now, across Downtown and into the neighbourhoods beyond, a system is in place to support Calgarians. Agencies bring deep expertise and are focused on responding to the immediate needs they see every day. People are being connected to programs that fit their specific needs. Resources are flowing to where they are needed most, driven by a sophisticated understanding of data and on-the-ground insights from front-line partners. The system is not perfect—but alongside our partners we are continually learning how to strengthen its effectiveness and efficiency in ways that keep participants at its centre. Much of this work is hidden from the naked eye.

Calgary Homeless Foundation guides this invisible system every single day.

CHF guides the city's fight against homelessness

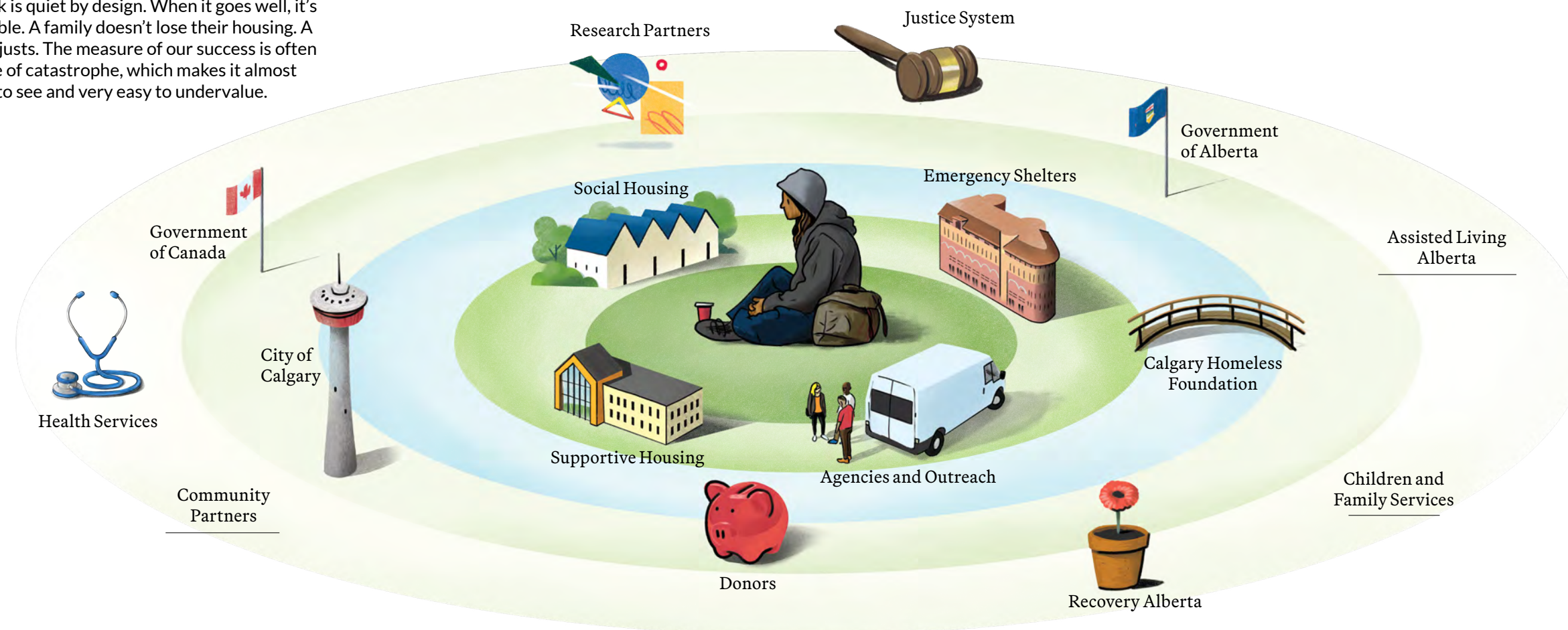
Calgary's homelessness response involves more than two dozen agencies, each doing critical work, each deeply invested in their own piece of the system and the challenges that show up on their doorsteps each day. But what none of them can see on their own is the full picture of homelessness in our city. Calgary's homelessness system is complex enough that no single housing agency has that line of sight.

That's where CHF comes in. We track the pressure points across the city. We know which supportive housing programs are at capacity and where program turnover has slowed down. We work with agencies to solve problems before they become crises. We talk to partners like Calgary Police Service, transit, emergency shelters, the Government of Alberta's Navigation and Support Centre, front-line service providers, and others to understand what they are seeing.

Over the last year, we saw a gap where pregnant and single parent families, who were working toward re-uniting with their families, were not well served by existing housing programs. They didn't fit into typical programs designed for single adults nor did they fit into family-specific programs. Working with one of

our family housing providers, we helped reallocate housing units so these parents could access supports that matched the reality they were facing. That's the value of seeing the whole system at once—and having the capacity to act on it.

All this work is quiet by design. When it goes well, it's not noticeable. A family doesn't lose their housing. A program adjusts. The measure of our success is often the absence of catastrophe, which makes it almost impossible to see and very easy to undervalue.



