Lamont

SUB-REGION HOUSING NEEDS ASSESSMENT REPORT

APPROVED BY THE CAPITAL REGION BOARD APRIL 2016
The Lamont 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 Lamont Sub-Region Housing Needs Assessment provides a comprehensive overview of the housing market and demographics, 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 85 renter households estimated to be in core housing need.
- Core housing need challenges across the Region are mainly affordability, especially among renters, who are almost four times as likely as owners to be in core need.
- Non-elderly singles and families with maintainers between the ages of 30 and 44 years of age who rent have the highest incidence and number of households in need of Non-Market Housing.
- There are 214 Non-Market Housing units in the Lamont Sub-Region.
• On average, 73% of households in core need are served by the Non-Market housing portfolio. The average for the Region is 49%. Lamont is the only Sub-Region above 50%.

• Future annual housing demand is growing at an average annual rate of 74 units: 13 of those units are for households in core housing need; 21 units are for households requiring Market Affordable housing, and; 40 units are households requiring pure market housing.

• Households with maintainers 65+ years of age are increasing as a share of the total need and those below 65 years of age are decreasing over the coming 6 years.

**Housing Stock Considerations**

• The predominant form of housing supply is detached single-family homes, which meet the requirements of families with children.

• The older housing stock has a significantly higher proportion of dwellings that require major repairs.

• The growing population of single person (including seniors) households require smaller, more appropriate form of rental housing such as apartments and other options.

• The limited supply of smaller apartment options can lead to high rents. The lack of smaller apartment options will lead to young singles, as well as some seniors, moving from their current community.

• Affordable housing for families with maintainers between 25 and 64 years old are needed.
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Acknowledgements

The consultants would like to thank the following people for their contribution to the Lamont Sub-Region Housing Needs Assessment:

- Loretta Bertol, Alberta Seniors
- Kelly Wagar, Canada Mortgage and Housing Corporation
- Stephanie Chai, Capital Region Board
- Greg Dewling, Capital Region Housing Corporation
- Daryl Kreuzer, City of Edmonton
- Barb Bigelow, City of Fort Saskatchewan
- Cory Labrecque, City of Leduc
- Lory Scott, City of St. Albert
- Raymond Swonek, Greater Edmonton Foundation
- Alfred Nicholai, Habitat for Humanity
- Lynn Olenek, Heartland Foundation
- Giri Puligandla, Homeward Trust Edmonton
- Harold James, Lamont County Housing Foundation
- Douglas Sullivan, Lamont County
- Nancy Laing, Leduc Foundation
- Lori-Anne St. Arnault, Meridian Foundation
- Pamela Steppan, Strathcona County
- Marnie Lee, Strathcona County
- Dennis Magnusson, Sturgeon Foundation
- Shelley Ross, Town of Bruderheim
- Bill Skinner, Town of Lamont
- Heather Tait, Village of Andrew

The Lamont Sub-Region acknowledges the significant amount of work that has been, and continues to be, done with respect to homelessness in the region.
1.0 Introduction

Note: In this report, Lamont means the “Lamont Housing Sub-Region” which includes the County and the Towns of Bruderheim and Lamont.

The Lamont Sub-Region Housing Needs Assessment identifies housing need and demand to support planning for a diverse range of housing options within the Capital Region. Needs Assessments are also available for the Edmonton, Leduc, Parkland, Strathcona/Fort Saskatchewan, and Sturgeon 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 Housing 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 (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. The Framework includes a Housing Assessment Tool (HAT) that extrapolates core data to assess the current housing situation, recent trends and future patterns of development across the Region.

**Report Structure**
This Needs Assessment Report provides core data in four main sections:
- Housing Market Overview — Housing stock, prices and household characteristics;
- Households in Need — Core housing need estimates;
- Future Housing Market — Housing, rental market continuum, housing need and demand 2015-2021;
- Gap Analysis — Existing and future housing need gaps, Non-Market and Market Affordable Housing.

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

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

2.0 Housing Market Overview

The Housing Market Overview describes the status of the housing market in the Lamont 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 the dwelling type, tenure, age and condition of the supply. This establishes the context for housing options and trends.

Findings
- There are 2,630 dwellings in the Lamont Sub-Region and 390 (15%) of them are rented.
- The housing stock is almost all single-family detached (SFD) housing (93%). Of the remainder, 4% are other (mobile homes), 2% are apartment and 1% semi. A lack of diversity exists in the housing stock.
- The ownership rate is 85% compared to 71% for the Region. In terms of dwelling type, the ownership rate is highest for apartments at 100% and mobiles at 91%. SFDs have the lowest rate of homeownership at 87%.
- The majority of the 390 rental housing units are SFDs; there are 305 units which represent 78% of the rental stock. Another 60 apartment units are rented.
• Lamont has a comparatively older housing stock than the Region. 63% of the dwellings were constructed before 1980 compared to 49% for the Region and 13% were constructed after 2000 compared to 24% for the Region.
• 8% of owned dwellings are in need of major repairs compared to 6% for the Region. 29% of the rented dwellings are in need of major repairs compared to 9% for the Region.

