



Crowsnest Pass Affordable Housing Needs Assessment

prepared for the

**Crowsnest Pass Affordable Housing
Committee**

June 2009

prepared by

 **housing** *strategies inc.*



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by

Housing Strategies Inc.
Matthew MacNeil, MEdes (Planning), *Principal*

June 2009





Donors

Donor and Grantor Recognition

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Adele McKernan, *Co Chair*
John Prince
John Salus
Carmelia Saretsky
Shane Stewart
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Contents

Table of Contents

Executive Summary	es: i
Chapter 1: Introduction & Background.....	1
Chapter 2: About The Crowsnest Pass.....	5
Chapter 3: Population And Household Income Analysis	9
Chapter 4: Housing Supply Analysis.....	33
Chapter 5: Housing Needs Analysis	57
Chapter 6: Community Impact Analysis.....	89
Appendix A: Comparison of the Individual Communities Within the Crowsnest Pass	
Appendix B: Focus Group Meeting Feedback	
Appendix C: Online Survey Results	
Appendix D: Comparison of Homeownership vs. Rental Rates in Communities Throughout Alberta	
Appendix E: Data Sources and Limitations	
Appendix F: Glossary of Common Housing Terms	





Summary

Executive Summary

1.0 Purpose

The Crowsnest Affordable Housing Committee – a group of local volunteers and community representatives – has engaged Housing Strategies Inc. of Calgary, Alberta to conduct an Affordable Housing Needs Assessment for the community.

The findings from this study will help to:

- Identify current affordable housing needs in the Crowsnest Pass,
- Build greater understanding about local housing issues and related challenges; and
- Provide direction to the Municipality and other interested stakeholders in terms of local affordable housing needs, priorities and potential annual housing targets.

A Needs Assessment is often a necessary pre-requisite for obtaining Federal and Provincial funding (e.g., capital grants) for new affordable housing projects.

2.0 Methodology

The methodology used to develop the *Crowsnest Pass Affordable Housing Needs Assessment* combined quantitative (statistical) data analysis with targeted Key Person Interviews and Focus Group Meetings (qualitative analyses) in order to identify and explore:



- Population and demographic trends;
- Household incomes;
- Housing availability (housing supply, form and tenure including market, near-market and non-market housing);
- Housing issues related to adequacy, suitability, affordability and accessibility;
- Other indicators of housing/economic hardship where data was available; and
- Impacts that the community may be experiencing as a result of declining housing affordability and choice.

The focus of the following report is to provide a summary of the quantitative (statistical) data analysis prior to engaging the broader in the targeted Key Person Interviews and Focus Group Meetings. The findings in this report will help elicit greater feedback from the community by providing residents and stakeholders with tangible facts and observations to which they can respond.

3.0 Key Findings to Date

3.1 Population Growth

According to Statistics Canada Census data, the population of the Crowsnest Pass has declined by 13.9% (approximately 930 individuals) over the past fifteen years while the province as a whole has grown by 29.3%. New residents continue to move to the Crowsnest Pass which means that people are leaving the community at a faster rate than people are moving into the community.

One plausible dynamic that may be causing the population of the Crowsnest Pass to continue to decline is the growth of the recreational property market. As residents of the Pass sell their homes and leave the community (for any combination of reasons presented above), an increasing number of those homes are being purchased by recreational property investors – people who do not move into community and become full-time residents.

If current population trends continue, the Municipality of Crowsnest Pass could potentially see its population decline to between 5,300 and 4,975 permanent residents by 2015 and between 5,070 and 4,590 residents by 2020.

3.2 Demographic Changes

In addition to population decline, the Municipality of Crowsnest Pass has experienced a shift in the age characteristics of its permanent population. According to Statistics Canada Census data, between 1996 and 2006, the total number of:

- Infants (ages 0-4 years) *declined* by 41.5%;
- Children (ages 5-14 years) *declined* by 31.0%;
- Youth (ages 15-19 years) *declined* by 24.4%;
- Young adults (ages 20-24 years) *declined* by 25.0%;
- Adults (ages 25-54 years) *declined* by 12.7%; and
- Early seniors (ages 65-74 years) *declined* by 12.5%;



At the same time, the total number of:

- Empty-nesters (ages 55-64 years) *increased* by 50.8%; and
- Older seniors (ages 75 and over) *increased* by 20.6%.

Population data also shows a net decline in the number of couple households and lone-parent households (consistent with population decline) since 1996 and a net increase in the number of one-person households (despite population decline). This data suggests that the Crowsnest Pass is losing families but gaining single individuals.

3.3 Income Levels

According to Statistics Canada Taxfiler data, between 2001 and 2006, the median income for couple families living in the Crowsnest Pass increased by 34.1% (from \$56,000 to \$75,100) while the median income for lone-parent families increased by 40.9% (from \$25,200 to \$35,500). The median income for non-family persons (single individuals) also increased by 23.5% (from \$18,700 to \$23,100).

Despite these increases, households in the Crowsnest Pass consistently earn lower average incomes than similar households across the province.

3.4 Housing Supply

The Crowsnest Pass has a significantly higher percentage of single-detached houses than the province as a whole but significantly lower percentages of all other dwelling types than the province as a whole. Approximately 90% of homes within the community are single-detached houses followed by apartment buildings (5.9%) and “other dwellings” – presumably mobile homes and residential suites within commercial buildings (2.9%).

The majority of homes within the Crowsnest Pass are also owner-occupied – which is consistent with most communities across the province. In 2006, an estimated 85.6% of homes were owned and an estimated 14.4% of homes were rented. Since 1996, however, the total number of rental units in the community has declined by 24.6% (from 505 in 1996 to 380 in 2006) – a loss of approximately 125 homes available to renters. Anecdotal evidence derived from a series of key person interviews suggests that landlords are gradually “getting out of the business” of providing rental housing not only because of the challenges and expenses associated with operating rental properties but also because of the profits that can be realized by selling those properties to weekend residents and recreational property investors.

3.4.1 Market Homeownership

Between December 2002 and May 2008, the average selling price of homes in the Crowsnest Pass increased by 139.8%. In 2002 the average sale price of a home in the community was \$85,076. By the end of May 2008, the average sale price had increased to \$203,994.

A household with a 5% downpayment would have to earn an estimated annual income of \$66,700 in order to purchase the average-priced condominium sold in the Crowsnest Pass in 2008 including condo fees (or an estimated \$64,250 in order to purchase the median-priced condominium). Conversely, that household would have to earn an annual income of \$59,000 if it were to purchase the average-priced single detached house (or \$58,500 in order to purchase



the median-priced single detached house). The average mobile home sold in the Crowsnest Pass in 2008 would require an income of \$29,000 based on a 5% downpayment and taking into consideration estimated monthly pad rental fees.

These figures suggest that homeownership in the Crowsnest Pass for *first-time* homebuyers is only affordable to dual income households, semi-professional households and households already established in their careers. First-time homebuyers earning less than \$30,000 would not likely be able to afford even an entry-level-priced home without a sizeable downpayment or few other monthly loan payments (e.g., little to no credit card debt, car loans, student loans, etc.). Alternatively, a modest-income household would have to have already owned a home and be able to contribute substantial equity in order to purchase a home in the Crowsnest Pass. Entry-level homeownership does not appear to be affordable to many single individuals, lone-parents, people working in the retail and service industry, people on income assistance, or people starting their careers in entry-level professional positions attempting to enter the housing market for the first time.

3.4.2 Market Rental Housing

Based on the 2008 *Alberta Apartment Vacancy and Rental Cost Survey* developed by Alberta Housing and Urban Affairs, the current average monthly rent for a bachelor unit in the Crowsnest Pass is \$417 while the current average rent for a one-bedroom unit is \$504, a two-bedroom unit is \$537, and a three-bedroom unit is \$725. No data was collected on rental units with four or more bedrooms.

Actual rents vary greatly from the average. For example, monthly rents for bachelor units ranged from \$350 to \$550 and monthly rents for one-bedroom units ranged from \$365 to \$700 at the time the 2008 *Alberta Apartment Vacancy and Rental Cost Survey* was conducted. Monthly rents for two-bedroom units ranged from \$325 to \$1,000 and monthly rents for three-bedroom units ranged from \$700 to \$750.

Vacancy rates in the Crowsnest Pass have fluctuated greatly over the past five years. For example, in 2005, the vacancy rate was 16.7%. However, in 2006, the vacancy rate had declined to 6.9%; only to further decline to an all-time low of 1.4% in 2007 (which is consistent with average vacancy rates across rural Alberta in 2007). By 2008, vacancy rates in the Pass had increased to 10.8% (compared to 3.8% across rural Alberta). While the 2008 vacancy rate represents a significant increase compared to 2007, this rate still remains lower than recent historic rates (ranging between 12.5% and 17.5%). Vacancy rates in a healthy/stable rental market typically range between 2%-3%.

A household living in the Crowsnest Pass would require an annual income of \$16,680 in order to afford the average rent for a bachelor unit, \$20,160 in order to afford an average one-bedroom unit, \$21,480 in order to afford an average two-bedroom unit, and \$29,000 in order to afford an average three-bedroom unit. A household earning less than \$14,000 per year would not be able to afford even the lowest price rental unit (a bachelor suite) identified in the 2008 *Alberta Apartment Vacancy and Rental Cost Survey*.

It should be noted that rental units are also available in the Crowsnest Pass through the informal rental market; including single detached and semi-detached family homes, townhouses and secondary suites¹ (e.g., basement suites). A survey of rental units advertised in the Crowsnest

¹ The Municipality of Crowsnest Pass recently passed a new bylaw pertaining to secondary suites.



Pass Promoter during the months of August, September and October 2008 revealed slightly higher rents being charged in the informal rental market than those charged in the formal rental market. For example, the average rent for a bachelor unit advertised in the Promoter during the three-month period was \$500, the average rent for a one-bedroom unit was \$600, the average rent for a two-bedroom unit was \$781, and the average rent for a three-bedroom unit was \$866.

3.4.3 Near-Market, Non-Market and Seniors Housing

Near-market housing generally consists of the following:

- Limited/shared equity homeownership options such as:
 - Housing Co-operatives
 - Co-housing
 - Perpetually affordable/resale restricted housing
- Staff-oriented rental accommodations; and
- Subsidized/social rental housing:
 - Rent-geared-to-income rental units (Community Housing)
 - Rent supplements

There are currently no limited/shared equity homeownership opportunities in the Crowsnest Pass either in the form of a housing co-op, co-housing or perpetually affordable/resale restricted homeownership. Nor are there any Community Housing units (i.e., subsidized, rent-geared-to-income units for families with children) – the nearest Community Housing units are located in Pincher Creek and managed by the Pincher Creek Foundation.

Until recently, there have been no households receiving rent supplements in the Crowsnest Pass. However, Crowsnest Pass Senior Housing has come forward and will be administering rent supplements funded through the Alberta Housing and Urban Affairs' *Direct Rent Supplement Program* (DRSP).

Non-market housing consists of emergency shelters (e.g., homeless shelters, youth shelters, family violence shelters and safe houses) and supportive housing (e.g., group homes and second stage/transitional housing). There are currently no emergency shelters (e.g., homeless shelters, youth shelters, family violence shelters or safe houses) within the Municipality of Crowsnest Pass. Nor are there any second stage/transitional housing units in the community. There is one (1) group home in the Crowsnest Pass owned and operated by the Crowsnest Community Support Society as part of the Mountainview Industries program. This group home currently provides housing for four (4) developmentally disabled adults and offers live-in training and staff support. The Crowsnest Community Support Society also owns three (3) other rental homes in the community which it rents out to clients at an affordable rate (based on the clients' incomes and the costs of operating/maintaining the homes).

Seniors' housing includes:

- Seniors' Independent Living/Self-Contained units;
- Seniors' Supportive Living/Assisted Living units (e.g., Lodges); and
- Seniors' Continuing Care beds.



There are currently 42 seniors' Independent Living units in the Crowsnest Pass that are managed by Crowsnest Pass Senior Housing (a Management Body under Ministerial Order). This includes Tecumseh Mountain Manor in Blairmore (30 units) and the Westwinds Apartments in Bellevue (12 units). Both the Tecumseh Mountain Manor and Westwinds Apartments are currently full.

Crowsnest Pass Senior Housing currently operates one (1) seniors' Lodge (York Creek Lodge in Blairmore). York Creek Lodge contains 58 units – six of which are double rooms for couples that include a bedroom, a sitting room and a private bathroom. The remaining 52 rooms are single-occupant bed-sitting rooms with a private bathroom. All of the rooms are relatively small and are not handicapped accessible.

There are no Assisted Living units in the Crowsnest Pass.

The Crowsnest Pass has 60 Continuing Care beds located within the Crowsnest Pass Hospital.

3.4.4 Planned Future Housing Developments

There are currently several significant new developments underway within the Crowsnest Pass, each with housing as either part of the focus or the sole focus. These developments include:

- Bridgecreek Resort (Trout Landing);
- Crowsnest Mountain Resort;
- Gold Creek;
- Ironstone Lookout;
- Kananaskis Wilds;
- Mohawk Meadows;
- Nez Perce;
- River Run;
- Sawback Ridge;
- Southmore;
- Timberline; and
- Valley Ridge.

According to information presented in the individual Area Structure Plans, it is unlikely that affordable housing for low- or modest-income households would be incorporated into most of these proposed new developments, except perhaps for the Bridgecreek Resort (Trout Landing), River Run and/or Sawback Ridge developments.

3.5 Identified Housing Needs

Housing needs for the Crowsnest Pass were evaluated according to four standard categories:

1. Housing adequacy;
2. Housing suitability;
3. Housing accessibility; and
4. Housing affordability.



3.5.1 Housing Adequacy

Housing adequacy refers to the physical safety of an individual dwelling. Housing is considered inadequate if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or black mould.

According to Statistics Canada data, the Crowsnest Pass has a significantly higher percentage of homes in need of major repairs (11.6%) compared to the province as a whole (6.7%). Based on this data, there may be as many as 305 homes in the Crowsnest Pass in need of major repairs and, therefore, *could* be considered inadequate.

Rental housing appears, in general, to be better maintained than ownership housing. Approximately 9.2% of rental homes were deemed by their occupants to require major repairs in 2006 compared to 12.0% for homes occupied by their owners.

The age of the housing in the community may be a dominant factor contributing to a higher percentage of homes in need of major repairs.

3.5.2 Housing Suitability

Housing suitability refers to the size of the home in terms of bedrooms compared to the size of the family living in that home. National Occupancy Standards set minimum criteria for number of persons per bedroom and level of privacy for members of a household. These standards require:

- A maximum of two persons per bedroom;
- That the parent(s)'s bedroom be separate from that of the children(s)'s;
- That family members over the age of 17 not share a bedroom; and
- That family members over four years of age and of the opposite gender not share a bedroom.

Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions.

There are currently no published data by Statistics Canada *directly* related to housing suitability in the Crowsnest Pass. However Statistics Canada data that compares household size to the total number of rooms in the home suggests that there may be as few as 15 and as many as 145 households in the Crowsnest Pass potentially living in overcrowded conditions that would be considered unsuitable based on National Occupancy Standards. Exceptions can and do exist making these estimates approximations at best.

3.5.3 Housing Accessibility

Housing accessibility relates to ability of individuals with health, mobility and/or stamina limitations to easily get into and out of their home, and to move around freely while inside their home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home.



Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps and/or elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

Data from the 2006 *Participation and Activity Limitation Survey* (PALS) – conducted nation-wide by Statistics Canada – suggests that as many as 670 Crowsnest Pass residents (11.6% of the population) may have one or more disabilities that affect their mobility. However, this figure may over-exaggerate the need for accessible housing in the community since it includes people with mild or moderate mobility challenges as well as those with severe or very severe mobility challenges.

A more detailed analysis from the 2006 PALS suggests that between 4.6% and 7.9% of residents in the Crowsnest Pass with disabilities (an estimated 40 to 65 households) may be in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes). However, feedback gathered from a series of Key Person Interviews and Focus Group meetings suggest that these estimates are low given the higher percentage of seniors in the Crowsnest Pass compared to provincial averages and the large number of older homes in the community.

3.5.4 Housing Affordability

Housing affordability relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs no more than 30% of a household's before-tax monthly income for rent or mortgage payments (32% if property taxes, utilities and condominium fees are included).

In order to estimate the number of households within the Crowsnest Pass that are potentially facing housing hardships due to the cost of market housing, two standard measures were used:

1. The 2007 *Low Income Cut-offs* (LICOs) as published by Statistics Canada; and
2. The 2008 *Core Need Income Thresholds* (CNITs) as published by Alberta Housing and Urban Affairs.

These measures are compared to income data derived from Statistics Canada Taxfiler data for 2006 (the most recent data currently published). Another analysis prepared by Statistics Canada using 2001 and 2006 Census data and identifying the number of households paying 30% or more of their income on housing is also used to complement the analysis.

According to the analysis:

- Between 290 and 310 census households may earn incomes that fall at or below the 2007 before-tax LICO and, therefore, may be in need of more affordable housing. This amounts to an estimated 60 couple families, 65 lone-parent families, 155 single individuals and 10 "other households".
- Between 615 and 655 census households may earn incomes that fall at or below the 2008 CNITs and, therefore, may be in need of more affordable housing. This amounts to an estimated 125 couple families, 95 lone-parent families, 375 single individuals and 20 "other households".



- Between 225 and 235 census households may be paying 50% or more of their income on housing. This amounts to an estimated 45 couple families, 55 lone-parent families, 115 single individuals and 10 “other households”.

Using 2001 and 2006 Census Data from the 20% sample of households within the Crowsnest Pass who filled out the long (more detailed) Census questionnaire, Statistics Canada has estimated the number of households living within the Municipality of Crowsnest Pass paying more than 30% of their income on housing. According to these statistics:

- Between 460 and 530 census households in 2001 (17.3% - 19.9% of all census households) were paying 30% or more of their income on housing. This included between 195 and 225 tenant households (39.0% - 45.0%) and between 265 and 305 homeowners (12.2% - 14.1%).
- Between 465 and 505 census households in 2006 (17.8% - 19.3% of all census households) were paying 30% or more of their income on housing. This includes between 150 and 160 tenant households (40.0% - 42.7%) and between 315 – 345 homeowners (14.1% - 15.4%).

The two housing targets for the Crowsnest Pass can be defined as follows:

1. The **high-needs** group consisting of approximately 12% of the community's households estimated to be earning incomes at or below the 2007 *before-tax* Low-Income Cutoffs for rural communities such as the Crowsnest Pass. These households are likely paying 50% or more of their income on housing; and
2. The **medium-needs** group consisting of approximately 8% of the community's households estimated to be paying 30% or more of their before-tax household income on housing per Statistics Canada's 2006 housing costs analysis but not more than 49% of their before-tax income on housing (e.g., the difference between the estimated 20% of households paying 30% or more minus the estimated 12% of households earning incomes at or below the 2007 LICOs).

The *high-needs* target group will likely require a combination of heavily subsidized housing (rent-geared-to-income) for singles and families with children and various types of supportive housing (e.g., group homes) for persons with severe disabilities. An estimated 315 households could potentially fall within the *high-needs* target group based on 2006 Census data (2,630 census households x 12%).

The *medium-needs* target group will likely benefit from a combination of moderately-subsidized rental housing and below-market/non-profit ownership housing (e.g., limited or shared equity homeownership) – ideally in the form of perpetually affordable homeownership where feasible. It is unlikely that any of the households identified in either the high-needs or medium-needs target groups would be able to afford homeownership without a combination of public subsidies (e.g., housing grants), municipal regulations and incentives, and resale restrictions applied to higher density developments such as stacked condominiums and townhouses. An estimated 210 households could potentially fall within the *medium-needs* target group based on 2006 Census data (2,630 census households x 8%).



3.6 Community Impacts

The lack of housing affordability and choice can have both direct and indirect impacts on individual households. *Housing* instability can lead to *household* instability which in turn can affect health, education, employment, economic success, community participation and social cohesion. Together, these impacts can have a spiraling effect, with a problem in one area causing problems in other areas and vice versa. While these impacts may not be felt directly by everyone in the community, they can be felt indirectly as community energy is channeled to social supports rather than community building. When individuals in the community fail to thrive, the community as a whole fails to thrive (i.e., fails to live up to its full and complete potential).

Feedback gathered during a series of Key Person Interviews and Focus Group Meetings within the community explored these impacts and provided a range of information and perspectives related to housing needs and challenges in the community.



Chapter 1

Introduction & Background

1.1 Purpose of This Study

The Municipality of Crowsnest Pass, like many communities throughout Alberta, has been experiencing significant increases in housing prices over the past five to ten years – partly the result of increased market demand for recreational and second homes by seasonal property owners and investors. Increased housing costs have led to issues around housing affordability and choice for low- and modest-income households and, increasingly, even some middle-income households. This may be adversely affecting the community as a whole.

In order to gain a better understanding of current affordable housing needs in the Crowsnest Pass, the Crowsnest Affordable Housing Committee – a group of local volunteers and community representatives – has engaged Housing Strategies Inc. of Calgary, Alberta to conduct an Affordable Housing Needs Assessment for the community. A Needs Assessment is often a necessary pre-requisite for obtaining Federal and Provincial funding (e.g., capital grants) for new affordable housing projects.

The findings from this study will help build greater understanding about local housing issues and related challenges and provide direction to the Municipality and other interested stakeholders in terms of local affordable housing needs, priorities and potential annual housing targets.

1.2 Project Methodology

The methodology used to develop the *Crowsnest Pass Affordable Housing Needs Assessment* will combine quantitative (statistical) data analysis with targeted Key Person Interviews and Focus Group Meetings (qualitative analyses) in order to identify and explore:



- Population and demographic trends;
- Household incomes;
- Housing availability (housing supply, form and tenure including market, near-market and non-market housing);
- Housing issues related to adequacy, suitability, affordability and accessibility;
- Other indicators of housing/economic hardship where data was available; and
- Impacts that the community may be experiencing as a result of declining housing affordability and choice.

The focus of the following report is to provide a summary of the quantitative (statistical) data analysis prior to engaging the broader in the targeted Key Person Interviews and Focus Group Meetings. The findings in this report will help elicit greater feedback from the community by providing residents and stakeholders with tangible facts and observations to which they can respond.

1.3 Quantitative Data Sources

The primary quantitative data used to conduct this analysis was derived from a combination of the following sources:

- Population data from Statistics Canada (1996, 2001 and 2006 Federal Census; 2001-2006 Taxfiler data; and 2007 Low-Income Cutoffs);
- 2008 Core Need Income Thresholds from Alberta Housing and Urban Affairs;
- 2007 Alberta Apartment Vacancy and Rental Market Survey data from Alberta Housing and Urban Affairs;
- Housing and development statistics from the Municipality of Crowsnest Pass;
- Multiple List Service (MLS) sales data (summary data provided by the Lethbridge Real Estate Board and primary data provided by Dan Breier of Realty World Chinook);
- Additional rental housing data provided by individual housing providers; and
- Data collected by local health, community service and social service providers (where that data is both available and permitted to be released to the public).

1.4 Format of this Report

The following report is organized into several distinct chapters:

- *Chapter 2: About the Crowsnest Pass* provides a brief introduction to the Crowsnest Pass including location and brief history for those readers who may not be familiar with the area and community.
- *Chapter 3: Population and Household Income Analysis* provides a summary of population, demographic and incomes statistics gathered through various sources in order to build a better understanding of the current nature of the Crowsnest Pass's population and changing levels of affluence.
- *Chapter 4: Housing Supply Analysis* provides a summary of the community's current housing supply – both rental and homeownership – in terms of market,



near-market and non-market housing in order to assess the range of affordable housing options available to residents.

- *Chapter 5: Housing Needs Analysis* provides a summary of housing issues affecting residents in terms of adequacy, suitability, accessibility and affordability and estimates the number of households likely to be experiencing affordability challenges using three primary data sources:
 - (i) 2007 Low-Income Cutoffs produced by Statistics Canada;
 - (ii) 2008 Core Need Income Thresholds produced by Alberta Housing and Urban Affairs; and
 - (iii) An analysis of data from the 2001 and 2006 Federal Censuses produced by Statistics Canada and identifying the number of households paying 30% or more of their income on housing.
- *Chapter 6: Community Impact Analysis* provides a brief introduction to some of the issues and challenges that individuals, households and communities may experience as a result of declining housing affordability. This last chapter forms the basis of the Key Person Interviews and Focus Group Meetings that will be completed during the second phase of the *Crowsnest Pass Affordable Housing Needs Assessment*.

Additional background information and data is provided in the following four appendices:

- *Appendix A: Comparison of the Individual Communities Within the Crowsnest Pass* provides a series of population, demographic and income comparisons between residents living in Bellevue, Hillcrest Mines, Blairmore/Frank and Coleman using 2001 and 2006 Taxfiler data produced by Statistics Canada in order to determine whether or not there are any particular geographic differences within the Crowsnest Pass that could indicate a need to target affordable housing in particular areas of the community.
- *Appendix B: Focus Group Meeting Feedback* summarizes the feedback gathered during a series of Focus Group meetings held with various stakeholder groups in early May 2009.
- *Appendix C: Online Survey Results* provides a detailed account of the responses gathered from local residents through an online survey (using SurveyMonkey) held in early May 2009.
- *Appendix D: Comparison of Homeownership vs. Rental Rates in Communities Throughout Alberta* provides a summary of homeownership and rental rates based on 2006 Federal Census data and organized by community size and type in order to demonstrate the wide range of ratios exhibited across the province and demonstrating that there is no “ideal mix” identifiable.
- *Appendix E: Data Sources and Limitations* provides a brief discussion on the challenges inherent to the primary data sources used and how those challenges may affect the accuracy of the estimates provided in this study.
- *Appendix F: Glossary of Common Housing Terms* provides a list of housing terms and concepts organized alphabetically for those readers who may be new to affordable housing as a concept, industry or goal.



1.5 Terminology Used in this Report

In addition to those terms specific to housing – and affordable housing – used throughout this report (and defined in *Appendix F: Glossary of Common Housing Terms*), the terms “The Pass”, “Municipality of Crowsnest Pass” and “Crowsnest Pass” are used interchangeably throughout this report to refer to the Municipality of Crowsnest Pass (which includes Bellevue, Hillcrest, Frank, Blairmore, Coleman and the surrounding rural areas located within the official boundaries of the Municipality).



Chapter 2

About the Crowsnest Pass

2.1 Location

Covering an area 43 kilometres long and between three and ten kilometers wide, the Crowsnest Pass is one of the lowest mountain passes through the Canadian Rockies; extending from the foothills of Alberta, through the Continental Divide, and into the alpine peaks of British Columbia.

The *Municipality of Crowsnest Pass*, locally referred to as “the Pass,” is located approximately 270 kilometers (167 miles) southwest of Calgary and 144 kilometers (89 miles) west of Lethbridge (see Map 1 – next page) along the Crowsnest Highway (Highway #3). The community is located both within the Livingstone Range School Division #68 and within the Chinook Health Region.

2.2 Brief History

Archaeological surveys indicate that prehistoric cultures fished and hunted extensively in the Crowsnest Pass as early as ten thousand years ago. Archaeological remains from the Raven's Band of the Kootenay First Nation date back eighty-five hundred years at Crowsnest Lake.

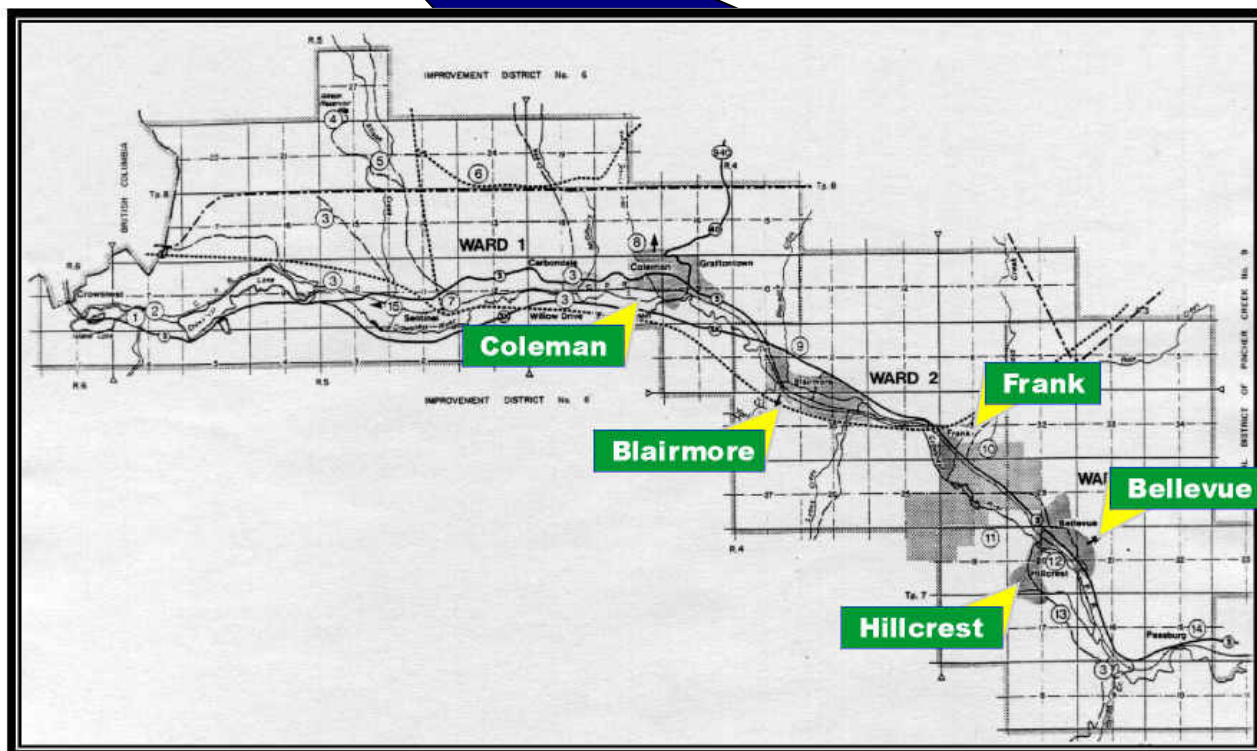
The earliest white visitors were members of the Palliser Expedition of 1857-1860, who conducted extensive explorations of the area as part of their reconnaissance mission through Canada's western prairies. During the 1878 Geological Survey of Canada, large coal deposits were noted and by 1880, the first industrial activities had begun with the establishment of a sawmill. In 1898, the Canadian Pacific Railway completed a line through the Pass to serve the copper, lead and zinc mines of southeast British Columbia.



Map 1: The Municipality of Crowsnest Pass



Map Source:
Parks Canada
(<http://www.parkscanada.gc.ca>)



Map Source:
Oldman River Regional Services Commission
(<http://www.orrc.com>)



Between 1898 and 1905, numerous coal mining towns appeared in the area; some of which did not survive, including Passburg and Lille. In 1979, the five remaining towns of Bellevue, Hillcrest, Frank, Blairmore, and Coleman were amalgamated into the Municipality of Crowsnest Pass – a development corridor encompassing 379 square kilometers and forming a 32-kilometre stretch from Bellevue to the British Columbia border.

2.3 The Crowsnest Pass Today

Today, the Municipality of Crowsnest Pass offers a full-service community with a hospital, three schools, additional continuing education facilities, two arenas, a local ski hill, numerous commercial and hospitality services, and several government offices (Municipal, Provincial and Federal).

The Pass continues to be a “community in transition.” During the past two decades the community’s economy has diversified from one based largely on boom-and-bust coal mining and forestry products to include tourism and recreation, lumber, mineral extraction, gas processing, and services. A strong Alberta economy and the desire of aging baby boomers to own retirement homes in small mountain communities has led to a demographic restructuring of the community. The community continues to attract more affluent ex-urbanites and “rurbanites” who are purchasing seasonal, recreation and retirement properties. This growth in the recreational property market is reducing the affordability of housing for local residents and may be contributing to a decline in the community’s permanent population.

2.4 About the Crowsnest Pass Affordable Housing Committee

The Crowsnest Pass Affordable Housing Committee (CPAHC) was formed in 2007 by a number of concerned citizens and representatives of various community groups that live and participate in the Crowsnest Pass. CPAHC recognizes that:

- Many individuals and families lack access to affordable housing; and it is anticipated that this issue will grow more severe over time;
- The lack of affordable housing affects the entire community in terms of health, education, social services and crime prevention costs that result from homelessness and lack of affordable housing for individuals and families; and that
- Strategies need to be developed to ensure that all in our community have access to perpetual, affordable housing and that a full range of strategies are needed to ensure the future viability and welfare of our people and our community.

VISION:

Perpetually affordable, non-discriminatory housing for all citizens of the Crowsnest Pass.

MANDATE:

CPAHC will work with community groups, developers, stakeholders and all levels of government to ensure that affordable housing issues are identified and addressed in the community of Crowsnest Pass.



ACTION AREAS:

CPAHC will conduct a Needs Assessment to:

- Increase awareness of affordable housing issues in the Crowsnest Pass;
- Identify both the current and future needs for affordable housing in the Crowsnest Pass;
- Build capacity for community action on affordable housing in the Crowsnest Pass; and
- Work to influence positive public policy for affordable housing in the Crowsnest Pass.



Chapter 3

Population and Household Income Analysis

3.1 Introduction

This chapter examines population and income statistics for the Municipality of Crowsnest Pass in order to gain an understanding of the community's changing demographics and income profiles and how these changes may relate to housing.

3.2 Population Characteristics

The following summary of the Crowsnest Pass's population is based primarily on Statistics Canada Census data for 1996, 2001 and 2006. Statistics Canada collects nation-wide Census data every five years. Since every household in Canada is included in the national Census, it provides one of the most comprehensive population data sets currently available.

3.2.1 Population Growth

Table 1 (next page) shows population changes for the Municipality of Crowsnest Pass and the Province of Alberta between 1991 and 2006 based on Statistics Canada Census data. According to this data, while the population of the province as a whole has consistently grown over the past fifteen years, the population of the Pass has consistently declined.² Between 1991

² Feedback gathered during a series of Key Person Interviews suggests that the recorded population decline between 2001 and 2006 may be a result of a change in the way Statistics Canada collected its Census data in 2006. Data during previous censuses were collected by trained individuals going from door to door in every community across Canada. For the 2006 Census, Statistics Canada opted for a combination of internet and mail-in responses to the Census questionnaires. Some smaller communities in southern Alberta experiencing a population decline have suggested that the mail-in approach may have led to a number of households failing to submit their questionnaires



and 1996, the municipality's official population declined by 4.9% (or approximately 325 individuals) compared to the Province which grew by 5.9%. Between 1996 and 2001, the municipality's population continued to decline but at a slower rate (-1.5%) with the loss of an additional 95 residents compared to a growth rate of 10.3% for the Province. Since 2001, the municipality's population has continued to decline but at much faster rate of -8.2% (a loss of approximately 515 residents). At the same time, the province grew by its fastest rate of 10.6%.

Overall, the population of the Crowsnest Pass has declined by 13.9% (approximately 930 individuals) over the past fifteen years while the province as a whole has grown by 29.3% during that same period – a period characterized by an economic boom lasting longer than many might have thought possible and unprecedented immigration into the province. This data suggests that the Municipality of Crowsnest Pass may be experiencing some important challenges in terms of its economy and/or its housing availability.

Table 1: Official Populations for the Municipality of Crowsnest Pass and the Province of Alberta (1991, 1996, 2001 and 2006 Statistics Canada Federal Census Data)

Characteristics	Municipality of Crowsnest Pass	Province of Alberta
Total Population in 1991	6,680	2,545,553
Total Population in 1996	6,356	2,696,826
Total Population in 2001	6,262	2,974,807
Total Population in 2006	5,749	3,290,350
1991 to 1996 Total Population Change (%)	- 4.9%	5.9%
1996 to 2001 Total Population Change (%)	- 1.5%	10.3%
2001 to 2006 Total Population Change (%)	- 8.2%	10.6%
1996 to 2006 Total Population Change (%)	- 9.6%	22.0%
1991 to 2006 Total Population Change (%)	- 13.9%	29.3%
Avg. Annual Total Pop. Change 1991-2006 (%) – 15-Year Trend	- 0.9%	2.0%
Avg. Annual Total Pop. Change 1996-2006 (%) – 10-Year Trend	- 1.0%	2.2%
Avg. Annual Total Pop. Change 2001-2006 (%) – 5-Year Trend	- 1.6%	2.1%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Table 2 (next page) compiles data from Statistics Canada on the mobility of residents living in the Crowsnest Pass. It shows the number and percentage of residents who, in 2006, had either lived in the Pass in the same home, in the Pass but in a different home, in another Alberta community outside the Pass, outside Alberta, or in another country all together five years prior (i.e., in 2001). This data helps to develop a more realistic estimate of the number of residents who may have left the community between 2001 and 2006.

and therefore not being included/recorded in the 2006 Census. However, population changes observed in the Census data between 2001 and 2006 continue to demonstrate the consistent pattern of population decline observed during earlier periods.