Calgary is a national leader in leveraging homelessness data

CHF has been tracking shelter stays in Calgary since 2005. Over that time, approximately 50,000 uniquely identified individuals have moved through the system. Data from outreach teams, shelters, supportive housing, and other funded programs is brought together to create a system-wide, longitudinal view of how people experience homelessness in this city. This integrated picture allows CHF and partners to understand what brings people into homelessness, what helps them exit, and what can keep them stuck over time.

Datasets of this scale and continuity are rare. They're the result of sustained investment in the infrastructure required to measure what is happening in our city.

This matters because homelessness policy is complex, and decisions made with partial information can have real consequences. CHF's recommendations to governments and agencies are grounded in over two decades of carefully collected, rigorously analyzed evidence that shows how people move through Calgary's homelessness response system. When CHF makes a recommendation, it is because the data supports it.

The picture CHF can see extends well beyond its own system. CHF has linked its homelessness data to information from Calgary Police Service, the Calgary Food Bank, settlement agencies, and the School of Public Policy at the University of Calgary to continuously surface trends and enhance our response. That is precisely the kind of initiative that a trusted local partner takes on that a government ministry, bound by mandate and structure, rarely can. The result is that CHF has a view of homelessness in Calgary that no other single entity can replicate.

Seeing the gaps in the system

CHF's data team tracks individual journeys through Calgary's homelessness system over time. It identifies where people are getting stuck and supports agencies in adding individuals to the centralized triage list, where placements are then made based on each person's specific history—not just what happens to be available at that moment.

Data also shapes how outreach teams work in the field. Across Calgary, multiple agencies run outreach teams that visit people currently living outside. Without coordination, teams from different organizations can end up covering the same ground while other areas go unvisited. MAGE, a geo-tracking tool introduced by CHF in 2024, is used by 47 outreach workers across Calgary to solve that problem. It allows teams to see which encampment locations their colleagues have recently visited, avoid duplicating resources, and ensure no encampment goes unchecked.



Catching people before they fall

CHF invests across a full continuum of services—supporting people to stay independently housed, helping people transition out of shelter, and funding supportive housing for those with more complex needs. This work is essential. We also know that the most effective way to ensure homelessness is brief—or avoided altogether—is to stop people from crossing the threshold into shelter in the first place.

That is the focus of Prevention and Diversion. These interventions are often relatively small: helping resolve a dispute with a landlord, a reversed eviction notice, a cleared rent debt, or a damage deposit that helps a family secure a new home. But the impacts are life changing. People who receive this support never need to access emergency shelters. They do not appear in nightly shelter counts or in the data as having experienced homelessness. That is precisely the point.

IN 2025-26



THE TYPICAL COST OF AN INTERVENTION
(costs vary based on the type of intensity and support required)

\$2,500
PER PERSON



COMPARED TO THE COST OF SUPPORTIVE HOUSING
(a common alternative for someone who enters and remains in the system)

CAN COST

\$23,000 – \$50,000
PER PERSON PER YEAR

Prevention and Diversion deliver better outcomes at a fraction of that cost. The math is not complicated. Earlier intervention costs less and leads to better outcomes for individuals and for the system as a whole. Shelters and supportive housing remain essential. But the strongest system is one that catches people before they fall.

Equipping agencies to do their best work

CHF's work doesn't stop at coordination. It extends into building capacity across the sector.

Last year, CHF delivered 44 training sessions reaching 701 frontline workers across the sector, at no cost to the agencies that employ them. These are skills that frontline workers need to do their jobs well and that smaller agencies often can't afford to develop on their own.

Beyond training, CHF convenes Communities of Practice: regular gatherings where staff from different agencies share what they know, work through common challenges, and build the relationships that make collaborations possible.

The deeper investment is in evaluation. At CHF, alongside all three orders of government and our partner agencies, there is a shared goal: housing people successfully. That clarity allows for strong, consistent evaluation across the system. CHF has supported agencies to develop Theories of Change—clear frameworks that map what a program is trying to achieve, how it plans to get there, and how it will know if



it's working. Thirty-eight programs now submit a Theory of Change as part of their contracts with CHF, strengthening sector-wide planning and deepening our understanding of how people move through programs over time.

CHF organizes this work around four domains that define what a journey out of homelessness looks like: health, housing, financial stability, and connection to community. These domains support recovery-oriented

practice and independent living, aligning with broader recovery-oriented systems of care across the community. They give CHF and its partner agencies a shared way of tracking whether the people they serve are moving toward housing stability and independence.

At its core, all of this enhances sector-level efficiency. Most of it will never be visible to anyone outside the system. All of it matters deeply as Calgary grows.

Data-driven, community informed

We draw on diverse community perspectives and data to inform funding decisions that are rigorous, grounded, and responsive to real needs. Community insight shapes our decisions in multiple ways—through open and accountable Requests for Proposals, program evaluation and learning, and engagement with people and organizations closest to the work.

One example of this is CHF's Community Advisory Board (CAB). The CAB brings together leaders from across the

sector: municipal, provincial, and federal government representatives, Indigenous partners, major funders, supportive housing providers, emergency shelters, and health organizations. Their job is not operational. It is to ensure that CHF's decisions reflect the full complexity of Calgary's homelessness response, grounded in the realities of the people and organizations closest to the work. These are people who understand what is happening on the ground and who bring that knowledge into the room where funding decisions are shaped.

