Edmonton
SUB-REGION HOUSING NEEDS ASSESSMENT REPORT
APPROVED BY THE CAPITAL REGION BOARD APRIL 2016
The Edmonton Sub-Region Housing Needs Assessment identifies housing need and demand to support planning for a diverse range of housing options within the Capital Region. This document is one of six assessments for each Housing Sub-Region.
Foreword

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

Household Core Need Analysis

- There are currently 27,020 renter households estimated to be in core need.
- In this analysis, core need is aligned with Non-Market housing; while 27,020 are in core need, the current stock of Non-Market options coincidentally also totals almost 27,000 units, so it is necessary to double the stock to fully address the backlog of need.
- Lone parent families and non-elderly singles who rent have the highest incidence and number of households in need of Non-Market Housing.
- As the population and number of households grow, so will need. Total households are estimated to grow by 10,300. Of this growth 13% (1,293) are likely to be in core need. A further 1,428 will be moderate income and require homes in the mid-range of rent and prices, so a market response to this demand is needed.
**Estimated future core need housing requirements**

- The total core need, and thus requirements for Non-Market Housing, is expected to grow by 1,300 households per year.
- Initially most of this growth will come from non-elderly households, especially those aged 25–44. Many of these will be lone parents and singles, so smaller lower cost units are required.
- Over the next six years, growth in need shifts to those over 65 years of age.
- These two household types both require lower rent options and smaller (one-bed) apartments.

**Housing Stock Considerations**

- The predominant forms of housing supply and new housing starts across the Region are detached single-family homes, which meet the requirements of families with children. In Edmonton there is a more diverse mix of dwelling types than in the remainder of the Region.
- 59% of recent starts in Edmonton have been in multi-unit form, which responds well to the growing requirements of smaller households.
- The critical issue is the rent/price of new starts, which are generally above price levels affordable to either households in core need or to households in the affordable market range.
- Planning policy and incentives could be used to encourage a market response that more fully meets emerging housing requirements in terms of built form and rent/price.
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The Edmonton Sub-Region acknowledges the significant amount of work that has been, and continues to be, done with respect to homelessness. The current work being completed on the needs and plan to end poverty and homelessness is intended to complement the Edmonton Sub-Region Housing Needs Assessment.
### 1.0 Introduction

**Note:** In this report, Edmonton means the “Edmonton Housing Sub-Region” which in this case is the City of Edmonton.

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

- Inform the Capital Region Board of existing and projected Non-Market Housing need and Market Affordable Housing supply, need and demand conditions, and trends in each Sub-Region;
- Lead to a coordinated planning approach to meet housing need and demand through a sufficient supply and balanced mix of dwelling types across the housing continuum in each Sub-Region.

**Diagram 1: CRB Housing Sub-Regions**
The Needs Assessments are not intended to identify and assess the availability and gaps in community amenities and support services. Amenities and services required by households in need will be identified and coordinated during the planning and delivery of Non-Market Housing.

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

Diagram 2: Capital Region Board (CRB) Regional Housing Development Process
The Sub-Regional Housing Needs Assessment follows the nine-step approach outlined in the Capital Region Board Housing Needs Assessment Framework\(^1\). The Framework includes a Housing Assessment Tool (HAT) that extrapolates core data to assess the current housing situation, recent trends and future patterns of development across the Region.

**Report Structure**

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

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

In the sub-regional assessments, a comparison is made between the Sub-Region and the aggregate regional total. The Edmonton Sub-Region carries a large weighting in the aggregate regional total, so such comparisons are less useful. Most comparisons have been omitted from this assessment, however where retained, the comparison is against the entire Region, including the City of Edmonton (i.e. it is not a comparison of Edmonton versus the rest of the Region).

**Appendices**

**Appendix A: Data Sources* and Limitations**

**Appendix B: The Housing Continuum Demand and Supply Mismatch — Methodology and Assumptions**

**Appendix C: Glossary and Acronyms**

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

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

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

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

Many of the variables used in this section will form the baseline from which future progress will be measured. A thorough understanding of the local housing market and conditions is fundamental to develop effective policy and program responses.
2.1 Housing Stock Characteristics: Current State (2011)

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

**Findings**
- Edmonton has 70% of the population and 72% of all households for the Region (2011).
- There is a wider mix and blend of dwelling forms, compared to other Sub-Regions.
- 51% of all dwellings are detached homes and 65% are owned, compared to over 80% in all of the other Sub-Regions.
- A large share (31%) of dwellings are apartments.
- There are almost 325,000 dwellings and just over 114,000 (35%) of these are rented (mainly in apartment buildings).
- Single detached homes are predominantly owner occupied (90%); apartments are predominantly rented (although more recent additions are frequently condominiums).
- Edmonton has a slightly older housing stock than the Region; 53% of the dwellings were constructed before 1980 compared to 49% for the Region. Recent starts (as reflected in the NHS census) have lagged, with only 21% of the dwellings constructed since 2000 compared to 24% for the Region.
- Edmonton’s housing is in a reasonable state of repair. Overall, 7% require major repair.
- This includes 6% of owner occupied stock and 9% of rental units, most of which are in this Sub-Region.

**Assessment**
- There is a reasonable balance between high-density multi-unit housing and low-density mainly detached homes. In Edmonton, 35% of the population are renters.
- 41% of dwellings are multi-unit (apartment and row). Many of these are rentals.
- From a built form perspective, the stock (supply) reasonably approximates demand. As discussed later, there is a mismatch in tenure and pricing, relative to what people can afford.

<table>
<thead>
<tr>
<th>T1: Homes in Need of Major Repairs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units</td>
</tr>
<tr>
<td>Owned stock</td>
</tr>
<tr>
<td>Rented stock</td>
</tr>
</tbody>
</table>

**T2: Distribution of Dwelling Type by Tenure, 2011**

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

Findings
- Housing starts in Edmonton (and elsewhere) fell noticeably during the global financial crisis of 2008–09, but thereafter gained considerable momentum, reaching a peak in 2015 (despite declining oil prices beginning in late 2014).
- Edmonton has been increasing its share of housing starts. Since 2006, it has accounted for, on average, 71% of all starts in the Region. In 2014 and 2015, this rose to more than 75%.
- Dwelling starts in Edmonton are more diverse than other Sub-Regions. Multi-unit construction has underpinned this expansion.
- Many apartments target the ownership market as condominiums. Most starts have been targeted to buyers. Apart from 2012 and 2015, there has been minimal volume of rental construction.
- Some rental construction may have been due, in part, to increased activity from federal and provincial affordable housing subsidy programs.