**Table 2: Mobility Status for the Municipality of Crowsnest Pass
(2006 Statistics Canada Census Data)**

Mobility Characteristics	Total	Percentage
Lived at the Same Address 5 Years Ago	3,715	67.7%
Lived at a Different Address but Within the Same Municipality 5 Years Ago	785	14.3%
Lived in a Different Municipality 5 Years Ago	540	9.8%
Lived in a Different Province or Territory 5 Years Ago	420	7.7%
Lived in a Different Country 5 Years Ago	25	0.5%
Published Total Population 5 Years and Over	5,485	100.0%
Published Total Pop. Living in Crowsnest Pass 5 Years Ago	4,500	82.0%
Published Total Pop. Not Living in Crowsnest Pass 5 Years Ago	985	18.0%
Total Population (2006)	5,749	100.0%
Estimated Total Pop. Living in Crowsnest Pass 5 Years Ago	4,717	82.0%
Estimated Total Pop. Not Living in Crowsnest Pass 5 Years Ago	1,032	18.0%
Net Growth Between 2001 and 2006	- 513	- 0.9%
Estimated Total No. of Residents Leaving Crowsnest Pass (2001–2006)	1,498–1,545	26.1%–26.9%

Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression

According to this data, between 985 and 1,032³ residents who lived in the community in 2006 were not living in the community in 2001. As mentioned above, these residents were either living in another municipality within Alberta, in another province, or in another country. If the municipality's total population declined by a total of 513 residents between 2001 and 2006 yet between 985 and 1,032 residents did not live in the community in 2001, then it is reasonable to assume that between 1,498 and 1,545 residents may have left the community during that five-year period ($513 + 985 = 1,498$ and $513 + 1,032 = 1,545$).

A number of factors could explain why people may have left the community, including:

- A change in one's job that requires relocation;
- Family needs or obligations (e.g., the need to move closer and care for ageing parents);
- Opportunities to upgrade one's home (e.g., purchase a larger home on an acreage lot outside the community or elsewhere in the region);
- Lifestyle choices (e.g., the desire to move to a community that offers sought-after employment, recreational or educational opportunities); and/or
- The need to move to another community in order find more affordable housing.

It should be noted that population mobility is a natural occurrence. It can be considered normal for people to move in and out of a community as their lifestyles, goals and opportunities change. However, this could also be considered unhealthy for a community if the population that is

³ Data published by Statistics Canada indicates a total of 985 Crowsnest Pass residents did not live in the community five years prior to the 2006 Census. However, that number is based on a total of 4,500 resident responses (985 represents 18.0% of 4,500). The official 2006 population of the Municipality of Crowsnest Pass is 5,749 and 18.0% of 5,749 equals 1,032. Therefore "between 985 and 1,032 residents" represents the range between the published data and 18.0% of the Pass's official 2006 population.



leaving the community is not being replenished by new residents moving into the community or if people are leaving the community in significant numbers because they simply cannot establish themselves or make a life for themselves in the community no matter how hard they try.

One plausible dynamic that may be causing the population of the Crowsnest Pass to continue to decline is the growth of the recreational property market that is occurring in many small communities throughout Alberta and British Columbia – due largely to the wealth and prosperity of the Baby Boomer generation and the wealth being generated by Alberta's oil and gas industries. As residents of the Pass sell their homes and leave the community (for any combination of reasons presented above), an increasing number of those homes are being purchased by recreational property investors – people who do not move into community right away to become full-time residents. Some of these recreational homebuyers may intend to retire in the community at a later date, while others may be seeking a long- or short-term investment opportunity. This dynamic is likely contributing to at least some of the community's population decline. The rise in recreational property development may also be contributing to some people's perceptions that the community's population may not be declining and that the Census data is incorrect (i.e., questioning how the population could be declining at a time when the community is experiencing an unprecedented level of new housing development).

3.2.2 Permanent Population Projections

Population projections are made possible based on the observed changes over the past five to fifteen years in the Census data. As shown in Table 1 (on page 10 above), the municipality's permanent population declined by an average annual rate of -1.6% over the past five years (2001 – 2006), by an average annual rate of -1.0% over the past *ten* years (1996 – 2006), and by an average annual rate of -0.9% over the past *fifteen* years (1991 – 2006). Table 3 presents three possible population projections for the Municipality of Crowsnest Pass based on the community's five- ten- and fifteen-year average growth rates.

**Table 3: Population Projections (2007 – 2020) for the Municipality of Crowsnest Pass
Based on 1991 - 2006 Statistics Canada Federal Census Data
(Calculated 5-, 10- and 15-Year Average Annual Population Changes)**

Year	5-Year Average (-1.6%)	10-Year Average (-1.0%)	15-Year Average (-0.9%)
2006 ¹	5,749	5,749	5,749
2007	5,657	5,692	5,697
2008	5,567	5,635	5,646
2009	5,477	5,578	5,595
2010	5,390	5,522	5,545
2011	5,304	5,467	5,495
2012	5,219	5,413	5,445
2013	5,135	5,358	5,396
2014	5,053	5,305	5,348
2015	4,972	5,252	5,300
2016	4,893	5,199	5,252
2017	4,814	5,147	5,205
2018	4,737	5,096	5,158
2019	4,662	5,045	5,112
2020	4,587	4,994	5,066

¹ **Primary Data Source:**

Statistics Canada 1996, 2001 and 2006 Census of Population



If either of these three average annual growth rates is maintained into the future, the Municipality of Crowsnest Pass could potentially see its population decline to between 5,300 and 4,975 permanent residents by 2015 and between 5,070 and 4,590 residents by 2020 depending on whether future growth rates follow either the 5-, 10- or 15-year growth rates.

Factors that could influence the community's continued population decline include the continued growth of the recreational and investment property market; the nature of the local, regional or provincial economy; the degree to which people moving into the community feel welcomed and made a part of the community; and/or the overall affordability (and diversity) of the community's housing stock (i.e., whether or not there is a supply of housing available to meet the needs of a growing and/or changing population).

3.2.3 Demographic Changes

In addition to population decline, the Municipality of Crowsnest Pass has experienced a shift in the age characteristics of its permanent population⁴. Table 4 provides a breakdown of the community's population by age based on 1996, 2001 and 2006 Statistics Canada Federal Census data and shows the degree to which age profiles have changed in the community over the last ten years⁵.

Table 4: Changing Age Characteristics of the Permanent Population of the Municipality of Crowsnest Pass (1996, 2001 and 2006 Statistics Canada Federal Census Data)

Age Cohorts	1996		2001		2006		% Change (1996 – 2006)
	Total	% of Total	Total	% of Total	Total	% of Total	
Age 0-4	325	5.1%	280	4.5%	190	3.3%	-41.5%
Age 5-14	870	13.7%	760	12.1%	600	10.4%	-31.0%
Age 15-19	450	7.1%	410	6.5%	340	5.9%	-24.4%
Age 20-24	280	4.4%	245	3.9%	210	3.6%	-25.0%
Age 25-54	2,635	41.5%	2,595	41.4%	2,300	40.0%	-12.7%
Age 55-64	600	9.4%	715	11.4%	905	15.7%	50.8%
Age 65-74	680	10.7%	655	10.4%	595	10.3%	-12.5%
Age 75+	510	8.0%	610	9.7%	615	10.7%	20.6%
Total	6,355	100.0%	6,260	100.0%	5,745	100.0%	N/A

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

According to this data, the population of the Crowsnest Pass is clearly ageing. In 1996, approximately 28% of the population consisted of individuals ages 55 and over (seniors ages 65 and over represented almost 19% of the population). By 2006, close to 37% of the population consisted of individuals ages 55 and over (seniors ages 65 and over represented 21% of the population). In terms of actual numbers, the population of empty nesters (individuals ages 55-

⁴ Data specific to the community's non-permanent population is currently not available.

⁵ Age cohorts are broken down into greater detail in the 2001 and 2006 Federal Census data. However, the age cohorts presented in Table 4 are based on (limited to) those cohorts as defined in the 1996 Federal Census data.



64) grew by 50.8% between 1996 and 2006 and the population of seniors ages 75 and over grew by 20.6%. However, the total population of all other age cohorts *declined* between 1996 and 2006. For example:

- The total number of **infants** (ages 0-4 years) *declined* by 41.5%;
- The total number of **children** (ages 5-14 years) *declined* by 31.0%;
- The total number of **youth** (ages 15-19 years) *declined* by 24.4%;
- The total number of **young adults** (ages 20-24 years) *declined* by 25.0%;
- The total number of **adults** (ages 25-54 years) *declined* by 12.7%; and
- The total number of **seniors** (ages 65-74 years) *declined* by 12.5%;

This data suggests that the Crowsnest Pass is attracting empty nesters to the community while families of all ages (with or without children) and young people are leaving the community. Seniors, however, appear to be “ageing in place” – neither moving into the community nor moving out of the community. For example, in 1996, there were a total of 1,190 seniors ages 65 and over living in the community. By 2001, the total number of seniors had increased to 1,265 (an increase of 6.3% – which could be attributed to a combination of natural mortality rates and empty nesters entering their senior years). By 2006, the total number of seniors had declined by 4.3% to 1,210. So between 1996 and 2006, the total number of seniors ages 65 and over living in the Crowsnest Pass increased only slightly – by 20 individuals (or 1.7%).

Please note that the age cohort range of 25 to 54 year olds – while a large age range, especially when compared to the other age ranges – is based on the 1996 Statistics Canada census data. In 2001, the 25 to 54 age range was broken down into two ranges – 25 to 44 year olds and 45 to 54 year olds. In the 2006 Census data, those ranges were broken down even further (25-29, 30-34, 35-39, 40-44, 45-49, and 50-54 years). However, in order to compare the three census periods to one another, the 1996 data (the lowest common denominator) must be used.

Table 5 collapses the age cohort data shown in Table 4 above to show the changes in the community’s population based on three categories: 1) *children and youth* ages 0-19; 2) *adults* ages 20-64; and 3) *seniors* ages 65 and over.

Table 5: Changing Nature of the Permanent Child-, Adult- and Seniors-Populations of the Municipality of Crowsnest Pass (1996, 2001 and 2006 Statistics Canada Federal Census Data)

Population Characteristics	1996		2001		2006		%Change of Total Pop. (1996 to 2006)
	Total	% of Total	Total	% of Total	Total	% of Total	
Age 0-24	1,925	30.3%	1,695	27.0%	1,340	23.3%	-30.4%
Age 25-64	3,235	50.9%	3,310	52.8%	3,205	55.7%	-0.9%
Age 65 and over	1,190	18.7%	1,265	20.2%	1,210	21.0%	1.7%
Total	6,350	100.0%	6,270	100.0%	5,755	100.0%	-9.4%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



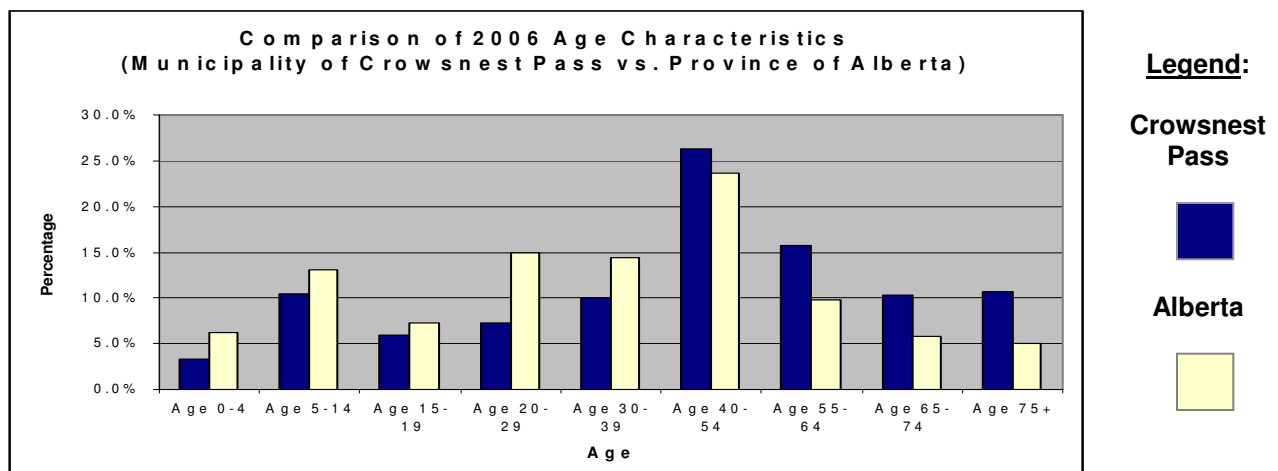
According to this table, the Crowsnest Pass appears to be experiencing a shift in its population towards an increasing percentage of older adults and a decreasing percentage of children and youth even though the real population for each age group has increased. The most dramatic change in the community's population appears to be the decline in the number of children and youth ages 0-24. Between 1996 and 2006, the total number of children and youth declined by 30.4% (an estimated 585 individuals), while the population of adults ages 25-64 declined by 0.9% (an estimated 30 individuals). As mentioned above, the population of seniors ages 65 and over grew by 1.7% (an estimated 20 individuals). This is somewhat surprising as small towns tend to be considered "great places to raise children".

These trends may have important implications for housing in the Crowsnest Pass. At one end, as the population ages, more affordable and accessible housing units may be required – especially if a large percentage of recreational property owners chose to retire in the community and become full-time residents of the Crowsnest Pass. Feedback gathered during a series of Key Person Interviews suggests that these new seniors will have higher expectations in terms of seniors' housing including larger rooms, more amenities and more services. The existing stock of seniors' housing may not meet their needs and expectations. They may also have higher incomes and therefore be able to afford more space and amenities. However, those seniors who grew up in the community may not be as financially well-off. At the other end, the cost of housing, lack of diversity and limited supply (and quality) of rental housing may be serving as a deterrent, encouraging younger people to leave the community. Younger adults with or without children tend to be less established in their careers and tend (on average) to earn lower incomes than older, more established adults. Younger adults are also less likely to have been able to purchase a home in the community prior to the province's latest economic and housing boom and therefore may be entering the housing market at its peak.

Housing should not be considered the only dynamic contributing to the loss of families and young people. Other broader economic factors are likely having a more significant impact on the population – especially with so many high-paying job opportunities currently available in the oil sands and other communities throughout the province with strong links to oil and gas industries.

Figure 1 compares age cohorts in the Crowsnest Pass to provincial averages based on 2006 Federal Census data.

Figure 1: Comparison of the Demographic Profiles of the Municipality of Crowsnest Pass to the Province of Alberta (2006 Statistics Canada Federal Census Data)



Data Source: Statistics Canada 2006 Census of Population



This figure shows the Pass having a higher percentage of residents ages 40 and over than the province as a whole yet a lower percentage of residents under the age of 40 than the province as a whole.

What demographic changes will occur should a large percentage of weekend homeowners and recreational property investors choose to move to the community full-time is currently unknown. It is anticipated, however, that a significant portion of weekend homeowners may have plans to move to the Pass full time once they retire; thereby further increasing the proportion of empty-nesters and seniors (childless families and individuals).

3.3 Household Characteristics

Table 6 shows the distribution of households by family type in the Crowsnest Pass for the years 2001 and 2006⁶ based on Statistics Canada Census data. As the population declined between 2001 and 2006, so too did the number of private households⁷ – from 2,760 to 2,630 or (representing a loss of 40 households or 1.5% of all households).

**Table 6: Household Characteristics Within the Municipality of Crowsnest Pass
By Family Type (2001 and 2006 Statistics Canada Federal Census Data)**

Household Characteristics	2001 Total	2001 %	2006 Total	2006 %	% Change (2001-2006)
Couple Households	1,610	60.3%	1,470	55.9%	-8.7%
Lone-Parent Households	250	9.4%	205	7.8%	-18.0%
One-Person Households	760	28.5%	870	33.1%	14.5%
Other Households*	50**	1.9%	85	3.2%	70.0%
Total All Households	2,670	100.0%	2,630	100.0%	-1.5%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

**"Other Households" includes multiple-family households and non-family households other than one-person households (e.g., two or more singles rooming together).*

***Estimate based on the total number of households (2,670) minus the sum of 1,610 + 250 + 760 = 2,620.*

As with most communities in Canada, couple (two-adult) households with and without children consistently make up the largest proportion of households in the Crowsnest Pass. This is followed by single individuals (one-person households) and then by lone-parent families. "Other

⁶ Data on the number of one-person households and "other households" was not collected during the 1996 Federal Census.

⁷ Statistics Canada defines a private household as "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. Household members who are temporarily absent on Census Day (e.g., temporary residents elsewhere) are considered as part of their usual household. For census purposes, every person is a member of one and only one household. Unless otherwise specified, all data in household reports are for private households only." Statistics Canada. 2007. *Crowsnest Pass, Alberta (table). 2006 Community Profiles*. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. (Accessed September 18, 2008 from: <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E>)

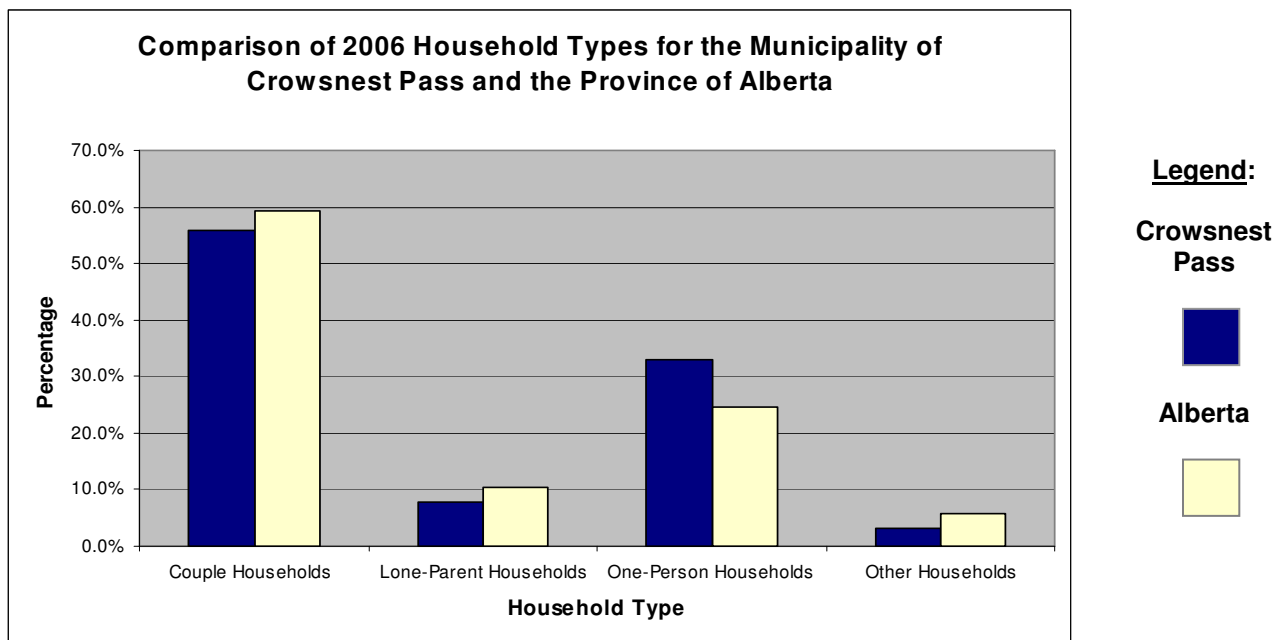


households” consist of single individuals sharing housing (e.g., roommates) and multiple families sharing housing (e.g., multi-generational families, families renting out space in their home to boarders, and two or more families sharing accommodations possibly out of choice but more likely due to housing affordability issues). In 2006, 55.9% of all households in the Crowsnest Pass consisted of couple families (with or without children), 33.1% of all households consisted of single individuals, 7.8% of all households consisted of lone-parent families, and 3.2% of all households consisted of households of various types and sizes sharing accommodations.

Between 2001 and 2006, the actual number of couple households and lone-parent households both declined (which is consistent with the overall decline of the population during that period). However, the actual number of one-person households and “other households” actually increased (by 14.5% and 70.0% respectively). This data further supports the notion that families with and without children are leaving the community. It also suggests that those households who are moving into the community are more likely to be single individuals than couples or lone parents – which would further explain why the population in the Pass is declining (i.e., an increasing percentage of homes previously occupied by childless couples and families with children are now being occupied by single individuals).

Figure 2 compares household types in the Crowsnest Pass to province-wide averages. According to this figure, the Crowsnest Pass has a significantly higher percentage of one-person households and a lower percentage of couple households, lone-parent households and “other households” than the province as a whole.

Figure 2: Comparison of 2006 Household Types for the Municipality of Crowsnest Pass and the Province of Alberta



Data Source: Statistics Canada 2006 Census of Population



Table 7 shows the breakdown of lone-parent families in the Municipality of Crowsnest Pass based on whether they are led by single fathers or by single mothers.

**Table 7: Lone-Parent Households Within the Municipality of Crowsnest Pass
(1996, 2001 and 2006 Statistics Canada Federal Census Data)**

Year	Total	Female-Led	% Female-Led	Male-Led	% Male-Led
1996	225	N/A	N/A	N/A	N/A
2001	245*	200	81.6%	45	18.4%
2006	205	180	87.8%	25	12.2%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

** Figure adjusted from the 250 total published in the 2006 Federal Census data in order to correspond with the published totals of 200 female-led lone parent families and 45 male-led lone parent families (200 + 45 = 245).*

As with most communities across Alberta and Canada, single *mothers* vastly outnumber single *fathers* in the Crowsnest Pass. In 2001, the number of single mothers was more than four times that of single fathers (a ratio of approximately 4.5:1 – or 4.5 single mothers to every one single father). However, in 2006, that ratio had increased to just over 7:1 (seven single mothers for every one single father). At the provincial level (Table 8), the ratio of single mothers to single fathers remains relatively stable at approximately 4:1 (four single mothers to every one single father).

**Table 8: Lone-Parent Households Within the Province of Alberta
(1996, 2001 and 2006 Statistics Canada Federal Census Data)**

Year	Total	Female-Led	% Female-Led	Male-Led	% Male-Led
1996	92,485	N/A	N/A	N/A	N/A
2001	116,520	92,945	79.8%	23,575	20.2%
2006	130,265	102,555	78.7%	27,710	21.3%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

A high percentage of single mothers living in the community can have implications for housing. Since women (on average) tend to earn lower incomes than men, single mothers are, therefore, more likely to experience housing challenges than single fathers.

Gender ratios do not explain the higher percentage of single mothers in the Crowsnest Pass. An analysis Federal Census data reveals that between 1996 and 2006, the provincial ratio of men to women remained at 50:50 (50.0% of the total population were men and 50.0% of the total population were women in 1996, 2001 and 2006 alike). The Crowsnest Pass exhibits roughly the



same ratio with the percentage of men the community gradually increasing over time. In 1996, 50.0% of the total population of the Crowsnest Pass were men and 50.0% were women. In 2001, 50.1% of the total population were men and 49.9% were women. By 2006, the percentage of men in the community had increase slightly to 50.7% while the percentage of women had declined slightly to 49.3%.

3.4 Household Incomes

The following summary of household incomes in the Municipality of Crowsnest Pass is based on a combination of Statistics Canada Federal Census data from 2001 and 2006 and Statistics Canada Taxfiler data for the years 2001-2006 (the most recent data sets currently available). Taxfiler data is compiled by the *Small Area and Data Division* of Statistics Canada through information provided on all personal income tax returns filed within a given year. The data combines information on levels and sources of income from taxfilers and demographic indicators derived from both the taxfilers and their non-filing dependents. Taxfiler data is typically two years behind in being published (hence the most recent data being 2006).

It is important to note that the physical boundaries used to delineate Taxfiler data do not always coincide with those boundaries used to delineate Federal Census data. Taxfiler data is organized according to postal codes whereas Census data adheres to municipal boundaries. In areas where postal codes overlap between municipal boundaries – as may be the case for residents living in the surrounding rural areas and receiving mail via Rural Route or through Post Office Boxes located within The Pass – households on both sides of the municipal boundary may share similar postal codes and therefore be included as residents of the Crowsnest Pass. As a result, discrepancies between the Federal Census data and the Taxfiler data can arise.

Another important distinction between Census data and Taxfiler data is how the two data sets define households. Census data identifies households based primarily on where they live (i.e., a household is a group of people living within a single dwelling), whereas Taxfiler data identifies households based on economic relationships (i.e., a household is a group of people economically interdependent based on tax laws). For example, two single people sharing accommodations as roommates would be considered as a single census household in the Census data but as two separate *economic households* in the Taxfiler data unless they filed their taxes as a common-law or married couple.

In the case of Crowsnest Pass these discrepancies may be significant. According to the Census data, there were 2,630 *census* households in The Pass in 2006. Conversely, according to 2006 Taxfiler data, there were 2,830 *economic* households (a difference of 7.6%). **The significance of these data discrepancies makes the figures presented below approximations at best.**⁸

Table 9 (next page) shows changing median family and household incomes in the Municipality of Crowsnest Pass between 2001 and 2006 based on Federal Census data. This table shows that the overall median household income (i.e., for all household types combined) increased by 25.6% between 2001 and 2006 while the median income for one-person households increased by 36.7%.

In terms of families (couples with and without children and lone-parent households), the median income increased by 27.2%. However, despite the increase in median incomes for all census

⁸ *Appendix E: Data Sources and Limitations* provides more detail on other potential limitations of the data sets used to develop the Crowsnest Pass Affordable Housing Needs Assessment.



families, the actual median income for lone-parent families actually declined by 8.0%. This could be the result of a decline in the number and percentage of single father households as described above.

Table 9: Median Household Income by Household Size and Type for the Municipality of Crowsnest Pass (2001 and 2006 Statistics Canada Federal Census Data)

Household Type and Characteristics	2001 Income (2000)	2006 Income (2005)	% Change
Median Household Income – All Households	\$37,737	\$47,411	25.6%
Median Household Income – One-Person Households	\$16,813	\$22,990	36.7%
Median Family Income – All Census Families	\$47,450	\$60,356	27.2%
Median Family Income – Couple Families	\$52,285	N/A*	N/A*
Median Family Income – Lone-Parent Families	\$31,620	\$29,104	-8.0%

Data Source:

Statistics Canada 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

**For the 2006 Census of Population, Statistics Canada separated the category of “couple families” into “married-couple families” and “common-law couple families” making a direct comparison between 2001 and 2006 Census data no longer possible.*

Table 10 (next page) shows changing median household incomes in the Crowsnest Pass between 2001 and 2006 based on Taxfiler data – and provides different results than the Census data.⁹ According to this data, the median income for couple families living in the Crowsnest Pass increased by 34.1% between 2001 and 2006 (from \$56,000 to \$75,100) while – contrary to the Census data – the median income for lone-parent families increased by 40.9% (from \$25,200 to \$35,500). The median income for non-family persons (single individuals) also increased by 23.5% (from \$18,700 to \$23,100) between 2001 and 2006. This may be due to different definitions between the two data sets (“one-person households” vs. “non-family persons”), a greater degree of accuracy among Taxfiler data, and/or different geographic boundaries for the two data sets (likely a combination of the three).

Table 10 also shows that increases in median household incomes for couples and lone-parent families between 2001 and 2006 were greater than province-wide increases while increases in median household incomes among single individuals were lower in The Pass than they were province-wide.

⁹ One reason for this discrepancy may be the primary source of data for each data set. Incomes depicted in the Taxfiler data are derived from the sum of all filed tax returns (approximately 60%) whereas incomes depicted in the Census data are derived from individual household statements made by the 20% of households who completed the long questionnaire. Taxfiler data is, therefore, deemed more accurate.



Table 10: Changing Median Incomes for the Municipality of Crowsnest Pass vs. the Province of Alberta by Household Type (2001-2006 Taxfiler Data)

Household Types	2001 \$ Crowsnest	2006 \$ Crowsnest	% Change (2001-06)	2001 \$ Alberta	2006 \$ Alberta	% Change (2001-06)
Couple Families	\$56,000	\$75,100	34.1%	\$66,300	\$86,000	29.7%
Lone-Parent Families	\$25,200	\$35,500	40.9%	\$28,600	\$37,500	31.1%
Non-Family Persons	\$18,700	\$23,100	23.5%	\$23,000	\$29,300	27.4%

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Table 11 compares median household incomes in the Crowsnest Pass to the Province of Alberta in both 2001 and 2006. This data shows that households in the Crowsnest Pass consistently earn lower average incomes than similar households across the province.

Table 11: Comparison of Differences Between Median Incomes for the Municipality of Crowsnest Pass vs. the Province of Alberta by Household Type (2001-2006 Taxfiler Data)

Household Types	2001 \$ Crowsnest	2001 \$ Alberta	% Change (2001-06)	2006 \$ Crowsnest	2006 \$ Alberta	% Change (2001-06)
Couple Families	\$56,000	\$66,300	-18.4%	\$75,100	\$86,000	-14.5%
Lone-Parent Families	\$25,200	\$28,600	-13.5%	\$35,500	\$37,500	-5.6%
Non-Family Persons	\$18,700	\$23,000	-23.0%	\$23,100	\$29,300	-26.8%

Data Source:

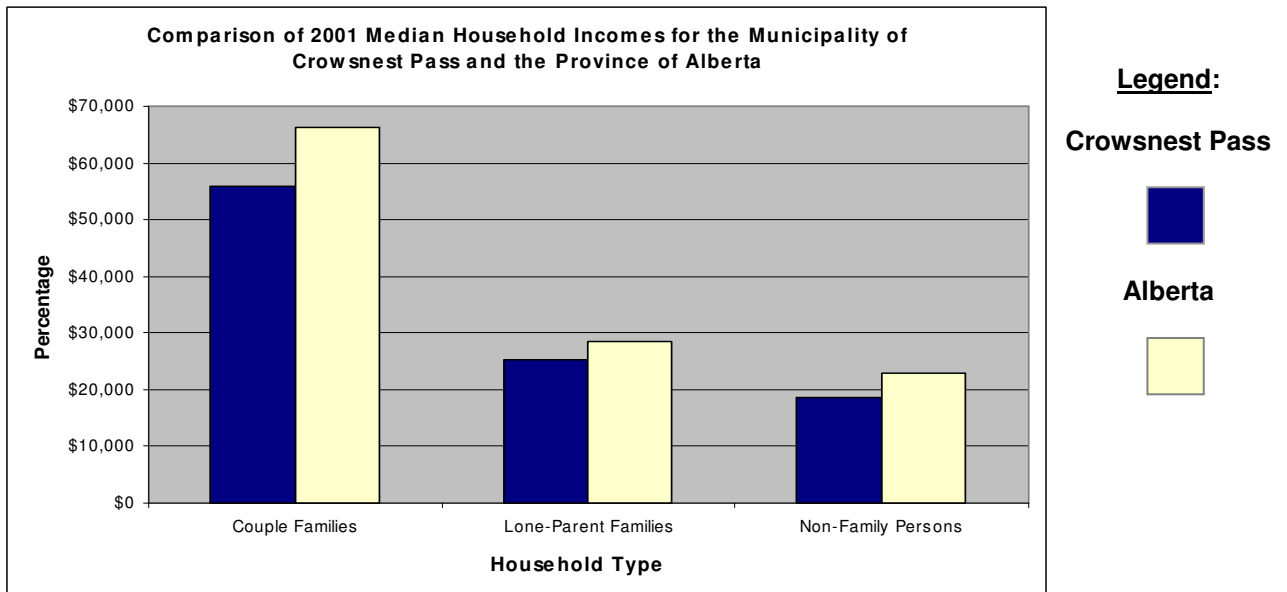
Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Figure 3 (next page) compares median household incomes by household type in 2001 for the Crowsnest Pass and Alberta based on Taxfiler data and Figure 4 (next page) compares the same data but for 2006. Once again, the data shows that median household incomes for all household types are consistently lower in the Crowsnest Pass than in the province as a whole.

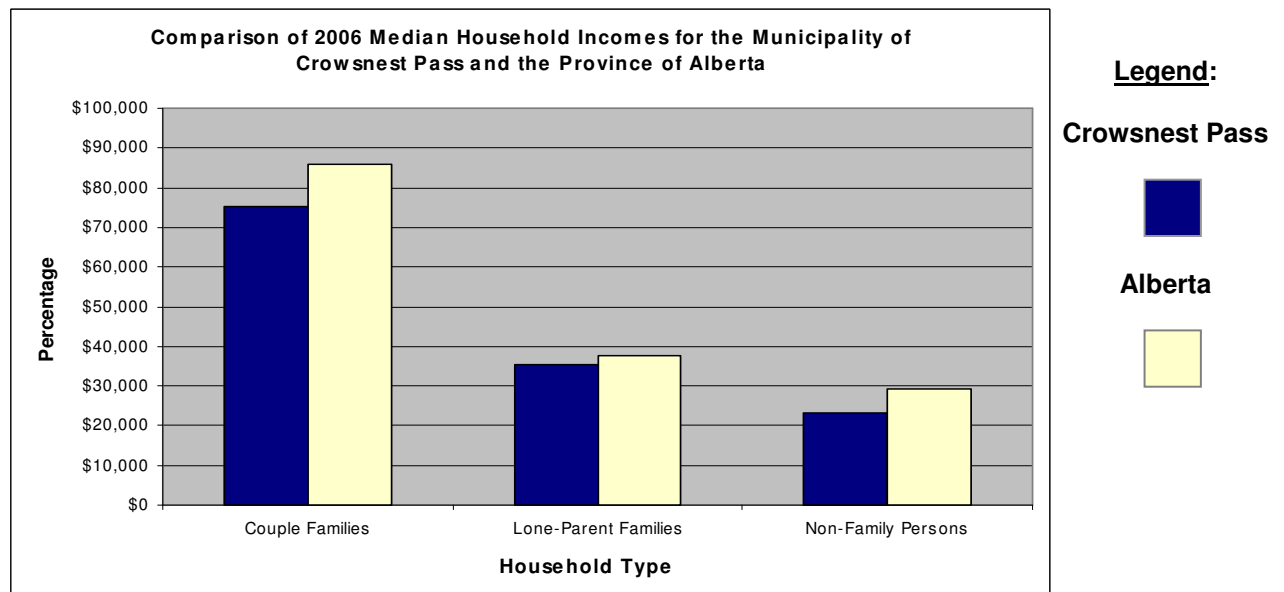


Figure 3: Comparison of 2001 Median Household Incomes for the Municipality of Crowsnest Pass and the Province of Alberta (2001 Taxfiler Data)



Data Source:
 Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 Tax Year

Figure 4: Comparison of 2006 Median Household Incomes for the Municipality of Crowsnest Pass and the Province of Alberta (2006 Taxfiler Data)



Data Source:
 Statistics Canada Small Area and Data Division (Taxfiler Data) 2006 Tax Year



Table 12 provides a more detailed look at the distribution of household incomes by type in 2001 based on Taxfiler data. This table shows that there is a wide spread of incomes among two-parent families, one-parent families and single individuals alike. In 2001, more than half of all couple families (55.8%) identified within the Taxfiler data were earning annual household incomes at or above \$50,000. Conversely, only 19.4% of all lone-parent families and 13.8% of single individuals were earning incomes at or above \$50,000. The majority of lone-parent families (58.2%) were earning incomes below \$30,000 in 2001 while the majority of single individuals (53.1%) were earning incomes below \$20,000. In terms of median incomes (the income levels at which 50% of households earn above those amounts and 50% of households earn below those amounts), two-parent families were earning more than twice that of lone-parent families (\$56,000 compared to \$25,200) and almost three times that of single individuals (\$56,000 compared to \$18,700). It is reasonable to expect a twofold difference in the median incomes of couple families compared to lone-parent families and single individuals based on couple families having a greater likelihood of two income earners compared to single parents and single individuals. However, according to the Taxfiler data, in 2001, only 55.3% of couple families reported dual incomes.¹⁰ A threefold difference between the incomes of couple families compared to single individuals suggests the involvement of other dynamics including a large percentage of single individuals (and possibly some single parents) working on a part-time/casual basis or receiving income supports (e.g., Social Assistance).

