Foreword

The Leduc Sub-Region Housing Needs Assessment Report provides municipal and provincial policymakers, public housing agencies and private sector housing developers with a comprehensive overview of the current and anticipated housing market and demographics in Leduc County, in order to assess the current and future housing needs in the Leduc Sub-Region of the Capital Region.

The Capital Region Board 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.

The Leduc Sub-Region Housing Needs Assessment identifies the following needs along the housing continuum:

**Non-Market Housing**
- Current Need: 1,455 units
- Future Need: 122 units/year

**Market Housing**
- Current Supply and Demand: Overall shortage of ownership and rental units for all households
- Future Demand: 958 units/year

The Leduc Sub-Region assessment is complex, however, the predominant needs are related to affordability, rental, and non-family household units. In non-market housing, the current need of 1,455 units can be broken down where 850 households pay between 30% and 50% of their income for housing and 605 households pay more than 50%.

The implications for the housing market and the community are evident as the limited supply of smaller apartment options is leading to inflated rents. The overall Market Affordable Housing over-supply of units focuses on families, but there is an overall shortage of about 900 units across the Sub-Region. Single person households unable to find affordable accommodation may be forced to leave the sub-region. The need for seniors’ housing will continue to grow and will include a variety of housing options from independent living to long term care.

Policy and program responses in collaboration with regional stakeholders will have to consider ways to ensure that the production of housing appropriate for seniors does not fall behind, both in terms of overall output (housing units) and affordability. Enhanced public transportation and community services with more local delivery will be required to support the households in need if a more integrated, inclusive and balanced community is the goal.
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Executive Summary

This Report provides an assessment of the Leduc Sub-Region housing need in the context of overall housing need across the Capital Region. Housing needs assessments are the first substantive step in the development of sub-regional housing plans across the CRB (see figure below). The assessment provides the identification Leduc Sub-Region housing needs to inform its’ Housing.

This assessment was undertaken as a pilot study to show the CRB how Sub-Regional assessments could be undertaken and used both within the sub-region and across the CRB for coordinated housing planning.

The Leduc Sub-Region Housing Plan will also inform an important piece of the CRB’s Housing Plan in conjunction with the Housing Plans of the other sub-regions. The CRB is committed to coordinate and support this response on an ongoing basis in order to realize its overall vision for housing. The specific role of the CRB in terms of governance and priority setting in the planning process needs to be clearly articulated to ensure that the process is effective regionally.

Moving forward entails identifying through a collaborative process the specific actions, methods and programs/policies that will be used and when to respond to the gaps identified in the housing needs assessment.

Regional Housing Plan Development, Delivery and Evaluation (5-Year Cycle)

1. CRB Housing Needs Assessments (every 5 yrs)
2. CRB Regional Housing Direction (every 5 yrs)
3. Sub-Regional Housing Plans (every 5 yrs)
4. Sub-Regional Deliver and Monitor (Annually)
5. Report, Evaluate and Adjust (Annually)
The Approach

The Housing Need Assessment Framework was developed to outline a process for CRB Housing Need Assessments. The Housing Assessment Tool (HAT) reviews and assesses the current housing situation, recent trends and likely future patterns of development. It also seeks to identify housing supply gaps along the housing continuum. While the focus is on assessing requirements for Non-Market Housing and Market Affordable Housing assistance, the Framework allows for the examination of recent market performance, as this sets the context and influences Non-Market Housing issues, such as housing affordability and availability of low-modest priced options.


Housing Stock (composition of housing supply)
- Relatively new housing stock consisting of predominantly single detached dwellings (p.19)
- Nearly all housing is owner-occupied with few traditional rental opportunities (p.20)
- Condition of the housing stock is comparable to the Capital Region, which suggests there may be redevelopment opportunities (p.21).

Household Composition (who lives in households)
- Households consist mostly of young families, a small proportion are single person households, including some seniors (65+ years of age). (p.23)
- Households are relatively younger in the Leduc Sub-Region. (p.24-25)
- Fewer household maintainers under 30 and over 70+ years of age — majority are working age (30–59 years of age), which explains the high rate of homeownership. (p.24-25)

Household Income Profile
- Median homeowner income is comparable to the CRB. However, median renter income is 33.6% higher than the CRB. (p.26)
- The Leduc Sub-Region has a larger share of households who earn more than $100,000 annually (44%) compare to the CRB overall. (p.25)

---

1 The Housing Need Assessment Framework was developed as “An important step toward addressing the housing needs of the region is determining the extent of this need. The framework consists of the Housing Assessment Tool (HAT) and a User Guide, as request in the Request for Proposal for this project.

2 Seniors are defined as anyone over the age of 65, but the data is available for 65 – 70, 70 – 75 and 75+ years of age.

3 Household maintainers are another term for head of the household and are usually defined as the person who pays the rent or mortgage and utilities.
House Prices and Rental Rates

- Homeowners live in more modestly priced dwellings, yet renters pay considerably more — 28% paid $1,500+ for monthly rent compared to 15% in the CRB (2011). (p.29–31)

- Rental housing in short supply and more expensive than Edmonton — partly because most of the purpose-built rental housing has been built in the last 10 – 15 years and therefore commands a premium similar to newly constructed housing in Edmonton. Also reflects the higher rents in non-traditional forms of rental housing (i.e. detached rented homes). (p. 31-32)

Identifying the Supply Mismatch

While overall housing supply (by price) and demand (by income) in the Leduc Sub-Region is relatively balanced overall4, there is a mis-match between what housing is available (by price range) and what portion income households can afford to pay for housing.

The graph below shows there is a shortage of 1,274 units of housing that would be affordable to households with incomes in the Non-Market social category of the continuum. These households are forced to access housing that is available in the Non-Market Affordable or even Market Affordable categories, resulting in them having to pay

---

4 When family households by income group and housing inventory by price range are considered along with non-family households, there is an overall surplus of 880 housing units, which is considered to be balanced in terms of the amount of housing required to accommodate the number of households in the Leduc Sub-Region. It represents almost 3.9% of the housing stock – 3% is considered a balanced market.

How Much Housing Is Available For Different Income Groups1

---

1 Average income is based on the average income across the Edmonton CMA in 2011 of $85,000. This is used as a benchmark for the continuum. This chart does not identify need or demand. Simply overall shortage of about 900 units across the housing continuum with most of the surplus falling under ownership units for families. The following tables better articulate the needs.
even more to meet their housing needs. Even though the supply is sufficient, a share of lower-income households cannot afford the cost of the units that they require to meet their needs.

When you examine the continuum for family and non-family households, the shortfall applies almost exclusively to rental units in the lower rent ranges (<$749/month). The housing need is mainly from non-family renter households earning less than $29,750, but also from family households earning less than $42,500. Small bachelor and one-bedroom apartments for singles and some larger 3 and 4 bedroom units for families that are affordable to households in these income ranges would address the need.

**Existing Gap**

1. **Non-Market Housing Need — Social And Affordable**

Housing needs are predominantly related to affordability and impact mainly renters (reflecting lower incomes). About 1/3 or 1,455 renter households in the Sub-Region pay more than 30% of their income for shelter. About 14% or 605 households pay over 50% of their income for shelter. The breakdown of households in need by type is shown below:

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Social Households in Need</th>
<th>Affordable Households in Need</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Affordability 50%+</td>
<td>Affordability 30% — 50%</td>
</tr>
<tr>
<td>Family w/o Children</td>
<td>45</td>
<td>130</td>
</tr>
<tr>
<td>Family with Children</td>
<td>50</td>
<td>145</td>
</tr>
<tr>
<td>Lone-Parent-Family</td>
<td>115</td>
<td>175</td>
</tr>
<tr>
<td>Other (MF)</td>
<td>0</td>
<td>50</td>
</tr>
<tr>
<td>Non-Family</td>
<td>380</td>
<td>370</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>605</strong></td>
<td><strong>850</strong></td>
</tr>
</tbody>
</table>

**Implications**

- Limited supply of smaller apartment options. Few lower-rent properties contribute to affordability (and) problems by inflating rents;
- Single person households (including seniors) may be forced to leave the Sub-Region to find housing they can afford;
- The 605 renter households paying more than 50% of their income for housing require deep subsidies to address their needs;
- The 850 renters paying between 30% and 50% of their income for housing who require limited financial assistance to meet their needs.

1. The 850 households paying between 30 and 50% of their income for housing was derived by subtracting the number paying more than 50% from the number paying more than 30%.

- The number of households in need is extensive
- Lone-parent families had the highest incidence of need at both the 30% and 50% levels;
- Singles had the second highest incidence of need at both the 30% and 50%.
- Included in the 1,455 households paying more than 30% of their income for housing are 475 seniors, of which 335 are 75+ years of age.
2. Market Housing Demand—Affordable and Pure Market

The demand of market housing exceeds the supply by about 900 units — the unmet demand is mainly from non-family (singles) renter households. There is demand for higher density, smaller units that rent for a reasonable rate, specifically for single person households.

<table>
<thead>
<tr>
<th>Gaps</th>
<th>Implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>• There is an overall surplus of housing, but a shortage of rental housing units consisting of bachelor and one-bedroom units for single person (including seniors) households and some 3-bedroom units for lone parent families.</td>
<td>• The shortage of rental housing and demand from high income earners inflates rental rates;</td>
</tr>
<tr>
<td></td>
<td>• Young adults leaving home have few rental options they can afford;</td>
</tr>
<tr>
<td></td>
<td>• Aging seniors will place considerable demand on rental housing when they sell their homes;</td>
</tr>
<tr>
<td></td>
<td>• Lone parent families have few rental options and either have to purchase or access more affordable housing options from the oversupply of market affordable options.</td>
</tr>
</tbody>
</table>

3. Support Services

Community amenities and support services located in the Sub-Region were reviewed by stakeholders and gaps were identified. The provision of services and location of housing is a key question to be addressed across the Capital Region5.

<table>
<thead>
<tr>
<th>Gaps</th>
<th>Implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Inadequate public transportation (including services for the disabled/elderly)</td>
<td>• Lower income households who require supports and are without affordable transportation options may have to leave the Sub-Region.</td>
</tr>
<tr>
<td>• Anything beyond a basic level of support (e.g. in-take and assessment, counselling, etc.) must be accessed through a facility or service located in Edmonton</td>
<td>• Many of the services required by non-market housing clientele are not specialized and could be delivered locally. In many instances, there may even be cost savings and improved service and enhanced quality of life by allowing people requiring support to remain in their communities. The really good example of locally provided supports is home care.</td>
</tr>
<tr>
<td>• There is a component of the households in need who required certain community amenities and support services in close proximity to non-market housing. In other instances such as group homes, a full-time care provider may be required 24/7 to make the arrangement work.</td>
<td></td>
</tr>
</tbody>
</table>
Future Gaps

The final consideration is how housing requirements/demand and needs change over time. This draws on population and household projections developed for the CRB. Future housing requirements, incorporating both Non-Market Housing need and Market Affordable Housing demand (annual) for the high scenario are as follows:

**HOUSEHOLDS IN NEED BY TYPE AND AFFORDABILITY LEVEL, 2011**

<table>
<thead>
<tr>
<th>Age Cohorts</th>
<th>Total Housing Requirements</th>
<th>Non-Market Housing</th>
<th>Market Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>12</td>
<td>2</td>
<td>—</td>
</tr>
<tr>
<td>25-44</td>
<td>305</td>
<td>31</td>
<td>—</td>
</tr>
<tr>
<td>45-64</td>
<td>424</td>
<td>34</td>
<td>—</td>
</tr>
<tr>
<td>65+</td>
<td>339</td>
<td>51</td>
<td>—</td>
</tr>
<tr>
<td>All Ages</td>
<td>1,080</td>
<td>122</td>
<td>155*</td>
</tr>
</tbody>
</table>

* The future demand estimates for MAH are not age specific.

The Leduc Sub-Region will require about 1,100 new housing units every year to keep up with demand from population growth. In addition to the 605 households currently in need of Non-Market Housing, another 122 new Non-Market Housing units will be required every year to meet the growth in households in need. The demand for Market Affordable Housing will grow at a pace of 155 units annually over the next 7 years.

The trend in new households in need is toward households aged 65+ (see chart below). The need for seniors housing will continue to grow in terms of the proportion of households in need. This will include housing options from independent living to long term care. Policy and Program responses will have to consider ways to ensure that the production of housing appropriate for seniors does not fall behind, both in terms of overall output (housing units) and affordability.
Where to From Here

Both existing unmet needs and future housing need and demand must be considered in the development of public policy and planning for Non-Market and Market Affordable Housing across the Capital Region. For example, the information on the housing market can be used in the development of long range planning (e.g. MDP’s) and land use policies to ensure that the entire housing market is balanced and functioning in an inclusive manner, as well as support initiatives to improve housing affordability (e.g. flexible zoning to support higher density), specifically Market Affordable Housing.

Now that the Leduc Sub-Region Housing Needs Assessment is complete, the next step in implementing the CRB Housing Plan is development of a Regional Planning Framework. This would incorporate both Non-Market and Market Affordable Housing and build upon the results of the need assessment. The result will be a Regional Housing Plan with a 10 year timeframe that incorporates changing tends and gaps in the existing supply of housing with future housing need and demand and directs the supply of Non-Market and Market Affordable Housing throughout the Capital Region.
1. Introduction

The Capital Region Board retained the Headwater Group Consultancy to prepare a strategic Housing Needs Assessment Framework in September 2013. The purpose of the project, as stated in the Request for Proposals, was to:

“....promote integrated and coordinated planning of non-market and market-affordable housing at the sub-regional scale. An important step toward addressing the housing needs of the region is determining the extent of this need. In response to this challenge, the CRB Housing Committee seeks to establish a framework for identifying housing need that will guide the development of housing needs assessments throughout the Region in a consistent and comparable manner. Upon completion of the assessment framework, two housing needs assessment studies will be undertaken within the Leduc and Strathcona/ Fort Saskatchewan sub-regions”.

The Framework will provide a comprehensive, standardized and consistent method for analyzing current and future housing needs across the Capital Region. The two pilot housing needs assessments provide the basis to determine the appropriate policy, program and investment responses across the Capital Region and within Sub-regions at future stages.

The Needs Assessment

The Housing Needs Assessment Framework and Tool (HAT) has been developed and implemented in the Leduc Sub-Region, resulting in this Housing Needs Assessment Report. This Report provides an enhanced understanding of housing need at the sub-regional level and better equips the municipalities, their housing management bodies, other private and public-sector partners and the Government of Alberta, to respond in a collaborative and integrated manner. The Report will form the informational basis for the Leduc Sub-Region to establish its Housing Plan in conjunction with its municipalities, private and public sector partners. The Leduc Sub-Region Housing Plan will form an important piece of the CRB’s Housing Plan in conjunction with the Housing Plans of the other sub-regions. The CRB is committed to coordinate and support this response on an ongoing basis in order to realize its vision for housing.

1.1 PURPOSE

Consistent with the Capital Region Housing Plan Vision (“A sufficient, supply, choice and diversity of housing within the Capital Region”), the Housing Needs Assessment involves an analysis of current and future need and demand for Non-Market Housing and Market Affordable Housing in the Sub-Region to ensure effective planning in supporting a diverse range of housing options for all income levels within that sub-region.

6 The assessment guide was developed in collaboration with Focus Consulting of Ottawa, and Gordon & Associates of Edmonton.
Specifically, the analysis will:

- Enable the CRB to be more informed on existing and forecast housing Non-Market Housing need and Market Affordable Housing supply, need and demand conditions and trends in the Sub-Region, and;
- Lead to an integrated and coordinated planning approach to meet this existing and projected housing need and demand through a sufficient supply and balanced mix of housing across the housing continuum in the Sub-Region and overall Capital Region.

### 1.2 THE SIX HOUSING SUB-REGIONS OF THE CAPITAL REGION BOARD

The Capital Region Housing Plan was approved by the Alberta Government in 2009, recommending a sub-regional planning approach for assessing and identifying housing priorities. The Plan recommended the establishment of the following six (6) housing sub-regions:

- Edmonton Housing Sub-Region
- Leduc Housing Sub-Region
- Sturgeon Housing Sub-Region
- Parkland Housing Sub-Region
- Strathcona/Fort Saskatchewan Housing Sub-Region
- Lamont Housing Sub-Region

The geographic area of each sub-region is detailed in the map below (Leduc County = Leduc Housing Sub-Region).
1.3 METHODOLOGICAL APPROACH

The Sub-Region Housing Needs Assessment follows the questions identified in the approach outlined in the CRB Housing Needs Assessment Framework. While the Framework focuses almost exclusively on quantitative data gathered by secondary sources, there are a couple of areas where reliable data is not available. In these instances, qualitative data is often the only option.

In the case of the Sub-Region, in addition to identifying housing supply gaps and imbalances, the CRB was interested in knowing what types of support services and amenities are required either in the housing or in close proximity to meet the needs of the residents. Two meetings were held with community stakeholders to review existing community amenities and services and identify any issues and gaps specifically required to support the residents of Non-Market Housing and Market Affordable Housing. A list of representatives who participated in the meetings in the Leduc Region is attached in Appendix D “Community Amenities and Support Services”).

The Housing Need Assessment Framework includes a Housing Assessment Tool (HAT) and a User Guide. The Framework outlines the process for CRB Housing Need Assessments through the HAT analytical model. The HAT reviews and assesses the current housing situation, recent trends and likely future patterns of development. It also seeks to identify housing supply gaps along the housing continuum. While the focus is on assessing requirements for Non-Market Housing and Market Affordable Housing assistance, the Framework allows for the examination of recent market performance, as this sets the context and influences Non-Market Housing issues, such as housing affordability and availability of low-modest priced options. The User Guide describes the process used within an assessment framework and outlines the steps and data elements necessary to create an assessment report.

The Housing Assessment Tool analysis is focused on a series of questions ranging from the overall market context through to assessing future need and demand. The findings of the analysis are presented as Excel worksheets, providing focused research findings for each housing assessment question below (CRB Sub Regional Housing Assessment Framework User Guide 2014):

- **Setting the overall market context**
  - What are the Sub-Regional Housing Stock Characteristics: Dwelling, Age, Type and Condition?
  - What are the Population and Household Characteristics of the Sub-Region?
  - What is income profile by tenure?
  - What are the trends and current housing prices and rents?

