

# Strathcona County

## Housing Needs Assessment



*Prepared for*

Strathcona County

*by*

ARMIN A. PREIKSAITIS  
& ASSOCIATES LTD.

January 21, 2008



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## Acknowledgements

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The Consulting Team also wishes to thank those who participated in the Roundtable sessions and exercises.

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## 1.0 INTRODUCTION

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### 1.1 Background and Purpose

Strathcona County recognizes the importance of appropriate and accessible housing in creating a community that is healthy, complete and competitive in recruiting and retaining a skilled labour force. To understand and determine a vision for affordable housing, the County undertook an Affordable Housing Review in 2007 to identify gaps in housing, options to reduce housing costs and develop a comprehensive list of options which could be used to implement an affordable housing plan. As part of this review, Armin A. Preiksaitis & Associates Ltd. was retained to complete step two of the review: *“To determine the County's current housing status by undertaking a housing needs assessment.”*

### 1.2 Policy Framework

There appears to be strong community support and a solid framework for affordable housing initiatives in Strathcona County. The commitment to providing affordable housing is articulated in three municipal documents: the Strategic Plan, the Social Sustainability Framework and the Municipal Development Plan (MDP). Goals and priorities relevant to the provision of affordable housing are summarized below.

#### 1.2.1 Strategic Plan

Strathcona County's vision is *“a safe, caring and autonomous community that treasures its unique blend of urban and rural lifestyles while balancing the natural environment with economic prosperity and through strong, effective leadership is a vibrant community of choice.”*

Community goals for housing are:

- a) Increase the availability of affordable housing and social housing; and
- b) Increase the variety of housing stock.

#### 1.2.2 Social Sustainability Framework

Social sustainability is one of three key elements in Strathcona County's Strategic Plan. In March 2007 Council approved the Strathcona County *Social Sustainability Framework*. The Framework is a comprehensive plan to guide the municipality in building a healthy and compassionate community.

The consultation process for the Social Sustainability Framework identified community affordability as one of its three priority areas. The Social Values Survey undertaken in November 2005 identified a growing awareness of housing affordability issues and indicated strong support for municipal government involvement in affordable housing solutions. Housing related highlights of the survey are shown below:

- 94.5% agreed that society should make sure everyone has enough to eat and a place to sleep
- 73.5% felt that government should make sure all people have a roof over their heads

- 60.9% strongly disagreed that all housing needs should be met by the private sector.
- 92% indicated that local government should be involved in providing affordable housing options
- 59.5% indicated affordable housing was more of a problem now than a few years ago
- 59% felt that the County has a good mixture of housing types for people of different ages and incomes

The *Social Sustainability Framework* report acknowledges that while County households have higher incomes than their Provincial counterparts, there are residents who are unable to meet their basic needs. Affordable housing is a particular issue for young people, single parents and people on fixed incomes. The report identified two actions specific to housing to be explored:

1. ***“Undertake an affordable housing review which examines a range of life cycle affordable housing options. Identify strategies for each level of housing including:***
  - *Legislative option and developer requirements*
  - *Monitoring and reporting on rental stock*
  - *Examination of both non-profit and private options to facilitate social interaction and intergeneration living*
  - *Housing options which target low-income families, persons with disabilities, seniors and single adults.*
2. ***Support the initiative by Pioneer Housing Foundation to expand Silver Birch Lodge and develop complementary facilities on the Lodge site.”***

### 1.2.3 Municipal Development Plan

Chapters 5 and 12 of Strathcona County’s MDP both contain policies related to housing choice, housing affordability, and the provision of special needs and supportive housing.

#### MDP Chapter 5 - Residential Development

Strathcona County will:

- 5.12 *Encourage the development of affordable housing and special needs housing through policies and bylaws and collaborate with the development industry and community organizations to do so;*
- 5.13 *Encourage the creation of residential developments for individuals and households with special needs in appropriate locations near support services such as:*
  - a) *Educational, health care, transit and commercial facilities; and*
  - b) *Open space and pedestrian trail networks.*
- 5.14 *Continue to communicate to higher orders of government local priorities related to the provision of affordable housing and the importance of government funding programs to provide such housing;*

- 5.15 *Incorporate provisions in the Land Use Bylaw to allow density bonusing for multiple unit developments on a site specific basis, in return for developers providing affordable, rental, senior citizen or special needs housing within the Urban Service Area or hamlets where deemed appropriate;*
- 5.16 *Review municipal land banking as an option for providing land for the development of social housing;*
- 5.17 *Work with the development industry and various agencies to help provide land for the purpose of developing social housing; and*
- 5.18 *Encourage the development of supportive housing forms, such as private and public care homes, custodial care facilities, and child and adult day care in all areas of the community*

#### MDP Chapter 12—Social Development

Strathcona County will:

- 12.24 *Require the development of a range of housing options to meet the economic and lifestyle needs of residents;*
- 12.25 *Assist local housing agencies and the private sector in determining the needs and demands for affordable, special needs and senior's housing in the community;*
- 12.26 *Promote the development of urban villages that provide residents with the opportunity to remain in their neighbourhood as their housing needs change;*
- 12.27 *Encourage the development of higher density, more affordable housing in the community, in appropriate locations; and*
- 12.28 *Support innovation and flexibility in housing designs, including the potential for secondary suites in appropriate land use districts*

### **1.3 Definition of Affordable Housing**

In accordance with Strathcona County's terms of reference for the Affordable Housing Review, affordable housing is defined as:

*Housing that is modest in terms of floor area and amenities, based on household needs and community norms (modesty assurance guideline), without spending more than 30% of gross income on housing, where income is below 80% of Strathcona County's median income (need threshold).*

A complete glossary of terms used in this report is in Appendix A.

Strathcona County median incomes for 2005 (based on taxfiler data) and the associated 80% of median income threshold are shown by family type in the table on the following page. *Note: Taxfiler data reports income by family type rather than household. In many cases a census family constitutes a household; but households by definition refer to any individual or group of people – whether related or not - who share a dwelling.*

Table 1: 2005 Median Income & 80% of Median Income, Strathcona County

	Couple Families	Lone Parent Families	Individuals	All
Median Income	\$101,900	\$45,900	\$32,100	\$79,600
80% Median Income	\$81,520	\$36,720	\$25,680	\$63,680

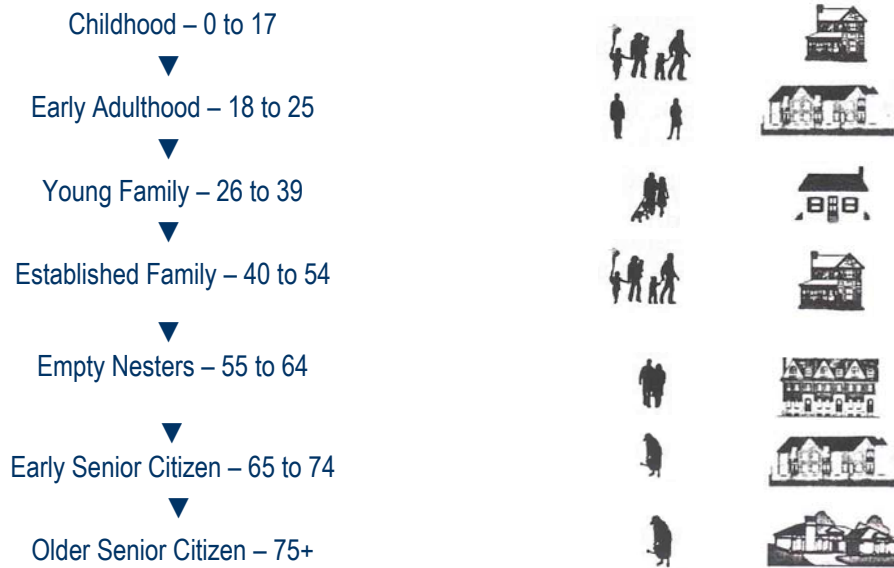
## 1.4 Housing Continuum

The 'housing continuum' provides a framework for understanding the housing needs and the range of housing choices (rental and ownership, market and non-market) available to households in varying economic and social circumstances. The ideal mix is one that can accommodate the housing needs and preferences of residents from a variety of income levels, age groups and household types by offering a mix of housing forms, tenure opportunities and price ranges. The complete range would include emergency shelters, transitional and supportive housing, social housing, assisted living, market rental and ownership housing (both entry-level and luxury). Typically, the complete housing continuum is found only in larger urban centers where specialized facilities are located to serve a broader regional market.

The figure on the following page illustrates the housing continuum for the 'average' middle class family showing their housing requirements at various stages of the life cycle through childhood to senior adulthood. The ideal housing mix changes over time because of changing consumer preferences, community profiles and income levels. The housing mix is directly related to the range of household income levels in a community.

For many Alberta municipalities the largest housing gaps are rental accommodation and entry-level ownership housing for lower income households, young adults just entering the work force, and families and individuals looking for starter homes. Strathcona County will monitor affordable housing projects and initiatives being undertaken by other municipalities in the region.

Figure 1- Housing Continuum for the “Average” Family



*(Adapted from Matthew R.W. MacNeil 2002. Reprinted courtesy of Housing Strategies Inc.)*

## 1.5 Provincial Funding for Affordable Housing

On April 24, 2007 the Alberta government announced \$285 million in new funding for housing for 2007/08 to address immediate housing pressures as identified by the *Alberta Affordable Housing Task Force Report*. These funds are to be distributed province-wide based on provincial allocation criteria. Included in this amount is \$100 million per year for the Municipal Sustainability Housing Program for the next three years and a commitment of \$96 million for capital enhancement to increase affordable housing. Strathcona County is eligible for 'category one' funding of \$5,097,346 in 2007/08.

## 2.0 STRATHCONA COUNTY POPULATION PROFILE

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This section profiles the population growth and characteristics of Strathcona County using the most recently available federal and municipal census and data.

### 2.1 Population Profile

#### 2.1.1 Population Growth

Since 2001, Strathcona County's population has grown by 2.9% annually. As shown in *Table 2*, the County's 2006 population was 82,510, which represents a 14.6% increase from 2001. The County's growth exceeds the five-year growth rate for both the province (10.6 %) and the Edmonton Census Metropolitan Area (10.4%).

Table 2: Population Growth of Strathcona County\*

	2001**	2002	2003	2004	2005	2006
Total County Population	71,986	73,696	75,949	78,897	80,232	82,510
Percent Change		2.37%	3.06%	3.88%	1.69%	2.84%

\* Source: *Corporate Planning and Intergovernmental Affairs, Strathcona County*

\*\* Source: *Statistics Canada: 2006 Community Profiles*

The County projects a 2012 population of 100,837 based on an average annual growth rate of 3.46% in the next five years. Based on the 2006 Federal Census, the Sherwood Park urban service area accounts for 69% of the County's population base, with a population of 56,845. Historically the urban service area has grown at a faster rate than rural Strathcona County and this is expected to continue in coming years. The County's population forecast estimates that approximately 71% of all County residents (71,731) will reside in Sherwood Park urban service area by 2012 (*Corporate Planning Secretariat, April 25, 2007*).

