Foreword

The Sturgeon Sub-Region Housing Needs Assessment provides a comprehensive overview of the housing market and demographics in Sturgeon, in order to assess the current and future housing needs in the Sub-Region. The Capital Region Board (CRB) developed the Housing Assessment Tool (HAT) used in this assessment as an important first step in providing an overview of the current housing situation, recent trends, and future needs in each of its six housing Sub-Regions, toward the creation of an integrated regional housing plan.

**Household Core Need Analysis**

- There are currently 975 renter households in core need, most paying > 30% of their income and in need of more affordable housing.
- In this analysis, core need is aligned with Non-Market Housing; while 975 are in core need, the current stock of Non-Market options totals 742 units.
- Families (mainly lone-parents) and seniors who rent have the highest incidence and number of households in need of Non-Market Housing.
- As the population and number of households grow, so will need. Total households are estimated to grow by 990. Of this growth, 8% (81) are likely to be in core need. A further 127 will be moderate income and require homes in the mid-range of rent and prices, so a market response to this level of rent demand is needed. Four-fifths (79%) of growth can be accommodated in market priced options.
Estimated future core need housing requirements

- Total core need, and thus requirements for Non-Market Housing, is expected to grow by 81 households per year.
- Most of this growth will come from seniors over 65 in age, while the non-senior age groups will grow more slowly.
- Over the next six years, growth in need among seniors will increase from 54% to 74% as a share of total growth in core need.
- This will require smaller (one-bedroom) apartments with rents at lower levels.
- While other age groups and household types grow at a slower rate, they too require lower priced options and appropriate building form.

Housing Stock Considerations

- The predominant form of housing supply in the Sturgeon Sub-Region are detached single-family homes, which meet the requirements of families with children, but may not remain appropriate for the growing population of seniors.
- Very few housing starts in this Sub-Region fit the requirements of smaller households, including singles leaving the family home, lone parents and seniors.
- In the absence of a more diverse housing supply, these smaller and lower income households may be forced to relocate, away from the community where they have lived. Such relocation will contribute to distortion across the Region, rather than balanced distribution of need and housing options.
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- Dwayne Kalke, *Sturgeon Foundation*

The Sturgeon Sub-Region acknowledges the significant amount of work that has been, and continues to be, done with respect to homelessness in the region. The St. Albert Temporary Residential Services Committee is undertaking an assessment of homelessness in St. Albert and the Sturgeon Sub-Region, through the Alberta Rural Development Network Rural and Remote Homeless funding stream in partnership with the University of Alberta.
1.0 Introduction

Note: In this report, Sturgeon means the “Sturgeon Housing Sub-Region,” which includes the County and its municipalities of Bon Accord, Gibbons, Legal, Morinville, Redwater, and St. Albert.

The Sturgeon Sub-Region Housing Needs Assessment identifies housing need and demand to support planning for a diverse range of housing options within the Capital Region. Needs Assessments are also available for the Edmonton, Lamont, Leduc, Parkland and Strathcona/Fort Saskatchewan Housing Sub-Regions (see Diagram 1). The purpose of the Needs Assessment is to:

- Inform the Capital Region Board of existing and projected Non-Market Housing need and Market Affordable Housing supply, need and demand conditions, and trends in each sub-region;
- Lead to a coordinated planning approach to meet housing need and demand through a sufficient supply and balanced mix of dwelling types across the housing continuum in each sub-region.
The Needs Assessments are not intended to identify and assess the availability and gaps in community amenities and support services. Amenities and services required by households in need will be identified and coordinated during the planning and delivery of Non-Market Housing.

The Needs Assessments for all six Housing Sub-Regions are to inform Sub-Regional Housing Plans that are part of the Capital Region Board Regional Housing Planning process (see Diagram 2).

Diagram 2: Capital Region Board (CRB) Regional Housing Development Process
The Sub-Region Housing Needs Assessment follows the nine-step approach outlined in the Capital Region Board Housing Needs Assessment Framework. The Framework includes a Housing Assessment Tool (HAT) that extrapolates core data to assess the current housing situation, recent trends and future patterns of development across the Region.

**Report Structure**

This Needs Assessment Report provides core data in four main sections:

- Housing Market Overview — Housing stock, prices and household characteristics;
- Households in Need — Core housing need estimates;
- Future Housing Market — Housing, rental market continuum, housing need and demand 2015–2021;
- Gap Analysis — Existing and future housing need gaps, Non-market and Market Affordable Housing.

**Appendices**

- Appendix A: Data Sources* and Limitations
- Appendix B: The Housing Continuum Demand and Supply Mismatch — Methodology and Assumptions
- Appendix C: Glossary and Acronyms

---

* Figures 14, 15, and 17 use CMHC data and Figure 16 uses Edmonton Real Estate Board data. All other Figures use data from the Canada Census, mainly the National Household Survey (NHS) for 2011 and the Long Form Census for previous years.

1 Capital Region Board (2014) Sub-Regional Housing Needs Assessment Framework
2.0 Housing Market Overview

The Housing Market Overview describes the status of the housing market in the Sturgeon Sub-Region and contrasts it against the Capital Region in four main areas:

- Housing Stock Characteristics;
- Population and Household Characteristics;
- Household Income Profile;
- House Prices and Rental Rates.

Many of the variables used in this section will form the baseline from which future progress will be measured. A thorough understanding of the local housing market and conditions is fundamental to develop effective policy and program responses.

2.1 Housing Stock Characteristics: Current State (2011)

Description
Housing stock characteristics include dwelling type, tenure, age, and condition of supply. This establishes the context for housing options and trends.

Findings

- There are almost 35,000 dwellings in this Sub-Region and just under 5,000 (16%) of these are rented.
- The housing stock is predominantly single-family detached (SFD) dwellings (78%) with a much smaller stock of apartments (8%) compared to the Regional average (24%).
- The proportion of semi-detached and row dwellings is similar to that of the overall region (12%), as are other (mainly mobile homes), comprising only 2% of all dwellings both in Sturgeon Sub-Region and across the Region.
- 86% of dwellings are owner-occupied compared to 71% for the Region; the ownership rate is highest for SFDs (94%) and other (mainly mobiles, 86%). Apartments are the only dwelling type where the majority of occupants are renters (59%).

F1: Distribution of Dwellings by Type, 2011

F2: Distribution of Dwelling Type by Tenure, 2011
Sturgeon has a slightly younger housing stock than the Region. 42% of the dwellings were constructed before 1980 compared to 49% for the Region, although recent starts have lagged, with only 22% of the dwellings constructed since 2000 compared to 24% for the Region.

Sturgeon’s housing is in good condition. 5% of the owned dwellings are in need of major repairs compared to 6% for the Region. Condition is a little better for rentals with 6% of the rented dwellings in need of major repairs compared to 9% for the Region.

### Assessment

- The housing stock is dominated by single detached dwellings, which skews tenure mix toward ownership.
- A relatively small rental sector and few apartments results in fewer options for smaller and lower income households. A small apartment stock may also place some upward pressure on rents due to lack of options.
- The willingness of developers to build rental apartments in smaller communities is low. More needs to be done to encourage rental housing development in smaller centres.

### T1: Homes in Need of Major Repairs

<table>
<thead>
<tr>
<th></th>
<th>Sturgeon</th>
<th>Region</th>
<th>Share of Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned stock</td>
<td>1,385</td>
<td>17,850</td>
<td>8%</td>
</tr>
<tr>
<td>Repairs as %</td>
<td>5%</td>
<td>6%</td>
<td>–</td>
</tr>
<tr>
<td>all owned</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Stock</td>
<td>290</td>
<td>11,415</td>
<td>3%</td>
</tr>
<tr>
<td>Repairs as %</td>
<td>6%</td>
<td>9%</td>
<td>–</td>
</tr>
<tr>
<td>of Rented</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Description**

Housing supply is assessed by examining trends in construction, including built form (type) and intended tenure at time of construction of new starts.

**Findings**

- After peaking at over 1,700 new homes in 2007, starts in the Sturgeon Sub-Region have declined significantly. Total starts since 2008 have averaged 738 homes per year. Almost two-thirds have been detached homes, although this too has been on a downward trend from 83% of all starts in 2006 to 52% in 2013.

- Data for 2015 is now reflecting the impact of the slowing oil economy, with total starts of only 423 homes.

- An overall reduction in total starts has been accompanied by a higher proportion, and absolute increase, in multi-unit starts (at least until 2014).

- The shift toward more multiple starts (semi-detached, row and apartment) over the decade was an encouraging sign of a more diversified housing market, but this disappeared in 2015.

- Most starts have been targeted to buyers, with minimal volume of rental construction.

An increase in rental construction is noted in 2011, 2013 and 2014, which is a significant improvement over previous years. Some of the rental starts were a result of Federal/Provincial affordable housing subsidy programs.

- Condominiums (apartments for sale) are notably absent from the suburban county, except in 2007.

---

**F3: Housing Starts by Dwelling Type, 2006–15**

**F4: Housing Starts by Intended Market, 2006–15**
Assessment

- New construction has created more multi-family products in recent years, but new housing supply (starts) continues to be dominated by single detached dwellings.
- While the rental starts in 2011 and 2013 are encouraging, rental options are still limited, making it difficult for lower income households.
- Adding new rental housing supply can help to moderate rent levels and help renter households with moderate affordability problems.

2.3 Household Characteristics: Type and Size (2011)

Description

Two sets of household characteristics are assessed: type and size of households.

Findings

- Families are the prevalent type of household and account for three-quarters of households. Family households include childless couples (29%), two parents with children (38%) and lone parents (7%).
- Couples with and without children represent 67% of total households compared to 53% in the Region.
- Non-family households represent 20% of total households compared to 32% in the Region.
- Most of the non-family households are single person households. This group accounts for a smaller proportion in Sturgeon compared to the Region and is a result of fewer small sized housing options in this Sub-Region.