Table 12: 2001 Household Incomes in the Municipality of Crowsnest Pass By Household Type (2001 Taxfiler Data)

Family Income	Couple		Lone-Parent		Non-Family		Total	
\$0 - \$9,999	40	2.5%	30	9.7%	140	12.8%	210	7.0%
\$10,000 - \$14,999	30	1.9%	30	9.7%	190	17.4%	250	8.3%
\$15,000 - \$19,999	40	2.5%	70	22.6%	250	22.9%	360	12.0%
\$20,000 - \$24,999	90	5.6%	20	6.5%	110	10.1%	220	7.3%
\$25,000 - \$29,999	120	7.5%	30	9.7%	60	5.5%	210	7.0%
\$30,000 - \$34,999	100	6.3%	20	6.5%	70	6.4%	190	6.3%
\$35,000 - \$39,999	100	6.3%	20	6.5%	70	6.4%	190	6.3%
\$40,000 - \$44,999	100	6.3%	20	6.5%	30	2.8%	150	5.0%
\$45,000 - \$49,999	90	5.6%	10	3.2%	20	1.8%	120	4.0%
\$50,000 - \$59,999	160	10.0%	10	3.2%	70	6.4%	240	8.0%
\$60,000 - \$74,999	220	13.8%	20	6.5%	50	4.6%	290	9.7%
\$75,000 - \$99,999	280	17.5%	30	9.7%	30	2.8%	340	11.3%
\$100,000+	230	14.4%	0	0.0%	0	0.0%	230	7.7%
Total	1,600	100.0%	310	100.0%	1,090	100.0%	3,000	100.0%
Median Income	\$56,000		\$25,200		\$18,700		N/A	

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 Tax Year

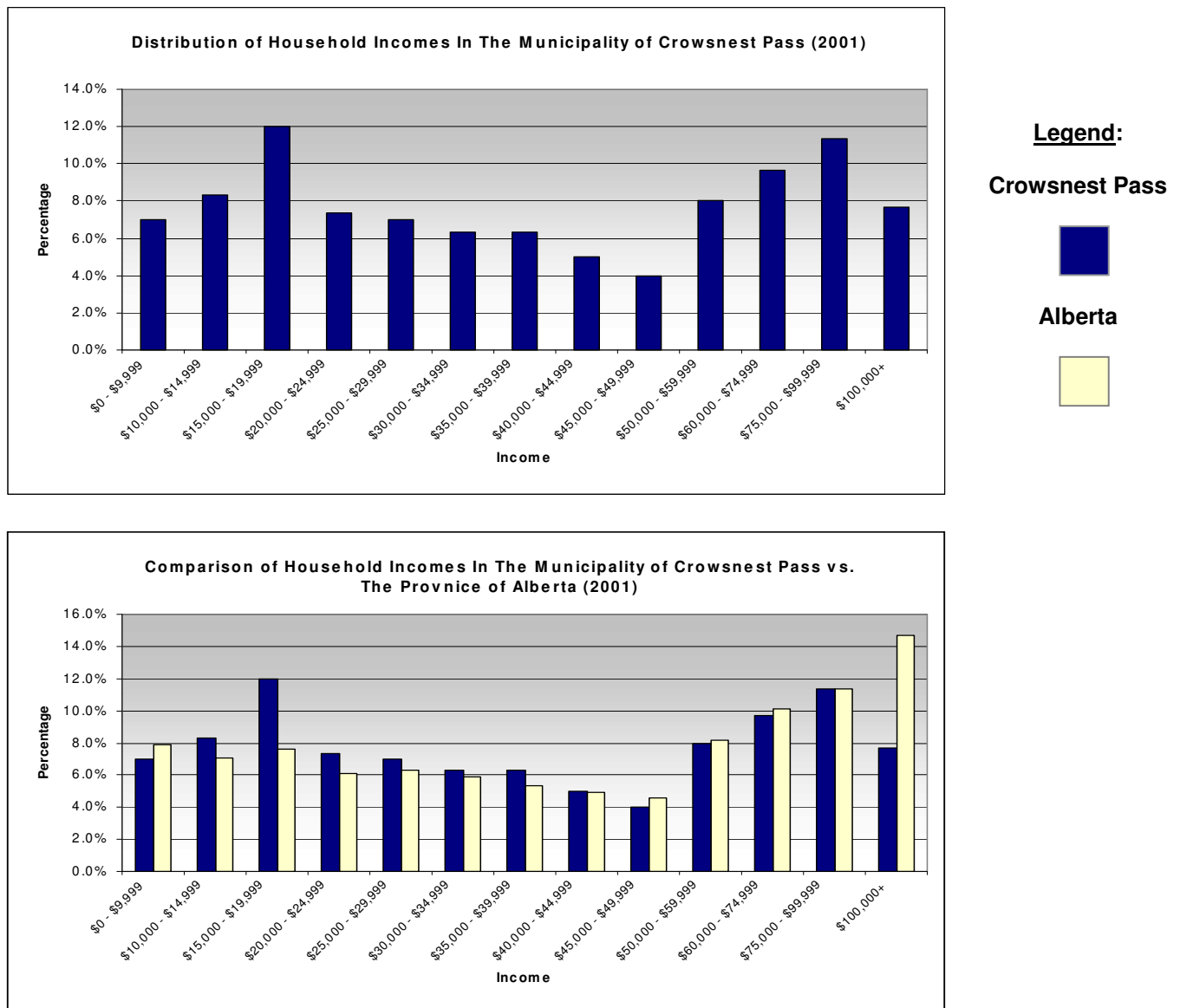
NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

¹⁰ According to the 2001 Taxfiler data, there were an estimated 270 out of 1,590 couple families (17.0%) where the male partner was the sole income earner and there were another 90 out of 1,590 couple families (5.7%) where the female partner was the sole income earner. A total of 880 out of 1,590 couple families (55.3%) had both partners earning an income.



Figure 5 shows the distribution of incomes in 2001 for all households in the Crowsnest Pass along with households across the province according to published Taxfiler data. Based on the observed peaks and valleys shown in the figure, the Crowsnest Pass appears to have a large percentage (36.7%) of relatively affluent households earning \$50,000 and above. However, the community also appears to have an equally large percentage (34.6%) of households earning incomes below \$25,000.

Figure 5: 2001 Distribution of Household Incomes in the Municipality of Crowsnest Pass vs. the Province of Alberta (2001 Taxfiler Data)



Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 Tax Year

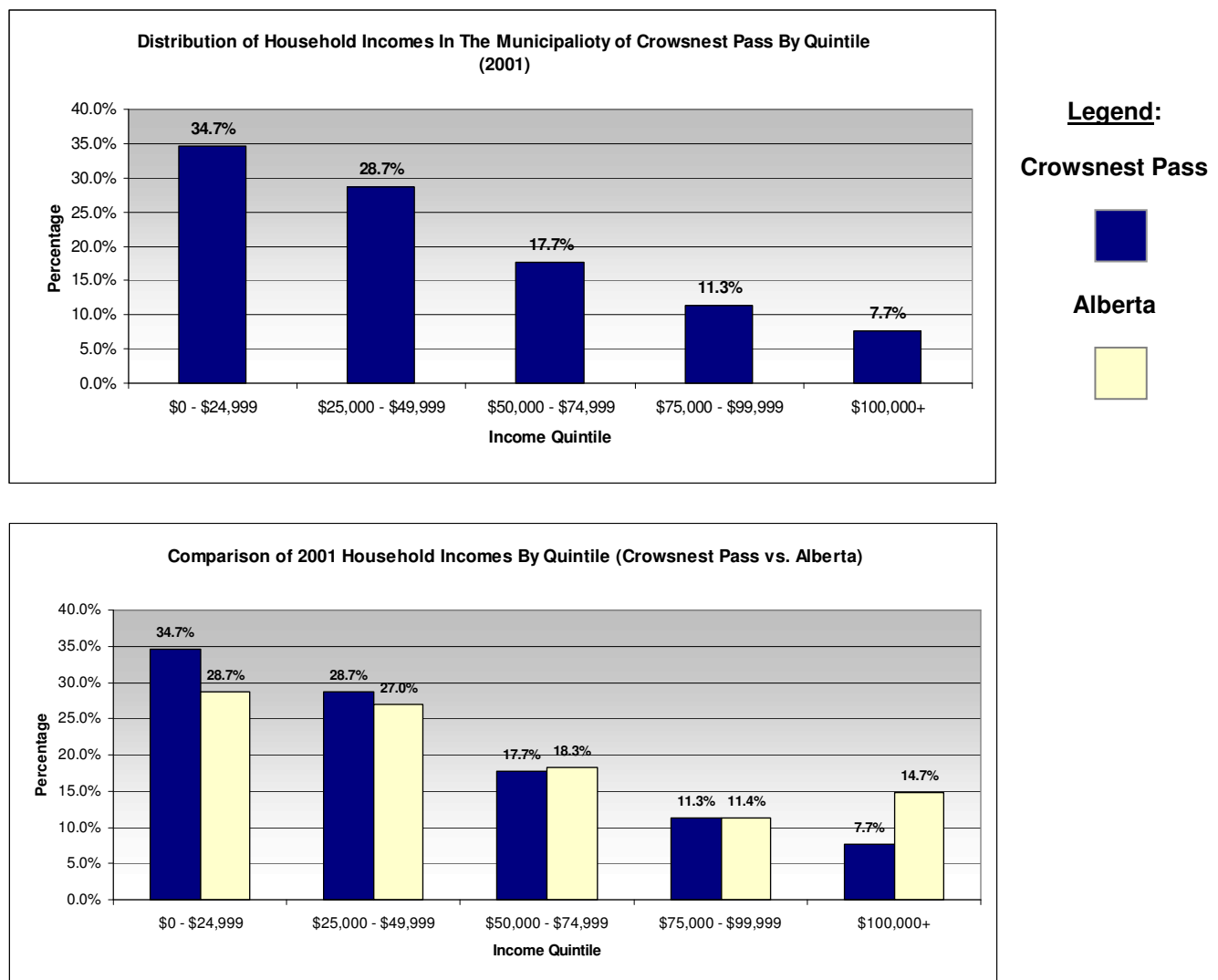
NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



When compared to the province as a whole, the Crowsnest Pass appears to have a much higher percentage of households earning incomes between \$10,000 and \$29,999 than the province as a whole but a lower percentage of households earning less than \$10,000 and a dramatically lower percentage of households earning incomes over \$100,000 than the province as a whole.

However, this income information may be somewhat deceiving. In Figure 5 above, the lower income ranges are arranged around a \$5,000 spread (e.g., the difference between \$25,000 and \$25,999) whereas the higher income ranges are arranged around larger spreads (e.g., \$75,000 to \$99,999 and \$100,000+). Figure 6 shows the same data as presented in Figure 5 above but organized into income quintiles of \$25,000.

Figure 6: 2001 Distribution of Household Incomes by Quintile in the Municipality of Crowsnest Pass vs. the Province of Alberta (2001 Taxfiler Data)



Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 Tax Year

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



According to this figure, the highest percentage of income earners in the Crowsnest Pass (34.7%) were earning incomes below \$25,000 in 2001 compared to 28.7% in the province as a whole. While 14.7% of households province-wide were earning incomes above \$100,000 in 2001, almost half as many households in the Crowsnest Pass (7.7%) were earning incomes at that level. It may be interesting to note that the percentage of households earning incomes between \$75,000 and \$99,999 is almost exactly the same for the Crowsnest Pass (11.3%) and the province as a whole (11.4%). While this data continues to demonstrate that households in the Crowsnest Pass generally earn lower incomes than their provincial counterparts, it also suggests that poverty levels in the Crowsnest Pass may be more significant than what is suggested in Figure 5.

Table 13 shows the distribution of household incomes by type in 2006 based on Taxfiler data. By 2006, 69.3% of all couple households identified within the Taxfiler data were earning annual household incomes at or above \$50,000 (compared to 55.8% in 2001) while 30.7% were earning incomes over \$100,000 (compared to 14.4% in 2001). In 2006, 29.6% of all lone-parent families were earning \$50,000 or more (compared to 19.4% in 2001) while 17.1% of single individuals were earning \$50,000 or more (compared to 13.8% in 2001). This data confirms the overall increase in incomes for all household types in the Crowsnest Pass between 2001 and 2006, especially among couple households.

Table 13: 2006 Household Incomes in the Municipality of Crowsnest Pass By Household Type (2006 Taxfiler Data)

Family Income	Couple		Lone-Parent		Non-Family		Total	
\$0 - \$9,999	20	1.3%	10	3.7%	90	8.5%	120	4.2%
\$10,000 - \$14,999	10	0.7%	20	7.4%	100	9.4%	130	4.6%
\$15,000 - \$19,999	30	2.0%	30	11.1%	230	21.7%	290	10.2%
\$20,000 - \$24,999	20	1.3%	30	11.1%	170	16.0%	220	7.8%
\$25,000 - \$29,999	70	4.7%	20	7.4%	90	8.5%	180	6.4%
\$30,000 - \$34,999	90	6.0%	20	7.4%	70	6.6%	180	6.4%
\$35,000 - \$39,999	80	5.3%	20	7.4%	40	3.8%	140	4.9%
\$40,000 - \$44,999	80	5.3%	20	7.4%	40	3.8%	140	4.9%
\$45,000 - \$49,999	60	4.0%	20	7.4%	50	4.7%	130	4.6%
\$50,000 - \$59,999	120	8.0%	20	7.4%	40	3.8%	180	6.4%
\$60,000 - \$74,999	170	11.3%	10	3.7%	60	5.7%	240	8.5%
\$75,000 - \$99,999	290	19.3%	30	11.1%	60	5.7%	380	13.4%
\$100,000+	460	30.7%	20	7.4%	20	1.9%	500	17.7%
Total	1,500	100.0%	270	100.0%	1,060	100.0%	2,830	100.0%
Median Income	\$75,100		\$35,500		\$23,100		N/A	

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2006 Tax Year

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

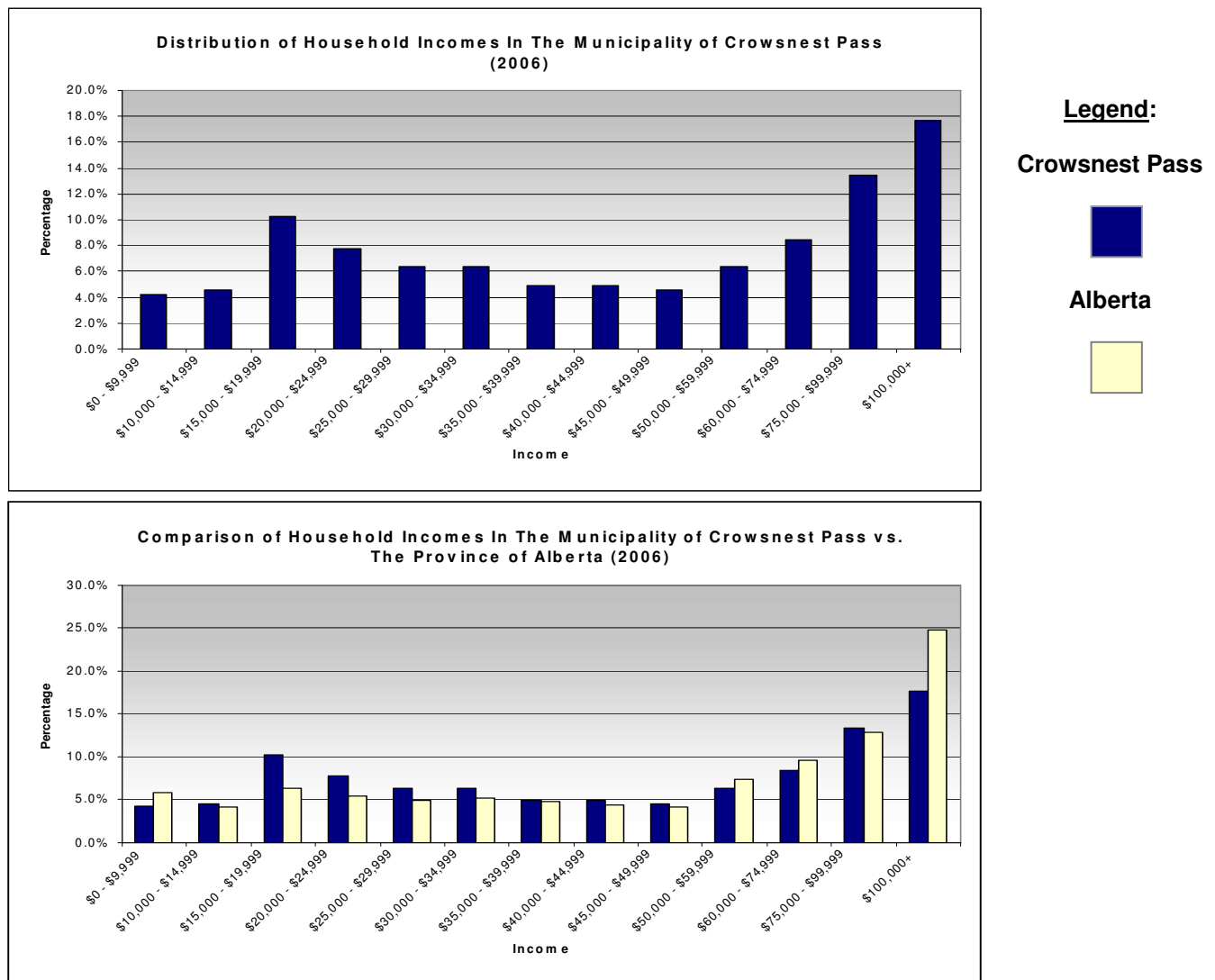
In terms of median incomes (the income level where 50% of households earn above that amount and 50% earn below that amount), two-parent families continued to earning more than



twice that of lone-parent families (\$75,100 compared to \$35,500) and more than three times that of single individuals (\$75,100 compared to \$23,100) as they did in 2001.

Figure 7 shows the distribution of household incomes in 2006 for all households in the Crowsnest Pass along with households across the province. Unlike similar data for 2001, there appears to be an overall decline in the percentage of lower income households and an increase in the percentage of higher incomes households both locally and provincially. While in 2001, there appeared to be an equal percentage of households in the Crowsnest Pass earning \$50,000 and above as there were households earning incomes below \$25,000, the data for 2006 shows a much larger percentage of households earning incomes above \$75,000 and a lower percentage of households earning less than \$20,000.

Figure 7: 2006 Distribution of Household Incomes in the Municipality of Crowsnest Pass vs. the Province of Alberta (2006 Taxfiler Data)



Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2006 Tax Year

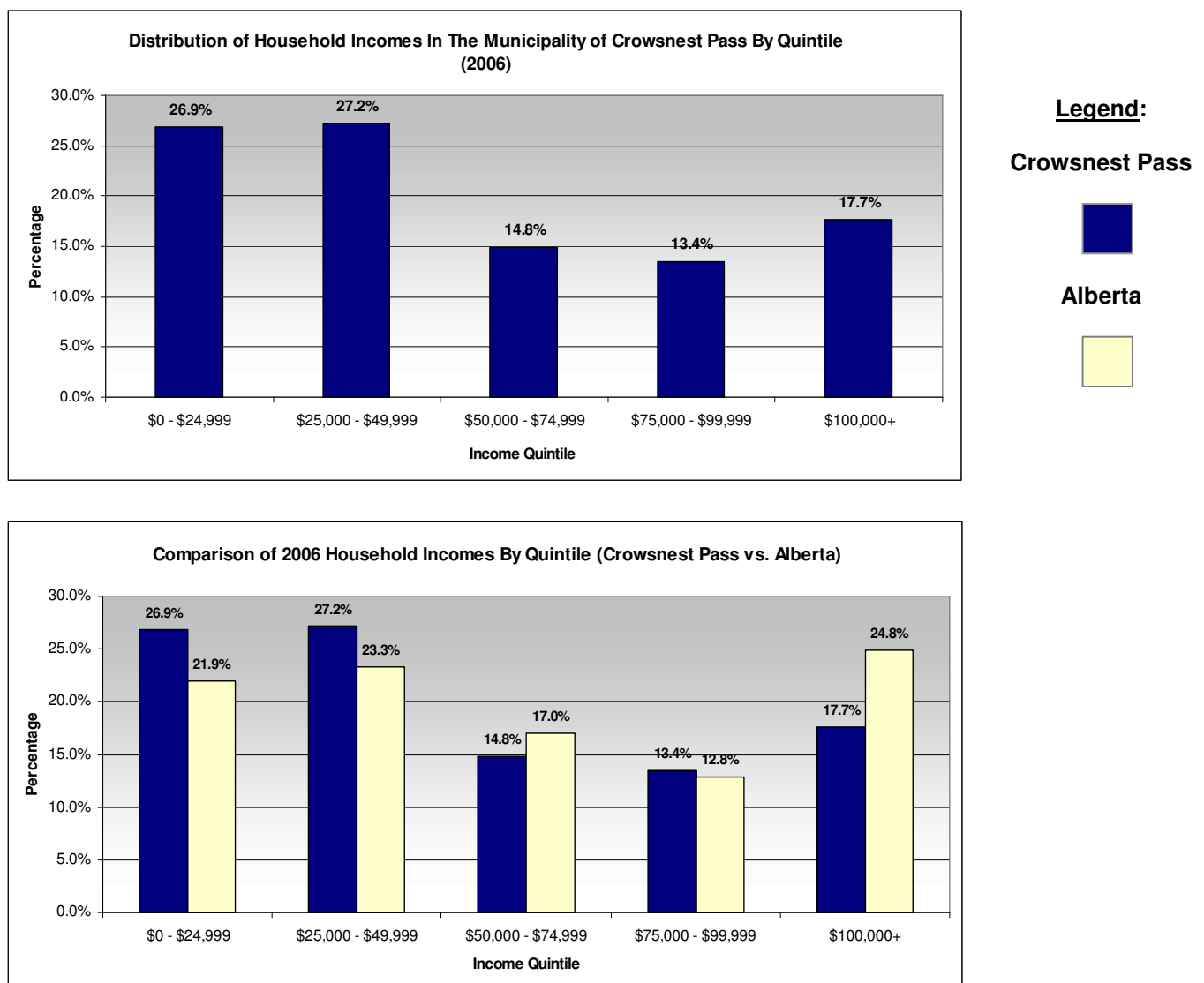
NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



When compared to the province as a whole, the Crowsnest Pass continues to have a higher percentage of households earning incomes between \$10,000 and \$34,999 than the province as a whole but a lower percentage of households earning less than \$10,000 and over \$100,000 than the province as a whole (although the difference between households in the Crowsnest Pass vs. the Province earning incomes over \$100,000 is not as dramatic as it was in 2001).

Figure 8 shows the same data as presented in Figure 7 above organized into income quintiles of \$25,000. Unlike in 2001 where there appeared to be a more consistent downward slop in the distribution of incomes, by 2006 the percentage of households earning incomes both between \$25,000 and \$49,999 and \$100,000 or more have increased bringing about a more varied pattern in household incomes

Figure 8: 2006 Distribution of Household Incomes by Quintile in the Municipality of Crowsnest Pass vs. the Province of Alberta (2006 Taxfiler Data)



Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2006 Tax Year
NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



In 2006, there continues to be a higher percentage of households in the Crowsnest Pass earning incomes below \$50,000 than the province as a whole and a lower percentage of households earning incomes between \$50,000 and \$74,999 and over \$100,000. However, the percentage of households earning incomes between \$75,000 and \$99,999 actually surpassed the province in 2006 (13.4% in the Crowsnest Pass compared to 12.8% in the province as a whole).

Appendix A: Comparison of the Individual Communities Within the Crowsnest Pass provides a series of population, demographic and income comparisons between households living in Bellevue, Hillcrest Mines, Blairmore/Frank and Coleman using 2001 and 2006 Taxfiler data produced by Statistics Canada in order to determine whether or not there are any particular geographic differences within the Crowsnest Pass that could indicate a need to target affordable housing in particular areas of the community.

3.5 Incidents of Poverty

Taxfiler data also provides a look at incidents of poverty within the Crowsnest Pass with data on the number of households receiving Social Assistance as well as the number of households earning incomes at or below the Before-Tax Low Income Measures (LIMs).

Table 14 shows the percentage of households in the Crowsnest Pass by type receiving Social Assistance in 2001 and 2006.

Table 14: Percentage of Households by Type in the Municipality of Crowsnest Pass Receiving Social Assistance (2001 and 2006 Taxfiler Data)

Household Characteristics	2001 % Crowsnest	2006 % Crowsnest	% Change (2001-06)
Couple Families	13.8%	12.8%	-7.2%
Lone-Parent Families	30.3%	35.7%	+17.8%
Non-Family Persons	38.5%	38.1%	-1.0%
Total All Households	24.9%	24.4%	-2.0%

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Based on this data, the total percentage of households in the community receiving Social Assistance declined by 2.0% between 2001 and 2006 suggesting a slight decline in poverty rates. The percentage of couple families receiving Social Assistance declined by 7.2% while the percentage of single individuals receiving Social Assistance declined by 1.0%. Conversely, the percentage of lone-parent families receiving Social Assistance *increased* dramatically – by an estimated 17.8%. This is in part due to a community-wide decline between 2001 and 2006 in the total number of lone parent families living in the community while the actual number of lone-parent families receiving Social Assistance remained the same.

Table 15 (next page) shows the same data but for the province as a whole. According to this data, overall Social Assistance rates have declined by 6.6% between 2001 and 2006 with the



percentage of single individuals receiving Social Assistance declining by 6.3%, and the percentage of lone-parent families receiving Social Assistance declining by 12.8%.

Table 15: Percentage of Households by Type in the Province of Alberta Receiving Social Assistance (2001 and 2006 Taxfiler Data)

Household Characteristics	2001 % Alberta	2006 % Alberta	% Change (2001-06)
Couple Families	7.6%	7.3%	-3.9%
Lone-Parent Families	23.4%	20.4%	-12.8%
Non-Family Persons	20.6%	19.3%	-6.3%
Total All Households	13.7%	12.8%	-6.6%

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Table 16 shows the percentage of households by type in the Crowsnest Pass earning incomes at or below the Before-Tax Low Income Measures (LIMs). According to Statistics Canada:

“...the LIM is a fixed percentage (50%) of median adjusted family income, where “adjusted” indicates that family needs are taken into account. Adjustment for family sizes reflects the fact that a family’s needs increase as the number of members increases. Most would agree that a family of five has greater needs than a family of two. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children.”¹¹

Table 16: Households by Type in the Municipality of Crowsnest Pass Earning Incomes at or Below the Before-Tax Low Income Measures (LIMs) (2001 and 2006 Taxfiler Data)

Household Characteristics	2001 % Crowsnest	2006 % Crowsnest	% Change (2001-06)
Couple Families	7.5%	4.7%	-37.3%
Lone-Parent Families	42.4%	35.7%	-15.8%
Non-Family Persons	22.0%	20.0%	-9.1%
Total All Households	17.9%	13.4%	-25.1%

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

¹¹ Statistics Canada Income Statistics Division (May 2007) *Low Income Cut-offs for 2006 and Low Income Measures for 2005*, Catalogue no. 75F0002MIE — No. 004, page 11.



This data shows more dramatic shifts in poverty levels for all household types. Between 2001 and 2006, the percentage of all households in the community earning incomes at or below the Before-Tax LIMs declined by 25.1% – suggesting that poverty rates in the Crowsnest Pass have improved significantly since 2001. In terms of household types, the percentage of couple families earning incomes at or below the Before-Tax LIMs declined by 37.3%, the percentage of single individuals declined by 9.1% and the percentage of lone-parent families declined by 15.8%.

Feedback from a series of Key Person interviews suggests that some of these improvements may be related to increases in the minimum wage. On September 1, 2005, minimum wage in Alberta was increased from \$5.90 per hour (set in October 1999) to \$7.00 per hour (an increase of 18.6%). As a result, the income profiles shown above for 2001 include minimum-wage-workers earning \$5.90 per hour while the income profiles shown above for 2006 include minimum-wage-workers earning \$7.00 per hour.

On April 1, 2008, Alberta's minimum wage increased again to \$8.40 per hour for most employees, \$336 per week for salespersons and professionals and \$1,601 for domestic employees. These more recent increases are not reflected in the data presented in this report as they occurred after the 2006 tax year. However, it does suggest that overall poverty rates in the Crowsnest Pass will likely have continued to improve since 2006.

Table 17 shows similar data but for the province as a whole. Based on this data, overall poverty rates in the Crowsnest Pass have improved at a faster rate than they have across the province (Before-Tax LIM rates for the Crowsnest Pass declined by 25.1% while similar rates for the province as a whole declined by 17.1%). Not all households in the Crowsnest Pass are seeing the same benefits. Couple families and single persons are seeing greater benefits in the Crowsnest Pass than lone-parent families when compared to their provincial counterparts.

Table 17: Households by Type in the Province of Alberta Earning Incomes at or Below the Before-Tax Low Income Measures (LIMs) (2001 and 2006 Taxfiler Data)

Household Characteristics	2001 % Alberta	2006 % Alberta	% Change (2001-06)
Couple Families	8.5%	6.9%	-18.8%
Lone-Parent Families	39.7%	34.0%	-14.4%
Non-Family Persons	25.2%	21.0%	-16.7%
Total All Households	17.5%	14.5%	-17.1%

Data Source:

Statistics Canada Small Area and Data Division (Taxfiler Data) 2001 and 2006 Tax Years

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables





Chapter 4

Housing Supply Analysis

4.1 Introduction

The range of available housing types in a community can be defined in three ways:

1. **Market housing:** rental and ownership housing available on the open market;
2. **Near-market housing:** rental and ownership housing targeted specifically to low- and moderate-income households in the community and often made more affordable through the combined efforts of and partnerships between local non-profits, the private sector and government; and
3. **Non-market housing:** supportive/transitional housing and emergency shelters in which residents' rents are fully subsidized through government and social programs.

This chapter looks at the existing supply of housing in all three categories currently available in the Crowsnest Pass in order to determine how closely that supply meets the needs of the community's permanent population. The analysis uses a combination of data sources, including:

- Housing and development statistics provided by the Municipality of Crowsnest Pass;
- Housing and development statistics published by AlbertaFirst.com;
- Statistics Canada Census data (2006, 2001 and 1996);
- The 2008 *Alberta Apartment Vacancy and Rental Market Survey* conducted by Alberta Housing and Urban Affairs; and
- Multiple List Service (MLS) housing sales data.



4.2 General Characteristics of the Crowsnest Pass Housing Supply

Statistics Canada Census data provides an account of the total number of private occupied dwellings within the Municipality of Crowsnest Pass that are owned versus rented for the years 1996, 2001 and 2006 (Table 18).

Table 18: Owned vs. Rented Dwelling Characteristics for the Municipality of Crowsnest Pass (1996, 2001 and 2006 Statistics Canada Federal Census Data)

Type of Dwellings	1996		2001		2006		% Change	
Crowsnest Pass	N ^o	%	N ^o	%	N ^o	%	N ^o	%
Total Owned	2,090	80.5%	2,170	81.1%	2,255	85.6%	7.9%	6.5%
Total Rented	505	19.5%	505	18.9%	380	14.4%	-24.8%	-25.8%
Total Dwellings	2,595	100.0%	2,675	100.0%	2,630	100.0%	1.3%	N/A

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

According to this data, the majority of homes within the Crowsnest Pass are owner-occupied – which is consistent with most communities across the province. In 2006, an estimated 85.6% of homes were owned.¹² This represents a 6.5% increase from the percentage of homes that were owned (80.5%) in 1996. In 2006, an estimated 14.4% of homes were rented; representing a 25.8% decrease from the percentage of homes (19.5%) that were rented in 1996. This represents a significant shift in ownership since the actual *number* of homes in the Crowsnest Pass only increased by 1.3% (approximately 35 homes) during that ten-year period according to Statistics Canada data but the actual *number* of rental dwellings decreased by 24.8% (a loss of approximately 125 homes). Anecdotal evidence derived from a series of Key Person Interviews suggests that landlords are gradually “getting out of the business” of providing rental housing in part because of the challenges and expenses associated with difficult tenants. Challenges cited include non-payment of rents, damage to units, and the cost of pursuing legal action to evict problem tenants. The dramatic increase in housing values over the past five years has also encouraged landlords to sell their properties. Higher housing values have allowed many landlords to “cash out”; earning a significantly higher return on their investment through the sale of these properties (often to weekend homeowners and recreational property investors) than they would have received from the properties continuing as rentals. This has often resulted in the tenants being evicted.

Another important dynamic to note is the correlation between population change and the number of housing units in the community. Between 1996 and 2006, the permanent population of the Crowsnest Pass declined by 9.6% (approximately 605 individuals), while the number of housing units increased by 1.3% (or 35 homes). This suggests that either the average size of households living in the Crowsnest Pass is declining (i.e., on average, fewer people are living in each home) or that the number of non-permanent/recreational homebuyers is increasing. Both situations are likely occurring. For example, Statistics Canada Taxfiler data indicates that the average family (e.g., couples with and without children and lone-parent families) contained 2.8 persons per

¹² Appendix D: Comparison of Homeownership vs. Rental vs. Homeownership for Communities Throughout Alberta provides a comparison of rental to homeownership rates in a variety of communities across the province.



household in 2001 compared to 2.7 persons per household in 2006. Conversely, Statistics Canada Census data indicates that married and common-law families (with or without children) contained on average 2.9 persons per household in 1996 compared to 2.7 persons per married couple household and 2.6 persons per common-law couple household in 2006 (for the 2006 Census, Statistics Canada evaluated married couples and common-law couples separately). A similar trend was observed among lone-parent families. In 1996, lone-parent families contained on average 2.6 persons per household but by 2006, the average had dropped to 2.4 persons per household.

Table 19 shows the estimated number and percentage of homes in the Crowsnest Pass that are occupied by permanent residents compared to non-permanent (or seasonal) residents based on 2001 and 2006 Statistics Canada Census data. This data suggests that seasonal or non-permanent homeownership of homes in the Crowsnest Pass is declining rather than increasing (from 12.6% or 387 homes in 2001 to 12.4% or 371 homes in 2006).

**Table 19: 2006 Permanent vs. Seasonal Homeownership in the Crowsnest Pass
(Statistics Canada 2006 Federal Census Data)**

Dwelling Occupancy Status	2001		2006	
	N ^o	%	N ^o	%
Crowsnest Pass				
Total Private Dwellings*	3,062	100.0%	3,004	100.0%
Total Private Households*	2,675	87.4%	2,633	87.6%
Est. N^o of Dwellings Occupied by Non-Permanent Residents	387	12.6%	371	12.4%

Data Source:

Statistics Canada 2006 Census of Population

** For the 2006 Census of Population, Statistics Canada uses the terms "Total Private Dwellings" and "Private Dwellings Occupied by Usual Residents"*

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

However, data from the Municipality of Crowsnest Pass paints quite a different picture. From time to time, the Municipality conducts a review of postal codes from the tax role to estimate the number of property owners who do not live in the community. In 2007, an estimated 26% of parcels within the community were owned by non-residents. By 2008, that estimate had increased to 28% (the analysis for 2005 and 2006 estimated 15% of parcels owned by non-residents). This data suggests that seasonal or non-permanent homeownership is actually increasing rather than decreasing as the Statistics Canada data suggest. However, it could also be an indication of non-permanent residents purchasing homes in the Pass and renting them out to local residents – a trend that could explain both data sets (increasing non-permanent ownership *and* declining non-permanent residents). Feedback gathered from participants in a series of Focus Group meetings suggests that these figures might actually be high since there are a number of residential lots in the community that are currently owned by the developers. Until these lots are sold to individuals, the tax assessment notices are sent to the developers' offices – many of which are based outside the community. Additional consultations with senior staff from the Municipality of Crowsnest Pass confirmed that an estimated 455 lots included in the 2008 analysis are currently owned by developers (e.g., 296 lots at River Run, 79 lots at Kananaskis Wilds, 30 lots at Timberline, and 50 lots at Southmore).



In addition to both rental and owner-occupied homes, the Crowsnest Pass offers a *moderately* diversified supply of housing in terms of dwelling types. Table 20 (next page) presents 2006 housing data for the Municipality of Crowsnest Pass based on the 2006 Federal Census. According to this data, approximately 90% of homes within the Crowsnest Pass are single-detached houses (an estimated 2,370 to 2,707 homes) followed by apartment buildings (5.9% or between 156 and 177 homes) and other dwellings – presumably mobile homes and residential suites within commercial buildings¹³ (2.9% or between 76 and 87 homes). While Table 20 shows the estimated number of homes within each category based on both the total number of dwellings occupied by usual residents (2,630 – rounded to the nearest “5”) and the total number of private dwellings (3,004) identified in the 2006 Census, it should be noted that Statistics Canada based its percentage figures on the total number of private dwellings occupied by *permanent residents* rather than the total number of private dwellings in the community.