- **Determining nature and extent of housing need and demand (households not served by market)**
  - What is nature of Non-Market Housing need (from NHS 2011, three standards)?
  - What are estimates of incidence of Core Housing Need (uses 2006 — to be updated with 2011, when available)?
  - What is the nature of Market Affordable Housing demand?
• What Existing Resources Help to Address Need and Demand?
  • What is the existing Non-Market (e.g. Social) Housing supply and Market Affordable Housing supply in the Sub-Region?

• To What Extent are the Market and Ongoing Development Reducing or Exacerbating Housing Need and Demand?
  • Based on census/NHS how has the historic rent and income distribution changed (this provides a more complete picture than CMHC rent data)?
  • What are trends (since 2006) in new housing start (by type)?
  • What are rent and price trends (since 2006)?
  • What is the existing housing gap — based on the housing continuum?
  • Given that need is more acute among renters, what are gaps in rental supply?

• Assessing Future Housing Need and Demand
  • How will population and Household growth (Projections) impact future need?

The Sub-Region Housing Needs Assessment follows the questions identified in the approach outlined in the Housing Needs Assessment Framework (the HAT and the User Guide).

1.3.1 DATA AND INFORMATION SOURCES
The following housing data sources were used to develop this report:
• 2011 Canada Census — 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);
• Various forms of administrative data related to existing supportive and social housing inventories, provided by the CRB municipalities and Housing Management Body in the Sub-Region, the Housing Division of the Alberta Government, the City of Edmonton, CMHC, and;
• Websites and brochures for Leduc County, the City of Leduc, and the other municipalities within the Leduc Region were used to collect information on the availability of community amenities and support services.

1.3.2 DATA LIMITATIONS

CMHC Core Housing Need Estimates
CMHC uses the census/NHS to generate estimates of core housing need, but has not yet generated updated estimates from the 2011 NHS. The current assessment uses affordability measures as an interim step: households paying over 30% and over 50% of income, supplemented by the 2006 core needs estimates. The assessment can be updated once CMHC releases the update later in 2014.
Canada Census National Household Survey (NHS)
The census provides a rich data set, but is limited by timing, every 5 years and delay in publication (2-3 years delay, so data can become 8 years out of date by end of the census cycle). Other data sources are needed to supplement the census/NHS and to provide inter-censusal 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
Statistics Canada also updates population estimates and components of population change (natural vs. immigration) annually. It should also be noted that some of the data used to create tables and graphs has missing or blank cells. This is due to Statistics Canada’s data suppression policy, which basically 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 (e.g. single detached houses, basement suites, etc.). While the survey is a good measure for Edmonton, due to the lack of a traditional rental market in the Sub-Regions, it 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 provide 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.

Support Services Gaps
Many of the households in need also require some level of supportive services. This includes emergency and supportive housing as well as various forms of housing which
incorporate support services either in house (e.g. 24/7 supervision), or delivered separately via community social service agencies (e.g. home care). While the households in need identified in the assessment include those with special needs, the data required to separate them out and identify support service needs is not available.

The HAT is built largely on the NHS data. It is important going forward that CRB and municipal staff seek out and regularly update data (e.g. via, CMHC, EREB and Tax filer data) and refresh the assessment as a way to monitor ongoing change in need and demand and to evaluate the impact of any plans and policies related to encouraging a full range and type of supply.

1.4 REPORT STRUCTURE

1.4.1 THE LEDUC SUB-REGION
The municipalities that make up the Leduc Sub-Region include the City of Leduc, Leduc County, the towns of Beaumont, Devon and Calmar, and the villages of Thorsby and Warburg. Most of the Non-Market Housing is provided through the Leduc Foundation. A description of the Board and their housing portfolio is discussed in detail in the Current Housing Market section of the report.

1.4.2 THE CURRENT HOUSING MARKET
The focus of this section is on developing a baseline of key housing indicators and an understanding of housing need and how the market has impacted need over the past 10 years. The main sub-sections include:

- An overview of the sub-regional housing market, including supply and demand for market and non-market housing, household characteristics and income profiles
- A discussion of households in need and the current non-market housing portfolio
- An analysis of the impact of the market and ongoing developments on housing need since 2001

1.4.3 LOOKING FORWARD
This section will use the housing continuum to identify existing market and non-market housing gaps and future housing needs and requirements to 2021. Key sections include:

- Customizing the continuum to identify existing supply and demand by tenure and household type (families/singles) for the different types of housing within the continuum, including social, affordable, market affordable and full market housing
- A discussion of the gaps in community amenities and support services
- An overview of existing and future housing requirements and needs by household type and age

1.4.4 PULLING THE EVIDENCE TOGETHER
This section will consolidate insights and findings from the preceding analysis and identify some potential implications.
2. The Leduc Housing Sub-Region

The CRB Housing Sub-Regions were proposed and established as a model for regional planning, priority setting, and coordination and managing of non-market housing. The Leduc Sub-Region consists of the following seven municipalities: the Towns of Beaumont, Calmar and Devon, the City of Leduc, the Villages of Thorsby and Warburg, and Leduc County.
3. The Current Housing Market

3.1 HOUSING MARKET OVERVIEW

The Housing Market Overview describes the status of the housing market in the Leduc Sub-Region and contrasts it against the capital region in five 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 can be measured. A thorough understanding of the local housing market and conditions is fundamental to develop effective policy and program responses. A summary of the key findings will be provided at the end of Section 3.

3.1.1 HOUSING STOCK CHARACTERISTICS

Characteristics of housing stock will set the baseline for describing the type of housing that currently exists in the Leduc Sub-Region. Characteristics considered for the assessment include: dwelling type, tenure, age and condition of the existing housing stock.

3.1.1.1 Dwelling Type

The mix of dwellings by type is the main indicator for determining density and diversity of the housing stock. As the density of housing forms increases, the cost of development should theoretically decrease. Increased affordability can be realized through several factors including reduced cost of land and building materials, and efficient use of municipal infrastructure. Increased energy efficiency results in lower operating costs. Comparing the housing form against the type and mix of households that live in the area (next sub-section) helps to refine and further assess whether there is a full range of house types and prices levels (ownership and rental) to accommodate existing and future household growth.

The Leduc Sub-Region contains 22,465 dwelling units or about 5% of the housing stock (431,910 units) located in the Capital Region. Table A1 in Appendix A provides a detailed comparison of the unit mix by type of dwelling.

Graph 1 clearly illustrates the differences between the two geographies.
Overall, the housing stock in the sub-region is somewhat typical of exurban and suburban development — mostly single detached ownership housing with few other choices. The main differences in how the distribution of dwelling units located in the Leduc Sub-Region compares to the CRB are:

- Single Detached — 77% vs. 59% for the CRB;
- Apartments — 8% vs. 24% for the CRB;
- Movable and Other Dwellings — 5% vs. 2% for the CRB.

Single detached housing is by far the dominant form at 77% of the total housing stock. Apartments only account for 8% of the total or about 1/3 of the share of the CRB at 24%, even though a number of apartment buildings have been constructed in recent years. The proportion of movable housing represented 5% or 2 and ½ times as much as the CRB overall. This is likely a reflection of the nature of residential development in some of the smaller communities and rural properties.

One of the concerns with communities with a high percentage of single detached dwellings is the impacts of the aging of their resident households on their overall populations and socio-demographic compositions of those communities. These include reductions of peak populations generally after the first decade or two, when the majority of families remain in their homes and their children grow older, area schools experience lower utilization rates and the overall population comprises growing proportions of elderly non-family households. In the absence of a more balanced supply of different housing types, many of these households are forced to relocate to communities that offer multiple-unit structures more suited to seniors housing needs, especially those with lower incomes.

The traditional forms of higher density housing, which generally are more affordable, represent a fairly small portion of the housing stock. Moveable units are often the only viable form of affordable housing in rural communities and likely accounts for the relatively high proportion of the stock. However, in the larger centres, the absence of more affordable built forms suggests a dwelling type imbalance that could prevent lower income and/or non-family households (especially renters) from remaining in or moving to the Sub-Region.

### 3.1.1.2 Housing Tenure

Housing tenure will focus on ownership and rental housing. High rates of ownership are a sign of prosperity and stability in a community. However, many households cannot afford to own housing and rely on the rental market for accommodation that is more affordable. Rental housing is a vital component of a healthy housing market, especially for lower income households (e.g. lone parent families, recent immigrants, etc.) who cannot, or choose not to, assume the responsibilities of home ownership. Tenure is another baseline measure.

Out of a total housing stock of 22,465 housing units in the Leduc Sub-Region, 81% or 18,255 dwellings are owner occupied. This compares to 71% for the Capital Region. The ownership rate for single detached housing is 90% vs. 91% for the region. The ownership rate is also very high for semi-detached and duplex housing (74% vs. 65%) compared
to the CRB. The rate of home ownership is relatively high and may be as much a result of the attraction of the “single-detached house with the white picket fence” to young families migrating to Leduc and Beaumont as it is a lack of appropriate, affordable rental accommodation.

3.1.1.3 Age of Housing

The age of the housing in a community generally reflects the overall condition of the stock. Similar to the population growth experienced by the sub-region in recent years, the housing stock has expanded quite rapidly, especially in relation to historical growth rates and the overall capital region. As a result, housing stock in the Leduc sub-region is newer than the CRB as a whole.

- 61% built of dwellings built after 1980 vs. 51% for the CRB
- 35% built of dwellings built after 2000 vs. 24% for the CRB

The housing stock is relatively new compared to the capital region overall. See Table A2 in Appendix A for a more detailed breakdown of the age of the housing stock.

3.1.1.4 Housing Condition

Housing Condition is an indicator of the health of the structure and the occupants. Housing that is in disrepair has a shorter lifespan and will require redevelopment sooner. Poor housing conditions are associated with a wide range of health conditions including respiratory infections, asthma, lead poisoning, injuries and mental health. The NHS data provides two measure of housing condition: only regular maintenance or minor repairs needed and major repairs needed.

About 5% of the owned housing stock in the Leduc Sub-Region is in need of major repairs versus 6% for the CRB. In the case of the rental stock, 9% is in need of major repair in both the Sub-Region and the Capital Region. Overall, the housing stock is in slightly better condition compared to the CRB, which is not surprising, given that 35% was constructed in the past 13 years.

<table>
<thead>
<tr>
<th>TABLE 1: CONDITION (IN NEED OF MAJOR REPAIRS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leduc Sub-Region</td>
</tr>
<tr>
<td>Owned stock</td>
</tr>
<tr>
<td>Repairs as % all owned</td>
</tr>
<tr>
<td>Rental Stock</td>
</tr>
<tr>
<td>Repairs as % of Rented</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

While the condition of the Leduc housing stock is similar to the Capital Region, a larger share is relatively newer, suggesting some upgrading or redevelopment of the older stock may be appropriate.
3.1.2 POPULATION AND HOUSEHOLD CHARACTERISTICS

The demographic profile and location of the population determines the specific impacts of housing demand. The baseline profile provides insight on the population characteristics to highlight key features and differences: Is the population generally older or younger and how might their need and demand change in short-medium future? What type of housing stock will be needed to ensure a range of options to respond to changing needs of existing residents?

Demographic characteristic and population and projections are important because they drive household formation and demand, which impact the number and nature of households in need. However, housing is demanded and consumed by households, so nearly all of the assessment focuses on household characteristics rather than individual population statistics.

3.1.2.1 Population by Age

The Sub-Region’s population has a slightly larger share of the population under 20 years of age when compared to the CRB population. Just over 28% of the Leduc sub-region population is under 20 years of age and nearly 72% are 20+ years of age. Comparatively, 24% of the CRB population is under 20 years of age and 76% are 20+ years of age. Although these differences do not stand out, the population of the Leduc Sub-Region is more characteristic of a younger, more family oriented community with a relatively large percentage of the population under 20 years of age. See Table A3 for a more detailed breakdown.

While the details are not presented in this report, it is significant that the Town of Beaumont has the youngest population with 25% between 0 and 14 years of age. This compares to 21% for the Sub-Region and 18% for the CRB. Conversely, only 5% of the population is 65 years of age and over compared to 10% for the sub-region and 11% for the CRB. In terms of the impact on future housing requirements, the age of the household maintainers must be examined before housing requirements can be determined. This discussion takes place in the next section.

3.1.2.2 Household Characteristics

Household characteristics and the type of dwelling units that exist are separate and not coordinated, so it is important to examine both in order to gain an understanding of the current state of the local and regional housing markets. There are three household characteristics that will be discussed: type of households, size of households and age of the household maintainers.

3.1.2.2.1 TYPES OF HOUSEHOLDS

It is important to distinguish between the different types of household in order to analyze and identify priority households and enable more specific policy and program responses. The two main categories of household type available from the NHS data are families and non-families (mainly single person) households. Each category of households includes sub-sets such as couple families with no children, lone parent families, etc.
While the Leduc Sub-Regions’ population was 60,955 in 2011 or 5.3% of the Capital Region, there were 22,455 households, which represent only 5% of the households in the CRB. This smaller share of households compared to population is due mainly to the fact that there are more families in the Leduc Sub-Region as a share of the total households — 78% compared to 68% in the Capital Region. Conversely, only 18% of the households are singles compared to 26% for the CRB. These results show an average household size of 2.7 compared to 2.5 for the CRB. The details are included in Table A4 in Appendix A.

All categories of family households represent a larger share of the total than the CRB except for one — lone parent families. The difference is not significant — 7% versus 8% — and has no obvious implications in terms of future policy direction or priority identification. Although lone parent families generally have lower incomes so need may be more affordability related, the lack of housing options for singles make it difficult for separated/divorced spouse to live near to and share responsibilities for children. The results are displayed in Graph 2 below.

In terms of explaining why the Leduc Sub-Region has such a dominance of family households compared to the CRB, other factors have to be considered. For example, over 88% of the Sub-Regional population growth in the past 10 years (2001 – 2011) has been in the City of Leduc and Town of Beaumont. From 2006 – 2011, the number jumps to almost 97% of the growth occurring in these two municipalities alone. And the vast majority of the growth was from families looking for a single detached house with a big yard that was relatively affordable.

One of the unintended consequences of this approach is that today there is very little attraction or appropriate accommodation available for single person households to live in the sub-region. This has future policy implication for both Market Housing and Non-Market Housing, particularly if the CRB is encouraging each of its housing Sub-Regions to be more diverse, inclusive and self-sustainable.

### 3.1.2.2.2 SIZE OF HOUSEHOLDS

In addition to the household type, also important in terms of estimating housing requirements is the number of people in the household. The size and composition of the household determine the size, and to some extent, the type of dwelling (e.g. number of bedrooms) required to meet the needs of the household.

There is a greater representation of larger households in the Leduc Sub-Region:

- 82% of households are greater than 1 person compared to 74% for the CRB;
- 47% of households are 3+ persons compared to 41% in the CRB.
See Table A5 for details and Graph 3 for a comparison of the Leduc Sub-Region and the Capital Region.

There are more families and fewer households headed by a single person in the Sub-Region. The differences are noticeable in the 1-person household — 18% versus 26% for the CRB and the 3 person household — 37% versus 32%. Part of the reason why there are so few single person households is likely because there are so few bachelor and one-bedroom apartments in the Sub-Region.

3.1.2.2.3 AGE OF HOUSEHOLD MAINTAINER

The age of the household maintainer is a demographic variable important for understanding the needs of existing households and critical for projecting housing requirements. The age profile of household maintainers in the Leduc Sub-Region is similar to the CRB, with a couple of minor differences:

- The Sub-Region has fewer household maintainers in the under 30 and 70+ years of age ranges. Many renter households are often headed by someone in these age ranges, so the lower ratio of renter households is not surprising given the low ratio of renters to owners, and;
- The majority of the household maintainers are of working age (30–59), which helps explain the high rate of homeownership. While the demand for new homes is driven mainly by in-migration to the Leduc Sub-Region, the existing homeowners are starting to become seniors and the rate will accelerate in the next 5 years and beyond.

A detailed breakdown of the number of household maintainers by age group is provided in Table A6 in Appendix A. The age of the household maintainer will also be used to cross-tabulate against other variables to gain more insight into various dimensions of housing need.

3.1.3 HOUSEHOLD INCOME PROFILE

This section will examine the distribution of average and median household income by tenure and age cohort. The data on housing costs provides comparisons with other sub-regions and municipalities, however, household incomes must be included to assess affordability.

3.1.3.1 Households by Income Range

The distribution of households by income range is a good indicator of how many households may be experiencing affordability problems. The results show that household incomes in the Leduc Sub-Region are distributed differently than the CRB. As might be expected, a smaller percentage of households in the Leduc Sub-Region earn less than $60,000.
annually compared to the CRB — 30% vs. 38%. Conversely, 44% of the households make $100,000+ annually compared to 37% for the CRB. See Table A7 for details and Graph 4 for a display of the income distribution within the ranges.

Overall, the median income for the Leduc Sub-Region is 14% higher than for the CRB — $90,274 compared to $79,090 respectively, which is considerable from an affordability standpoint. This higher income reflects the fact there are more families with two-income earners per household and fewer non-family households — both elderly and non-elderly.

### 3.1.3.2 Household Income by Tenure

Owner and renter households usually have very different levels of incomes, with renters being more concentrated at the lower income ranges and owners more in the higher ranges. This is important because virtually all non-market housing policy is directed to renter households specifically because they have such a high incidence of affordability need.

The Leduc Sub-Region has a higher median homeowner household income compared to the CRB, but not significant — within 5%. On the other hand, the median renter household income is 33.6% higher than the CRB — $63,476 versus $47,521. The Leduc Sub-Region has a relatively small number of renters, but they have significantly higher incomes (34%) than the region as a whole. In part, this reflects the large number of two-parent families (2 earners) renting detached homes, compared to non-family (mainly singles) households who mainly need and demand apartments.

**TABLE 2: MEDIAN HOUSEHOLD INCOME BY TENURE**

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median owner income</td>
<td>$98,386</td>
<td>$94,470</td>
<td>4.1%</td>
</tr>
<tr>
<td>Median renter income</td>
<td>$63,476</td>
<td>$47,521</td>
<td>33.6%</td>
</tr>
<tr>
<td>Renter Median as % owner</td>
<td>65%</td>
<td>50%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

The Leduc Sub-Region has a median renter income that represents just 65% of the median owner income compared the CRB’s ratio of 50%. This difference is significant and suggests that renters will have a much easier time making the transition to homeownership than in the Region as a whole. The difference is displayed in Graph 5 below.