Assessment

- One and two person households make up 53% of all households, which indicates there is strong demand for smaller sized dwellings.
- Sturgeon may have difficulty retaining and attracting a more diversified population until a more balanced and diversified housing stock is available.

Note: Totals may not add due to rounding by Statistics Canada.
2.4 Household Characteristics: Age of Household Maintainer (2011)

Description
Two characteristics of household maintainers are assessed: age and tenure, including percent of households in each age cohort that are owners.

Findings
- First time buyers are typically under 40. This age cohort makes up just over one-quarter of households in the Sturgeon Sub-Region. 49% of this age cohort have purchased homes.
- One third of households are between 40–54 years of age.
- 40% of households are over 55 years of age, similar to the same age group in the region.
- The overall high ownership rate (H/O rate) in Sturgeon is influenced by the large proportion of households over 40 years of age. The ownership rate is high for seniors; 86% of households 65 years of age.

Assessment
- Sturgeon has a smaller population and percentage of households under 40 years of age compared to the Region. Lack of housing options, especially for first time buyers, may cause this age group to move elsewhere.
- As their children leave home, some household maintainers over 40 years of age may seek alternatives to the existing family home, in communities within the Sturgeon Sub-Region. They may be forced to move elsewhere if there are no other housing options in Sturgeon.
- The low proportion of renters over 40 years of age may reflect the absence of rental options.

Note: Totals may not add due to rounding by Statistics Canada.
2.5 Household Characteristics: Tenure by Household Type (2011)

Description
The ratio of household types by tenure is partly determined by the makeup of the housing stock. Renters represent fewer than 5,000 households in Sturgeon and occupy 14% of the housing stock. This chart focuses only on this subset of households.

Findings
- 39% of renter households are non-families compared to 52% in the Region.
- The majority of non-family households are single persons and make up 32% of all renters. The remaining 7% of non-family renter households are made up of two or more unrelated people compared to 12% in the Region.
- Families, including two parent families, have a higher representation in Sturgeon than in the Region.
- Other family households, including multi-families and families with boarders, account for 9%.

Assessment
- Sturgeon has a higher ratio of family-based rental tenures than the Region.
- Families represent the majority of renter households.
- Some renter families with lower and modest incomes would benefit from diversity of the housing stock. Examples of diverse housing stock include built form (multi-family housing) and both rental and ownership options.
- More rental housing would enable an increased number of seniors and non-elderly singles to remain in Sturgeon.

Note: Totals may not add due to rounding by Statistics Canada.
2.6 Household Income Profile (2011)

Description
Household income provides a base indicator to determine affordability. Median household income is used to determine a household’s ability to find housing in their community at an affordable price.

Findings
- Incomes for both owners and renters in Sturgeon tend to be higher than the median income in the region. The median income for renters is 32% higher than across the Region.
- Renter median incomes are 59% of owner median incomes in Sturgeon, compared to 50% for the Region.
- Higher household incomes in Sturgeon are reflected in the following:
  - More two-earner, older, established households than the Region;
  - Fewer renters, which on average have much lower household incomes, than the Region;
  - High ownership rate.
- Sturgeon is a relatively wealthy part of the Region. The high median income is influenced by 50% of households earning over $100,000 compared to 37% for the Region. Five percent of households earn less than $20,000 per year compared to 10% for the Region.

Assessment
- The high median incomes in Sturgeon are partly a reflection of the high percent of owners, who have higher incomes than renter households.
- The high renter incomes may reflect demand for larger rental homes among families.
2.7 House Prices (Current)

Description
Current house prices reveal the cost to purchase a house in Sturgeon based on recent data from the Edmonton Real Estate Board augmented by 2011 NHS data.

Findings
- House sales data from the 2014 Multiple Listing Service (MLS) show house prices for the predominant SFD form are almost identical to the Region average. Semi-detached and row units are a little lower (11%) than the Region while condominiums are 5% higher. The data for condominiums should be viewed with caution, as the volume of condominium units and condominium sales is very low.
- The 2011 NHS data, which reflects the owner’s assessment of their home value, suggests that home values in Sturgeon tend to be a little higher than the regional median or average. The average home value is 7% higher than the Region, while the median in Sturgeon exceeds the regional median by 9%.
- NHS data shows a lower proportion of homes priced under $400,000 in Sturgeon compared to the Region and more homes priced above $400,000 than in the Region;
- 24% of homes are priced above $500,000 compared to 19% in the Region.

Assessment
- The dominance of single detached housing in Sturgeon skews the overall house values toward the higher end of the market.
- Only 11% of homes in 2011 were valued below $250,000, providing few options for first time homebuyers.

<table>
<thead>
<tr>
<th>House Type</th>
<th>Sturgeon</th>
<th>Region</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached</td>
<td>$400,000</td>
<td>$402,000</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Semi/Row</td>
<td>$295,000</td>
<td>$332,000</td>
<td>-11.1%</td>
</tr>
<tr>
<td>Condo</td>
<td>$245,000</td>
<td>$233,000</td>
<td>5.2%</td>
</tr>
</tbody>
</table>
2.8 Rental Rates (Current)

Description
The CMHC rental survey, which covers only purpose-built structures of 3+ units, does not reflect rented SFDs. These are captured in the distribution of rents (Figure 13).

Findings
- CMHC surveyed rents in Sturgeon are similar to the Region average. One-bed apartments are 4% below the average in the Region and two and three bed units are just above the average in the Region.
- The 2011 NHS data indicates the average rent was 15% higher in Sturgeon than in the Region. This reflects the large number of SFDs that make up much of the rental stock in Sturgeon.
- There are fewer rental units below $800 per month available in Sturgeon than the Region, but there are a larger number of units with high rent available in Sturgeon than the Region.

Assessment
- The rental stock in Sturgeon is small, especially for the formal “purpose-built” part of the stock surveyed by CMHC. Most rentals are in the informal sector and many are detached dwellings. These may not be permanent rentals. Some investor owners who rent their units might sell and new owners might elect to occupy the units.
- 28% of renter households in Sturgeon pay more than $1,500 per month for rent compared to 15% in the Region. This may be due to the lack of small sized formal rental apartments in Sturgeon and households having to rent large sized units.
- The lack of housing options in rent ranges below $800 makes it difficult for low-moderate income households and especially low-income seniors to live in the Sub-Region.

T3: Average Apartment Rental Rates, 2014

<table>
<thead>
<tr>
<th></th>
<th>Sturgeon</th>
<th>Region</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>–</td>
<td>$768</td>
<td>–</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>$944</td>
<td>$986</td>
<td>-4.3%</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>$1,300</td>
<td>$1,240</td>
<td>4.8%</td>
</tr>
<tr>
<td>3+ bedroom</td>
<td>$1,370</td>
<td>$1,339</td>
<td>2.3%</td>
</tr>
<tr>
<td>Weighted Average</td>
<td>$1,222</td>
<td>$1,193</td>
<td>2.4%</td>
</tr>
</tbody>
</table>
2.9 House Prices (Trends)

Description
Trends in house prices and rental rates reveal the changing costs to live in Sturgeon and provide an indicator of cost barriers for different household types. This assessment draws on both CMHC new price data as well as MLS data from the Edmonton Real Estate Board.

Findings
- Prices for new homes are higher and have recently increased more in Sturgeon than the Region.
- First quartile new home median prices (only single-family detached/semi-detached are tracked by CMHC) are well above the regional median price.
- Resale home median prices, as reflected in the MLS median prices (which also include condominium and row), have followed a slightly more moderate path. Prices fell in 2007–09. Thereafter, detached home prices recommenced an increasing trend, while condominium prices increased only modestly. Since 2009, prices have changed as follows:
  - Single-family 13%
  - Semi-detached 6%
  - Condo/apartment 1%

Assessment
- Over the past seven years, new house prices have risen well above the rate of inflation. Resale house prices initially dipped, but recovered, maintaining overall affordability for new homebuyers.
- More options for lower priced housing, such as condominiums and high density accommodation, would meet the demand of smaller households and first time homebuyers.
- The high first quartile new home price in Sturgeon reveals that industry is not creating entry-level product.
2.10 Rental Rates (Trends)

Description
Trends in rental rates detail the overall changes in rent levels and include a comparison of existing versus newly constructed rental units (CMHC surveyed purpose built structures of 3+ units).

Findings
- Average apartment rents have increased from an average of $745 in 2006 to $1,222 in 2014, an overall increase of 64% over eight years.
- New rental construction is limited and data is not available for all years. The available data indicates that new units are more expensive than the existing stock.
- Rents for new units built after 2012 are 30% above the existing average. In 2014, units built prior to 2000 had an average rent of $1,106 compared to $1,447 for newer rentals.
- New rental housing has a higher proportion of two-bedroom units, which are suitable for singles sharing, potentially reducing shelter costs.

Assessment
- Low vacancy rates have stimulated some new rental construction. New rental units supported with subsidy programs can be affordable to moderate income households.
- Increasing rents in the existing stock create affordability issues for low-moderate income renters.
- Development costs of new apartments and other high density rental housing can lead to high rents, however, new supply can create vacancies and moderate rents in older stock.
Findings

- Sturgeon has a stock of almost 4,800 rental units. The following changes have occurred since 2001:
  - The number of units with rents below $600 per month has declined by 600. Most units were lost between 2001 and 2006;
  - The number of units with rents between $600 and $800 per month has declined by 1,100.
  - The largest growth in distribution has been units with rents $1,500 per month and over.
  - Only 635 units, representing 13% of the rental stock, had rents under $800 per month in 2011.
  - Some units were lost through demolition or conversion into owned units; most units had an increase in rent. Figure 19 shows the shift in the number of units in the next rent range over the five-year periods of 2001–06 and 2006–11.