#### 2.1.2 Age Characteristics

In 2006, the median age of County residents was 37.8. This compares to a median age of 36 for Albertans as a whole. It is also higher than the County's 2001 figure of 36.4, as shown in *Table 3*. In keeping with a larger national trend Strathcona County's population is aging. Since the 2001 Federal Census, the proportion of residents 55+ has increased while children and younger adults in the 5 to 14 and 25 to 44 age groups have declined. Residents 55 to 64 now account for 12.1% of the population, while individuals in the 65-74 and 75+ age groups make up 5.4% and 3.2% of the population respectively.

Table 3: Age Characteristics of Strathcona County – 2001 & 2006

Age	2001		2006	
	Number	%	Number	%
0 to 4 years	4,385	6.1%	5,090	6.2%
5 to 14 years	11,815	16.4%	12,060	14.6%
15 to 19 years	6,060	8.4%	6,680	8.1%
20 to 24 years	4,005	5.6%	4,885	5.9%
25 to 44 years	21,520	29.9%	22,680	27.5%
45 to 54 years	11,970	16.6%	13,965	16.9%
55 to 64 years	7,140	9.9%	10,060	12.1%
65 to 74 years	3,265	4.5%	4,490	5.4%
75 + years	1,825	2.5%	2,645	3.2%
<b>Total</b>	<b>71,985</b>		<b>82,510</b>	
Median Age	36.4		37.8	

Source: Statistics Canada: 2006 and 2001 Community Profiles

### 2.1.3 Special Needs Population

In an attempt to profile the County's special needs population, three agencies were contacted that provide services to residents with development disabilities, schizophrenia and abused women.

The Robin Hood Association provides services and support to approximately 600 adults and children with intellectual and developmental disabilities in Sherwood Park and Fort Saskatchewan. They also provide residential services to 157 adults who reside in supportive living residences, the majority of which are located in Sherwood Park (these are profiled in Section 3.5). As of October 1, 2007, the Association reported a waiting list of 45 for residential services. The majority of Robin Hood's special needs clients receiving residential services are in the 27 to 46 age group, as shown in the table on the following page.

Table 4: Adults with Development Disabilities in Receiving Robin Hood Residential Services

Age	#Clients Receiving Residential Services
19-26	23
27-36	45
37-46	52
47-56	30
57-61	2
62-67	5
Total	157

Source: Robin Hood Association, September 28, 2007 email.

The exact number of County residents with mental health problems is difficult to determine. The Canadian Mental Health Association reports that 20% of Canadians will personally experience a mental illness in their lifetime and that schizophrenia affects approximately 1% of the general population. The Strathcona Schizophrenia Housing Foundation received data from Capital Health which reports that 400 Strathcona County residents received mental health services from the Grey Nuns Hospital between March 2005 and February 2006, and that 495 individuals enrolled in an Adult Mental Health Program between April 2005 and February 2006 had a Sherwood Park address or received services in Sherwood Park.

Women and children leaving abusive home environments may also be considered to have ‘special needs’ while in the process of establishing new lives. A Safe Place Women’s Shelter in Sherwood Park provides shelter for 35 abused women and their children. It generally operates at full capacity, providing services to women who reside within and outside of Strathcona County. Approximately one-third of Safe Place’s clients are County residents; however women facing high levels of threat are placed in shelters outside of their home community.

#### 2.1.4 Population Receiving Social Assistance

According to Provincial data, in October 2007 there were approximately 453 individuals in Strathcona County receiving Assured Income for the Severely Handicapped (AISH). This number may in fact be higher because the AISH distribution boundaries do not align with County boundaries - some County residents may be part of the Fort Saskatchewan AISH distribution area. AISH recipients receive a maximum of \$1,050 a month partially funded through the Canada Pension Plan Disability Benefit and partially through the provincial government. AISH recipients are not able to significantly supplement this income by working part-time as they risk losing benefits; any additional income they may receive such as child support or rent will be deducted so that their total monthly income remains \$1,050.

## 2.2 Household and Family Profile

This section compares changes in the characteristics of County residents, families and households between 2001 and 2006. These changes are highlighted in the table below. For clarity, the following definitions are provided to distinguish between 'family' and 'household':

- a 'census family' refers to couples (married or common-law) with or without children, as well lone parents with children living in the same dwelling.
- a 'household' refers to a person or group of people who occupy the same dwelling, whether they are related or not.

Nearly 62% of County residents are married. The proportion of divorced and widowed residents increased slightly while the ratio of married people dropped between 2001 and 2006.

Table 5: Marital Status of Residents in Strathcona County, 2001-2006

	2001		2006	
	Number	%	Number	%
Legally married (and not separated)	35,600	63.8%	40,385	61.8%
Separated but still legally married	1,135	2.0%	1,330	2.0%
Divorced	3,090	5.5%	4,120	6.3%
Widowed	1,810	3.2%	2,360	3.6%
Single (never legally married)	14,160	25.4%	17,160	26.2%
<b>Total</b>	<b>55,790</b>	<b>100%</b>	<b>65,355</b>	<b>100%</b>

Source: Statistics Canada: 2006 Community Profiles & 2001 Community Profiles

Over 80% of families residing in Strathcona County are married couple families. As shown in *Table 6* on the following page, the County has seen an increase in the number of common law families as well as lone parent families in the last five years. Lone parent families on average are made up of 2.6 persons and accounted for 10.5% of census families in 2006, up from 9.6% in 2001.

**Table 6: Family Characteristics in Strathcona County, 2001-2006**

	2001		2006	
	Number	%	Number	%
Married couple families	17,660	84.0%	20,040	81.7%
Common law couple families	1,325	6.3%	1,890	7.7%
Lone parent families	2,025	9.6%	2,585	10.5%
<b>Total number of census families</b>	<b>21,015</b>		<b>24,515</b>	
Average number of persons in all census families	--	--	3.1	--
Average number of persons in married couple families	3.2	--	3.2	--
Average number of persons in common law couple families	2.8	--	2.6	--
Average number of persons in lone parent families	2.6	--	2.6	--

*Source: Statistics Canada: 2001 & 2006 Community Profiles*

Changes in household characteristics are highlighted in *Table 7* below. Most notably, the number of couple households with children dropped from 45.6% to 40.8%. Increases were seen in households with one person and couple households without children. Strathcona County's average household size was 2.9 people in 2006.

**Table 7: Household Characteristics in Strathcona County, 2001-2006**

	2001		2006	
	Number	%	Number	%
Households containing a couple (married or common law) with children	10,900	45.6%	11,695	40.8%
Households containing a couple (married or common law) without children	7,620	31.9%	9,555	33.3%
One person households	2,740	11.5%	3,945	13.8%
Other household types*	2,635	11.0%	3,450	12.0%
<b>Total private households</b>	<b>23,890</b>		<b>28,650</b>	
Average household size	--		2.9	

*Source: Statistics Canada - 2001 & 2006 Community Profiles*

*\*Includes multiple family households, lone parent family households and non-family households other than one-person households.*

## 2.3 Income Profile

At the time of this report, income data was not available from the 2006 census. Taxfiler data was purchased from Statistics Canada for the 2005 tax year – the most recent year available. Because of differences in boundary alignment, the income data reported below covers the 'postal city' of Sherwood Park, an area that accounts for approximately 91% of the County's population. This is considered to be a reasonable representation of the entire County.

### 2.3.1 Income by Family Type

Not unexpectedly, couple families in Sherwood Park have higher total incomes than their non-couple counterparts. Couple families had median incomes of \$101,900 in 2005 – over twice the income of lone parent families (\$45,900) and nearly three times that of singles (\$32,100). Median income refers to the income in the middle of the group – exactly half of the reported incomes are greater than or equal to the median income and the other half are less than or equal to the median amount. As shown in *Table 8* on the following page, many individuals are low income earners with nearly half (47%) earning less than \$30,000 in 2005.

Table 8: 2005 Total Income by Family Type, Strathcona County 2005

	Couple Families		Lone Parent Families		Individuals		All	
	Number	%	Number	%	Number	%	Total Number	%
\$0-\$9,999	150	0.8%	240*	10.0%	690**	9.6%	1,080	3.7%
\$10,000-\$19,999	220	1.1%	250	10.5%	1,470	20.5%	1,940	6.6%
\$20,000-\$29,999	460	2.3%	250	10.5%	1,210	16.9%	1,920	6.5%
\$30,000-\$39,999	790	4.0%	270	11.3%	910	12.7%	1,970	6.7%
\$40,000-\$49,999	950	4.8%	310	13.0%	740	10.3%	2,000	6.8%
\$50,000-\$59,999	1,160	5.8%	250	10.5%	540	7.5%	1,950	6.6%
\$60,000-\$74,999	2,120	10.6%	290	12.1%	600	8.4%	3,010	10.2%
\$75,000-\$99,999	3,850	19.3%	280	11.7%	580	8.1%	4,710	15.9%
\$100,000+	10,300	51.5%	250	10.5%	440	6.1%	10,990	37.2%
<b>Total</b>	<b>20,000</b>	<b>100%</b>	<b>2,390</b>	<b>100%</b>	<b>7,180</b>	<b>100%</b>	<b>29,570</b>	<b>100%</b>
<b>Median Income</b>	<b>\$101,900</b>		<b>\$45,900</b>		<b>\$32,100</b>		<b>\$79,600</b>	
<b>80% Median Income</b>	<b>\$81,520</b>		<b>\$36,720</b>		<b>\$25,680</b>		<b>\$63,680</b>	

\*160 of these families earn less than \$5,000

\*\*330 of these singles earn less than \$5,000

Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data

In its definition of affordable housing, the County's income threshold is households earning less than 80% of the median income:

*Housing that is modest in terms of floor area and amenities, based on household needs and community norms (modesty assurance guideline), without spending more than 30% of gross income on housing, where income is below 80% of Strathcona County's median income.*

Table 8 shows 2005 median incomes and the associated 80% of median income threshold for each family type. As income levels are available only in \$10,000 increments, the number of families and individuals earning below the 80% median cannot be readily estimated.

### 2.3.2 Income by Age

The following table reveals that young single parents (under 25) have the lowest median income (\$14,800) of all County families; their median income is less than one third that of all single parents. Singles in this same age group follow closely with a median income of \$14,900, while couples under 25 earn \$49,500. As singles move into the 25-34 age group their income jumps to \$43,900 while lone parent incomes increase to only \$26,600. Older singles (65+) also have significantly lower incomes than couple families and single parents in the same age group. Their median income (\$23,000) is far below that of lone parent families (\$65,800).