### 3.1.3.3 Household Income by Age Group and Tenure

Combining age groups and median income levels by tenure can provide a more refined sense of housing needs and requirements. For example, examining the income distribution of renter households by age group allows builders to gauge the purchasing power of households in need of Market Affordable Housing (e.g. first time homebuyers) and adjust
their building models and prices accordingly.

As mentioned earlier, data shows that renters have much lower median household incomes than owners. The median income for renter households is 50% of the median income for owner households across the Capital Region. In the Leduc Sub-Region, the ratio is 65% overall. For some age groups, the ratio is much higher. For example, renter households 25–39 years of age have a ratio that is close to 70% compared to about 50% for the same age cohort in the CRB. The financial capability of these households to become homeowners in the Leduc Sub-Region is about 35% greater than in the CRB overall. Conversely, renter households aged 75+ have median incomes of only $19,500 annually, compared to $27,000 for the Capital Region. This suggests an emerging need for seniors
housing, some with assisted living that is affordable for seniors with this level of annual income (e.g. subsidized seniors lodge rates).

Graph 6 and 7 below show the relationship between the median renter and median owner household incomes by age groups for the Leduc Sub-Region and the CRB.

Renter household median incomes in the Leduc Sub-Region are over 30% higher than the CRB overall. There is more than one reason for the difference, but as mentioned earlier, the biggest influence is likely the relatively large number of families with more than one income earner who rent housing in the Sub-Region.

3.1.4 HOUSING PRICES AND RENTAL RATES

The cost of housing is another important factor in assessing local housing market conditions and establishing baseline data. Housing affordability varies by community because it is a function of income and housing costs by location, for both ownership and rental housing. It is important to track the changes in housing costs by municipality and sub-region to measure change relative to each sub-region and the CRB as a whole over time.

Five different sources of data are used to explain housing costs — 2011 National Household Survey (NHS), 2006 Canada Census, 2001 Canada Census, Edmonton Real Estate Board Multiple Listing Service (MLS) and the CMHC Rental Market Survey.

3.1.4.1 Home Ownership

Homeownership is important for several reasons:

- Pride of ownership;
- Sense of security and well-being — payments are fixed and only subject to interest rate fluctuations upon renewal, and;
- Wealth creation due to rising property values and tax-free capital gains.

Homeownership is the dominant tenure in Alberta, comprising the majority of the housing market, both in households and stock. It is important to understand the cost of homeownership and monitor it over time to observe how it changes. There are two sources that are used to determine the relative cost of ownership housing: the NHS (every 5 years) and more frequent MLS (monthly) data.

3.1.4.1.1 2011 NATIONAL HOUSEHOLD SURVEY (NHS)

Data from the NHS provides a point in time estimate (based on occupant assessed values) of the distribution of owners by the current value of their homes.

While the data in Table A8 is based on a homeowner estimate, it shows the distribution of home values being slightly more modest than the CRB:

- 45% are below $350,000 vs. 42% for the CRB
- 15% are above $500,000 vs. 19% for the CRB
The median value of a home is virtually identical at $350,000. The distribution of the ownership housing between the two geographies shows up very clearly in Graph 8 below.

The distribution of house prices is largely a result of the type and price range of the product that has been most prevalent in the Leduc Sub-Region housing marketplace over the past 10 to 15 years.

3.1.4.1.2 EDMONTON REAL ESTATE BOARD

Sales data from the Edmonton Real Estate Board’s Multiple Listing Service (MLS) is a consistent and comprehensive source of information on real estate values for the various housing types. Single detached housing and condos are similar in price, whereas semi-detached and row housing have a lower median sales price by almost 14% in the Leduc Sub-Region. Condos did record a slightly higher median price (about 3%). Table 3 below includes the median sales price by dwelling type for 2013.

**TABLE 3: MEDIAN HOUSE PRICES BY DWELLING TYPE, 2013**

<table>
<thead>
<tr>
<th>Average House Price</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
<th>Difference (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached</td>
<td>$380,000</td>
<td>$380,000</td>
<td>—</td>
</tr>
<tr>
<td>Semi/row</td>
<td>$276,750</td>
<td>$315,000</td>
<td>(13.8%)</td>
</tr>
<tr>
<td>Condo</td>
<td>$232,000</td>
<td>$226,000</td>
<td>2.6%</td>
</tr>
</tbody>
</table>

Source: Edmonton Real Estate Board, MLS Sales

The MLS sales data suggests that overall median house prices in the Leduc Sub-Region are on par with the rest of the Capital Region. Some of the smaller municipalities and rural sub-divisions in the County that few sales may not be well represented in the data because they are such a small share of the total sales.

3.1.4.2 RENTAL HOUSING

Rental housing is a critically important component of a healthy and balanced housing market. There are two sources of data for determining the relative cost of rental housing: The NHS (every 5 years) and the CMHC Rental Survey (spring and fall annually).

3.1.4.2.1 2011 NATIONAL HOUSEHOLD SURVEY (NHS)

Again, data from the NHS provides a point in time estimate (based on occupant rent paid) of the distribution of renters by rental rate ranges (2011).

Overall, renter households in the Leduc Sub-region paid more for rent, as evidenced by the following (see Table A9):

- 32% of renters paid less than $1,000 for monthly rent compared to 46% for the CRB.
• 51% of renters paid $1,200+ for monthly rent compared to 44% in the CRB
• 28% of renters paid $1,500+ for monthly rent compared to 15% in the CRB

The distribution of renter households by rental range can clearly be seen in Graph 9 below.

Median shelter costs for renter households were over 17% higher in the Leduc Sub-Region compared to the CRB in 2011. This reflects the preponderance of rented single family dwellings, duplexes and condominiums, which typically have higher rents than smaller purpose built rental apartment units. For example, 40% of renter households live in single-detached housing compare to 31% who live in apartments. This makes it very difficult for lower income renters to affordable housing that is suitable and adequate to address their needs in an affordable setting.

3.1.4.2.2 CMHC RENTAL MARKET SURVEY

CMHC’s Rental Market Survey only covers purpose built structures of 3+ units, which in the case of the Leduc Sub-Region; cover less than 25% of the renter-occupied housing stock. However, the surveys are consistent and there are many years of reliable data available, so they do provide useful information that is comparable across sub-regions.

Overall, rental rates in privately owned apartments are similar between the two geographies with no noticeable differences. The specific rates by number of bedrooms are shown in Table 4.

<table>
<thead>
<tr>
<th>Average Rental Rates</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>$766</td>
<td>$785</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>$904</td>
<td>$934</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>$1157</td>
<td>$1142</td>
</tr>
<tr>
<td>3+ bedroom</td>
<td>$1274</td>
<td>$1292</td>
</tr>
</tbody>
</table>

CMHC Rental Market Survey, 2013; Apartment Vacancy Rates 2013

The CMHC Apartment Vacancy Rate Survey also provides information on rental housing vacancy rates and related trends. As a general rule, low (e.g. < 3%) or declining rental vacancy rates are associated with high and rising rental housing demand conditions while high (e.g. > 3%) or rising rental vacancy rates are associated with low and declining rental demand conditions.

Apartment vacancy rate data reported in recent CMHC Rental Market Surveys show that 3 bedroom rental units are in the highest demand in terms of size in the Leduc Sub Region. In 2012 and 2013, 3-bedroom units had the lowest vacancy rates according to the CMHC apartment survey 1.1% and 1.2% consecutively. This reflects the relatively large number of families who are rent housing in the Leduc Sub-Region.

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7 Some caution is needed in interpreting this data because the CMHC rental survey covers only purpose built apartments and row units; the occupied rental stock includes many detached or duplex homes which have higher rents, and rented investor owned condominiums that are not included in the survey data.
3.1.5 SUMMARY

• The housing stock is predominantly low density single detached housing that is relatively new with 35% of the overall stock being 13 years old or newer. The tenure is highly skewed toward homeownership, with relatively few traditional rental opportunities available in the Sub-Region.

• Despite the younger age of the housing stock, the percent in need of major repair mirrors the capital region average, suggesting that there may be opportunities to rehabilitate or redevelopment some of the older dwellings through in-fill housing.

• The demographic profile shows a relatively younger population with a higher number of children and a smaller share of senior citizens. The population is concentrated in Leduc City, Beaumont, and Devon, with the remainder spread throughout Leduc County.

• The household make-up is predominantly families, comprising 78% of households, with only small portion of single person households — 18% including seniors — compared to the CRB. It is not surprising that a large portion of households — 47% — are 3+ persons compared to 41% for the CRB. While the demographic profile of households is similar, the Leduc Sub-Region has a slightly larger household size, reflecting more families and less singles.

• The Leduc Sub-Region has a larger share of households who earn more than $100,000 annually (44%) compare to the CRB overall. Overall, the median income is 14% higher compared to the CRB overall — $90,274 compared to $79,090. There is an even greater divergence among renter households. The median renter household income is 33.6% higher than the CRB — $63,476 versus $47,521.

• The distribution of house values among homeowners was similar to the CRB in 2011. There were slightly more houses valued at less than $200,000 and fewer properties valued at over $500,000, compared to the CRB.

• In terms of rental rates, 31% of renter households paid less than $1,000 for rent compared to 46% in the CRB; Conversely, 28% paid $1,500+ for monthly rent (often for single-detached housing) compared to 15% in the CRB (more often apartments). Given that house prices are more modest and rental rates are higher on average than the CRB, there is a lot of incentive for renters in the Leduc Sub-Region to become homeowners. This could partially explain the low percentage of renters in the sub-region.

• Rental housing in the Leduc Sub-Region is in short supply and more expensive than Edmonton. This is partly because most of the purpose-built rental housing has been built in the last 10 – 15 years and therefore commands a premium similar to newly constructed housing in Edmonton at this time. It also reflects (in census data) the higher rents in non-traditional forms of rental housing (i.e. detached rented homes).

• The low number of smaller rental units limits options for lower rent, more affordable accommodation. This will also influence the locational decisions of small non-family households, especially singles and some seniors.
3.2 HOUSEHOLDS IN NEED

Determining the nature and extent of the need and demand for Non-Market Housing and Market Affordable Housing respectively 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 with the portfolio of Non-Market and Market Affordable Housing units across the Capital Region will point to the gaps that currently exist and that are forecast into the future. However, the main reason is to generate consistent and reliable data to generate information on existing and projected future supply and demand conditions across the housing continuum in each sub-region as an input to the integrated and coordinated planning to address housing market and non-market imbalances in those sub-regions and across the entire CRB.

Canada Mortgage and Housing Corporation (CMHC) have developed a core-housing need measure, which uses a two-step process:

- Does a household experience any one of or a combination of problems based of three standard measures of suitability (number of bedrooms compared to household composition), condition (need for major repair) and affordability (paying greater than 30%)? And,
- Is the household’s gross income below a specified threshold (which is separately calculated for each Census Metropolitan Area (CMA) and for each household size, 1 person, 2 person, etc.)?

The number and incidence of households experiencing each of the three standard measures is available for the Leduc Sub-Region and the CRB from the 2011 NHS. The data will be used to reveal how the incidence of suitability, adequacy and affordability varies across different households. Affordability includes two measures — those households paying more than 30% and those paying more than 50% of their income for housing.

In the absence of the 2011 Core Housing Need estimates, proxy measures are used. These cover the three standards used in the CMHC model, but without the income threshold (Step 2). A proxy for core need can be to use those paying greater than 50%, which is often considered an extreme and acute threshold or very heavily rent burdened households. Another proxy is to use a factor of median income by household type.

3.2.1 THE 2011 NATIONAL HOUSEHOLD SURVEY AND HOUSING NEED

The incidence of households experiencing each of the three suitability, adequacy and affordability problems is shown in Table A10. The Leduc Sub-Region has a lower incidence of need in all of the categories except adequacy, when compared to the Capital Region. If renter households are examined separately, the difference is similar, except for the >50% affordability measure, which is a
third less than the CRB overall. In the housing market overview, households in the Leduc Sub-Region had higher median incomes, but rental rates were also higher. The net result is that there are a lower percentage of households experiencing affordability problems in the Leduc Sub-Region compared to the Capital Region.

3.2.1.1 Housing Need by Type and Tenure

The comparative incidence of need by household type and tenure is clearly illustrated in the Graph 10 below. It compares renter households to all other households. If we examined each tenure separately, the much higher incidence of need for renter households is striking – more than five times as high as it is for homeowners.

3.2.1.2 Renter Households by Type of Need and Household

The number of renter households in need by type of problem and household type in the Leduc Sub-Region is found in Table A11. In terms of absolute numbers of households in need, highlights of the number of households by type of housing problem are:

- 275 households had suitability problems comprised mainly of other families and singles;
- 375 households had adequacy problems comprised mainly of singles and couples with children;
- 2,035 households paid more than 30% of their income for housing, comprised mainly of singles and lone-parent families;
- 945 households paid more than 50% of their income for housing, comprised mainly of singles and lone-parent families;

The number and type of households in need by type of problem is displayed in Graph 11. In terms of absolute numbers, there were 750 non-family households in need paying more than 30% of their income for housing and 380 of them paid more than 50% of their income. This level of need among mainly single-person households is significant because they only represent 20% of the household type in the Sub-Region. It suggests more non-market housing for non-family households (elderly and non-elderly singles) is a priority.

While absolute numbers of each type of household in need are important, when it comes to prioritizing who is in greatest need, the incidence or rate of occurrence of need by each household type must also be considered. Overall, 9% of households had an adequacy problem, 7% had a suitability problem, 35% experienced affordability problem at 30% and 14% had a problem at 50%. The most acute cases of need by housing problem are highlighted below:

- 11% of lone-parent families and 10% of non-family households experienced adequacy problems;
• 29% of other families and 7% of lone-parent families experienced suitability problems;
• 56% of lone-parent families and 44% of non-families experienced affordability need at 30%;
• 22% of lone-parent families and 22% of non-families experienced affordability need at 50%.

The incidence of need among renter households by household type and problem is shown in Graph 12.

### 3.2.1.3 Renter Housing Need by Household Type of Household and Age

Another dimension of housing need is the age of the household maintainer. Generally, newly formed households have relatively low incomes because they are younger (they have less experience and earn less). As the household maintainers age, they generally earn more and have more disposable income. Eventually, as household maintainers age and become seniors and retire, their incomes are generally lower, fixed at a monthly rate and decline in real dollars over time.

This trend is fairly evident in the picture portrayed in Graph 13. Family households with household maintainers under the age of 45 have very high incidences of need at 76%. The ratio declines dramatically after 45, with a slight blip up to 34% between 65 and 75 years of age. Single person households are the opposite; they experience relatively low incidences of need under 45 years of age and then the levels spike to 68% between 65 and 75 and upward to 92% for households 75+.

A review of the data in Table 6 shows there are 475 renters who are also seniors (see Table 6). However, when cross-tabulated with age, the income component and low number of responses causes the data to be suppressed for confidentiality reasons (See note for Table 6 below). It does show there are 420 single renter senior households in need compared to 55 senior households who are couples.

The number of renter households by type of household and age are contained in Table 5.
While there are more family households in need who are renters, the incidence of need is highest among single person renter households. Whether incidence out weights actually numbers in terms of priority setting is a matter of debate for every Sub-Region. The number of renter households in need by type of household and age is displayed in Graph 14.

A couple of key points stand out in the Leduc Sub-Region:

- The high degree of affordability need among lone-parent family renter households at both the 30% and 50% levels of affordability. It does suggest that the Leduc Sub-Region needs to encourage more rental housing for single-parent families (3-bedroom housing suitable for children) that are affordable in the Sub-Region, and;
- The incidence and number of single-person households in need is also high, again suggesting the need for bachelor and 1-bedroom rental housing that is affordable. While most of the need is from the 25-44 year age group, there is also need from single seniors, especially over 75+ years of age.

### 3.2.2 Core Housing Need Estimates

As mentioned earlier, due to the absence of the 2011 Core Housing Need estimates, the 2006 estimates for the Edmonton CMA will be used for illustrative purposes. Once the 2011 data is available, this section can be updated with estimates for the Leduc Sub-Region and the Capital Region with a more robust analysis of the data.

It is useful to explore which particular households have the highest incidence of need. The data in Table A12 in Appendix A shows there were 41,220 households in the Edmonton CMA (2006) in Core Housing Need. Even though the majority of households in the region are owners, renter households in need out-number owners almost 2½: 1. The reason is because the incidence of need among renters is much higher (5.4 times)
than owner households. Overall, 4.6% of owner households are in core need compared to 24.6% of renter households. In short, problems are far more acute for renter households.

Graph 15 shows that in term of age cohorts, seniors who were renters had the highest incidence of Core Housing Need in the Edmonton CMA in 2006.

The data in Table A13 in Appendix A breaks down the renter households in core need by age and household type. The data shows that in terms of absolute numbers, non-family households had the highest number of households in need, with families coming in a close second. As well, there were quite a few renters aged 45-64 in need as well as a many lone parent families in the 30-44 year age group.

It is important to examine the types of households who are in core need. Graph 16 shows that lone parent family renter households between the ages of 15-29 had the highest incidence of need (60%) among family households and single-person seniors’ households had the highest incidence (50%) among non-family households in the Edmonton CMA. This is important information to know when making funding allocation decisions and searching for appropriate solutions to address the gaps in need.

The results and trends are similar to the findings and discussion on the 2011 National Household Survey on housing need from the previous discussion. In fact, core need does not change very much between census takings. Once the core need data is available for the capital sub-region municipalities, a detailed review and analysis of the data may be undertaken to determine whether there are differences between the Leduc Sub-Region and the Capital Region as a whole.

### 3.2.3 FINDINGS

While the NHS data is useful, it does not have the inputs required to disaggregate the Core Housing Need data (unable to determine an income threshold). However, the NHS data does show some similar trends:

Single person households (including seniors) and lone parent families have the highest incidence of need among all households:

- In terms of incidence by age, the highest are:
- Singles under the age of 25;
- Lone parent families between 25 and 54; and,
Household heads aged 75+ (2/3’s of whom are single person households)

It is suggested that the CRB adopt CMHC’s Core Housing Need as the standard data source for measuring housing need, starting with an order for the 2011 Core Housing Need. The Core Housing Need data will be available to order in the fall of 2014. In the interim, the 50% measure of affordability for renters will be used to assess current housing needs for the Leduc Sub-Region.