T1: Homes in Need of Major Repairs

<table>
<thead>
<tr>
<th></th>
<th>Lamont</th>
<th>Region</th>
<th>Share of Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned stock</td>
<td>190</td>
<td>17,850</td>
<td>1%</td>
</tr>
<tr>
<td>Repairs as % all owned</td>
<td>8%</td>
<td>6%</td>
<td>–</td>
</tr>
<tr>
<td>Rental Stock</td>
<td>115</td>
<td>11,415</td>
<td>1%</td>
</tr>
<tr>
<td>Repairs as % of Rented</td>
<td>29%</td>
<td>9%</td>
<td>–</td>
</tr>
</tbody>
</table>

Assessment
• The housing stock is dominated by single detached dwellings, with few options and choices for renters. Tenure is skewed toward homeownership.
• The majority of renters live in SFDs and mobile homes. The limited supply of small sized rental housing, such as apartments, is challenging for smaller and lower income households to find housing in Lamont.
• The older housing stock (higher proportion built before 1980) reflects a slower growth rate over the past 35 years compared to the average for the Region.
• The higher than average share of housing stock in need of repair, especially the rental stock, suggests some older dwellings/areas may be ready for redevelopment.

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

Findings
- With the exception of 2013 and 2014, all housing starts were SFDs. A peak in the number of housing starts occurred in 2007 and 2008.
- A 31-unit condominium project was started in 2013 and a 36-unit rental project was started in 2014, for a total of 67 new apartment-style ownership and rental housing units.

Assessment
- New construction has created more multi-family products in recent years, but otherwise new housing supply (starts) continues to be exclusively SFDs.
- The rental starts in 2013 and 2014 are encouraging, however, rental options are still limited, making it difficult for lower income households.
- Adding new rental housing supply will increase options and hopefully moderate rental rates.

F3: Housing Starts by Dwelling Type, 2006–15

F4: Housing Starts by Intended Market, 2006–15
2.3 Household Characteristics: Type and Size (2011)

**Description**
The type of household and number of people per household are two characteristics affecting need and demand for housing.

**Findings**
- Families are the prevalent type of household, reflecting the single detached housing stock, and account for 79% of households. Couples with and without children represent 66% of total households compared to 53% in the Region.
- Non-family households represent 21% of total households compared to 32% in the Region.
- There are a greater percentage of households with two people. All other categories are lower compared to the Region.

**Assessment**
- The high proportion of family households reflects the predominantly SFD housing stock in Lamont.
- Recent starts suggest that the industry is responding to the shifting demand, however, newer housing is usually more expensive and will not likely be affordable for lower income households.

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

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

Findings
• 19% of households are under 40 years of age compared to 33% for the Region. Typically, households under 40 years of age are first time homebuyers.
• 81% of households are over 39 years of age. This age cohort is responsible for the high ownership rate (H/O rate) in Lamont.
• 24% of households are 65 years of age and older compared to 17% for the Region.
• 2% of households are under 25 years of age compared to 5% for the Region.

Assessment
• Lamont has an older average age of household maintainer than the Region. As a result, the number of households 65 years of age and over will grow at a faster pace than the Region. The need and demand for seniors housing will increase at a corresponding pace.
• Lamont needs to encourage more affordable housing options, including rental, for the 19% of households under the age of 40 or it could risk losing them to another community.
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 385 renter households in Lamont. They occupy 15% of the housing stock, most of which are SFDs. This chart focuses only on this subset of households.

Findings
- 54% of renter households are non-families compared to 52% for the Region. Non-family households are evenly split between one-person and two-person households. Most non-family households are one-person in the Region.
- 47% of renter households are families compared to 48% for the Region. 30% are couple families compared to 31% for the Region. 13% are other families compared to 6% are other families for both the Sub-Region and Region. There are fewer lone parent families in Lamont than for the Region.

Assessment
- Lamont has a higher ratio of family-based rental tenures than the Region.
- Families represent the majority of renter households partly because there are few apartments and other rental housing options available for singles.
- Many renter families who have lower and modest incomes would benefit from more housing options such as built form (multi-family housing) and tenure (more traditional rental options).
- More rental housing would also enable more seniors and non-elderly singles to remain in Lamont.

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**
- The median income in Lamont is about 5.5% higher than the Region.
- The median income for owners is 19% lower than the Region. Conversely, the median income for renters is 15% higher than the Region.
- Higher household incomes in Lamont are reflected in the following:
  - More households with 3 or more people and less households with one person than the Region
  - Fewer renters, which on average have much lower household incomes, than the Region
  - High ownership rate
- Median incomes are more moderate in Lamont than the Region. There are relatively few lower income households. 7% of households earn less than $20,000 per year compared to 10% for the Region. 32% of households earn above $100,000 compared to 37% for the Region.

**Assessment**
- The lower owner income than the Region is a reflection of the employment income opportunities in Lamont.
- The higher renter income than the Region reflects more family renters who have high incomes. Family incomes are always higher on average because many families consist of two income earners.
2.7 **House Prices (Current)**

**Description**
Current house prices reveal the cost to purchase a house in Lamont based on data from the Edmonton Real Estate Board (MLS 2014) augmented by data from the NHS (2011).