Assessment
- In recent years, new construction has favoured multi-unit products. This helps to create a broader range of options (form and price) for a broader range of demand.
- While the rental starts in 2012 and 2015 are encouraging, rental options for lower income households are still limited. 35% of households are renters, but over the past decade, only 11% of new starts have been intended for rental use.
2.3 Household Characteristics: Type and Size (2011)

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

Findings
- 64% of the household types in Edmonton are families compared to 80% in the Region.
- 36% of household types are non-family and singles compared to 20% for the Region.
- 9% of household types are lone-parents compared to 7% for the Region.
- 29% of the households are single person households compared to 26% in the rest the Region.
- 7% are households of two or more unrelated persons sharing accommodation compared to 3% in the rest the Region.

Assessment
- The high proportion of single and other non-family households reflects the larger range of options and rentals available in Edmonton compared to other Sub-Regions.
- With one and two person households making up 62% of all households, and this increasing as families age and children leave home, there is likely to be demand for more small sized homes. Recent starts suggest the industry is responding to the shifting demand, however, it will take some years to catch up with demand. New apartments are not being built in affordable price ranges and will not meet the demand and need from lower income households.
- 9% of families have 5+ persons; an undersupply of large sized units, especially at affordable rents, exists in the rental sector.
2.4 Household Characteristics: Age of Household Maintainer (2011)

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

Findings
- Young households under 25 years of age comprise a very small proportion of the population and most are renters.
- First time buyers are typically those aged 25 to 39. In Edmonton, 54% of households in this age cohort have purchased a home, a much lower percentage than the overall ownership rate (H/O rate) of 65% in the Region.
- A high proportion of households over 45 years of age own homes. The same age-cohort ownership rates are lower for the Region.
- The proportion of household maintainers 55–64 and 65 years old and over are similar to that of the Region.
- The largest cohorts are those aged 25–39 and 40–54 years of age.

Assessment
- Edmonton has a significant percentage of households aged 25–39 and 40–54. Many within these two age cohorts are renters. Some rent as a lifestyle choice (greater mobility) while others rent because they cannot afford to buy.
- Adding options for entry-level purchase could help these households transition to ownership and would free up rental units. Incentives to increase development of rental units would also be beneficial.
- A low proportion of renters over 55 years of age may reflect the option for such households to move to an apartment form but continue to own (i.e. condominiums).

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

**Description**
The ratio of household types by tenure is partly determined by the makeup of the housing stock. There are 114,000 renters in Edmonton. They occupy 35% of the housing stock. This figure focuses only on this subset of households.

**Findings**
- 54% of renter households are non-families compared to 52% in the Region.
- 41% of non-family households are single persons. 13% are made up of two or more unrelated people compared to 12% for the Region.
- Families, particularly two parent families, have a slightly higher representation than in the Region.
- Other family, including multi families and families with boarders, account for 6% of renter households.

**Assessment**
- Edmonton has a higher proportion of families that rent than the other Sub-Regions.
- Non-family households, particularly singles, represent the majority of renter households and reflect the availability of one and two bed units in the apartment rental stock.

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

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

**Findings**
- Incomes for both owners and renters in Edmonton tend to be lower than the median income in the other Sub-Regions.
- Owners tend to have much higher incomes than renters. In Edmonton, renter incomes are about 50% of owner incomes.
- Lower household incomes in Edmonton are reflected in the following:
  - Fewer two-earner, older, established households than the Region;
  - More renters, which on average have much lower household incomes than the Region.
- Edmonton has a smaller proportion of high-income households compared to the Region. It also has more low-income households (especially singles) than the Region.
- Households with income between $20,000–$60,000 make up 30% of all households.
- Edmonton has a disproportionate share of very low-income households. It accommodates 71% of households in the Region, but 83% of those earning under $20,000 in income.

**Assessment**
- Lower incomes reflect the larger number of renters and smaller, single person, single earner households.
- A higher number and proportion of lower income renters indicates a need for low rent affordable options and assistance.
- Edmonton has a large number of both low income and high income households.
2.7 House Prices (Current)

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

Findings
- Detached house sale prices average $395,400, which is not significantly different from the Region median at $402,000 (2014).
- Condominiums provide a relatively affordable alternative to detached homes, with a median price equal to 58% of SFDs.
- NHS data (2011), which reflects the owners’ assessment of their home value, suggests more homes are in the lower price ranges than the rest of the Sub-Regions. This reflects an older and more diverse stock including lower pricing of condominiums, which are less prevalent in the Sub-Regions surrounding Edmonton.

- NHS data (occupant-assessed price) shows a higher proportion of homes under $400,000 and a lower proportion above $400,000 compared to the Region.
- Edmonton has a smaller percent of homes (16%) priced above $500,000 compared to the Region (19%).

Assessment
- The larger availability of condominium apartments and townhomes in Edmonton helps to create a broader and lower price range of options for buyers.

T2: House Sales Prices, 2014

<table>
<thead>
<tr>
<th>House Type</th>
<th>Edmonton</th>
<th>Region*</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>SFD</td>
<td>$395,400</td>
<td>$402,000</td>
<td>(1.6%)</td>
</tr>
<tr>
<td>Semi/Row</td>
<td>$340,000</td>
<td>$332,000</td>
<td>2.4%</td>
</tr>
<tr>
<td>Condo</td>
<td>$230,000</td>
<td>$233,000</td>
<td>(1.3%)</td>
</tr>
</tbody>
</table>

* Region includes City of Edmonton
2.8 Rental Rates (Current)

Description
The CMHC rental survey, which covers only purpose-built structures of 3+ units, does not reflect rented SFDs and other informal types of rentals. These are captured in the Distribution of Rents (Figure 13).