Assessment

- A loss of 1,700 units with rents under $800 per month occurred between 2001 and 2011, due to rent increases. Renter incomes did not increase at the same rate as rent increases and more renters experienced affordability challenges.
- Promoting new rental development is important. It is also critical to monitor erosion of the existing affordable low rent stock.
- More rental housing is required to replace the affordable units lost and to encourage and enable lower income families, single people and seniors to live in Sturgeon.

Description

Examining trends in rental distribution can provide insight into how the housing market responds to need and demand. These charts show both the rent distribution for the census periods, as well as how this has changed over the decade.
2.11 The Housing Continuum

**FIGURE C1: THE HOUSING CONTINUUM**

<table>
<thead>
<tr>
<th>Non-Market Housing</th>
<th>Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–20% of households whose housing needs are not met by the market.</td>
<td>80–85% of households whose housing need and demand is sufficiently met by the private market.</td>
</tr>
</tbody>
</table>

Housing operated, funded or created by government funding and is comprised of different categories of housing based on the associated services included and the level of public funding achieved.

<table>
<thead>
<tr>
<th>Subsidized Housing</th>
<th>Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelters</td>
<td>Rental and Ownership housing generally requiring no ongoing subsidies, though may include rent supplements for income challenged households.</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>Household income can exceed median income. Minimum rent or ownership changes calculated through private financing based on cost-effective construction.</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td></td>
</tr>
</tbody>
</table>

Requires direct capital and/or operating subsidies to enable rents or ownership costs to be provided for short or long-term occupancy by lower-income and/or special needs households.

- **65–80% Below Median Income**
  - Receives direct subsidies enabling rents to be provided on a geared to income basis for a range of low-income and/or special needs households.

- **80–100% Below Median Income**
  - |

<table>
<thead>
<tr>
<th>“Pure” Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Pure” Market Housing</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Description**

The concept of a housing continuum is widely adopted across Canadian municipalities to help identify where gaps exist between need and demand versus supply. It locates housing need and requirements against a continuum of options. These range from subsidized or Non-Market housing through moderate rent/priced market options, called Market Affordable, to full market priced options both in the rental and ownership sector.

The following terms are used to reflect this range throughout the remainder of this report:

**A. Non-Market** describes households with incomes below those required to access social housing. This translates to 35% of median household income for singles and 50% of median income for families.

**B. Market Affordable** describes the income group accessing modest to mid rent/priced homes. They have incomes above those required to be eligible for social housing (“A” above), but below those needed to have wide market choice (as defined by “C” below).

**C. Pure (or Full) Market** housing is that which starts at the regional entry-level home prices (median condominium for singles and first quartile detached home for
family). Converting these into incomes (income required to buy at entry-level price, as defined) results in a benchmark pegged at 50% of median family income for singles and 80% of median income for families. Households with incomes above these thresholds are deemed able to rent/buy at market prices.

Using these income thresholds, households are allocated into one of the three income demand categories and dwelling units are similarly sorted into one of three categories, based on rents and prices derived at 30% of the related income thresholds. See Appendix B for method and details.

### 2.12 Housing Availability and Requirements by Income Band

**Description**

Availability of rental units (purple bar) compared to households of a specific income range (green bar) in the housing continuum identifies rental unit shortages and surpluses in Parkland (blue bar). The maximum income benchmarks, associated maximum affordable rents, and house prices used to quantify this continuum are presented in detail in Appendix B.

**Findings and Assessment**

- There is a shortage of 209 rental units affordable to households with incomes in the Non-Market category of the continuum (singles with income below $29,750; families with income below $42,500). Without sufficient lower priced options, these households have to live in units in the more expensive Market Affordable category (+/− $1,000/month), and have to pay well in excess of 30% of their income.

- The single-person households earn less than $29,750 and require housing, such as bachelor and one-bedroom apartments, that cost less than $744/month.

- The shortage of 384 full market rental units is theoretical because these higher income households can and do live in lower rent Market Affordable Housing surplus rental units.

**F20: Housing Availability and Requirements by Income Band — Renters Only**

- Note: Totals may not add due to rounding by Statistics Canada.
2.13 Rental Rates and Household Income Balance

**Description**
An indicator of the number of rental units required by rental price range can be determined by comparing the rental units in each rent range (units available) to renter incomes, using 30% as an affordability measure to convert their income into a rent range (units required, based on income). Based on this assessment, the net mismatch in each rent range (Figure 22) shows the shortages and surpluses by rent range.

**Findings**
- There are insufficient low rent units below $750 per month. Most units are in the mid-range with rents at $1000 to $1,500. These are too expensive for many low income households who consequently pay more than 30% of their income for housing.
- The net mismatch shows the following shortages:
  - 305 units with rents under $499 per month;
  - 229 units with rents between $500 and $749 per month.

**Assessment**
- The shortage of 1,300 units with rents $2000 and over is theoretical (see Section 2.12). There are 1,600 households with incomes that can afford this rent level, but only 300 such dwellings units available. These high income households have found low rent homes and enjoy a low shelter cost ratio.
2.14 Rental Market Supply and Affordability

Description
The comparison of actual units in the stock (2011) against the number required, based on income and affordability at 30% of income, can be further examined by separating family and non-family households, and associated large versus small sized units.

Findings
- As mentioned on the previous page, there is a shortage of 305 rental units for households who cannot afford to pay more than $500 per month for rent.
- 240 (almost 80%) of the 305 rental units are occupied by non-family households.
- There is also a shortage of 229 units with rents between $500 and $749/month.
- 201 (88%) of the 229 rental units are occupied by non-family households.
- Most rental units exist in the mid ranges between $750 and 1,999 (purple line), creating a theoretical surplus. However, in reality, these mid-range rental units are occupied by both lower and higher income households.

Assessment
- This mismatch analysis is one way to examine gaps in the housing system. It shows a mismatch between what households can reasonably afford to pay for rent and what they have to pay for rent. This analysis is based solely on income and rent levels. It does not consider whether the homes are appropriate in size.
- The analysis shows that the shortage of rental units below $750 per month are needed mainly by non-family (singles) households and rental units above $1,000 per month are needed by families.
3.0 Households in Need

Determining need and demand for Non-Market Housing and Market Affordable Housing is one of several reasons for undertaking a housing needs assessment. Comparing the distribution of the households in Non-Market Housing need and Market Affordable Housing demand across the Region will point to current and future gaps. Consistent and reliable data is required to develop integrated plans to address housing imbalances in the Sub-Region and Region. Canada Mortgage and Housing Corporation (CMHC) has developed a Core Housing Need measure, which uses a two-step process to identify the number and incidence of households in need of housing:

- Does a household experience any one of or a combination of problems based on three standard measures of suitability (number of bedrooms compared to household composition), condition (need for major repair) and affordability (paying greater than 30% of income)? And,
- Is the household’s gross income below a specified threshold (which is calculated separately for each Census Metropolitan Area [CMA] and for each household size, such as one-person or two-person households)?

Another approach is to examine households experiencing severe shelter cost burdens. This is represented by housing costs in excess of 50% of income from the 2011 National Households Survey (NHS). This measure of acute need is used alongside core need (which uses 30% of income) as a way to help understand which households face a significant housing cost challenge.

As mentioned in the discussion on the housing continuum, the homeless are included in the Non-Market Housing category. Although the homeless are not included in the core need data\(^1\), they are an important aspect of need in all of the Sub-Regions. The St. Albert Temporary Residential Services Committee is undertaking an assessment of homelessness in St. Albert and the Sturgeon Sub-Region, through the Alberta Rural Development Network Rural and Remote Homeless funding stream in partnership with the University of Alberta.

\(^1\) Core Housing Need estimates are derived from the Canada Census every five years, which does not count the homeless.
3.1 Core Housing Need Estimates (2011)

Description
Core housing need is estimated using magnitude (number of households) and incidence or tendency to be in need. The CMHC data provides insight into the characteristics (tenure, age and family type) of households in need.

Findings
- Affordability is a much larger problem than crowding and condition. It is also more significant in Sturgeon, compared to the Region.
- Crowding is not a significant issue, but almost 10% of households in core need live in homes that are in need of major repair.
- 1,300 owners in Sturgeon experience core housing need. This represents 5% of owners. While the issues are not as severe, owners also have an asset in their property that provides financial security not available to renters.
- 975 households living in rental units experience core housing need, which is about five times (22%) the rate of homeowners (5%).

Assessment
- Renter households have a much higher incidence and severity of need than owner households.
- Actions to address core need should focus on affordability for renter households.
Description
Figures 26 and 27 focus on renter households because of their high incidence of core need, to identify those in greatest need.

Findings
- Core housing need is most prevalent among lone-parent family and non-family households. Almost 600 (33%) non-family (mainly single person) households experience need. This represents one in every three renters in the Sturgeon Sub-Region.
  - 240 lone-parent families (37%) experience core need;
  - 155 couple families (8%) experience core need.
- Over 300 senior households, which account for almost one in five renter households in the Sturgeon Sub-Region, experience the highest incidence of need at 40%. This group is twice as likely to be in need compared to households less than 65 years of age.

Assessment
- See next page.
Description
Combining incidence of need by age and household type indicates who is in core need.

Findings
- Age groups and household types with the highest incidence of core need are:
  - Lone-parent renters 15–29 years of age (69%);  
  - Single-person renters 65+ years of age (56%);  
  - Lone-parents 45–64 (39%).
- 22% of renter households in Sturgeon experience core housing need. One third of these are over 65.
- Two thirds of renter households in need are under 65 years old.
  - 240 renter households are lone parent families;
  - 260 renter households are non-family (singles) under 65 years old.
- Families account for 40% of core need, however, their incidence of need is only 7%.