Without CAB, CHF's decisions would lack the grounding, the accountability, and the connection to community that the work demands.

Invisible infrastructure is essential infrastructure

You walked or drove past many nondescript buildings on your way to work this morning. You probably didn't look twice at any of them.

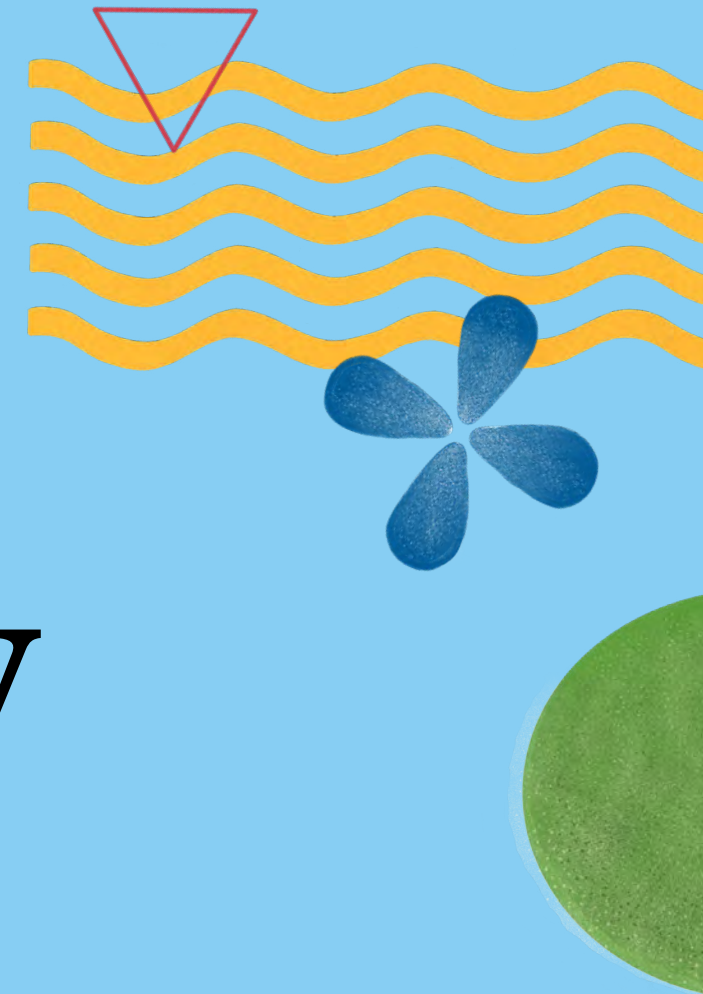
But in one of them, someone from Calgary Homeless Foundation might be sitting across the table from one of the two dozen agency leaders they work with, tracking pressures and helping shape a program that will soon serve people inside those walls. Another might be where a housing worker is adding someone to the triage list to get matched to a program that finally

fits. Another might be where someone is sleeping safely tonight for the first time in months. From the outside, they all look like nothing special. From the inside, they are the reason we keep people out of crisis.

This is what Calgary has built. Not just shelters and outreach teams, but the infrastructure that makes them work as a system. It is the reason this city has managed to hold the line on homelessness while growing faster than almost anywhere else in Canada. The infrastructure is invisible. The results are not.



The year gone by



Calgary added more people in the last five years than most Canadian cities have in a generation. The city proper now exceeds 1.6 million residents. Calgary and area has surpassed 1.8 million. Growth that would have taken decades in an earlier era is happening in years, driven largely by interprovincial migration and newcomers arriving from around the world. By 2029 or 2030, Calgary is expected to reach two million people.

That growth reflects a city people want to live in, and a system under growing pressure to keep up. It is a pressure that touches everything: housing markets, health care, transit, schools, and the systems that support people when things go wrong. Housing costs have risen. Food costs have risen. The gap between what people earn and what it costs to stay housed has widened. For people already living close to the edge, these pressures can be the difference between keeping their home and losing it.

At the same time, the funding that supports Calgary's homelessness response is under pressure. Throughout 2025-26, all orders of government were navigating real fiscal constraints, and funding for homelessness and outreach services did not keep pace with demand. CHF was not insulated from these broader pressures. In a city growing as fast as Calgary, this meant difficult—and often imperfect—choices about how to steward limited resources responsibly.

Over the course of the year, Calgary's homelessness-serving system collectively worked deliberately to absorb those pressures. Through coordination and shared decision-making, partners worked to protect core capacity where possible and adapt where trade-offs were unavoidable. Agencies kept their doors open. The work continued—but not without strain.

A system that refuses to blink

Calgary Homeless Foundation made deliberate choices to protect capacity where it mattered most over the last year. Prevention and Diversion remain some of the most effective tools the system has, keeping people housed before they ever need to enter it. While public funding sustains the system, CHF's philanthropic dollars enable more flexible and innovative responses. In 2025-26, private donations were intentionally used to supplement public funding and ensure these programs could continue. As a result, 244 people were prevented from entering homelessness and 927 were diverted from the shelter system.