Findings
- CMHC-surveyed rents are similar to the Region average. Bachelor rental rates are significantly higher than the Region, while one and three-bedroom rental rates are only a little higher, and two-bedrooms are lower.
- NHS data (2011) shows the average rent was lower in Edmonton than the Region.
- There are few rental units available below $600 per month and only a limited number between $600–800 per month. The Edmonton Sub-Region does have a larger proportion in the mid-market $600–1200 per month range.
- However, 77% of rental units are above $800 per month and are skewed toward the higher end of the range.

Assessment
- Edmonton has a large rental stock, including both conventional apartments (CMHC surveys structures with 3+ units) and units in the secondary market (suites in homes, rented homes and investor owned condominiums). However, there are a limited number of lower rent, affordable units.
- The lack of options in rent ranges below $800 per month creates significant affordability challenges for lower income households, including singles, seniors and lone parents.

T3: Average Apartment Rental Rates, 2014

<table>
<thead>
<tr>
<th>House Type</th>
<th>Edmonton</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>$844</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>$1,002</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>$1,229</td>
</tr>
<tr>
<td>3+ bedroom</td>
<td>$1,389</td>
</tr>
<tr>
<td>Weighted Average</td>
<td>$1,126</td>
</tr>
</tbody>
</table>

F13: Distribution of Rent Rates, 2011
2.9 House Prices (Trends)

Description
Trends in house prices and rental rates reveal the changing costs to live in Edmonton and provide an indicator of cost barriers for different household types. This assessment draws on both CMHC new price data as well as MLS data from the Edmonton Real Estate Board. The CMHC new home survey tracks SFDs and semi-detached. MLS sales provide a full range of sales types.

Findings
- Up until 2014, prices for new homes have tracked the Region median. Prices were relatively stable between 2010 and 2014 but trended up in 2014, prior to the fall in oil prices and associated impact on the Alberta economy.
- The first quartile new home price is above $350,000, a high price for entry-level buyers.
- Resale home prices, as reflected in the MLS median (which also includes condominium and row) have followed a moderate path. Prices for SFDs fell in 2007–09. Thereafter, detached homes recommenced an increasing trend, while condominium prices increased only modestly. Since 2009, prices have changed as follows:
  - Single-family 2%
  - Semi-detached 3%
  - Condo/apartment -9%

Assessment
- New house prices command a premium over existing dwellings.
- Resale house prices are more affordable, influenced by smaller, higher density options, including row and apartment condominiums.
- Lower priced housing options, such as condominiums and other higher density accommodation, help to meet the demand from smaller households and first time homebuyers.
2.10 Rental Rates (Trends)

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

Findings
- Apartment rents have increased from an average of $745 per month in 2006 to $1,126 per month in 2014. This is an increase of 6% per year, well above inflation.
- As presented earlier in Figure 4, new rental construction has been low, especially prior to 2009. A comparison of rents for units built after 2000 to rents for older stock (which dominate the average) shows that new units tend to have rents that are more expensive.
- Rents for units built after 2012 are 25% above the average rents for units built prior to 2000. In 2014, the average rent for units built prior to 2000 was $1,098 per month compared to $1,386 per month for new units.
- Condominiums have become a significant source of new rental units, but tend to rent at high levels.

Assessment
- After 2009, strong in-migration to Edmonton and subsequently low vacancy rates have helped to stimulate some construction of rental units. However, the new rental units, except when supported by subsidy programs, are not affordable to moderate income households.
Description
Examining trends in rental distribution can provide insight into how the housing market responds to need and demand. These charts show both the rent distribution for three census periods and how rent distribution has changed over that period.

Findings
• Edmonton has a stock of 114,000 rental units, including those surveyed by CMHC (the formal “purpose built” stock) and those in the secondary market (suites in homes, rented homes and investor owned condominiums).
• The secondary market is a significant part of the rental system. Purpose built rental starts totalled 733 between 2006 and 2011; however, the census universe increased by 2,800, so 2,000 of these were in informal stock.
• After 2001, the distribution of rent shifted from predominantly lower rent ranges (purple columns) to predominantly higher rent units (blue columns).
• Between 2001 and 2011, the number of units with rents below $600 per month declined by 45,000. A further 16,000 units with rents between $600 and $800 per month were lost.
• In 2011, only 26,000 units, representing 23% of the rental stock, had rents under $800 per month.

Assessment
• More renters experience affordability challenges because of the erosion of lower rent units.
• Promoting new rental development is important, but it is also critical to monitor erosion of the existing affordable low rent stock.
• More affordable options are required to replace the affordable units lost and to encourage and enable lower income families, single people, and seniors to live in Edmonton.
### 2.11 The Housing Continuum

**FIGURE C1: THE HOUSING CONTINUUM**

<table>
<thead>
<tr>
<th>Subsidized Housing</th>
<th>Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelters</td>
<td>Rental and Ownership Housing</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>Rental and/or Ownership housing generally requiring no ongoing subsidies, though may include rent supplements for income challenged households.</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td>Receives direct subsidies enabling rents to be provided on a geared to income basis for a range of low-income and/or special needs households.</td>
</tr>
</tbody>
</table>

**Non-Market Housing**

15–20% of households whose housing needs are not met by the market.

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.

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

65–80% Below Median Income

80–100% Below Median Income

80–100% of households whose housing need and demand is sufficiently met by the private market.

Rental and Ownership housing provided by the Private Sector

Household income can exceed median income. Minimum rent or ownership changes calculated through private financing based on cost-effective construction.

100–150% Above Median Income (Moderate Income Level)

**Medicaid Income 100%**

(Source: 2009 Capital Region Housing Plan)

### Description

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

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

A. **Non-Market** describes households with incomes below those required to access social housing. This translates to 35% of median household income for singles and 50% of median income for families. This includes the homeless who require support services that are either provided in-house or delivered separately via community support services agencies.

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

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

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

2.12 Housing Availability and Requirements by Income Band

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

Findings and Assessment
- There is a shortage of 6,115 rental units affordable to households with incomes in the Non-Market category of the continuum (singles with income below $29,750; families below $42,500). The shortage is more acute for singles (Appendix B). Without sufficient lower priced options, these households have to live in units in the more expensive Market Affordable category (approximately $1,000 per month), and have to pay in excess of 30% of their income.
- The single-person households earn less than $29,750 and require housing, such as bachelor and one-bedroom apartments, that cost less than $744 per month. Currently, there are limited numbers of this type of housing.