3.3 EXISTING RESOURCES TO MEET THE EXISTING HOUSING NEED

Traditionally, the provision of Non-Market Housing has been the way governments and communities have used to address housing needs. Most Non-Market Housing is provided in the form of new housing units, although another effective method has been through rental supplements, or housing allowances which piggy-back on existing rental units to improve affordability of existing housing.

It is important to understand the different types of Non-Market Housing that already exist within the sub-region. The Leduc Foundation has been the managing entity for non-market housing in the region for over 50 years. The Foundation operates seniors supportive living (lodge) facilities in Leduc and Warburg, provides supportive living supplements in Beaumont and Devon, as well as operates seniors’ apartment buildings in Leduc, Beaumont, Devon, Calmar, Thorsby and Leduc County. Subsidized and affordable housing units for individuals and families are located in Leduc, Beaumont, Devon, and Calmar, with rent supplements provided throughout the Leduc Region. The Non-Market Housing portfolio includes 598 units in 17 buildings and 188 rental supplements in numerous locations throughout the sub-region. A detailed breakdown of the housing portfolio by program is provided in Table 6 below.

### TABLE 6: NON-MARKET HOUSING PORTFOLIO BY PROGRAM, LEDUC SUB-REGION AND THE CBR

<table>
<thead>
<tr>
<th>Type of Housing/Program</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Emergency Shelters</td>
<td>924</td>
<td>3.3%</td>
</tr>
<tr>
<td>Interim Accommodation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>181</td>
<td>23.0%</td>
</tr>
<tr>
<td>Supported (homeless) Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Profit Housing</td>
<td>265</td>
<td>0.9%</td>
</tr>
<tr>
<td>Community Housing</td>
<td>42</td>
<td>5.3%</td>
</tr>
<tr>
<td>Seniors’ Self-Contained Housing</td>
<td>170</td>
<td>21.6%</td>
</tr>
<tr>
<td>Rent Supplements</td>
<td>188</td>
<td>32.9%</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>205</td>
<td>32.9%</td>
</tr>
<tr>
<td>Co-op Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary Suites</td>
<td>215</td>
<td>0.8%</td>
</tr>
<tr>
<td>Total</td>
<td>786</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Leduc Foundation
As a proportion of all housing in the sub-region, the Non Market Housing Portfolio represents 3.5% (786/22,465) of the total housing stock in the sub-region. This compares to the Non-Market Housing portfolio in the capital region, which represents 6.2% of the total housing stock (27,935/451,910) and is also much lower than the national average, which approximates 5% of all housing.

In terms of overall share, the Leduc Sub-Region has 786 Non Market Housing units or 2.79% (907/27,935) of the CRB Non Market Housing Portfolio. This is partly because until about 10 years ago, most of the non-market housing delivery in the sub-region was focussed on seniors, while assistance for other households such as lower-income families and singles was concentrated in Edmonton.

When it comes to assessing and prioritizing the existing households in need, it is important to factor into the equation who (household type) is being served by the existing portfolio. As shown in Table 7, 50% of the existing portfolio is for families, which is higher than the CRB at 47%. However, 45% of the units are for seniors compared to 29% for the CRB. This leaves only 5.5% of the housing available to single household persons (which include special needs households) compared to 24% for the CRB. This is understandable given that the Leduc Foundation only provided housing for seniors for about the first 40 years of its history. For the past 10 years or so, the Foundation has expanded its role to provide a variety of affordable housing options for families and others. Significant progress has been made over the past decade or so, but more may need to be done to balance the portfolio in accordance with existing and future estimates of need to be done to balance the portfolio in accordance with existing and future estimates of households in need.

<table>
<thead>
<tr>
<th>Geography Clientele</th>
<th>Families</th>
<th>Seniors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
</tr>
<tr>
<td>Leduc Sub-Region</td>
<td>392</td>
<td>50%</td>
<td>43</td>
</tr>
<tr>
<td>CRB</td>
<td>13,144</td>
<td>47%</td>
<td>6,687</td>
</tr>
</tbody>
</table>

Source: Leduc Foundation

When it comes to assessing need and identifying gaps, the existing Non Market Housing Portfolio should be considered. What level of service is it providing overall and by type of household / client compared to the CRB? Is the current balance in terms of clientele appropriate? The only way to know is to look at the breakdown of who is in need by household type. Table 8 provides an overview of the NMH portfolio and the number of households in need by client group for the Leduc Sub-Region. Combined, they make up the number of households that require financial assistance.
TABLE 8: NON-MARKET HOUSING (NMH) PORTFOLIO AND NEED, 2011

<table>
<thead>
<tr>
<th>Geography</th>
<th>Families</th>
<th>Singles</th>
<th>Seniors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
</tr>
<tr>
<td>NMH Portfolio (1)</td>
<td>392</td>
<td>50%</td>
<td>43</td>
<td>5.5%</td>
</tr>
<tr>
<td>Households in Need</td>
<td>710</td>
<td>48.6%</td>
<td>425</td>
<td>29.1%</td>
</tr>
<tr>
<td>Total (2)</td>
<td>1102</td>
<td>49.1%</td>
<td>468</td>
<td>20.8%</td>
</tr>
<tr>
<td>Service Level (1/2)</td>
<td>35.6%</td>
<td>9.2%</td>
<td>51.9%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Leduc Foundation

It is fairly clear to see there is a misalignment of Non-Market Housing to need with the existing portfolio. Generally, seniors are over-served, single households are significantly underserved, and families could use more housing, in accordance with their share of the housing needs.

TABLE 9: MARKET AFFORDABLE HOUSING DEMAND AND SUPPLY

<table>
<thead>
<tr>
<th></th>
<th>Families</th>
<th>Singles</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demand</td>
<td>1,991</td>
<td>1,266</td>
<td>3,257</td>
</tr>
<tr>
<td>Supply</td>
<td>5,276</td>
<td>721</td>
<td>5,997</td>
</tr>
</tbody>
</table>

In the case of Market Affordable Housing, there is a significant surplus of housing for families and a shortage of housing for single person households. The surplus is somewhat theoretical because households with higher incomes (and lower to some extent) can also access this housing. But the data does show that there is a need for more rental housing for non-family (single) households, especially those with lower incomes.

3.4 IMPACT OF ON-GOING DEVELOPMENT ON HOUSING NEED AND DEMAND

Now that we have a profile of the types of households and dwelling units that currently exist, including some of the gaps in terms of dwelling types, tenure and affordability, it is important to examine how well the market has been responding in the recent past. While new construction has much less influence on changing the profile of a larger city like Edmonton, the smaller CRB sub-regions surrounding Edmonton are much influenced because they are smaller and therefore are impacted more by new development. This is one of the reasons why the Leduc Sub-Region has relatively newer housing stock.

What we really want to determine in this section is how recent developments have impacted housing needs in terms of the magnitude and nature of the need.

3.4.1 TRENDS IN RENT DISTRIBUTION

The custom tabulation from the 2011 National Household Survey combines with data from the 2001 and 2006 Census reveal how historic rental rates have changed over the past decade. This provides a more complete picture than CMHC rent data alone can
provide (CMHC rental survey covers only part of the rental market).

Graph 17 shows changes to the distribution of rental rates from 2001 through 2011 for the Leduc Sub-Region. The following trends can be observed:

- A general erosion of rental units priced below $900/month, especially between 2006 and 2011; and
- A significant increase in the number of rental units priced above $900/month (reflects new units which have higher rents, as well as a shift in rents of existing units);
- An even greater increase in the number of rental units (over 1,700 units) priced above $1,300/month, especially from 2006 and 2011.
Overall, median rental rates increased from $606/month to $1,201/month over the 10 years, an increase of 98%. About 2/3’s of the increase occurred between 2006 and 2001. Over 1,600 rental units were built during this time, most of which had rents over $900/month. However, due mainly to rent inflation, there is a significant “loss of lower rent options below $900 (down by 1300 units).

Over 12,000 rental units were built in the CRB, most of which had rents above $700/month. Similar trends can be observed in the CRB (see Graph 18):

• The reduction in lower cost units under $600/month in rent diminished more quickly from 2001 to 2006; and
• Rental units in the $700–$900/month expanded between 2001 and 2006;
• There was also a big jump in rental units (over 19,000 units) priced above $1,500–$2,000/month from 2006 to 2011. To a degree, this reflects new growth from investor owned rented condominiums.

Overall, median rental rates increased from $595/month to $1,026/month over the 10 years, an increase of 72%, most of which occurred between 2006 and 2011. It should be noted that this large increase in rents reflects the strong influence of higher rent new units, especially rented condominiums. This is somewhat different from the trends in existing rentals, which are captured in the CMHC survey. However it is clear that two trends prevail in the Leduc Sub-Region and across the CRB:

• The number of more affordable lower rent options is declining (even as lower income populations grows); and
• Almost all growth is at the higher rent end of the market, which may respond to general demand, but does not help low-modest income individuals or families.

The data in Graph 19 shows the gains and losses in the rental stock (units) by rental rate range from 2001-06 and 2006-11. It is fairly obvious that the losses were in the lower cost units and the gains were in the higher cost units, especially units with rental rates in the $1,500 — $2,000/month.
3.4.2 TREND IN HOUSING STARTS

Housing starts are the best indicator of new (construction) housing supply. It is important to understand past trends in the types of housing and levels of construction to see what is being produced and whether it had an impact (reducing or exacerbating) on the number of households in need. To what extent are recent construction types helping to respond to emerging shifts in requirements or new trends? This dataset tracks new housing construction by built form (i.e. single family dwellings, row housing, apartments, etc.), as well as whether at the time of construction dwellings were built (intended) as ownership or rental.

3.4.2.1 Activity Levels

Reviewing housing starts across the Leduc Sub-Region over the past eight years highlights a few trends:

- New construction levels plunged after real estate prices peaked in early 2007. The financial crisis in 2008 exacerbated the slowdown;
- The trend in housing starts bottomed out in 2009 and has been climbing since. Activity levels from 2010 through 2013 have not fully recovered to 2006-07 levels, but have remained strong and consistent, and;
- Multi-family starts peaked at over 60% of the market in 2008. They have since fallen back, but not to pre-2008 levels when they represented a much smaller share of the market. Multi-family starts represented 40% of the market in 2013.

While there has been a noticeable improvement in terms of producing more multi-family housing, actions need to be taken to ensure that more options and choices of housing continue to be built in the Leduc Sub-Region. This is particularly important for Leduc and Beaumont if they want to continue being sustainable and inclusive in the future. The details are contained in Table A14 in Appendix A. The trends in housing starts by type of dwelling are clearly displayed in Graph 20.
3.4.2.2 Activity by Intended Market

The CMHC data set also tracks the intended use of the building (rental versus ownership) at the time of construction. This information is important in terms of knowing the intentions of condominium developers in particular, especially since the construction of purpose-built rental building virtually disappeared across the country several decades ago.

The data contained in Table A15 is for the same 8 year time period. The data portrays a different picture than the region as a whole:

The condominium ownership market was fairly strong in 2007-08 and in 2010-11; in the last couple of years, the condominium market seems to have disappeared in the Leduc sub-Region. This may be a result of the market responding to the strong demand for single detached housing from family households.

The other trend that is fairly obvious from viewing Graph 21 is the unexpected pick-up in rental starts in 2010 and 2011. This was partly a result of the Affordable Housing Program and temporary CEAP (09-11), but has since dropped off to more historical and very low levels.

The result is a continued dominance of homeownership product in new construction activity. While this is a response by builders to a perceived demand, this dominance in the marketplace could result in a mismatch between housing supply, demand and need.

The trends in housing starts by type of dwelling are clearly displayed in Graph 21. The shortage of rental housing has been exacerbated by the lack of construction of both condominium and rental construction over the past 5 years. Some of the rental starts were stimulated by the federal/provincial capital grants for new affordable rental construction built by Leduc Foundation, so even fewer were pure market rental housing. Without government funding, rental starts would have be even lower.
3.4.3 TRENDS IN RENT LEVELS AND HOUSE PRICES

Statistics from CMHC’s Rental Market Survey are used to examine trends in rental rates since 2006. The price/rent is examined from two angles — overall (average market rates) and for newly-constructed only, so that the impact of new construction can be isolated and more accurately portrayed in terms of effects on affordability.

3.4.3.1 CMHC Average Rental Rates

Average rents for all sizes of units rose by 55% from 2006 through 2013. This compares with about 41% overall for the CRB. The biggest increases were for 3+ bedrooms (59%) and bachelor units (57%) in the Leduc Sub-Region. In the Capital Region, 3-bedroom units experienced the biggest increase in rental rates at 43%, followed by 2-bedroom units at 41%. This level of increase is fairly strong, especially given the increasing number of households who have been able to become homeowners due mainly to low mortgage interest rates. It also reflects a rental market where demand outstrips supply, making it feasible for landlords to increase rental rates.

Rental vacancy rates in the Leduc Sub-Region increased from 0.4% in 2012 to 3.8% in 2013. This is contrary to the Edmonton CMA which experienced a decrease from 1.7% in 2012 to 1.4% in 2013. Somewhat puzzling is the vacancy rate for larger units. The two bedroom rental increased from 0.6% to 3.8% and the three bedroom and larger units increased from 0 to 5.3%. It is unclear why vacancy rates are up dramatically from 2012 when rental rates increased by only 5% during the same time.

Table 10 provides the average rental rates for privately owned rental building containing 3+ units by dwelling type for 2006 and 2013. Annual rental rates can be found in Table A16.

<table>
<thead>
<tr>
<th>Average Apt. Rental Rates</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>489</td>
<td>766</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>612</td>
<td>904</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>762</td>
<td>1,157</td>
</tr>
<tr>
<td>3+ bedroom</td>
<td>803</td>
<td>1,274</td>
</tr>
<tr>
<td>Average</td>
<td>721</td>
<td>1,115</td>
</tr>
</tbody>
</table>

CMHC Rental Market Survey, 2011 and 2013

3.4.3.2 CMHC Rental Rates for Newly — Constructed Units

For obvious reasons, new rental units receive a premium in most housing markets, especially when vacancy rates are low. Data from the CMHC rental survey for the Leduc Sub-Region shows that rental rates for newly constructed units (excluding non-market housing units) are on average about 17% higher than the market average. As such they contribute to overall rental supply, but are not adding to the supply of affordable housing. Graph 22 shows the premium on all units constructed since 2000 compared to the
overall market. The trend is fairly consistent between Leduc and the Capital Region, although the rate spread is a little bigger across the capital region as a whole.

The other important observation is the lack of new bachelor units and very little activity for 1 and 3 bedroom units since 2000. Unless there is a concerted effort to build more of these units, it could prevent single person households from moving to the Leduc Sub-Region and put pressure on newly formed renter households from the Leduc Sub-Region to move away. As well, young families who cannot afford ownership may not be able to live in the sub-region due to a lack of suitable, affordable rental housing.

### 3.4.3.3 House Prices
The Edmonton Real Estate Board’s Multi Listing Service (MLS) databank was used to generate custom reports on median sales prices and the number of listings by dwelling type (single, semi/row and condominium and other) from 2006 to 2013. The median sales prices by dwelling type and year are included in Table A17.

The results are not surprising — the median sales price, based on the sale of existing homes, is comparable to the Capital Region as a whole. It would appear from the data on median sales prices that the Leduc Sub-Region (Beaumont and Leduc mainly) has no real price advantage over Capital Region overall. In fact, median prices overall have increased about 55% in both geographies since 2006. Median sales prices have edged up in those communities at a faster pace than the capital region. As of 2013, there was a difference of less than 3% between the two geographies. It should be noted that average and median sales prices do not take into account the size, amenities and location of the sales, which can have a significant impact on the sales price and skew the average and median prices.

### 3.4.4 FINDINGS
House prices and rents increased at a faster pace than inflation during the past 10 years. Median rents increased by 98% between 2001 and 2011, resulting in a significant decline in availability of affordable rental housing = lower priced rent stock declined by nearly 1,300 homes.

In recent years, housing starts have continued to be dominated by detached homes, although ownership options have been augmented by condominiums, which account for most of the multi-unit starts. Even though some of the condominiums have been purchased by investors for rental housing, they tend to have significantly higher rental rates. Very few purpose-built rental housing units have been constructed, averaging less than 7.6% (515) of all housing starts since 2000. However, no purpose-built bachelor,
1-bedroom and 3-bedroom rental units have been constructed since 2000. This low level of purpose-built rental housing construction combined with an already low level of rental housing inventory has created a significant shortage of rental housing across the housing Continuum in the Leduc Sub-Region.

In conclusion, it would appear that some progress was made in the 2006-08 period and then the normal trends in construction — single-detached houses for ownership — continued until recently. Efforts to encourage more variety in built form and opportunities for rental situations (e.g. secondary suites) will be required for the Sub-Region to improve affordability and build an inclusive and sustainable community.
4. THE FUTURE HOUSING MARKET

4.1 THE HOUSING CONTINUUM DEMAND AND SUPPLY GAPS AND MISMATCH

The assessment has used the concept of a housing continuum to illustrate the range of dwelling types by tenure and price range relative to the housing requirements of the population, based on income and norm of paying 30% for shelter. The continuum is quantified using the distribution of actual rents, home prices and incomes to graphically illustrate gaps in housing supply and demand in the Leduc Sub-Region. The segments of the continuum are determined as a percentage of the average household income across the CRB (using the census metropolitan area, CMA). A detailed description of the approach and methodology used to construct the continuum for the Leduc Sub-Region is contained in Appendix C.

The identification of the demand and supply gap and mismatch analysis has been completed to (1) meet the project purpose for the assessment model to “…promote integrated and coordinated planning of non-market and market-affordable housing at the sub-regional scale”, and (2) to better understand the current distribution of the housing stock in relation to household income distribution. This information will be critical later in the planning process when policy and program options are being considered.