Table 9: Income Distribution by Age and Family Type

	Couple Families (by age of older partner)		Lone Parent Families (by age of parent)		Individuals	
	Number	Median Income	Number	Median Income	Number	Median Income
0-24 yrs	280	\$49,500	100	\$14,800	1,230	\$14,900
25-34 yrs	2,690	\$91,000	370	\$26,600	1,120	\$43,900
35-44 yrs	4,920	\$106,200	820	\$43,700	980	\$52,100
45-54 yrs	5,400	\$128,600	700	\$58,100	960	\$52,300
55-64 yrs	4,080	\$105,400	220	\$73,800	930	\$40,700
65+ yrs	2,630	\$59,500	180	\$65,800	1,970	\$23,000
Total	20,000	\$101,900	2390	\$45,900	7,180	\$32,100

Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data

### 2.3.3 Low Income Households

Statistics Canada uses Low Income Cut Off (LICO) to identify low income households across Canada likely in need of affordable market housing. It is based on family size for urban areas of different sizes. As shown in *Table 10*, for urban areas with populations of 30,000-90,000 people, the 2005 Before-Tax LICO figure ranged from \$17,784 for a one-person family to \$47,063 for a seven-person family. (*It should be noted that LICO Family Size does not distinguish between adults and children.*)

A second measure of low income - Before-Tax Low Income Measures or LIM - is available from Statistics Canada's taxfiler data. This data, which is specific to Strathcona County and is based on family type, size and income, is included in Appendix B for further reference.

**Table 10: 2005 Before-Tax Low Income Cut Off (LICO) for Urban Areas with Populations of 30,000-90,999**

Family Size	LICO	50% LICO
1 person	\$17,784	\$8,892
2 persons	\$22,139	\$11,070
3 persons	\$27,217	\$13,609
4 persons	\$33,046	\$16,523
5 persons	\$37,480	\$18,740
6 persons	\$ 42,271	\$21,136
7 persons	\$47,063	\$23,532

*Source: Statistics Canada: Research Paper - Low Income Cut-Offs for 2005, 2006*

It is estimated that approximately 1,900 County families earned at or below \$33,046 in 2005 – the Before-Tax LICO for a four-person family, and that approximately 1,660 individuals earned at or below the \$17,784 LICO for one-person families. *(Note: Based on Table 8, it was assumed that 33% of couple and single parent families in the \$30,000-39,999 income range earned at or below the \$33,046 LICO for 4 person families - these were added to all families earning under \$30,000. It was assumed that 66% of individuals in the \$10,000-19,999 income range were earning at or below \$17,784 LICO for one person families – these were totaled with individuals earning under \$10,000.)*

### 2.3.4 Transfer Payments

In 2005 there were 2,040 County residents under the age of 65 receiving social assistance payments, as shown by *Table 11*. Social assistance payments include Supports for Independence and provincial contribution to Assured Income for the Severely Handicapped (AISH). The federal AISH contribution is made by the Canada Pension Plan Disability Benefit and is partially reflected in the Canada Pension Plan data. In total, 2,580 families and individuals under the age of 65 received some form of government transfer payment.

Table 11: Government Transfer Payments to Non-Seniors in Strathcona County, 2005

	Couple Families		Lone Parent Families		Individuals	
	Number	Average Monthly Payment	Number	Average Monthly Payment	Number	Average Monthly Payment
Canada Pension Plan/ Quebec Pension Plan	280	\$816	260*	\$592	--	--
Social Assistance	670	\$303	230	\$434	1,140	\$223
Total	950		490		1,140	

Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data

\*Includes lone parents and singles

The table below shows Government Transfer Payments to County seniors in 2005. All seniors who have contributed to the Canada Pension Plan (CPP) receive it and most Canadians aged 65+ are also eligible for the Old Age Security Pension (OASP) which supplements CPP. Low income seniors receiving OASP may also qualify for further income supplements with the Guaranteed Income Supplement. It is important to note that many seniors have private pensions and investment income to supplement federal pension income.

Table 12: Government Transfer Payments for Seniors in Strathcona County, 2005

	Couple Families		Lone Parent Families & Individuals	
	Number	Average Monthly Payment	Number	Average Monthly Payment
Old Age Security Pension / Net Federal Supplements	2,560	\$790	2,140	\$608
Canada / Quebec Pension Plan	3,680	\$832	2,500	\$579

Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data

## 2.4 Workforce and Population Impacts of Upgrader Development

A draft report prepared by Nichols Applied Management *Upgrader Developments in Alberta's Industrial Heartland: Workforce and Population Impacts* provides an estimate of the construction and operations workforce associated with six upgrader expansions planned in Strathcona County. The impacts of the construction workforce associated with all six projects are estimated to be 113,243 person years over a 16 year period peaking in 2012. This will have a much greater impact on community services and housing than operations jobs, which are projected to peak in 2021 at 2,558. Some jobs, particularly operations jobs, will be filled by people who already live in the Edmonton region. The report suggests that in recent years a move of skilled workers to the Capital region has stopped in response to rising housing prices.

## 2.5 Edmonton Area CNIT

The Province has established Core Need Income Thresholds (CNIT) to identify households who may qualify for subsidized housing. CNIT is based on 30% of the median market rent for a market area. Households with total annual incomes equal to or less than CNIT are said to have insufficient income to afford the ongoing costs of suitable rental units in their area and are eligible for housing subsidies. In the Edmonton area, the 2007 CNIT ranged from \$23,500 for a bachelor suite to \$53,500 for 5+ bedroom accommodation.

Table 13: 2007 Core Need Income Threshold for Edmonton and Area

Bedroom Size	Max Annual Income
Bachelor	\$23,500
1 bedroom	\$26,500
2 bedrooms	\$33,500
3 bedrooms	\$45,500
4 bedrooms	\$50,500
5 or more bedrooms	\$53,500

Source: Alberta Municipal Affairs web site,

[http://www.municipalaffairs.gov.ab.ca/hs\\_affordable\\_housing.cfm](http://www.municipalaffairs.gov.ab.ca/hs_affordable_housing.cfm), 9/25/2007

## 2.6 Summary

- Robust population growth - 14.6% increase between 2001-2006 (compared to 10.4% in metropolitan Edmonton). 2.9% average annual population growth
- Age characteristics – the population is aging. The median age of County residents rose from 36.4 in 2001 to 37.8 in 2006. The proportion of residents 55+ increased, while the proportion of 5-14 and 25-44 year olds decreased.
- Family characteristics - proportion of lone parent and common law couple families increased, while married couple families decreased.
- Household characteristics – significant growth in households without children. Ratio of couple households with children drops from 45.6% to 40.8%.
- Special needs population – approximately 600 adults and children with developmental disabilities receiving Robin Hood services; up to 800 residents with schizophrenia; number of women and children leaving abusive homes unknown.
- Median income in 2005 – couple families - \$101,900; lone parent families - \$45,900; individuals - \$32,100. 47% (3,370) of singles and 31% (740) of lone parent families earned under \$30,000.
- Population pressures from increasing workforce related to six upgrader developments will be experienced over next 16 years.

## 3.0 HOUSING SUPPLY

This section profiles Strathcona County housing characteristics such as dwelling type, age, tenure and rental and ownership housing. It also profiles the inventory of seniors, special needs and coop housing. Housing types in the County are compared with six other mid-sized Alberta municipalities – Red Deer, St. Albert, Lethbridge, Medicine Hat, Regional Municipality of Wood Buffalo (RMWB) and Grande Prairie.

### 3.1 Dwelling Type

It can be seen from *Table 14* that the County's predominant housing type is single detached – 86%. This ratio is significantly higher than that of the other municipalities profiled. In St. Albert, 75% of dwellings are single detached while RMWB reports 47%. Conversely, the County has relatively few multi-family housing types - apartments, row houses and duplexes. In the past, fire protection regulations prohibited the development of buildings over four storeys, which explains the absence of taller apartments in Strathcona County. Data was not available on housing stock in the County's hamlets.

Table 14: Occupied Private Dwellings by Municipality, 2006

	Strathcona County	Grande Prairie	RMWB	St. Albert	Red Deer	Lethbridge	Medicine Hat
Single detached	24,635 (86.0%)	11,091 (64.0%)	8,525 (47.4%)	15,482 (75.3%)	16,717 (51.2%)	19,433 (63.3%)	15,205 (64.4%)
Semi-detached	1,146 (4.0%)	1,196 (6.9%)	971 (5.4%)	1,110 (5.4%)	2,743 (8.4%)	1,781 (5.8%)	1,133 (4.8%)
Row houses	1,146 (4.0%)	711 (4.1%)	1,763 (9.8%)	1,624 (7.9%)	3,265 (10.0%)	1,566 (5.1%)	1,511 (6.4%)
Apartments, duplex	115 (0.4%)	416 (2.4%)	378 (2.1%)	144 (0.7%)	1,110 (3.4%)	1,934 (6.3%)	519 (2.2%)
Apartments under 5 storeys	974 (3.4%)	3,431 (19.8%)	3,381 (18.8%)	2,077 (10.1%)	7,281 (22.3%)	4,636 (15.1%)	4,297 (18.2%)
Apartments 5 or more storeys	0* (0.0%)	121 (0.7%)	504 (2.8%)	103 (0.5%)	620 (1.9%)	675 (2.2%)	142 (0.6%)
Other dwellings**	687 (2.4%)	347 (2.0%)	2,464 (13.7%)	0 (0.0%)	947 (2.9%)	675 (2.2%)	803 (3.4%)
<b>Total*</b>	<b>28,645</b>	<b>17,330</b>	<b>17,985</b>	<b>20,560</b>	<b>32,650</b>	<b>30,700</b>	<b>23,610</b>

Source: Statistics Canada - 2006 Community Profiles

\* Until recently, fire regulations in the County prohibited apartment buildings over four storeys.

\*\* Includes other single attached houses and movable dwellings.

### 3.2 Age of Housing

The housing stock in Strathcona County is relatively new with almost half of homes built in the last 20 years. When compared with other municipalities, the County's housing stock is also in a relatively good state of repair. Fewer than 4% of homes were identified as in need of major repairs.