• The shortage of 4,788 Pure Market rental units is theoretical because these higher income households can and do live in lower rent Market Affordable Housing surplus rental units.

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

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

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

Findings
• There are an insufficient number of units with rents below $750 per month. Most units have rents in the mid-range of $750 to $1,500 per month. These are expensive for many low-income households who consequently pay more than 30% of their income for housing.
• The net rental market mismatch shows a shortage of 15,000 units with rents under $500 per month.

Assessment
• Many lower income renters must rent housing in the $500 per month or higher ranges and pay in excess of 30%, and for some over 50%, of their income for housing.
• The shortage (23,250) of high rent units ($2,000 and over) is theoretical (see Section 2.12). Higher income households can and do live in units with lower rents.
2.14 Rental Market Supply and Affordability

Description
The comparison of actual units in the stock (2011) against the number required, based on income and affordability at 30% of income, can be further examined by separating family and non-family (mainly singles) households and associated larger versus smaller units. This mismatch analysis is one way to examine gaps in the housing system. It shows a mismatch between what households can reasonably afford to pay for rent and what they have to pay for rent. This analysis is based solely on income and rent levels. It does not consider whether the homes are appropriate in size.

Findings
• There is a shortage of more than 15,000 units for households with incomes under $20,000, who cannot afford to pay more than $500 per month for rent.
• Over 80% (12,000) of this group are non-family households.
• Most rental units exist in the mid-ranges, between $750 to $1,500 per month (shown by purple line), creating a theoretical surplus in these rent ranges. In reality, both lower and higher income single person households occupy these rental units, so this is not so much a shortage as a mismatch of rental units overall.

Assessment
• The rent distribution (purple line) does not match the income distribution. As a result, there are insufficient low rent units.
• The lack of low rent options means low income households live in homes that are more expensive relative to their income and pay over 30% (and sometimes over 50%) for shelter.
• An increased supply of low rent options or rental assistance is required.
3.0 Households in Need

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

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

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

As mentioned in the discussion on the housing continuum, the homeless are included in the Non-Market Housing category. Although the homeless are not included in the core need data\(^2\), they are an important aspect of need in all of the Sub-Regions, most significantly in Edmonton. Edmonton does a bi-annual count of the homeless. The 2012 count in Edmonton found 2,252 people to be homeless, which would add another 8.3% of core housing need in the city.

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\(^2\) Core Housing Need estimates are derived from the Canada Census every five years, which does not count the homeless.
3.1 Core Housing Need Estimates (2011)

Description
The absolute number of households in core need, along with the incidence rate of different household types, reveals which subgroups (by tenure, age, and family type) experience challenges.

Findings
- Because the Edmonton makes up such a large part of the Region, there is a similar distribution of need in Edmonton compared to the Region for all three problem types.
- Affordability is a much larger problem than crowding and condition.
- 14% of the problems are crowding and 13% are poor physical condition of dwellings.
- 13,000 owner households (6%) are in core need. Owners also have an asset in their property that provides financial security not available to renters.
- 27,020 renters experience core housing need and have an incidence rate of 26%.

Assessment
- The incidence and severity of need is much higher among renter households.
- Actions to address core need should focus on renter households.
Description
Renters have a high incidence of core need. The charts focus on renter households to identify those in greatest need.

Findings
• Core housing need is most prevalent among lone-parent families and non-family households. Over 14,000 non-family households (mainly single persons) are in need. This represents one in every four households.
• 6,700 lone-parents live in Edmonton with an incidence rate of 49%.
• 6,000 couple families experience core need with an incidence rate of 17%.
• 14,000 non-family renter households experience core housing need with an incidence rate of 26%.
• 4,450 senior households experience core need with an incidence rate of 43%. They are twice as likely to be in need compared to households less than 65 years of age.
• Just over 9,000 renters, aged 30–44 are in need, with an incidence rate of 27%.

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

Findings
- The age groups and household types with the highest incidence of core need are:
  - Lone-parent renters 15–29 years of age (67%);
  - Lone-parent renters 30–44 years of age (56%);
  - Single-person (non-family) renters 65 and over years of age (56%).
- 83% of renters in need are under 65 years old. Non-senior, non-family households (mainly singles) account for 37% of all need.

Assessment
- Lone-parents and non-senior single renters have the highest need of all households in Edmonton.
  - In part, the high levels of need among singles and lone parents reflect the low numbers of small sized, lower cost housing starts and limited numbers of existing rental stock available for singles and small households.

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

<table>
<thead>
<tr>
<th></th>
<th>15–29 years</th>
<th>30–44 years</th>
<th>45–64 years</th>
<th>65+ years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>3,310</td>
<td>6,160</td>
<td>2,910</td>
<td>610</td>
<td>12,990</td>
</tr>
<tr>
<td>Couples</td>
<td>1,845</td>
<td>2,700</td>
<td>1,320</td>
<td>225</td>
<td>6,090</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>1,440</td>
<td>3,395</td>
<td>1,555</td>
<td>370</td>
<td>6,760</td>
</tr>
<tr>
<td>Non-Family</td>
<td>2,140</td>
<td>2,980</td>
<td>5,065</td>
<td>3,830</td>
<td>14,015</td>
</tr>
<tr>
<td>Total</td>
<td>5,450</td>
<td>9,135</td>
<td>7,975</td>
<td>4,445</td>
<td>27,020</td>
</tr>
</tbody>
</table>

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

Description
The 2011 National Household Survey (NHS) identifies households that pay more than 50% of their income for housing and are experiencing acute housing needs. The data shows 21,000 non-family singles have the highest number in acute need. One in every five such households pays more than 50% of their income for rent.

Findings
- Some households paying over 50% of their income on housing may be seniors who have low income, but draw down savings to cover costs.
- Across all household types, 22% of renter households pay more than 50% of their income for rent.