The segment of the Continuum cover 4 distinct segments: two non-market reflecting traditional social (rent geared to income) housing (<35% of median household income) and more recent “affordable” (as under the Affordable Housing Initiative), as well as market affordable (based on incomes up to area average) and general market which is

<table>
<thead>
<tr>
<th>Segment</th>
<th>Description</th>
<th>Income Band</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Market Social</td>
<td>0–50% of average income</td>
<td>0–50%</td>
</tr>
<tr>
<td>Non Market Affordable</td>
<td>50–75% of average income</td>
<td>50–75%</td>
</tr>
<tr>
<td>Market Affordable</td>
<td>75%–100% of average income</td>
<td>75%–100%</td>
</tr>
<tr>
<td>Full Market</td>
<td>&gt;100% of average income</td>
<td>&gt;100%</td>
</tr>
</tbody>
</table>

Continuum income bands based on CMA average household income

Graph 23: Housing Availability and Requirements by Income Band – Singles

<table>
<thead>
<tr>
<th>Income Band</th>
<th>Number of homes or households</th>
<th>Shortage or surplus of units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Market</td>
<td>1266</td>
<td>(425)</td>
</tr>
<tr>
<td>Market Affordable</td>
<td>721</td>
<td>(545)</td>
</tr>
<tr>
<td>Non Market Affordable</td>
<td>1038</td>
<td>(425)</td>
</tr>
<tr>
<td>Non Market Social</td>
<td>467</td>
<td>(1154)</td>
</tr>
</tbody>
</table>

Total households in range

- Units existing (rent/priced in range)
- Shortage or surplus of units
- Total households in range
affordable to those with household incomes above the median, which for the region (CMA, 2011) was $85,000. The results are included in Tables 12 and 13 and displayed in Graphs 23 and 24, illustrating the continuum for singles and families in the Leduc Sub-Region.

While overall housing supply (by price) and demand (by income) in the Leduc Sub-Region is relatively balanced\(^8\), there is a shortage of about 1,300 units of non-market social housing for lower income households. The predominant need (about 90\%) is from non-family renter households (including seniors) earning less than $29,750, but also from some family households (mostly lone parent families) earning less than $42,500.

Graph 23 shows the how much housing is available for different income groups along the housing continuum, which includes non-market housing, both social and affordable, and market housing, including both market affordable and pure market housing. The shortage of both non-market social and pure market housing puts inflationary pressures on non-market affordable and market affordable housing as those incomes groups with the most acute shortages attempt to access housing that is available, even if it means paying higher housing costs.

### 4.2 RENTAL MARKET SUPPLY AND AFFORDABILITY BY INCOME BAND

As mentioned earlier, renters are identified with a higher incidence of housing need. In part this reflects the typically lower incomes among renters and thus more affordability issues. This section is a further exploration of the continuum, but focusing only on rental options. As in the continuum, it converts incomes into equivalent rents, using the 30\% shelter to income criteria and then seeks to create income groups that at their boundaries align with rent groups.

Using 2011 census (NHS) data it is possible to examine the relative distribution of incomes versus rents. Based on the norm of spending no more than 30\% for rent, and based on the number of households in each income band, estimates of the number of rental units required in each rent or income band can be derived. Comparing this theoretical requirement against the existing range of rents that exists (again from 2011 NHS data) provides a way to identify the gap of mismatch between what renters in the area can afford and what they are currently paying. It also reveals the extent to which there is a shortfall in the number of lower rent units in the area.

Graph 24 reveals how many family and single person renters there are in each affordable rent (derived from their income, and converting to an equivalent rent at 30\% of income); this is compared to the number of rental units available (dotted line).

Graph 24 confirms that there is a significant shortfall in the number of rental units in lower rent ranges (<$749/month). The majority of the need is from non-family renter households earning less than $29,750. There is a surplus of units in the mid to high rent range (i.e. $750–$2,000/month). The large surplus above $2,000 is theoretical (it is derived

---

\(^8\) When family households by income group and housing inventory by price range are considered along with non-family households, there is an overall shortage of about 900 housing units, which is considered balanced in terms of the amount of housing required to accommodate the number of households in the Leduc Sub-Region.
from income data – and shows what households in higher income could afford. But most of them actually occupy lower rent units (in the $1,500-$2,000 range and pay much less than 30%). These higher income renter households may be enabling landlords to raise their rates across the board, creating a kind of trickle-up effect.

It would appear from the data that many of the higher rent properties are single detached dwelling (40% of renters live in single-detached housing) and may at some point be for sale.

4.3 GAPS IN COMMUNITY AMENITIES AND SUPPORT SERVICES

The information contained in this section is qualitative in nature and is not intended to be an assessment of community amenities and support services. Quantifying the need for various levels of supportive services requires a much broader set of measures and data, and is beyond the scope of a Housing Need Assessment. However, the information from the meeting of stakeholders will provide a qualitative assessment of the community amenity and support service issues that exist within the Leduc Sub-Region. A detailed listing of community amenities and support services is included in Appendix C.

A summary of the discussion of issues and gaps is also included in Appendix C for information. Rather than go into a detailed discussion of each gap, a general assessment of the overall level of supports that exist within the Leduc Sub-Region and the impact they have on addressing the non-market housing needs.

The main gap that was identified was transportation. Public transportation is a major concern in the Leduc Sub-Region. The City of Leduc is the only municipality with transit service to the Century Park LRT Station in south Edmonton, and the service is only available during morning and evening peak hours for the workforce and student populations. There are also transportation services available for persons with disabilities and some seniors’ facilities have mini-buses, but both services are limited in terms of availability. Otherwise, private automobile and taxis’ are the only other option for anyone living in the Leduc Sub-Region.
Besides transportation, the main issue is that there is very little available in the way of a network of supports. In most instances, services are accessed through a sort of “intake” service at the local level. Anything beyond a basic level of support (e.g. counselling, advisory services, etc.) must be accessed through a facility or service located in Edmonton. And then transportation becomes the priority issue. And many of the non-market housing tenants require transportation services that are flexible enough to enable services like dialysis that can take the better part of a day to receive.

Many of the services required by non-market housing clientele are not specialized and could be delivered locally. In many instances, there may even be cost savings, albeit small, and improved service and enhanced quality of life by allowing people requiring support to remain in their communities.

A really good example of locally provided support is home care. Whether this is because the home care is valued as a cost-effective method of saving health care dollars by keeping seniors in their homes longer is not known. There are many other individuals in the Leduc Sub-Region that have needs that cannot be met locally at this time.

There is a need for supportive housing (whether it is in-house or a wraparound service model) for other special needs groups as well. The two examples demonstrate that services can provided regional that appear to working well and providing much needed services for local residents.

Other gaps that were identified include homeless people, shelter and more support for domestic violence, cultural transition facilitator, affordable day care, grief support, inpatient mental health facilities, outpatient mental health supportive housing, shortage of support workers, and housing/support for persons with developmental disabilities.

**Implications:**
There is a component of the households in need who required certain community amenities and support services in close proximity to non-market housing. In other instances such as group homes, a full-time care provider may be required 24/7 to make the arrangement work. Unless these services are made available locally, it will not be feasible to provide housing for certain special needs households in the Sub-Region. Edmonton may be the only option.

There is a need to examine the service delivery models being used in the capital region. In other instances such as daycare, the gap could be addressed through increased subsidies for lower-income families.

### 4.4 HOUSING REQUIREMENTS — NEED AND DEMAND 2015–2021

The final consideration is projecting the nature and magnitude of future housing requirements (demand and need) to determine how they change over time. This draws on population and household projections developed for the CRB. The method used to generate the projections used historic fertility, mortality and household formation rates within each sub-region and then aggregated them up to the CRB level. The population
projections also include the number of households by age cohort resulting from the growth. Because such projections rely on a range of assumptions, they are typically developed to generate high and low estimates. The high projection is used to estimate the number of housing requirements resulting from population and employment growth, disaggregating Non-Market Housing need and Market Affordable Housing demand.

**Total Housing Requirements**

Total household growth under a low and high estimate for the aggregate CRB was examined to assess the implications for future growth in housing requirements. This revealed that across the region, household growth over the next seven years (2015-2021) is anticipated to average between 10,200-12,800 households per year. In terms of the Sub-Region, and given historic household formation patterns, this translates into between 673–1,108 households on average per year, depending upon the scenario used. See Table 11 for the annual growth under high and low scenarios.

**TABLE 11: ANNUAL HOUSING REQUIREMENTS, SUB-REGION, 2015–2021**

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Low Growth Scenario</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>24,646</td>
<td>25,293</td>
<td>25,952</td>
<td>26,636</td>
<td>27,323</td>
<td>28,032</td>
<td>28,714</td>
<td>26,101</td>
</tr>
<tr>
<td>Difference</td>
<td>642</td>
<td>647</td>
<td>659</td>
<td>684</td>
<td>687</td>
<td>709</td>
<td>682</td>
<td>784</td>
</tr>
<tr>
<td><strong>High Growth Scenario</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>26,101</td>
<td>27,175</td>
<td>27,175</td>
<td>29,382</td>
<td>30,514</td>
<td>31,665</td>
<td>32,797</td>
<td>28,673</td>
</tr>
<tr>
<td>Difference</td>
<td>1,062</td>
<td>1,074</td>
<td>0</td>
<td>2,207</td>
<td>1,132</td>
<td>1,151</td>
<td>1,132</td>
<td>1,108</td>
</tr>
</tbody>
</table>

The emphasis in terms of new construction must be on building higher density forms of housing, with a real effort to encourage the construction of rental housing.

**Non-Market Housing Need**

The incidence of affordability need discussed earlier from the 2006 Core Need estimates for Edmonton CMA (see section on Core Housing Need) was applied to the projected housing requirements to determine the number of households in need. However, because the population projections only include age cohorts with no estimate of tenure or household type, the projections are of limited value. However, it does provide a broad indicator of the volume of overall growth and potential volume of increased need.

The number of households in need is projected to grow (high scenario) by 117–127, or by an average of 122 households annually over the next 7 years. The household growth in need by year and age cohort is shown in Table 12 below.
TABLE 12: ANNUAL GROWTH OF HOUSEHOLDS IN NEED (HIGH GROWTH SCENARIO) BY AGE COHORT, 2015-2021

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>25-44</td>
<td>33</td>
<td>29</td>
<td>34</td>
<td>32</td>
<td>32</td>
<td>30</td>
<td>23</td>
<td>31</td>
<td>25%</td>
</tr>
<tr>
<td>45-64</td>
<td>31</td>
<td>36</td>
<td>31</td>
<td>33</td>
<td>34</td>
<td>35</td>
<td>38</td>
<td>34</td>
<td>28%</td>
</tr>
<tr>
<td>65+</td>
<td>44</td>
<td>43</td>
<td>48</td>
<td>53</td>
<td>53</td>
<td>57</td>
<td>56</td>
<td>51</td>
<td>42%</td>
</tr>
<tr>
<td>All Ages</td>
<td>117</td>
<td>118</td>
<td>—</td>
<td>243</td>
<td>125</td>
<td>127</td>
<td>125</td>
<td>122</td>
<td>100%</td>
</tr>
</tbody>
</table>

The three noticeable trends in terms of the growth of future households in need by age are:

- The number of households in the 15-24 year age cohort is fairly constant over the 7 year period;
- The number of households in the 25–64 age cohort represent the majority of growth in households in need over the 7 years, increasing by on average 65 households annually; and,
- The number of seniors in need increases dramatically over the 7 years, increasing by an average of 51 households annually or about 42% of the need. This is up from about 37% in 2015.

The annual trend in the growth of households in need by age is very noticeable in Graph 25.
While not insignificant, growth of 122 households in need each year is relatively low number compared to the scale of outstanding need — 605 households paying more than 50% of their income for housing. The annual average growth in need should be set as a minimum target for production of new Non-Market Housing in order that the current backlog of need is capped and does not grow further. However, the existing gaps or backlog of unmet housing needs.

Market Affordable Housing Demand

The existing supply of Market Affordable Housing exceeds the demand by about 3,000 units. All of the excess supply is single detached housing intended for ownership, but there is demand for higher density, smaller units that rent for a reasonable rate, specifically for single person households.

In terms of share of the overall market, the number of households currently in the Market Affordable Housing income range represents 14% of all households (See Graph 23). If we apply this to the household projections for the Sub-Region, the demand is for about 155 units annually over the next 7 years (see Table 13).

| TABLE 13: MARKET AFFORDABLE HOUSING DEMAND, 2015–2021 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Housing Requirements | 1,062 | 1,074 | 0     | 2,207 | 1,132 | 1,151 | 1,132 | 1,108 |
| Market Affordable Housing Demand | 149   | 150   | 0     | 309   | 158   | 161   | 158   | 155   |

However, due to the surplus of market affordable ownership supply, it will be several year before new units are required to accommodate growth. That said, there is still a shortage of market affordable rental housing. The current supply does not match both the need and demand.

4.5 EXISTING AND FUTURE HOUSING REQUIREMENTS — NEED AND DEMAND

The total housing needs and requirements are a culmination of existing housing needs and future housing requirements resulting from population growth. The existing housing needs are based on the number of households paying 50% or more of their income. While the existing households are delineated by household type – families, lone parent families, singles and seniors – future needs are determined by age group in accordance with the methodology used to project population and household growth. Existing housing needs by household type for the Sub-Region are summarized in Table 14.
TABLE 14: EXISTING HOUSING NEEDS FOR THE LEDUC SUB-REGION

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Number of Households in Need</th>
<th>Share of Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>70</td>
<td>12%</td>
</tr>
<tr>
<td>Lone Parent Families</td>
<td>105</td>
<td>17%</td>
</tr>
<tr>
<td>Singles</td>
<td>250</td>
<td>41%</td>
</tr>
<tr>
<td>Seniors</td>
<td>180</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>605</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Existing housing needs and future (annual) housing requirements and needs for the low and high scenarios are contained in Table 15.

TABLE 15: EXISTING AND FUTURE (ANNUAL AVERAGE) HOUSING REQUIREMENTS, 2015–2021

<table>
<thead>
<tr>
<th>Location</th>
<th>Existing Needs (i.e. paying 50%+)</th>
<th>Future Housing Requirements Need and Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>HH Growth</td>
</tr>
<tr>
<td>Sub-Region</td>
<td>605</td>
<td>1,108</td>
</tr>
</tbody>
</table>

4.6 FINDINGS

While the housing supply is sufficient to meet overall housing requirements (number of units matches the number of households), there is a shortage of about 1,300 units at the lower end of the income scale (less than 50% of median income). The shortfall applies almost exclusively to rental housing and comes mainly from non-family renter households earning less than $29,750, but also from family households (mainly lone-parents) earning less than $42,500.

There is a component of the households in need who require certain community amenities and support services in close proximity to their housing. In most cases, the required services are only available in Edmonton. Unless these services are made available locally, it is not be feasible to provide housing for certain special needs households in the Leduc Sub-Region. There is a need to examine the service delivery models being used in the Capital Region. In other instances such as daycare, the gap could be addressed through increased subsidies for lower-income families.

The Leduc Sub-Region will require about 1,100 new housing units every year to keep up with demand from population growth. In addition to the 605 households currently in need, another 122 new Non-Market Housing units will be required to meet the growth in households in need. The trend in new households in need is toward households aged 65+. The need for seniors housing will continue to grow in terms of the proportion of households in need. This need includes both housing and support services required by seniors, from independent living to long term care.
5. Pulling the Evidence Together

While the following section summarizes the gaps and potential implications for the Leduc Sub-Region in view of the overall housing continuum, the identification of specific methods to respond to these gaps will be based on a planned approach to decision-making, based on a sub-regional housing planning framework that will enable both short-term and long-term recommendations to be achieved.

5.1 EXISTING GAPS

5.1.1 NON-MARKET HOUSING NEED — SOCIAL AND AFFORDABLE

Housing needs are predominantly related to affordability and impact mainly renters (reflecting lower incomes). About 1/3 or 1,455 renter households in the Sub-Region pay more than 30% of their income for shelter. About 14% or 605 households pay over 50% of their income for shelter. The breakdown of households in need by type is shown below:

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Social Housing HHs in Need</th>
<th>Affordable Housing HHs in Need</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Affordability 50%+</td>
<td>Affordability 30%–50%</td>
</tr>
<tr>
<td>Family w/o Children</td>
<td>45</td>
<td>130</td>
</tr>
<tr>
<td>Family with Children</td>
<td>50</td>
<td>145</td>
</tr>
<tr>
<td>Lone-Parent-Family</td>
<td>115</td>
<td>175</td>
</tr>
<tr>
<td>Other (MF)</td>
<td>0</td>
<td>50</td>
</tr>
<tr>
<td>Non-Family</td>
<td>380</td>
<td>370</td>
</tr>
<tr>
<td>Total</td>
<td>605</td>
<td>850</td>
</tr>
</tbody>
</table>

The number of households in need is extensive
• Lone-parent families had the highest incidence of need at both the 30% and 50% levels;
• Singles had the second highest incidence of need at both the 30% and 50%.
• Included in the 1,455 households paying more than 30% of their income for housing are 475 seniors, of which 335 are 75+ years of age.

Implications
• Limited supply of smaller apartment options. Few lower-rent properties contribute to affordability (and) problems by inflating rents;
• Single person households (including seniors) may be forced to leave the Sub-Region to find housing they can afford;
• The 605 renter households paying more than 50% of their income for housing require deep subsidies to address their needs;
• The 850 renters paying between 30% and 50% of their income for housing who require limited financial assistance to meet their needs.

3 The 850 households paying between 30 and 50% of their income for housing was derived by subtracting the number paying more than 50% from the number paying more than 30%.
### 5.1.2 Market Housing Demand — Affordable and Pure Market

The supply of market housing exceeds the demand by about 900 units — the unmet demand is mainly from non-family (singles) renter households. There is demand for higher density, smaller units that rent for a reasonable rate, specifically for single person households.

<table>
<thead>
<tr>
<th>Gaps</th>
<th>Implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>• There is an overall surplus of housing, but a shortage of rental housing units consisting of bachelor and one-bedroom units for single person (including seniors) households and some 3-bedroom units for lone parent families.</td>
<td>• The shortage of rental housing and demand from high income earners inflates rental rates;</td>
</tr>
<tr>
<td>• Young adults leaving home have few rental options they can afford;</td>
<td>• Aging seniors will place considerable demand on rental housing when they sell their homes;</td>
</tr>
<tr>
<td>• Lone parent families have few rental options and either have to purchase or access more affordable housing options from the oversupply of market affordable options.</td>
<td></td>
</tr>
</tbody>
</table>

### 5.1.3 Support Services

Community amenities and support services located in the Sub-Region were reviewed by stakeholders and gaps were identified. The provision of services and location of housing is a key question to be addressed across the Capital Region.