Assessment
- The greatest need is among lone parents and senior renters. In part, this need reflects low household incomes. Also, lone-parents, who require larger homes to accommodate children, are impacted by high rents.
- Non-elderly singles also require Non-Market Housing units to meet their needs. The low number and cost of small sized rental units in the market results in limited options for singles and small households of all ages.

T4: Renters In Core Need by Household Type and Age of Maintainer

<table>
<thead>
<tr>
<th></th>
<th>15–29 years</th>
<th>30–44 years</th>
<th>45–64 years</th>
<th>65+ years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>135</td>
<td>165</td>
<td>85</td>
<td>–</td>
<td>385</td>
</tr>
<tr>
<td>Couples</td>
<td>40</td>
<td>70</td>
<td>25</td>
<td>–</td>
<td>135</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>90</td>
<td>90</td>
<td>60</td>
<td>–</td>
<td>240</td>
</tr>
<tr>
<td>Non-Family</td>
<td>35</td>
<td>90</td>
<td>135</td>
<td>320</td>
<td>580</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>170</strong></td>
<td><strong>255</strong></td>
<td><strong>220</strong></td>
<td><strong>330</strong></td>
<td><strong>975</strong></td>
</tr>
</tbody>
</table>

Note: Totals may not add due to rounding by Statistics Canada.
3.2 Acute Need

Description
The 2011 National Household Survey (NHS) identifies households that pay more than 50% of their income for housing and are experiencing acute housing needs. *

Findings
- There are 1,155 non-family single person households in acute need. 845 couple families are in acute need. 440 lone-parent families pay over 50% of their income for housing.
- If households paying in excess of 100% are excluded, 775 single person households are the largest number in acute need.
- Many of those paying over 50% of their income may be seniors who have low income, but draw down savings to cover costs.
- As in core need, acute need is far more significant among renters. While renters comprise fewer than 15% of Sturgeon households, 34% of those renters pay more than 50% of their income on rent.
- 21% of Sturgeon renters experience acute need, which is the same percentage as the Region. Excluding households paying in excess of 100% results in Sturgeon having 15% of renters in acute need, compared to 13% for the Region.

Assessment
- Comparing acute need with estimates of core need identifies a total of 980 renters in acute need (paying over 50% of income). Thus, the two different methods corroborate the extent of unmet need.
- The high volume of food bank hampers also confirms the level of unmet needs.

* Almost 5% of all households (8.5% of renters) in the Region pay over 100% of their income for housing. This is a statistical anomaly caused in part by change in household composition or status in prior years. It occurs because NHS collected shelter cost in April 2011, but income data is for the prior year. While included here, this data should be treated with caution.
3.3 Non-Market Housing Portfolio

Description
The Sturgeon Non-Market Housing portfolio (Table 5) is assessed to determine who and how many households are being served in comparison to the households that are in need.

Findings
- There are 742 Non-Market Housing units in Sturgeon, representing 2.5% of the portfolio in the Region.
- The various programs have different subsidy provisions:
  - Programs 1–7 are deep subsidy programs;
  - Programs 5–7 are rent-geared-to-income (30%);
  - Program 8 consists of RGI and fixed rate (below market) subsidies;
  - Programs 9, 10, and 12 are 10–15% below market;
  - Program 11 is homeownership.

Assessment
- The Non-Market Housing portfolio consists of a variety of different types of accommodations with different subsidy levels.
- The deep subsidy programs were funded in the mid 1970’s to early 1990’s. The majority of the portfolio developed since 1995 are shallow subsidy programs like Affordable Housing (10–15% below market rental rates).

T5: Sturgeon Non-Market Housing Portfolio by Program*

<table>
<thead>
<tr>
<th>Type of Housing/Program</th>
<th>Units/Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emergency Shelters</td>
<td>0</td>
</tr>
<tr>
<td>2. Transitional Accommodation</td>
<td>0</td>
</tr>
<tr>
<td>3. Permanent Supportive Housing (Lodge)</td>
<td>256</td>
</tr>
<tr>
<td>4. Supported Housing — Semi-independent</td>
<td>24</td>
</tr>
<tr>
<td>5. Non-Profit Housing</td>
<td>4</td>
</tr>
<tr>
<td>6. Community Housing</td>
<td>1</td>
</tr>
<tr>
<td>7. Seniors’ Self-Contained Housing</td>
<td>113</td>
</tr>
<tr>
<td>8. Rent Supplements</td>
<td>58</td>
</tr>
<tr>
<td>9. Affordable Housing</td>
<td>78</td>
</tr>
<tr>
<td>10. Co-op Housing</td>
<td>93</td>
</tr>
<tr>
<td>11. Habitat for Humanity</td>
<td>35</td>
</tr>
<tr>
<td>12. Secondary Suites</td>
<td>80</td>
</tr>
<tr>
<td>13. Other (Specify)</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>742</strong></td>
</tr>
</tbody>
</table>

Source: Sturgeon Foundation and Alberta Seniors

* There is a wide range of supportive living facilities designed to serve health and related accommodation and nutritional needs. SL2 (Lodge level accommodation) is included in the Non-Market Housing portfolio, but the SL-3 (Assisted Living), SL-4 (Enhanced Assisted Living), SL-4d (Dementia Care) and Continuing Care accommodation are not included mainly because they are health (not income) related and must qualify through Alberta Health Services for entry. Also, the majority of beds/units are not subsidized at any given point in time and should not be included in Non-Market Housing portfolio.
Description
The number of units in the Non-Market Housing portfolio and relative level of access to those units by different household types is an important component of determining the priority for addressing the current households in need. Here the existing portfolio is compared to the need.

Findings
- 56% of the Non-Market Housing Portfolio is for seniors, compared to 33% for the Region.
- 28% of the portfolio is for families, compared to 34% for the Region.
- 16% of the portfolio is for non-elderly singles compared to 33% regionally.
- The average level of service is 43% and varies from a low of 31% for non-elderly singles to a high of 56% for seniors.

Assessment
- The first priority for any new Non-Market Housing initiatives is bringing services levels in line with core housing need by household type.
- A priority for the future is to provide Non-Market Housing for single persons and lone-parent families.

T6: Non-Market Housing Portfolio by Household Type

<table>
<thead>
<tr>
<th></th>
<th>Families</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
</tr>
<tr>
<td>Sturgeon</td>
<td>207</td>
<td>28%</td>
<td>118</td>
<td>16%</td>
<td>417</td>
<td>56%</td>
<td>742</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Region</td>
<td>10,355</td>
<td>34%</td>
<td>9,929</td>
<td>33%</td>
<td>9,901</td>
<td>33%</td>
<td>30,163</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

T7: Non-Market Housing Portfolio Service Level*

<table>
<thead>
<tr>
<th></th>
<th>Families</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
</tr>
<tr>
<td>Sturgeon</td>
<td>207</td>
<td>28%</td>
<td>118</td>
<td>16%</td>
<td>417</td>
<td>56%</td>
<td>742</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>NMH Portfolio (1)</td>
<td>385</td>
<td>39%</td>
<td>260</td>
<td>27%</td>
<td>330</td>
<td>34%</td>
<td>975</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>HHS in Need</td>
<td>592</td>
<td>39%</td>
<td>378</td>
<td>27%</td>
<td>747</td>
<td>39%</td>
<td>1,717</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Service Level (1/2)*</td>
<td>–</td>
<td>35%</td>
<td>–</td>
<td>31%</td>
<td>–</td>
<td>56%</td>
<td>–</td>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

* The Service Level (SL) refers to the proportion of the households in need that are served by the existing Non-Market Housing portfolio. The SL is calculated for the main household types and is useful for establishing priorities and ensuring a balanced portfolio.

Note: While totals may not add up exactly due to rounding, there is no material change to the service level percentages.
4.0 Future Housing Market

How housing requirements and needs change over time draws on population and household projections for the Region. The method used to generate the projections include historic fertility, mortality and household formation rates within each Sub-Region. Population projections include the number of households by age cohort from the growth.

The high projection is used in this assessment to estimate the housing requirements resulting from population and employment growth sorted by Non-Market and Market Affordable Housing need and demand. This future need assessment assumes that each Sub-Region continues to maintain its current share of the Region’s population and households. It also assumes that the 2011 incidence of core housing need remains constant.

Total household growth under the low and high projection for the Region was examined to assess the implications for future growth in housing requirements. It revealed that across the Region, household growth over the next six years (2015–2021) is anticipated to average between 10,200–12,800 households per year. This section examines how this affects growth and need in the Sturgeon Sub-Region.

T8: Projected Annual Growth in New Housing Requirements — Low and High Scenarios

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Low Growth Scenario</td>
<td>10,743</td>
<td>10,599</td>
<td>10,205</td>
<td>10,040</td>
<td>9,973</td>
<td>9,911</td>
<td>9,985</td>
<td>10,208</td>
</tr>
<tr>
<td>High Growth Scenario</td>
<td>13,116</td>
<td>13,093</td>
<td>12,747</td>
<td>12,622</td>
<td>12,660</td>
<td>12,598</td>
<td>12,699</td>
<td>12,791</td>
</tr>
</tbody>
</table>

Note: Projecting long-term population and household growth cannot predict economic downturns and the impact on the number of households in need.

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2 The population projections used here do not include the adjustment made from the Capital Region Board Growth Plan Update with 2014 municipal census results as this needs assessment requires detailed projections by age and year to project annual housing requirements. The adjustment made for the Growth Plan Update included the total population in 2014 and 2044 only.
4.1 Future Non-Market Housing Needs

Description
Projecting the annual growth in housing requirements and needs over the next six years is required for future housing planning. The data presented here draws on an allocation of overall growth from the CRH high projection scenario and uses the incidence of core need by age cohort from 2011.