Assessment
- Data issues influence acute need, but the high incidence of acute need is a significant concern, representing one in five renter households.

3.5% of all households (8.5% of renters) in the Region pay over 100% of their income for housing. This is a statistical anomaly caused in part by change in household composition or status in prior years. It occurs because NHS collects shelter cost in April 2011, but income data is for the prior year. While included here, this data should be treated with caution.
3.3 Non-Market Housing Portfolio

Description
The Non-Market Housing portfolio (Table 5) is assessed to determine who and how many households are being served in comparison to the households that are in need in Edmonton. Emergency shelters are typically for overnight stays only. Transitional accommodation is temporary and usually has a maximum stay period. All other accommodation is permanent.

Findings
- There are 26,869 Non-Market Housing units in Edmonton, representing slightly over 89% of the portfolio in the Region.
- The various programs have different subsidy provisions:
  - Programs 1–7 are deep subsidy programs;
  - Programs 5–7 are Rent-G geared-To-Income (30%);
  - Program 8 consists of RGI and fixed rate (below market) subsidies;
  - Programs 9, 10, and 12 are 10–15% below market;
  - Program 11 is homeownership.
- The deep subsidy programs were funded in the mid 1970’s to mid 1990’s. The majority of the portfolio developed since 2000 are shallow subsidy programs like Affordable Housing (10–15% below market rental rates).

Assessment
- The Non-Market Housing portfolio consists of a variety of different types of accommodations with different subsidy levels.

<table>
<thead>
<tr>
<th>Type of Housing/Program</th>
<th>Units/Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emergency Shelters</td>
<td>817</td>
</tr>
<tr>
<td>2. Transitional Accommodation</td>
<td>1,200</td>
</tr>
<tr>
<td>3. Permanent Supportive Housing (Lodge)</td>
<td>3,289</td>
</tr>
<tr>
<td>4. Supported Housing — Semi-independent</td>
<td>4,845</td>
</tr>
<tr>
<td>5. Non-Profit Housing</td>
<td>1,395</td>
</tr>
<tr>
<td>6. Community Housing</td>
<td>4,569</td>
</tr>
<tr>
<td>7. Seniors’ Self-Contained Housing</td>
<td>3,136</td>
</tr>
<tr>
<td>8. Rent Supplements</td>
<td>1,224</td>
</tr>
<tr>
<td>9. Affordable Housing</td>
<td>4,336</td>
</tr>
<tr>
<td>10. Co-op Housing</td>
<td>1,205</td>
</tr>
<tr>
<td>11. Habitat for Humanity</td>
<td>163</td>
</tr>
<tr>
<td>12. Secondary Suites</td>
<td>690</td>
</tr>
<tr>
<td>13. Other (Specify)</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26,869</strong></td>
</tr>
</tbody>
</table>

Source: City of Edmonton

---

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

Findings
- The Edmonton Sub-Region dominates Non-Market Housing portfolios and, therefore, data comparison is not meaningful. However, a comparison does show very few Non-Market Housing options exist outside of Edmonton.
- The existing portfolio is fairly evenly distributed between families (34%), non-elderly singles (35%) and seniors (30%).
- While the level of service of the existing portfolio is 50% overall, the level for families (43%) and non-elderly singles (48%) is lower than for seniors (65%).

Assessment
- The first priority for any new Non-Market Housing Initiatives is bringing service levels in line with core housing need by household type. The low level of service makes families the immediate priority.
- The assessment of need is based on core need, which does not capture the homeless population. Accordingly, the service levels, especially for singles, are likely over-represented.

T6: Non-Market Housing Portfolio by Household Type

<table>
<thead>
<tr>
<th></th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edmonton</td>
<td>9,258</td>
<td>34%</td>
<td>9,485</td>
<td>35%</td>
<td>8,126</td>
<td>30%</td>
<td>26,869</td>
<td>100%</td>
</tr>
<tr>
<td>Region</td>
<td>10,355</td>
<td>34%</td>
<td>9,929</td>
<td>33%</td>
<td>9,901</td>
<td>33%</td>
<td>30,163</td>
<td>100%</td>
</tr>
</tbody>
</table>

T7: Non-Market Housing Portfolio Service Level

<table>
<thead>
<tr>
<th></th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
<th>HHs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NMH Portfolio (1)</td>
<td>9,258</td>
<td>34%</td>
<td>9,485</td>
<td>35%</td>
<td>8,126</td>
<td>30%</td>
<td>26,869</td>
<td>100%</td>
</tr>
<tr>
<td>HHs in Need</td>
<td>12,380</td>
<td>46%</td>
<td>10,185</td>
<td>38%</td>
<td>4,445</td>
<td>16%</td>
<td>27,020</td>
<td>100%</td>
</tr>
<tr>
<td>Total (2)</td>
<td>21,638</td>
<td>40%</td>
<td>19,670</td>
<td>37%</td>
<td>12,571</td>
<td>24%</td>
<td>53,889</td>
<td>100%</td>
</tr>
<tr>
<td>Service Level (1/2)</td>
<td>21,638</td>
<td>40%</td>
<td>19,670</td>
<td>37%</td>
<td>12,571</td>
<td>24%</td>
<td>53,889</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: City of Edmonton

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

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

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

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

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

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

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

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

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

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

Findings
- The number of renters in core housing need in Edmonton is projected to grow on average by 1,300 annually over the next six years. During the same time period, growth by age cohorts varies considerably:
  - 15–24 will decrease marginally by 16 households every year;
  - 25–44 will increase on average by 498 households every year, which is 39% of the growth in households in need;
  - 45–64 will increase on average by 254 households or 20% of the total every year;
  - 65–74 will increase on average by 433 households or 33% of the growth in households in need;
  - 75+ will increase more slowly, by 124 households per year or 10% of total growth every year.
- Over the next six years, the 65 and over age cohort will gradually expand its share of the total and all other age groups will decline.

Assessment
- 43% of the future growth of households in need will be from households 65 years of age and over. Affordable housing units, such as bachelor and one-bedroom units, will be required to meet the needs of this age cohort.
- Family rental units will be required to address needs of family households, including lone-parent families.