With so many individuals and families on the cusp of homelessness because of the gap between income and cost of living, the system will reach capacity faster than it can transition people out of it without a commitment to keeping people housed in the first place. Prevention is one of the few levers we control that can make homelessness rare. Every dollar invested here is a dollar

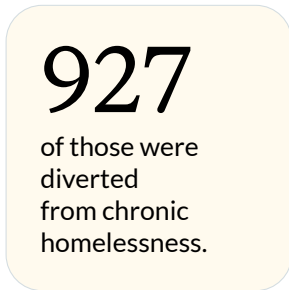
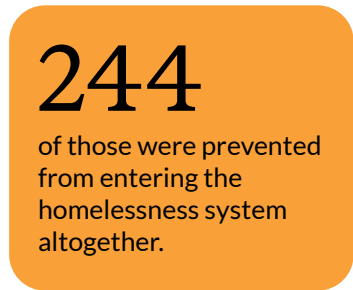
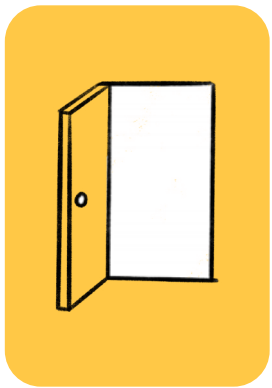
that doesn't have to be spent on the far more expensive journey through shelter and into supportive housing.

These costs extend further than most people realize. Research from the Canadian Institute for Health Information shows that the average hospitalization cost for a person experiencing homelessness is more than double the national average: \$16,785 compared to \$7,803. Ninety-three per cent of those admissions arrive through the emergency department.¹ Keeping people housed reduces pressure not only on shelters, but on emergency departments, hospitals, jails, and other public systems people rely on.

What carried the system through this year was not any single program or decision. It was the cumulative effect of almost three decades of investment in both what Calgarians can see and what they cannot. The shelters and outreach teams and day spaces. The data systems, the coordination mechanisms. The relationships built across the sector and beyond it. By learning, listening, and adapting alongside partners, CHF helps strengthen the system to withstand pressure. Calgary's collaborative approach enabled that resilience this year, and it will remain a defining strength in the years ahead.

¹ Canadian Institute for Health Information. (2024) Homelessness and hospital use. <https://www.cihi.ca/en/homelessness-and-hospital-use>

Our year in numbers

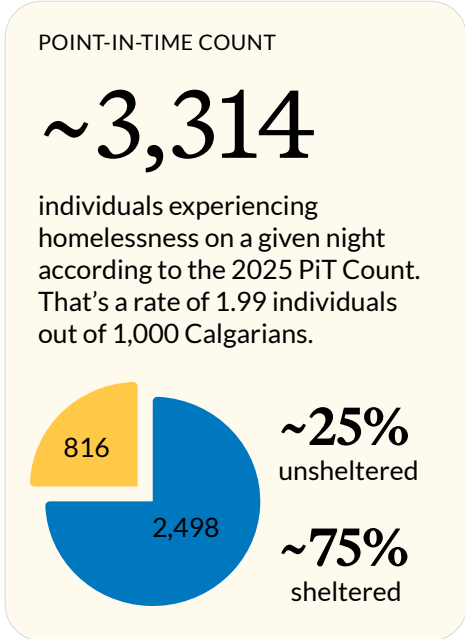
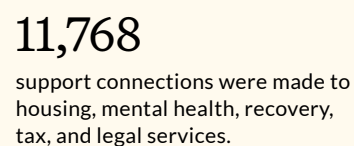
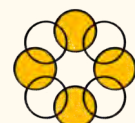
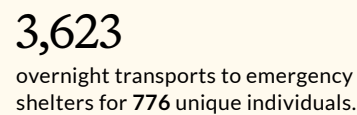
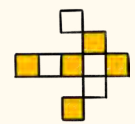
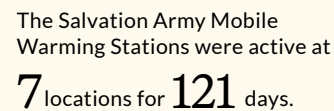


Extreme Weather Response

December 1, 2025 – March 31, 2026

Calgary's Extreme Weather Response (EWR) brings together more than 20 partner organizations to create pathways—not just places—to warmth and safety when conditions are most dangerous.

This winter, EWR mobilized partners across the city to provide warming spaces, transportation, essential items, and connection to supports. These services act as entry points to deeper engagement, with the ultimate goal of stabilization and appropriate housing. Between December 1 and March 31, the program recorded 32,324 visits from 3,288 individuals. Year-round day spaces operated by Distress Centre Calgary at Journey Church and The Mustard Seed were launched as extensions of EWR's success and provide consistent spaces where rest, services, and trust-building can continue beyond periods of cold weather.



Sarah's Story

8:47 A.M.

The man is standing outside the entrance, not moving. Work boots. A thin jacket. Sarah stops to speak to him as she heads into the building.

She asks if he's looking for the shelter. He says yes and then his face does something complicated, like he's swallowed something that won't go down. He says he doesn't really know how this works. He just needs a few nights, that's all. Just a few nights until he figures something out.

She's heard this before. Not the words exactly but the ache underneath. The desire to still be the person you were before you were standing outside this building.

Sarah introduces herself. He says his name is Frank.