<table>
<thead>
<tr>
<th>Gaps</th>
<th>Implications</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Inadequate public transportation (including services for the disabled/elderly)</td>
<td>• Lower income households who require supports and are without affordable transportation options may have to leave the Sub-Region.</td>
</tr>
<tr>
<td>• Anything beyond a basic level of support (e.g. in-take and assessment, counselling, etc.) must be accessed through a facility or service located in Edmonton</td>
<td>• Many of the services required by non-market housing clientele are not specialized and could be delivered locally. In many instances, there may even be cost savings and improved service and enhanced quality of life by allowing people requiring support to remain in their communities. The really good example of locally provided supports is home care.</td>
</tr>
<tr>
<td>• There is a component of the households in need who required certain community amenities and support services in close proximity to non-market housing. In other instances such as group homes, a full-time care provider may be required 24/7 to make the arrangement work.</td>
<td></td>
</tr>
</tbody>
</table>

Unless the required support services are made available locally, it is not be feasible to provide housing for certain special needs households in the Leduc Sub-Region. There is a need to examine the service delivery models being used in the Capital Region.

### 5.2 Future Gaps

The final consideration is how housing requirements/demand and needs change over time. This draws on population and household projections developed for the CRB.

---

9 The information contained in this section is qualitative in nature and is not intended to be an assessment of community amenities and support services — a quantitative assessment requires a much broader set of measures and data and is beyond the scope of a Housing Need Assessment.
Future housing requirements, incorporating both Non-Market Housing need and Market Affordable Housing demand (annual) for the high scenario are as follows:

**HOUSEHOLDS IN NEED BY TYPE AND AFFORDABILITY LEVEL, 2011**

<table>
<thead>
<tr>
<th>Age Cohorts</th>
<th>Total Housing Requirements</th>
<th>Non-Market Housing</th>
<th>Market Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>12</td>
<td>2</td>
<td>—</td>
</tr>
<tr>
<td>25-44</td>
<td>305</td>
<td>31</td>
<td>—</td>
</tr>
<tr>
<td>45-64</td>
<td>424</td>
<td>34</td>
<td>—</td>
</tr>
<tr>
<td>65+</td>
<td>339</td>
<td>51</td>
<td>—</td>
</tr>
<tr>
<td>All Ages</td>
<td>1,080</td>
<td>122</td>
<td>155*</td>
</tr>
</tbody>
</table>

* The future demand estimates for MAH are not age specific.

The Leduc Sub-Region will require about 1,100 new housing units every year to keep up with demand from population growth. In addition to the 605 households currently in need of Non-Market Housing, another 122 new Non-Market Housing units will be required every year to meet the growth in households in need. The demand for Market Affordable Housing will grow at a pace of 155 units annually over the next 7 years.

The trend in new households in need is toward households aged 65+ (see chart below). The need for seniors housing will continue to grow in terms of the proportion of households in need. This will include housing options from independent living to long term care. Policy and Program responses will have to consider ways to ensure that the production of housing appropriate for seniors does not fall behind, both in terms of overall output (housing units) and affordability.
5.2.1 WHERE TO FROM HERE

Both existing unmet needs and future housing need and demand must be considered in the development of public policy and planning for Non-Market and Market Affordable Housing across the Capital Region. For example, the information on the housing market can be used in the development of long range planning (e.g. MDP’s) and land use policies to ensure that the entire housing market is balanced and functioning in an inclusive manner, as well as support initiatives to improve housing affordability (e.g. flexible zoning to support higher density), specifically Market Affordable Housing.

Now that the Leduc Sub-Region Housing Needs Assessment is complete, the next step in implementing the CRB Housing Plan is development of a Regional Planning Framework. This would incorporate both Non-Market and Market Affordable Housing and build upon the results of the need assessment. The result will be a Regional Housing Plan with a 10 year timeframe that incorporates changing trends and gaps in the existing supply of housing with future housing need and demand and directs the supply of Non-Market and Market Affordable Housing throughout the Capital Region.
## Appendix A

### TABLE A1: DISTRIBUTION OF DWELLINGS BY TYPE AND TENURE, 2011

<table>
<thead>
<tr>
<th>Dwelling Types</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dwellings</td>
<td>%</td>
</tr>
<tr>
<td>Single-Detached</td>
<td>17,340</td>
<td>77%</td>
</tr>
<tr>
<td>Semi/Duplex</td>
<td>1,085</td>
<td>5%</td>
</tr>
<tr>
<td>Row</td>
<td>1,065</td>
<td>5%</td>
</tr>
<tr>
<td>Apartment</td>
<td>1,890</td>
<td>8%</td>
</tr>
<tr>
<td>Other/Moveable</td>
<td>1,085</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Total Dwellings</strong></td>
<td><strong>22,465</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

### TABLE A2: AGE OF THE HOUSING STOCK (ESTIMATED YEAR OF CONSTRUCTION)

<table>
<thead>
<tr>
<th>Dwellings</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dwellings</td>
<td>Share (%)</td>
</tr>
<tr>
<td>Pre 1980</td>
<td>8,830</td>
<td>39%</td>
</tr>
<tr>
<td>1980-2000</td>
<td>5,735</td>
<td>26%</td>
</tr>
<tr>
<td>2001 – 2005</td>
<td>2,965</td>
<td>13%</td>
</tr>
<tr>
<td>2006–2011</td>
<td>4,935</td>
<td>22%</td>
</tr>
<tr>
<td>% Built since 2000</td>
<td>13,535</td>
<td>35%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

### TABLE A3: POPULATION BY AGE FOR THE LEDUC SUB-REGION AND THE CAPITAL REGION, 2011

<table>
<thead>
<tr>
<th>Age Cohorts</th>
<th>Leduc Sub-Region</th>
<th>Capital Region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population</td>
<td>Share (%)</td>
</tr>
<tr>
<td>0-14</td>
<td>13,060</td>
<td>21%</td>
</tr>
<tr>
<td>15-19</td>
<td>4,115</td>
<td>7%</td>
</tr>
<tr>
<td>20-24</td>
<td>3,745</td>
<td>6%</td>
</tr>
<tr>
<td>25-34</td>
<td>9,470</td>
<td>15%</td>
</tr>
<tr>
<td>35-44</td>
<td>8,720</td>
<td>14%</td>
</tr>
<tr>
<td>45-54</td>
<td>9,195</td>
<td>15%</td>
</tr>
<tr>
<td>55-64</td>
<td>6,960</td>
<td>11%</td>
</tr>
<tr>
<td>65-74</td>
<td>3,440</td>
<td>6%</td>
</tr>
<tr>
<td>75+</td>
<td>2,535</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>61,240</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011
### TABLE A4: NUMBER OF HOUSEHOLDS AND DISTRIBUTION BY TYPE

<table>
<thead>
<tr>
<th>Type of Households</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Distribution</td>
</tr>
<tr>
<td>Family Households</td>
<td>17,530</td>
<td>78%</td>
</tr>
<tr>
<td>Couple (no children)</td>
<td>6,370</td>
<td>28%</td>
</tr>
<tr>
<td>Couple with children</td>
<td>8,065</td>
<td>36%</td>
</tr>
<tr>
<td>Lone parent</td>
<td>1,580</td>
<td>7%</td>
</tr>
<tr>
<td>1+ family</td>
<td>1,515</td>
<td>7%</td>
</tr>
<tr>
<td>Single Households</td>
<td>4,920</td>
<td>22%</td>
</tr>
<tr>
<td>Singles</td>
<td>4,080</td>
<td>18%</td>
</tr>
<tr>
<td>Unrelated persons 2+</td>
<td>840</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

### TABLE A5: DISTRIBUTION OF HOUSEHOLD BY SIZE

<table>
<thead>
<tr>
<th>Household size</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Distribution</td>
</tr>
<tr>
<td>Total</td>
<td>22,465</td>
<td>100%</td>
</tr>
<tr>
<td>1 person</td>
<td>4,080</td>
<td>18%</td>
</tr>
<tr>
<td>2 person</td>
<td>7,895</td>
<td>35%</td>
</tr>
<tr>
<td>3-4 person</td>
<td>8,235</td>
<td>37%</td>
</tr>
<tr>
<td>5+ person</td>
<td>2,255</td>
<td>10%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

### TABLE A6: NUMBER OF HOUSEHOLDS BY AGE OF MAINTAINER

<table>
<thead>
<tr>
<th>Age of Household Maintainer</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of HHs</td>
<td>Distribution (%)</td>
</tr>
<tr>
<td>Under 25 years</td>
<td>845</td>
<td>3.8</td>
</tr>
<tr>
<td>25 to 29 years</td>
<td>1,935</td>
<td>8.6</td>
</tr>
<tr>
<td>30 to 34 years</td>
<td>2,370</td>
<td>10.6</td>
</tr>
<tr>
<td>35 to 39 years</td>
<td>2,300</td>
<td>10.2</td>
</tr>
<tr>
<td>40 to 44 years</td>
<td>2,295</td>
<td>10.2</td>
</tr>
<tr>
<td>45 to 49 years</td>
<td>2,590</td>
<td>11.5</td>
</tr>
<tr>
<td>50 to 54 years</td>
<td>2,470</td>
<td>11.0</td>
</tr>
<tr>
<td>55 to 59 years</td>
<td>2,250</td>
<td>10.0</td>
</tr>
<tr>
<td>60 to 64 years</td>
<td>1,745</td>
<td>7.8</td>
</tr>
<tr>
<td>65 to 69 years</td>
<td>1,165</td>
<td>5.2</td>
</tr>
<tr>
<td>70 to 74 years</td>
<td>870</td>
<td>3.9</td>
</tr>
<tr>
<td>75 years +</td>
<td>1,635</td>
<td>7.3</td>
</tr>
<tr>
<td>Total</td>
<td>22,455</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011
**TABLE A7: DISTRIBUTION OF HOUSEHOLDS BY INCOME RANGE**

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of HH</td>
<td>%</td>
</tr>
<tr>
<td>All</td>
<td>22,450</td>
<td>100%</td>
</tr>
<tr>
<td>Under $20,000</td>
<td>1,700</td>
<td>8%</td>
</tr>
<tr>
<td>$20,000–$60,000</td>
<td>4,950</td>
<td>22%</td>
</tr>
<tr>
<td>$60,000–$80,000</td>
<td>3,005</td>
<td>13%</td>
</tr>
<tr>
<td>$80,000–$100,000</td>
<td>2,885</td>
<td>13%</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>9,910</td>
<td>44%</td>
</tr>
<tr>
<td>Median</td>
<td>$90,274</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

**TABLE A8: NUMBER OF HOMEOWNERS BY THE VALUE OF HOME**

<table>
<thead>
<tr>
<th>Value of Home</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Owners</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>17,385</td>
<td>316,810</td>
</tr>
<tr>
<td>Under $200,000</td>
<td>535</td>
<td>9%</td>
</tr>
<tr>
<td>$200,000 to $249,999</td>
<td>360</td>
<td>6%</td>
</tr>
<tr>
<td>$250,000 to $299,999</td>
<td>635</td>
<td>11%</td>
</tr>
<tr>
<td>$300,000 to $349,999</td>
<td>1,085</td>
<td>19%</td>
</tr>
<tr>
<td>$350,000 to $399,999</td>
<td>1,975</td>
<td>17%</td>
</tr>
<tr>
<td>$400,000 to $499,999</td>
<td>3,350</td>
<td>21%</td>
</tr>
<tr>
<td>$500,000 to $749,999</td>
<td>2,910</td>
<td>13%</td>
</tr>
<tr>
<td>$750,000 to $999,999</td>
<td>3,710</td>
<td>2%</td>
</tr>
<tr>
<td>$1,000,000 or more</td>
<td>2,275</td>
<td>1%</td>
</tr>
<tr>
<td>Average value of dwelling</td>
<td>$377,436</td>
<td></td>
</tr>
<tr>
<td>Median value of dwelling</td>
<td>$349,282</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011
### TABLE A9: NUMBER OF RENTER HOUSEHOLDS BY RENTAL RATE RANGE

<table>
<thead>
<tr>
<th>Rental Rate Range</th>
<th>Leduc Sub-Region</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Renters</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>4,185</td>
<td>132,090</td>
</tr>
<tr>
<td>Less than $400</td>
<td>260</td>
<td>6%</td>
</tr>
<tr>
<td>$400 to $599</td>
<td>200</td>
<td>5%</td>
</tr>
<tr>
<td>$600 to $799</td>
<td>230</td>
<td>5%</td>
</tr>
<tr>
<td>$800 to $999</td>
<td>680</td>
<td>16%</td>
</tr>
<tr>
<td>$1,000 to $1,199</td>
<td>710</td>
<td>17%</td>
</tr>
<tr>
<td>$1,200 to $1,499</td>
<td>970</td>
<td>23%</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>985</td>
<td>24%</td>
</tr>
<tr>
<td>$2,000 or more</td>
<td>155</td>
<td>4%</td>
</tr>
<tr>
<td>Average shelter costs</td>
<td>$1,199</td>
<td></td>
</tr>
<tr>
<td>Median shelter costs</td>
<td>$1,201</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Canada Census, 2011

### TABLE A10: INCIDENCE OF NEED BY TYPE OF HOUSEHOLD AND TENURE, 2011

<table>
<thead>
<tr>
<th>Type of Need</th>
<th>LSR</th>
<th>CRB</th>
<th>Type of Need</th>
<th>LSR</th>
<th>CRB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suitability</td>
<td>4%</td>
<td>6%</td>
<td>Suitability</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td>Adequacy</td>
<td>6%</td>
<td>6%</td>
<td>Adequacy</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>Afford &gt;30</td>
<td>22%</td>
<td>25%</td>
<td>Afford &gt;30</td>
<td>35%</td>
<td>41%</td>
</tr>
<tr>
<td>Afford &gt;50</td>
<td>9%</td>
<td>11%</td>
<td>Afford &gt;50</td>
<td>14%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada
### TABLE A11: RENTER HOUSEHOLDS INCIDENCE OF NEED BY TYPE OF NEED AND HOUSEHOLD TYPE

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Type of Housing Need</th>
<th>Total</th>
<th>Suitability</th>
<th>Adequacy</th>
<th>Affordability 30</th>
<th>Affordability 50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>LSR</td>
<td>CRB</td>
<td>LSR</td>
<td>CRB</td>
<td>LSR</td>
<td>CRB</td>
</tr>
<tr>
<td>Family w/o Children</td>
<td>725</td>
<td>19785</td>
<td>0</td>
<td>385</td>
<td>60</td>
<td>1510</td>
</tr>
<tr>
<td>Family w/ Children</td>
<td>905</td>
<td>20940</td>
<td>45</td>
<td>4570</td>
<td>70</td>
<td>1880</td>
</tr>
<tr>
<td>Lone-Parent-Family</td>
<td>520</td>
<td>15340</td>
<td>35</td>
<td>3065</td>
<td>55</td>
<td>1885</td>
</tr>
<tr>
<td>Other (MF)</td>
<td>350</td>
<td>7875</td>
<td>100</td>
<td>2975</td>
<td>25</td>
<td>750</td>
</tr>
<tr>
<td>Non-Family</td>
<td>1705</td>
<td>68220</td>
<td>95</td>
<td>3630</td>
<td>175</td>
<td>5390</td>
</tr>
<tr>
<td>Total</td>
<td>4210</td>
<td>132160</td>
<td>275</td>
<td>14625</td>
<td>375</td>
<td>11415</td>
</tr>
</tbody>
</table>

Statistics Canada (2011 NHS)

### TABLE A12: NUMBER OF HOUSEHOLD MAINTAINERS IN CORE HOUSING NEED BY AGE AND TENURE, EDMONTON CMA

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Total Number of Households</th>
<th>Senior</th>
<th>Non-Senior</th>
<th>15-29 Years</th>
<th>30-44 Years</th>
<th>45-64 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households in Core Housing Need</td>
<td>41,220</td>
<td>10,575</td>
<td>30,640</td>
<td>7,110</td>
<td>11,835</td>
<td>11,700</td>
</tr>
<tr>
<td>Owners</td>
<td>12,470</td>
<td>3,455</td>
<td>9,010</td>
<td>835</td>
<td>3,785</td>
<td>4,395</td>
</tr>
<tr>
<td>Renters</td>
<td>28,750</td>
<td>7,120</td>
<td>21,625</td>
<td>6,275</td>
<td>8,055</td>
<td>7,305</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Incidence of Core Housing Need</th>
<th>Total</th>
<th>Senior</th>
<th>Non-Senior</th>
<th>15-29 Years</th>
<th>30-44 Years</th>
<th>45-64 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>4.6%</td>
<td>6.7%</td>
<td>4.1%</td>
<td>3.8%</td>
<td>4.6%</td>
<td>3.7%</td>
</tr>
<tr>
<td>Renters</td>
<td>24.6%</td>
<td>39.4%</td>
<td>21.9%</td>
<td>18.8%</td>
<td>22.5%</td>
<td>24.7%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Core Housing Need Estimates, 2006

### TABLE A13: RENTER HOUSEHOLDS BY TYPE AND AGE IN CORE NEED, EDMONTON CMA, 2006

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Age Groups</th>
<th>Age Groups</th>
<th>Age Groups</th>
<th>Age Groups</th>
<th>Senior</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Non-Senior</td>
<td>15–29</td>
<td>30–44</td>
<td>45–64</td>
</tr>
<tr>
<td>Total</td>
<td>28750</td>
<td>21625</td>
<td>6275</td>
<td>8055</td>
<td>7305</td>
</tr>
<tr>
<td>Family</td>
<td>11530</td>
<td>11110</td>
<td>3465</td>
<td>5185</td>
<td>2465</td>
</tr>
<tr>
<td>Couple</td>
<td>4760</td>
<td>4670</td>
<td>1580</td>
<td>2045</td>
<td>1045</td>
</tr>
<tr>
<td>Lone Parent</td>
<td>6640</td>
<td>6330</td>
<td>1835</td>
<td>3105</td>
<td>1385</td>
</tr>
<tr>
<td>Multi-Family</td>
<td>130</td>
<td>115</td>
<td>45</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>Non-family</td>
<td>17220</td>
<td>10510</td>
<td>2805</td>
<td>2870</td>
<td>4840</td>
</tr>
</tbody>
</table>