Table 15: Age and State of Repair of Housing Stock in Selected Municipalities

	Strathcona County	Grande Prairie	RMWB	St. Albert	Red Deer	Lethbridge	Medicine Hat
Dwellings built Pre 1986	14,480 (51%)	8,280 (48%)	10,1905 (57%)	11,080 (54%)	18,680 (57%)	20,925 (68%)	15,690 (66%)
Dwellings built Post 1986	14,165 (49%)	9,045 (52%)	7,790 (43%)	9,480 (46%)	13,970 (43%)	9,770 (32%)	7,915 (34%)
Total	28,645	17,330	17,985	20,560	32,650	30,700	23,610
% requiring major repairs	3.9%	4.7%	6.5%	3.7%	5.5%	6.6%	5.8%

Source: Statistics Canada - 2006 Community Profiles

### 3.3 Housing Tenure

Over 92% of private dwellings in the County are owned with the balance being rented. The ownership ratio is much higher than that of other municipalities featured in *Table 16*. With the exception of St. Albert, all are below 73%. The County's 2005 census reveals slightly more owned dwellings in Rural Strathcona (94.7%) than in Sherwood Park (90.6%). The County's high ratio of ownership housing is not likely to change in the short term as apartment housing starts dropped during the first seven months of 2007 (see Section 3.9).

Table 16: Housing Tenure Comparison by Municipality – 2006

	Strathcona County	Grande Prairie	RMWB	St. Albert	Red Deer	Lethbridge	Medicine Hat
Owned	26,415 (92.7%)	11,665 (67.3%)	12,975 (72.1%)	18,120 (88.1%)	21,540 (66.0%)	22,180 (72.2%)	16,910 (71.6%)
Rented	2,230 (7.8%)	5,660 (32.7%)	4,905 (27.2%)	2,435 (11.8%)	11,105 (34.0%)	8,520 (27.8%)	6,700 (28.4%)
Total*	28,645	17,330	17,985	20,560	32,650	30,700	23,610

Source: Statistics Canada- 2006 Community Profiles

Totals may not add to 100% due to rounding errors

## 3.4 Seniors Housing

### 3.4.1 Lodge and Apartment Facilities

The Pioneer Housing Foundation (PHF) provides management service to publicly and privately funded housing projects created for seniors use within Strathcona County. PHF, in collaboration with Strathcona County, also provides management services to Seniors Management Services for low and modest income seniors. PHF owns and operates two seniors lodge facilities in Sherwood Park and manages three rent-geared-to-income self-contained seniors apartment facilities in Strathcona County on behalf of the Province and Seniors Management Services.

As shown in the table below, PHF manages 288 seniors housing units in three apartment and two lodge facilities. The age requirement is 65 for all facilities; however this may be lowered if there are no eligible applicants 65 or older.

All 109 apartment units are rent geared to income based on 30% of the resident's gross monthly income. In October 2007 the waiting list for Lakeside Legion Manor apartment was approximately 55. To qualify, applicants' total annual income must be below the CNIT for Strathcona County, currently \$26,500 for a one bedroom unit and \$33,500 for couples for needing a two bedroom unit.

Table 17: Seniors Lodges and Apartments in Strathcona County, 2007

Dwelling Type	Number Units
<b>Apartment Facilities</b>	
Lakeside Legion Manor (Sherwood Park)	81
Apple Blossom Manor (Sherwood Park)	20
Homestead Place (Josephburg)	<u>8</u>
	109
<b>Lodge Facilities</b>	
Clover Bar Lodge	79
Silver Birch Lodge	<u>100</u>
	179

Source: Pioneer Housing Foundation, September 2007

Lodge units target low and moderate income seniors. PHF reports that the majority of residents (153) are considered low income. The remaining 26 residents have incomes above \$26,500 and are not eligible for the lodge assistance grant program.

Incomes for seniors wishing to access affordable accommodations offered by PHF range from \$17,344 and \$22,472 - well below the income threshold for a one bedroom in the Capital Region (\$26,500). Demand for affordable seniors housing has increased steadily in recent years as the rental housing market has tightened. PHF receives about 12 inquiries a week for lodge accommodation and has a waiting list of over 100 people. The list is updated about four times a year. The Foundation also receives about 6 calls a week

for self-contained apartment accommodation, which targets low income seniors (65+). Many people choose not to apply due to do the lengthy wait for a unit.

The PHF is proposing additional seniors' housing on a portion of the County-owned 8 acre site adjacent to the Silver Birch Lodge. To address the growing need for low and modest income accommodation for seniors, an additional 40 to 60 self-contained affordable apartment units (either independent living or residential living Level 1) and up to 60 lodge designated assisted living units are being considered.

In addition, the Summerwood Village Retirement Residence is currently under construction and is being developed by All Seniors Care Living Centres. This facility will have a total of 179 beds and/or units for both independent (119) and assisted living (60). The assisted living facility will also provide care for seniors with dementia.

The newly-approved Emerald Hills urban village is proposing a variety of residential forms in its development concept which would include seniors aging-in-place housing, active adult housing, assisted living and long-term care.

### 3.4.2 Continuing Care Facilities

Sherwood Park has two continuing care facilities. The Sherwood Park Care Centre is a 100 bed continuing care facility. Capital Health is considering expansion of this facility once the development and construction market stabilizes. The Laurier House, also in Sherwood Park, is a life lease continuing care centre with 42 suites. The facility offers nursing and personal care to residents who are able to live independently in private suites. Unlike traditional continuing care facilities, couples can continue to live together.

### 3.5 Special Needs Housing & Facilities

Strathcona County has the following special needs housing and facilities:

- Bosco Home adolescent residential treatment facility can accommodate 59 youths.
- Hunter House accommodates 6 adults living with schizophrenia.
- Robin Hood Association housing placements for 157 adults with development disabilities located throughout the County (profiled below).

Table 18: Housing for Adults with Developmental Disabilities in Sherwood Park Area

Dwelling Type	Number of Clients
40 residences/duplexes*	101
7 units in Brittany Lane Coop	21
6 units in Davidson Creek Coop	18
Other Support Homes	17
Total	157

Source: Robin Hood Association, October 1, 2007

\* 3 residences are in Fort Saskatchewan.

The Robin Hood Association provides residential placements for 157 developmentally impaired adults in homes in Sherwood Park and Fort Saskatchewan – all units are full and as of October 1, 2007 there was a waiting list of 45. This number could very well increase in coming years as the Association also provides services to 400 children and families in the Strathcona County area, many who will expect residential services after the age of 18. Robin Hood is exploring a new residential facility for up to 40 people (aged 45+) on the Aspen Village site adjacent to the Silver Birch Lodge. This may take the form of a partnership with the Pioneer Housing Foundation where they share space for recreation, dining and administration areas but retain separate residential facilities.

Hunter House is the County's one housing complex dedicated for the mentally ill. It is a side-by-side duplex built in 2004 by the Strathcona Schizophrenia Housing Foundation (SSHF) to accommodate 6 adults with schizophrenia who are able to live independently with access to support services. The units are generally fully occupied; occasionally a single unit is available for a few months. SSHF receives 20 to 30 phone inquiries a year for accommodation in Hunter House - candidates are carefully screened for suitability. Five applicants are currently on a waiting list and one space is in the process of being filled this month.

The SSHF has also made a down payment on two affordable condo units in the Axxess at Summerwood development, currently under construction on Summerwood Boulevard. These units would provide a transition for Hunter House residents who are stable and ready for more independent living. The Foundation will provide these two modest 600 square foot units to community members suffering from Schizophrenia for a monthly rent of \$450.00 for singles or \$600 for couples, including utilities. The tenants' main source of income is their AISH allowance (\$1,050 per month).

### **3.6 Transitional Housing**

A Safe Place Women's Shelter provides shelter for 35 abused women and their children. This facility is provincially funded and is available to women potentially from any part of the province or country. It generally operates at full capacity. According to Safe Place Women's Shelter, women seeking help from the shelter have made the decision to leave an abusive home. The shelter provides them with information and access to support services; however, many women cannot afford to move out of the abusive home even with a job and social assistance. Although many women do not want to leave their community during this traumatic time, some do in search of more affordable housing. Statistics kept by A Safe Place indicate that 35% of women who return to their abusive situations do so because of a lack of affordable housing.

### **3.7 Rental Housing**

A survey completed by Strathcona County's Family Community Services Department in October 2007 reveals 848 rental apartment units in Sherwood Park. These include eight market-rate apartments, a seniors apartment lodge, and two townhouse housing coops. 135 units are subsidized and 713 are unsubsidized. These are profiled in the tables on the following page.

Table 19: Major Subsidized Rental Buildings in Strathcona County, October 2007 Survey

	Number of Units	Rent			Vacancy	Wait List
		One Bedroom	Two Bedrooms	3 or more Bedrooms		
Brittany Lane Cooperative Housing	29 subsidized	Rent geared to 30% of monthly income			0	No Wait List
Davidson Creek Cooperative Housing	26 subsidized	Rent geared to 30% of monthly income				
Lakeside Legion Manor (Seniors Apartment)	80	Rent geared to 30% of monthly income			0	50-60
Total	135					

Source: Family and Community Services, Strathcona County, October 2007

The Lakeside Legion Manor apartment for low income seniors had a waiting list of over 50 in October 2007. Although the Brittany Lane Coop had no waiting list, the eligibility for criteria renters seeking a coop unit is more than income based. No contact was made with Davidson Creek Coop.

There are two housing coops in Sherwood Park offering a total of 110 rental townhouse units, 55 of which are subsidized by CMHC. Brittany Lane Housing Coop has 58 townhouse units (29 subsidized) with monthly rents of \$760, \$810 and \$850 for two, three and four bedroom units. Two and three bedroom units tend to be more in demand. The Coop sets an income ceiling, which is currently \$81,123.00 gross family income. The subsidized units charge rent based on 30% of the household's gross income. In a 12-month period, the Coop receives over 300 phone inquiries and about 60 applications. As many applicants (approximately 80%) do not meet the Coop's eligibility criteria, waiting lists are not particularly long at any given time. Applicants must demonstrate a genuine interest in Coop housing in addition to meeting other criteria. Over the course of 12 months, approximately 10 applicants will pass the screening and be placed in a unit or put on a waiting list.

The Davidson Creek Coop has 52 townhouse units; 26 of these offer CMHC rental subsidies based on 30% of gross household income. The non-subsidized units have no income limit. The Coop allocates 35% of their units to single parent families and 10% to physically/mentally challenged individuals. Five units are barrier free and used by clients of Robin Hood. Maximum gross household income levels for subsidized units are \$29,700 for two bedroom, \$31,200 for three bedroom and \$32,800 for four bedroom. Income maximums are not applied to non-subsidized units.