9:15 A.M.

Sarah runs the diversion program at a shelter in Calgary's Beltline. The goal is housing. Getting people out of shelter and into a place of their own as quickly as possible. But the work between here and there is everything else: income support applications, treatment referrals, landlord negotiations. Whatever is standing between the person in front of her and a more stable life. Sarah takes the complex cases.

Sarah's been doing this for five years. Her name gets around.

9:30 A.M.

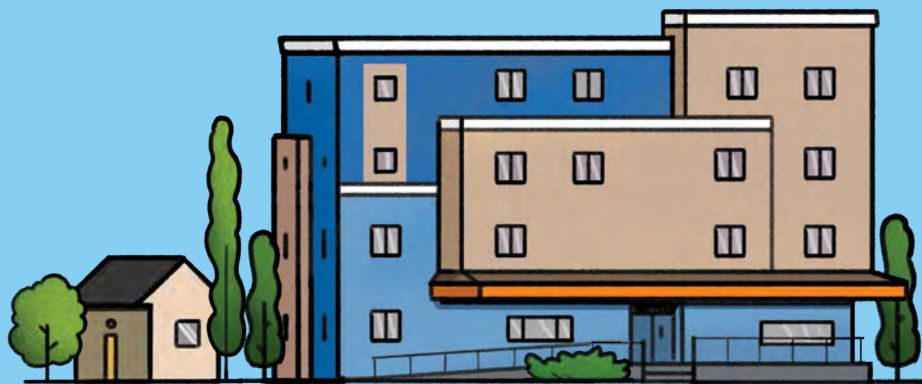
Sarah's first appointment.

Eileen is 71 and she is already crying when she sits down. Her landlord raised her rent by \$600 a month. On CPP and Old Age Security that isn't a rent increase. It's an eviction notice.

Sarah knows the landscape. The seniors housing wait lists in Calgary are months long at minimum. It's a crisis many Calgarians have no idea about. She finds one option worth pursuing, a subsidized building with a shorter wait if Eileen's need score is high enough. They don't know the timeframe. It's not guaranteed. But it's worth a shot. She explains what they'll need to apply for it.

Eileen writes it all down in a small notebook. Her handwriting is careful and neat. It strikes Sarah as dignified in the face of problems that are anything but.

As Eileen gets up to leave, she says she never thought she'd end up somewhere like this. This wasn't how it was supposed to work.



11:30 A.M.

The appointments go on all day.

A man who just started a job needs help covering a damage deposit before the unit goes to someone else. Sarah makes a call and gets it moving.

A woman can't afford her bus pass this month. Sarah finds a way.

A younger man, quiet, who needs a treatment application filled out. He has tried twice before. Sarah sits with him, and they go through it together, line by line.

A woman who hasn't eaten since yesterday. Sarah walks her to where the meals are served and comes back.

Between appointments, her phone rings. A staff member stops her in the hall with a question about a client whose situation has changed overnight. She deals with it all. She never stops moving because the challenges never stop coming.



4:30 P.M.

Sarah is heading back to her office when a woman she hasn't seen in over a year walks through the front door carrying a bag of clothes.

She came to the shelter eighteen months ago, fleeing a violent relationship and stayed six weeks. She left with a landlord referral and a job she had found on her own while she was still here.

The woman holds the bag out to Sarah and says she just wanted to help out others the way they helped her out.

6:00 P.M.

The dining room is loud. Three hundred people eating, talking, arguing, laughing. Someone is playing cards at a corner table. Two men are deep in a conversation that looks like it started yesterday and will finish tomorrow.

Sarah spots Frank near the middle of the room. He has a tray and a seat, and he's talking to the man across from him. He looks like someone who has started to find his footing again, no matter what brought him here.

Sarah watches Frank for a moment. He's laughing at something the man across from him said. She hasn't seen him laugh before. For tonight at least, it's a start.

She heads out.

The Longest Night of the Year

Every December, Calgary pauses to remember the people who passed away while experiencing homelessness. The Longest Night of the Year is a memorial, a community gathering, and a reminder of what this work is ultimately for.

On December 19, 2025, Calgary gathered for the 11th annual Longest Night of the Year memorial. The event falls around the winter solstice, the calendar's longest period of darkness. We gather not only to remember, but because grieving together matters. Healthy grieving creates space for dignity and care for families, frontline workers, and a community that refused to look away. Naming these losses, aloud and together, is part of how we honour each life and renew our shared responsibility to do better.

276 names were read aloud this year.



Data That Makes a Difference

CHF's annual data conference brings together the people working to understand homelessness and the people working to solve it. The conference reflects a commitment to making data accessible and to sharing what we know openly—so insight is not held in-house but placed in the hands of communities and decision-makers across the system.

In 2025, CHF convened the annual Data That Makes a Difference conference in partnership with the University of Calgary's School of Public Policy, bringing together researchers, government partners, frontline agencies, and sector leaders from across Calgary and

beyond. The conference is built on a straightforward premise: the homelessness sector makes better decisions when it shares what it knows, interrogates its assumptions, and learns from what other jurisdictions have tried.