Source: CMHC, Core Housing Needs Estimates, 2006
### TABLE A14: HOUSING STARTS BY TYPE, LEDUC SUB-REGION, 2006–2013

<table>
<thead>
<tr>
<th>Housing Starts</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,123</td>
<td>1,509</td>
<td>773</td>
<td>525</td>
<td>1,041</td>
<td>952</td>
<td>828</td>
<td>916</td>
</tr>
<tr>
<td>Single-detached</td>
<td>931</td>
<td>1,111</td>
<td>303</td>
<td>372</td>
<td>643</td>
<td>539</td>
<td>588</td>
<td>547</td>
</tr>
<tr>
<td>Multiple</td>
<td>192</td>
<td>398</td>
<td>470</td>
<td>153</td>
<td>398</td>
<td>413</td>
<td>240</td>
<td>369</td>
</tr>
<tr>
<td>Semi-detached</td>
<td>128</td>
<td>138</td>
<td>86</td>
<td>82</td>
<td>72</td>
<td>108</td>
<td>170</td>
<td>130</td>
</tr>
<tr>
<td>Row</td>
<td>40</td>
<td>135</td>
<td>191</td>
<td>24</td>
<td>13</td>
<td>32</td>
<td>70</td>
<td>135</td>
</tr>
<tr>
<td>Apartment</td>
<td>24</td>
<td>125</td>
<td>193</td>
<td>47</td>
<td>313</td>
<td>273</td>
<td>0</td>
<td>104</td>
</tr>
<tr>
<td>Singles Share</td>
<td>82.0%</td>
<td>73.6%</td>
<td>39.2%</td>
<td>70.1%</td>
<td>61.8%</td>
<td>56.6%</td>
<td>71.0%</td>
<td>59.7%</td>
</tr>
<tr>
<td>Multiples Share</td>
<td>17.1%</td>
<td>26.4%</td>
<td>60.8%</td>
<td>29.1%</td>
<td>38.2%</td>
<td>43.4%</td>
<td>29.0%</td>
<td>40.3%</td>
</tr>
</tbody>
</table>

Source: CMHC

### TABLE A15: HOUSING STARTS BY INTENDED MARKET, 2006–2013

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1,123</td>
<td>1,509</td>
<td>773</td>
<td>525</td>
<td>1,041</td>
<td>952</td>
<td>828</td>
<td>916</td>
<td>4,971</td>
</tr>
<tr>
<td>Home ownership — Freehold</td>
<td>1,051</td>
<td>1,225</td>
<td>355</td>
<td>450</td>
<td>704</td>
<td>651</td>
<td>787</td>
<td>787</td>
<td>3,785</td>
</tr>
<tr>
<td>Rental</td>
<td>28</td>
<td>28</td>
<td>39</td>
<td>47</td>
<td>148</td>
<td>193</td>
<td>33</td>
<td>25</td>
<td>290</td>
</tr>
<tr>
<td>Home ownership — Condominium</td>
<td>44</td>
<td>256</td>
<td>379</td>
<td>28</td>
<td>189</td>
<td>108</td>
<td>33</td>
<td>25</td>
<td>896</td>
</tr>
<tr>
<td>Other (co-op and unknown)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: CMHC

### TABLE A16: AVERAGE RENTAL RATES, LEDUC SUB-REGION

<table>
<thead>
<tr>
<th>Average Price ($000s)</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>489</td>
<td>654</td>
<td>678</td>
<td>629</td>
<td>629</td>
<td>668</td>
<td>733</td>
<td>766</td>
<td>56.6%</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>612</td>
<td>743</td>
<td>798</td>
<td>815</td>
<td>830</td>
<td>841</td>
<td>881</td>
<td>904</td>
<td>47.7%</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>762</td>
<td>890</td>
<td>949</td>
<td>949</td>
<td>989</td>
<td>1029</td>
<td>1089</td>
<td>1157</td>
<td>51.8%</td>
</tr>
<tr>
<td>3+ bedroom</td>
<td>803</td>
<td>1007</td>
<td>1024</td>
<td>1085</td>
<td>1061</td>
<td>1065</td>
<td>1173</td>
<td>1274</td>
<td>58.7%</td>
</tr>
<tr>
<td>All</td>
<td>721</td>
<td>860</td>
<td>912</td>
<td>927</td>
<td>956</td>
<td>986</td>
<td>1049</td>
<td>1115</td>
<td>54.7%</td>
</tr>
</tbody>
</table>

Source: CMHC Rental Market Survey

### TABLE A17: MEDIAN HOUSE PRICES BY DWELLING TYPE, 2006–2013

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detached</td>
<td>267,900</td>
<td>359,000</td>
<td>350,000</td>
<td>338,000</td>
<td>347,900</td>
<td>345,500</td>
<td>365,000</td>
<td>380,000</td>
<td>41.8%</td>
</tr>
<tr>
<td>Semi/row</td>
<td>199,000</td>
<td>287,249</td>
<td>270,950</td>
<td>261,200</td>
<td>255,450</td>
<td>247,250</td>
<td>265,000</td>
<td>276,750</td>
<td>39.1%</td>
</tr>
<tr>
<td>Condo</td>
<td>179,900</td>
<td>265,050</td>
<td>262,450</td>
<td>251,382</td>
<td>250,000</td>
<td>226,500</td>
<td>241,000</td>
<td>232,000</td>
<td>29.0%</td>
</tr>
<tr>
<td>Other</td>
<td>255,000</td>
<td>350,100</td>
<td>347,500</td>
<td>332,000</td>
<td>342,500</td>
<td>335,000</td>
<td>358,250</td>
<td>370,000</td>
<td>45.1%</td>
</tr>
</tbody>
</table>

Source: Edmonton Real Estate Board, MLS Sales
Appendix B

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 CNITS. 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
Includes the lands lying within the boundaries of the participating municipalities of the Capital Region and include the following municipalities: Beaumont, Bon Accord, Bruderheim, Calmar, Devon, Edmonton, Fort Saskatchewan, Gibbons, Lamont, Lamont County, Leduc, Leduc County, Legal, Morinville, Parkland County, Redwater, St. Albert, Spruce Grove, 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, under 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 (the people who live there). Co-op members actively participate in decision making and share the work involved in running the housing community. As a member of a co-op, you must volunteer and take part in the management of the building.

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

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 percent 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 (i.e. parking). Operating deficits are cost-shared with Canada Mortgage and Housing Corporation. The units are owned by one of the orders of government.

Core Housing Need
A concept developed in the 1980’s to define housing need. It is based on 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). Secondly, is their income below a defined income threshold that varies by market/city and by household size?

CMA
Census Metropolitan Area

CNITS (Core Need Income Thresholds)
Local income limits are established each year by Canada Mortgage and Housing Corporation. Households with annual incomes equal to or less than CNIT 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)
A form of tenure that creates title and ownership rights in virtual 3 dimensions, as opposed to land title. The term refers to a legal ownership structure and should not be confused with built form (i.e. an apartment that is owned may be a condo, but an apartment may also be rented).

Diversification of Housing Types
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
Under this program housing units are built using cash and material donations as well as voluntary labour. 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 described above).

Home Program
The HOME Program helps low income people become homeowners, through education, financial assistance and one-on-one counselling. The education component is open 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 both education sessions can apply for down payment assistance.

Housing Allowance
A form of housing assistance to help household manage high shelter cost burden. Distinct from the rent Supplement, payments are made to the household, not to the landlord, and the HA is therefore portable. A HA may be structured to pay a fixed monthly allowance or can pay based on the RGI- market rent difference.

Housing Continuum
A conceptual framework used to describe a range of housing options from homeless supports through 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 in the existing developed areas, occurring on vacant or underutilized lands, or re-development of a developed site to a higher density.

Intensification
The development of a property, site or area at a higher density than currently exists, e.g. 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
Major Repairs Needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings.
Market Housing
Market Housing is defined as housing that is supplied by the private market, without direct government subsidies. Under Market Housing, one sub category has 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 ongoing direct government subsidies (e.g. through regulatory relaxations, efficient design, tax incentives, etc.). Generally applies to households earning moderate incomes between 100% and 150% of median income.

Multi-family Housing
A building constructed for residential purposes for use by two or more families, e.g. duplexes, townhome and row house development, multistory and high rise apartments.

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

Mixed-Income Development
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
A development that mixes compatible residential, commercial, institutional and recreational land uses, and may do so 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.

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 and includes different 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 “Subsidized Housing”:

AFFORDABLE HOUSING is rental or ownership housing that generally does not require on-going (operating) subsidies, and 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 primarily rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes that are generally between 80% and 65% or less of the median renter income for their household size10.

10 “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
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 percent 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 are a variety of rent supplement programs, some providing subsidies directly to the landlord, 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 funded the construction of a small number of housing units throughout Alberta. The units are now typically rented out by Management Bodies 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 principle 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 CNIT’s to qualify for the program.

Emergency Shelters
Temporary places for people to live until more permanent housing is found. An emergency shelter is a place for people to live temporarily when they cannot live in their previous residence, similar to homeless shelters. The main difference is that an emergency shelter typically specializes in people fleeing a specific type of situation, such as natural or man-made disasters, domestic violence, or victims of sexual abuse. A more minor difference is that people staying in emergency shelters are more likely to stay all day, except for work, school, or errands, while homeless shelters usually expect people to stay elsewhere during the day, returning only to sleep or eat. Shelters sometimes facilitate support groups, and/or provide meals.
Special Needs Housing
Special needs housing is housing that has been modified with special features to help people to live independently in the community. For example, the 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. Housing Connections does not maintain a list of supportive services available. Clients should contact housing providers directly.

Support Services
Housing support services have developed over a number of years as an imaginative response to a wide range of needs. Housing support services should help people to live independently in the community, regardless of their tenure. Having and keeping a stable place to live is essential for many vulnerable 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 who need support. They may use these services when their accommodation is temporary (for example, in a crisis) or when they are being re-housed.

There is a wide range of supported accommodation models, including sheltered housing with 30 or 40 self-contained units of accommodation with on-site warden 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; and ‘wet houses’ for people with substance misuse problems. Housing support services can range from around one hour a week to 24-hour residential support.

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

The Housing Continuum Demand and Supply Gaps and Mismatch

As a concept a continuum can be 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 has been 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. Figure 1 is extracted from the 2012 CRB report Our Affordable Future. It presents an overview of the housing continuum from homelessness thru to the full 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 CRB Housing Mandate.  

Fig 1, extracted from the CRB “Our Affordable Future” 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.

FIGURE C1: THE HOUSING CONTINUUM

<table>
<thead>
<tr>
<th>Homelessness</th>
<th>Non-Market Housing</th>
<th>Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelters</td>
<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>
<tr>
<td>Transitional Housing</td>
<td>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.</td>
<td>Rental and Ownership housing provided by the Private Sector</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td>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.</td>
<td>Market Affordable</td>
</tr>
<tr>
<td>65–80% Below Median Income</td>
<td>Rental and/or Ownership housing generally requiring no ongoing subsidies, although may include rent supplements for income challenged households.</td>
<td>“Pure” Market Housing</td>
</tr>
<tr>
<td>80–100% Below Median Income</td>
<td>Household income can exceed median income. Minimum rent or ownership charges calculated through private financing based on cost-effective construction.</td>
<td></td>
</tr>
<tr>
<td>Median Income 100%</td>
<td>100–150% Median Income (Moderate income Level)</td>
<td></td>
</tr>
</tbody>
</table>
The non-market side (Figure 1, left side) of the Continuum includes various 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 (more a social service than housing per se) as well as various forms of housing which incorporate support services either in house (e.g. 24/7 supervision), or delivered separately via community social service agencies (e.g. home care).

The important element from the perspective of quantifying housing need and requirements is that the housing component (platform) to facilitate the delivery of such support services is available. In the main 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.

While the CRB (Our Common Future) report does include an income related quantum based on percentage of median income, this was preliminary. It is possible to refine the income categories (as percentage of median or average income) more 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 CRB-wide benchmark is sufficient for developing the benchmarks in the continuum. However 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).

The standard measures used in Canada as eligibility for Social Housing, uses an income threshold called Housing Income Limits (HILs) derived from median market rents which are updated annually from CMHC rental survey. This determines the income required to afford the median rent at 30% of income. These are calculated by household size (number 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 C1: 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 is used here based on average rents. For consistency with the 2011 NHS and 2011 tax file data used in the later analysis, the following HILs are calculated against the Oct 2011 Edmonton (CMA) average rents. The same methodology can be used to update rents annually (most current rents are April 2014, although for consistency CMHC uses only the October data for each sub-region).

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12 CMHC generates a data set of median rents based on units that include heat. Thus 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.
year). Separately income data is available either from the census NHS or from Tax filer data. The census data is available with tenure variables (owner vs. renters) but over time becomes out of date (note the 2011 NHS collected 2010 income).

Tax file data is available more frequently and provides an update, albeit with an 18-month time lag — 2012 data (filed in early 2013) will be available in Oct 2014. Unfortunately, the tax file source does not distinguish tenure, so only income for all households, regardless of tenure is available. This is not as useful for determining need (as it conflates owners and renters) but it is very useful as a basis for quantifying the incremental income thresholds used in the continuum.

The NHS reports median and average incomes (2010) for Edmonton (CMA) as $79,090 and $97,516 respectively. Tax filer data also for 2010 reports an average of $82,603 blended across all household types (it was much higher for 2 parent families and much lower for lone parents and singles). This had increased to $85,414 in 2011.

The overall average (or median) income for all households is too high to use as a threshold to assess non-market need. It is far in excess of the derived HILs presented in Table 30. A household with an income of $80,000 can afford a rent of $2,000 and a purchase price of $400,000, so this is not a measure of need.

In targeting programs in the US, their method 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 $40,000 with affordable rent and price of roughly $1,000/month and $200,000 respectively.

Comparing the derived HILs (Table 30), which reflect the upper limit for eligibility for social housing, against the average 2011 income (tax data), it is clear that as a benchmark against median or average household income, 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 C2: EDMONTON (EST.) 2011 HIL'S AND AVERAGE HOUSEHOLD INCOME**

<table>
<thead>
<tr>
<th>Size</th>
<th>Annual Income</th>
<th>As % 2011 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 C3: THE HOUSING CONTINUUM INCOME RANGES

<table>
<thead>
<tr>
<th></th>
<th>Non Market (Social)</th>
<th>Non-Market (Affordable)</th>
<th>Market Affordable</th>
<th>Full Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Income as % Benchmark =)</td>
<td>0–35%</td>
<td>35–60%</td>
<td>60% -100%</td>
<td>&gt;100%</td>
</tr>
<tr>
<td>Family (Income as % Benchmark =)</td>
<td>0–50%</td>
<td>50–80%</td>
<td>80% -100%</td>
<td>&gt;100%</td>
</tr>
<tr>
<td>All Households (Incomes as % Benchmark =)</td>
<td>0–50%</td>
<td>50–75%</td>
<td>75% -100%</td>
<td>&gt;100%</td>
</tr>
</tbody>
</table>

* The median household income can be annually updated using tax file data

For the threshold income (e.g. 50% of average) the maximum affordable price and rent can be readily calculated (based on paying 30% of this 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.

A further refinement to the continuum is to include an intermediate market category as a transition between non-market and full market. Given the incomes and distribution of households (families and singles separately) the rent price that would be affordable to each income band can be readily calculated (based on paying max 30% and assuming some loan variables like interest rate, down payment and amortization). This can then be compared against the existing rents and prices in the stock (at the specific geography of a sub-region or municipality) as well as against the rents and prices of recently constructed housing.

Unfortunately the census (NHS) data do not distinguish smaller units (bachelor/one-bedroom) for singles versus 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 “on-family” housing (singles). For renters the data files specifically include rent ranges with household type, so family and non-family can be readily extracted. Similarly the incomes of both family and non-family households are separately available. Counting the number of households within each income range developed in the continuum provides a way to quantify demand and to compare this with supply (availability by rent or price).

The results are included in Tables 4C and 5C and displayed in Graphs 1C and 2C, illustrating the continuum for singles and families. In each case the continuum shows a shortfall of housing options (either to rent or to buy) against the lower income need.
TABLE C4: QUANTIFYING THE CONTINUUM FOR SINGLE-PERSON HOUSEHOLDS

<table>
<thead>
<tr>
<th>Income as % Benchmark</th>
<th>Non Market (Social)</th>
<th>Non Market (Affordable)</th>
<th>Market Affordable</th>
<th>Full Market</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Max Income benchmark</td>
<td>Max afford rent</td>
<td>Max afford buy</td>
<td>Rent units available</td>
</tr>
<tr>
<td>0 - 35%</td>
<td>$29,750</td>
<td>$744</td>
<td>$134,379</td>
<td>467</td>
</tr>
<tr>
<td>35 - 60%</td>
<td>$51,000</td>
<td>$1,275</td>
<td>$230,364</td>
<td>824</td>
</tr>
<tr>
<td>60% - 100%</td>
<td>$85,000</td>
<td>$2,125</td>
<td>$383,939</td>
<td>388</td>
</tr>
<tr>
<td>&gt;100%</td>
<td>&gt;$85,000</td>
<td>–</td>
<td>&gt;$384,000</td>
<td>–</td>
</tr>
</tbody>
</table>

Graph 1C indicates that in the case of singles, there are far more households in need in every range of the continuum. In fact, there is very little available for rent to single median income renter households, especially those earn 35% or less of median income ($29,750) — there are 410 rental units and 119 homes for 2,352 non-family households — a deficit of 1,822 units.

Table 4C shows there was a deficit of housing units for every range of the housing continuum for single person households. In the case of Market Housing, the deficit was 1,910 units. Higher income households can afford a larger unit, and are accordingly
captured in the “available family dwellings”, so it is not really an issue. However this does point to the fact that housing options desired by singles, mainly rental housing, are very limited and in short supply.