Findings
- The number of renters in core housing need in Sturgeon is projected to grow on average by 81 households annually, over the next six years. During the same time period, growth by age cohort varies considerably, as evidenced below:
  - The 15–24 age cohort will decrease on average by one household every year;
  - The 25–44 age cohort will increase on average by 24 households every year, which is 30% of the growth in households in need;
  - The 45–64 age cohort will increase on average by 11 households or 13% of the total every year;
  - The 65–74 age cohort will increase on average by 36 households every year, which is 45% of the growth in households in need;
  - Those 75 and over will increase more slowly, by 10 per year (13% of total growth);

- Over the next six years, the 65 and over age cohort will rapidly expand as a share of the total (Figure 31). All other age groups will decline.

Assessment
- 58% of the future growth of households in need will be from households 65 years of age and over.
- Affordable housing units, such as bachelor and one-bedroom units, will be required to meet the needs of this age cohort.
- Family rental units will be required to address needs of family households, including lone-parent families.

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<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>-4</td>
<td>-3</td>
<td>-2</td>
<td>-1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>-1</td>
<td>-1%</td>
</tr>
<tr>
<td>25–44</td>
<td>29</td>
<td>26</td>
<td>27</td>
<td>24</td>
<td>23</td>
<td>21</td>
<td>19</td>
<td>24</td>
<td>30%</td>
</tr>
<tr>
<td>45–64</td>
<td>13</td>
<td>14</td>
<td>11</td>
<td>11</td>
<td>9</td>
<td>8</td>
<td>9</td>
<td>11</td>
<td>13%</td>
</tr>
<tr>
<td>65–74</td>
<td>29</td>
<td>31</td>
<td>33</td>
<td>34</td>
<td>41</td>
<td>43</td>
<td>44</td>
<td>36</td>
<td>45%</td>
</tr>
<tr>
<td>75+</td>
<td>7</td>
<td>9</td>
<td>8</td>
<td>11</td>
<td>11</td>
<td>13</td>
<td>15</td>
<td>10</td>
<td>13%</td>
</tr>
<tr>
<td>Total</td>
<td>75</td>
<td>76</td>
<td>77</td>
<td>79</td>
<td>84</td>
<td>86</td>
<td>88</td>
<td>81</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: Totals may not add due to rounding by Statistics Canada.
4.2 Future Market Housing Requirements

Description
Future Market Affordable Housing requirements are calculated using the overall share of households with incomes above the eligible range for Non-Market Housing but unable to access ownership. These requirements should be compared to earlier data on the form and type of new homes being constructed.

Findings
- On average, 127 new Market Affordable Housing units are required annually to accommodate future growth, representing 13% of new homes required. The breakdown of housing requirements by age are:
  - The 15–24 age cohort will decline until 2019 with minimal growth thereafter;
  - The 25–44 age cohort will increase by 50 households (40% of the growth);
  - The 45–64 age cohort will increase by 33 households (26% of the growth);
  - The 65–74 age cohort will increase by 36 households (28% of the growth);
  - The 75 and over age cohort will increase by 10 households (8% of the growth).
- Over the next six years, the 65 and over age cohort will grow quickly and expand as a share of the total.

Assessment
- The decline of the 15–24 and 25–44 age cohorts may be influenced by the housing options available. The younger cohort may be declining, in part due to a lack of smaller rental options.
- Given the growth of the 45 years of age and over households requiring Market Affordable Housing, there is a need to examine the changing needs and housing preferences of an aging population, including more small sized rental options.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
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<td>-5</td>
<td>-3</td>
<td>-1</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>-2</td>
<td>-2%</td>
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<tr>
<td>25–44</td>
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<td>55</td>
<td>50</td>
<td>48</td>
<td>45</td>
<td>40</td>
<td>50</td>
<td>40%</td>
</tr>
<tr>
<td>45–64</td>
<td>40</td>
<td>41</td>
<td>34</td>
<td>32</td>
<td>27</td>
<td>25</td>
<td>27</td>
<td>33</td>
<td>26%</td>
</tr>
<tr>
<td>65–74</td>
<td>29</td>
<td>30</td>
<td>32</td>
<td>33</td>
<td>40</td>
<td>42</td>
<td>43</td>
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<td>28%</td>
</tr>
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<td>75+</td>
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<td>8</td>
<td>8</td>
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<td>10</td>
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<td>15</td>
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<td>8%</td>
</tr>
<tr>
<td>Total</td>
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<td>130</td>
<td>127</td>
<td>125</td>
<td>126</td>
<td>125</td>
<td>126</td>
<td>127</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: Totals may not add due to rounding by Statistics Canada.
5.0 Gap Analysis

This section summarizes the gaps and potential implications for the housing continuum in the Sturgeon Housing Sub-Region. The data and information from the needs assessment is the foundation for developing a Sub-Regional Housing Plan.
5.1 Non-Market Housing Gaps

Description
Non-Market Housing gaps include both the existing and the future growth of households in core need. The prioritization of these gaps, based on age and household type, will form the basis for allocating any funding for new Non-Market Housing. As before, this considers only renters, for whom need is much higher.

Findings
- Renter households with the highest incidence of need (Figure 28) are:
  - Lone-parent renters 15–29 years of age (69%);
  - Lone-parent renters 45–64 years of age (39%);
  - Single-person renters, especially 65 and over (56%).
- Renter households with the highest number in need are:
  - 320 senior singles (65+);
  - 260 non-senior single-persons;
  - 240 lone-parent families.
- Over the next six years, 30% of the growth in need will be from households between 25 and 44 years of age and 58% will come from households 65 years and older, especially households between 65 and 74 years of age.

Assessment
- Lone-parent families and seniors rank high in terms of numbers and incidence of need, now and into the future.
- The 65 and over age cohort will continue to grow and increase its share of the total number of households in need over the next six years.
- All other age cohorts will continue to grow (except the 15–24 age cohort), but will decrease their share of need related to growth.
- The 30–44 age cohorts are first-time homebuyers and a slowing of growth will have implications for ownership demand.
- The existing needs of non-elderly singles and low-income families must also be priority in the near term to ensure a balance between needs and service levels (supply of Non-Market Housing).

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Non-Seniors</th>
<th>Seniors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>135</td>
<td>165</td>
<td>385</td>
</tr>
<tr>
<td>Couples</td>
<td>90</td>
<td>60</td>
<td>240</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>40</td>
<td>25</td>
<td>135</td>
</tr>
<tr>
<td>Non-Family</td>
<td>35</td>
<td>135</td>
<td>320</td>
</tr>
<tr>
<td>Total</td>
<td>170</td>
<td>220</td>
<td>580</td>
</tr>
</tbody>
</table>

Note: Totals do not add up due to rounding.

<table>
<thead>
<tr>
<th>Age Cohorts</th>
<th>New Households (Annual Average)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>-1</td>
<td>-1%</td>
</tr>
<tr>
<td>25–44</td>
<td>24</td>
<td>30%</td>
</tr>
<tr>
<td>45–64</td>
<td>11</td>
<td>13%</td>
</tr>
<tr>
<td>65–74</td>
<td>36</td>
<td>45%</td>
</tr>
<tr>
<td>75+</td>
<td>10</td>
<td>13%</td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>100%</td>
</tr>
</tbody>
</table>
5.2 Market Housing Gaps

Description
Market Housing gaps include both the existing and future gaps in the supply and need/demand mismatch related to household incomes and housing costs in Sturgeon. Understanding existing and future gaps in the housing market is important for developing policy and program responses to address both Non-Market and Market Affordable Housing requirements.

Findings
- Market Housing Requirements (Table 13) shows whether there is a surplus or shortage of both Market Affordable and Pure Market Housing. The 2011 data indicates a surplus of Market Affordable and Pure Market Housing (based on rent and price). However, these surplus units are occupied by lower income households who need some assistance.
- Separating out renter households reveals a surplus of Market Affordable rental units. These units are similarly occupied by lower income households.
- There is a projected need to add 990 homes each year. At least 127 of these homes should be modest in form and price to target moderate income households, including newly forming families, singles and seniors seeking to downsize.

Assessment
- The Sturgeon Sub-Region appears to have a sufficient volume of dwellings, however, they are skewed in size and price in favour of larger higher rent/priced homes.
- There are surpluses of single and family dwellings in the Market Affordable and Pure Market ranges. With the absence of lower rent/priced options, lower income households are occupying the higher cost units.

T13: Market Housing Requirements, 2011

<table>
<thead>
<tr>
<th>Surplus (Shortage)</th>
<th>Market Affordable Housing</th>
<th>Pure Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Households</td>
<td>2,062</td>
<td>77</td>
</tr>
<tr>
<td>Renter Households Only</td>
<td>584</td>
<td>(384)</td>
</tr>
</tbody>
</table>

T14: Annual Growth in Market Affordable/Market Housing, 2015-21

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Housing Requirements</td>
<td>1,015</td>
<td>1,013</td>
<td>986</td>
<td>977</td>
<td>980</td>
<td>975</td>
<td>983</td>
<td>990</td>
</tr>
<tr>
<td>Market Affordable Housing</td>
<td>130</td>
<td>130</td>
<td>127</td>
<td>125</td>
<td>126</td>
<td>125</td>
<td>126</td>
<td>127</td>
</tr>
</tbody>
</table>
5.3 Summary

Non-Market Housing Gaps

- In 2011 (NHS), 975 renter households in Sturgeon were in core housing need. This represents a backlog of unmet need. Population and household growth must be considered in prioritizing future housing initiatives to address Non-Market Housing needs.

- The 975 renter households in need are distributed among families, singles, and seniors households. Couples are the smallest category, lone parents and singles each account for one-fifth while seniors are just over one-third of renter households.

- Future Non-Market Housing needs for seniors will continue to grow as a share of the total need. All other age groups will decline as a share of the total. Future need for lone-parent renter households that require larger family units will continue to be acute.

- The existing Non-Market Housing portfolio in Sturgeon consists of 58% seniors housing, 31% for families and 11% for singles.