This year's gathering drew on research and experience from other Canadian cities, surfacing approaches that have worked elsewhere and examining whether they apply here. That kind of cross-jurisdictional learning is rare in a sector that is often too stretched to look beyond its own borders.



The Art Smith Awards

Named after the Calgary businessman and politician whose belief in taking action laid the foundation for CHF, The Art Smith Awards recognize the individuals and organizations doing the work that rarely makes headlines.

The Art Smith Awards honour outstanding individuals and organizations across Calgary's homelessness-serving sector. The adjudication panel includes previous award recipients, bringing frontline experience and sector knowledge to the selection process.

This year also marked the introduction of a new award developed in partnership with G4 Stoney Nakoda and Tsuut'ina Tribal Council. The Art Smith Leadership in Our Indigenous Communities

Award recognizes individuals whose leadership reflects Indigenous ways of knowing, relationship building, and culturally grounded responses to homelessness.

The inaugural recipient was Joyce One Spot of the Aboriginal Friendship Centre of Calgary. Joyce has spent years walking alongside people with some of the most complex housing challenges, meeting them with compassion, humility, and respect.

CHF would like to give a special thanks to the Aboriginal Standing Committee on Housing and Homelessness (ASCHH) and the National Indigenous Homelessness Council (NIHC) for their contributions to the inaugural Leadership in Our Indigenous Communities Award.

2025 Recipients



Leadership Award
TOM BAIN
- Alpha House



Project Award
THE NEIGHBOURHOOD HUB
- McMan Calgary



Leadership in Our Indigenous Communities Award
JOYCE ONE SPOT
- Aboriginal Friendship Centre of Calgary



Front-line Employee Collaboration Award
JAQUELINE LOZANO
- Discovery House



Front-line Employee Leadership Award
ALANNA MANYBEARS
- Aboriginal Friendship Centre of Calgary



Front-line Employee Innovation Award
CHRISTOPHER AGUOCHA
- Trellis Society



Walking forward together

An annual report is a Western document. It favours data over relationships, outcomes over process, the visible over what happens in ceremony, in conversation, in the slow work of building trust. We want to name that tension here, because some of what has happened this year between Calgary Homeless Foundation and our Indigenous partners cannot be adequately captured in these pages. What follows is our attempt to share some of it.

This year we had the privilege of receiving teachings from Elders and knowledge keepers that carried through into our organizational work. Cree Elder, Patrick Diagneault had one particular teaching that resonated across the CHF team: however wild the river gets, everyone in the canoe must pick up a paddle. We have carried that with us, applying it inside our own organization as we navigate change. We are working to understand what it means to paddle alongside Indigenous partners in the same river, each in our own boat, but moving in the same direction.

What years of learning and unlearning have produced

Reconciliation is not a single event or outcome; it is an ongoing process. The Truth and Reconciliation Commission defines reconciliation as establishing and maintaining a mutually respectful relationship—one that requires awareness of the past, acknowledgement of harm, atonement, and sustained action to change behaviour. To that end, CHF works to engage Indigenous partners in meaningful dialogue, listening carefully to their guidance and honouring the perspectives they bring.

Through this work, Indigenous partners, including Miskanawah, Aboriginal Friendship Centre of Calgary (AFCC), Stoney Nakoda and Tsuut'ina Tribal Council, the Indigenous Community Advisory Board, and the Aboriginal Standing Committee on Housing and Homelessness have told us that the trust we have built together is real. Real enough that they will tell us when we have gotten something wrong, and real enough that we can work through it together. We are learning, alongside our partners, what

genuine collaboration looks like: focusing on shared understanding from the beginning, with enough time and humility to do it right. Here, we have a solid foundation on which we can build.

This year also brought new relationships and learning opportunities including connections with Native Counselling Services of Alberta and The Red Road Healing Society, an Edmonton-based Indigenous organization that will present at our annual data conference for the first time.

Our team also participated in Tea Dance and Pipe Ceremonies, Oral Truthing Ceremonies, and Sweat Lodges. We sponsored and attended AFCC's 2nd Annual Red Dress Powwow, honouring Murdered, Missing and Exploited Indigenous Peoples and their families, the Miskanawah Annual Round Dance, and the Closer to Home All My Relations Healing Powwow.



The partners behind our progress

Much of what makes Calgary's homelessness response work is not immediately visible. What we refer to as invisible infrastructure lives in the relationships, coordination, and steady stewardship that hold the system together, often behind the scenes.

At Calgary Homeless Foundation, this work happens through partnership. Public funding plays a critical role in sustaining Calgary's homelessness response and enabling long-term, system-wide impact alongside government partners. Philanthropic support plays a different but equally critical role, giving CHF the flexibility to respond as needs shift—whether that means filling urgent gaps, supporting frontline efforts, or investing where public funds cannot or are exhausted.

This collective support shows up in many forms. It shows up in long-standing partnerships across community and businesses like greengate Garden Centre,

whose winter campaign—led by owner Harrington Telford for the last 21 years—rallied the community and raised \$11,000 in support of this work. It shows up in younger Calgarians finding their own ways to contribute, like the student-run *Legacy Project* at Webber Academy that directed a \$3,000 donation to CHF as part of a broader effort to turn small, collective actions into meaningful impact. This project is led by students who organize, gather support, and choose where funds go—learning along the way that helping others is something you practice. It shows up in individual donors who give each month and when they can, corporate partners, and community groups who understand that while much of this work is unseen, it is essential.