**Findings**
- House sales data from the Multiple Listing Service (MLS) shows there were 68 sales in 2014. Only one of those 68 sales was not a SFD. The average sales house price for an SFD in the Region is 35% higher than in Lamont.
- NHS data (occupant-assessed price) from 2011 shows home values are on average 14% lower than the Region. This reflects the older age and condition of the housing stock in Lamont.
- 50% of homes in Lamont are valued below $300,000 compared to 25% for the Region. The results are displayed in Figure 12.

**Assessment**
- The high proportion of homes below $300,000 provides some affordability for first time homebuyers. However, the lower prices may be related to the condition of the dwellings and may require costly repairs.

### T2: House Sales Prices, 2014

<table>
<thead>
<tr>
<th>House Type</th>
<th>Lamont</th>
<th>Region</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>SFD</td>
<td>$259,999</td>
<td>$402,000</td>
<td>-35%</td>
</tr>
<tr>
<td>Semi/Row</td>
<td>1 sale only</td>
<td>$332,000</td>
<td>--</td>
</tr>
<tr>
<td>Condo</td>
<td>--</td>
<td>$233,000</td>
<td>--</td>
</tr>
</tbody>
</table>

### F12: Distribution of Home Prices, 2011
2.8 Rental Rates (Current)

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

Findings
- There is no data from the CMHC rental survey for Lamont.
- Data from the NHS data (2011) shows that a significantly higher proportion of rental households pay lower rents than in the Region.
  - 53% of renters pay less than $800 per month compared to only 22% for the Region.
  - 22% of renters pay more than $1,200 per month compared to 34% for the Region.

Assessment
- The high proportion of households paying relatively lower rents reflects the age and condition of the rental stock. The data is from 2011 and does not include the new rental and condominium starts in 2013 and 2014, which will have significantly higher rents.
- More purpose-built rental housing costing less than $800 per month is required.

<table>
<thead>
<tr>
<th>T3: Average Apartment Rental Rates, 2014</th>
<th>Difference (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor – $768</td>
<td>–</td>
</tr>
<tr>
<td>One-bedroom – $986</td>
<td>–</td>
</tr>
<tr>
<td>Two-bedroom – $1,240</td>
<td>–</td>
</tr>
<tr>
<td>3+ bedroom – $1,339</td>
<td>–</td>
</tr>
<tr>
<td>Weighted Average – $1,191</td>
<td>–</td>
</tr>
</tbody>
</table>
2.9 House Prices (Trends)

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

Findings
- New home prices are lower in Lamont than for the Region. Over the past 7 years, new home prices have not kept pace with price increases in the Region (no data was available for 2011 and 2014). Median new home prices decreased slightly from 2007 to 2013, compared to an 8% increase in the Region.
- Median sales prices for SFDs decreased from $255,500 in 2007 to $217,000 in 2010, a drop of 15%. Prices have since rebounded to $260,000 in 2014.
- Median sales prices have changed as follows over the past 7 years:
  - Single-family -2%
  - Semi-detached N/A
  - Condo/apartment N/A

Assessment
- New house prices command a premium over existing dwellings, but new house prices have not risen over the past 7 years. Resale house prices are marginally higher now than they were in 2007 and provide affordable options for first time homebuyers.
- Lower priced housing options, such as condominiums and other higher density accommodation, are still required to meet the demand from smaller households and first time homebuyers. If some of the older housing stock is demolished, more affordable housing will be required to replace them.
2.10 Rental Rates (Trends)

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 3 census periods, as well as how this has changed over that decade.

Findings
- Lamont has a stock of 390 rental units. The following changes have occurred since 2001:
  - 125 units with rents under $600 per month have been lost.
  - 290 units with rents between $600 and $900 per month were also lost.
  - 130 additional units with rents $1,500 per month and over represent the largest growth in distribution. Another 45 units were added with rents between $800 and $999 per month.

Assessment
- A loss of 415 units with rents under $900 per month occurred between 2001 and 2011. The number of rental units decreased by 25 units from 2001 to 2011, which suggests that some units were removed from the market.
- More rental housing is required to replace the affordable units lost and to encourage and enable lower income families, single people and seniors to live in Lamont.
2.11 The Housing Continuum

**FIGURE C1: THE HOUSING CONTINUUM**

(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 Pure 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 for families.

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

C. **Pure (or Full) Market** housing is that which starts at the Regional entry-level home prices (median condominium for singles and first quartile detached home

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**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.

**Market Housing**

- 80–85% of households whose housing need and demand is sufficiently met by the private market.
- Rental and Ownership housing provided by the Private Sector.

**“Pure” Market Housing**

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

**Subsidized Housing**

- 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.

**Affordable Housing**

- Rental and/or Ownership housing generally requiring no ongoing subsidies, though may include rent supplements for income challenged households.