- Priority, in the short term, should be given to non-elderly singles and lone parents to address the backlog of need.

Market Affordable Housing Gaps

- The current supply of housing units is sufficient with a theoretical surplus of just over 2,000 units (Table 13, previous page). If owners are removed, the surplus is 584 rental units in this rent range. However, the surplus is theoretical because households from the other income ranges occupy many of these homes.

- There is a requirement for 127 units of Market Affordable rental housing for families, in particular three and four bedroom units.

Pure Market Housing Gaps

- The main gaps in Pure Market Housing are the lack of multi-family housing and traditional rental housing. These gaps result in higher housing costs compared to a more diversified and balanced housing stock of structure types and tenures.

T15: Existing Core Need by Households Type, 2011

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Households in Need</th>
<th>Share of Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>385</td>
<td>34%</td>
</tr>
<tr>
<td>Non-Family (Singles)</td>
<td>260</td>
<td>27%</td>
</tr>
<tr>
<td>Seniors</td>
<td>330</td>
<td>39%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>975</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

T16: Projected Annual Growth in Need and Demand, 2015-21

<table>
<thead>
<tr>
<th>Location</th>
<th>Existing Non-Market Housing Need (Renters)</th>
<th>Annual Future Housing Needs and Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Household Growth</td>
<td>Non-Market Housing</td>
</tr>
<tr>
<td>Sturgeon</td>
<td>975</td>
<td>990</td>
</tr>
<tr>
<td>Region</td>
<td>30,720</td>
<td>12,791</td>
</tr>
</tbody>
</table>
6.0 Where To From Here

- Both existing unmet needs, and future housing need and demand, are used in the development of public policy and planning for Non-Market and Market Affordable Housing across the Capital Region. The development of long-range plans and land use policies can ensure the housing market is balanced and functioning in an inclusive manner, as well as support initiatives to improve housing affordability, specifically Market Affordable Housing.

- The next step in implementing the Capital Region Housing Plan is development of a Regional Planning Model that would incorporate both Non-Market and Market Affordable Housing, and build upon the results of the Housing Needs Assessments.

- The result will be a Regional Housing Plan with a 5–10 year timeframe that (1) incorporates changing trends and gaps in the existing supply of housing with future housing need and demand, and (2) directs the supply of Non-Market and Market Affordable Housing throughout the Capital Region.

Prior Phase
- Capital Region Housing Plan
- Environmental Scan
- Sub-Regional Needs Assessment Framework
- Leduc and Strathcona/Ft. Saskatchewan Pilots

Where We Are Today
- Other Sub-Regional Needs Assessments — Edmonton, Lamont, Parkland and Sturgeon

Future Phase
- Sub-Regional Planning Model
- Sub-Regional Housing Plans Development
- Regional Plan Development
- Regional Plan Delivery & Monitoring
Appendix

Appendix A: Data Sources and Limitations

Data Sources
The following housing data sources are used to develop this report:
• 2011 Canada Census — National Household Survey (NHS)
• 2011 Core Need Estimates — National Household Survey (NHS)
• Canadian Mortgage and Housing Corporation (CMHC) housing market reports (new starts, rents and prices and rental vacancies)
• Edmonton Real Estate Board (EREB) sales data on existing house prices from the Multiple List Service (MLS)
• Administrative data related to existing supportive and social housing inventories, provided by the CRB municipalities and Housing Management Bodies in each Sub-region, the Housing Division of the Alberta Government, the City of Edmonton, and CMHC.

Data Limitations
As with any data, there are limitations. This may include accuracy of the data, when it was collected, the variables collected, and how the data can be disaggregated.

CMHC Core Housing Need Estimates
CMHC uses the census/NHS to generate estimates of core housing need. In this assessment, the 2011 NHS data are used to develop estimates of core need (2011). These are augmented with additional analysis: households paying over 50% of income as a separate measure of acute need.

Canada Census National Household Survey (NHS)
The census provides a rich data set, but is limited by frequency (every 5 years) and a delay in publication (2–3 years). Data can become 8 years out of date by the end of the census cycle. Other data sources are needed to supplement the census/NHS and to provide inter-censual updates.

Statistics Canada Tax Filer Data
Income data is available from Statistics Canada using Canada Revenue Agency (CRA) tax files data and is updated annually, with an 18-month lag. (2011 tax year data currently available; 2012 data will be available in October 2014.) This disaggregates by family type (i.e. two parent and lone parent), as well as non-family households, but does not provide tenure.
Statistics Canada also updates population estimates and components of population change (natural versus immigration) annually. Some data used to create tables and graphs has missing or blank cells. This is due to Statistics Canada’s data suppression policy, which ensures that individuals and households cannot be identified through the data. The details can be found in the Disclosure Control at http://www.statcan.gc.ca/pub/12-539-x/steps-etapes/4058325-eng.htm.

**CMHC Monthly Market Surveys**
Rental data (rents and vacancies) are surveyed and published semiannually by CMHC providing regular updates on the state of the market. The data covers privately owned rental apartment buildings containing 3 or more units. Smaller buildings and condominiums are not surveyed, nor is the secondary rental market, such as single detached houses, and basement suites. Due to the lack of a traditional rental market in the sub-regions, the survey only covers a small portion of the housing that most renters occupy (less than 25% in some cases) and is therefore not a very reliable indicator of vacancy and rental rates in these areas. Data from the 2011 NHS provides an estimate (based on occupant assessed values in 2011) of the current rental rates of rented accommodation in the sub-region.

**Market Affordable Housing Supply and Demand Analysis**
Market Affordable Housing is modest-sized, entry-level, family-oriented housing capable of being produced without upfront or on-going direct subsidies from any order of government for households earning moderate incomes (see Glossary). There is no available source of data that clearly articulates the type and amount of supply and demand for Market Affordable Housing. A methodology was developed to show how the existing supply of housing (ownership and rental) matches with household incomes (demand). The method is explained in detail in Appendix C.
Appendix B: The Housing Continuum Demand and Supply Gaps and Mismatch — Methodology and Assumptions

A continuum is a useful way to review the full range of housing options and assess both current supply and requirements based on incomes and household demographics. The concept of a housing continuum is widely adopted across Canadian municipalities as a way to set the broader context, as well as to help identify where gaps exist between need and demand versus supply. It presents an overview of the housing continuum from homelessness to the Pure Market response. This separates Market and Non-Market aspects of the housing system and includes the important category of Market Affordable Housing referenced in the Capital Region Housing Mandate.

The Non-Market side (Figure 1, left side) of the continuum includes services that represent an add-on to housing (accommodation). They provide varying levels of support services reflecting the special needs of the sub-population. This includes emergency shelters and housing in which support services are incorporated or delivered separately via community social service agencies.

The important element from the perspective of quantifying housing need and requirements is that affordable housing stock to facilitate the delivery of such support

**FIGURE B1: THE HOUSING CONTINUUM**

3 Figure 1, extracted from the Capital Region Housing Plan, uses reference income bands that vary from those used in this guide. As described below, these have been calculated as a way to quantify the continuum.
services is available. This speaks to requirements for subsidized or low rent options where low-income persons transitioning from homelessness or living with mental health challenges, or with restricted ability to perform activities of daily living can afford to live while receiving additional supports.

The Capital Region Housing Plan includes a preliminary income related quantum based on percentage of median income. It is possible to refine the income categories (as percentage of median or average income) accurately using eligibility income thresholds for social/affordable housing. This can then be used to align each part of the continuum against the price/rent of housing availability. This does not need to be done for each sub-region. A Region-wide benchmark can be created, as this is a regional market in which consumers make locational choices. While using a Region benchmark, the existing requirements and availability in each Sub-region should be determined with local data (i.e. how many units exist within each band of the continuum in that Sub-region).

The standard measures, used in Canada as eligibility for Social Housing, have an income threshold called Housing Income Limits (HILs). These are derived from median market rents, which are updated annually from CMHC rental surveys. HILs determine the income required to afford the median rent at 30% of income. These are calculated by household size (number of persons) and rounded to the nearest $1,000. HILs are calculated and applied at the CMA scale (i.e. not calculated at any sub-regional level).

Table B1: Derived Proxy Housing Income Limits (HILs)

<table>
<thead>
<tr>
<th>Size</th>
<th>Rent (2011)</th>
<th>Derived HIL*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Single – Bachelor</td>
<td>$713</td>
<td>$29,000</td>
</tr>
<tr>
<td>2 Person – One-bed</td>
<td>$857</td>
<td>$34,000</td>
</tr>
<tr>
<td>3 Person – Two-bed</td>
<td>$1034</td>
<td>$41,000</td>
</tr>
<tr>
<td>4 Person – Three-bed</td>
<td>$1191</td>
<td>$48,000</td>
</tr>
</tbody>
</table>

* e.g. 2 bed = $1,034 divided by 30% times 12 months = $41,360 rounded to $41,000.

Because median rents are not readily available, a proxy based on average rents is used here. For consistency with the 2011 NHS data used in assessment, the following HILs are calculated against the Oct 2011 Edmonton (CMA) average rents.

The 2010 NHS reports median and average incomes for Edmonton (CMA) as $79,090 and $97,516 respectively. Tax filer data for 2010 reports an average of $82,603 blended across all household types. This had increased to $85,414 in 2011. In the assessment, the average of $85,000 is used.

The average (or median) income of $85,000 for all households is too high to use as a threshold to assess Non-Market need. A household with an income of $80,000 can afford a rent of $2,000 and a home purchase price of $400,000 and cannot be used as a measure of need.