Together, these investments—public and private—form the foundation that allows CHF to coordinate the system, respond quickly, and support people across Calgary with dignity and care.

DONOR PROFILES: THE PEOPLE AND COMPANIES SUPPORTING CALGARY'S HOMELESSNESS RESPONSE

Evelyn Hunt

Evelyn Hunt enjoys travelling, and when she is back in Calgary, she loves spending time with her granddaughters and lending a hand, if necessary, to her son and daughter-in-law, who work at Miskanawah. Her retirement looks nothing like stepping back. It looks like showing up more fully in what she cares about.

Evelyn has supported CHF for five years. The connection makes sense when you know her history.

Evelyn came west as a young woman from Shawinigan, Quebec. She landed at Château Lake Louise in 1976, worked in the dining room, met her former husband, and decided to stay. Alberta has been home ever since.

She spent decades in healthcare, first as a medical laboratory technologist, then in Information

Technology at Alberta Health Services, taking on many leadership roles along the way. After a career in large institutions where individual contribution can be hard to trace, giving to CHF feels different to her. She can see where it goes. She knows she's making a difference.

Evelyn retired in 2016 ready for whatever came next. It turned out to be travel, community, grandchildren and CHF. Not a bad next chapter.

At CHF, we are deeply grateful for her continued support, and the conversations that come with it. Evelyn may not know just how much we look forward to those phone calls, but they are a reminder that this work is sustained not only by generosity, but by connection.



I believe in helping people in my community first and foremost. By collaborating across multiple layers of support, CHF is an organization that understands where financial support and services are needed and is well positioned to assess and coordinate the response. I feel my donation is being used in the best possible way.

— EVELYN HUNT





Cavvy Energy

John Emery, Chief Operating Officer of Cavvy Energy, came to the 2025 Art Smith Awards with something to say. At the 2024 event, he had spoken warmly about the reason his company supported CHF's work and how it affected him. He went home knowing he wanted to say more to the frontline workers present. So, in 2025, he did.

This year Emery let his guard down. He told the audience that many years ago, he was struggling, drowning in judgment and isolation. Then someone reached out.

"It wasn't a rescue. It wasn't a miracle. But it was enough. Just enough for me to catch my breath and float," Emery said.

That moment changed the direction of his life.

Cavvy Energy has supported CHF's work for years, originally as Pieridae Energy before a name change

in 2025. Emery and his team attend events and participate in the Art Smith Awards adjudication process, reading every nomination carefully.

"The stories we read, the impact we saw, and the dedication we witnessed left a lasting impression," Emery told the room. He addressed the frontline workers directly: "You are the reason we're here."

CHF CEO Patricia Jones has watched Cavvy's support and involvement in the sector grow over the years. What she's seen is a company that takes this work personally, that shows up not because it has to, but because it wants to be part of something that matters.

For Emery, that much was clear. "Thank you," he told the room, "for allowing us to be part of this."

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Cavvy is proud to partner with Calgary Homeless Foundation in celebrating frontline staff. We are strong believers in the power of people. They are the strength of a community, and the people within Calgary's homeless-serving system embody that every day.

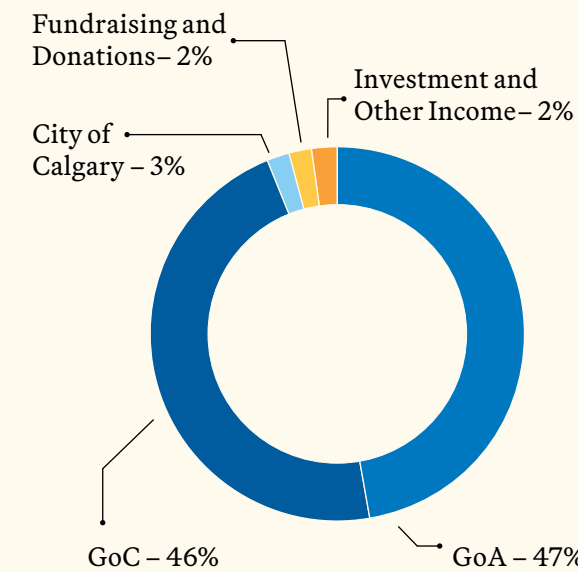
- JOHN EMERY, CAVVY ENERGY

Financial Summary

FISCAL YEAR: FROM APRIL 1, 2025 TO MARCH 31, 2026

We recognize the trust placed in us from donors, partners, and community members. That trust guides our stewardship of every dollar, with a disciplined approach to maintaining defensible administrative costs and a clear focus on impact. Through our collaboration across Calgary's

homeless-serving system, we have built strong relationships across the community. Because of those relationships, we can understand real-time needs, coordinate funding effectively, and ensure that investments strengthen Calgary's homelessness response as a whole.