**Table 20: 2006 Dwelling Characteristics for the Municipality of Crowsnest Pass
Based on Statistics Canada 2006 Federal Census Data**

Dwelling Type	CNP % Dwellings	Est. No. Dwellings (Occupied by Usual Residents)	Est. No. Dwellings (All Dwellings)
Single-Detached Houses	90.1%	2,370	2,707
Semi-Detached Houses	0%	0	0
Row Houses (e.g., Townhouse)	0.8%	21	24
Apartments, Duplex	0%	0	0
Apartments in Buildings < 5 Storeys	5.5%	145	165
Apartments in Buildings ≥ 5 Storeys	0.4%	11	12
Other Dwellings	2.9%	76	87
Total Private Dwellings	99.7%	2,630	3,004

Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

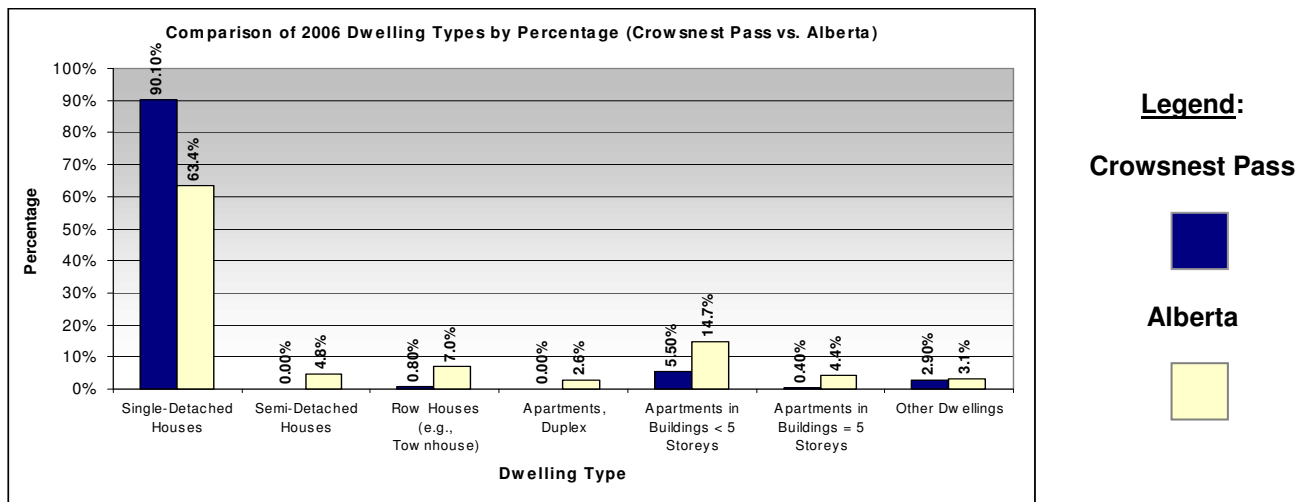
Figure 9 (next page) presents this same data but in graphic form and compared to provincial averages. This data shows the Crowsnest Pass as having a significantly higher percentage of single-detached houses than the province as a whole but significantly lower percentages of all other dwelling types than the province as a whole. This suggests that the Crowsnest Pass may be lacking sufficient diversity in its housing mix to meet the varied needs of its permanent residents based on life cycle, household size, and housing preferences (e.g., while some people consider single-detached houses as the ideal, others may prefer other higher-density forms of housing such as townhouses and apartment-style condominiums with smaller yards and less maintenance). Furthermore, as seasonal homeownership increases in the Crowsnest Pass, higher density townhouse- and apartment-style condominiums may provide more appropriate housing options given that security and property maintenance is often provided as part of the condominium fees.

¹³ According to Statistics Canada “other dwellings” include “other single attached houses and movable dwellings such as mobile homes and other movable dwellings such as houseboats and railroad cars.”



Feedback gathered from participants in a series of Key Person Interviews and Focus Group meetings supports this notion. According to participants, there are a number of smaller single family homes in the community; however, many are no longer affordable to low- and modest-income households.

Figure 9: Comparison of 2006 Dwelling Types for the Municipality of Crowsnest Pass vs. the Province of Alberta (Based on Statistics Canada 2006 Federal Census Data)



Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Furthermore, many may require significant upgrading (electrical, plumbing, etc. to meet modern standards. Additionally, feedback from participants in the Key Person Interviews suggests that a number of low- and modest-income households (including seniors, individuals and families with children) may not have the time, money or where-with-all required to continue with ongoing lawn maintenance, snow removal and general upkeep required for single family homes. It was suggested that the fewer the responsibilities that many of these households have in terms of yard work and upkeep, the better their chances of succeeding. While families should still have the opportunity to have a yard – for their children or grandchildren and possibly pets and to encourage a greater sense of ownership and responsibility – these yards should ideally be relatively small and require minimal maintenance).

Participants in both the Key Person Interviews and the Focus Group meetings identified a number of gaps the community's housing continuum, including:

- Quality mobile home parks (including affordable mobile and manufactured residential lots);
- Multi-family housing, including stacked townhouses (e.g., condos and apartments), duplexes, fourplexes, and rowhouses – particularly for singles, seniors, and families with children;
- Designated Assisted Living (both for seniors and for non-seniors with significant health challenges or barriers);
- Rental apartment buildings and multiplexes;



- Transitional housing for long-term residents who are “hard to house” (e.g., individuals who have “burnt their bridges” and can no longer find landlords who will rent to them);
- An emergency (homeless) shelter for both men and women;
- A family violence shelter (the Crowsnest Pass Women's Resource and Crisis Centre currently drives families in this situation to Pincher Creek);
- Staff housing for local employees and temporary construction/trades workers in some of the major housing projects and new developments; and
- Perpetually affordable housing.

4.3 General Housing Costs in the Crowsnest Pass

Table 21 presents data from the 1996, 2001 and 2006 Census depicting average dwelling values¹⁴ in both the Crowsnest Pass and Alberta. This data indicates that average housing prices have more than doubled both in the Crowsnest Pass and province-wide between 1996 and 2006, with housing prices in the Pass increased at a slightly faster pace (139.9% compared to 131.4% provincially).

**Table 21: Average Dwelling Values for the Crowsnest Pass vs. Alberta
(1996, 2001 and 2006 Statistics Canada Federal Census Data)**

Year	Average Dwelling Value Crowsnest Pass	Average Dwelling Value Alberta
1996	\$71,503	\$126,979
2001	\$102,325	\$159,698
2006	\$171,511*	\$293,811*
Percent Change (1996-2006)	139.9%	131.4%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

** Represents average values for owned dwellings only*

With average dwelling values increasing, it is expected that average monthly housing costs (i.e., rent and mortgage payments) would also be increasing in the Crowsnest Pass. This may not be the case for everyone. Table 22 (next page) shows that while rents have increased between 2001 and 2006, mortgage payments appear to have decreased. According to Statistics Canada, average monthly rents in the Crowsnest Pass were \$497 in 2001 while median monthly rents were \$608 in 2006. Conversely, average monthly mortgage payments were \$612 in 2001 while median mortgage payments were \$529 in 2006 – according to Federal Census data. Caution should be exercised when comparing average housing costs (the arithmetic mean) to median housing costs (the midpoint between the highest and lowest value) as they are not directly comparable in most cases.

¹⁴ These values are based on the 20% sample of households answering the long Census questionnaire on which households are asked to estimate what they believe to be the price that they could get for their home should they sell it and, therefore, may not represent an accurate estimate of the average *actual market value* for homes in the community.



**Table 22: Average Housing Costs in the Municipality of Crowsnest Pass
(2001 and 2006 Statistics Canada Federal Census Data)**

Housing Costs	2001 (Average)	2006 (Median)	% Change
Number of Owner-Occupied Dwellings	2,170	2,255	3.9%
Monthly Payments (Owner-Occupied Dwellings)	\$612	\$529	-13.6% *
Number of Rented Dwellings	505	380	-24.8%
Monthly Payments (Rental Dwellings)	\$497	\$608	22.3% *

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

** Median and Average incomes are not directly comparable*

4.4 Market Housing – Ownership

As mentioned in section 4.2 above, an estimated 85.6% of homes in the Crowsnest Pass are owner-occupied according to Statistics Canada 2006 Census data. Table 23 provides a summary of the average and median selling prices of homes in the Crowsnest Pass between December 2002 and May 2008 derived from data published by the Lethbridge Real Estate Board. Based on this information, the average selling price of homes in the Crowsnest Pass increased by 139.8% between 2003 and 2008 (which is remarkably similar to Statistics Canada data published for average dwelling values between 2001 and 2006).

Table 23: Average Home Sale Prices in the Municipality of Crowsnest Pass (December 2002 – May 2008) Based on MLS Sales Data Summarized by the Lethbridge Real Estate Board

Year	Total Sales	Average Sale Price	Sale to List Price	Avg. Days on the Market
2003	108	\$85,076	94%	114
2004	164	\$87,139	94%	112
2005	220	\$94,052	95%	76
2006	156	\$152,382	97%	40
2007	141	\$189,729	96%	72
2008 (to May 31, 2008)	39	\$203,994	96%	78
Percent Change	N/A	139.8%	N/A	N/A

Data Source:

Lethbridge Real Estate Board, with Special Thanks to Dan Breier, Realty World Chinook-Chief Mountain

Table 24 (next page) shows more detailed residential sales data in the Pass for 2007 and 2008. This data is based on a survey of all Multiple List Service (MLS) home sales in the Crowsnest Pass between January 1, 2007 and June 30, 2008.



**Table 24: Average and Median Home Sale Prices in the Municipality of Crowsnest Pass
(January 2007 to June 2008) Based on MLS Sales Data**

	Dwelling Characteristics	N ^o . Sales	Average	Median	High	Low
1 st Quarter 2007	Single Detached	13	\$207,308	\$180,000	\$369,500	\$110,000
	Condominium	1	-- *	-- *	-- *	-- *
	Mobile Home w/ Land	2	\$114,500	-- *	-- *	-- *
	Mobile Home w/out Land	1	-- *	-- *	-- *	-- *
	Total Average (1st Quarter 2007)	17	\$182,971	\$170,000	\$369,500	\$65,500
2 nd Quarter 2007	Single Detached	35	\$264,357	\$255,000	\$475,000	\$130,000
	Condominium	0	N/A	N/A	N/A	N/A
	Mobile Home w/ Land	2	\$63,750	-- *	-- *	-- *
	Mobile Home w/out Land	1	-- *	-- *	-- *	-- *
	Total Average (2nd Quarter 2007)	38	\$249,211	\$232,500	\$475,000	\$45,500
3 rd Quarter 2007	Single Detached	26	\$238,272	\$217,000	\$395,000	\$131,000
	Condominium	1	-- *	-- *	-- *	-- *
	Mobile Home w/ Land	3	\$202,833	-- *	-- *	-- *
	Mobile Home w/out Land	3	\$77,333	-- *	-- *	-- *
	Total Average (3rd Quarter 2007)	33	\$217,562	\$205,000	\$395,000	\$48,000
4 th Quarter 2007	Single Detached	18	\$227,411	\$240,500	\$385,000	\$47,000
	Condominium	1	-- *	-- *	-- *	-- *
	Mobile Home w/ Land	1	-- *	-- *	-- *	-- *
	Mobile Home w/out Land	0	N/A	N/A	N/A	N/A
	Total Average (4th Quarter 2007)	20	\$216,920	\$229,500	\$385,000	\$47,000
Year Totals	Single Detached	92	\$241,695	\$226,500	\$475,000	\$47,000
	Condominium	3	\$123,333	-- *	-- *	-- *
	Mobile Home w/ Land	8	\$138,125	\$125,000	\$263,500	\$45,500
	Mobile Home w/out Land	5	\$77,500	\$70,000	\$114,000	\$48,000
	Total Average 2007	108	\$223,134	\$214,000	\$475,000	\$45,500

	Dwelling Characteristics	No. Sales	Average	Median	High	Low
1 st Quarter 2008	Single Detached	11	\$196,409	\$185,000	\$280,000	\$121,500
	Condominium	3	\$307,667	-- *	-- *	-- *
	Mobile Home w/ Land	0	N/A	N/A	N/A	N/A
	Mobile Home w/out Land	1	-- *	-- *	-- *	-- *
	Total Average (1st Quarter 2008)	15	\$210,567	\$185,000	\$419,000	\$75,000
2 nd Quarter 2008	Single Detached	20	\$254,188	\$234,000	\$432,000	\$84,500
	Condominium	3	\$210,000	-- *	-- *	-- *
	Mobile Home w/ Land	1	-- *	-- *	-- *	-- *
	Mobile Home w/out Land	1	-- *	-- *	-- *	-- *
	Total Average (2nd Quarter 2008)	25	\$238,210	\$230,000	\$432,000	\$11,500
Year To Date	Single Detached	31	\$233,685	\$230,000	\$432,000	\$84,500
	Condominium	6	\$258,833	\$245,000	\$419,000	\$105,000
	Mobile Home w/ Land	1	-- *	-- *	-- *	-- *
	Mobile Home w/out Land	2	\$43,250	-- *	-- *	-- *
	Total Average 2008 (To June 30th)	40	\$227,844	\$227,500	\$432,000	\$11,500

Data Source:

MLS Sales Data, with Special Thanks to Dan Breier, Realty World Chinook-Chief Mountain

** Median, maximum and minimum sales data in categories with three (3) or fewer sales are suppressed for privacy/confidentiality reasons. All summary sales data in categories with one (1) or fewer sales are suppressed for privacy/confidentiality reasons*



According to this data, the average home price increased by 30.2% between the end of March 2007 and the end of June 2008 (the average sale price of a home at the end of the first quarter of 2007 was \$182,971 but had increased to \$238,210 by the end of the second quarter of 2008) while the median sale price (the price at which 50% of homes sold for more and 50% of homes sold for less) increased by 35.3% (from \$170,000 to \$230,000). Not included in this data are homes sold privately (i.e., not involving a REALTOR™). For example, homes sold between family members and homes sold via WeList.com (<http://www.welist.com>), ComFree (<http://www.comfree.com>) or Point 2 Homes (<http://homes.point2.com>) are not included in the figures presented in Table 24.

Table 25 shows the average and median selling prices of homes in the Crowsnest Pass by type for 2008 (i.e., between January 1 and June 30, 2008) along with the incomes required in order to purchase these units based on the following assumptions:

- Amortization: 35 years
- Term: 5-year fixed
- Interest Rate: 5.79% (RBC 5-Year Fixed-Rate Mortgage until September 30, 2008)
- Downpayment: 5%
- Mortgage Insurance: Yes
- Mortgage Payments: Monthly
- Est. Monthly Condo Fees or Mobile Home Pad Rental Fees (where applicable): \$220
- Est. Monthly Heat: \$150
- Est. Annual Property Taxes: 0.5% of market value
- Est. Other Monthly Expenses (e.g., credit cards and car loan): \$450 max.

Higher debt loads (e.g., credit card debt, car payments, etc.) would increase a household's monthly payments and, therefore, potentially lower the maximum mortgage that household could afford. Conversely, lower interest rates would result in lower monthly payments and, therefore, potentially increase the maximum mortgage that household could afford.

Table 25: Incomes Required to Purchase Average- and Median-Priced Homes in the Municipality of Crowsnest Pass (January to June 2008) Based on MLS Sales Data

Sales by Dwelling Type	Average ¹ Selling Price	Est. Income Required ²	Median ¹ Selling Price	Est. Income Required ²
2008 (To End of June)				
Single Detached	\$233,685	\$59,000	\$230,000	\$58,500
Condominium	\$258,833	\$66,700*	\$245,000	\$64,250*
Mobile Home w/ Land	-- **	N/A	-- **	N/A
Mobile Home w/out Land	\$43,250	\$29,000	-- **	N/A

Data Source:

¹ Based on MLS Sales Data, with Special Thanks to Dan Breier, Realty World Chinook-Chief Mountain

² Estimates derived using HSBC's "How Much Can I Afford?" online calculator (www.hsbc.ca)

* Income required includes condo fees

** Data suppressed for privacy/confidentiality reasons



Based on this information, a household with a 5% downpayment would have to earn an annual income of \$66,700 in order to purchase the average-priced condominium sold in the Crowsnest Pass in 2008 including condo fees (or \$64,250 in order to purchase the median-priced condominium). Conversely, that household would have to earn an annual income of \$59,000 if it were to purchase the average-priced single detached house (or \$58,500 in order to purchase the median-priced single detached house). The average mobile home sold in the Crowsnest Pass in 2008 would require an income of \$29,000 based on a 5% downpayment and taking into consideration estimated monthly pad rental fees.

4.4.1 Market Housing – Ownership (Entry-Level)

One standard measure of relative housing affordability in a community is the “entry-level” housing market – defined as the lowest 25% (lowest quartile) of the overall housing market.

Of the 108 homes sold in the Crowsnest Pass during 2007, the lowest 25% of sale prices (27 homes) ranged between \$45,400 for a mobile home on rented land and \$152,000 for a single detached house (Table 26). Of the 40 homes sold in the Pass between January 1st and June 30th 2008, the lowest 25% of sale prices (10 homes) ranged between \$11,500 for a mobile home on rented land and \$163,000 for a single detached house.

Table 26: Entry Level Housing Market in the Municipality of Crowsnest Pass (2007 and 2008 to June 30th) Based on MLS Sales Data

Characteristics	2007 ¹	Est. Income Required ²	2008 ¹ (Year to Date)	Est. Income Required ²
Total Sales	108	N/A	40	N/A
No. Entry Level Sales (Lowest 25%)	27	N/A	10	N/A
Entry Level Low w/ Fees	\$48,000*	\$29,900	\$11,500*	\$23,500
Entry Level Low w/out Fees	\$45,500	\$26,100	\$84,500	\$32,900
Entry Level High w/ Fees	\$144,000*	\$46,600	\$140,000*	\$45,900
Entry Level High w/out Fees	\$152,000	\$44,700	\$163,000	\$46,600

Data Source:

¹ MLS Sales Data, with Special Thanks to Dan Breier, Realty World Chinook-Chief Mountain

² Estimates derived using HSBC's "How Much Can I Afford?" online calculator (www.hsbc.ca)

* Purchase of these homes requires monthly condominium fees or pad rental fees

Based on these entry-level price figures, a first-time homebuyer would have to earn between \$23,500 and \$46,600 in order to purchase an entry-level home available for purchase within the Crowsnest Pass during the first half of 2008 (based on the mortgage assumptions presented on page 40 above). More realistically, a first-time homebuyer would need to earn at least \$34,500 instead of \$23,500 in order to purchase an entry-level home in the Crowsnest Pass as the \$11,500 figure presented in Table 26 represents an unusually-low priced home. The next lowest-price home sold during the first half of 2008 was \$75,000 (requiring an income of \$34,500 to purchase with a 5% downpayment and taking into consideration pad rental fees).

These figures suggest that homeownership in the Crowsnest Pass for *first-time* homebuyers is only affordable to dual income households, semi-professional households and households already established in their careers. First-time homebuyers earning less than \$30,000 would not



likely be able to afford even an entry-level-priced home without a sizeable downpayment or few other monthly loan payments (e.g., little to no credit card debt, car loans, student loans, etc.). Alternatively, a modest-income household would have to have already owned a home and be able to contribute substantial equity in order to purchase a home in the Crowsnest Pass. Entry-level homeownership does not appear to be affordable to many single individuals, lone-parents, people working in the retail and service industry, people on income assistance, or people starting their careers in entry-level professional positions attempting to enter the housing market for the first time. For example, according to Statistics Canada Taxfiler data, the median income for lone-parents in 2006 was \$35,500 while the median income for single individuals was \$23,100. Approximately 41% of lone-parents, 64% of single individuals and 10% of couples earned less than \$30,000 in 2006 and would not likely be able to purchase a home in 2008 if they were first-time homebuyers with a 5% downpayment.

The entry-level housing market in the Crowsnest Pass consists predominantly of single-detached homes and mobile homes (Table 27) – with mobile homes being over-represented. In 2007, 48.1% of homes sold within the entry-level price range were single-detached houses followed by mobile homes with and without land (40.7%). However, Statistics Canada Census data for 2006 indicates that approximately 90% of all homes in the Crowsnest Pass were single detached houses and only 3% were mobile homes (“other dwellings”). In 2008, 60.0% of homes sold within the entry-level price range were single-detached houses and mobile homes with and without land represented 20.0% of the entry-level home sales.

Table 27: Dwelling Units by Type in the Entry Level Housing Market for the Municipality of Crowsnest Pass (2007 and 2008 to June 30th) Based on MLS Sales Data

Dwelling Type	2007 Total	2007 (%)	2008 Total	2008 (%)
Single Detached	13	48.1%	6	60.0%
Condominium	3	11.1%	2	20.0%
Mobile Home w/ Land	6	22.2%	0	0.0%
Mobile Home w/out Land	5	18.5%	2	20.0%
Total	27	100.0%	10	100.0%

Data Source:

MLS Sales Data, with Special Thanks to Dan Breier, Realty World Chinook-Chief Mountain

While mobile homes tend to be significantly more affordable than other dwelling types in terms of purchase price, the 25% downpayment requirement suggested by anecdotal evidence derived from Key Person Interviews may pose a challenge for low- and moderate-income households. Furthermore, communities across Alberta are experiencing the loss of mobile home parks as property developers seek to realize profits from the sale and redevelopment of those lands.

4.5 Market Housing – Rental

As mentioned in section 4.2 above, 14.4% of homes within the Crowsnest Pass (380 units in 2006) are rented according to Statistics Canada 2006 Census data. This represents a decline from 2001 where 19.5% of homes within the community were rented (505 units).

Alberta Housing and Urban Affairs conducts an annual survey of rental housing in 63 communities across the province with populations over 1,000 (the *Alberta Apartment Vacancy*



and Rental Cost Survey), including the Crowsnest Pass. The survey typically occurs during the months of June, July and August of each year and examines private, non-subsidized buildings containing four or more rental units to determine the average housing costs and availability of formal rental units within the community. In buildings that contain both subsidized and non-subsidized units, only the non-subsidized units were surveyed. In some communities, mixed commercial-residential developments that have fewer than four units are also included. **The survey does not include rented single-family and semi-detached homes, basement apartments/suites or rented condominium units.** The Alberta Housing and Urban Affairs survey also does not cover communities surveyed by Canada Mortgage and Housing Corporation (CMHC).

Table 28 shows average rents and vacancy rates in 2008 for the Municipality of Crowsnest Pass identified by Alberta Housing and Urban Affairs.

**Table 28: 2008 Average Rents in the Municipality of Crowsnest Pass
(2008 Alberta Apartment Vacancy & Rental Cost Survey)**

Unit Type	# Units Surveyed	Vacant Units	2007 Average Rents	2007 Rental Range
Bachelor	3	1 (33.3%)	\$417	\$350-\$550
One-Bedroom	30	5 (16.7%)	\$504	\$365-\$700
Two-Bedrooms	35	2 (5.7%)	\$537	\$325-\$1,000
Three-Bedrooms	6	0 (0.0%)	\$725	\$700-\$750
Four+-Bedrooms	0	0 (0.0%)	N/A	N/A
Total Units Surveyed*	74 (86.0%) *	8 (10.8%)	N/A	N/A

Data Source:

Alberta Housing and Urban Affairs

**NOTE: At total of 86 units were identified by Alberta Housing and Urban Affairs as meeting the survey criteria. Of these 86 units identified, 74 units were accounted for in the 2008 survey representing an 86.0% response rate.*

Based on this data, the current average monthly rent for a bachelor unit available through the formal rental market in the Crowsnest Pass is \$417 while the current average rent for a one-bedroom unit available through the formal rental market is \$504, a two-bedroom unit is \$537, and a three-bedroom unit is \$725. No data was collected on rental units with four or more bedrooms. Actual rents in the formal rental market vary greatly from the average. For example, monthly rents for bachelor units ranged from \$350 to \$550 and monthly rents for one-bedroom units ranged from \$365 to \$700. Monthly rents for two-bedroom units ranged from \$325 to \$1,000 and monthly rents for three-bedroom units ranged from \$700 to \$750.

It should be noted that rental units are also available in the Crowsnest Pass through the informal rental market; including single detached and semi-detached family homes, townhouses and secondary suites¹⁵ (e.g., basement suites). A survey of rental units advertised in the Crowsnest Pass Promoter during the months of August, September and October 2008 revealed slightly higher rents being charged in the informal rental market than those charged in the formal rental market. For example, the average rent for a bachelor unit advertised in the Promoter during the

¹⁵ The Municipality of Crowsnest Pass recently passed a new bylaw pertaining to secondary suites.



three-month period was \$500, the average rent for a one-bedroom unit was \$600, the average rent for a two-bedroom unit was \$781, and the average rent for a three-bedroom unit was \$866.

Table 29 shows historical data for the formal rental market in the Crowsnest Pass between 2001 and 2008. During that period, average rents have increased for most unit sizes. Three-bedroom units underwent the largest average rate of increase (45.9% between 2001 and 2008) while two-bedroom units underwent the lowest average rate of increase (22.3% between 2001 and 2008). Average rents for bachelor units in 2008 were 39.0% higher than they were in 2001 and average rents for one-bedroom units were 34.8% higher in 2008 than they were in 2001.

These increases may in part be due to declining vacancy rates – especially in recent years. For example, in 2005, the vacancy rate was 16.7%. However, in 2006, the vacancy rate had declined to 6.9%; only to further decline to 1.4% in 2007 (which is consistent with average vacancy rates across rural Alberta in 2007). Vacancy rates in a healthy/stable rental market typically range between 2%-3%. At the time the 2007 survey was conducted, only one (1) vacant unit was identified in the community. By 2008, vacancy rates in the Pass had increased to 10.8% (compared to 3.8% across rural Alberta) as a result of eight (8) vacant units being identified at the time of the survey. While the 2008 vacancy rate represents a significant increase compared to 2007, this rate still remains lower than recent historic data (ranging between 12.5% and 17.5%).

One reason for the decline in vacancy rates could be the decline in the availability of rental units between 2001 and 2006 as demonstrated in the Statistics Canada Census data.

Table 29: 2001 – 2008 Average Rents and Overall Vacancy Rates in the Municipality of Crowsnest Pass (2008 Alberta Apartment Vacancy & Rental Cost Survey)

Unit Type	2001	2002	2003	2004	2005	2006	2007	2008	% Change
Bachelor	\$300	\$300	\$317	N/A [†]	\$333	\$333	\$350	\$417	39.0%
One-Bedroom	\$374	\$379	\$377	N/A [†]	\$404	\$402	\$433	\$504	34.8%
Two-Bedrooms	\$439	\$446	\$424	N/A [†]	\$423	\$450	\$487	\$537	22.3%
Three-Bedrooms	\$497	\$492	-- *	N/A [†]	-- *	\$600	\$546	\$725	45.9%
Four+-Bedrooms	\$600	\$650	\$500	N/A [†]	-- *	-- *	-- *	-- *	N/A
Vacancy Rates	15.7%	12.5%	17.5%	N/A [†]	16.7%	6.9%	1.4%	10.8%	-31.2%

Data Source:

Alberta Housing and Urban Affairs

** Data not available*

[†] Alberta Apartment Vacancy & Rental Cost Survey not conducted in 2004

Table 30 (next page) shows the incomes required to afford an average rental unit available through the formal rental market in the Crowsnest Pass based on the rental data provided in the 2008 *Alberta Apartment Vacancy and Rental Market Survey*. Determining the incomes required to afford average rental housing in the community is based on CMHC's standard measure of 30% before-tax income for housing.



Table 30: 2008 Average Rents and Incomes Required by Size of Rental Units in the Municipality of Crowsnest P Pass (2008 Alberta Apartment Vacancy & Rental Cost Survey)

Unit Type	2008 Average Rents ¹	Income Required (30%) for Avg. ²	2008 Rental Range ¹	Income Required (30%) for Range ²
Bachelor	\$417	\$16,680	\$350 - \$550	\$14,000 - \$22,000
One-Bedroom	\$504	\$20,160	\$365 - \$700	\$14,600 - \$28,000
Two-Bedrooms	\$537	\$21,480	\$325 - \$1,000	\$13,000 - \$40,000
Three-Bedrooms	\$725	\$29,000	\$700 - \$750	\$28,000 - \$30,000

Data Sources:

¹ Alberta Housing and Urban Affairs (Note: numbers are subject to rounding)

² Calculations based on rental data provided by Alberta Housing and Urban Affairs and 30% maximum before-tax income to shelter cost ratio

Based on this data, households in the Crowsnest Pass require an annual income of \$16,680 in order to afford the average rent for a bachelor unit, \$20,160 in order to afford an average one-bedroom unit, \$21,480 order to afford an average two-bedroom unit, and \$29,000 in order to afford an average three-bedroom unit.

A household earning less than \$14,000 per year would not be able to afford even the lowest price rental unit (a bachelor suite) identified in the 2008 *Alberta Apartment Vacancy and Rental Cost Survey*. According to Taxfiler data, 1.3% of couples, 3.7% of lone-parents and 8.5% of single individuals earned incomes less than \$10,000 in 2006 and an estimated 2.0% of couples, 11.1% of lone-parents and 17.9% of single individuals earned incomes less than \$15,000. A single parent or couple with a child (requiring at minimum a two-bedroom unit to meet National Occupancy Standards) receiving no other income assistance would have to earn an annual income of between \$13,000 and \$40,000 in order to afford a two-bedroom rental unit identified in the survey without exceeding CMHC's 30% affordability threshold. Those families with children earning less than \$15,000 might have limited options, including:

1. Living "unaffordably" by paying more than the CMHC standard of 30% on rental housing to obtain a suitable sized unit;
2. Renting a one-bedroom unit where the parent(s) and child (or children) either shared a single bedroom (which is contrary to National Occupancy Standards) or family members are required to "sleep on the couch"; or
3. Finding shared accommodations (e.g., living with extended family or friends).

Feedback from participants in the Key Person Interviews suggests that the limited number of rental units available in the Pass may be leading to landlords being more discerning as to whom they rent their units because they have more opportunities to be selective. In some cases, this may be justifiable since a number of landlords have had problems collecting rent from certain tenants and others who have caused significant damage to the rental units. In some (but not all) cases, these issues can be mitigated through assistance and intervention from social service providers who have established relationships with their clients. However, the increasing cost of rents and utilities in the community will likely present an ongoing challenge – especially for high-needs clients receiving limited income supports. Feedback from individuals in the community also indicates that a number of apartments are also adult only (i.e., families with children are not welcome).



4.6 Near-Market, Non-Market and Seniors Housing in the Crowsnest Pass

Near-market housing consists of rental and ownership housing targeted specifically to low- and moderate-income households and are often made more affordable through the combined efforts of and partnerships between local non-profits, the private sector and government. **Non-market** housing consists of supportive/transitional housing and emergency shelters in which residents' rents are fully subsidized through government and social programs. **Seniors' housing** is a broad category that can include both near- and non-market options and, therefore, warrants its own section.

4.6.1 Near-Market Housing in the Crowsnest Pass

Near-market housing generally consists of the following:

- Limited/shared equity homeownership options such as:
 - Housing Co-operatives
 - Co-housing
 - Perpetually affordable/resale restricted housing
- Staff-oriented rental accommodations; and
- Subsidized/social rental housing:
 - Rent-geared-to-income rental units (Community Housing)
 - Rent supplements

There are currently no limited/shared equity homeownership opportunities in the Crowsnest Pass either in the form of a housing co-op, co-housing or perpetually affordable/resale restricted homeownership. Nor are there any Community Housing units (i.e., subsidized, rent-geared-to-income units for families with children) – the nearest Community Housing units are located in Pincher Creek and managed by the Pincher Creek Foundation.

Until recently, there have been no households receiving rent supplements in the Crowsnest Pass. However, Crowsnest Pass Senior Housing has come forward and will be administering rent supplements funded through the Alberta Housing and Urban Affairs' *Direct Rent Supplement Program* (DRSP).

The potential number of staff housing units in the Crowsnest Pass was unknown at the time this report was written. However, feedback gathered during the Key Person Interviews and Focus Group meetings suggests that the Crowsnest Centre is often used to provide housing for seasonal workers (e.g., staff working at Castle Mountain). Crowsnest Community Savings also provides a home for its Bank Manager and the Tim Horton's provides housing for its immigrant workers. Some employers in the oil and gas industry have also been known to rent large blocks of hotel rooms for their staff. It is expected that other employers in the community may also be providing housing for some of their staff.

4.6.2 Non-Market Housing in the Crowsnest Pass

Non-market housing consists of emergency shelters (e.g., homeless shelters, youth shelters, family violence shelters and Safe Houses) and supportive housing (e.g., Group Homes and second stage/transitional housing).



There are currently no emergency shelters (e.g., homeless shelters, youth shelters, family violence shelters or Safe Houses) within the Municipality of Crowsnest Pass. Nor are there any second stage/transitional housing units in the community.

There is currently one (1) *registered* Group Home in the Crowsnest Pass owned and operated by the Crowsnest Community Support Society as part of the Mountainview Industries program. This Group Home currently provides housing for four (4) developmentally disabled adults¹⁶ and offers live-in training and staff support. The Crowsnest Community Support Society also owns three (3) other rental homes in the community which it rents out to clients at an affordable rate (based on the clients' incomes and the costs of operating/maintaining the homes). While staff members are available to provide supports to the residents, these units are not formally registered as Group Homes. In the past, the Society also purchased five (5) homes (a combination of apartment-style condominiums and single detached houses) which it later sold to some of its clients on a rent-to-own basis. This strategy is no longer deemed possible given the increased cost of housing in the Pass. The Society estimates a need for up to ten (10) homes to meet the needs of its clients (in part a result of the trend to move away from group home living and the preference among clients to live on their own).

4.6.3 Seniors' Housing in the Crowsnest Pass

Seniors' housing includes a range of near- and non-market options, including:

- Seniors' Independent Living/Self-Contained units;
- Seniors' Supportive Living/Assisted Living units; and
- Seniors' Continuing Care beds.

4.6.3.1 Seniors' Independent Living/Self-Contained Units

Seniors' Independent Living/Self-Contained units provide self-contained suites (e.g., bedroom, bathroom, kitchen and sitting area) along with common facilities for seniors who are functionally independent yet wish to live in a congregate setting. Limited services are provided other than basic housekeeping and Home Care where required.

There are currently 42 seniors' Independent Living units in the Crowsnest Pass that are owned by the Province and managed by Crowsnest Pass Senior Housing (a local Management Body operating under a Ministerial Order issued by the Province of Alberta). This includes Tecumseh Mountain Manor in Blairmore (30 units) and the Westwinds Apartments in Bellevue (12 units). All 42 units are private, one-bedroom apartments offered to seniors on a rent-geared-to-income basis (i.e., 30% of their before tax income) to a maximum of \$450 per month. Crowsnest Pass Senior Housing is currently evaluating the possibility of raising the rent ceiling to \$500 in 2009.

Both the Tecumseh Mountain Manor and Westwinds Apartments are currently full. There were approximately five (5) seniors on the waitlist for Tecumseh and no one on the waitlist for Westwinds at the time of this report.

Both buildings are approximately 30 years old. Tecumseh has one (1) wheelchair accessible apartment while Westwinds has no accessible units. Feedback gathered during Key Person

¹⁶ The group home is licensed for up to six (6) individuals. However, the Crowsnest Community Support Society feels that it would be too crowded to have six individuals living within the home along with support staff given its size and funding for support staff is currently only available to meet the needs of four individuals.



Interviews indicate that units within the Tecumseh Mountain Manor are generally accessible but there are starting to be a few issues (e.g., seniors with walkers getting around as neither building has an elevator - walkers are permitted within both buildings, while scooters are not).

4.6.3.2 Seniors' Supportive/Assisted Living

Seniors' Supportive/Assisted Living provides a combination of housing, board, and supportive services/personal care assistance. Units may be self-contained apartments or shared rooms for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care. Services typically provided include daily meals, housekeeping, transportation, social and recreational opportunities, personal care as required through Home Care, assistance with medications as required through Home Care, and a 24-hour monitoring and emergency response system.

Senior Citizen Lodges are a form of Supportive Living. Core services provided within Lodges typically include basic room furnishings, meals, housekeeping services, linen services, building security, 24-hour non-medical staffing and life enrichment services. Some lodges may also provide personal care, medication assistance and contracted home care services.

Assisted Living is a form of Supportive Living that involves a higher level of personal and health care services. It is a residential long-term care alternative that involves the managed delivery of prescribed health and personal services within a residential (i.e., non-institutional) setting.

In some Health Areas, the difference between Supportive Living and Assisted Living focuses on the particular qualifications of the health care providers. For example, in Supportive Living facilities (including Lodges), unscheduled personal care is provided by Health Care Aides while professional services such as nursing and rehabilitation services are provided by Home Care Nurses. However, in Assisted Living, health care services are provided by Licensed Practical Nurses along with Health Care Aides.

Crowsnest Pass Senior Housing currently operates one (1) seniors' Lodge (York Creek Lodge in Blairmore) also owned by the Province. York Creek Lodge contains 58 units – six of which are double rooms for couples that include a bedroom, a sitting room and a private bathroom. The remaining 52 rooms are single-occupant bed-sitting rooms with a private bathroom. All of the rooms are relatively small and are not handicapped accessible.

Rents at York Creek Lodge are set by the Province. Generally, a senior household has to earn an income below \$27,500 – for which rents are set at \$840 per month and Crowsnest Pass Senior Housing receives a daily subsidy for qualifying residents from the Province in the form of the Lodge Assistance Grant. Those residents earning more than \$27,500 are not subsidized – in which case, rents are \$1,000 per month.