F31: Projected Annual Growth of Households in Need by Age, 2015–21

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>-56</td>
<td>-48</td>
<td>-32</td>
<td>-10</td>
<td>2</td>
<td>12</td>
<td>17</td>
<td>-16</td>
<td>-1%</td>
</tr>
<tr>
<td>25–44</td>
<td>594</td>
<td>542</td>
<td>548</td>
<td>494</td>
<td>475</td>
<td>442</td>
<td>393</td>
<td>498</td>
<td>39%</td>
</tr>
<tr>
<td>45–64</td>
<td>315</td>
<td>323</td>
<td>269</td>
<td>253</td>
<td>212</td>
<td>194</td>
<td>213</td>
<td>254</td>
<td>20%</td>
</tr>
<tr>
<td>65–74</td>
<td>347</td>
<td>370</td>
<td>393</td>
<td>404</td>
<td>485</td>
<td>510</td>
<td>519</td>
<td>433</td>
<td>33%</td>
</tr>
<tr>
<td>75+</td>
<td>86</td>
<td>102</td>
<td>94</td>
<td>132</td>
<td>127</td>
<td>149</td>
<td>177</td>
<td>124</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>1,287</td>
<td>1,289</td>
<td>1,272</td>
<td>1,272</td>
<td>1,301</td>
<td>1,319</td>
<td>1,293</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

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

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

Findings
- 1,428 new Market Affordable Housing units are required annually to accommodate future growth. This represents 11% of new homes required. A breakdown of the annual housing requirements by age are:
  - 15–24 will decline until 2018 with minimal growth thereafter;
  - 25–44 will increase by 566 households (40% of the growth);
  - 45–64 will increase by 366 households (26% of the growth);
  - 65–74 will increase by 401 households (28% of the growth);
  - 75+ will increase by 115 households (8% of the growth).
- Over the next six years, the 65 and over age cohort will grow quickly and expand as a share of the total.

Assessment
- All cohorts over the age of 25 are increasing in size; however, the share of growth will gradually shift in favour of older households. Initially those aged 65–74 will grow most quickly, followed by those over 75 years of age.
- Planning should assess the housing preference and a requirement for supported living as this older cohort expands.
- There is likely to be less demand for larger detached homes as seniors downsize and release existing homes to younger families.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>-65</td>
<td>-56</td>
<td>-37</td>
<td>-12</td>
<td>2</td>
<td>15</td>
<td>19</td>
<td>-19</td>
<td>-1%</td>
</tr>
<tr>
<td>25–44</td>
<td>674</td>
<td>615</td>
<td>622</td>
<td>560</td>
<td>539</td>
<td>502</td>
<td>446</td>
<td>566</td>
<td>40%</td>
</tr>
<tr>
<td>45–64</td>
<td>453</td>
<td>466</td>
<td>388</td>
<td>364</td>
<td>305</td>
<td>280</td>
<td>307</td>
<td>366</td>
<td>26%</td>
</tr>
<tr>
<td>65–74</td>
<td>322</td>
<td>343</td>
<td>364</td>
<td>375</td>
<td>450</td>
<td>473</td>
<td>481</td>
<td>401</td>
<td>28%</td>
</tr>
<tr>
<td>75+</td>
<td>80</td>
<td>95</td>
<td>87</td>
<td>122</td>
<td>118</td>
<td>138</td>
<td>164</td>
<td>115</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>1,465</td>
<td>1,462</td>
<td>1,423</td>
<td>1,410</td>
<td>1,414</td>
<td>1,407</td>
<td>1,418</td>
<td>1,428</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

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

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

Findings
- Renter Households with the highest incidence of need are:
  - Young lone-parent renters 15–29 years of age (67%);
  - Lone-parent renters 30–44 (56%);
  - Single-person renters 65+ years of age (56%).
- Renter Households with the highest number in need are:
  - Couples (5,865);
  - Lone-parent families (6,390);
  - Non-senior single-persons (10,185).
- Over the next six years, 39% of the growth in need will be from households between 25 and 44 years of age and 43% will come from households 65 years and older, especially non-elderly seniors between 65–74 years of age.

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

T11: Renters in Core Housing Need by Household Type and Age, 2011

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Non-Seniors 15–29</th>
<th>30–44</th>
<th>45–64</th>
<th>Subtotal</th>
<th>Seniors 65+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>3,310</td>
<td>6,160</td>
<td>2,910</td>
<td>12,380</td>
<td>610</td>
<td>12,990</td>
</tr>
<tr>
<td>Couples</td>
<td>1,845</td>
<td>2,700</td>
<td>1,320</td>
<td>5,865</td>
<td>225</td>
<td>6,090</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>1,440</td>
<td>3,395</td>
<td>1,555</td>
<td>6,390</td>
<td>370</td>
<td>6,760</td>
</tr>
<tr>
<td>Non-Family</td>
<td>2,140</td>
<td>2,980</td>
<td>5,065</td>
<td>10,185</td>
<td>3,830</td>
<td>14,015</td>
</tr>
<tr>
<td>Total</td>
<td>5,450</td>
<td>9,135</td>
<td>7,975</td>
<td>22,560</td>
<td>4,445</td>
<td>27,020</td>
</tr>
</tbody>
</table>

Note: Totals may not add up due to rounding by Statistics Canada.

T12: Growth of Renters in Core Housing Need by Age, 2015–21

<table>
<thead>
<tr>
<th>New Households (Annual Average)</th>
<th>15–24</th>
<th>25–44</th>
<th>45–64</th>
<th>65–74</th>
<th>75+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-16</td>
<td>498</td>
<td>254</td>
<td>433</td>
<td>124</td>
<td>1,293</td>
</tr>
<tr>
<td>Share</td>
<td>-1%</td>
<td>39%</td>
<td>20%</td>
<td>33%</td>
<td>10%</td>
<td>100%</td>
</tr>
</tbody>
</table>
5.2 Market Housing Gaps

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

Findings
- Market Housing requirements (Table 13) indicates a mismatch and a surplus of mid-range homes (ownership and rentals). However, higher income households are living in lower cost units, in part because they elect to spend less than they could theoretically afford at 30% of income, and lower income households that need some assistance occupy some of these surplus mid-range units.
- Separating out renter households similarly reveals a surplus of Market Affordable rental units (10,903) and a shortage of Pure Market Housing. Higher income and lower income households (in need) occupy many of these units.
- Going forward, there is a projected need to add 9,192 homes each year. At least 1,428 of these should be modest in form and price to target moderate income households, including newly forming families, singles, and seniors seeking to downsize.