Table 20: Major Market Rental Buildings in Strathcona County, October 2007 Survey

	Number of Units	Rent				Vacancy	Wait List
		Bachelor	One Bedroom	Two Bedrooms	3+ Bedrooms		
Brittany Lane Cooperative Housing	29 unsubsidized	--	--	\$760	\$810-\$850	0	No Wait List
Broadview Meadows	93	\$640	\$885	\$1,025	\$1,125	0	
Davidson Creek Cooperative Housing	26 unsubsidized						
Fir Arms Apartments	24	--	--	\$975	\$1,200	0	
Greenwood Village	230	--	--	\$950*	\$999*	0	80-90
Kensington Estates	42						
Sherwood Arms Apartments	24						
Sherwood Manor Apartments	17						
Spruce Arms Apartments	48						
Stonebridge Estates	180	--	\$995-\$1,205	\$1,185-\$1,295	--	0	No wait list
Total	713						

Source: Family and Community Services, Strathcona County, October 2007

Limited data was available for market rental apartments in Sherwood Park. The four apartments contacted had no vacancies and one - Greenwood Village - had a waiting list of over 80.

Rent supplements and subsidized housing for residents of Strathcona County are also potentially available through the Capital Region Housing Corporation (CRHC). CRHC manages housing and administers rent programs for families and individuals of modest means throughout the capital region. These programs include community, affordable and supportive housing, as well as four rent supplement programs. Of the approximately 4,900 publicly-owned housing units managed by CRHC, none are located in Sherwood Park. Fixed rate rent subsidies are \$200 per month and rent supplements are rents geared to 30% of gross income. The programs are not allocated to specific municipalities within the region and each applicant chooses the area in which they wish to reside. As of November 9, 2007, the CRHC's waiting list for the entire capital region was approximately 3,000 with an average wait time of two or more years. Five of these applicants were seeking housing in Sherwood Park. Applicants are approved based on a need and priority basis.

### *CMHC Rental Market Survey*

CMHC's 2005 and 2006 Rental Market Reports were used to compare apartment vacancy and rental rates in the Edmonton area and five other Alberta municipalities. (*Note: CMHC's 2007 Rental Report is not released until December.*) CMHC rental market data is not available specifically for Sherwood Park or Strathcona County, however, it is captured in Zone 14 of the Edmonton CMA Rental Report. The table on the following page reveals that vacancies declined sharply and rental rates increased briskly in the Edmonton area and throughout the province between October 2005 to 2006.

Within the Edmonton area, vacancy rates hovered around 1% in October 2006. The tightest supply of rental apartments (under 1% vacancy) was for 3+ bedrooms in Edmonton city and 1 and 2 bedroom units in both Zone 14 and St. Albert. Vacancy rates were even tighter for townhouses and condominium rental units in the Edmonton area in October 2006 – at .5% and .6% respectively.

The table shows that in the Edmonton area, monthly rents increased anywhere from 5.5% to 11% during the 12 months between October 2005 and 2006. The average one bedroom rent was \$628 in Zone 14 and \$667 in Edmonton city. Rents were fairly comparable in Zone 14, Edmonton city and St. Albert. One exception was three bedroom units, which in Edmonton fetched a much higher rent (\$911) than Zone 14 (\$829) and St. Albert (\$818). Elsewhere in the province rents were considerably higher. In Grande Prairie and RMWB for example, one bedroom apartments rented for \$826 and \$1,393. (It should be noted that some apartments include all utilities (except telephone) in monthly rental rates while others require the renter to pay for electricity. Basic telephone charges will add approximately \$35 per month to rental costs, while an average monthly electricity bill for a one or two-bedroom apartment is estimated to be \$40-50. CMHC does not provide a proxy figure but felt this was a reasonable estimate. For ownership housing, monthly electricity is assumed to be \$100.)

Table 21: Private Apartment Vacancy and Rental Rates for Selected Alberta Municipalities, 2006

	Vacancy Rates (%)		Monthly Rental Rates (\$)		% change in Rental Rates
	Oct 05	Oct 06	Oct 05	Oct 06	
<b>Zone 14 (includes Strathcona County) **</b>					
Bachelor	4.0	1.4	480	511	6.5
1 Bedroom	2.1	0.6	595	628	5.5
2 Bedroom	2.1	0.3	723	779	7.7
3+ Bedroom	4.1	1.4	752	829	10.2
Total	2.2	0.4	679	729	
<b>Edmonton City</b>					
Bachelor	4.1	1.4	513	562	9.6
1 Bedroom	4.2	1.3	609	667	9.5
2 Bedroom	5.3	1.2	733	811	10.6
3+ Bedroom	4.1	0.9	821	911	11.0
Total	4.6	1.2	660	726	
<b>St. Albert</b>					
Bachelor	n/u	n/u	n/u	n/u	--
1 Bedroom	0.0	0.5	593	643	8.4
2 Bedroom	2.0	0.0	709	773	9.0
3+ Bedroom	4.4	4.8	760	818	7.6
Total	2.0	0.9	697	750	
<b>Grande Prairie</b>					
Bachelor	1.6	0.0	554	688	24.2
1 Bedroom	0.2	0.1	680	826	21.1
2 Bedroom	0.1	0.1	790	952	20.5
3+ Bedroom	0.0	0.0	863	1,068	23.8
<b>Lethbridge</b>					
Bachelor	0.0	--	439	455	3.6
1 Bedroom	2.0	0.5	543	591	8.8
2 Bedroom	3.3	0.3	647	675	4.3
3+ Bedroom	--	0.0	--	761	--
<b>Medicine Hat</b>					
Bachelor	--	0.0	--	462	--
1 Bedroom	1.3	1.5	483	515	6.6
2 Bedroom	2.3	0.6	583	605	3.8
3+ Bedroom	--	--	663	692	4.4
<b>Red Deer</b>					
Bachelor	0.4	0.0	475	531	11.8
1 Bedroom	1.3	0.5	557	613	10.1
2 Bedroom	0.9	0.5	666	732	9.9
3+ Bedroom	0.6	0.0	764	814	6.5
<b>RMWB**</b>					
Bachelor	0.0	0.0	914	1,030	12.3
1 Bedroom	0.4	0.2	1,218	1,393	14.4
2 Bedroom	0.2	0.1	1,478	1,717	16.1
3+ Bedroom	0.5	1.4	1,575	1,717	8.7

Source: CMHC Rental Market Report Edmonton CMA, October 2006 and Rental Market Report Alberta Highlights, Fall 2007

\*Zone 14 includes Sherwood Park, Strathcona County, Leduc City, Beaumont, Stony Plain, Spruce Grove, Morinville and Redwater.

Vacancy rates were even tighter in Grande Prairie, Lethbridge, Medicine Hat, Red Deer and RMWB with most units having vacancy rates of .5% or under. Grande Prairie rents took the biggest jump with increases of 20%+ between 2005 and 2006. Rental rates in RMWB increased between 8.7% to 16.1%, slightly higher than Red Deer's 6.5% to 11.8%.

The decline in apartment vacancy rates is attributed to a slowdown in rental market construction and growing demand associated with in-migration. Condo conversions are also contributing to a loss of rental apartment units. With apartment housing starts and completions staying low in 2007, the vacancy rate is expected to further tighten. This continued strong demand will keep rents high.

## 3.8 Ownership Housing

### 3.8.1 New Home Market

#### *Housing Starts*

CMHC's August 2007 *Housing Now* report reports that total housing starts in the Greater Edmonton area fell this summer relative to last year. However, year-to-date starts are largely unchanged from the first seven months of 2006. In terms of dwelling type, multi-unit starts were 14% higher this year while singles are 8.5% lower than those in 2006. Total starts this year are expected to remain above 2005 levels but fall short of 2006, which was the second best year on record.

The tables on the following page show housing starts in the Edmonton region for the month of July and year-to-date for January-July 2006 and 2007. Looking at submarkets in the Edmonton region, the biggest drop in year-to-date starts was seen in Calmar (-80.0%), St. Albert (-26.1%), Morinville (-15.8%) and Fort Saskatchewan (-10.9%). Conversely, Stony Plain (108.5%), Spruce Grove (86.5%), Leduc County (56.3%) and Devon (45.0%) had the largest year-to-date housing start increases.

In Strathcona County, overall housing starts were down both year-over-year (-59.5%) and year-to-date (2%). Not all dwelling types dipped – semi-detached and row housing units were up the first seven months of this year while single detached and apartment starts were down. This echoes the overall pattern in the Edmonton region. CMHC anticipates further weakness in single detached starts in coming months, given the recent surge in resale listings, higher mortgage rates and escalating new house prices.

Table 22: Housing Starts for Edmonton CMA, January – July 2007

Table 2: Starts by Submarket and by Dwelling Type July 2007											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2007	July 2006	July 2007	July 2006	July 2007	July 2006	July 2007	July 2006	July 2007	July 2006	% Change
Edmonton City	296	487	100	80	3	56	310	119	709	742	-4.4
Beaumont Town	34	29	0	2	0	8	0	0	34	39	-12.8
Calmar Town	0	0	0	0	0	0	0	0	0	0	n/a
Devon Town	3	4	4	2	0	0	0	0	7	6	16.7
Fort Saskatchewan City	37	32	24	4	0	16	0	0	61	52	17.3
Gibbons Town	4	3	0	0	0	0	0	0	4	3	33.3
Leduc City	42	41	16	8	0	0	0	0	58	49	18.4
Leduc County	18	5	0	0	0	0	0	0	18	5	**
Morinville Town	12	10	0	0	0	0	0	85	12	95	-87.4
Parkland County	50	22	6	0	0	0	0	0	56	22	154.5
Spruce Grove City	22	41	18	4	28	0	0	0	68	45	51.1
St. Albert City	17	44	0	14	0	0	0	0	17	58	-70.7
Stony Plain Town	27	15	28	4	4	0	0	0	59	19	**
Strathcona County	87	82	10	10	8	19	0	148	105	259	-59.5
Sturgeon County	20	13	0	0	0	0	0	0	20	13	53.8
Remainder of the CMA	13	17	0	0	0	0	0	0	13	17	-23.5
<b>Edmonton CMA</b>	<b>682</b>	<b>845</b>	<b>206</b>	<b>128</b>	<b>43</b>	<b>99</b>	<b>310</b>	<b>352</b>	<b>1,241</b>	<b>1,424</b>	<b>-12.9</b>