There is currently no waitlist for York Creek Lodge (while approximately 2.5 years ago, there were close to 20 seniors on the waitlist). The lack of waitlist is due in part to an increase in vacancies along with more Home Care and better family support allowing more seniors to stay in their homes longer.

Feedback gathered from Key Person Interviews indicates that York Creek Lodge may not be meeting the current and future needs of seniors. As seniors are able to remain in their own homes longer, those who are moving into the Lodge are requiring a higher level of care which



the Lodge may not be able to provide. The Lodge is also approximately 25 years old and the rooms may be too small to meet the expectations of the new generation of seniors.

There are currently no Assisted Living units in the Crowsnest Pass. Additional feedback gathered during the Key Person Interviews suggests that the lack of Assisted Living in the Pass is forcing seniors in need of that level of care to either move to Lethbridge or other communities where the services are available or to go into Continuing Care.

Feedback gathered from participants in the Focus Group meetings suggests that a majority of people currently in Continuing Care would be more suitably housed in a Designated Assisted Living (DAL) facility and that the Province is moving toward making DAL the cornerstone of Assisted Living in Alberta.

4.6.3.3 Seniors' Continuing Care/Long-Term Care

Seniors' Continuing Care/Long-Term Care beds offer a wide range of services within a facility setting (e.g., nursing home, auxiliary hospital, long-term care facility) to seniors and persons with disabilities whose needs exceed those services provided in either a Supportive Living or Assisted Living environment (i.e., for seniors and persons with disabilities who require ongoing, unscheduled health care and/or emergency medical assistance).

Services typically provided by the operator in a Continuing Care/Long-Term Care facility include:¹⁷

- Nursing care (e.g., Registered Nurses);
- Pharmacy services;
- Nutrition service;
- Physical therapy;
- Housekeeping services, and laundry for bedding and linens;
- Supplies for recreation programs;
- Dressing and wound care supplies;
- Incontinent products and bladder care equipment;
- Transportation (including ambulance transport) for prescribed services; and
- Trust account services

Residents living in a Continuing Care/Long-Term Care facility are often responsible for the following:¹⁸

- Accommodation charges
- Personal laundry services
- Hair care
- Personal goods and services
- Transportation for recreational purposes
- Services not covered by Alberta Aids to Daily Living and other benefit programs

¹⁷ http://www.health.alberta.ca/regions/RHA_long-term-care.html (accessed January 29, 2008)

¹⁸ *Ibid.*



The Crowsnest Pass currently has 60 Continuing Care beds located within the Crowsnest Pass Hospital.

4.6.3.4 Summary of Seniors' Housing in the Crowsnest Pass

Table 31 provides a summary of the seniors' housing currently available in the Crowsnest Pass.

Table 31: Summary of Seniors' Housing in the Crowsnest Pass (2008)

Housing Type	Location	Nº. of Units
Independent Living:	Tecumseh Mountain Manor	30
	Westwinds Apartments	12
Supportive Living:	York Creek Lodge	58
Assisted Living:	N/A	0
Continuing Care/Long-Term Care:	Crowsnest Pass Hospital	60
Total Seniors' Housing Units/Care Beds		160

Currently, there are 160 seniors' housing units in the Crowsnest Pass serving approximately 13.3% of the 1,205 seniors ages 65 and over identified in the 2006 Federal Census. Alberta Seniors and Community Supports estimates that, in 2004, approximately 11% of the province's seniors were living in some form of provincially-funded seniors' housing. This includes:

- 4.3% of Alberta's seniors who were living in self-contained, subsidized rental accommodations;
- 2.7% of Alberta's seniors who were living in housing provided under the Lodge and Cottage programs; and
- 4.0% of Alberta's seniors who were living in continuing care facilities.

Based on these percentages and an estimated senior's population of 1,205, the current need for seniors' housing in the Crowsnest Pass would include:

- 52 Independent Living units;
- 33 Supportive Living (Lodge) units; and
- 48 Continuing Care beds.

While these figures suggest that the Crowsnest Pass may be over-represented both in terms of Supportive Living units and Continuing Care beds and under-represented in terms of Independent Living units, these averages are based on province-wide figures in 2004 and may not accurately reflect the particular health and care needs of seniors living in the Crowsnest Pass.

Feedback gathered from Key Person Interviews suggests that as recreational homeowners begin retiring in the community, they may assist their ageing parents to move to the community creating an increase in demand for seniors' housing and related supports that the existing nature and supply of seniors' housing may not be able to support.

The absence of a full continuum of housing and supports for seniors may also present a challenge for the community – both short-term and long-term. As seniors continue to live longer



and remain longer in their own homes, those who decide to move into a seniors' housing facility usually require higher levels of care than the facilities are designed to support. For example, it is estimated that up to 50% of the seniors currently living in the York Creek Lodge would be better served in a Designated Assisted Living facility. The absence of an Assisted Living facility in the community may lead to an increased number seniors having to move into Long-Term/Continuing Care at the hospital sooner than they otherwise would.

Another challenge affecting seniors' housing in the Crowsnest Pass is the current geographic distribution of that housing. As seniors' health needs continue to increase, they may be required to move to yet another facility that offers a higher level of care. This additional move can be particularly disruptive and have additional adverse affects on the individual's health. In the absence of an Assisted Living facility (or Designated Assisted Living facility), seniors with high care needs may be required to move into the Continuing Care wing at the Crowsnest Pass Hospital – which to some seniors can be psychologically devastating and reduce their longevity.

Geographically dividing levels of care in the community can often lead to dividing up people – which can be particularly devastating for couples who have been together for decades but find themselves having to live in separate facilities and even separate communities if one partner's health care needs greatly exceeds the other's (i.e., one partner can remain in the Lodge in Bellevue while the other partner has to move into Continuing Care at the hospital in Blairmore).

A newer integrated facility on one site that combines Independent Living with a Lodge and a Designated Assisted Living facility could allow seniors (both individuals and couples) to move around within the same physical structure and still see each other every day. It could also be designed to better meet the current needs and future expectations¹⁹ of seniors (e.g., larger rooms, more storage space, room for walkers and scooters, larger dining facilities, more functional spaces, etc.). This could potentially allow the York Creek Lodge to be redeveloped or converted into affordable housing for persons under 65 with disabilities.

4.7 Planned Future Housing Developments in the Crowsnest Pass

If past trends are the best predictor of future trends, housing will likely continue to become less affordable (i.e., more expensive to build and purchase) over time. Table 32 (next page) shows the total and average values of residential development permits issued by the Municipality of Crowsnest Pass between 2001 and 2006 for new housing starts.²⁰ It should be noted that these statistics only reflect the value of construction permits sought from the Municipality (i.e., the statistics only reflect the construction costs of new homes – they do not include costs associated with purchasing the land or servicing that land).

Based on this information, the average permit value of a new home built in the Crowsnest Pass more than tripled between 2001 and 2006 from an average of \$90,460 in 2001 to \$282,395 in 2008. Based on these figures, new homes built in the Crowsnest Pass are becoming increasingly *less* affordable over time.

¹⁹ It is important to recognize that many of the older seniors today grew up in homes that were significantly smaller than they are today (e.g., a family of five – three children – sharing a 650 ft² home with only one bathroom between was not uncommon). Future seniors have grown accustomed to their larger homes (in excess of 2,000 ft²) with more space, more privacy, larger rooms allowing for larger furniture, ample storage, larger bathrooms, etc. It is unlikely that a large portion of seniors 10-15 years from now will accept the seniors' housing facilities in the Crowsnest Pass as they are currently designed and outfitted.

²⁰ Only new home starts are included in these statistics. Permit values for home renovation and garages are not included.



Table 32: Average Residential Building Permit Values (2001 - 2008) in the Municipality of Crowsnest Pass (Municipality of Crowsnest Pass Building Permit Statistics)

Year	Total Value of Residential Building Permits Issued*	Total Housing Starts	Average Residential Building Permit Value
2001	\$2,351,886	26	\$90,460
2002	\$3,877,110	33	\$117,490
2003	\$2,985,218	24	\$124,385
2004	\$2,460,740	17	\$144,750
2005	\$2,597,513	17	\$152,795
2006	\$11,578,194	41	\$282,395
Percent Change	N/A	N/A	212.2%

Data Source:

Municipality of Crowsnest Pass Building Statistics

**Figures represent new housing starts only (i.e., home renovation and garage permits are excluded)*

NOTE: Data may be subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

A number of factors will influence the cost of new homes, including:

- Location (a downtown versus country residential or waterfront location);
- Housing type and density (e.g., apartment-style and townhouse condominiums compared to single-detached homes);
- Overall size (square footage);
- Interior fittings and finishes (granite vs. laminate countertops, hardwood vs. MDF moldings, hardwood vs. linoleum flooring, etc.);
- Inflation (e.g., escalating labour and material costs); and/or
- Market forces.

Each of these factors can affect the overall land costs, development costs and construction costs of new homes.

4.7.1 Current Major Housing Developments

There are currently several significant new developments underway within the Crowsnest Pass, each with housing as either part of the focus or the sole focus. These developments include:

- Bridgecreek Resort (Trout Landing);
- Crowsnest Mountain Resort;
- Gold Creek;
- Ironstone Lookout;
- Kananaskis Wilds;
- Mohawk Meadows;
- Nez Perce;
- River Run;
- Sawback Ridge;



- Southmore;
- Timberline; and
- Valley Ridge.

4.7.1.1 Bridgecreek Resort (Trout Landing)

The Bridgecreek Resort (Trout Landing) Area Structure Plan proposes to develop approximately 55 acres along the Crowsnest Lake in the Sentinel area as a Comprehensive Resort Village. The proposed housing will consist of “a diversity of homes and accommodations” and will seek to serve a “broad cross section of residents”.

While the proposed development will incorporate housing types and densities that could potentially allow for affordable housing for low- and modest households, there is no specific mention of affordable housing in the Plan and, therefore, it is uncertain whether or not affordable housing is part of the vision. However, a focus on housing diversity including mixed-use developments and an overall goal of developing an environmentally, economically and socially sustainable village suggests that affordable housing to low- and modest income households will likely be incorporated into the final development at some level.

4.7.1.2 Crowsnest Mountain Resort

The Crowsnest Mountain Resort Area Structure Plan proposes to develop approximately 66.7 acres west of Coleman as a Comprehensive Resort Village. The proposed housing will consist of “a variety of residential development types, with a focus towards multi-family townhouse development.”

While the proposed development will incorporate a housing type and density that could potentially allow for affordable housing for low- and modest households, there is no specific mention of affordable housing in the Plan and, therefore, it is uncertain whether or not affordable housing is part of the vision given the resort focus of the Plan (i.e., the development may be marketed towards recreational homebuyers).

4.7.1.3 Gold Creek

Gold Creek will be a country residential subdivision consisting of 30 three-acre lots north of Frank and east of Gold Creek (i.e., east of Valley Ridge Estates). The developers have recently received approval from the Municipality and are currently preparing a subdivision plan.

4.7.1.4 Ironstone Lookout

ClansWest Development Ltd. is currently developing approximately eight (8) acres east of Coleman (Ironstone Lookout). When completed, Ironstone Lookout will comprise 68 semi-detached townhouses and bungalows.

The target market for Ironstone Lookout is both local residents looking for opportunities to downsize and recreational investors looking for maintenance-free living in the Crowsnest Pass. Currently, prices at Ironstone Lookout range from \$340,000 to \$389,000.



4.7.1.5 Kananaskis Wilds

The Kananaskis Wilds Area Structure Plan proposes to develop approximately 38 acres north of Coleman as a bareland condominium subdivision consisting of 79 one-third- to one-half-acre lots.

The target market identified for these homes are second-home-buyers and recreational homeowners seeking secluded lots for their mountain chalets. As a result, it is unlikely that the Kananaskis Wilds area will offer any affordable housing opportunities for low- or modest-income households.

4.7.1.6 Mohawk Meadows

Mohawk Meadows is a residential subdivision located in Bellevue that is currently under development. The subdivision will consist of 30 lots ranging in size from 7,000 to 8,000 square feet (i.e., regular residential lots).

4.7.1.7 Nez Perce

The Nez Perce Area Structure Plan proposes to develop approximately 437.5 acres north of West Coleman as a country residential subdivision.

The target market identified for these homes are second-home-buyers and recreational homeowners seeking large acreage lots. As a result, it is unlikely that the Nez Perce area will offer any affordable housing opportunities for low- or modest-income households.

4.7.1.8 River Run

The River Run Area Structure Plan proposes to develop approximately 52 acres along Hwy 3 in Blairmore as a Comprehensive Multi-Use Development. The proposed housing will consist of a combination of low-density single family and semi-detached homes, medium-density townhouses and rowhouses, and high-density apartment-style dwellings on 296 residential lots.

While the proposed development will incorporate a range of housing types and densities that could potentially allow for affordable housing for low- and modest households, there is no specific mention of affordable housing in the Plan and, therefore, it is uncertain whether or not affordable housing is part of the vision. However, a focus on housing diversity including mixed-use developments and an overall goal of integrating the development socially and economically into the broader community suggests that affordable housing to low- and modest income households will likely be incorporated into the final development at some level.

4.7.1.9 Timberline

Timberline is a residential subdivision located in Bellevue consisting of 30 lots ranging in size from 7,000 to 8,000 square feet (i.e., regular residential lots).



4.7.1.10 Sawback Ridge

The Sawback Ridge Area Structure Plan proposes to develop approximately 33 acres north of Coleman as a residential development. The proposed housing will consist of a combination of single family homes and townhouses.

There are no plans to incorporate housing that is affordable to low- and modest households in the Sawback Ridge development. Rather, this development will target higher-income homebuyers.

4.7.1.11 Southmore

The Southmore Area Structure Plan proposes to develop approximately 100 acres south of Blairmore as a Comprehensive Ski Village. The proposed housing will include a combination of residential neighbourhoods and resort living on 50 residential lots.

There is no specific mention of affordable housing in the Plan and, therefore, it is uncertain whether or not affordable housing is part of the vision given the resort focus of the Plan (i.e., the development may be marketed towards recreational homebuyers).

4.7.1.12 Valley Ridge

The Valley Ridge Area Structure Plan proposes to develop approximately 160 acres north of Frank as country residential lots exceeding three (3) acres in size. As a result, it is unlikely that the Valley Ridge development will offer any affordable housing opportunities for low- or modest-income households.

4.7.2 Planned Future Economic Developments in the Crowsnest Pass

No major economic development initiatives were identified for the Crowsnest Pass while this study was underway. It is important to recognize the potential for any large-scale developments proposed for the Pass to bring in a number of temporary workers during the construction phase. This can have a significant impact on the community's short-term housing needs. Major economic development initiatives that will provide new job opportunities for local residents once the projects are completed will also likely impact the community's long-term housing needs. Where possible, potential housing-related issues and impacts should be identified and addressed during the planning stages of these initiatives.



Chapter 5

Housing Needs Analysis

5.1 Introduction

This chapter estimates the number of households within the Crowsnest Pass that may be facing housing challenges and/or hardships in either of four standard categories:

1. Housing adequacy (physical safety and maintenance of the home);
2. Housing suitability (proper size of the home given the size of the household);
3. Housing affordability (the cost of the home related to the household's income);
and
4. Housing accessibility (the degree to which housing meets the needs of persons with health, mobility or stamina limitations).

Housing affordability is typically the dominant issue for the majority of households experiencing difficulty. However, it also tends to affect the other two. For example, households unable to afford the average price of market housing (either rental or homeowners) may find themselves choosing (or being limited to) housing that is too small to meet their needs. Alternatively, homeowners that find themselves paying an excessive amount of their before-tax income on their mortgage payments and may not be able to commit to the ongoing upkeep and maintenance required to keep their home in good condition or pay for upgrades to their homes to make them more accessible. Similarly, renters may find themselves with few housing choices available to them other than those rental properties poorly maintained by their owners.



5.2 Housing Adequacy in the Crowsnest Pass

Housing adequacy refers to the physical safety of an individual dwelling. Housing is considered inadequate if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or black mould.

Table 33 shows the degree to which dwellings in the Crowsnest Pass may be in need of major repairs compared to the province as a whole based on Statistics Canada Census data for 2006 (data from the 1996 and 2001 Censuses is not available).

Table 33: Homes in Need of Major Repairs in the Municipality of Crowsnest Pass vs. Province of Alberta (2006 Statistics Canada Federal Census Data)

Characteristics	Crowsnest Pass	Alberta
Total Private Occupied Dwellings	2,630	1,256,200
% Occupied Dwellings Requiring Major Repairs	11.6%	6.7%
Estimated No. Dwellings	305	84,165

Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

According to this data, the Crowsnest Pass has a significantly higher percentage of homes in need of major repairs compared to the province as a whole. Based on this data, there may be as many as 305 homes in the Crowsnest Pass in need of major repairs and, therefore, *could* be considered inadequate. However, this data was derived from permanent residents completing the Long Questionnaire from the 2006 Census and may not accurately reflect the condition of homes owned by non-permanent residents. The estimate of 305 homes is based on the published total of dwellings occupied by permanent residents (2,630). Should the total number of dwellings published in the 2006 Census data be used, there could be as many as 350 homes in the Crowsnest Pass in need of major repairs ($3,004 \times 11.6\% = 348$ – rounded up to 350).

Table 34 (next page) shows a more detailed look at the number and percentage of homes in the Crowsnest Pass in need of repairs within each of three categories:

1. Homes requiring “regular maintenance only”;
2. Homes requiring “minor repairs”; and
3. Homes requiring “major repairs”.

Note that the data in Table 34 compares rental homes to owned homes and applies only to those homes occupied by permanent residents (data for homes occupied by seasonal and non-permanent residents was not collected by Statistics Canada during the 2006 Federal Census).



**Table 34: Repair Status of Homes in the Crowsnest Pass Occupied by Permanent Residents
(2006 Statistics Canada Federal Census Data)**

Repair Status	Owned Dwellings		Rented Dwellings		Total Dwellings	
	N ^o	%	N ^o	%	N ^o	%
Regular Maintenance Only	1,170	52.0%	200	52.6%	1,370	52.1%
Minor Repairs	810	36.0%	145	38.2%	955	36.3%
Major Repairs	270	12.0%	35	9.2%	305	11.6%
Total	2,250	100.0%	380	100.0%	2,630	100.0%

Data Source:

Statistics Canada 2006 Census of Population, Catalogue Number 97-554-XCB2006023

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

According to this data, rental housing – in general – appears to be better maintained than ownership housing. Approximately 9.2% of rental homes were deemed by their occupants to require major repairs in 2006 compared to 12.0% for homes occupied by their owners.

The age of the housing in the community may be a factor contributing to a higher percentage of homes in need of major repairs in the Crowsnest Pass (11.6%) compared to the province as a whole (6.7%). Table 35 compares the percentage of homes in the Crowsnest Pass in need of repairs to the period in which they were constructed based on 2006 Federal Census data.

Table 35: 2006 Maintenance Requirements for Private Dwellings in the Municipality of Crowsnest Pass by Period of Construction (2006 Statistics Canada Federal Census Data)

Period of Construction	Total		Regular Maintenance		Minor Repairs		Major Repairs		
	N ^o	%	N ^o	%	N ^o	%	N ^o	% Total	% Period
1920 or Before	375	14.3%	120	8.8%	185	19.4%	70	23.0%	18.7%
1921 to 1945	515	19.6%	245	17.9%	200	20.9%	75	24.6%	14.6%
1946 to 1960	280	10.6%	130	9.5%	90	9.4%	60	19.7%	21.4%
1961 to 1970	190	7.2%	50	3.6%	135	14.1%	0	0.0%	0.0%
1971 to 1980	540	20.5%	245	17.9%	210	22.0%	80	26.2%	14.8%
1981 to 1985	300	11.4%	215	15.7%	70	7.3%	10	3.3%	3.3%
1986 to 1990	70	2.7%	40	2.9%	25	2.6%	0	0.0%	0.0%
1991 to 1995	120	4.6%	90	6.6%	20	2.1%	10	3.3%	8.3%
1996 to 2000	100	3.8%	85	6.2%	15	1.6%	0	0.0%	0.0%
2001 to 2006 *	135	5.1%	140	10.2%	0	0.0%	0	0.0%	0.0%
Total Dwellings	2,630	100.0%	1,370	100.0%	955	100.0%	305	100.0%	11.6%

Data Source:

Statistics Canada 2006 Census of Population Catalogue Number 97-554-XCB2006023

** As of May 16, 2006*

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables



According to this data, the older the home, the more likely it is to require repairs. In terms of those homes requiring major repairs, close to half (47.6%) were built prior to 1945, while only 6.6% were built since 1981. Homes built between 1971 and 1980 stand out as having an inordinate amount requiring major repairs. This may be related to the higher percentage of homes in the Crowsnest Pass that were built at that time (i.e., the largest percentage of homes currently located in the Crowsnest Pass – 20.5% – were built between 1971 and 1980). However, if no other factors were involved, it would stand to reason that if 20.5% of the homes were built during that period, then 20.5% of the homes requiring major repairs should also be built during that period. This is not the case – especially when compared to homes built during the previous decade and the decade (the 1960s) and the proceeding decade (the 1980s). According to the Statistics Canada data, 26.2% of the homes requiring major repairs were built during this period and 14.8% of homes built during this period now require major repairs (compared to 11.6% of all homes in the Crowsnest Pass).

Alberta was undergoing a development boom during the 1970s, in which case the speed at which homes were being built in the Crowsnest Pass may have resulted in a generally lower quality of construction for those homes as compared to homes built before and after the boom. Another explanation could be that homes built in the 1970s are just now entering that stage in their life cycle where major repairs and perceived need for upgrades/renovations are staring to surface (e.g., a new roof being required, electrical and plumbing upgrades being sought, etc.). A third explanation could relate to the increasing number of homes in the community that are being purchased by seasonal and non-permanent residents and “fixed up.” The more this occurs, the more likely other homeowners in the area are to see the need to fix up their own homes. However, if this were the case, one would expect an increasing number of homes built during the 60s also identified as needing major repairs (which is not the case. The lower overall quality of homes built during the boom in the 1970s is most like the dominant factor – especially when observed next to the high percentage of homes built between 1946 and 1960 requiring major repairs (possibly a reflection of homes built during the post-war boom of the late 1940s).

5.2.1 Anecdotal Evidence of Housing Adequacy Challenges in the Crowsnest Pass

Feedback from participants in the Key Person Interviews suggests that issues related to housing adequacy may be declining as an increasing number of older homes in the community have been purchased by weekenders who have upgraded and repaired the homes. These upgrades and repairs by seasonal/non-permanent residents may be encouraging permanent residents to do the same to their homes. Furthermore, since homes in the Crowsnest Pass are now worth more than they were previously, homeowners have easier access to home equity lines of credit for repairs and renovations.

Despite these recent efforts, there continues to be a significant number of older homes in the community that may not have been upgraded – especially rental units or homes owned by seniors and other low- and modest-income households who do not have the financial resources, skills and/or stamina to upgrade their homes. As one participant in the Key Person Interviews indicated, “there is a limited capacity for people to be able to afford to fix their homes – especially if they are in dire straits or if there are substantial renovations that need to be done. It’s not that they don’t want to deal with the problem. They simply can’t.”

Examples cited by participants in the Key Person Interviews of household adequacy issues included homes infested by mice and/or insects, homes with poor insulation including drafty windows and doors, older heating systems, and outdated wiring and/or plumbing. Issues with



poor insulation or inadequate heating are particularly problematic during the winter months, leading to escalating utility costs and further exacerbating affordability issues.

According to several participants in both the Key Person Interviews and the Focus Group meetings, many of the homes in the community that may be considered “affordable” are likely to require extensive renovations in order to make them livable by today’s standards. However, completing these renovations is likely to be an expensive and time consuming activity given the age of the homes and the limited availability of skilled and experienced contractors.

The lack of rental housing can also lead to increasing incidents of housing adequacy. For example, when there is limited or no alternative rental available, the house needing major repairs still gets rented (i.e., there’s no place else for people to go). This can create a disincentive for landlords to maintain or upgrade their units – and similarly for the tenants to make the effort to care for their units.

Mould may be another issue. Even though homes with mould issues can present a significant health issue, people are remaining in these homes because there is no place else for them to go. It was also suggested during one of the Focus Group meetings that there are several rental units in the community that remain vacant but cannot be rented because of mould issues. During another Focus Group meeting, it was identified that several homes in the community are not currently hooked up to water and sewer; posing a public health concern.

Some additional comments and observations made by participants in the Key Person Interviews include:

- Many long-term residents in the Crowsnest Pass have been through some pretty hard times and the overall culture/mentality of the community is more accepting of lower standards of appearance and repair. This is slowly starting to change.
- Seniors are staying in their homes longer – perhaps too long – which means their homes are more likely to fall into disrepair for seniors who do not have the strength/stamina, skills and/or money to do basis preventive maintenance or renovate/upgrade.
- It is hard to get contractors – it is hard even to get quotes from contractors who do come. Contractors are also expensive to hire and costs continue to escalate year to year (inflation).

Appendix B: Focus Group Meeting Feedback provides additional comments and anecdotal evidence of housing adequacy issues and challenges in the Crowsnest Pass. Readers are encouraged to review the range of feedback provided by various community members during the Focus Group meetings.

According to the results of an online survey delivered between May 11 and May 31, 2009, only four (4) respondents who answered the question (10.5%) indicated that they were living in homes that needed either major repairs (3 respondents - 7.9%) or needed to be torn down (1 respondent - 2.6%). The majority of survey respondents answering this particular question (71.1% - or 27 respondents) indicated their homes were either in good condition (39.5% - or 15 respondents) or excellent condition (31.6% - or 12 respondents). Additionally, one (1) respondent (2.6%) indicated that their home did not contain hot piped water (however, this respondent did indicate that the home was hooked up to municipal water and sewer). In all cases, respondents indicated that their homes were hooked up either to municipal water and sewer or well water and septic. *Appendix C: Online Survey Results* provides a more detailed account of feedback gathered through this survey.



5.3 Housing Suitability in the Crowsnest Pass

Housing suitability refers to the size of the home in terms of bedrooms compared to the size of the family living in that home. National Occupancy Standards set minimum criteria for number of persons per bedroom and level of privacy for members of a household. These standards require:

- A maximum of two persons per bedroom;
- That the parent(s)'s bedroom be separate from that of the children(s)'s;
- That family members over the age of 17 not share a bedroom; and
- That family members over four years of age and of the opposite gender not share a bedroom.

Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions. There are currently no published data by Statistics Canada directly related to housing suitability in the Crowsnest Pass (as defined using National Occupancy Standards). However, Statistics Canada has identified that, in 2006, homes within the Pass had on average 6.6 rooms per dwelling and that 0.8% of homes in the community had more than one person per room (Table 36). Statistics Canada defines a room as follows:

"A 'room' is an enclosed area within a dwelling which is finished and suitable for year-round living (e.g., kitchen, dining-room, or bedroom). Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes."²¹

In comparison, Alberta had on average 6.8 rooms per dwelling in 2006 and 1.3% of homes in the province had more than one person per room. While this data suggests that the Crowsnest Pass may have relatively few suitability issues, these figures do not relate directly to the number or percentage of households with *two or more* people sharing a *bedroom* – and, therefore, do not relate to National Occupancy Standards (i.e., more than one person per room does not necessarily translate into more than two persons per *bedroom*).

Table 36: Dwellings with More Than One Person Per Room in the Municipality of Crowsnest Pass vs. the Province of Alberta (2006 Statistics Canada Federal Census Data)

Characteristics	Crowsnest Pass	Alberta
Total Private Occupied Dwellings	2,630	1,256,200
Dwellings With More Than One Person Per Room	0.8%	1.3%
Estimated No. Dwellings	21	16,331

Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

²¹ Statistics Canada, 2007. *Crowsnest Pass, Alberta* (table). *2006 Community Profiles*. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.
<http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E>
(accessed June 20, 2007).



Statistics Canada also publishes data for the Crowsnest Pass comparing the number of people per household to the number of rooms per dwelling based on the 2006 Federal Census (see Table 37 – next page). Again, this data does not directly indicate the number or percentage of households in the Pass with two or more people sharing a bedroom. However, it does indicate the number of households that could potentially be in a situation where two or more people have to share a bedroom.

As mentioned above, Statistics Canada includes kitchens, dining rooms, living rooms and bedroom within its definition of a “room” but excludes bathrooms, halls, vestibules and rooms used solely for business purposes. Based on these distinctions, it is reasonable to assume that a one-room dwelling would most likely consist of a bachelor suite or similar unit. It is also reasonable to assume that a two-room unit would most likely consist of a combined living area and kitchen (e.g., an open-concept kitchen and living room) along with one bedroom. A three-room unit would most likely consist of a kitchen/breakfast nook, a living room and one bedroom, while a four-room unit would likely consist of a kitchen/breakfast nook, a living room and two bedrooms. Larger units would most likely contain more bedrooms and/or more specialized rooms (e.g., separate kitchen and dining room).

Based on these assumptions:

- A one-person household could most likely live comfortably in either a one-room dwelling (assuming that dwelling was a bachelor suite) or a two-room dwelling (assuming that dwelling was a one-bedroom apartment with an open-concept kitchen and living room) and still meet National Occupancy Standards;
- A two-person household could most likely live comfortably in a two-room dwelling (assuming that dwelling was a one-bedroom apartment with an open-concept kitchen and living room) or in a three-room dwelling (assuming that dwelling consisted of a kitchen/breakfast nook, a living room and one bedroom) and still meet National Occupancy Standards; but only if that household consisted of a married, common-law or similar couple;
- A two-person household that involved either a roommate situation or a lone-parent with one child would likely require a three- or four-room dwelling (i.e., a two-bedroom apartment with an open-concept kitchen and living room – two rooms, or a two-bedroom apartment with a kitchen/breakfast nook and a separate living room – four rooms); etc.

Table 37 (next page) takes these assumptions and creates the following formula:

$$\textit{Dwelling Suitability} = \textit{Household Size} + 2 \textit{ Rooms}$$

Therefore, in order to be deemed as living suitably using the Statistics Canada 2006 Census data, a household should be living in a home that has at least two more rooms than the actual size of the household (identified in Table 37 by areas at the top and to the right without any highlighting).

- A Household identified as living in a home with **only one (1) more room** that the actual size of the household **may (or may not)** be living in overcrowded conditions – there is insufficient data to be certain (identified in Table 37 by areas towards the left and top with pale/yellow highlighting);



- A Household identified as living in a home with the **same number of rooms** as the actual size of the household is **quite likely** to be living in overcrowded conditions (identified in Table 37 by areas towards the left and middle with medium/orange highlighting); and
- A Household identified as living in a home with **fewer rooms** than the actual size of the household is **most likely** to be living in overcrowded conditions (identified in Table 37 by areas towards the left and bottom with dark/green highlighting).

**Table 37: Estimated Number of Households in the Crowsnest Pass That May Be Living in Unsuitable Dwellings
(2006 Statistics Canada Federal Census Data)**

Household Size	Total Households	1 Room	2 Rooms	3 Rooms	4 Rooms	5 Rooms	6 Rooms	7 Rooms	8 Rooms	9 Rooms	10+ Rooms
1 Person	870	0	10	65	145	180	190	130	55	40	45
2 Persons	1,060	0	10	35	90	215	175	250	130	65	90
3 Persons	300	0	0	10	20	65	95	45	35	10	25
4 Persons	270	0	0	0	10	10	30	45	65	30	75
5 Persons	120	0	0	0	15	10	15	20	35	0	15
6+ Persons	10	0	0	0	0	0	0	0	0	0	0
All Households	2,630	10	10	115	270	480	505	500	330	150	265

Data Source:

Statistics Canada - 2006 Census. Catalogue Number 97-554-XCB2006016.

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Based on the assumptions presented above and using 2006 Census data:

- An estimated 15 households are most likely living in overcrowded conditions;
- An estimated 40 households are quiet likely to be living in overcrowded conditions; and
- An estimated 90 households may or may not be living in overcrowded conditions.

Therefore, there may as few as 15 households and as many as 145 households in the Crowsnest Pass potentially living in overcrowded conditions that would be considered unsuitable based on National Occupancy Standards. Exceptions can and do exist making these estimates approximations at best.



5.3.1 Anecdotal Evidence of Housing Suitability Challenges in the Crowsnest Pass

According to participants in both the Key Person Interviews and the Focus Group meetings, while the community has a large number of smaller homes, issues with housing suitability appear to be limited. This does not mean that issues with overcrowding do not occur. Rather, they are not as prevalent as other issues such as affordability, adequacy and accessibility. Examples were cited during both the Key Person Interviews and the Focus Group meetings of families with children sleeping on couches either because the family could not afford a larger unit or because grandparents or other extended adult family members had moved into the home to help pay for rent.

Appendix B: Focus Group Meeting Feedback provides additional comments and anecdotal evidence of housing suitability issues and challenges in the Crowsnest Pass that readers are encouraged to review.

According to the results of the online survey, only one (1) respondent who answered the question (2.6%) indicated that they were living in a home where more than two people regularly slept in the same bedroom because the home did not contain enough bedrooms. Another respondent (2.6%) indicated that the parent(s) and one or more children had to share a bedroom because the home did not contain enough bedrooms and that one or more youths 18 years of age or older had to share their bedroom with another family member for the same reasons. *Appendix C: Online Survey Results* provides a more detailed account of feedback gathered through this survey.

5.4 Housing Accessibility in the Crowsnest Pass

Housing accessibility relates to ability of individuals with health, mobility and/or stamina limitations to easily get into and out of their home, and to move around freely while inside their home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home. Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps and/or elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

Statistics Canada estimates that 13.6% of Albertans (an estimated 435,820 children, adults and seniors) had disabilities in 2006²² based on findings from the *Participation and Activity Limitation Survey* (PALS) conducted following the 2006 Statistics Canada Census. While this figure represents an increase from 12.5% of Albertans in 2001 (and partly due to the general ageing of the population²³), it remains slightly lower than the national average of 14.3%. These statistics include people with mild or moderate disabilities to those with severe or very severe disabilities. These statistics also include a range of disability types, including:

- Hearing;
- Seeing;
- Speech;

²² Statistics Canada, *Participation and Activity Limitation Survey 2006: Analytical Report* (December 2007), Catalogue No. 89-628-XIE – No. 002, page 16.

²³ Government of Canada, *2008 Federal Disability Report* (2008), Catalogue No. HS61-1/2008E, page 2.



- Mobility;
- Agility/Dexterity;
- Pain;
- Developmental Delay;
- Developmental Disability or Disorder;
- Learning;
- Memory;
- Psychological;
- Chronic Conditions; and
- Unknown/Undeclared Disabilities.

Based on this estimate, there could be as many as 785 residents of the Crowsnest Pass (13.6% of the 2006 population of 5,755 residents) with one or more of the above-mentioned disabilities.

Table 38 provides a breakdown of the percentage of Albertans in 2006 with severe or very severe disabilities based on age group and applies those percentages to the 2006 Census population for the Crowsnest Pass to estimate the potential number of local residents who may have severe or very severe disabilities.

Table 38: Identified Percentage of Albertans (2001 Census Data) and Estimated Number of Crowsnest Pass Residents by Age with Severe or Very Severe Disabilities (2006 Census Data)

Age Cohort	Alberta % 2006 ¹	Crowsnest Pass Pop. 2006 ²	Estimated Crowsnest Pass Pop. With Severe or Very Severe Disabilities
0-14 Years	1.3%	790	10
15-64 Years	3.9%	3,755	150
65+ Years	16.9%	1,210	205
Total	N/A	5,755	365

Data Source:

¹ Statistics Canada Participation and Activity Limitation Survey 2006 (PALS)

² Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Based on this analysis, an estimated 365 Crowsnest Pass residents (6.3% of the total population) may have severe or very severe disabilities. However, these figures include a range of disabilities as indicated above and, therefore, may not relate directly to disabilities that affect an individual's mobility or stamina (and, therefore, potential need for accessible housing).

In terms of Albertans with identified mobility challenges, Statistics Canada estimates that, in 2006, 0.4% of children ages 0 to 14, 6.5% of individuals ages 15 to 64, and 34.4% of seniors ages 65 and over had one or more disabilities that affect their mobility²⁴. Table 39 (next page) applies those percentages to the 2006 Census population for the Municipality of Crowsnest

²⁴ Statistics Canada, *Participation and Activity Limitation Survey 2006: Tables* (December 2007), Catalogue No. 89-628-XIE – No. 003, page 100.



Pass to estimate the potential number of local residents who may have mobility-related disabilities.