Assessment
- The distribution of dwellings in Edmonton is skewed in both size and price in favour of larger higher rent/priced homes.
- There are surpluses, both for singles and families, in the Market Affordable range and shortages in the Pure Market ranges. However, this is due in part to the absence of lower rent/priced options; lower income households are occupying costlier units.

T13: Market Housing Requirements, 2011

<table>
<thead>
<tr>
<th>Households</th>
<th>Surplus/(Shortfall)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Market Affordable Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pure Market Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Households</td>
<td>32,297</td>
<td>(9,317)</td>
<td></td>
</tr>
<tr>
<td>Renter Households Only</td>
<td>10,903</td>
<td>(4,788)</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Housing Requirements</td>
<td>9,425</td>
<td>9,409</td>
<td>9,160</td>
<td>9,071</td>
<td>9,098</td>
<td>9,053</td>
<td>9,126</td>
<td>9,192</td>
</tr>
<tr>
<td>Market Affordable Housing</td>
<td>1,465</td>
<td>1,462</td>
<td>1,423</td>
<td>1,410</td>
<td>1,414</td>
<td>1,407</td>
<td>1,418</td>
<td>1,428</td>
</tr>
</tbody>
</table>
5.3 Summary

Non-Market Housing Gaps

- In 2011 (NHS), there were 27,020 renter households in Edmonton in core housing need. This represents a backlog of unmet need. Population and household growth might add to this in the future.
- The renter households in need are distributed among families, non-elderly singles and seniors. Seniors represent 16%, non-elderly singles represent 38%, and families represent 46% of the renter households in need.
- The housing needs for seniors will grow as a share of the total future Non-Market Housing needs. All other age groups will decline as a share of the total. Future housing needs will continue to be most acute among lone-parent renter households, who will require family units, and among non-elderly singles.
- The existing Non-Market Housing portfolio in Edmonton serves 65% of seniors in need, compared to 43% for families and 48% for non-elderly singles.

- The priority in the short term is non-elderly singles and lone parent family housing to address the backlog of need.

Market Affordable Housing Gaps

- While there is strong demand for Market Affordable Housing, the current supply of housing units is sufficient with a theoretical surplus of just over 32,297 (Table 13, previous page). If owners are removed, the surplus is 10,903 rental units in the Market Affordable rent range. However, the surplus is theoretical because households from the other income ranges occupy many of these homes.
- There is a requirement for about 1,428 units of Market Affordable rental housing for families, in particular for three and four-bedroom units.

Pure Market Housing Gaps

- The main gaps in Pure Market Housing are the lack of multi-family housing and purpose built rental housing. Lack of such options results in higher income households occupying lower cost units, and crowding out those with low to moderate income.

T15: Renter Households in Need by Household Type, 2011

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Households in Need</th>
<th>Share of Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>12,380</td>
<td>46%</td>
</tr>
<tr>
<td>Non-Family (Singles)</td>
<td>10,185</td>
<td>38%</td>
</tr>
<tr>
<td>Seniors</td>
<td>4,445</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>27,020</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: Totals do not add up do to rounding.

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

<table>
<thead>
<tr>
<th></th>
<th>Existing Non-Market Housing Need (Renters)</th>
<th>Annual Future Housing Needs and Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Household Growth</td>
<td>Non-Market Housing</td>
</tr>
<tr>
<td>Edmonton</td>
<td>27,020</td>
<td>9,192</td>
</tr>
<tr>
<td>Region</td>
<td>30,720</td>
<td>12,791</td>
</tr>
</tbody>
</table>
6.0 Where To From Here

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

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

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

Appendix A: Data Sources and Limitations

Data Sources
The following housing data sources are used to develop this report:

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

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

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

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

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

**CMHC Monthly Market Surveys**

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

**Market Affordable Housing Supply and Demand Analysis**

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

A continuum is a useful way to review the full range of housing options and assess both current supply and requirements based on incomes and household demographics. The concept of a housing continuum is widely adopted across Canadian municipalities as a way to set the broader context, as well as to help identify where gaps exist between need and demand versus supply. Figure 1 is extracted from the 2009 Capital Region Housing Plan. It presents an overview of the housing continuum from homelessness to the pure market response. This separates Market and Non-Market aspects of the housing system and includes the important category of Market Affordable Housing referenced in the Capital Region Housing Mandate.

The Non-Market side (Figure B1, left side) of the continuum includes services that represent an add-on to housing (accommodation). They provide varying levels of support services reflecting the special needs of the sub-population. This includes emergency shelters and housing in which support services are incorporated or delivered separately via community social service agencies.7

FIGURE B1: THE HOUSING CONTINUUM

7 Figure B1, extracted from the “Capital Region Housing Plan” uses reference income bands that vary from those used in this guide. As described below, these have been calculated as a way to quantify the continuum.
The important element from the perspective of quantifying housing need and requirements is that affordable housing stock to facilitate the delivery of such support services is available. Mainly, 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 Capital Region Board Housing Plan 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) accurately using eligibility income thresholds for social/affordable housing. This can then be used to align each part of the continuum against the price/rent of housing availability. This does not need to be done for each Sub-Region. A region-wide benchmark can be created, as this is a regional market in which consumers make locational choices. While using a Region benchmark, the existing requirements and availability in each Sub-Region should be determined with local data (i.e. how many units exist within each band of the continuum in that Sub-Region).