Table 2.1: Starts by Submarket and by Dwelling Type January - July 2007											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	YTD 2007	YTD 2006	% Change
Edmonton City	2,477	3,288	554	632	556	291	1,683	1,619	5,270	5,830	-9.6
Beaumont Town	254	246	32	42	100	20	0	0	386	308	25.3
Calmar Town	2	6	0	0	0	4	0	0	2	10	-80.0
Devon Town	21	18	8	2	0	0	0	0	29	20	45.0
Fort Saskatchewan City	175	142	102	36	0	16	0	117	277	311	-10.9
Gibbons Town	21	18	0	0	0	0	4	0	25	18	38.9
Leduc City	308	211	54	56	12	0	0	0	374	267	40.1
Leduc County	75	48	0	0	0	0	0	0	75	48	56.3
Morinville Town	123	59	0	2	0	0	0	85	123	146	-15.8
Parkland County	199	130	6	4	0	0	0	0	205	134	53.0
Spruce Grove City	306	261	64	28	46	0	123	0	539	289	86.5
St. Albert City	175	217	22	70	15	0	0	0	212	287	-26.1
Stony Plain Town	138	106	86	12	22	0	0	0	246	118	108.5
Strathcona County	504	526	66	44	84	57	182	226	836	853	-2.0
Sturgeon County	119	80	0	0	0	0	0	0	119	80	48.8
Remainder of the CMA	51	51	2	0	11	0	0	0	64	51	25.5
<b>Edmonton CMA</b>	<b>4,948</b>	<b>5,407</b>	<b>996</b>	<b>928</b>	<b>846</b>	<b>388</b>	<b>1,992</b>	<b>2,047</b>	<b>8,782</b>	<b>8,770</b>	<b>0.1</b>

Source: Housing Now, August 2007, Canada Mortgage and Housing Corporation

### New Home Sales

The average price of new single-detached homes continues to rise, according to CMHC's September 2007 *Housing Now*. In August 2007 the median selling price of a new home in Strathcona County was \$534,000 – a 76.5% increase over the previous year. The January-August 2007 year-to-date selling price was \$447,000. By comparison, year-to-date figures were \$609,950 in St. Albert and \$387,900 in the Edmonton CMA. In the CMA the average January-August price for new single detached homes absorbed has risen by 43%.

Multi-family units are also experiencing considerable price pressure in the Edmonton region due to the escalating costs of labour, building materials and land. The Edmonton Real Estate Board reported August

2007 average selling prices of \$269,139 for condominiums and \$329,764 for duplexes/rowhouses. This represents a 34% and 26% increase over August 2006.

### 3.8.2 Resale Market

For the last four years home sales in the resale market have set records. Prices continued to climb until mid-2007, but dipped in August and September as inventories of available homes increased. This softening could continue as prices become unaffordable for an increased number of buyers.

According to Edmonton Real Estate Board (EREB) data, the median selling price for single detached homes in Sherwood Park during August 2007 was \$428,000. Although this is a 71.5% increase over two years, it represents a smaller price jump than that experienced in St. Albert and Edmonton, as shown in the table below.

Table 23: Median Resale Prices for Detached Homes – August 2005-2007

	August 2005	Aug 2006	Aug 2007	% Change
Sherwood Park	249,500	353,250	428,000	71.5
St. Albert	244,250	340,000	465,000	90.4
Edmonton Region	210,000	303,000	380,000	80.9

Source: *Edmonton Real Estate Board Monthly Statistics, August 2007*

Sherwood Park single detached home prices are mid-way between those in Edmonton and St. Albert. Multi-family unit resale figures are not available for Sherwood Park, but the EREB reports that in August 2007 Edmonton area condominium units sold for \$269,139 and duplexes/rowhouses for \$329,764.

### 3.9 Planned Residential Development

Three major residential developments - under construction or recently approved – will add over 3,600 multi-family units to the County's housing stock. (Information is not available on the price points of these units.) The Axxess at Summerwood residential development is currently under construction on Summerwood Boulevard. It will feature 182 condo units in 2 buildings and 72 townhomes built over two phases.

Two mixed-used urban villages approved in Strathcona County this year will create 3,405 new residential units in coming years. As shown in the table on the following page, the majority are multi-family units. The South Wye development proposes 2,143 units in a mixture of low, medium and high density building forms. The Emerald Hills development is planning 1,262 units of inter-generational housing to accommodate a range of age groups. Emerald Hills proposes a continuum of housing care facilities, including options for aging in place, active adult housing, assisted living and long-term care.

Table 24: Major Residential Development Approved in 2007, Strathcona County

	South Wye Development*	Emerald Hills Urban Village**		Total Units
		Residential Urban Village Units	Non-Urban Village Residential	
Low density residential	75	210***	262	547
Medium Density residential	132	128	--	260
Medium-High Density residential	364	662	--	1026
High Density residential	1,030	--	--	1030
Mixed use residential	542	--	--	542
<b>Total</b>	<b>2,143</b>	<b>1,000</b>	<b>262</b>	<b>3,405</b>

Source: \*Adapted from Wye Properties Ltd., South Wye Area Structure Plan, June 4, 2007

\*\* Strathcona County, Amendment to Emerald Hills Area Structure Plan Bylaw 21-2004, April 24, 2007

\*\*\*Listed as Low/Medium Density in original document.

### 3.10 Summary

- Dwelling type – County has high proportion of single detached homes (86%) compared to other municipalities of similar size.
- Age of housing – housing stock in relatively good condition with 49% built in last 20 years.
- Tenure – County has very limited rental accommodation compared to other municipalities – 92.7% of housing tenure is ownership.
- Seniors' housing – 3 apartment facilities for low-moderate income with 109 units; 2 lodge facilities for low-moderate income with 179 units. The apartment waiting list is over 50 and for lodge accommodation is over 100.
- Continuing care facilities – Sherwood Park Care Centre (100 beds) and Laurier House (42 suites).
- Special needs housing & facilities – housing for 157 adults with developmental disabilities provided in a variety of dwellings with a waiting list of 45; Hunter House for 6 adults with schizophrenia – waiting list of 5; Bosco Home accommodates 59 youths.
- Transitional housing – A Safe Place Women's Shelter accommodates 35 women and children. Operates at full capacity.
- Coop housing – 2 housing coops with 110 townhouse units in Sherwood Park – 50% of units offer rent subsidies.
- Apartment rental market is tight – average apartment vacancy rate in Zone 14 (includes Sherwood Park) was .4% in October 2006 - lower than both Edmonton city and St. Albert. Rents have increased to \$511 for a bachelor unit and \$829 for a 3+ bedroom unit, but are still lower than Edmonton's. Most major rental complexes in Sherwood Park had no vacancies.

- Apartment starts in Strathcona County were down in first 7 months of 2007.
- In August 2007, new single detached homes in Strathcona County sold for a median price of \$534,000 - 76% higher than August 2006. The year-to-date median price for 2007 was \$447,000.
- Resale homes in Sherwood Park had a median selling price of \$428,000 in August 2007 – lower than St. Albert but higher than prices in the Edmonton region.
- Three new multi-family projects will add over 3,600 new housing units in coming years.

## 4.0 HOUSING AFFORDABILITY GAPS

### 4.1 Affordability of Housing

Table 25: Affordable Monthly Payments by Income Range – Strathcona County

Annual Gross Income Range (2005)*	Number of Families & Individuals	Affordable Monthly Rent (30%)	Affordable Monthly Ownership Costs** (32%)
\$0-\$9,999	1,080 (3.6%)	\$0 - 250	\$0 – 267
\$10,000-\$19,999	1,940 (6.6%)	\$251-500	\$267-533
\$20,000-\$29,999	1,920 (6.5%)	\$501-750	\$533-800
\$30,000-\$39,999	1,970 (6.7%)	\$751-1,000	\$800-1,066
\$40,000-\$49,999	2,000 (6.8%)	\$1,000-1,250	\$1,066-1,333
\$50,000-\$59,999	1,950 (6.6%)	\$1,250-1,500	\$1,333-1,600
\$60,000-\$74,999	3,010 (10.2%)	\$1,500-1,875	\$1,600-2,000
\$75,000-\$99,999	4,710 (15.9%)	\$1,875-2,500	\$2,000-2,667
\$100,000+	10,990 (37.2%)	\$2,500 +	\$2,667 +
Total	29,570		
Median Income***	\$79,600		

\*Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data

\*\*Includes mortgage payment, taxes and heating expenses.

\*\*\* Median income in this table is not comparable to median family income reported in the federal census, as the latter excludes singles.

Rental and ownership housing costs are well beyond the affordability range of many County residents. Particularly affected are young lone-parent families and individuals just starting in the workforce. In August of 2007, the median price of a new single detached home in Strathcona County was \$534,000. In the same month, the median selling price of resale homes in Sherwood Park was \$428,000.

Based on affordable ownership housing not exceeding 32% of gross income, a before-tax annual income of \$93,075 would be required to purchase a home for \$428,000 (assuming 10% down, 35 year amortization, 6% interest, \$100 for monthly heating, \$200 for monthly taxes). The overall median income for families and individuals combined was \$79,600 in Strathcona County in 2005.

Average apartment rents in Zone 14 for one bedroom units were \$628 in October 2006, which require an annual income of \$25,120 to be in the affordability range of 30% of income. *Table 25* shows the maximum affordable rental or mortgage payment by income range of County families.

#### 4.1.1 Rental Housing

Rental accommodation is deemed affordable when monthly rent does not exceed 30% of gross income. Using CMHC's October 2006 rental market data for Zone 14 (see *Table 21* in Section 3.7) and 2005 income data (*Table 8* in Section 2.3.1), the following attempts to quantify the number of County families and singles who may not be able to afford average apartment rents, assuming availability. As discussed in Section 3.7 of this report, apartment vacancy rates in Strathcona County are extremely low (.4%), even lower than the 1.2% reported for the Edmonton CMA.

- *Bachelor Suite.* The average rent for a bachelor suite in Zone 14 (October 2006) was \$511. A renter would have to earn over \$20,000 per year to be within the 30% affordability parameter. This would exclude the majority of singles and lone parent families under the age of 25.
- *One Bedroom.* The average one bedroom apartment rent (October 2006) in Zone 14 was \$628. For 600 County couple families, 615 lone parent families and 2,765 singles, this amount exceeds 30% of their gross income. This equates to 13.5% (3,980) of all County families (couples and singles). Wage employees would need to earn over \$15 per hour (based on a 40 hour week) – well over minimum wage.
- *Two Bedroom.* Couple families with children and lone-parent families require apartments with two or more bedrooms. The average rent of a two-bedroom apartment in Zone 14 (October 2006) was \$779, which would require an annual income of \$31,560. In the County there are 11,590 families with 1-2 children - 7.3% (850) of these families are unable to afford the average two-bedroom rent.
- *Three Bedroom.* The average rent of a 3+ bedroom apartment in the County in October 2006 was \$829, requiring an annual income of \$33,160. Families with 3+ children will require an apartment with 3+ bedrooms. In the County there are 2,630 families with 3+ children - 55 (2.3%) couple and 120 (44.4%) lone parent families with three or more children who are unable to afford this rent.