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Subsidized Housing</th>
<th>Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>65–80% Below Median Income</td>
<td>Emergency Shelters</td>
<td>Rental and/or Ownership housing</td>
</tr>
<tr>
<td>80–100% Below Median Income</td>
<td>Transitional Housing</td>
<td>generally requiring no ongoing subsidies, though may include rent supplements for income challenged households.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Median Income 100%</th>
</tr>
</thead>
</table>

---
Converting these into incomes (income required to buy entry-level price, as defined) results in a benchmark pegged at 50% of median family income for singles and 80% of median income for families. Households with incomes above these thresholds are deemed able to rent/buy at market prices.

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

2.12 Housing Availability and Requirements by Income Band

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

Findings and Assessment
- There is a surplus of 84 rental housing units affordable to households with incomes in the Non-Market category of the continuum.
- The 52-unit shortage consists of a surplus of 29 rental units for non-family households and a shortfall of 81 rental units for family households. The family households earn less than $42,500 and require 2 and 3 bedroom dwellings, that cost less than $1,063 per month.
- There is a surplus of 28 units of Pure Market rental units.

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

Description
An indicator of the number of rental units required by rental price range can be determined by comparing the rental units in each rent range (units available) to renter incomes, using 30% as an affordability measure to convert their income into a rent range (units required, based on income). Based on this assessment, the net mismatch in each rent range (Figure 20) shows the shortages and surpluses by rent range.

Findings
- Overall, the rental market in Lamont is balanced. There is a surplus of units with rents below $750 per month in Lamont, but a shortage of units with rents $750 and $1,499 per month.
- The net rental market mismatch shows the following:
  - A surplus of 104 rental units with rents below $750 per month
  - A shortage of 59 units with rents between $750 and $1,499 per month.

Assessment
- A significant portion of the rental stock is in disrepair and accounts for much of the lower cost rental housing. This suggests some redevelopment is required.
- Demand from family households has created a shortage of rental units in the $750 to $1,499 per month range.
- Demand from non-family households, including both seniors and non-elderly single person households, has created a shortage of high rent units in the $2000 per month and over range.
2.14 Rental Market Supply and Affordability

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

Findings
• There is a surplus of 104 rental units available for households who cannot afford to pay more than $749 per month for rent.
• There is a shortage of 59 units with rents between $750 and $1,499 per month. The demand for these units is from family and non-family households.
• There is a shortage of 85 units for family households with rents of $2,000 per month. However, the shortage is theoretical because some of these higher income households are occupying dwellings in the lower rent ranges.

Assessment
• The mismatch analysis is one way to examine gaps in the housing system. It shows a mismatch between what households can reasonably afford to pay for rent and what they have to pay for rent. This analysis is based solely on income and rent levels. It does not consider whether the homes are appropriate in size.
• The analysis suggests that more rental housing in the Pure Market category is required for both family and non-family households.
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) have 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%)? And,

- Is the household’s gross income below a specified threshold (which is calculated separately for each Census Metropolitan Area (CMA) and for each household size, such as one-person or two-person households)?

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

Concern was expressed that demand from transient construction workers for temporary accommodation will put a strain on the Lamont housing market over the next several years. This could result in workers who are unable to find accommodation being temporarily homeless and needing some form of temporary shelter. Similar situations have developed in other communities where large-scale industrial development has occurred.
3.1 Core Housing Need Estimates (2011)

Description
Core housing need magnitude (number of households) and incidence (likelihood) provides insight into the needs by key characteristics (tenure, age and family type).

Findings
• Affordability is a larger problem than crowding and condition. 72% of problems are affordability related in Lamont compared to 91% for the Region.
• 11% of problems are crowding compared to 13% in the Region.
• 46% of households live in housing in need of major repair.
• 220 owner households experience core housing need with an incidence rate of 13%. 85 renter households experience core need and have an incidence rate of 24% or double that of owners. Owners also have an asset in their property that provides financial security not available to renters.

Assessment
• A high proportion of households in poor condition suggests a rehabilitation or demolition/ replacement initiative is required. Given the size of the problem (46%), a major redevelopment may be required that could give Lamont an opportunity to realign the housing stock with the needs of the community.
• Actions to address core need must focus on the affordability of renter households due to their low household incomes and relative high incidence of need compared to other problems. Renters are also much more likely than owners (29% versus 8%) to experience need due to poor building conditions.

---

![F22: Core Need by Type of Problem](image1.png)

Add to over 100% due to multiple Types of Problems

![F23: Core Housing Need by Tenure](image2.png)

Households in Need

Incidence

0%  5%  10%  15%  20%  25%  30%

0  50  100  150  200  250  300

0  100  200  300

Owned  Rented

- 13%

- 24%

- Households

- Incidence
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 non-family renters in Lamont. 35 non-family (mainly singles) households are in need, with an incidence rate of 25%.
- 20 couple families are in need and have an incidence rate of 16% chance of being in core need.
- There are no lone-parent families in core need recorded in Lamont.
- 35 households with maintainers between the ages of 30 and 44 are in core need and have an incidence rate of 39%.
- There are ten senior households who experience core need with an incidence rate of 20%.