In developing HILs CMHC generates a data set of median rents based on units that include heat; however, these rents are not published. This tends to be slightly different from the published average rent data. Here the average rent is used to estimate HILs for purpose of quantifying the continuum.
In targeting programs, the United States of America uses 50–60% of area median family income. Separate analysis in Canada has found that 60% of median income roughly approximates the income calculated under the HIL method based on average rent for two-bed units. In our case, 50% of average 2011 income would translate to an income of $42,500 with affordable rent and house price of roughly $1,000 per month and $200,000, respectively.

When comparing the derived HILs, which reflect the upper limit for eligibility for social housing, to the average 2011 income (tax data) of $85,400, it is clear that, as a benchmark against median or average household income, an adjustment is required. The upper limits should be closer to 50% for families and 30-35% for non-family (mainly singles) for whom smaller units with lower rents are appropriate.

Table B2: Edmonton 2011 Derived HIL’s and Average Household Income

<table>
<thead>
<tr>
<th>Size</th>
<th>Annual Income</th>
<th>Percent of Income (CMA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Single – Bachelor</td>
<td>$29,000</td>
<td>34%</td>
</tr>
<tr>
<td>2 Person – One-bed</td>
<td>$34,000</td>
<td>40%</td>
</tr>
<tr>
<td>3 Person – Two-bed</td>
<td>$41,000</td>
<td>48%</td>
</tr>
<tr>
<td>4 Person – Three-bed</td>
<td>$48,000</td>
<td>56%</td>
</tr>
</tbody>
</table>

Comparing these CMA HILs to the CMA Regional median income the continuum can be quantified.

Table B3: The Housing Continuum Income Ranges

Average Income Edmonton CMA 2011 = $85,000 (= Base For Benchmarks)

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)</th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>0–35%</td>
<td>35–50%</td>
<td>&gt;50%</td>
</tr>
<tr>
<td>Family</td>
<td>0–50%</td>
<td>50–80%</td>
<td>&gt;80%</td>
</tr>
<tr>
<td>All Households</td>
<td>0–35/50%</td>
<td>35/50%–50/80%</td>
<td>&gt;50/80%</td>
</tr>
</tbody>
</table>

The maximum affordable price and rent for threshold income can be readily calculated based on paying 30% of income for rent or mortgage. These rent and price ranges can then be compared against the rent and price distribution in each jurisdiction as a way to identify gaps in the continuum.

The continuum can be refined to include an intermediate market category as a transition between Non-Market and Pure Market. Given the incomes and distribution of households (families and singles separately), the affordable rent price for each income band can be calculated. This can then be compared against the existing rents and prices in the stock in a Sub-region or municipality, as well as against the rents and prices of recently constructed housing.

Unfortunately, the census (NHS) data does not distinguish between smaller sized units for singles (bachelor/one-bedroom) and larger family sized units (2–3+ bedroom). However, the National Household Survey custom data file obtained for this work provides reasonable proxies. For owners, the file provides dwelling values by structure type. Larger dwelling types (single-detached, semi, row and mobiles) are assigned as family housing; apartments and attached units are assigned to non-family (singles) housing.
The data files for renters include rent ranges with household type; family and non-family households can be extracted. The incomes of both family and non-family households are also available separately. Counting the number of households within each income range provides a way to quantify demand and to compare this with supply (availability by rent or price).

The results for the Sturgeon Sub-Region are included in Table B4. The continuum shows a shortfall of housing options (either to rent or to buy) against the lower income need.

Table B4: Quantifying the Continuum for All Households — Sturgeon
Average income (= base for benchmarks) — $85,000

<table>
<thead>
<tr>
<th></th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Income as % Benchmark =)*</td>
<td>0–35%/50%</td>
<td>35/50%–50/80%</td>
<td>&gt;50/80%</td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>29,500/42,500</td>
<td>42,500/68,000</td>
<td>&gt;42,500/68,000</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744 (S)/1063 (F)</td>
<td>$1,063 (S)/$1,700 (F)</td>
<td>&gt;$1,063 (S)/$1,700 (F)</td>
</tr>
<tr>
<td>Max afford buy</td>
<td>134k (S)/192k (F)</td>
<td>$192k(S)/307k (F)</td>
<td>&gt;$192k(S)/307k (F)</td>
</tr>
<tr>
<td>Rent units available</td>
<td>1,160</td>
<td>2,033</td>
<td>1,582</td>
</tr>
<tr>
<td>Homes priced in range</td>
<td>1,197</td>
<td>4,442</td>
<td>23,976</td>
</tr>
<tr>
<td>Total dwellings in range</td>
<td>2,357</td>
<td>6,475</td>
<td>25,558</td>
</tr>
<tr>
<td>Households in income range</td>
<td>4,491</td>
<td>4,513</td>
<td>25,481</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>(2,134)</td>
<td>2,062</td>
<td>77</td>
</tr>
</tbody>
</table>

* The income benchmark is different for singles and families, e.g. for non-market it is 35% singles and 50% family so two values are used in each part of the continuum.

The results show a shortage of 2,134 units (owned and rented) of Non-Market Housing for households earning less than $29,500 for singles and $42,500 for families. The Affordable and Full Market categories each show a theoretical surplus. These households can access housing in lower categories without being in need. However, this does exclude lower income households because they cannot afford to compete with higher income households.

Given that the focus of the needs assessment is on renter households, due to the high incidence and magnitude of need, this approach can be adapted to focus only on renter family and non-family households. Table B5 and Graph B2 show the results for all renter households and rental units in each category.

Table B5: Quantifying the Continuum for All Renter Households
Average income (= base for benchmarks) — $85,000*

<table>
<thead>
<tr>
<th></th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Income as % Benchmark =)</td>
<td>0–35%/50%</td>
<td>35/50%–50/80%</td>
<td>&gt;50/80%</td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>29,500 (S)/42,500 (F)</td>
<td>42,500 (S)/68,000 (F)</td>
<td>&gt;42,500 (S)/68,000 (F)</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744 (S)/1063 (F)</td>
<td>1,063 (S)/1,700 (F)</td>
<td>&gt;1,063 (S)/1,700 (F)</td>
</tr>
<tr>
<td>Rent units available</td>
<td>1,160</td>
<td>2,033</td>
<td>1,582</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>1,369</td>
<td>1,449</td>
<td>1,967</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>(209)</td>
<td>584</td>
<td>(384)</td>
</tr>
</tbody>
</table>
The results from Table B5 and Figure B2 show a shortage of 209 units of Non-Market Housing and a theoretical shortage of 384 units of Full Market Housing. To gain greater insight, the family and non-family renter households and rental units can be assessed separately. The following two sets of tables and graphs provide this breakdown.

Table B6: Quantifying the Continuum for Renters — Single Person Households

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)</th>
<th>Non-Market Social</th>
<th>Market Affordable</th>
<th>Full Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–35%</td>
<td>1,160</td>
<td>1,369</td>
<td>1,369</td>
</tr>
<tr>
<td>35–50%</td>
<td>2,033</td>
<td>1,449</td>
<td>2,033</td>
</tr>
<tr>
<td>&gt; 50%</td>
<td>1,582</td>
<td>1,582</td>
<td>1,582</td>
</tr>
</tbody>
</table>

Table B6 and Figure B3 show a deficit of 416 rental housing options for single renters earning less than 35% of median income ($29,500). For single renters earning between 35% and 50% ($29,500 - $42,500) of median income, there is a surplus of 367 rental units. Above 80% (> $42,500) of median income, there is a small surplus of 39 rental housing units. Higher income households access housing in the lower cost categories and crowd out lower income households. Affordable rental housing options for singles are limited and in short supply.
In the case of families (Table B7 and Figure B4), there is generally a surplus, mainly because most developers are building family units, and some older ones are still relatively affordable. There is a surplus across all ranges above 80% of median income (>$85,000) and a theoretical shortage of 424 rental housing units. This suggests that the real gap for many renter families is the lack of any rental housing, especially rental housing designed for families (e.g. three and four bedroom units).
Appendix C: Glossary and Acronyms

**Affordable Housing Program**
The Province of Alberta’s Affordable Housing Program provides one-time capital grants for the construction/acquisition of rental housing units. Grant recipients are required to provide rents that are at least 10% below market. Units are targeted at households with incomes at or below HILs. There are no operating subsidies for these units.

**Canada Mortgage and Housing Corporation (CMHC)**
CMHC is Canada’s national housing agency. Established as a government-owned corporation in 1946 to address Canada’s post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada’s premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

**Capital Region**
The Capital Region includes lands lying within the boundaries of the participating municipalities: Beaumont, Bon Accord, Bruderheim, Calmar, Devon, Edmonton, Fort Saskatchewan, Gibbons, Lamont, Lamont County, Leduc, Leduc County, Legal, Morinville, Parkland County, Redwater, Spruce Grove, St. Albert, Stony Plain, Strathcona County, Sturgeon County, Thorsby, Wabamun, and Warburg.

**Capital Region Board**
The Capital Region Board was established in 2008, under Capital Region Board Regulation 38/2012, of the Municipal Government Act. The Capital Region Board is a non-profit corporation comprised of 24 member municipalities from within the Region.

**Co-Operative Housing (Co-op)**
Co-op housing is collectively owned and managed by its members who live in the housing. Co-op members actively participate in decision-making and share the work involved in managing the building and housing community.

**Community Amenities**
Community amenities are capital facilities or improvements needed to service a growing population or to create a more complete community such as leisure centres, police buildings, cultural centres, libraries, parks, and playgrounds. Some definitions also include the natural amenities of rivers, lakes, and walking trails. Other definitions include access to commercial amenities such as shopping centres, medical facilities, and restaurants.