**Table C5: Quantifying the Continuum for Family Households**

<table>
<thead>
<tr>
<th></th>
<th>Non Market (Social)</th>
<th>Non Market (Affordable)</th>
<th>Market Affordable</th>
<th>Full Market</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income benchmark</strong></td>
<td>$42,500</td>
<td>$68,000</td>
<td>$85,000</td>
<td>&gt;$85,000</td>
</tr>
<tr>
<td><strong>Max afford rent</strong></td>
<td>$1,063</td>
<td>$1,700</td>
<td>$2,125</td>
<td>&gt;$2,125</td>
</tr>
<tr>
<td><strong>Max afford buy</strong></td>
<td>$191,970</td>
<td>$307,151</td>
<td>$383,939</td>
<td>&gt;$384,000</td>
</tr>
<tr>
<td>Rent units available</td>
<td>585</td>
<td>1,283</td>
<td>494</td>
<td>118</td>
</tr>
<tr>
<td>Homes priced in range</td>
<td>1,358</td>
<td>3,179</td>
<td>4,783</td>
<td>3,869</td>
</tr>
<tr>
<td>Total dwellings in range</td>
<td>1,943</td>
<td>4,463</td>
<td>5,276</td>
<td>3,987</td>
</tr>
<tr>
<td>Households in income range</td>
<td>2,120</td>
<td>2,423</td>
<td>1,991</td>
<td>11,001</td>
</tr>
<tr>
<td>Shortfall</td>
<td>(177)</td>
<td>2,040</td>
<td>3,286</td>
<td>(7,014)</td>
</tr>
</tbody>
</table>

**GRAPH C2: HOW MUCH HOUSING IS AVAILABLE FOR DIFFERENT INCOME GROUPS**

In the case of families (Graph 22 on the following page), there is a gap or shortage of 987 housing units for families earning less than 50% of the median income ($42,500). In the case of families earning between 50% and 100% ($42,500 to $85,000) of median income, there is a theoretical surplus of some 13,320 housing units, nearly all of which
are ownership housing. Above 100% of median income (>\$85,000), there is a theoretical shortage of 9,088 units, all of which are for homeownership.

Overall, there is a sufficient supply of housing (mainly ownership) to accommodate all of the families, but very few rental options, which does restrict the ability of lower income families to live in the Sub-Region. Most of the ownership housing is priced below $384,000/unit, so it is very affordable for family households earning above $85,000 annually. This provides many families with affordable homeownership options.
Appendix D

Community Amenities and Support Services

COMMUNITY AMENITIES AND SUPPORT SERVICES

BACKGROUND

Community amenities and support services are important factors that should be considered during the development of sustainable solutions to address housing needs. Most people factor the amenities that a community has to offer into the decision on whether to locate there. Whether schools, parks and sports facilities or arts and cultural programs are more important depends entirely on the type and demographic profile of the household. In addition, many people, such as those with addictions, disabilities, mental health issues, family violence issues, the frail elderly and others, also require specific support services in order to function in their daily living. Some support programs provide life skills assistance, counselling and/or treatment programs, medical care, etc. that are accessed outside of the dwelling unit. Other support programs and services are provided to assist individuals who cannot live independently and require part or full time supervision. Services such as meals, home care, dental, pharmacy and many other services can be brought into to support the individual in their home. Others such as full time supervision, 7 days a week, are provided internal to the dwelling and require space to accommodate the support worker. In such instances, the provision of supports is critical to the successful operation of the housing and therefore, the funding and timing of both must be coordinated with construction and occupancy of the dwelling.

In the context of the housing needs assessment, our concern is with those households who are in need (lower income) and either currently being served or anticipated to be served by non-market housing in the next ten (10) years. In terms of the Housing Need Assessment Framework, a section has been added on community amenities and services specifically required by non-market households in the Leduc Sub-Region. It includes a summary of existing services and amenities and any perceived gaps in community and support services now and in the near future. The specifics in terms of service and actual costs, especially when it comes to medical care and other complex areas, can only be accurately determined at or near the time of building construction. The information provided through this process is of use, in conjunction with the housing needs assessment, during the planning process to:

13 Community amenities are generally capital facilities or improvements that are needed to service a growing population or create a more complete community (e.g. hospitals and medical facilities, service agencies such as meal programs or mental health supports, low cost public facilities such as libraries and community recreational centres, transit stops, schools and day cares, etc.)
• Help determine where in the Leduc Sub-Region a new housing facility or initiative should be located;
• Identify which stakeholder sectors need to be involved to ensure that the appropriate type and level of services are coordinated and funded with the additional non-market housing.

COMMUNITY AMENITIES AND SUPPORT SERVICES AND GAPS
A meeting of community stakeholders representing non-profit and local government agencies from the Leduc County and area municipalities was convened on February 25, 2014 in Leduc. The purpose of the meeting was to review existing community amenities and services and identify any issues and gaps specifically required to support the residents of non-market housing.

The information contained in this report is qualitative in nature and is not intended to be an assessment of community amenities and support services. Quantifying the need for various levels of such supportive services requires a much broader set of measures and data, and is beyond the scope of a Housing Need Assessment Framework. Alternatively, the information from the meeting of stakeholders will provide a qualitative assessment of the issues and gaps that exist within the sub-region.

Availability of Community Amenities and Support Services
The service directory InformAlberta\(^\text{14}\) was used to help identify the various headings and sub-headings of amenities and services provided in the Leduc area. Inform Alberta follows the Alliance of Information and Referral Systems (AIRS) Info line Taxonomy of Human Services\(^\text{15}\) classification system. The existing community amenities and support services headings from Inform Alberta were used and are listed below:

• Basic Needs Programs
• Consumer Services
• Criminal Justice and Legal Services
• Education Programs
• Public Health/Safety Programs
• Health Care
• Income Support and Employment Programs
• Individual and Family Life Programs
• Mental Health Care and Substance Abuse Services

\(^\text{14}\) InformAlberta is a provincial on-line directory of publicly funded and/or not-for-profit community, health, social, and government organizations and services.

\(^\text{15}\) Taxonomies are sophisticated tools that help people find the information they need. They are a type of a controlled vocabulary, a standardized set of terms and phrases that are used to index and retrieve information about a particular subject in a systematic, unambiguous way. The INFO LINE Taxonomy of Human Services has been endorsed by AIRS as the national standard for indexing human service resource files.
Community Amenities and Services

Each heading includes a brief description (based on the material on the Inform Alberta website) of the content and an overview of the community amenities and support services that are currently available across the sub-region.

Basic Needs Programs provide survival level resources for individuals with low or fixed incomes, people who are homeless, older adults and/or people with disabilities who are otherwise unable to adequately provide for themselves and their families. Also included are some community-related services and amenities that are available to the community at large.

- **Food**  
  - food vouchers (HUB and emergency FCSS)  
  - Meals on Wheels  
  - food banks  
  - farmer’s markets  
  - food cooperatives  
  - u-pick  
  - community gardens  
  - school meal programs  
  - meals for the homeless (vouchers, Christmas dinners)  
  - school breakfasts program (Snack Attack)

- **Housing and Shelter**  
  - Drop-In Centre (HUB)  
  - maintenance/handyman services (Rotary Club)  
  - rent payment assistance and rental deposit assistance  
  - housing search assistance (St. Vincent)  
  - moving assistance (St. Vincent, Alberta Works)  
  - subsidized rental housing for seniors  
  - families and singles (Leduc Foundation)  
  - subsidized home purchase (Habitat, HOME)  
  - supportive housing for seniors (Leduc Foundation)  
  - senior housing information and referral

- **Material Goods**  
  - clothing banks  
  - laundry and bathing facilities  
  - discount household and personal goods (St. Vincent)

- **Transportation Services**  
  - return morning and after-work bus service from Leduc to Edmonton  
  - para-transit (limited) program service in Leduc  
  - bus and taxi fare coverage available (FCSS and Alberta Works) across the county

- **Utility Assistance**  
  - emergency utility payments (Alberta Works)

Consumer Services provide for the education and protection of individuals who buy products and services for personal use, such as establishing and enforcing consumer protection legislation; providing information to help consumers manage their finances and make informed credit and purchasing decisions, etc.

- Financial management workshops
- Parent link (resources)  
- play school subsidies
- Outreach alternative school program for young adults program for  
- literacy programs  
- remedial education  
- school based teen parent/pregnant teen programs  
- vocational education
- Tax preparation assistance (H&R Block vouchers)

**Criminal Justice and Legal Services** promote and preserve the conditions that enable community residents to live in a safe and peaceful environment.

- Legal Aid Alberta  
- victim’s services  
- corrections’ services  
- family violence information line

**Educational Programs** provide opportunities for people to acquire the knowledge, skills, desirable qualities of behavior and character, wisdom and general competence
that will enable them to fully participate in and enjoy the social, political, economic and intellectual life of the community.

- Numerous Public and Separate Schools from K-12 | some private schools
- Literacy programs | school based teen parent/pregnant teen programs

**Public Health and Safety Programs** promote public health, develop and implement measures for safety education and accident prevention, provide emergency rescue services for people in trouble and/or take other steps to enhance public health and safety and enable people to live in ecological balance and harmony with their surroundings.

- 911 services | RCMP | emergency rescue | fire services | fire stations | municipal enforcement | victims' services | safety education programs

**Health Care** provides services to help individuals and families achieve and maintain physical well-being through the study, prevention, screening, evaluation and treatment of people who have illnesses, injuries or disabilities; and the provision of family planning, maternity and other services that relate to human reproduction and sexual health.

- **Leduc Hospital** | acute care beds | sub-acute beds | transition beds | inpatient medical and surgical care | general and specialized day surgery | rehabilitation programs | laboratory services | diagnostic imaging | specialized outpatient clinics | 24-hour emergency department
- **Devon Hospital** | laboratory and radiology services | public health services | home care | adult day program | diabetes education | speech language | rehabilitation services | community nutrition | mental health | 24-hour emergency services
- **Edmonton Hospitals** | all other health services not available in Leduc or Devon
- **Other facilities** | Personal Care Network | two nursing homes | long term care (Devon) | clinics in all municipalities except Thorsby and Warburg | Inpatient rehabilitation | independent living
- **Specialized Treatment** | chiropractic services | palliative care | Lab services
- **Specialized Medicine** | podiatry/foot | hearing | optometrist
- **Homecare** | available across the sub-region

**Income Support and Employment Programs** help to meet the economic needs of the community by helping residents prepare for, find and sustain gainful employment; providing public assistance and support for those who are eligible; ensuring that retirees, older adults, people with disabilities and other eligible individuals receive the social insurance benefits to which they are entitled; and offering temporary financial assistance for people who are experiencing an unexpected financial crisis in situations where support related to their specific circumstances is unavailable.

While there are few employment based agencies in Leduc and area, the income support and employment programs offered by the provincial and federal governments are available to all residents of Alberta who meet the qualifications.

**Individual and Family Life Programs** promote the personal, social and spiritual development of people in the community by offering services that replace or supplement the care and support that is generally available through the family unit; and offering
social, religious/spiritual and leisure-time activities that are personally satisfying and lead to optimal social functioning.

- **Family supports** | Family supports (parenting, bulling) | Family Connections Program | Home Visitation Program | Early Childhood Development Program | Bridges FASD Program | respite care for caregivers | child care providers | youth development programs | seniors outreach (volunteer tax preparation, meals on wheels, elder abuse) | cultural transition facilitators

- **Recreation Centres** | all municipalities

- **Assistance Programs** | Recreation cost assistance (FCSS)

- **Support Groups** | Al Anon | Alcoholics Anonymous | Cocaine Anonymous

- **Social Development and Enrichment** | children’s play groups | parent/child activity groups | youth development | 22 places of worship | religious activities | many volunteer opportunities

**Mental Health Care and Substance Abuse Services** provide preventive, diagnostic and treatment services in a variety of community and hospital-based settings to help people to achieve, maintain and enhance a state of emotional well-being, personal empowerment and the skills to cope with everyday demands without excessive stress. Treatment for individuals who range from the severely chronically mentally ill through those who are experiencing difficult life transitions or who are having problems in coping with daily living.

- **Preventative Subsidized Counselling Services** | Stress/anger management | self-esteem issues | relationship issues

- **Inpatient Mental Health Services** | provided in Edmonton

- **Outpatient Mental Health Services, Leduc office** | counselling services | crisis intervention | mental health evaluation | psychiatric services | supportive therapies | caregiver support program | addictions counselling

- **Private Counselling Agencies** | numerous agencies across the sub-region

- **Mental Health Support Services** | early intervention for mental illness | mental health information/education | therapy referrals | transitional mental health services | respite care providers

- **Substance Abuse Services** | assessment for substance abuse | detoxification | DUI offender programs | substance abuse education/prevention | substance abuse treatment programs | supportive substance abuse services | transitional residential substance abuse services

**Community Amenities and Services** include programs that provide any of a broad spectrum of services that benefit entire communities. Included are opportunities for individuals or groups to enjoy and benefit from the availability of a variety of services for residents, community agencies, and organizations, and other individuals/groups.

- **Arts and Culture** | arts centres | arts festivals | cultural heritage programs | dance performances | film presentations | historic preservation | historical societies | humanities activities/events | museums | music performances | performing arts facilities theatre performances | visual arts
• Community Facilities/Centres I agency facility space I banquet facilities I conference/convention facilities I drop-in centres I lecture halls/auditoriums I meeting space I multipurpose centres I office space I retreat centres I indoor sports facilities I outdoor sports fields and rinks

GAPS IN COMMUNITY AMENITIES AND SUPPORT SERVICES
A discussion of the gaps is included after the review of the amenities and services inventory.

Transportation
Public transportation is a major problem in the Leduc Sub-Region. The City of Leduc is the only municipality with transit service to the Century Park LRT Station in south Edmonton, and the service is only available during morning and evening peak hours for the workforce and student populations. The Leduc Assisted Transportation Service (LATS) is available for seniors and persons with disabilities. Some seniors’ facilities have mini-buses, are limited in terms of availability. Otherwise, private automobile and taxis’ are the only other option for anyone living in the Leduc Sub-Region. And Alberta Works provide some bus and taxi fare reimbursement. Any future non-market housing should take the current transportation challenges into consideration when determining the type and location of any future non market housing projects in the Leduc Sub-Region.

Due to its important in terms of regional priorities and growth, transportation and housing are most effectively delivered when they are coordinated regionally. The transportation links within the Leduc Sub-Region as well as to Edmonton are critical to the future growth of the sub-region. Better public transit and disabled transit services are required to ensure that the sub-region continues to be an inclusive community with opportunities for everyone to thrive in their daily living.

Home Care
There have been lots of staffing challenges with the recent transition to fewer homecare providers. One of the big challenges is the impact of constantly changing home care attendants on the seniors – many were used to have the same attendant every day and find the change dehumanizing and difficult to accept.

Homeless People
Homeless people are more visible and may be growing in numbers in most of the communities in the Leduc sub-region. Many workers come from eastern Canada to the region looking for work and end up in Leduc when they are unable to find a job. They often do not have the skills required for the job they were expecting to secure. Some stay in Leduc, hoping to land a job in Nisku or with one of the northern projects, and become homeless due to a lack of financial resources. The government and non-profit agencies in Leduc are working together and helping these people.
Domestic Violence

The closest emergency shelters for women and children are in Camrose, Edmonton and Strathcona County. In some cases, it is important for families to relocate to another community for safety reasons, but many women struggle with relocating their families to Edmonton due mainly to its size. People also lose their support from family and friends. Agencies have also experienced difficulties finding hotel vacancies in Leduc, due to the local economy and strong demand.

Cultural Transition Facilitation

Leduc and area have done an excellent job embracing newcomers from other countries to the community. Given the relatively small number of immigrants at any one time, local agencies were able to coordinate and meet all their needs. Many of the local agencies believe in the philosophy of teaching people to become self-sufficient rather than making them dependant on government and other support programs.

Affordable Day Care

The high cost of day care and difficulties accessing subsidized daycare make it very challenging for lower income mothers to go back to work or attend educational programs. Much of the future growth will be in young families and any plans to provide non-market housing should ensure that sufficient, affordable daycare space (including all forms of child care) is available in the right locations.

Grief Support

There is a need for grief support services, especially for seniors. The people who need the support are unable to access the services available in Edmonton.

Inpatient Mental Health Facilities

There are no inpatient mental health beds available in the Leduc Sub-Region. Anyone requiring these services, which are usually the more severe ill cases, must go to Edmonton to access them, usually at either the Grey Nuns or Misericordia hospitals. This creates many problems. Firstly, accessing transportation to the city hospitals can be difficult, especially for those furthest away from Leduc. Second, many people are not comfortable going to Edmonton and find it very challenging. Third, patients lose their support network (family, friends, etc.), which can make it very difficult for some patients.

Outpatient Mental Health Supportive Housing

There are no subsidized supportive housing units available in Leduc for people with mental illnesses returning from inpatient facilities in Edmonton. Often, people returning from treatment that do not have access to supportive housing end up experiencing episodic homelessness and eventually end up back in the hospital. This scenario will keep repeating until these people have access to a stable home with the appropriate supports.
Shortage of Support Workers

Many of the agencies who work with the disadvantaged in Leduc and area have found that many of the same families have become dependent on the system and the supports. There is a strong feeling among agency staff that more social work type resources are required to get people back on their feet and working towards independence. Part of the answer is more one-on-one support. The United Way in Leduc has been making an effort to promote this type of approach, but it does cost more per capita.

The exception in terms of demographics was seniors because there are considerable services and staff available now to provide the amount of time required to provide quality case management. And the number of seniors is not unreasonably high so agency staff gets to know them and can coordinate with each other to ensure all of their needs are being met. The seniors community in the Leduc Sub-Region is very active and participates in many of the recreational activities and outings made available to them.

Persons with Developmental Disabilities

There are agencies in the Leduc sub-region that provide services to some people with developmental disabilities. Leduc Community Living & LINX are both funded by PDD and serve the Leduc Sub-Region. The only supportive housing for disabled adults is located in Edmonton, again forcing many to move away from their support network of families and friends.

There are no day programs available, but there is an adult program for Persons with Developmental Disabilities in the region. There may be some opportunities for respite care in the Leduc Sub-Region, if specialized transportation is made available. Otherwise, family members and other care providers will have no opportunity for a break.

Fetal Alcohol, Spectrum Disorder (FASD) services are available to women in Leduc County through Bridges, but there is nothing available for men.

(Footnotes)
1 The 850 households paying between 30 and 50% of their income for housing was derived by subtracting the number paying more than 50% from the number paying more than 30%.
2 The future demand estimates for MAH are not age specific.
3 The 850 households paying between 30 and 50% of their income for housing was derived by subtracting the number paying more than 50% from the number paying more than 30%.
4 The future demand estimates for MAH are not age specific.