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

Findings
- There are 85 renter households living in core housing need in Lamont.
- Core housing need is most prevalent among non-family renters. 25 non-elderly singles and 10 seniors are in core need, all with an incidence of 25%.
- 50 families are in core need with an incidence rate of 16%.
- 35 households maintained by 30 to 44 year olds are in core need and have an incidence rate of 39%.

Assessment
- Funding should prioritize non-elderly singles and families maintained by household heads 30 to 44 years of age due to their high incidence of need.
- The high incidence of housing requiring major repairs is also a concern. Nearly 100 owners have dwellings in need of major repair. A more detailed assessment should be completed to determine the extent of the problem.
- Failure to meet these needs in Lamont will result in some young low income families and non-elderly single person households leaving Lamont.

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

<table>
<thead>
<tr>
<th></th>
<th>Non-Seniors</th>
<th>Seniors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15–29 years</td>
<td>30–44 years</td>
<td>45–64 years</td>
</tr>
<tr>
<td>Families</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Couples</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Non-Family</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Total</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
</tbody>
</table>

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

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

Findings
- The data shows that 105 non-family singles have the highest number in acute need. 25 lone parent family households have the second highest number in acute need.
- Acute affordability appears less significant for couple families. 15 couple families are all paying greater than 100% of their income for housing.
- If households paying in excess of 100% are excluded, 55 single person households are the largest number in acute need. Many of these paying over 50% may be seniors who have low income, but draw down savings to cover costs. There are also 20 lone-parent families in acute need paying over 50%.
- Acute need is far more significant among renters than owners. While renters comprise about 18% of Lamont households, 31% of them pay more than 50% on rent.
- The incidence of acute need among renters in Lamont is less than the Region. Only 4% of renters pay over 50% compared to 13% for the Region.

Assessment
- Comparing this measure of acute need (paying over 50%) with the estimates of core need identifies a total of 75 renters in acute need, which is coincidentally similar to the total number of renters in core need. The two different methods corroborate the extent of unmet need.

---

* Almost 5% of all households (8.5% of renters) in the Region pay over 100% of their income for housing. This is a statistical anomaly caused in part by change in household composition or status in prior years. It occurs because NHS 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) must be assessed to determine who and how many households are being served in comparison to the households that are in need in Lamont.

Findings
• The majority of the Non-Market Housing portfolio in Lamont is for seniors housing accommodation. This includes both supportive living (lodge) and subsidized seniors’ apartments (30% rent-geared-to-income). There are 112 supportive living units for seniors.
• There are 2 permanent houses provided through the Rural and Native Housing Program and 4 rental supplements provided to family households in Lamont.

Assessment
• The Non-Market Housing portfolio is provided almost exclusively for seniors.
• Lower income non-elderly singles and lower income families face challenges finding housing and often have to move to Edmonton or elsewhere to access Non-Market Housing. Any new Non-Market Housing Initiatives must give priority to addressing these unmet needs.

T5: Lamont Non-Market Housing Portfolio by Program*

<table>
<thead>
<tr>
<th>Type of Housing/Program</th>
<th>Units/Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emergency Shelters</td>
<td>0</td>
</tr>
<tr>
<td>2. Transitional Accommodation</td>
<td>0</td>
</tr>
<tr>
<td>3. Permanent Supportive Housing (Lodge)</td>
<td>98</td>
</tr>
<tr>
<td>4. Supported Housing — Semi-independent</td>
<td>0</td>
</tr>
<tr>
<td>5. Non-Profit Housing</td>
<td>42</td>
</tr>
<tr>
<td>6. Community Housing</td>
<td>2</td>
</tr>
<tr>
<td>7. Seniors’ Self-Contained Housing</td>
<td>66</td>
</tr>
<tr>
<td>8. Rent Supplements</td>
<td>4</td>
</tr>
<tr>
<td>9. Affordable Housing</td>
<td>0</td>
</tr>
<tr>
<td>10. Co-op Housing</td>
<td>0</td>
</tr>
<tr>
<td>11. Habitat for Humanity</td>
<td>0</td>
</tr>
<tr>
<td>12. Secondary Suites</td>
<td>0</td>
</tr>
<tr>
<td>13. Other (Rural and Native Housing Program)</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>214</strong></td>
</tr>
</tbody>
</table>

Source: Alberta Seniors

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

Findings
- Virtually all of the Non-Market Housing Portfolio is seniors housing, while only 8 units or 4% of the portfolio is family housing. There is no Non-Market accommodation for non-elderly singles in the Lamont Sub-Region.
- Overall, the service level (share of total need being served) for Lamont is 73%. However, the service level is 95% for seniors and only 14% for families.

Assessment
- Given the extreme imbalance in the service levels, the first priority for any new Non-Market Housing Initiatives is bringing service levels in line with core housing need by household type.
- Providing Non-Market Housing for lower income non-elderly singles and families is the priority.