#### 4.1.2 Ownership Housing

Entry-level ownership housing refers to the lowest 25% of homes sold in a given year. Listed below are the lowest-price manufactured home, apartment condo, townhouse and single detached home in Sherwood Park, based on a search of MLS listings on October 24, 2007. Following each is the monthly housing payment which includes \$100 for monthly heating, \$100 in monthly taxes, and the mortgage payment (based on a 10% down payment, 6% interest rate, 35 year amortization period). The gross annual income required to purchase, based on affordable ownership costs not exceeding 32% of income, is also included.

- *Manufactured home.* \$107,900 (1977 – 951 sq ft) - Monthly payment of \$749 requiring an annual gross income of \$28,088. 17% of County families and individuals earned under \$20,000 in 2005.
- *Apartment Condo.* \$199,000 (1979 - 1 bd) – Monthly payment of \$1,212 requiring an annual gross income of \$45,450. Approximately 25% of County families and individuals earned under \$45,000 in 2005 and would potentially be excluded from the condo ownership market.
- *Row/Townhouse.* \$269,900 (1980 – 1068 sq ft) – Monthly payment of \$1,573 requiring an annual gross income of \$58,987. 37% of County families and individuals earned under \$60,000 in 2005.
- *Single detached home.* \$314,900 (1966 – 955 sq ft) – Monthly payment of \$1,802 requiring an annual gross income of \$67,575.

## 4.2 Population Segments Facing Biggest Housing Affordability Challenges

The summary below highlights the age and family type profile of those in the lowest income groups. (Refer to Table 9 Income Distribution by Age & Family Type in Section 2.3.2)

- *All AISH recipients.* These individuals receive a maximum of \$1,050 a month - affordable monthly rent is only \$315.
- *Lone parents under the age of 35.* Approximately 285 earn below the median \$26,600 for their group - they would be unable to afford a one-bedroom apartment, when ideally they would need a two or more bedroom unit. The 100 single parents under the age of 25 had median incomes of \$14,800.
- *Singles under the age of 25.* These are young people who no longer live with their parents. In 2005 there were 1,230 in this age group with a median annual income of \$14,900. The majority would be unable to afford rent for a bachelor suite or one bedroom apartment without exceeding the 30% affordability guideline.
- *Single seniors on fixed income.* Based on income measures alone many seniors appear to be in need of affordable housing; however, it is also noted that seniors may have high levels of assets. 2005 taxfiler data showed 1,970 single seniors earning a median income of \$23,000. This study does not quantify those who are both low income and low asset.
- *Women leaving abusive homes.* Affordable housing could be a short-term or long-term need, depending on employment skills and number of children. According to A Safe Place Women's Shelter, the County needs second-stage transitional housing to support these women and children for a minimum of one year as they establish new lives. Statistics kept by A Safe Place indicate that approximately 35% of women return to abusive homes because of a lack of affordable housing.

## 4.3 Affordable Housing Gaps in Strathcona County

The following four areas are identified as the major affordable housing gaps in Strathcona County at the time of this study. They are listed in order of priority.

### 1. Affordable Market Rental Housing

This category provides rental housing for any lower income family or individual who cannot afford average market rents, find suitable accommodation or qualify for a mortgage. These would generally be households of any family type or age, including seniors, who earn modest incomes that exceed CNIT thresholds levels and therefore do not qualify for rent supplements. CNIT 2007 maximum incomes range from \$23,500 to \$53,500 depending on rental unit size. (See the CNIT table on p. 17.)

### 2. Entry-Level Ownership Housing

This category refers to both low-priced market ownership housing and Habitat for Humanity housing:

- Entry-level ownership housing refers to the lowest 25% of homes sold in a given year. The potential market is younger, modest-income couples, singles and families looking for starter homes. The price range of entry-level homes in Strathcona County is estimated to be between \$100,000 to \$300,000. The availability of housing in this price range is very limited.
- Habitat for Humanity (HFH) ownership housing is available to lower income families or individuals whose incomes are above CNIT levels but who pay more than 30% of before-tax income on housing costs. As no down payment is required (except sweat equity) and monthly mortgage payments are capped at 25% of income with no interest, HFH housing is attainable to those who cannot afford average market rents or home ownership. HFH homes are of similar quality and size to neighbouring properties so are not technically considered 'lower end' units.

### 3. Subsidized Rental Housing

This category refers to rental housing for low-income families or individuals of any age on AISH, social assistance or earning incomes below CNIT threshold levels. The target population is individuals, couples or families capable of independently living but who require ongoing rental subsidies. 2007 CNIT maximum income levels ranged from \$23,500 to \$53,500 (see the table on p. 17). The Capital Region Housing Corporation reported waiting lists of 3,000 people (a 2+ year wait) for housing and rent supplement programs in November 2007.

### 4. Special Needs Housing

This category refers to affordable housing that also provides assisted or supportive living for individuals with special needs. The target population is individuals of any age with a physical, mental or developmental disability who are low income. This includes disabled individuals who require some support services to maintain a quality of life.

## 5.0 ROUNDTABLES WITH STAKEHOLDERS

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### 5.1 Overview

An important part of the Housing Needs Assessment was consulting with local housing stakeholders to obtain input on the key housing gaps identified in the Housing Needs Assessment and to identify the preferred options for reducing housing costs in Strathcona County. A variety of stakeholders from the non-profit, public and private sectors were invited to a roundtable meeting held at the County office on November 29 from 7:00-9:30 pm and November 30 from 8:30-11:00 am. Those not able to attend were asked to provide input via email, fax or phone. All members of County Council were also invited to provide input. A complete summary of the roundtables and two exercises is contained in the *Stakeholder Input and Roundtable Summary Report*.

The following stakeholder groups were invited to provide input:

- Alberta Child and Family Services Authority
- Brittany Lane Housing Coop
- Canada Mortgage and Housing Corporation
- Capital Region Housing Corporation
- Chamber of Commerce
- Christenson Developments Ltd.
- Genstar Developments
- Habitat for Humanity
- Pioneer Housing Foundation
- Qualico Group
- Robin Hood Association
- Safe Place Women's Shelter
- Salvi Homes Ltd.
- Sherwood Park Collective Kitchen
- Sherwood Park Mental Health Clinic (Capital Health)
- Strathcona Schizophrenia Housing Foundation

The consultants received input from a total of 16 stakeholders. Below is a summary of the verbal and written comments made by those who attended a roundtable or who provided written comments.

## 5.2 Validation of Housing Gap Analysis

Participants were asked to validate the four housing gaps identified in the Housing Needs Assessment draft dated November 21, 2007. There was general agreement that these reflected the main areas of affordable housing need in the County, although it was acknowledged that there are many 'sub-categories' within each group. It was noted that Habitat for Humanity housing did not neatly fit into the categories because it is ownership housing that is affordable to people who earn above CNIT levels but who can't afford average market rents or home purchase – yet it is not necessarily 'entry-level housing' in look and design. Therefore, the definition of Entry-Level Ownership Housing in Section 4 and below was modified to incorporate Habitat for Humanity housing.

1. **Affordable Market Rental Housing** - Non-subsidized rental housing at the lower end of the rental market.
2. **Entry-Level Ownership Housing** - The lowest 25% of homes sold in a housing market and Habitat for Humanity housing.
3. **Subsidized Rental Housing** - Rental housing subsidized on a rent-geared-to income basis.
4. **Special Needs Housing** - Housing that provides assisted or supportive living for people with special needs.

## 5.3 Options for Reducing Housing Costs

Although Strathcona County has initiatives in place or underway to encourage housing diversity and affordability, more are needed. Current initiatives include:

- allowing live/work units;
- allowing family care dwellings;
- ability to waive building permit fees for not-for-profit housing projects;
- Built Green Rebate Program; and
- exploring new policies that would allow secondary suites.

Roundtable stakeholders were asked to select the top six options that Strathcona County should employ to help facilitate the design, development and provision of more affordable housing in the community. They were presented a list of tools based on CMHC's Affordable Housing Ideas. The complete list of CMHC tools can be viewed under 'Improving Housing Affordability' on their web site at [www.cmhc-schl.gc.ca/en/inpr/imhoaf/index.cfm](http://www.cmhc-schl.gc.ca/en/inpr/imhoaf/index.cfm).)

The top seven tools (three were tied) selected by participants are listed below. The number in brackets represents the number of stakeholders who selected each.

- **Secondary suites (13)** – policies can allow secondary suites. These might take the form of suites in owner-occupied single detached homes, family care dwellings, garage suites above rear

garages, or self-contained garden suites in side or rear yards. (*Note: Alberta receives \$8 million a year in CMHC funding for a variety of renovation programs designed to create affordable suites and housing for low income and/or disabled tenants.*)

- **Increased density through lot size and design (8)** – as land costs represent a significant proportion of development costs, savings can be achieved when the size and design of lots favour higher density housing.
- **Inclusionary housing policies (7)** – municipalities can adopt a policy that requires affordable housing to be provided as a condition of a rezoning application or development permit.
- **Development levies (7)** – a municipality can introduce a development levy to help fund affordable housing. A development levy can also be waived to encourage affordable housing.
- **Modifying development standards (5)** – changes to planning and engineering standards can help reduce the costs of residential development.
- **Retaining affordable housing (5)** – a municipality can introduce regulations to encourage or require building owners and developers to retain existing housing that is affordable, or to contribute to its replacement when redevelopment is being planned.
- **Sharing facilities (co-housing) (5)** – designing housing or buildings with shared facilities (eg. kitchen) decreases both the development and operating costs.

Tools related to policy and regulation, as well as community and housing design were identified as having the greatest potential for increasing the supply of affordable housing in the County. Secondary suites were at the top of the list following by increased density, inclusionary housing policies and development levies.

Other comments noted by stakeholders included the need for industry to play a role in providing housing for workers. For example, work camps solve temporary housing needs for construction workers and have the potential to be designed for later adaptation to another type of housing. Mobility was also identified as an important aspect of affordable housing. As lower income workers cannot afford vehicle ownership, access to public transit is critical.