FUNDING SOURCES

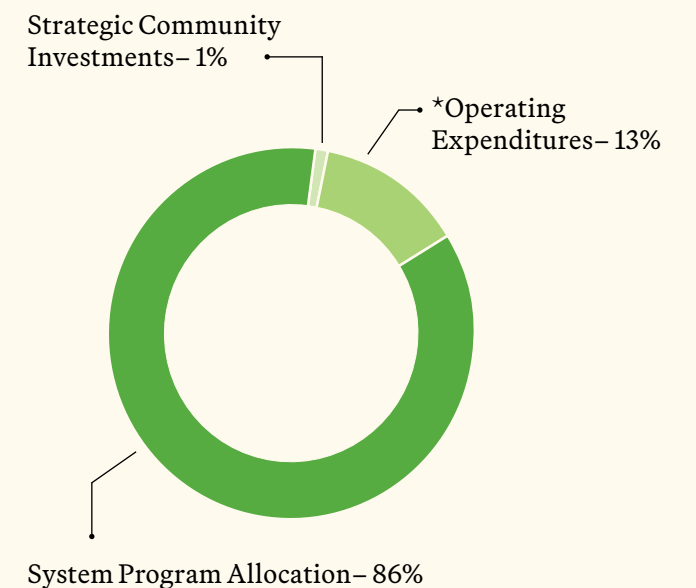
Government of Alberta (GoA)	47%	\$24,382,997
Government of Canada (GoC)	46%	\$23,844,081
City of Calgary	3%	\$1,100,000
Investment and Other Income	2%	\$1,021,461
Fundraising and Donations	2%	\$988,527

TOTAL REVENUE \$51,337,066

FUNDING USES

System Program Allocation	86%	\$44,332,457
*Operating Expenditures	13%	\$6,522,220
Strategic Community Investments	1%	\$629,554

TOTAL EXPENSES \$51,484,231



*Operating expenses include staff, management, and operational costs that directly support program funding, coordination, evaluation, and strategic initiatives in service of CHF's purpose.

Rita's Story

Rita had managed for a long time. She had two jobs throughout most of her forties. Cleaning, mostly. The rent in her place was cheap enough, because the building was old, but it was hers and she kept it immaculate. She mostly kept to herself but got by. Sometimes she thought about getting herself a cat.

Then, one day, she stepped wrong walking down a stair and tore something in her knee. She couldn't take the time off work because she couldn't afford to miss a paycheque, so she worked through it. Until the pain got so bad she couldn't work at all. Rita quickly fell behind on rent and her landlord evicted her. With no family and no close friends to help her out, she packed what mattered into the back seat of her car and spent the night there. She told herself it was temporary.

The first week wasn't so bad. She knew where to park at night, quiet streets where nobody asked questions. She kept the engine running long enough to take the edge off the cold, then turned it off to save gas. She woke up with frost on the inside of the windows.

Rita found a day space downtown where she could get



a meal and sit somewhere warm for a few hours. She went every day. She kept to herself, the way she always had. One afternoon a worker sat down across from her with a coffee and didn't say anything right away. Just sat there. Rita didn't move. Eventually the woman said there was a bed available if she wanted it.

Rita said yes. She cried a little once she was inside the shelter, but only when nobody could see her.

The building had rules. Rita hated the rules. She was older than most of the staff and had spent years answering to exactly nobody, and now there were people young enough to be her grandchildren telling her how to live. Some nights she sat shaking with anger, feeling like a child in her own home. She thought about leaving all the time. More than once, she had her coat on. And who could blame her? Entering a place like this asks an enormous amount from someone who has already given up so much.

But she stayed.

Rita got connected to a doctor and started showing up to appointments she had been avoiding. She finally learned what was wrong with her body. Started sleeping better. And slowly, almost without noticing, she started thinking about next month again. Then next year. That feeling had been gone so long it took her a while to recognize it.

After two years, Rita moved out into her own place. It's a rental in a building with a landlord she doesn't particularly like, in a neighbourhood that isn't perfect. She cleans and fixes up units at the building where the outreach worker took her on that first night out of the cold. She makes money. She pays her rent.

Rita finally got that cat she had been thinking about before she ended up on the street. Then she got a second one. They can be annoying sometimes, but she can't imagine life without them.

This morning, Rita's in her kitchen, coat half on, the cats weaving between her legs on her way out the door. She's headed to work. She's sort of looking forward to it.



Calgary is on its way to two million people.

In a city that size, the next housing crisis may belong to someone you know or love. We have the honour of strengthening the system that catches people in these moments. Rita is just one of the reasons we keep doing this work. Our children, our parents, and our neighbours are the others. A city of two million will put our system under more pressure than it has ever faced. Whether it holds up will depend on the choices we make in the years ahead.



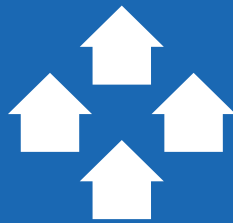


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We are honoured to work alongside our partners in community and government, and are well positioned to take on this work together—envisioning and advancing a shared path toward a future where homelessness is rare, brief, and non-recurring.

– PATRICIA JONES, PRESIDENT AND CEO





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FOUNDATION

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CHF is committed to providing transparency and accountability. We invite community members to anonymously voice any concerns regarding our business conduct to our external whistleblower line at 403-214-1821.