T6: Non-Market Housing Portfolio by Household Type

<table>
<thead>
<tr>
<th></th>
<th>Families</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
</tr>
<tr>
<td>Lamont</td>
<td>8</td>
<td>4%</td>
<td>0</td>
<td>0%</td>
<td>206</td>
</tr>
<tr>
<td>Region</td>
<td>10,355</td>
<td>34%</td>
<td>9,929</td>
<td>33%</td>
<td>9,901</td>
</tr>
</tbody>
</table>

Source: Alberta Seniors and Housing and the City of Edmonton

T7: Non-Market Housing Portfolio Service Level*

<table>
<thead>
<tr>
<th></th>
<th>Families</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
<td>HHs</td>
<td>%</td>
</tr>
<tr>
<td>Lamont</td>
<td>8</td>
<td>4%</td>
<td>0</td>
<td>0%</td>
<td>206</td>
<td>96%</td>
<td>214</td>
<td>100%</td>
</tr>
<tr>
<td>Region</td>
<td>50</td>
<td>63%</td>
<td>20</td>
<td>25%</td>
<td>10</td>
<td>12%</td>
<td>85</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Alberta Seniors and Housing, City of Edmonton, and Statistics Canada

* 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 requirement and need changes over time draws on population and household projections for the Region. The method used to generate the projections included 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 requirement resulting 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 impacts growth and need in the Lamont 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>9,885</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. Any spike in households in need, which appears to be showing in the significant increases in wait lists for Non-Market housing.

1 The populations 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 6 years is required for future housing planning. The growth in need presented here draws on an allocation of overall growth from the CRB’s “high projection” scenario and uses the incidence of core need, by age cohort from 2011.

Findings
• The number of renters in core need is projected to grow by 13 renters annually over the next 6 years. During the same time period, growth by age cohort will vary considerably:
  • 15-24 age cohort will remain constant;
  • 25-44 age cohort will increase by six households every year, which represents 47% of growth of households in need;
  • 45-64 age cohort will increase by two households or 16% every year;
  • The 65-74 age cohort will increase on average by 4 households every year, which is 29% of the growth in households in need;
  • Those 75 and over will increase more slowly, by 1 per year (8% of total growth).
• Over the next 6 years, the 65 years of age and over cohort will expand as a share of the total and all other age groups will decline (Figure 31).

Assessment
• Family rental units will be required to address the needs of family households, including some lone parent families.
• Affordable housing units, such as bachelor and one-bedroom units, will be required to meet the needs of non-family households, including seniors.

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>25–44</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>47%</td>
</tr>
<tr>
<td>45–64</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>16%</td>
</tr>
<tr>
<td>65–74</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>29%</td>
</tr>
<tr>
<td>75+</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: Totals may not add up 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 of the form and type of new homes being constructed.

Findings
- On average, 21 new housing units are required annually as Market Affordable Housing to accommodate future growth. This represents 13% of new homes required. A breakdown of the annual housing requirements by age are:
  - 15-24 age cohort will decrease slightly (2% of the growth);
  - 25-44 age cohort will increase by 8 households (38% of the growth);
  - 45-64 age cohort will increase by 5 households (24% of the growth);
  - 65-74 age cohort will increase by 6 households (29% of the growth);
  - 75+ age cohort will increase by 2 households (10% of the growth).

Assessment
- The decline of the 15-24 and 25-44 age group may be influenced by the housing options available. The younger cohort may be declining, in part due to a lack of small sized rental options.
- The largest growth is from those over 45 years of age. There is a need to examine the changing housing preferences, including small sized and affordable rental options, and needs of an aging population.

<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>(1)</td>
<td>(1)</td>
<td>(1)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-2%</td>
</tr>
<tr>
<td>25–44</td>
<td>10</td>
<td>9</td>
<td>9</td>
<td>8</td>
<td>8</td>
<td>7</td>
<td>7</td>
<td>8</td>
<td>38%</td>
</tr>
<tr>
<td>45–64</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>24%</td>
</tr>
<tr>
<td>65–74</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>29%</td>
</tr>
<tr>
<td>75+</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>22</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

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

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

**Findings**

- Core housing need is most prevalent among non-family renters in Lamont. 35 non-family (mainly singles) households are in need, with an incidence rate of 25%.
- 50 family households are in core need with an incidence rate of 16%.
- 35 households with maintainers between the ages of 30 and 44 are in core need with an incidence rate of 39%.
- Over the next 6 years, 47% of the growth in need will be from households between 25 and 44 years of age and 37% will come from households 65 years and older, especially the 65–74 years of age cohorts.

**Assessment**

- Immediate funding priority should be considered for non-elderly singles and families between the ages of 30 and 44 years of age, due to their high incidence of need.
- The high incidence of housing requiring major repairs is also a concern. Nearly 100 owners have dwellings in need of major repair. A more detailed assessment should be completed to determine the extent of the problem.
- Failure to meet these needs in Lamont will result in some young low income families and non-elderly single person households leaving Lamont.

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Non-Seniors</th>
<th>Seniors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15–29 yrs</td>
<td>30–44 yrs</td>
<td>45–64 yrs</td>
</tr>
<tr>
<td>Families</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Couples</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lone-Parent</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Non-Families</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Total</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
</tbody>
</table>

Note: Totals do not add up due to rounding.