Table 39: Identified Percentage of Albertans and Estimated Number of Crowsnest Pass Residents by Age Group with Mild to Very Severe Mobility-Related Disabilities (2006 Census Data)

Age Cohort	Alberta % 2006 ¹	Crowsnest Pass Pop. 2006 ²	Estimated Crowsnest Pass Pop. With Mobility-Related Disabilities
0-14 Years	0.4%	790	5
15-64 Years	6.5%	3,755	245
65+ Years	34.4%	1,210	420
Total	N/A	5,755	670

Data Source:

¹ Statistics Canada Participation and Activity Limitation Survey 2006 (PALS)

² Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

This data suggests that as many as 670 Crowsnest Pass residents (11.6% of the population) may have one or more disabilities that affect their mobility. However, this figure may over-exaggerate the need for accessible housing in the community because the presence of a disability that affects one's mobility does not automatically indicate the need for more accessible housing. As mentioned above, the statistics used to derive this figure include people with mild or moderate disabilities as well as those with severe or very severe disabilities.

A more detailed analysis from the 2006 *Participation and Activity Limitation Survey* (PALS), conducted nation-wide by Statistics Canada, suggests that need for accessible housing in the Crowsnest Pass may be significantly lower. Based on the nation-wide survey, an estimated 7.9% of Canadian adults with disabilities "reported using specialized features either to enter or leave their residence or inside their residence."²⁵ Furthermore, "4.6% of adults with disabilities reported that the design and layout of their home made it difficult to participate in activities that they wanted or needed to do."²⁶ Table 40 (next page) provides an estimate of the number of residents living in the Crowsnest Pass who may require accessible housing based on these figures.

Based on this analysis, there may be between 40 and 65 households in the Crowsnest Pass potentially in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).

Factors that might affect these estimates include a higher percentage of persons with disabilities in the Crowsnest Pass compared to provincial averages and/or a higher percentage of persons needing accessible housing in the Crowsnest Pass compared to national averages.

²⁵ *Ibid.*, page 26.

²⁶ *Ibid.*



Table 40: Estimated Number of Crowsnest Pass Residents Potentially Requiring More Accessible Housing (2006 Census and PALS Data)

Characteristics	Est. Percentage (%) ¹	Est. Total
Est. Crowsnest Pass Pop. (2006) with Disabilities	13.6%	785
Est. Pop. w/ Disabilities Using Specialized Features (2006)	7.9%	65
Est. Pop. w/ Disabilities w/ Design/Layout Constraints (2006)	4.6%	40

Data Source:

¹ Statistics Canada Participation and Activity Limitation Survey 2006 (PALS)

NOTE: Data may be subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

5.4.1 Anecdotal Evidence of Housing Accessibility Challenges in the Crowsnest Pass

According to participants in both the Key Person Interviews and the Focus Group meetings, housing accessibility is a much larger problem than the data derived from the 2006 Participation and Activity Limitation Survey would suggest (i.e., 40 to 65 households). This includes feedback from health professionals in the community. The percentage of households experiencing accessibility challenges is expected to be higher than provincial and national averages because of the higher percentage not only of seniors in the community but of older homes. Many of the old miner's homes in the community have narrow hallways, steep narrow stairways, sharp corners, bathrooms on the second floor, and even sloping floors that make it difficult for people in wheelchairs or using walkers to move around. Additionally, some of the apartment buildings in the community do not have elevators.

Housing accessibility is not only an issue for seniors. Persons with disabilities or individuals who experience a sudden injury (e.g., a stroke or major car accident) may also require accessible housing. Examples were cited in both the Key Person Interviews and the Focus Group meetings of individuals who were not able to return to their homes because those homes were not accessible and could not be adapted to meet the new needs of the individual.

While there may be financial assistance available to households to renovate their homes and make them more accessible, people may not be aware of that assistance or may be afraid to apply for that assistance out of fear of being stigmatized. Some of these programs have income restrictions (i.e., if an individual or household earns above a certain income threshold, they may not qualify for the grant or other assistance) and not all required renovations qualify for financial assistance. Furthermore, a significant number of homes in the community may not be able to be upgraded due to their age and the nature in which they were constructed. The limited availability of skilled and experienced contractors may also present a barrier to completing required renovations. Feedback from participants in at least one of the Focus Group meetings indicated that it can be very difficult to find qualified contractors in town (either they won't return calls or they are booked up for months at a time).

It was also noted during the Key Person Interviews and the Focus Group meetings that very few public spaces or businesses in the community are wheelchair accessible – even some of the doctors' offices. While some businesses may have wheelchair ramps and automatic doors for



persons in wheelchairs, their particular design or location may not be effective or functional. Examples cited include:

- Doors opening into the path of the wheelchair rather than away from the wheelchair;
- Stores with handicapped parking stalls but no way for someone in a wheelchair to get onto the sidewalk without assistance (i.e., no curb cuts or curb-cuts located at inaccessible angles or locations along the sidewalk);
- Wheelchair ramps that are not wide enough to allow someone in a wheelchair or scooter to turn around;
- Garbage bins placed in front of the automatic door openers; and
- Breezeways with automatic doors that do not remain open long enough for a person in a wheelchair to get through both doors (effectively getting stuck inside the breezeway);

The local terrain (i.e., numerous hills) can also pose a challenge for people in wheelchairs – especially during the winter months – especially in areas of the community that do not have sidewalks.

Some additional comments and observations made by participants in the Key Person Interviews include:

- The Crowsnest Community Support Society currently serves 26 individuals with Developmental Disabilities in the Crowsnest Pass. Five (5) of these individuals have mobility problems and are in wheelchairs.
- Crowsnest Seniors Housing has people under 65 with disabilities calling looking for housing because there is nothing in the community that meets their needs.
- Family Supports for Children with Disabilities (FSCD) currently serves 14 children in the Crowsnest Pass/Lundbreck area with developmental disabilities, including:
 - Four (4) children with Autism Spectrum;
 - Three (3) children with developmental delays/seizures;
 - Two (2) children with mental health concerns;
 - Three (3) children with Fetal Alcohol Spectrum Disorder (FASD);
 - One (1) child with Phenylketonuria (PKU)-related health concerns; and
 - One (1) child with Down's Syndrome.
- Some of these children may require more accessible housing as a result of their disability:

Appendix B: Focus Group Meeting Feedback provides additional comments and anecdotal evidence of housing accessibility issues and challenges in the Crowsnest Pass that readers are encouraged to review.

According to the results of the online survey, only two (2) of the households responding to the question (5.3%) indicated that one or more family members had a physical disability that requires special equipment (e.g., a wheelchair) or that their home required modifications (e.g., a wheelchair ramp, lowered kitchen cabinets, etc.) to improve accessibility. In terms of attitudes towards accessibility, 26.3% of respondents (10 respondents) indicated that they considered accessibility to be “very important”, while 44.7% of respondents (17 respondents) indicated that they considered accessibility to be “somewhat important”, and 28.9% of respondents (11 respondents) indicated that they considered accessibility to be “not important at all”. *Appendix C: Online Survey Results* provides a more detailed account of feedback gathered through this survey.



5.5 Housing Affordability in the Crowsnest Pass

Housing affordability relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs no more than 30% of a household's before-tax monthly income for rent or mortgage payments (32% if property taxes, utilities and condominium fees are included).

5.5.1 Estimating Housing Affordability Needs in the Crowsnest Pass

In order to estimate the number of households within the Crowsnest Pass that are potentially facing housing hardships due to the cost of market housing, two standard measures are used:

1. The 2007 *Low Income Cut-offs* (LICOs) as published by Statistics Canada; and
2. The 2008 *Core Need Income Thresholds* (CNITs) as published by Alberta Housing and Urban Affairs.

These measures are compared to income data derived from Statistics Canada Taxfiler data for 2006 (the most recent data currently published). Another analysis prepared by Statistics Canada using 2001 and 2006 Census data and identifying the number of households paying 30% or more of their income on housing is also used to complement the analysis.

Estimating housing need can be tricky. While LICO and CNIT are the standard measures used to determine affordability needs, neither the LICOs nor the CNITs are able to take into consideration individual lifestyle choices or particular external needs. In other words, a household may be deemed to be low-income and in need of more affordable housing according to LICO or CNIT, yet because they purchased their home several years ago when housing prices in the community were lower and/or with a sizeable downpayment, the household's *actual* mortgage payments may be within the 30% affordability range. Conversely, a household may be deemed to have an adequate income to afford average market housing, yet have particular health needs (e.g., special medications not covered under existing health plan(s), specialized diets, treatment by non-government-subsidized specialists, etc.) or supports (e.g., special assistance for a disabled child not covered under existing health plans or government programs) whose costs reduce the household's disposable income to the point where their actual housing costs do pose a challenge. Despite these limitations, LICOs and CNITs are the standards used for assessing affordable housing needs in a community.

Another challenge with estimating housing need is differentiating between "need" and "want." It is often the case that what people seek in terms of more "affordable" housing are opportunities that bring the purchase price of the traditional single-family home down to a level that is affordable to a household earning \$30,000 or less (as it may have been as early as 10 years ago). Neither the LICOs nor the CNITs take into consideration households' expectations of what housing looks like or where it is located. Rather, these measures are used to assess what is needed to provide for a household's minimum requirements based on national standards and who may be unable to achieve those minimum standards based on their income.

A third challenge is the different definitions of "households" used by Statistics Canada in the Taxfiler data compared to the Census data. Taxfiler data collects and organizes information based on *economic households* (i.e., persons living together as a single interdependent economic unit – or family) whereas Census data collects and organizes information based on



census households (i.e., persons living together within a single housing unit regardless of economic relationship or interdependency). Thus Census data would record two single individuals living as roommates in a single apartment as one household, while the Taxfiler data would record these individuals as two separate households (unless the two individuals filed their income tax returns as either a married or common-law couple).²⁷

Therefore, caution should be taken when assessing the actual number of households within each target group. A combination of data rounding and suppression found in the Taxfiler data, population growth and changes since 2006 not reflected in the data, different levels of housing equity among local households, the important distinction between economic households and census households, and discrepancies between the estimated total population for the Crowsnest Pass identified in the 2006 Taxfiler data compared to the actual Census population of the municipality in 2006 makes the following estimates approximations at best.

5.2 Statistics Canada 2007 Low Income Cut-offs

The *Low Income Cut-off* (LICO) is a measure developed by Statistics Canada to estimate the number of households who could be considered “low-income” (as the name implies). LICO looks at what an average household spends on basic needs (food, clothing, and shelter) to determine at what income level households may be unable to meet their basic needs. While the measure is not designed specifically to assess “poverty”²⁸, the LICO is often used as such. Rather, Statistics Canada uses the LICO to estimate the number of households likely to be living under what it calls “straitened [*sic.*] circumstances.”

It should be noted that LICO may not necessarily take into consideration the cost of utilities. Rising utility costs can have a *significant* impact on affordability and housing stability. For some households, rising utilities costs can further erode already limited disposable income and put them “over the edge” in terms of their financial and housing stability. Nor does LICO take into consideration regional variations (LICOs are nation-wide measures). For example, a community such as shares the same LICO with other similarly-sized communities across the country. However, the combined cost of food, clothing and shelter in the Crowsnest Pass may not be the same as the same costs in other similarly-sized communities of Alberta or in similarly-sized communities in other provinces (e.g., Saskatchewan, Ontario, Newfoundland, etc.) but they will all share the same LICO.

Table 41 (next page) shows the 2007 *before-tax* LICOs for rural communities such as the Crowsnest Pass organized according to the size of the household (i.e., number of persons). In 2007, the before-tax LICOs range from a low of approximately \$15,000 for a one-person household to just under \$40,000 for a household containing seven (7) or more persons.

²⁷ More information is provided in *Appendix E: Data Sources and Limitations*.

²⁸ Statistics Canada makes it very clear that the LICO is not a measure of actual poverty. However, it is one of several standard measures accepted across the country as just that.



Table 41: 2007 Before-Tax Low-Income Cutoffs (LICOs) for Rural Communities

Household Size	2007 Before-Tax LICO (Rural Areas)
One-Person	\$14,914
Two-Person	\$18,567
Three-Person	\$22,826
Four-Person	\$27,714
Five- Person	\$31,432
Six-Person	\$35,452
Seven+- Person	\$39,470

Data Source:

Statistics Canada Income Statistics Division

Table 42 estimates the *approximate* number of households within the Crowsnest Pass whose incomes fall at or below the 2007 before-tax LICO based on income data for 2006 provided by Statistics Canada Taxfiler data. Note that Taxfiler data does not provide sufficient detail in terms of household size (i.e., the number of family households with four or more children) to estimate households whose income meets the six- or seven-plus-person LICOs.

Table 42: Estimated Number and Percentage of *Economic* Households within the Municipality of Crowsnest Pass Whose Incomes Fall At or Below the 2007 Before-Tax Low-Income Cut-Off (LICO) for Rural Communities (Based on Statistics Canada 2006 Taxfiler Data)

Size of Household	2007 LICOs (Rural Communities) ¹	Max. Affordable Rents ²	Couples ³	Lone Parents ³	Singles ³	Total ³
One-person	\$14,914	\$375	--	--	190	190
Two-persons	\$18,567	\$465	25	35	--	60
Three-persons	\$22,826	\$570	5	20	--	25
Four-persons	\$27,714	\$695	0	30	--	30
Five-persons	\$31,432	\$785	0	0	--	0
Unknown Size	< \$20,000	\$500	30	0	--	30
Subtotal	--	--	60	85	190	335
Total Households	--	--	1,500	270	1,060	2,830
% of All Households	--	--	4.0%	31.5%	17.9%	11.8%

Data Sources:

¹ Statistics Canada Income Statistics Division

² Calculations based on 30% of Before-Tax Income

³ Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region.

Based on these estimates, there may be as many as 335 *economic* households (11.8% of all economic households) in the Crowsnest Pass whose incomes fall at or below the Statistics Canada 2007 Low Income Cut-offs and, therefore, may be in need of more affordable housing. In terms of percentage of the total, lone-parent families are the most affected with an estimated



31.5% living under “straitened circumstances” followed by single individuals (17.9%) and then couples (4.0%). In terms of actual numbers, single individuals greatly outnumber other households with an estimated 190 single *economic* households earning incomes at or below the 2007 LICO compared to 60 couple economic families and 85 lone-parent economic families.

These figures may be over-representative of the actual number of households living *within the* official boundaries of the Municipality of Crowsnest Pass. The 2006 Taxfiler data records a total of 2,830 economic families/households living in the Crowsnest Pass. However, the 2006 Federal Census data records a total of 2,630 census households living within the municipal boundaries. Thus, the Taxfiler data records approximately 200 more economic households than census households – a 7.6% discrepancy that requires consideration.

One explanation for the discrepancy may be that the Taxfiler data includes a number of households living immediately adjacent to the municipal boundaries (outside the municipality) but who collect their mail using a Hillcrest, Bellevue, Blairmore or Coleman post office box. Another explanation could be that the Taxfiler data does not accurately reflect the number of single individuals and “other households” living in the area who share accommodations either out of choice (the desire to live together) or out of necessity (the need to share the cost of housing) or couples who file their taxes as single individuals even though they may technically and legally be common law.

Table 43, therefore, provides revised estimates of the number of census households potentially earning incomes at or below the 2007 *before-tax* LICO for rural communities such as the Crowsnest Pass.

Table 43: Estimated Number of Census Households within the Municipality of Crowsnest Pass Whose Incomes Fall At or Below the Statistics Canada 2007 Before-Tax Low Income Cut-offs (LICOs) (Based on Statistics Canada 2006 Census Data and 2006 Taxfiler Data)

Household Type	Estimated % ¹	2006 Census ²	Estimated Total
Couple Families	4.0%	1,470	60
Lone-Parent Families	31.5%	205	65
Non-Family Persons	17.9%	870	155
Other Households	11.8%	85	10
% of All Households	11.8%	2,630	290–310

Data Sources:

¹ Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

² Statistics Canada 2006 Census of Population

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region.

According to these revised estimates, there may be between 290 and 310²⁹ census households within the Municipality of Crowsnest Pass whose incomes fall at or below the 2007 *before-tax*

²⁹ The range of 290 to 310 census households is based on two calculations: 1) the calculated sum of the estimated number of households within each category totals 290 households (60 + 65 + 155 + 10 = 290); while 2) 11.8% of the 2,630 households recorded in the 2006 Federal Census data totals 310 rounded to the nearest “10” (2,630 x 10.1% = 310.34).



LICOs and, therefore, may be in need of more affordable housing. This amounts to an estimated 60 couple families, 65 lone-parent families, 155 single individuals and 10 “other households”.

5.5.3 Alberta Housing and Urban Affairs 2008 Core Need Income Thresholds

Core Need Income Thresholds (CNITs – pronounced “snits”) are established on an annual basis by Canada Mortgage and Housing Corporation (CMHC) and Alberta Housing and Urban Affairs. CNITs are based on 30% of the identified median market rents within a particular community. Households with annual before-tax incomes equal to or less than CNIT are said to have insufficient incomes to afford the on-going costs of safe, suitable and adequate rental units in their area. Therefore, CNITs are often used to determine eligibility for subsidized housing/rent subsidies.

The cost of rental housing is used to calculate CNIT levels because of the difficulty tracking individual household mortgage payments – which vary greatly according a variety of factors, including:

1. When the home was purchased (which affects the original purchase price of the home);
2. The size of the initial downpayment (which affects the total size of the original mortgage);
3. The particular interest rate and mortgage term (both of which affect the actual mortgage payments); and
4. Whether or not the household sought to refinance the mortgage (which may result in multiple mortgages with different terms and interest rates).

Table 44 shows the published 2008 CNITs for the Municipality of Crowsnest Pass.

Table 44: 2008 Core Need Income Thresholds (CNITs) for the Municipality of Crowsnest Pass (Alberta Housing and Urban Affairs)

Dwelling Size	2008 CNIT
Bachelor	\$21,000
One-Bedroom	\$26,500
Two-Bedroom	\$30,500
Three-Bedroom	\$33,500
Four-Bedroom	\$37,500
Five+-Bedroom	\$40,500

Data Sources:
Alberta Housing and Urban Affairs

The 2008 CNITs for the Crowsnest Pass range from a low of \$21,000 for a one-bedroom unit to a high of \$40,500 for a five-bedroom-or-larger unit.

Calculating core housing need is based on *National Occupancy Standards*, which (as described above) set minimum criteria for the number of persons per bedroom in a home and the level of



privacy for members of a household. Based on these Occupancy Standards and for the purpose of this analysis, the following assumptions are made:

- All one-person households (defined as non-family persons in the Taxfiler data) will require a bachelor unit;
- All two-person households (defined as couple families in the Taxfiler data) without children will require a one-bedroom unit;
- All couple families with one child and 50% of couple families with two children will require a two-bedroom unit;
- All lone-parent families with one child and 50% of lone-parent families with two children will require a two-bedroom unit;
- 50% of lone-parent families with two or three children and 50% of couple families with two or three children will require a three-bedroom unit; and
- 50% of lone-parent families and 50% of couple families with three or more children will require a four-bedroom unit.

Table 45 estimates the number of households within the Crowsnest Pass that may be in Core Housing Need (i.e., paying more than 30% of their before-tax income on housing) according to the published 2008 CNIT data for the Municipality of Crowsnest Pass compared to 2006 income data provided by Statistics Canada Taxfiler data.

Table 45: Estimated Number and Percentage of *Economic* Households within the Municipality of Crowsnest Pass Whose Incomes Fall At or Below the 2008 Core Need Income Thresholds (CNITs) Based on Statistics Canada 2006 Taxfiler Data)

Unit Size Based on Household Size	2008 CNIT ¹	Max. Affordable Rents ²	Couples ³	Lone Parents ³	Singles ³	Total ³
Bachelor	\$21,000	\$525	--	--	455	455
1-bedroom	\$26,500	\$665	65	--	--	65
2-bedroom	\$30,500	\$765	20	75	--	95
3-bedroom	\$33,500	\$840	5	35	--	40
4-bedroom	\$37,500	\$940	5	15	--	20
Unknown Size	< \$30,000	\$750	30	0	--	30
Subtotal	--		125	125	455	705
Total Households	--		1,500	270	1,060	2,830
% of All Households	--		8.3%	46.3%	42.9%	24.9%

Data Sources:

¹ Alberta Housing and Urban Affairs

² Calculations based on 30% of Before-Tax Income

³ Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region.

Based on this analysis, there may be as many as 705 economic households (24.9% of all economic households) in the Crowsnest Pass whose incomes fall at or below the 2008 Core Need Income Thresholds. According to this data, lone-parent families are once again more likely to be affected as a percentage of the total with an estimated 46.3% earning incomes at or below



CNIT, followed by single individuals (42.9%) and then couples (8.3%). In terms of actual numbers, single individuals are more likely to be in Core Housing Need with an estimated 455 single-person *economic* households earning incomes at or below the 2008 CNIT compared to 125 couple economic families and 125 lone-parent economic families.

As with the LICO figures presented above, these CNIT figures may be over-representative of the actual number of households living within the official boundaries of the Municipality of Crowsnest Pass based on the observed discrepancies between the 2006 Taxfiler data (2,830 economic families living in the Crowsnest Pass) and the 2006 Federal Census data (2,630 census households living within the municipal boundaries). Table 46, therefore, provides revised estimates of the number of census households potentially earning incomes at or below the 2008 CNITs for the Municipality of Crowsnest Pass.

Table 46: Estimated Number of *Census* Households within the Municipality of Crowsnest Pass Whose Incomes Fall At or Below the 2008 Core Need Income Thresholds (CNITs) (Based on Statistics Canada 2006 Census Data and 2006 Taxfiler Data)

Household Type	Estimated % ¹	2006 Census ²	Estimated Total
Couple Families	8.3%	1,470	125
Lone-Parent Families	46.3%	205	95
Non-Family Persons	42.9%	870	375
Other Households	24.9%	85	20
% of All Households	24.9%	2,630	615–655

Data Sources:

¹ Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

² Statistics Canada 2006 Census of Population

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region.

According to these revised estimates, there may be between 615 and 655³⁰ census households within the Municipality of Crowsnest Pass whose incomes fall at or below the 2008 CNITs and, therefore, may be in need of more affordable housing. This amounts to an estimated 125 couple families, 95 lone-parent families, 375 single individuals and 20 “other households”.

5.5.4 Crowsnest Pass Households Estimated to be Paying 50% or More of Their Income on Housing

Based on the published 2008 CNITs, it is possible to derive an estimate of the number of households in the Crowsnest Pass paying 50% or more of their income on housing. Table 47 (next page) shows the estimated incomes at which households might be expected to be paying 50% or more of their income in order to obtain safe, suitable and adequate rental housing and how those income levels have been calculated. For the purpose of this study, those incomes thresholds at which households might be expected to be paying 50% or more of their income in

³⁰ The range of 615 to 655 census households is based on two calculations: 1) the calculated sum of the estimated number of households within each category totals 615 households (125 + 95 + 375 + 20 = 615); while 2) 24.9% of the 2,630 households recorded in the 2006 Federal Census data totals 655 rounded to the nearest “10” (2,630 x 24.9% = 654.87).



order to obtain safe, suitable and adequate rental housing in their area based on identified median market rents are referred to as “Dire Need Income Levels” or “DNILs”³¹.

Table 47: 2008 Estimated “Dire Housing Need Income Levels” for the Municipality of Crowsnest Pass (Based on Alberta Housing and Urban Affairs 2008 Core Need Income Thresholds)

Size of Unit	2008 CNIT ¹	Estimated Max. Affordable Rent ²	Income at Which Estimated Affordable Rent Consumes 50% (“DNILs”)
Bachelor	\$21,000	\$525	\$12,600
1-bedroom	\$26,500	\$665	\$15,900
2-bedroom	\$30,500	\$765	\$18,300
3-bedroom	\$33,500	\$840	\$20,100
4-bedroom	\$37,500	\$940	\$22,500

Data Source:

¹ Alberta Housing and Urban Affairs

² Calculations based on 30% of Before-Tax Income

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Table 48 takes calculated the Dire Need Income Levels from Table 46 above and estimates the number of households in the Crowsnest Pass that are potentially in this category.

Table 48: Estimated Number and Percentage of *Economic* Households within the Municipality of Crowsnest Pass Potentially Paying 50% or More of Their Before-Tax Income on Housing (Based on Statistics Canada 2006 Taxfiler Data)

Unit Size Based on Household Size	“DNIL”	Max. Affordable Rents ¹	Couples ²	Lone Parents ²	Singles ²	Total ²
Bachelor	\$12,600	\$315	--	--	140	140
1-bedroom	\$15,900	\$400	15	--	--	15
2-bedroom	\$18,300	\$460	0	45	--	45
3-bedroom	\$20,100	\$505	0	15	--	15
4-bedroom	\$22,500	\$565	0	10	--	10
Unknown Size	< \$20,000	\$500	30	0	--	30
Subtotal	--		45	70	140	255
Total Households	--		1,500	270	1,060	2,830
% of All Households	--		3.0%	25.9%	13.2%	9.0%

Data Source:

¹ Calculations based on 30% of Before-Tax Income

² Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

³¹ CMHC refers to households in this category as being **INALH** – “In Need and paying At Least Half” of their income on shelter.



Based on this analysis, there may be as many as 255 economic households (9.0% of all economic households) in the Crowsnest Pass paying 50% or more of their income on housing. Once again, lone-parent families are more likely to be affected as a percentage of the total with an estimated 25.9% earning incomes at or below the calculated DNIL followed by single individuals (13.2%) and then couples (3.0%). In terms of actual numbers, an estimated 140 single-person *economic* households earn incomes at or below the calculated DNIL compared to 45 couple economic families and 70 lone-parent economic families.

As with the LICO and CNIT figures presented above, these DNIL figures may be over-representative of the actual number of households living within the official boundaries of the Municipality of Crowsnest Pass based on the observed discrepancies between the 2006 Taxfiler data (2,830 economic families living in the Crowsnest Pass) and the 2006 Federal Census data (2,630 census households living within the municipal boundaries). Table 49, therefore, provides revised estimates of the number of census households within the Municipality of Crowsnest Pass potentially paying 50% or more of their income on housing.

Table 49: Estimated Number of Census Households within the Municipality of Crowsnest Pass Potentially Paying 50% or More of Their Before-Tax Income on Housing (Based on Statistics Canada 2006 Census Data and 2006 Taxfiler Data)

Household Type	Estimated % ¹	2006 Census ²	Estimated Total
Couple Families	3.0%	1,470	45
Lone-Parent Families	25.9%	205	55
Non-Family Persons	13.2%	870	115
Other Households	9.0%	85	10
% of All Households	9.0%	2,630	225–235

Data Sources:

¹ Figures are derived from Statistics Canada Small Area and Data Division (2006 Taxfiler Data)

² Statistics Canada 2006 Census of Population

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region.

According to these revised estimates, there may be between 225 and 235³² census households within the Municipality of Crowsnest Pass paying 50% or more of their income on housing. This amounts to an estimated 45 couple families, 55 lone-parent families, 115 single individuals and 10 “other households”.

5.5.5 Statistics Canada 2001 and 2006 Housing Cost Analyses

Another analysis of potential affordable housing needs within the Crowsnest Pass shows somewhat different – yet potentially more accurate – figures. Using 2001 and 2006 Census Data from the 20% sample of households within the Crowsnest Pass who filled out the long (more detailed) Census questionnaire, Statistics Canada has estimated the number of households living within the Municipality of Crowsnest Pass paying more than 30% of their income on housing. Included in the total estimated housing costs are:

³² The range of 225 to 235 census households is based on two calculations: 1) the calculated sum of the estimated number of households within each category totals 460 households (45 + 55 + 115 + 10 = 225); while 2) 9.0% of the 2,630 households recorded in the 2006 Federal Census data totals 235 (2,630 x 9.0% = 236.7).



- Rent or mortgage payments;
- Condominium fees (if applicable);
- Property taxes (if applicable);
- Electricity costs;
- Oil, gas, wood or other fuel costs; and
- Water and other municipal service costs.

Table 50 shows two estimates for the Crowsnest Pass based on 2001 Census data:

1. The estimated number of households spending 30% or more of their before-tax income on housing in 2001; and
2. The estimated number of households spending 30%-99% of their before-tax income on housing.³³

Table 50: 2001 Statistics Canada Estimates of Household Payments for the Municipality of Crowsnest Pass

Characteristics	Number	Percentage
Tenant households	500	100.0%
Spending 30% or More of Income on Shelter	225	45.0%
Spending 30%-99% of Income on Shelter	195	39.0%
Owner households	2,165	100.0%
Spending 30% or More of Income on Shelter	305	14.1%
Spending 30%-99% of Income on Shelter	265	12.2%
Total households (Tenants and Owners)	2,665	100.0%
Spending 30% or More of Income on Shelter	530	19.9%
Spending 30%-99% of Income on Shelter	460	17.3%

Data Source:

Statistics Canada 2001 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Based on these figures, Statistics Canada estimates that between 460 and 530 census households living in the Crowsnest Pass in 2001 (17.3% - 19.9% of all census households) were paying 30% or more of their income on housing. This included between 195 and 225 tenant households (39.0% - 45.0%) and between 265 and 305 homeowners (12.2% - 14.1%).

Table 51 (next page) shows similar estimates for the Crowsnest Pass but based on the 2006 Census data and with more detail (i.e., data for homeowners with a mortgage and homeowners without a mortgage).

³³ The 30%-99% measure is preferred by CMHC since, with various sources of credit (lines of credit, credit cards, etc.), it is possible, albeit rare, for a household to spend more than 100% of its income on housing within any given year (personal communication with Statistics Canada staff).



Table 51: 2006 Statistics Canada Estimates of Household Payments for the Municipality of Crowsnest Pass

Characteristics	Number	Percentage
Tenant Households	375	100.0%
Spending 30% or More of Income on Shelter	160	42.7%
Spending 30%-99% of Income on Shelter	150	40.0%
Owner Households with a Mortgage	980	100.0%
Spending 30% or More of Income on Shelter	230	23.5%
Spending 30%-99% of Income on Shelter	205	20.9%
Owner Households without a Mortgage	1,260	100.0%
Spending 30% or More of Income on Shelter	115	9.1%
Spending 30%-99% of Income on Shelter	110	8.7%
All Owner Households	2,240	100.0%
Spending 30% or More of Income on Shelter	345	15.4%
Spending 30%-99% of Income on Shelter	315	14.1%
Total households (Tenants and Owners)	2,615	100.0%
Spending 30% or More of Income on Shelter	505	19.3%
Spending 30%-99% of Income on Shelter	465	17.8%

Data Source:

Statistics Canada 2006 Census of Population

NOTE: Data are subject to rounding and suppression and are derived using geographic boundaries that may not coincide with other data sets used in this study potentially resulting in discrepancies between the data presented here and data presented in other tables

Based on these figures, Statistics Canada estimates that between 465 and 505 census households living in the Crowsnest Pass in 2006 (17.8% - 19.3% of all census households) were paying 30% or more of their income on housing. This includes:

- 150 – 160 tenant households (40.0% - 42.7%); and
- 315 – 345 homeowners (14.1% - 15.4%), including:
 - 205 – 235 homeowners carrying a mortgage (20.9% - 23.5%); and
 - 110 – 115 homeowners no longer carrying a mortgage (8.7% - 9.1%).

The similarities between the 2001 data and the 2006 data suggest that affordability levels in the Crowsnest Pass have remained relatively stable with slight improvements for tenants and slight declines for homeowners. One explanation for the slightly lower number and percentage of tenants paying 30% or more of their before-tax income on housing and the slightly higher number and percentage of homeowners in the same situation could be the overall reduction in rental units in the community. The loss of these units could have caused a higher percentage of renters as compared to homeowners to leave the community between 2001 and 2006 (or been a reflection of a higher percentage of renters leaving compared to homeowners). The observed changes between 2001 and 2006 could also be the result of tenants moving into homeownership and purchasing their homes at higher prices than those residents who already owned their homes in 2001.



5.5.6 Summary and Conclusions

Table 52 provides a summary of the estimated percentage and number of households within the Crowsnest Pass potentially experiencing housing difficulties based on 2006 Taxfiler and Census data per the four analyses presented above.

Based on these estimates, two housing targets for the Crowsnest Pass can be defined as follows:

1. The **high-needs** group consisting of approximately 12% of the community's households estimated to be earning incomes at or below the 2007 *before-tax* Low-Income Cutoffs for rural communities such as the Crowsnest Pass. These households are likely paying 50% or more of their income on housing; and
2. The **medium-needs** group consisting of approximately 8% of the community's households estimated to be paying 30% or more of their before-tax household income on housing per Statistics Canada's 2006 housing costs analysis but not more than 49% of their before-tax income on housing (e.g., the difference between the estimated 20% of households paying 30% or more minus the estimated 12% of households earning incomes at or below the 2007 LICOs).

Table 52: Estimates of the Number and Percentage of Households in the Municipality of Crowsnest Pass That May Be Experiencing Housing Hardships

Characteristics	Est. Number of Households	Est. Percentage of Households
2008 Core Need Income Thresholds:		
Economic Households	705	24.9%
Census Households	615–655	24.9%
2006 Statistics Canada Housing Costs Analysis:		
Census Households Spending 30% or More of Income on Shelter	505	19.3%
Census Households Spending 30%-99% of Income on Shelter	465	17.8%
Range (Census Households)		17.8%–24.9%
2007 Before-Tax Low-Income Cutoffs:		
Economic Households	335	11.8%
Census Households	290–310	11.8%
Dire Need Income Levels (based on 2008 CNITs):		
Economic Households	255	9.0%
Census Households	225–235	9.0%
Range (Census Households)		9.0%–11.8%

Data Source:

Calculations are based on Statistics Canada data including 2006 Taxfiler data and data derived from the 2006 Census of Population

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries used to define the data region.



The *high-needs* target group will likely require a combination of heavily subsidized housing (rent-gear-to-income) for singles and families with children and various types of supportive housing (e.g., group homes) for persons with severe disabilities. An estimated 315 households could potentially fall within the *high-needs* target group based on 2006 Census data (2,630 census households x 12%).

Table 53 shows the estimated maximum monthly rents households within the high-needs target group could likely afford to pay based on family/unit size and income using the Statistics Canada 2007 before-tax LICOs as a base.

Table 53: Maximum Affordable Rents by Unit Size for Crowsnest Pass Households in the *High-Needs* Target Group

Size of Unit (Max. Household Size)	Max. Income (2007 LICOs)	Max. Affordable Rents (30% of LICO)
1-Bedroom (Up to 2 Persons Max.)	\$18,567	\$465
2-Bedroom (Up to 3 Persons Max.)	\$22,826	\$570
3-Bedroom (Up to 5 Persons Max.)	\$31,432	\$785
4-Bedroom (Up to 7 Persons Max.)	\$39,470	\$985

The *medium-needs* target group will likely benefit from a combination of moderately-subsidized rental housing and below-market/non-profit ownership housing (e.g., limited or shared equity homeownership) – ideally in the form of perpetually affordable homeownership where feasible. It is unlikely that any of the households identified in either the high-needs or medium-needs target groups would be able to afford homeownership without a combination of public subsidies (e.g., housing grants), municipal regulations and incentives, and resale restrictions applied to higher density developments such as stacked condominiums and townhouses. An estimated 210 households could potentially fall within the *medium-needs* target group based on 2006 Census data (2,630 census households x 8%).

Table 54 shows the estimated maximum monthly housing payments (rent or mortgage payments) households within the *medium-needs* target group could likely afford to pay based on family/unit size and income using the Crowsnest Pass's 2008 Core Need Income Thresholds published by Alberta Housing and Urban Affairs as a base.

Table 54: Maximum Affordable Rents or Mortgage Payments by Unit/Household Size for Crowsnest Pass Households in the *Medium-Needs* Target Group

Size of Unit (Max. Household Size)	Max. Income (2008 CNITs)	Max. Affordable Monthly Payments (30% of CNIT)
1-Bedroom (Up to 2 Persons Max.)	\$26,500	\$665
2-Bedroom (Up to 3 Persons Max.)	\$30,500	\$765
3-Bedroom (Up to 5 Persons Max.)	\$33,500	\$840
4-Bedroom (Up to 7 Persons Max.)	\$37,500	\$940



Based on these figures, affordable homeownership for households within the *medium-needs* target group ranges in price from approximately \$48,000 for a one-bedroom unit (suitable for singles and childless couples earning upwards of \$26,500) to approximately \$110,000 for a four-bedroom unit (suitable for larger households earning upwards of \$37,500). These income figures are based on the following assumptions:

- Amortization: 35 years
- Term: 5-year fixed
- Interest Rate: 5.79% (RBC 5-Year Fixed-Rate Mortgage until August 31, 2008)
- Downpayment: 5%
- Mortgage Insurance: Yes
- Mortgage Payments: Monthly
- Monthly Condo Fees (where applicable): \$0
- Monthly Heat: \$150
- Annual Property Taxes: 0.5% of market value
- Other monthly expenses (e.g., credit car and car loan): \$450 max.