## 6.0 CONCLUSIONS AND RECOMMENDATIONS

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### 6.1 Conclusions

The County's definition of affordable housing is "*housing that is modest in terms of floor area and amenities, based on household needs and community norms (modesty assurance guideline), without spending more than 30% of gross income on housing, where income is below 80% of Strathcona County's median income (need threshold).*"

1. Through the existing Strategic Plan, Municipal Development Plan and Social Sustainability Framework, Strathcona County is committed to increasing the supply of affordable housing and providing for more housing choice.
2. A buoyant Alberta economy has dramatically driven up the cost of both ownership and rental housing throughout the Capital Region. The rental market is expected to remain tight with extremely low vacancy rates and increasing rents and few new rental units being constructed.
3. As Strathcona County's population continues to grow, so will the demand for special needs housing.
4. The population group facing the biggest housing affordability challenges are:
  - People living on Assured Income for the Severely Handicapped (AISH);
  - Lone parents under the age of 35;
  - Singles under the age of 25;
  - Single seniors on fixed income with low assets; and
  - Women leaving abusive homes.
5. The key affordable housing gaps in Strathcona County verified by stakeholders include:
  - Affordable Market Rental Housing;
  - Entry-Level Ownership Housing;
  - Subsidized Rental Housing; and
  - Special Needs Housing
6. Current initiatives underway in Strathcona County to encourage housing diversity and affordability include:
  - allowing live/work units;
  - allowing family care dwellings;
  - ability to waive building permit fees for not-for-profit housing projects;
  - Built Green Rebate Program; and

- exploring new policies that would allow secondary suites.
7. Through roundtables with housing stakeholders, the seven (7) tools identified as priorities for facilitating the development of more affordable housing in the County include:
- Secondary suites;
  - Increased density through lot size and design;
  - Inclusionary housing policies;
  - Development levies;
  - Modifying development standards;
  - Retaining affordable housing; and
  - Sharing facilities (co-housing)

## 6.2 Recommendations

The following recommendations are structured actions that should be taken to address the housing gaps identified in Section 4.3 of this Housing Needs Assessment. They are based on the findings of market research, as well as input from housing stakeholders, County Council and the Project Steering Committee.

Under the provincial Municipal Sustainability Housing Program, Strathcona County is eligible for year-one funding of \$5,097,346 in 2007/08. The intent of the recommendations below is that all housing initiatives receiving funding under the Municipal Sustainability Housing Program will remain affordable for a minimum of 15 years. We project that approximately 115 affordable and transitional housing units will be created in Strathcona County as a result of the Program's year-one funding.

### Gap #1 - Affordable Market Rental Housing

This refers to non-subsidized market rental housing for lower income families and individuals who cannot afford average market rents and who do not qualify for rent supplements (income above Core Need Income Threshold level). It is recommended that Strathcona County allocate 20% of provincial funding through the following options:

1. Amend the Land Use Bylaw to allow the development of secondary suites in various residential land use districts in Strathcona County for both the Urban and Rural Service Areas.
2. Provide grants to homeowners to develop secondary suites. It is further recommended that the County and applicant enter into a grant agreement to ensure that rental rates established for secondary suites are affordable for a minimum of 15 years. To minimize the impact on established neighborhoods, criteria for the grant program should include the use of sustainable development items that conserve water or energy, such as low-flush toilets and energy-efficient fixtures and appliances.
3. Initiate a developer proposal call for either private or non-profit developers to develop an affordable rental housing project on County-owned land in partnership with the County.

4. Have the Affordable Housing Implementation Committee explore a system of incentives that include but are not limited to density bonusing and expedited approvals for developments that include a perpetually affordable rental housing component.
5. Explore partnership opportunities with private industry to develop housing for the construction phases of major upgrader projects which could become affordable rental housing once no longer needed for construction workers.
6. Amend the Land Use Bylaw to allow for secondary housing for workers for agricultural operations.
7. As part of establishing a housing bank, purchase existing condominium / apartment units from developers to provide affordable rental housing to residents.
8. Provide seed money to non-profit groups wanting to establish a housing cooperative
9. Provide funds to an organization to build apartments for lower income seniors.

#### Gap #2 - Entry Level Ownership Affordable Housing

This refers to affordable ownership housing. It is recommended that Strathcona County allocate 20% of provincial funding through the following options:

10. Provide funds to facilitate the construction of affordable ownership housing units.
11. Have the Affordable Housing Implementation Committee work with developers and homebuilders to encourage the construction of more modest forms of housing in terms of size and finishes. This may require amendments to existing area structure plans and the Land Use Bylaw to limit the maximum size of units on particular development sites.
12. Use County-owned land to reduce the cost of entry level ownership housing on a leasehold site.

#### Gap #3 - Subsidized Rental Housing

This refers to rental housing for low-income families and individuals capable of independent living on Assured Income for the Severely Handicapped, social assistance or earning incomes below Core Need Income Threshold levels. It is recommended that Strathcona County allocate 20% of provincial funding through the following options:

13. Create a housing authority to be responsible for acquiring sites and developing and managing subsidized rental housing units.
14. Provide funds to an organization to build apartments for low income seniors.
15. Ensure low income residents are aware of rent supplement programs administered through the Capital Region Housing Corporation to subsidize rental units.

#### Gap #4 - Special Needs Housing

This refers to housing that is affordable and that provides assisted or supportive living for individuals with special needs. It is recommended that Strathcona County allocate 20% of provincial funding through the following options:

16. Provide funds to an organization for apartments for individuals who suffer from some form of mental illness.
17. Assist in acquiring land to build a new facility for housing special needs residents.

#### Implementation

18. Allocate 1% of provincial funding to establish a County housing registry to help people find rental housing and to facilitate shared accommodation.
19. Establish an Affordable Housing Implementation Committee to oversee implementation actions to ensure that affordable housing solutions are effective and sustainable over the long run.
20. Have the Affordable Housing Implementation Committee provide an annual report that evaluates the outcomes and effectiveness of affordable housing initiatives for each of the three years of the provincial program funding.
21. Have the Affordable Housing Implementation Committee make recommendations to Council on strategic land purchase. It is recommended that 17.5% of provincial funding be allocated for land purchase.
22. Allocate 1.5% of provincial funding for administration of the above recommendations.

## APPENDIX A

### GLOSSARY OF TERMS

## Appendix A: Glossary of Terms

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**Affordable Housing:** Housing that is modest in terms of floor area and amenities, based on household needs and community norms (modesty assurance guideline), for couples, lone parents and individuals whose income is 80% or less of Strathcona County's median income for their family type without spending more than 30% of gross income on housing.

**Assisted Living:** Self-contained apartments for seniors or people with disabilities who need some support but who do not need 24-hour facility care.

**Co-housing:** Refers to collaborative housing in which each household has a self-contained unit but share common facilities, such as recreational areas, dining areas and kitchens with other residents.

**Condo Conversion:** The conversion of rental housing to condominiums.

**Coop Housing:** housing managed by a non-profit association that is incorporated to pursue economic and social objectives, and to respect democratic principles in the functioning of the organization.

**Core Need Income Threshold (CNIT):** Maximum income that can be earned while remaining eligible for rent subsidies.

**Development Levy:** Charges typically levied on new projects to help fund the costs incurred by growth. These charges are intended to reflect the capital costs that are imposed by new development. As an incentive, levies can be waived or reduced to minimize the financial barriers in the application and development process.

**Entry-Level Ownership Housing:** Refers to affordable ownership housing, generally the lowest 25% of homes sold in a given year.

**Family:** Refers to couples (married or common-law) with or without children, as well as lone parents with children living in the same dwelling.

**Family Care Dwelling:** A dwelling unit used to accommodate persons who are parents, brothers, sisters, sons or daughters of the residents of another dwelling unit on the same parcel, and who provide personal care to or require personal care from those residents, provided that a) such personal care is necessary due to elderly age, physical disability and/or mental handicap; b) the need for such personal care is verified by a medical certificate, and c) such family relationship is proven. A family care dwelling is not an accessory development.

**Flexible Housing:** Refers to housing that is able to meet the changing needs and lifestyle of a family as it proceeds through its life cycle. This is accomplished through adaptations that allow for the reconfiguration of the interior of the house.

**Garage Suite:** Self-contained dwellings located above rear garages.

**Garden Suite:** Self-contained, portable dwelling units located in a side or rear yard of an existing residential property.

**Household:** Refers to a person or a group of people who occupy the same dwelling, whether they are related or not.

**Housing Continuum:** An organizational framework for understanding housing needs and the range of housing choices (rental and ownership) available to households in varying economic and social circumstances. In most cases the housing continuum can include emergency shelters, transitional / supportive housing, social housing, assisted living, market rental housing and ownership.

**Housing Trust Fund:** An organization that receives dedicated and ongoing funding from government for the provision of affordable housing.

**Incremental Housing:** Housing that is finished incrementally to meet the changing needs and lifestyle of residents as their economic situation improves. Generally, the unit begins with one or two finished floors with the unfinished floors containing or ready for plumbing, ductwork and wiring as needed by the owners.

**Inclusionary Housing Policies:** Planning tools that require that new developments include a set percentage of affordable units.

**Land Banking:** The practice of acquiring land and holding it for future use. Municipalities can establish a land bank as a means to secure land for affordable housing units or to secure funds for affordable housing projects through property sales. Land banking can also be used for other municipal purposes, including industrial uses and business parks.

**Live/Work Units:** A unit which is used as both a dwelling and a workspace.

**Market Housing:** Housing bought or rented on the open market not requiring on going subsidy or support.

**Secondary Suite:** A second dwelling unit located within the structure of an owner-occupied single family dwelling.

**Social Housing:** Housing that is delivered and managed by an organization on a non-profit basis. It is designed to accommodate households with low to moderate incomes in core housing need and is subsidized using a "rent geared to income" system.

**Supportive Housing:** Affordable housing with access to support services and no limit on the length of stay.

**Transitional Housing:** Affordable housing with supportive services where people can remain for a limited period of time. Transitional housing is viewed as an interim step with residents moving to permanent housing once their situation has been stabilized.

## APPENDIX B

### BEFORE-TAX LOW INCOME MEASURES

## Appendix B: Before Tax Low Income Households

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Statistics Canada provides a few different measures to help identify low income households. Low Income Measures (LIM) are specific to the Sherwood Park area. It considers income, family size and need. Generally, a family is considered to be low income when their income is below the LIM for their family type and size. The table below presents the average before tax LIM for each family type. More detailed breakdowns by number of children are also available.

The LIM table below shows a total of 2,340 low income families in the Sherwood Park area in 2005 – 54% were singles, 26% were lone parent families and 20% were couple families.. As a percentage, LIM families accounted for 7.9%. Over half were individuals earning a median income of \$9,400. Also significant is that 1 in 4 lone parent families are low income with a median income of \$12,900 a year.

2005 Before-Tax Low Income Measure (LIM) – Sherwood Park Area

	Couple Families		Lone Parent Families		Individuals		All families & Individuals*	
	All	Low Income	All	Low Income	All	Low Income	All	Low Income
Number of Families	20,000	480	2,390	600	7,180	1,260	29,570*	2,340*
% Low Income		2.4%		25.1%		17.5%		7.9%
Median Income	\$101,900	\$16,700	\$45,900	\$12,900	\$32,100	\$9,400	79,600	11,200

*Source: Statistics Canada, Small Area & Administrative Data Division, 2005 Taxfiler Data*

*\* These figures are a total of Couple Families, Lone Parent Families and Individuals.*

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