<table>
<thead>
<tr>
<th>Age Cohorts</th>
<th>New Households (Annual Average)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25–44</td>
<td>6</td>
<td>47</td>
</tr>
<tr>
<td>45–64</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>65–74</td>
<td>4</td>
<td>29</td>
</tr>
<tr>
<td>75+</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>13</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 Lamont. 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**
- Currently, there is a surplus of 284 units of Market Affordable and a shortage of 38 units of Pure Market Housing (based on rent and price). However, some of these surplus units are occupied by lower income households who need some financial assistance.
- There are shortages of rental housing both for singles and families in the Market Affordable and Pure Market ranges. Families require more Market Affordable Housing and singles require more Pure Market rental housing.
- There is a projected need to add 74 homes each year. At least 21 of these should be modest in form and price to target moderate income households, including newly forming families and singles, and seniors seeking to downsize.

**Assessment**
- There is a sufficient supply of dwellings in Lamont. However, housing stock is skewed in size and price in favour of large sized, high rent/prices homes.
- More high density rental housing is required.
- More low rent/cost housing is required for newly forming families.
- More traditional Pure Market rental housing is required for higher income single person households.

---

**T13: Market Housing Requirements, 2011**

<table>
<thead>
<tr>
<th>Surplus (Shortage)</th>
<th>Market Affordable Housing</th>
<th>Pure Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Households</td>
<td>284</td>
<td>(38)</td>
</tr>
<tr>
<td>Renter Households Only</td>
<td>(52)</td>
<td>(7)</td>
</tr>
</tbody>
</table>

**T14: Annual Growth in Market Affordable/Market Housing, 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>Total Housing Requirements</td>
<td>76</td>
<td>76</td>
<td>74</td>
<td>73</td>
<td>74</td>
<td>73</td>
<td>74</td>
<td>74</td>
</tr>
<tr>
<td>Market Affordable Housing</td>
<td>22</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>21</td>
</tr>
</tbody>
</table>
5.3 Summary

Non-Market Housing Gaps

- 85 renter households in need are distributed among families (60%), non-elderly singles (24%) and seniors (12%).
- Future Non-Market Housing needs for seniors will continue to grow as a share of the total need. All other age groups will decline as a share of the total.
- Immediate funding priority must be given to non-elderly singles and families between the ages of 30 and 44 years of age, due to their high incidence of need.
- The high proportion of households in need due to the poor condition of their dwelling strongly suggests that a rehabilitation and demolition/replacement initiative is required.

Market Affordable Housing Gaps

- There is strong demand for Market Affordable Housing, especially from younger families and some higher income non-elderly singles. The 284 unit surplus is theoretical because households from the other income ranges occupy many of these homes.
- There is a requirement for about 50 units of Market Affordable rental housing for families.

Pure Market Housing Gaps

- The main gaps in Pure Market Housing are the lack of multi-family housing and traditional rental housing for non-elderly single person households. Lack of such options results in higher housing costs compared to a more diversified and balanced housing stock of structure types and tenures.
- Due to the high incidence of housing requiring major repairs, a more detailed assessment of the condition of housing in Lamont should be completed to determine the extent of the problem.

T15: Existing Core Need by Households Type, 2011

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Households in Need</th>
<th>Share of Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>50</td>
<td>58%</td>
</tr>
<tr>
<td>Non-Family (Singles)</td>
<td>20</td>
<td>24%</td>
</tr>
<tr>
<td>Seniors</td>
<td>10</td>
<td>12%</td>
</tr>
<tr>
<td>Total</td>
<td>85</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>Location</th>
<th>Existing Non-Market Housing Need (Renters)</th>
<th>Annual Future Housing Needs and Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-Market Housing Growth</td>
<td>Households</td>
</tr>
<tr>
<td>Lamont</td>
<td>85</td>
<td>74</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 need assessment.

- 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.
Appendix

Appendix A: Data Sources and Limitations

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

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

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

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

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

**CMHC Monthly Market Surveys**

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

**Market Affordable Housing Supply and Demand Analysis**

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

A continuum is a useful way to review the full range of housing options and assess both current supply and requirements based on incomes and household demographics. The concept of a housing continuum is widely adopted across Canadian municipalities as a way to set the broader context, as well as to help identify where gaps exist between need and demand versus supply. It presents an overview of the housing continuum from homelessness to the Pure Market response. This separates Market and Non-Market aspects of the housing system and includes the important category of Market Affordable Housing referenced in the Capital Region Housing Mandate.\(^2\)