**Community Housing Program**
The Province of Alberta’s Community Housing Program provides subsidized rental housing to low-income households who cannot afford private sector accommodation. Applicants whose income falls below CNITS are eligible to apply. Management and tenant selection is delegated to the local housing operators (usually a Management Body). Applicants are given priority based on need, as determined by income, assets, and current housing condition. A tenant’s rent, which includes heat, water and sewer expenses, is based on 30% of a household’s adjusted income. The tenant is responsible for electricity, telephone and cable television, as well as any additional services they may request (such as parking). Operating deficits are cost-shared with Canada Mortgage and Housing Corporation. One of the orders of government owns the units.
Core Housing Need (Core Need)
This is a concept developed in the 1980’s to define housing need and involves a two-step assessment. First, does a household experience any one or combination of housing problems covering suitability (crowding), adequacy (building condition) or affordability (paying greater than 30% for shelter)? Second, is their income below a defined income threshold that varies by market/city and by household size?

CMA
Census Metropolitan Area.

CNIT (Core Need Income Threshold)
Canada Mortgage and Housing Corporation establishes local income limits each year. Households with annual incomes equal to or less than the HIL are said to have insufficient income to afford the on-going costs of suitable and adequate rental units in their area. Incomes below this level may be eligible for various rental subsidy programs.

Condominium (Condo)
This is a form of tenure that creates title and ownership rights in virtual three dimensions, as opposed to land title. The term refers to a legal ownership structure and should not be confused with built form. For example, an apartment that is owned may be a condominium, but an apartment may also be rented.

Diversification of Housing Types
This is a range of housing types, including single-family dwellings, duplex, townhome, condominium and apartment types, mixed throughout neighborhoods to serve a broad range of residents of varied age and income.

EREB
The Edmonton Real Estate Board is an Association of realtors and provides data and statistics on home sales and prices in the Edmonton area.

Garage Suites
A garage suite is a self-contained dwelling located above a rear attached garage which is accessory to a single detached dwelling. It must have an entrance separate from the vehicle entrance, either from the interior or exterior of the structure, and include cooking facilities, a bathroom and bedroom(s).

Habitat for Humanity Homes
Housing units are built with voluntary labour, using cash and material donations. When completed the units are sold to qualifying, working, low and moderate income households. The household is provided an interest free mortgage and the mortgage is amortized to 25% of the household’s income. When the recipient household decides to sell the unit, it is sold back to Habitat for Humanity and another qualifying household receives a place to live.

HAT
Housing Assessment Tool. The HAT is the tool developed for the Capital Region to assess housing need across all Sub-Regions.

HICO
Housing In Canada Online. A CMHC interactive data file providing historic data and core need estimates for a wide geography of cities and census areas.

HIL
Housing Income Limits (new label for former CNITs, as above).
Home Program
Through education, financial assistance and one-on-one counselling, the Home Program helps low income people become homeowners. Education sessions are available to anyone interested in owning a home. Participants do not have to be first time buyers or low-income buyers. Low-income buyers (below CNITs) who have completed education sessions can apply for down payment assistance.

Household
Refers to a person or a group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. It may consist of a family group (census family) with or without other persons, of two or more families sharing a dwelling, of a group of unrelated persons, or of one person living alone. When age is cross-tabulated with households, this uses the reported age of the household maintainer.

Housing Allowance
This is housing assistance to help households manage high shelter cost burden and is distinct from the Rent Supplement. Payments are made to the household, not to the property owner, and the Housing Allowance is therefore portable. A Housing Allowance may be structured to pay a fixed monthly allowance or can pay based on the RGI-market rent difference.

Housing Continuum
This is a conceptual framework used to describe a range of housing options from homeless supports to independent market rate housing.

Incidence of Need
The frequency (or incidence) of need refers to the tendency that a particular household will experience housing need. For example, if 60 lone-parent households out of 100 lone-parent households experience affordability problems, the incidence (or chance) of need among lone-parents is 60%. In the assessment, incidence refers to affordability need only.

Inclusive Communities
Inclusive communities have a variety of housing, commerce, recreational, institutional, social, and public amenities within their boundary. Inclusive communities provide a physical and social environment where residents can live, learn, work, and play without having to travel beyond the community boundary.

Infill Development
Development or redevelopment in existing developed areas includes building on vacant or underutilized lands, or re-development of a developed site to a higher density.

Intensification
This is the development of a property, site or area at a higher density than currently exists. For example, this includes redevelopment (including the reuse of brownfield sites), development of vacant and/or underutilized lots, the conversion or expansion of existing buildings, and infill development, and may include greenfield sites with development densities higher than historical norms.

Major Repairs Needed
This includes dwellings needing major repairs such as defective plumbing, electrical wiring, and structural repairs to walls, floors, or ceilings.
Market Housing
Market Housing is defined as housing supplied by the private market, without direct government subsidies. Under Market Housing, two sub-categories — Market Affordable Housing and Pure Market Housing — have been further delineated:

**Market Affordable Housing** is defined as rental or ownership housing that is modest in form and specification and is capable of being produced for moderate income households without upfront or on-going direct government subsidies (such as through regulatory relaxations, efficient design, or tax incentives). This applies to households earning moderate incomes between 100% and 150% of median income.

**Pure Market** is used to further delineate housing that is affordable to those with incomes greater than median income.

Minor Repairs Needed
This includes dwellings needing minor repairs such as missing or loose floor tiles, bricks, shingles, defective steps, railing, or siding.

Mixed-Income Development
This is a type of development that includes families at various income levels. Mixed-income developments are intended to promote de-concentration of poverty and give lower-income households access to improved amenities.

Mixed-Use Development
This development mixes compatible residential, commercial, institutional, and recreational land uses. The development may exist within an area of land, and/or within buildings, in order to increase density, reduce development footprint through intensification of land use, and to improve public accessibility to the range of mixed land uses.

Multi-family Housing
A building constructed for residential purposes for use by two or more families, such as duplexes, townhomes, and row house developments, multi-story, and high-rise apartments.

NHS
National Household Survey (the replacement for the Statistics Canada long form census), administered in May 2011.

Non-Market Housing
Non-Market Housing is defined as housing that is operated and funded, or created, through direct government subsidies. It includes categories of housing based on the associated services needed by the clients. Non-Market Housing is further segmented into the categories of Affordable Housing and Social Housing:

**Affordable Housing** is rental or ownership housing that generally does not require on-going (operating) subsidies. It is both affordable and targeted for long-term occupancy to households with incomes between 100% and 80% of the median renter income for their household size.

**Social Housing** is rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes between 80% and 65% or less of the median renter income for their household size.

1 “Non-Market Housing” also includes “Emergency Shelters”, “Transitional Housing” and “Supportive Housing”, and requires deeper capital and operating subsidies provided under government programs to enable affordability to households with considerably lower incomes or no incomes at all.
**Other Non-Profit**
These are non-profit organizations providing rental housing at rents below market rates who do not receive housing subsidies from government.

**Provincial Private Non-Profit Program**
This program provides monthly subsidies to non-profit organizations to cover operating deficits, including a reserve allocation and the mortgage principal and interest payment based on eligible capital costs. Individuals who currently occupy a crowded or inadequate dwelling would be eligible for housing in these units owned by private non-profit groups. The operating deficits are cost-shared with Canada Mortgage and Housing Corporation. Rents are based on 30% of a household’s adjusted income.

**RGI**
Rent Geared to Income.

**Rent Supplement Program**
A subsidy is provided to reduce the market rent for a household with income below CNITs. There is a variety of rent supplement programs, some providing subsidies directly to the property owner, others directly to the tenant. The subsidy can be a fixed rate or based on the income of the household. Typically, these subsidies are funded by the province and administered by a management body.

**Rural and Native Housing Program**
This provincial program funds the construction of a small number of housing units throughout Alberta. Management bodies typically rent out the units in the same manner as the Community Housing Program defined above.

**Secondary Suites**
A secondary suite is a separate and subordinate dwelling unit contained within a detached dwelling. A secondary suite must have a separate entrance from the entrance to the principal dwelling and include a cooking facility, bathroom and bedroom(s) that are separate from those of the principal dwelling.

**Seniors Self-Contained Program**
The Alberta Government provides apartment style accommodation to low and moderate income seniors who are functionally independent with or without assistance from existing community services. Rent, which includes water, heat and sewer expenses, is based on 30% of a household’s adjusted income. The Province owns most of the apartments funded under this program and any operating deficits are fully funded by the Alberta Government. Household income must be below the CNITs to qualify for the program.

**Emergency Shelters**
These are temporary places for people to live until housing that is more permanent is found. An emergency shelter supports people fleeing a specific situation, such as natural or man-made disasters, domestic violence or sexual abuse. Emergency shelters sometimes facilitate support groups, and provide meals.

**Special Needs Housing**
Special needs housing are dwellings that have been modified with special features to help people live independently in the community. For example, a unit may be adapted for wheelchair access.
Supportive Housing
Supportive housing offers support services onsite to assist tenants to live independently. For example, some providers will offer support for youth or people with substance abuse problems.

Support Services
Housing support services help people live independently in the community, regardless of their tenure. They support people who want to stay in their own home. A wide range of people with particular needs can receive housing support services, including homeless people, refugees, women escaping domestic violence, people with a chronic illness, people with a physical impairment or learning disability, seniors, ex-offenders, people with drug and alcohol related problems, and others. They may use these services when their accommodation is temporary (for example, in a crisis) or when they are being re-housed.

A wide range of supported accommodation models exist and some examples include:

- Sheltered housing with 30 or 40 self-contained units of accommodation with on-site support
- Communal facilities and call systems
- Homeless hostels
- Group homes where people share accommodation supported by residential or visiting housing support workers
- Individual scattered or clustered dwellings with floating (flexible) support
- Wet houses for people with substance misuse problems

Supported Housing
Rental Housing for less than median income households for whom outreach services are accessed from an off-site source (e.g. homecare, aids to daily living, etc.).

Supportive Living Lodge
Supportive living settings are operated under the Alberta Housing Act (usually by a Management Body) and are designed to provide room and board for seniors who are functionally independent with or without the assistance of community-based services.