Different interest rates, downpayment amounts, annual property taxes, and other monthly expenses including condominium fees will have a strong influence on these affordability estimates.

5.5.7 Anecdotal Evidence of Housing Affordability Challenges in the Crowsnest Pass

Feedback from participants in both the Key Person Interviews and the Focus Group meetings indicates that housing affordability is a growing issue for individuals and families in the community – especially those who are not working either for the mines, for government or in higher-paying professional positions. This includes a large percentage of households in the community including employees in the service, retail and tourism sectors, along with individuals receiving a variety of pensions or other fixed income supports (e.g., seniors, persons with disabilities, and unemployed individuals). Many of these households do not earn sufficient incomes to cover the increasing costs of rental or ownership housing in the Pass. For households receiving social assistance, the money available to cover rent and utilities is often no where near what is actually required to pay for both. In a number of cases, households may have enough money to pay their rent but not their utilities – resulting in their utilities being cut off. While income supports have increased over time, these increases are not keeping pace with escalating rents or utilities. There is also the risk that current programs or supports (e.g., the Homeless Eviction and Prevention Fund) may expire and not be renewed. Even households with family members who are employed in the mines may be experiencing housing affordability issues due to recent layoffs, wage cuts and/or reduced shifts.

The lack of affordable rental housing is also making it difficult for households (including families with children) to establish themselves in the community. Feedback from participants in the Key Person Interviews suggests that an increasing number of low- and modest-income households may be moving around from place to place because they can't afford the rent (or if they can afford the rent, they're living in run-down or poorly maintained homes).



In some cases, adult children may be compelled to continue living with their parents because they cannot find housing in the community that they can afford.

The high cost of property taxes is also a growing issue for low- and modest-income households across the community. Participants in both the Key Person Interviews and the Focus Group meetings indicated that property taxes in the Pass are having a huge impact on families and on the overall affordability of housing in the community.

Some additional comments and observations made by participants in the Key Person Interviews include:

- Housing affordability is more likely to be an issue for new homeowners and for seniors – even those seniors who have paid off their mortgages.
- A lot of front-line staff working in non-profit community and social service positions cannot afford to purchase a home in the Crowsnest Pass.
- There are a number of slum landlords providing housing in the Crowsnest Pass.
- Mobile homes are more affordable but may need a 25% downpayment – even for mobile homes on their own lots.
- Recruitment can be tough given the increasing cost of housing in the community.
- Employers providing housing for their staff may be required in the future.

Appendix B: Focus Group Meeting Feedback provides additional comments and anecdotal evidence of housing accessibility issues and challenges in the Crowsnest Pass that readers are encouraged to review.

The following is a summary of the experiences indicated by individual respondents to the online survey:

- Three (3) respondents (7.9%) indicated that they had recently experienced a shortage of affordable rental housing;
- Seven (7) respondents (18.4%) indicated that they had recently experienced limited number of affordable homes for sale;
- Six (6) respondents (15.8%) indicated that they had recently experienced available, affordable homes of poor quality or did not contain enough bedrooms for the size of the respondent's household;
- Three (3) respondents (7.9%) indicated that they had recently experienced not having enough money for a downpayment on a home;
- Three (3) respondents (7.9%) indicated that they had recently experienced not being able to qualify for a mortgage based on today's interest rates and home prices;
- Two (2) respondents (5.3%) indicated that they had recently experienced not being able to qualify for a mortgage based on their credit rating; and
- Two (2) respondents (5.3%) indicated that they had recently experienced not being able to find housing that is close enough to amenities such as schools, health care and shopping.

A total of 29 respondents (76.3%) indicated not experiencing any of these challenges recently. The following is a summary of the experiences indicated by individual respondents to the online survey.



Additionally, three (3) respondents who answered the question (7.9%) indicated that they had experienced within the past five years having no choice but to move because they could not afford the home they were living in. The remaining 34 respondents (89.5%) indicated that they had never experienced a similar situation.

According to survey respondents, 63.6% (21 respondents) believe that finding appropriate and affordable housing is “very difficult” for single parent families, 63.6% (21 respondents) believe this is the case for people with disabilities, 51.5% (17 respondents) believe this is the case for seniors, and 45.5% (15 respondents) believe this is the case for people with pets. For couples with children, 48.5% (16 respondents) believe that finding appropriate and affordable housing is “somewhat difficult”. Couples with children are perceived to have the fewest challenges finding appropriate and affordable housing (20 respondents – or 60.6%) followed by single individuals living with roommates (18 respondents – or 54.5%). *Appendix C: Online Survey Results* provides a more detailed account of feedback gathered through this survey.

5.6 Additional Identified Housing-Related Challenges in the Crowsnest Pass

Other housing issues identified during the Key Person Interviews and the Focus Group meetings include the need for the Municipality to dedicate resources (financial and staff) to help address housing issues in the community. Currently, affordable housing is being addressed in the community by a volunteer group that is trying to address the issues on its own and around committee members’ work commitments. The community also needs to provide coordinated, consistent, and up-to-date information on available rental units (e.g., a one-stop-shop or portal for rental information).

The lack of affordable public transportation remains a *major* barrier in the community. While relatively more affordable housing options may be available in communities such as Hillcrest, Bellevue, West Coleman and Frank, these communities are some distance from grocery stores, social service offices and some doctors’ offices. For low-income households unable to afford their own vehicle, the high cost of cab fare can have a profound impact on their cost of living, their employability, and their access to the supports they need to address various issues and challenges.

Limited land remains an ongoing barrier to addressing the community’s affordable housing needs. For example, participants in one Focus Group meeting suggested that as much as 60% of the municipality is owned by Alberta Sustainable Resource Development (SRD). There is also a significant amount of land in the community that simply cannot be developed because of various development restrictions include the slope of the land. It is yet to be determined whether or not there may be opportunities either for SRD to free up land (e.g., as the Province has done in Fort McMurray) or for the Municipality to provide land on the condition that it be used for affordable housing

Feedback gathered during the Key Person Interviews also indicates that efforts by the Municipality to increase the number of serviced residential lots has had limited success in promoting affordable housing. Currently, the majority of serviced residential lots are selling at prices in excess of \$100,000 (land only) – far beyond the reach of most low- and modest-income households. The Municipality has also recently introduced a Secondary Suites Bylaw in an effort to encourage more affordable rental basement suites. However, there has been limited response from the community in terms of new suites being developed or existing suites being upgraded to meet the requirements.



The following is a summary (in order of importance) of the perceptions of respondents to the online survey in terms the degree to which various housing challenges represent significant issues in the Crowsnest Pass:

1. **Affordable homes to purchase:** 24 respondents (72.7% of the total respondents who answered the question) consider the lack of affordable homes to purchase to be a major issue in the community (13 respondents – 39.4% – consider it to be a “critical issue” and 11 respondents – 33.3% – consider it to be a “significant issue”;
2. **Homes in need of major repairs:** 24 respondents (72.7% of the total respondents who answered the question) consider the number of homes in need of major repairs to be a major issue in the community (12 respondents – 36.4% – consider it to be a “critical issue” and 12 respondents – 36.4% – consider it to be a “significant issue”;
3. **Affordable homes to rent:** 22 respondents (66.7% of the total respondents who answered the question) consider the lack of affordable homes to rent to be a major issue in the community (14 respondents – 42.4% – consider it to be a “critical issue” and 8 respondents – 24.2% – consider it to be a “significant issue”;
4. **Increased variety of housing types and forms:** 21 respondents (63.6% of the total respondents who answered the question) consider the lack of sufficient variety of housing types and forms to be a major issue in the community (9 respondents – 27.3% – consider it to be a “critical issue” and 12 respondents – 36.4% – consider it to be a “significant issue”;
5. **Subsidized (rent-geared-to-income) housing:** 20 respondents (60.6% of the total respondents who answered the question) consider the lack of subsidized (rent-geared-to-income) housing to be a major issue in the community (15 respondents – 45.5% – consider it to be a “critical issue” and 5 respondents – 15.2% – consider it to be a “significant issue”;
6. **Seniors’ housing:** 19 respondents (57.6% of the total respondents who answered the question) consider the lack of seniors’ housing to be a major issue in the community (11 respondents – 33.3% – consider it to be a “critical issue” and 8 respondents – 24.2% – consider it to be a “significant issue”;
7. **Accessible housing:** 17 respondents (51.5% of the total respondents who answered the question) consider the lack of housing that is accessible to people in wheelchairs or with limited mobility to be a major issue in the community (14 respondents – 42.4% – consider it to be a “critical issue” and 3 respondents – 9.1% – consider it to be a “significant issue”;
8. **Transitional housing and emergency shelters:** 16 respondents (48.5% of the total respondents who answered the question) consider the lack of transitional housing or emergency shelters for homeless individuals and families to be a major issue in the community (12 respondents – 36.4% – consider it to be a “critical issue” and 4 respondents – 12.1% – consider it to be a “significant issue”; and
9. **Supportive housing:** 12 respondents (36.4% of the total respondents who answered the question) consider the lack of supportive housing for non-senior persons with disabilities to be a major issue in the community (11 respondents – 33.3% – consider it to be a “critical issue” and 1 respondent – 3.0% – considers it to be a “significant issue”; and

In terms of target groups, survey respondents felt that affordable rental housing for low-income families with children was most needed in the community (69.7% - or 23 respondents), followed by affordable rental housing for low-income seniors (45.5% - or 15 respondents) and both affordable rental housing for low-income single adults and affordable homeownership for



moderate-income families with children (both options received a 33.3% response rate - or 11 respondents).

In terms of ensuring that any new affordable housing built in the community remained perpetually affordable, 72.7% of respondents who answered the question (24 respondents) indicated that they considered this to be “very important”, while 15.2% of respondents (5 respondents) indicated that they considered perpetual affordability to be “somewhat important”, and 12.1% of respondents (4 respondents) indicated that they considered it to be “not important at all”.

5.7 Perceived Barriers and Opportunities to Addressing the Community’s Housing-Related Challenges

Participants in the Key Person Interviews identified a number of potential barriers to addressing the community’s housing issues, including:

- Negative attitudes and perceptions of “affordable housing” and a reluctance to accept change in the community. This results in frequent NIMBY (“Not In My Back Yard”) opposition to new or innovative housing projects – which discourages developers from attempting to incorporate affordable housing into their projects;
- The difficulty of making affordable rental housing for low-income households financially viable;
- The sheer cost of developing housing (land, materials, labour/trades) and the higher profits that can be generated developing higher end homes for recreational property investors;
- A lack of leadership, broad support and focus on meeting the long-term affordable housing needs of the community;
- The layout of the community (several distinct and isolated neighbourhoods/townsites). This is exacerbated by the lack of affordable public transportation to help people get around;
- The nature of employment in the community (types of jobs and wages available);
- A lack of financial resources available to address the problem exacerbated by frequent duplication of services. (Fire Halls, community halls, service clubs, post offices, etc.);
- A lack of information on how to solve the issues; and (at the same time)
- Frequent “analysis paralysis” when people are willing to overanalyze the situation/identify all the problems with individual solutions but not move forward and act.

Participants in the Key Person Interviews also identified a number of potential solutions to those barriers, including:

- **Leadership from the Municipality:** the community will need a strategic plan to identify potential housing solutions, resources and ways to mobilize developers, agencies and other stakeholders (possibly through partnerships) to address the issues. At the same time, housing issues and considerations need to be incorporated early in planning discussions related to major developments in the community;
- **Coordination:** addressing the community’s housing needs and challenges will require a large, combined effort between multiple stakeholders and interests (government, businesses, developers, agencies, service clubs, individuals, etc.) addressing multiple facets of the problem in a coordinated and comprehensive/holistic manner;
- **Dedicated Resources:** there needs to be dedicated resources provided by the Municipality to address the issues rather than it being left to volunteers. At the same time, volunteers will likely play a key role in developing and implementing individual initiatives;



- **Information/Communication:** greater public awareness about the issues and appreciation for the various solutions as well as more information being made available to residents about available resources and funding programs/supports to assist them in addressing their individual housing challenges;
- **Expertise:** encouraging organizations who have the expertise and mandate to develop affordable housing in the community (e.g., Habitat for Humanity);
- **Land:** increasing the supply of land specifically set aside for affordable housing development;
- **Enforcement/Consistency:** making sure that landlords are keeping their rental properties up to code and that Municipal policies are being followed/applied consistently;
- **Employment:** encouraging greater social and economic development in the community to attract both higher paying jobs and new people to the community; and
- **Transportation:** providing affordable public transportation so that households in need can have greater access to amenities (groceries, health care, recreation, etc.) without having to duplicate services in each neighbourhood/townsite.

Groups that were identified as needing to be involved in addressing various facets of the community's housing challenges, include:

- Government at all levels (Municipal, Provincial and Federal);
- Developers
- Investors (those who are willing to come into commit to long-term housing in the Crowsnest Pass);
- Business Owners;
- Industry (major employers);
- Social Services;
- Local Agencies and Non-Profits;
- Service Clubs;
- The Schools;
- Crowsnest Seniors Housing;
- Utility Companies; and
- Individuals.

Participants in the Key Person Interviews essentially believe that the whole community should be involved to some degree in addressing the housing needs of the community – anybody who is either involved in or impacted (directly or indirectly) by housing.



Chapter 6

Community Impact Analysis

6.1 Introduction

If one accepts the notions that for an economy (the business environment) to remain healthy, vibrant and sustainable, it must be diverse; and if the same holds true for the natural environment, then it becomes intuitively correct that the same should also hold true for a community (the social environment). A diverse community contains a variety of household types and sizes and a population at various stages and life cycles – all with varied yet often overlapping housing needs. Providing a variety of safe, appropriate, and affordable housing opportunities for all residents and life cycles therefore becomes essential in order to maintain a healthy, vibrant and sustainable community.

The lack of housing affordability and choice can have both direct and indirect impacts on individual households. *Housing* instability can lead to *household* instability which in turn can affect health, education, employment, economic success, community participation and social cohesion. Together, these impacts can have a spiraling effect, with a problem in one area causing problems in other areas and vice versa. While these impacts may not be felt directly by everyone in the community, they can be felt indirectly as community energy is channeled to social supports rather than community building. When individuals in the community fail to thrive, the community as a whole fails to thrive (i.e., fails to live up to its full and complete potential).

What follows is a summary of the common impacts that the lack of appropriate housing affordability and choice can have on a community and how those impacts may be manifesting themselves in the Crowsnest Pass. *Appendix B: Focus Group Meeting Feedback* provides additional comments and anecdotal evidence of housing-related issues and challenges in the Crowsnest Pass that readers are encouraged to review.



It is important to note that these impacts are not unique to the Crowsnest Pass. Many other communities experiencing housing challenges experience these same issues. Rather, these issues are common downstream effects and responses to high levels of stress and despair brought about when an increasing number of households in the community are experiencing ongoing financial difficulties (caused in part by housing affordability challenges) and when a community experiences rapid growth and change.

It is also important to recognize that housing issues cannot necessarily be removed from other broader social and economic challenges – as housing and community are deeply interconnected. Additionally, housing may not necessarily be the primary or sole cause of various social, health, educational and economic challenges but it may play a significant role in exacerbating those issues. Personal responsibility also has an important role to play in terms of the various choices people make and the results of their actions (positive or negative). People do have a tendency to live beyond their means. At the same time, there are a significant number of households in the community that are earning such low incomes to begin with that they have no choice but to live beyond their means – simply to survive and maintain a basic quality of life.

Finally, it should be recognized that there are certain expectations that some people simply cannot meet for whatever reason despite their best efforts (e.g., paying their utilities bills on time, taking care of their units, etc.). While personal responsibility clearly plays a role, in a compassionate society, we also have a collective responsibility to assist these individuals where and when we can.

6.2 Family Impacts

Housing unaffordability can have a direct impact on families. More and more families in the community may be living pay cheque to pay cheque. This means that large unforeseen expenses can turn into major problems. Some parents may be having to hold down more than one job in order to make ends meet and some teenage children may be having to take on part-time jobs in order to help their parents maintain the household. Working several jobs can mean less time spent with children and each other. It can also increase one's fatigue and stress levels. Higher levels of fatigue and stress can mean that "little things" get blown out of proportion and lead to large arguments.

According to a study conducted by the South West Alberta Coalition on Poverty,

*"Indirect impacts associated with inadequate housing can further jeopardize healthy growth and development for low-income children. Parental stress associated with lack of affordable and adequate housing can interfere with the parent-child relationship. Parent-child attachment, in turn, is a very strong predictor of future emotional, social, economic and physical well being for children."*³⁴

Additionally, one of the most common arguments that couples have is over finances. Ongoing housing unaffordability can increase both the likelihood and the severity of those arguments; which can lead to family breakdown. Conversely, incompatible couples may stay together because the high cost and limited supply of alternate housing leads them to feel that there is nowhere else to go. While this can serve to maintain the family unit, it can also prove to be problematic in cases of domestic violence.

³⁴ *The Reality of Child & Family Poverty in Southwest Alberta*. The South West Alberta Coalition on Poverty (September 2005), p. 38.



Specific examples of family impacts cited by participants in the Key Person Interviews and Focus Group meetings include:

- Parents not participating in parenting support programs and family recreation events because they are too busy trying to pay their bills and put food on their table;
- Parents taking on shift work to make enough money to pay the bills and leaving the children at home (in some cases alone and unsupervised because they can't afford childcare);
- Single mothers moving in with boyfriends or having boyfriends move in with them out of necessity rather than because the relationship naturally evolved to that level;
- Young families not choosing to move to the Crowsnest Pass because they can't find housing they can afford;
- Families moving around from home to home trying to find something they can afford and eventually leaving the community altogether because of the cost of housing;
- Increased stressors leading to family conflicts and divorce, alcoholism and drug abuse, a break down in parenting skills (and increasing discipline and behavioral issues among children); and
- Women staying in abusive relationships because they can't find housing elsewhere in the community that is affordable to them.

6.3 Social Impacts

Working long hours and multiple jobs can have social impacts as well. Individuals may find that they are often overworked, overtired and/or have less time to socialize. They may also find that their inability to make ends meet leads to lower self-esteem and less desire to socialize. This can impact their sense of belonging in the community. People facing housing affordability problems may be less likely to participate in community life and community events (e.g., poor volunteer rates and low turnout for community events and programs). Residents who are finding it difficult to make ends meet may be compelled to move out of the community altogether. This can lead to high population turnover rates, which in turn makes it more difficult for neighbours to get to know one another, and has a negative impact on the small town atmosphere of the community.

Specific examples of social impacts cited by participants in the Key Person Interviews and Focus Group meetings include:

- Social isolation for people who lack accessible housing (people not being able to visit their friends and family or have their friends and family visit them);
- Social isolation for people who cannot afford to own and maintain a vehicle;
- People who cannot afford to maintain long-distance, internet and/or cable accounts feeling cut off from friends and family;
- Families not being able to enroll their children in a variety of sports and recreational programs (e.g., swimming lessons, hockey, baseball, etc.) because they can't afford the equipment and/or enrollment fees;
- Families that are facing issues or challenges feeling ostracized (including both the parents and the children);
- Children with addictions problems and low self esteem;
- Reduced volunteerism;



- People having to move out of the community and away from their network of friends, family and supports in order to find housing they can afford; and
- Declining diversity and opportunities to attract and retain people from all walks of life, life styles and life cycles (young families, established families, artists, musicians, etc.) necessary to maintain a healthy, sustainable community.

6.4 Health Impacts (Physical and Emotional)

People whose housing costs take up too much of their take-home income tend to have less time, energy and money to spend on preventive health and maintaining a healthy diet. For example, it is commonly known that low-income single mothers do not always eat properly, especially if they run out of money before the end of the month to buy food (in these situations, single mothers will often feed their children but not themselves).

The lack of a healthy, stable diet can lead to a variety of medical problems down the road (which may be further exacerbated by high levels of stress – ulcers, for example). Lack of disposable income can mean that people may not be maintaining regular health check ups (e.g., going to the dentist) which can lead to chronic health problems down the road. Furthermore, households with affordability problems are less able to afford needed medicines. Children from families with inadequate housing are significantly more likely to get sick and more likely to be hospitalized due to illness.

The inability to make ends meet can also have a significant impact on the emotional well-being of individuals in the community (e.g., lowered self-esteem, chronic feelings of helplessness and hopelessness, etc.). These feelings can lead to chronic or severe depression and anxiety. In some cases, people may turn to drugs and alcohol to alleviate their feelings of despair – which can lead to substance abuse. For males who find their egos eroding because they feel they cannot adequately care for their families, feelings of frustration can lead to anger and violence.

For someone with a mental health issue, housing challenges can be particularly problematic. For example, someone with a serious mental health disorder may not be able to hold down a full-time job. As a result, they may have fewer earnings and be more likely to experience ongoing housing challenges. At the same time, the prolonged stress associated with not being able to maintain safe, secure housing can exacerbate an individual's condition either by increasing the severity of their mental health episodes or by making their treatment more difficult or prolonged. Similarly, an acute stress (if severe enough) can send someone into crisis and relapse – even someone who is effectively managing their disorder. Being evicted, or simply having to move – either because their rental home is being sold or because the nature of their condition makes it difficult for them to live in an apartment setting – can be extremely stressful for a large number of people. Ultimately, the more people struggle with meeting their everyday needs, the less tolerant or adaptable they are likely to be to stress and crises.

Overall, these issues tend to lead to increased use and reliance on social and community services related to poverty (e.g., the local food bank, Social Assistance, Family and Community Support Services, etc.).



In February 2003, the Chinook Health Region conducted a Determinants of Health Survey³⁵ for the rural areas and towns within the Health Region *excluding Lethbridge*. The Survey found the following results:

Food Bank Usage:

- Food bank usage is increasing over time, suggesting increasing income hardships. In 1999, 1% of rural households throughout the Chinook Health Region had used food bank services. By 2003, food bank usage had increased to 4% for the Chinook Health Region but 5% for the West district (including the Crowsnest Pass).
- The household incomes among those accessing food bank services are increasing over time, further suggesting increasing income hardships and that higher income households are increasingly experiencing income hardships. In 1999, the majority of households accessing food bank services came from low income households (defined as earning a total household income less than \$20,000). By 2003, access to food bank services was being sought from all income groups.
- A 2007 study conducted by the Canadian Association of Food Banks³⁶ found that “(f)ood bank operators across the country report that housing costs are a major contributor to the ongoing need for emergency food assistance. For people on social assistance, benefit rates barely cover the cost of shelter in many jurisdictions, with little left over to cover other basic needs.”
- Additional research conducted in 2003 by the Chinook Health Region found that “food insecurity among children is primarily determined by family income”³⁷ (i.e., children living in poverty are more likely to experience poor nutrition and associated health issues). “Children with inadequate nutrition are more likely to experience obesity and develop chronic disease and illness later in life (e.g., diabetes and heart disease).”³⁸

Additional Health Insurance:

- The percentage of households not having health insurance aside from Alberta Health Care is increasing over time, suggesting declining opportunities for preventive health care (e.g., dental care, vision care, etc.).
- In 2003, 35% of the survey respondents did not have health insurance aside from Alberta Health Care to help pay for prescription drugs (compared to 33% in 1999).
- The likelihood of having dental services without having additional dental insurance has increased from 38% in 1999 to 41% in 2003 while the likelihood of having dental services while also having additional dental insurance declined from 62% in 1999 to 58% in 2003.

³⁵ 2003 Regional Health Needs Assessment: Determinants of Health Survey in the Chinook Health Region (Rural areas and towns excluding the City of Lethbridge). Prepared by Population Health, Chinook Health Region (Tuesday, July 22, 2003).

³⁶ *HungerCount 2007*. Canadian Association of Food Banks, p. 40.

³⁷ *Food Security for Students in the Chinook Health Region: A Collaboration with School Districts*. Report prepared by Population Health, Chinook Health Region (Thursday, June 19, 2003), p. 6.

³⁸ *Ibid.*



Self-Perceived Health Status:

- Lower income households are generally more likely to perceive their health to be fair to poor while higher income households are generally more likely to perceive their health to be very good to excellent.
- Lower income households are generally more likely to perceive their health to be declining while higher income households are generally more likely to perceive their health to be improving.

Mental Health:

- Those with poor health are more likely to experience mental health issues:
 - 52% of survey respondents in poor general health felt trapped in a daily routine
 - Survey respondents in poorer physical health were more likely to feel depressed
 - 53% of survey respondents in poor general health felt under constant stress
 - 61% of survey respondents in poor general health reported no fun anymore

Smoking:

- Residents in the Crowsnest Pass are more likely to smoke. In 2003, 18% of survey respondents throughout the Chinook Health Region were current tobacco smokers while 24% of survey respondents living in the West district (including the Crowsnest Pass).

Gambling:

- Residents in the Crowsnest Pass are more likely to gamble. In 2003, 81% of respondents living in the West district (including the Crowsnest Pass) reported some form of gambling activity in the household – the highest rate in the five districts of the Chinook Health Region.
- Survey respondents living in the West district (including the Crowsnest Pass) reported the highest rate of gambling in the form of lottery tickets (71%), raffles/scratch tickets (61%), VLT (25%) and bingo (20%) compared to the other four districts of the Chinook Health Region.
- Survey respondents living in the West district (including the Crowsnest Pass) reported the second highest rate of casino gambling (16%) and the lowest rate of horse racing (2%).

Specific examples of health impacts cited by participants in the Key Person Interviews and Focus Group meetings include:

- People living in substandard and overcrowded housing;
- Higher and more frequent incidents of stress (both physical and emotional) for people having to work multiple jobs in order to make ends meet;
- Health issues related to problems with mould and/or older homes with poor insulation;
- People maintaining regular health check-ups or going to see their doctor (or to the hospital) when they are ill because they don't own a vehicle and can't afford the cab fare;



- Reduced physical activities leading to poorer health;
- Depression for people who are isolated and can't get out in the community;
- Increased incidents of addictions and/or substance abuse; and
- People with mental health issues being displaced when their home (rental) is sold and then going into crisis and/or relapse because they can't find an affordable alternative.

6.5 Educational Impacts

It is widely recognized that people with housing affordability problems have less time, energy, and money to pursue educational upgrading or training. This can impact their employability and wage earnings thus exacerbating housing affordability problems. Children who are living in unaffordable and inadequate housing conditions typically achieve less in school due to poor nutrition, poor health, stressful and more hazardous home environments, negative social behaviour, etc. They are also less likely to finish school or go on to pursue a higher education. (NOTE: scholastic performance has more to do with household stability, a sense of belonging and family values around education than it does I.Q.).

Research conducted in 2003 by the Chinook Health Region found a link between poor nutrition and scholastic achievement. According to the study, "(c)hildren who are hungry or malnourished are more likely than their peers to experience difficulty learning and concentration problems as well as irritability and disruptive behaviour. This in turn affects the classroom setting."³⁹ Another study found that:

*"Inadequate nutrition is a common effect of child poverty. To learn well, children need to eat well. Study after study has concluded that children cannot learn to their potential when they're poorly nourished. Kids who eat well are more energetic, have a longer attention span, and solve problems better than classmates who don't eat nutritious meals. When children score well on assignments and tests, their self-esteem soars. But when kids don't receive proper nourishment, behavior and discipline problems in the classroom are inevitable. Undernourished children are also more likely to miss school due to illness. Inadequately fed kids have more difficulty fighting infection. Missed schooldays often lead to kids falling behind in class. A predictor of a person's lifetime productivity is the number of years of school completed. The long-range forecast for poorly nourished children is that they are more likely to drop out of school early and have reduced employment opportunities."*⁴⁰

The absence of affordable housing is cited as one important factor affecting low-income households and both the health and scholastic achievement of their children.

According to a survey of Grade 4, 7 and 10 students conducted by the Chinook Health Region in the fall/winter of 2002/2003⁴¹ (which included students from Isabelle Sellon School and

³⁹ *Food Security for Students in the Chinook Health Region: A Collaboration with School Districts*. Report prepared by Population Health, Chinook Health Region (Thursday, June 19, 2003), p. 6.

⁴⁰ *The Reality of Child & Family Poverty in Southwest Alberta*. South West Alberta Coalition on Poverty (September 2005). Original quote comes from *Breakfast for Learning, 2002* as cited in *South West Alberta Coalition on Poverty: The Costs of Poverty in our Communities*, 2004.

⁴¹ *Food Security for Students in the Chinook Health Region: A Collaboration with School Districts*. Report prepared by Population Health, Chinook Health Region (Thursday, June 19, 2003), p. 6.



Crowsnest Pass Consolidated High School), students from the Livingstone Range School Division (which includes the Crowsnest Pass) are:

- Less likely than average to “often not have enough to eat” (2.6% compared to 2.7% for the Chinook Health Region as a whole);
- More likely than average to “never eat breakfast” (8.0% compared to 6.4% for the Chinook Health Region as a whole);
- More likely than average to “never eat lunch” (3.8% compared to 2.7% for the Chinook Health Region as a whole); and
- More likely than average to worry about having enough to eat “often or every day” (5.1% compared to 4.7% for the Chinook Health Region as a whole).

Specific examples of educational impacts cited by participants in the Key Person Interviews and Focus Group meetings include:

- Declining enrollment in the schools due to families with children moving out of the community;
- Parents not being able to pay for their children to obtain a post secondary education;
- Children coming to school stressed due to their stressful home environments;
- At the same time, some children enjoy coming to school because it is more quiet and peaceful than their home environment;
- Children going to school sleep deprived;
- Children coming to school not having eaten a proper breakfast and/or without proper lunches;
- Children not attending school consistently because their parents’ are in survival mode all the time just trying to figure out where the money is to going to come from to pay the rent and buy food;
- Children not going to school because their parent(s) could not provide them with a proper meal (i.e., the fear of potential intervention by social service providers)
- Children missing school due to the transient nature of their parents or because their parents allowed them to sleep in; and
- Adults not having the financial resources or time to pursue educational upgrading or a post secondary education

6.6 Economic Impacts

Local businesses may be finding it difficult to recruit and retain skilled staff as a result of local housing unaffordability. This may be because:

- Workers are moving from job to job trying to find a high enough paying job to afford housing;
- Workers living in unstable, unaffordable housing are moving often trying to find suitable housing;
- Skilled workers not moving into the community because more affordable housing opportunities exist in other communities; etc.



As a result, local business may experience high staff turnover rates (which increases training costs) and poor staff efficiency.

Some businesses may find they have to reduce the level of services offered to the community, for example:

- Hotels closing rooms and even entire floors because they are unable to hire and retain enough housekeeping staff to clean the rooms;
- Fast food restaurants having to reduce their hours of operations due to a lack of staff to fill shifts; and
- Retail outlets hiring less experienced and/or less engaged staff who are not able to provide the same quality and level of service as before;

In response to the higher housing costs, some businesses (especially those in the retail and service sectors) may have to increase wages or offer incentives to attract workers. Increased staffing costs can lead to lower profits, which can be hard on small businesses with low profit margins. Some businesses may decide to move out of the community altogether as a result of these problems. Local residents living in unaffordable homes may also find that they have less disposable income to purchase local goods and services – which represents a loss of economic opportunities for local businesses.

Specific examples of economic impacts cited by participants in the Key Person Interviews and Focus Group meetings include:

- Employers (tourism, non-profits, essential services including health care, etc.) having difficulty attracting staff because of the lack of affordable housing (i.e., the wages being offered were too low to be able to afford housing in the community);
- Employers having difficulty retaining staff because of the lack of affordable housing;
- Employers having to hire under-qualified staff because qualified staff could not be recruited due to the cost of housing;
- Employees being unable to get to work because they can't afford to own and maintain a vehicle;
- Hotels having to close rooms or entire floors because they can't find the staff;
- Restaurants not being open during major community events because they can't find the staff; and
- Declining opportunities for low-income households to become homeowners (homeowners tend to display greater commitment to their community and spend more money on household items).

At the same time, economic challenges in the community may be exacerbating housing issues. Numerous participants in both the Key Person Interviews and the Focus Group meetings consistently identified the lack of industry and higher paying jobs in the Crowsnest Pass as a dominant factor limiting people's ability to afford the rising costs of housing. The lack of higher paying jobs in the community is preventing local residents from keeping up with external forces that are driving the cost of housing beyond the reach of an increasing number of local residents.





Appendix A
***Comparison of the
Individual Communities
Within the
Crowsnest Pass:***

***Bellevue
Hillcrest Mines
Blairmore/Frank
Coleman***

Appendix A: Comparison of the Individual Communities Within the Crowsnest Pass: Bellevue, Hillcrest Mines, Blairmore/Frank and Coleman

1.0 Introduction

The following is a comparative analysis of the principal communities within the Municipality of Crowsnest Pass: Bellevue, Hillcrest Mines, Blairmore/Frank and Coleman. The analysis is designed to identify differences between the five communities in terms of population, income and demographics and is based on data provided by Statistics Canada Taxfiler data for the years 2001 and 2006.

2.0 Population

Table A-1 compares the distribution of the population by age cohort for Bellevue, Blairmore/Frank, Coleman, Hillcrest Mines to the distribution of the population by age cohort in the Crowsnest Pass as a whole.

Table A-1: Distribution of Population by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Population	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
0-14	170	16.5%	530	51.5%	270	26.2%	70	6.8%	1,030	100.0%
15-64	670	15.7%	2,030	47.7%	1,260	29.6%	300	7.0%	4,260	100.0%
65+	230	18.9%	510	41.8%	370	30.3%	100	8.2%	1,220	100.0%
Total	1,070	16.4%	3,070	47.2%	1,900	29.2%	470	7.2%	6,510	100.0%

2006 Population	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
0-14	100	12.8%	390	50.0%	240	30.8%	50	6.4%	780	100.0%
15-64	620	15.7%	1,890	47.7%	1,170	29.5%	280	7.1%	3,960	100.0%
65+	190	17.0%	450	40.2%	360	32.1%	110	9.8%	1,120	100.0%
Total	910	15.6%	2,730	46.7%	1,770	30.3%	440	7.5%	5,850	100.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region



According to this data, the largest percentage of residents in the Crowsnest Pass lived in Blairmore/Frank in 2006 (46.7%) followed by Coleman (30.3%), then Bellevue (15.6%) and finally Hillcrest Mines (7.5%). There has been a slight shift in the population distribution since 2001, however, with slight declines in both Blairmore/Frank and Bellevue combined with slight increases in Coleman and Hillcrest Mines.

In terms of internal age structure, Hillcrest Mines appears to have the highest percentage of seniors living within the community compared to the other communities with an estimated 25% of its population in 2006 being age 65 and over (see Table A-2). In comparison, 20.9% of Bellevue residents were seniors, 20.3% of Coleman residents were seniors, and 16.5% of Blairmore/Frank residents were seniors in 2006. In terms of actual numbers, however, Blairmore/Frank contains the largest number of seniors (450 seniors), followed by Coleman (360 seniors), then Bellevue (190 seniors), and finally Hillcrest Mines (110). This data also shows that, between 2001 and 2006, the percentage of seniors living in the Crowsnest Pass increased from 18.7% to 19.1% while the actual number of seniors declined from 1,220 to 1,120 (representing the loss of 100 seniors over that five-year period).

Table A-2: Distribution of Age Cohorts by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Population	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
0-14	170	15.9%	530	17.3%	270	14.2%	70	14.9%	1,030	15.8%
15-64	670	62.6%	2,030	66.1%	1,260	66.3%	300	63.8%	4,260	65.4%
65+	230	21.5%	510	16.6%	370	19.5%	100	21.3%	1,220	18.7%
Total	1,070	100.0%	3,070	100.0%	1,900	100.0%	470	100.0%	6,510	100.0%

2006 Population	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
0-14	100	11.0%	390	14.3%	240	13.6%	50	11.4%	780	13.3%
15-64	620	68.1%	1,890	69.2%	1,170	66.1%	280	63.6%	3,960	67.7%
65+	190	20.9%	450	16.5%	360	20.3%	110	25.0%	1,120	19.1%
Total	910	100.0%	2,730	100.0%	1,770	100.0%	440	100.0%	5,850	100.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

In contrast, the majority of children ages 0-14 live in Blairmore/Frank – both in terms of actual numbers and overall percentage of the population. According to 2006 data, 390 children lived in Blairmore/Frank, representing 14.3% of Blairmore/Frank's population and



50.0% of all children ages 0-14 living in the Crowsnest Pass. Coleman comes in second with 240 children (13.6% of Coleman's population and 30.8% of all children living in the Pass), followed by Bellevue (110 children or 11.0% of the Bellevue population/12.8% of all children in the Crowsnest Pass) and Hillcrest Mines (50 children or 11.4% of the Hillcrest population/6.4% of all children living in the Pass).

3.0 Demographics

Table A-3 compares the distribution of households by type for Bellevue, Blairmore/Frank, Coleman, Hillcrest Mines to the distribution of households by type in the Crowsnest Pass as a whole. Similar to the population data shown in Table A-1, the majority of households live in Blairmore/Frank, followed by Coleman, then Bellevue and finally, Hillcrest Mines.