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

**FIGURE B1: THE HOUSING CONTINUUM**

<table>
<thead>
<tr>
<th>Non-Market Housing</th>
<th>Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–20% of households whose housing needs are not met by the market.</td>
<td>80–85% of households whose housing need and demand is sufficiently met by the private market.</td>
</tr>
<tr>
<td>Housing operated, funded or created by government funding and is comprised of different categories of housing based on the associated services included and the level of public funding achieved.</td>
<td>Rental and Ownership housing provided by the Private Sector</td>
</tr>
<tr>
<td>Requires direct capital and/or operating subsidies to enable rents or ownership costs to be provided for short or long-term occupancy by lower-income and/or special needs households.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subsidized Housing</th>
<th>Affordable Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelters</td>
<td>Rental and Ownership housing generally requiring no ongoing subsidies, though may include rent supplements for income challenged households.</td>
</tr>
<tr>
<td>Transitional Housing</td>
<td>Household income can exceed median income. Minimum rent or ownership changes calculated through private financing based on cost-effective construction.</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td></td>
</tr>
<tr>
<td>65–80% Below Median Income</td>
<td>80–100% Below Median Income</td>
</tr>
<tr>
<td>100–150% Above Median Income (Moderate income Level)</td>
<td></td>
</tr>
</tbody>
</table>

\(^2\) Figure 1, extracted from the “Capital Region Housing Plan” uses reference income bands that vary from those used in this guide. As described below, these have been calculated as a way to quantify the continuum.
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. This speaks to requirements for subsidized or low rent options where low-income persons transitioning from homelessness or living with mental health challenges, or with restricted ability to perform activities of daily living can afford to live while receiving additional supports.

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

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

Table B1: Derived Proxy Housing Income Limits (HILs)

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Size</th>
<th>Annual Income</th>
<th>% of 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

<table>
<thead>
<tr>
<th>Non-Market</th>
<th>Market Affordable</th>
<th>Pure Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–35%</td>
<td>35–50%</td>
<td>&gt;50%</td>
</tr>
<tr>
<td>0–50%</td>
<td>50–80%</td>
<td>&gt;80%</td>
</tr>
<tr>
<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 Lamont Sub-Region are included in Tables 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 - Lamont
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%/50%</td>
<td>29,500/42,500</td>
<td>42,500/68,000</td>
<td>&gt; 42,500/68,000</td>
</tr>
<tr>
<td>35/50%-50/80%</td>
<td>1,063 (S)/1,700 (F)</td>
<td>$192(K)/307(K) (F)</td>
<td>&gt; $192(K)/307(K) (F)</td>
</tr>
<tr>
<td>&gt;50/80%</td>
<td>134k (S)/192k (F)</td>
<td>134k (S)/192k (F)</td>
<td>&gt; $192(K)/307(K) (F)</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 surplus of 12 units (owned and rented) of Non-Market Housing for households earning less than $29,500 for singles and $42,500 for families. The Affordable Housing category also shows a surplus 284 units. The Pure Market Housing category shows 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
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%/50%</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>35/50%-50/80%</td>
<td>1,063 (S)/1,700 (F)</td>
<td>$192(K)/307(K) (F)</td>
<td>&gt; $192(K)/307(K) (F)</td>
</tr>
<tr>
<td>&gt;50/80%</td>
<td>134k (S)/192k (F)</td>
<td>134k (S)/192k (F)</td>
<td>&gt; $192(K)/307(K) (F)</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 from Table B5 and Figure B2 show a surplus of 84 units of Non-Market Housing and a theoretical shortage of 28 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>Max Income benchmark</td>
<td>29,500</td>
<td>29,500–42,500</td>
<td>&gt; 42,500</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744</td>
<td>$1,063</td>
<td>&gt;$1,063</td>
</tr>
<tr>
<td>Rent units available</td>
<td>79</td>
<td>30</td>
<td>61</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>34</td>
<td>2</td>
<td>90</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>45</td>
<td>2</td>
<td>(29)</td>
</tr>
</tbody>
</table>

Table B6 and Figure B3 show a surplus of 45 rental housing options for single renters earning less than 35% of median income ($29,500). For single renters earning between 35% and 50% ($29,500–$42,500) of median income, there is a surplus of 29 rental units. Above 80% (> $42,500) of median income, there is a theoretical shortage of 29 rental housing units. Higher income households access housing in the lower cost categories and crowd out lower income households. Affordable rental housing options for singles are limited and in short supply.
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></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%–80%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>80%+</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Max Income benchmark</td>
<td>42,500</td>
<td>42,500–68,000</td>
<td>68,000</td>
</tr>
<tr>
<td>Max afford rent</td>
<td>744</td>
<td>$1,700</td>
<td>&gt;$1,700</td>
</tr>
<tr>
<td>Rent units available</td>
<td>110</td>
<td>39</td>
<td>71</td>
</tr>
<tr>
<td>Rental HHs in income range</td>
<td>71</td>
<td>120</td>
<td>14</td>
</tr>
<tr>
<td>Surplus/(Shortfall)</td>
<td>39</td>
<td>(81)</td>
<td>57</td>
</tr>
</tbody>
</table>

There is a surplus of 39 housing units for families (Table B7 and Figure B4) earning less than 50% of the median income ($42,500). There is a shortage of 81 rental housing units for families earning between 50% and 80% ($42,500 to $68,000) of median income. There is a surplus of 57 rental housing units for those earning above 80% of median income (>-$85,000). This suggests the gap for many renter families is a lack of available Market Affordable rental housing.
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 60% of median income. It is targeted at households with extremely low incomes that are often the result of chronic illness or disability, and who are not eligible for mainstream Affordable Housing.

“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 size².

**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.