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

Table B1: Derived Proxy Housing Income Limits (HILs)

<table>
<thead>
<tr>
<th>Size</th>
<th>Rent (2011)</th>
<th>Derived HIL*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Single – Bachelor</td>
<td>$713</td>
<td>$29,000</td>
</tr>
<tr>
<td>2 Person – One-bed</td>
<td>$857</td>
<td>$34,000</td>
</tr>
<tr>
<td>3 Person – Two-bed</td>
<td>$1,034</td>
<td>$41,000</td>
</tr>
<tr>
<td>4 Person – Three-bed</td>
<td>$1,191</td>
<td>$48,000</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Size</th>
<th>Annual Income</th>
<th>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 B3: The Housing Continuum Income Ranges

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

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

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

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

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

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

### Table B4: Quantifying the Continuum for All Households — Edmonton

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)*</th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Market</td>
<td>0–35%/50%</td>
<td>35/50%–50/80%</td>
<td>&gt;50/80%</td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>29,500/42,500</td>
<td>42,500/68,000</td>
<td>&gt;42,500/68,000</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744 (S); 1063 (F)</td>
<td>$1,063 (S)/$1,700 (F)</td>
<td>&gt;$1,063 (S)/$1,700 (F)</td>
</tr>
<tr>
<td>Max afford buy</td>
<td>134k S)/192K (F)</td>
<td>$192K(S)/307K (F)</td>
<td>&gt; $192K(S)/307K (F)</td>
</tr>
<tr>
<td>Rent units available</td>
<td>37,402</td>
<td>49,134</td>
<td>27,550</td>
</tr>
<tr>
<td>Homes priced in range</td>
<td>9,827</td>
<td>38,628</td>
<td>162,201</td>
</tr>
<tr>
<td>Total dwellings in range</td>
<td>47,228</td>
<td>87,761</td>
<td>189,750</td>
</tr>
<tr>
<td>Households in income range</td>
<td>75,208</td>
<td>50,465</td>
<td>199,067</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>(27,980)</td>
<td>37,297</td>
<td>(9,317)</td>
</tr>
</tbody>
</table>

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

The results show a shortage of almost 28,000 units (owned and rented) of Non-Market Housing for households earning less than $29,500 for singles and $42,500 for families. The Market Affordable and Pure Market categories show a theoretical surplus. These households can access housing in lower categories without being in need. However, this does exclude lower income households because they cannot afford to compete with higher income households.

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

### Table B5: Quantifying the Continuum for Renters — All Households Edmonton

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)</th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Market</td>
<td>0–35%/50%</td>
<td>35/50%–50/80%</td>
<td>&gt;50/80%</td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>29,500 (S)/42,500 (F)</td>
<td>42,500 (S)/68,000 (F)</td>
<td>&gt;42,500 (S)/68,000 (F)</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744 (S); 1063 (F)</td>
<td>$1,063 (S)/$1,700 (F)</td>
<td>&gt;$1,063 (S)/$1,700 (F)</td>
</tr>
<tr>
<td>Rent units available</td>
<td>37,402</td>
<td>49,134</td>
<td>27,550</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>43,517</td>
<td>38,231</td>
<td>32,337</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>(6,115)</td>
<td>10,903</td>
<td>(4,788)</td>
</tr>
</tbody>
</table>
The results from Table B5 and Figure B2 show a shortage of 6,115 units of Non-Market Housing and a theoretical shortage of almost 4,800 units of Pure Market Housing. To gain greater insight, the family and non-family renter households and rental units can be assessed separately. The following two sets of tables and graphs provide this breakdown.

Table B6: Quantifying the Continuum for Renters — Single Person Households
Average income (= base for benchmarks) — $85,000*

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)</th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–35%</td>
<td>29,500</td>
<td>42,500</td>
<td>&gt; 42,500</td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>744</td>
<td>$1,063</td>
<td>&gt;$1,063</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>14,900</td>
<td>25,056</td>
<td>20,744</td>
</tr>
<tr>
<td>Rent units available</td>
<td>24,944</td>
<td>7,887</td>
<td>27,875</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>(10,043)</td>
<td>17,170</td>
<td>(7,131)</td>
</tr>
</tbody>
</table>

When the quantified continuum is broken down this way, it reveals the unit shortage is more significant among single person households than for families. Table B6 and Figure B3 show a deficit of 10,000 rental housing options for single person renters earning less than 35% of median income ($29,500). Conversely, the data shows a surplus of just over 17,000 rental units for single renters earning between 35% and 50% ($29,500–$42,500) of median income. A theoretical shortage of 7,000 units is indicated for households with above 80% (> $42,500) of median income. Households in this upper income range can and do live in units priced in the mid-range. Due to insufficient numbers of low rent units, lower income renters also live in the mid-range units, and are identified earlier as paying well in excess of 30% (and sometimes over 50%) of their income for rent.
B7: Quantifying the Continuum for Renters — Family Households

Average income (= base for benchmarks) — $85,000*

<table>
<thead>
<tr>
<th>(Income as % Benchmark =)</th>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–50%</td>
<td>42,500</td>
<td>68,000</td>
<td>68,000</td>
</tr>
<tr>
<td>50%–80%</td>
<td>744</td>
<td>1,700</td>
<td>1,700</td>
</tr>
<tr>
<td>80%+</td>
<td>22,501</td>
<td>24,078</td>
<td>6,806</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>18,573</td>
<td>30,345</td>
<td>4,462</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>3,928</td>
<td>(6,267)</td>
<td>2,344</td>
</tr>
</tbody>
</table>

There appears to be a surplus of lower rent units for families (Table B7 and Figure B4). These surplus units are theoretical and may be occupied by households in the mid-income band. This is one reason why the incidence and percentage of core housing need among couple families are quite low. Some existing older units are still relatively affordable. A small theoretical surplus also exists for households above 80% of median income (> $85,000). This suggests that there is not a significant gap for families, however, within the stock there may be a crowding out effect as singles occupy more moderately priced units that could help low-income families. The issue may be a lack of housing options for singles.
Appendix C: Glossary and Acronyms

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

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

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

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

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

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

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

CMA
Census Metropolitan Area.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- **Social Housing** is rental housing that requires on-going operating subsidies to make it affordable on a long-term basis to households with incomes between 80% and 65% or 90% of the median renter income.

9 “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.
less of the median renter income for their household size.

**Other Non-Profit**
These are non-profit organizations providing rental housing at rents below market rates who do not receive housing subsidies from government.

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

**RGI**
Rent Geared to Income.

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

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

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

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

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

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

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

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

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

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