Table A-3: Distribution of Households by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Household Composition	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
Couple Families	260	16.4%	740	46.5%	460	28.9%	130	8.2%	1,590	100.0%
No. of Persons	750	16.5%	2,150	47.3%	1,310	28.8%	360	7.9%	4,550	100.0%
Lone-Parent Families	50	15.2%	150	45.5%	100	30.3%	20	6.1%	330	100.0%
No. of Persons	140	16.1%	410	47.1%	270	31.0%	50	5.7%	870	100.0%
Non-Family Persons	190	17.4%	520	47.7%	320	29.4%	70	6.4%	1,090	100.0%
Total Population	1,080	16.6%	3,080	47.3%	1,900	29.2%	480	7.4%	6,510	100.0%

2006 Household Composition	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
Couple Families	240	16.1%	680	45.6%	450	30.2%	130	8.7%	1,490	100.0%
No. of Persons	630	15.3%	1,920	46.7%	1,240	30.2%	330	8.0%	4,110	100.0%
Lone-Parent Families	40	14.3%	150	53.6%	90	32.1%	0	0.0%	280	100.0%
No. of Persons	100	14.5%	350	50.7%	220	31.9%	20	2.9%	690	100.0%
Non-Family Persons	190	18.1%	460	43.8%	320	30.5%	90	8.6%	1,050	100.0%
Total Population	920	15.7%	2,730	46.7%	1,780	30.4%	440	7.5%	5,850	100.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region



Table A-4, shows a slightly different pattern in terms of household types when the total number of residents within each household type is compared to the total population of the individual communities.

Table A-4: Household Concentration as a Percentage of the Population by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Population by Household Type	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
No. Persons in Couple Families	750	69.4%	2,150	69.8%	1,310	68.9%	360	75.0%	4,550	69.9%
No. Persons in Lone-Parent Families	140	13.0%	410	13.3%	270	14.2%	50	10.4%	870	13.4%
No. of Non-Family Persons	190	17.6%	520	16.9%	320	16.8%	70	14.6%	1,090	16.7%
Total Population	1,080	100.0%	3,080	100.0%	1,900	100.0%	480	100.0%	6,510	100.0%

2006 Population by Household Type	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
No. Persons in Couple Families	630	68.5%	1,920	70.3%	1,240	69.7%	330	75.0%	4,110	70.3%
No. Persons in Lone-Parent Families	100	10.9%	350	12.8%	220	12.4%	20	4.5%	690	11.8%
No. of Non-Family Persons	190	20.7%	460	16.8%	320	18.0%	90	20.5%	1,050	17.9%
Total Population	920	100.0%	2,730	100.0%	1,780	100.0%	440	100.0%	5,850	100.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

According to this data, Hillcrest Mines has the highest concentration of two-adult families with 75.0% of Hillcrest's population (including both children and adults) living in couple families. Blairmore/Frank comes in second with 70.3% of its population living in couple families, followed by Coleman (69.7%) and then Bellevue (68.5%). Bellevue also has the highest percentage of its population living as single individuals (20.7%) followed very closely by Hillcrest Mines (20.5%), then Coleman (18.0%) and finally, Blairmore/Frank (16.8%). The lowest concentration of lone parents appears to be in Hillcrest Mines with only 4.5% of that community's population living within lone-parent families. This is partly due to a marked decline in lone-parent families living in Hillcrest Mines when compared to 2001 data. The highest concentration of lone parents in 2006 appears to be in Blairmore/Frank (12.8% of the population) followed closely by Coleman (12.4%) and then Bellevue (10.9%). This data suggests that Hillcrest Mines may not offer sufficient amenities for lone-parent families and that lone-parent families may be more inclined to move closer to the schools in the community and where commercial opportunities are greatest – especially if transportation is an issue.



4.0 Household Incomes

Table A-5 compares median incomes by household type for Bellevue, Blairmore/Frank, Coleman, Hillcrest Mines to median incomes in the Crowsnest Pass as a whole. Median income represents that income level at which 50% of households earn above that income and 50% of households earn incomes below that figure.

Table A-5: Median Incomes by Household Type and by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Population	Bellevue	% Variance	Blairmore / Frank	% Variance	Coleman	% Variance	Hillcrest Mines	% Variance	Crowsnest Pass	% Variance
Couple Families	\$46,900	-16.3%	\$62,100	10.9%	\$52,900	-5.5%	\$60,300	7.7%	\$56,000	0.0%
Lone-Parent Families	\$18,700	-25.8%	\$24,900	-1.2%	\$27,800	10.3%	\$0	-100.0%	\$25,200	0.0%
Non-Family Persons	\$17,900	-4.3%	\$19,600	4.8%	\$17,900	-4.3%	\$24,100	28.9%	\$18,700	0.0%

2006 Population	Bellevue	% Variance	Blairmore / Frank	% Variance	Coleman	% Variance	Hillcrest Mines	% Variance	Crowsnest Pass	% Variance
Couple Families	\$62,500	-16.8%	\$81,900	9.1%	\$72,800	-3.1%	\$66,200	-11.9%	\$75,100	0.0%
Lone-Parent Families	\$35,300	-0.6%	\$40,600	14.4%	\$31,200	-12.1%	\$0	-100.0%	\$35,500	0.0%
Non-Family Persons	\$23,100	0.0%	\$23,800	3.0%	\$20,900	-9.5%	\$24,500	6.1%	\$23,100	0.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

The data presented in Table A-5 shows what appears to be a slight shift in the income profiles of households within each of the primary communities of the Crowsnest Pass. For example, in 2001, the highest median income among couple families was found in Blairmore/Frank followed by Hillcrest Mines, then Coleman, and finally, Bellevue. However, in 2006, Coleman ranked second in terms of median income among couple families. Similarly, lone-parent families in Coleman had the highest median income in 2001, followed by Blairmore/Frank and then Bellevue (no income data is available for lone-parent families in Hillcrest Mines⁴²). However, in 2006, lone-parent families in Blairmore/Frank earned the highest median income followed by Bellevue and then Coleman (once again, no income data is available for lone-parent families in Hillcrest Mines). Single individuals living in Hillcrest Mines consistently demonstrate the highest median income – both in 2001 and 2006 – followed by Blairmore/Frank, then Bellevue and finally, Coleman (although in 2001, median incomes were the same for single individuals in both Bellevue and Coleman). This data suggests that a larger percentage of higher-income-earning couples may be gravitating towards Blairmore/Frank and Coleman, while a larger

⁴² Due to the low number of lone-parent families living in Hillcrest mines, that data has been suppressed (to protect the privacy of residents in the community).



percentage of higher-income-earning lone parents may be gravitating towards Blairmore/Frank and Bellevue. The absence of income data among lone-parent families living in Hillcrest Mines limits the accuracy of these observations.

Table A-6, shows a slightly different pattern in terms of incomes by comparing per capita incomes by household type within each of the individual communities.

Table A-6: Per Capita Income by Household Type and by Community (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Household Type	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
Couple Families	\$19,900	-11.9%	\$23,800	5.3%	\$21,800	-3.5%	\$23,200	2.7%	\$22,600	0.0%
Lone-Parent Families	\$11,200	-11.8%	\$12,800	0.8%	\$12,400	-2.4%	\$17,100	34.6%	\$12,700	0.0%
Non-Family Persons (Singles)	\$24,000	-11.1%	\$28,800	6.7%	\$25,700	-4.8%	\$28,100	4.1%	\$27,000	0.0%
Est. Total Per Capital Income	\$19,494	-11.4%	\$23,180	5.3%	\$21,121	-4.1%	\$23,279	5.7%	\$22,014	0.0%

2006 Household Type	Bellevue	% Total	Blairmore / Frank	% Total	Coleman	% Total	Hillcrest Mines	% Total	Crowsnest Pass	% Total
Couple Families	\$28,800	-8.9%	\$32,000	1.3%	\$30,200	-4.4%	\$40,100	26.9%	\$31,600	0.0%
Lone-Parent Families	\$15,600	-15.2%	\$20,900	13.6%	\$15,700	-14.7%	\$0	-100.0%	\$18,400	0.0%
Non-Family Persons (Singles)	\$31,600	-6.5%	\$36,900	9.2%	\$31,300	-7.4%	\$0	-100.0%	\$33,800	0.0%
Est. Total Per Capital Income	\$27,943	-8.2%	\$31,403	3.2%	\$28,606	-6.0%	\$30,075	-1.2%	\$30,438	0.0%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

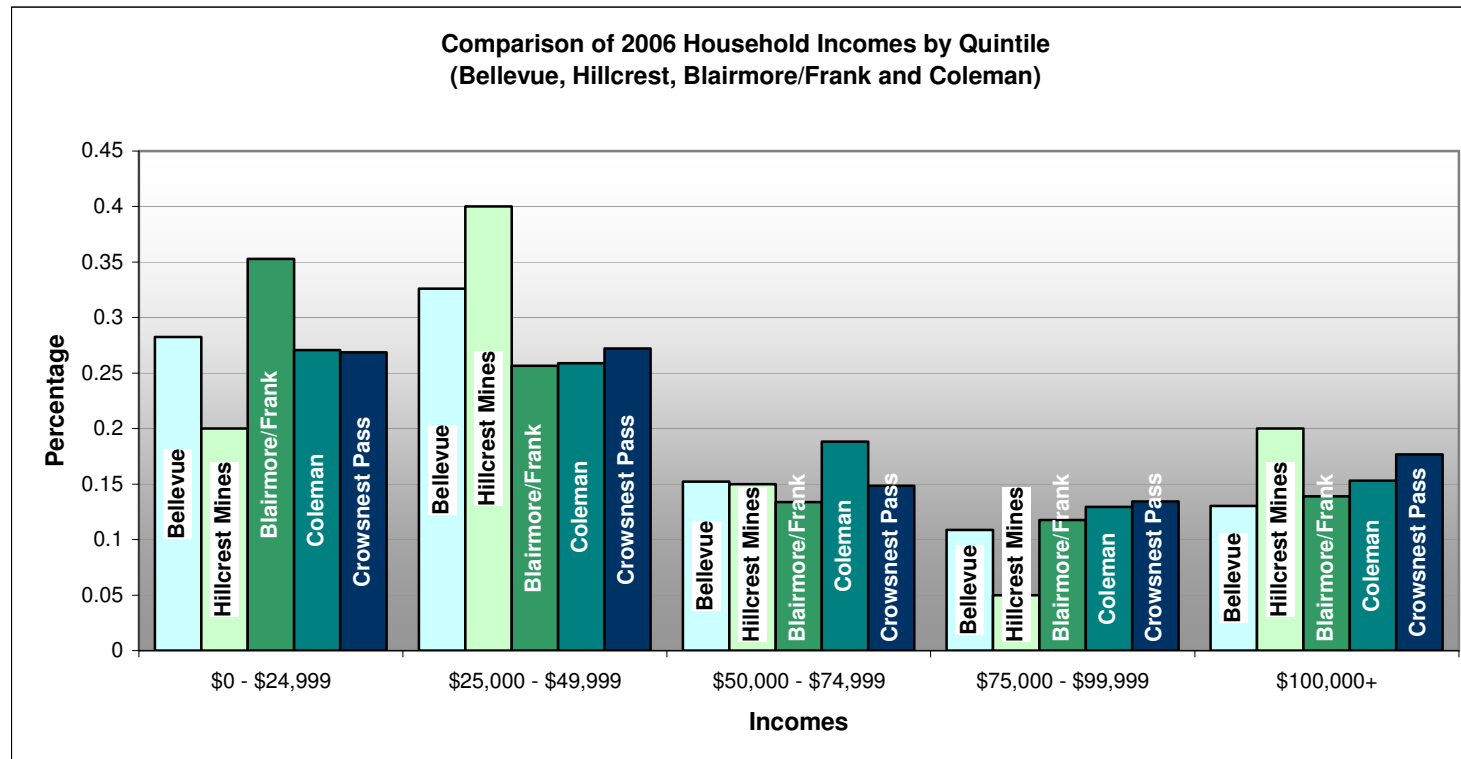
NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

In 2001, residents in Hillcrest Mines were earning the highest per capita income of each of the individual communities in the Crowsnest Pass followed by Blairmore/Frank, then Coleman, and finally, Bellevue. By 2006, Hillcrest Mines and Blairmore/Frank had exchanged positions with residents in Blairmore/Frank now earning the highest per capita income of each of the individual communities. In 2006, Coleman continued to maintain third position followed by Bellevue.

Figure A-1 (next page) shows the distribution of incomes by quintile (organized into \$25,000 increments) in 2006 for each of the communities and compares them to overall income levels in the Crowsnest Pass.



Figure A-1: Comparison of 2006 Incomes by Quintile by Community (Statistics Canada 2006 Taxfiler Data)



Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

According to this data, the majority of households in Bellevue earn incomes in the \$0 - \$24,999 and \$25,000 - \$49,999 ranges and demonstrate a higher percentage of households earning lower incomes than the Crowsnest Pass as a whole. In Hillcrest Mines, the vast majority of households earn incomes in the \$25,000 - \$49,999 range followed by a tie among households earning incomes at the lowest levels (\$0 - \$24,999) and incomes at the highest levels (\$100,000+). In Blairmore/Frank, a higher percentage of households earn incomes in the \$0 - \$24,999 range than the Crowsnest Pass as a whole, and lower percentages of households earn incomes in the \$25,000 - \$49,999, \$50,000 - \$74,999, \$75,000 - \$99,999 and \$100,000+ ranges than the Crowsnest Pass as a whole. Of all the individual communities, Coleman appears to most closely reflect the overall economic diversity of the Crowsnest Pass.



5.0 Incidents of Poverty

Table A-7 compares Social Assistance rates by household type for the individual communities of the Crowsnest Pass to Social Assistance rates in the community as a whole and the province as a whole.

Table A-7: Percentage of Households Receiving Social Assistance by Community and Compared to the Province of Alberta as a Whole (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Households	Bellevue	Blairmore / Frank	Coleman	Hillcrest Mines	Crowsnest Pass	Alberta
% Couple Families	19.2%	10.8%	15.2%	15.4%	13.8%	7.6%
% Lone-Parent Families	40.0%	26.7%	40.0%	N/A	30.3%	23.4%
% Non-Family Persons (Singles)	42.1%	36.5%	37.5%	28.6%	38.5%	20.6%
% All Households	30.0%	22.7%	27.3%	23.8%	24.9%	13.7%

2006 Households	Bellevue	Blairmore / Frank	Coleman	Hillcrest Mines	Crowsnest Pass	% Total
% Couple Families	16.7%	10.3%	15.6%	15.4%	12.8%	7.3%
% Lone-Parent Families	N/A	33.3%	33.3%	N/A	35.7%	20.4%
% Non-Family Persons (Singles)	36.8%	37.0%	40.6%	33.3%	38.1%	19.3%
% All Households	27.7%	21.9%	26.7%	22.7%	24.4%	12.8%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

According to this data, Bellevue has the highest overall percentage of households (27.7%) receiving some form of Social Assistance in the Crowsnest Pass and has consistently maintained this position since 2001 (when 30.0% of households were receiving some form of Social Assistance). Coleman follows in second place (26.7% in 2006 compared to 27.3% in 2001). Blairmore/Frank on the other hand, has the lowest percentage of households receiving Social Assistance both in 2006 (21.9%) and 2001 (22.7%) followed by Hillcrest Mines (22.7% in 2006 and 23.8% in 2001). These findings appear consistent with income findings for the individual communities presented above.

Overall, households in the Crowsnest Pass are twice as likely to be receiving Social Assistance when compared to households province-wide.



Table A-8 compares the percentage of households earning incomes at or below the Before-Tax Low Income Measures (LIMs). According to Statistics Canada:

“...the LIM is a fixed percentage (50%) of median adjusted family income, where “adjusted” indicates that family needs are taken into account. Adjustment for family sizes reflects the fact that a family’s needs increase as the number of members increases. Most would agree that a family of five has greater needs than a family of two. Similarly, the LIM allows for the fact that it costs more to feed a family of five adults than a family of two adults and three children.”⁴³

Table A-8: Percentage of Households Earning Incomes At or Below the Before-Tax Low-Income Measures (LIMs) by Community and Compared to the Province of Alberta as a Whole (Statistics Canada Taxfiler Data 2001 vs. 2006)

2001 Households	Bellevue	Blairmore / Frank	Coleman	Hillcrest Mines	Crowsnest Pass	Alberta
% Couple Families	7.7%	8.1%	8.7%	N/A	7.5%	8.5%
% Lone-Parent Families	60.0%	46.7%	40.0%	N/A	42.4%	39.7%
% Non-Family Persons (Singles)	21.1%	23.1%	25.0%	N/A	22.0%	25.2%
% All Households	18.0%	17.7%	19.3%	9.5%	17.9%	17.5%

2006 Households	Bellevue	Blairmore / Frank	Coleman	Hillcrest Mines	Crowsnest Pass	Alberta
% Couple Families	N/A	5.9%	4.4%	N/A	4.7%	6.9%
% Lone-Parent Families	N/A	33.3%	33.3%	N/A	35.7%	34.0%
% Non-Family Persons (Singles)	15.8%	19.6%	25.0%	22.2%	20.0%	21.0%
% All Households	12.8%	13.3%	15.1%	9.1%	13.4%	14.5%

Data Source:

Statistics Canada Small Area & Data Division (Taxfiler data) 2001 and 2006 tax years

NOTE: numbers are subject to rounding, suppression and discrepancies associated with the nature of the geographic boundaries use to define the data region

Detailed data on the Low-Income Measures is limited for Bellevue and Hillcrest Mines. However, cumulative data on the LIMs presents a slightly different picture of income levels in the Crowsnest Pass.

⁴³ Statistics Canada Income Statistics Division (May 2007) *Low Income Cut-offs for 2006 and Low Income Measures for 2005*, Catalogue no. 75F0002MIE — No. 004, page 11.



While in 2006, Blairmore/Frank had the second highest per capita income (see Table A-6 above), it also had the second highest percentage of households earning incomes at or below LIM. Hillcrest Mines, with the highest per capita income in 2006 also had the lowest percentage of households earning incomes at or below LIM. While Bellevue had the lowest per capita income among the individual communities in 2006, it is Coleman that has the highest percentage of households earning incomes at or below LIM (as well as households receiving some form of Social Assistance).

6.0 General Conclusions

Based on the observations and data presented in this Appendix, the Crowsnest Pass is a complex and diverse community. While the greatest concentration of wealth appears to be in Blairmore/Frank and Hillcrest Mines and the greatest concentration of poverty appears to be in Bellevue and Coleman, no clear conclusions can be drawn in terms of where affordable housing is most needed in the community. Each community has its wealthy households and low-income households with a number of households in between these two extremes. Each community has a range of household types and sizes – some of whom are earning high incomes, some of whom are earning low incomes and some of whom are earning mid-range incomes.

The data presented in this Appendix does not provide any conclusive evidence as to where (i.e., in which community or communities) certain forms or types of affordable housing are more needed compared to other communities. Therefore, the Crowsnest Pass would benefit from a range of affordable housing opportunities in each of the individual communities.

From a purely practical perspective, the provision of affordable housing is more likely to benefit households if it is placed close to commercial services, health care, education facilities and other important community amenities as low-income households are more likely to lack automobile transportation than higher-income households and because higher density housing forms generally make more sense close to commercial areas and centers.



Appendix B

Focus Group Meeting Feedback

Appendix B: Focus Group Meeting Feedback

1.0 Introduction

On Wednesday, May 6, 2009 and Thursday, May 7, 2009 a series of Focus Group meetings were held with a variety of stakeholder groups, including:

- Couple and single-parent families with children;
- Persons with accessibility challenges;
- Health and social service providers;
- Business owners; and
- Builders, developers and real estate agents.

These Focus Group meetings were designed to elicit feedback from residents of the Crowsnest Pass to learn more about the range of housing needs and issues in the community. Each Focus Group meeting began with a preliminary “fun fact quiz” to see how much participants already knew about housing statistics in the community followed by a short presentation of the key findings to date from the Needs Assessment. After the presentation, participants engaged in targeted focused group discussions organized around key themes from the Needs Assessment. In each case, the group was given the opportunity to choose the questions to focus on during the discussion. What follows is a summary of the feedback gathered during each of the five Focus Group meetings.



Couple and Single-Parent Families with Children

Focus Group Meeting Summary

(May 6, 2008)

Question: How would you define “affordable housing”?

Group Feedback:

- *Ghetto mentality.*
- *Affordable housing what you can reasonably afford based on your income.*

Question: Who needs affordable housing in the Crowsnest Pass?

Group Feedback:

- *Low-income households;*
- *Fixed-income households; and*
- *Modest-income households.*

Question: How much of an issue is housing adequacy in the Crowsnest Pass (e.g., homes needing major repairs, lacking basic services or infested with vermin/black mould)?

Group Feedback:

- *There are vacant apartments in the community that can't be rented because they have problems with mould.*

Question: How much of an issue is housing suitability in the Crowsnest Pass (e.g., households living in overcrowded conditions or multiple families living together)?

Group Feedback:

- *I know a family with six kids in 2-bedroom home that is thinking about turning a shoe closet into a bedroom.*
- *I know a family with four kids in a three-bedroom home.*
- *Couch company – house hoppers.*

Question: How much of an issue is housing accessibility in the Crowsnest Pass (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

Group Feedback:

- *Stores are not accessible.*

Question: How much of an issue is housing affordability in the Crowsnest Pass (e.g., households paying more than 30% of their before-tax income on housing)?

Group Feedback:

(The group did not focus on this question.)



Question: What impacts are housing issues having on the community in terms of:

- Family impacts (e.g., family instability, etc.)?
- Social impacts (e.g., social isolation, etc.)?
- Health impacts (e.g., reduced physical and/or mental health, etc.)?
- Educational impacts (e.g., poorer grades, inability to upgrade one's education, etc.)?
- Economic impacts (e.g., challenges with recruiting staff, staff turnover, reduced levels of service, etc.)?

Group Feedback:

- *Foreign workers are getting precedent for hours worked at local businesses and local workers are losing hours.*
- *There is not women's shelter in the Pass. The Women's Resource Centre drives people to Pincher Creek.*
- *We have talked about using the Crowsnest Centre's empty rooms as temporary emergency shelter beds – the answer is always "no".*
- *There should be an emergency shelter here for both men and women.*
- *Right now, affordable housing is being addressed in the community by a volunteer group that is trying to address the issues on their own and in their spare time. The needs are huge and need dedicated resources.*
- *Shelter is a basic human right under the Charter of Human Rights and Freedoms.*
- *Not dealing with the homeless population (i.e., not providing them with a shelter to stay and get back on their feet) can lead people to spiral into addictions and crime, etc.*
- *Personally, I have brought people into my home who are homeless because they have no place to go. I think all of us here have done this at one point or another.*
- *I'm trying to manage on my own but it's getting harder and harder all the time.*
- *I have two children with special needs and I need to take care of them.*
- *I have four kids. I only make \$1,100 per month and my rent alone is \$600. Then there's the cost of food for my family, clothing, gas, etc.*
- *Social Services should assess people's income supports based on the rents they have to pay.*
- *Moving people to bigger centres isn't the answer. They need to have opportunities to stay in their home community where they have a network of friends, family and supports.*
- *There are kids in the schools who are not attending school consistently because their parents' are in survival mode all the time trying to figure out where the money is to going to come from to pay the rent and buy food.*
- *There are many families in the community who are in crisis with nowhere to go.*
- *I've even talked to some parents who are not sending their kids to school because they don't have lunches for them. We need a lunch program in the schools.*
- *Through the Food Bank, we provide snacks to the schools but they aren't always healthy snacks.*
- *The lack of transportation is also an issue. If you don't have your own vehicle, how do you get around between the communities?*
- *It costs \$13 to take a taxi one way from Bellevue to Blairmore. This is a huge barrier.*
- *The Town Rounder is only for seniors and persons with disabilities.*



- *If you live in Coleman, there is no grocery store and all the government offices are located in Blairmore.*
- *Even in areas that have small convenience stores, the cost of bread is \$4. That is too expensive for a low-income family to feed their children. A number of them can't get to Blairmore to buy cheaper groceries. Some parents can't afford to buy bulk even if they could get to the larger grocery store as they may only have \$4 in their pocket.*
- *My son is autistic and earns \$1,188/month on AISH. He can qualify for a \$150,000 mortgage but nothing decent is available in that price range other than mobile homes on rented lots. But the banks will not finance a mobile home located on a rented lot. In some mobile home places, they won't accept older trailers (even six-year old trailers).*
- *I am a single mother and I own my home but I am paying \$1,400 per month for my mortgage alone.*
- *It would be nice for low-income families to get assistance with utilities.*
- *The Homeless Eviction program will help you if you have received a disconnection or eviction notice but only once per year.*
- *I was on a monthly plan with my utilities but over the winter the rates went up and I've just received a notice that now I'm behind. We've had to cancel our internet and might have to cancel our cable. This is cutting us off from the outside world (for example, we can't chat over the internet with friends and family anymore and can't afford to pay for long distance).*
- *The Food Bank and Women's Resource Centre are also located in Blairmore and is difficult to access if you don't have a vehicle and live in the other communities.*
- *Social Assistance and Maintenance do not work together. You can't see both back to back. Instead, you have to make multiple trips back and forth to see them separately. This is extremely difficult if you don't have a vehicle or have to work around your family's schedule.*
- *I've had to work multiple jobs at the same time all my adult life in order to keep a roof over my family's head.*
- *The AISH forms are extremely complicated to understand and fill out. What if someone is illiterate or doesn't write fluent English?*
- *With all the restructuring that has occurred recently within the government health services, it is extremely difficult for people to know who to talk to or where to go for assistance.*
- *The people who need help are so in crisis and overwhelmed with stress that they need help even filling out the forms. I've helped people with filling out forms but then I've been questioned about my motives.*



Persons with Accessibility Challenges

Focus Group Meeting Summary

(May 6, 2008)

Question: How would you define “affordable housing”?

Group Feedback:

- *Based on finances.*
- *Housing for seniors and persons with disabilities (e.g., for specific groups).*
- *Apartments*
- *Duplexes.*
- *Row housing.*
- *Being able to afford to live (comparing rent/mortgage to income).*
- *Gas and hydro (utilities).*

Question: How much of an issue is housing adequacy in the Crowsnest Pass (e.g., homes needing major repairs, lacking basic services or infested with vermin/black mould)?

Group Feedback:

- *This is a big issue. Even in my own home.*
- *There are so many older homes in the community.*
- *Even just basic upgrades. The house we live in is 100 years old. We’ve had to upgrade the plumbing, the wiring, etc.*
- *It’s never a small job. You try to tie into the old plumbing and end up having to replace everything.*
- *It is time consuming and expensive.*
- *Floors are uneven.*
- *It always costs more to renovate than to build new.*
- *It’s very difficult to find contractors in town (won’t return calls, are booked up for months at a time, wait lists for adaptations are any where from 6 months to a year). Do they have the information and expertise they need to do the job properly?*
- *It almost never costs what they say it’s going to cost and there are almost always time overruns.*
- *CMHC’s grants have very rigid income limitations rather than on a sliding scale (i.e., if you earn over a certain amount, you don’t qualify for the grant). There are a lot of people falling through the cracks due to income constraints.*
- *People with disabilities have higher costs of living which add to the income constraints.*

Question: How much of an issue is housing suitability in the Crowsnest Pass (e.g., households living in overcrowded conditions or multiple families living together)?

Group Feedback:

(The group did not focus on this question.)



Question: How much of an issue is housing accessibility in the Crowsnest Pass (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

Group Feedback:

- *It's very difficult to find contractors in town (won't return calls, are booked up for months at a time, wait lists for adaptations are any where from 6 months to a year). Do they have the information and expertise they need to do the adaptations properly?*
- *Our stores are not accessible – even our doctors' offices are not accessible. If I was in a wheelchair, I could not get into my doctors' office.*
- *If you don't have a vehicle, you don't go anywhere.*
- *The lack of accessible housing is leading to social isolation – you can't even visit your friends.*
- *There are a lot of seniors in the community and there aren't the services for those people.*
- *If I were to try to find a home that doesn't require all the maintenance and yard work, there is no place for me to go.*
- *Homes are not designed or built in a way that they can be adapted over time as needs change.*
- *If homes are not built to be adapted over time, we are not going to be able to meet future needs.*
- *If I was in a wheelchair, I would not be able to live in my home (the width of hallways, the width of doorways, the size of rooms, all the stairs, the location of the bathroom).*
- *A lot of the homes in the community are old. The staircases and doorframes are so narrow that you can't even get a walker through them.*
- *We don't realize how much extra room someone needs if they have crutches.*
- *It's hard for people in walkers to move around tight corners in their homes.*
- *Houses that have been adapted work – but only because they were adapted.*
- *Some of the older homes have sloping floors that can make it difficult to move around.*
- *The Legion in Blairmore has a wheelchair ramp but the way the door opens makes it very difficult for someone in a wheelchair to get in.*
- *Scooters are great to be able to get around but a lot of the ramps are not wide enough to allow scooters to turn around.*
- *Typically, everyone builds to minimum requirements. Very few developers allow that extra grace.*
- *The local pool is not accessible. We have to go to Sparwood.*
- *There is nothing here and I don't understand why.*
- *Doors that do not open automatically.*
- *There are programs in place but they don't necessarily work for the people who need it.*
- *There are stores with automatic doors but then they place garbage bins in front of the automatic door openers.*
- *Even places that are "accessible" are not necessarily functional.*
- *The lack of accessibility can pose a real challenge for the caregiver as well and can contribute to caregiver burnout.*
- *People get stuck inside the breezeway.*



- *There are examples of seniors who have had a stroke who could not go back to their home because it couldn't be adapted and there was nothing else in the community that was accessible or adaptable.*
- *Bathrooms are often upstairs.*
- *People don't look at steps as being an issue but they can be.*
- *Visitability: ensuring that the main floor of all homes is accessible or adaptable so that everyone can participate in the main areas of the home.*
- *Parents with strollers also have a challenge with the lack of accessibility.*
- *Even to get onto a sidewalk in town with a wheelchair, you can't do it. What about the places that don't have sidewalks.*
- *Some of the curb-cuts are too narrow and on a 45 degree angle so in order to get onto the curb-cut, you have to go out into the middle of the street to get the correct angle.*
- *There are places in the community that have handicapped parking but there are no curb-cuts for people in wheelchairs to get onto the sidewalks.*
- *You can get grants to adapt your home to make it more accessible but then what about the rest of the community – it's not accessible.*
- *It's much easier to make housing accessible and adaptable during the construction stage than it is after the fact.*
- *In grocery stores, the aisles are not very wide and can be difficult for someone in a wheelchair, with a walker or with crutches.*
- *If you are in a wheelchair, where can you go? That is very depressing.*
- *In the winter, it's even worse because of the snow.*
- *Few apartments/condos have elevators. It makes it very difficult for people with stamina limitations to get up and down all the stairs.*
- *We want an inclusive community; not an exclusive community. If you can't get around, you are very isolated.*
- *Anything can happen to anyone at anytime that would lead to them requiring accessible housing (stroke, brain injury, car accident, etc.).*
- *No two people with disabilities have exactly the same needs.*
- *Disability can be a temporary thing too (you break your leg, you have surgery, etc.).*
- *The big thing is being able to have family members come and visit. I have ageing parents and our home is not accessible. They are not able to come to visit.*
- *It is very difficult for me. I find myself in the house all the time. I can't visit my friends. Even if I can get to their house, I can't get inside their home.*
- *Me too.*
- *If something happened to me, I would not be able to go back to my home. That is not fair. There's seniors' housing in the community but then I'd be on a waiting list.*
- *There is age discrimination too. You have to be a senior to access seniors' housing (e.g., someone who is 50). The only option is to go into long-term care but then there's nobody of your age group.*
- *There are people with disabilities who could still live independently in their own home if they had accessible housing.*
- *To be truly independent, we need to be interdependent. Nobody is an island.*
- *Living in a small community is very important – you have your friends, your family and other supports. People who can't have their accessibility needs met in the community end up having to leave the community.*
- *The lack of accessibility community-wide sends a clear message to people with disabilities – you don't belong.*



- *Some equipment won't be funded by the government if it's not on their approved list.*
- *We need to make sure that affordable housing is built centrally so people living in the housing stay connected to the community.*

Question: How much of an issue is housing affordability in the Crowsnest Pass (e.g., households paying more than 30% of their before-tax income on housing)?
Group Feedback:

- *If I didn't have my adult children helping me, there would be no place for me to go.*
- *Condos are not necessarily affordable – especially to seniors who want to move into a home that doesn't require yard work/maintenance – but they are very expensive.*
- *I have a disability and am on a pension. I had to go to social services to get help paying the gas bill.*
- *People on disability assistance have not had sufficient increases to cover the rent increases, tax increase, utility increases.*
- *More and more people are needing affordable housing. It's not just low-income households anymore.*
- *It is projected that 1 in 10 people are going to be unemployed. This is going to be a real problem in communities with very few industries like the Crowsnest Pass.*
- *My husband works at the mines and we are looking at a 25% decrease in our household income (wage cuts, hours cut and layoffs).*
- *For the tourism industry, you need housing for the staff who are earning minimum wage.*
- *Some of the hotels have had to close because they can't find the staff.*
- *One big thing that I find in the Pass is that people don't tend to shop locally. Weekenders also tend to bring their groceries, etc. with them instead of buying them locally.*
- *How do small businesses cope?*
- *There used to be the rich, the middle class and the poor – now there's just the rich and the poor.*

Question: What impacts are housing issues having on the community in terms of:

- **Family impacts (e.g., family instability, etc.)?**
- **Social impacts (e.g., social isolation, etc.)?**
- **Health impacts (e.g., reduced physical and/or mental health, etc.)?**
- **Educational impacts (e.g., poorer grades, inability to upgrade one's education, etc.)?**
- **Economic impacts (e.g., challenges with recruiting staff, staff turnover, reduced levels of service, etc.)?**

Group Feedback:

- *It's hard to narrow things down to just the bricks and mortar of the house. Housing and community are so interlinked.*
- *Lack of essential services because you can't get the workers (e.g., child care)*
- *How is the community supposed to bring in more tourism if there isn't any housing for people working in the industry to work (e.g., cleaning staff for hotels).*
- *You can't talk about affordable housing without talking about income.*



- *School registrations are falling because families with children can't afford to stay here and are moving out.*
- *We are having a terrible time recruiting health care staff.*
- *Use the old hospital as a training place for health care staff.*
- *As the community changes, our needs are different – with more seniors, we need more Home Care and health care workers. If we are focusing on tourism as our economic base, we need housing for the staff.*
- *Our population is declining*
- *The social exclusion by not having affordable housing is creating a caste system.*
- *There is the negative perception of the community as being low income.*
- *I have heard that even if people want to start up a business in the community, the banks in Calgary will not finance them (the stats show a declining economy and council's attitude towards new business).*
- *All the marketing of the community seems to be compared to Canmore rather than who we are as a community. They justify the high costs of housing and real estate because it's cheaper than Canmore.*
- *If we had affordable housing for people moving into the community, where would they work - what would they do?*
- *There is the perception that local residents won't support new businesses if they are owned by "outsiders".*
- *We are at a point where businesses are shutting down because nobody wants to buy the business when the original owner wants to sell or retire.*
- *Depression is huge for people who are isolated and can't get out in the community.*



Health and Social Service Providers

Focus Group Meeting Summary

(May 6, 2008)

Question: How would you define “affordable housing”?

Group Feedback:

- *Housing costs are less than 30% of your monthly income.*

Question: Who needs affordable housing in the Crowsnest Pass?

Group Feedback:

- *Low-income families;*
- *Young families;*
- *Low-income young families;*
- *Seniors – who don’t have large retirement savings or an income to draw upon;*
- *Seasonal workers – a number of businesses that ramp up during the summer;*
- *With the mine having shut down, we have an increasingly seasonal industries;*
- *Single seniors wanting to move into a low-maintenance home; and*
- *Persons with disabilities (physical, mental).*

Question: How much of an issue is housing adequacy in the Crowsnest Pass (e.g., homes needing major repairs, lacking basic services or infested with vermin/black mould)?

Group Feedback:

- *We still have homes in our community that are not hooked up to water and sewer. This presents a public health concern.*
- *There are people in the community who have had problems with black mould in their homes.*
- *People are remaining in these homes because there is no place else to go – which is having an impact on their health.*
- *We have houses in the community that have a holding tank rather than being connected to sewer. There’s some retrofitting that needs to occur.*
- *We should service industrial lots before we sell them!*
- *If these homes were fixed up, wouldn’t there be a financial benefit to the community through taxes and renovations (materials, labour).*
- *We need room for people from all walks of life, life styles and life cycles (young families, established families, artists, musicians, etc.).*

Question: How much of an issue is housing suitability in the Crowsnest Pass (e.g., households living in overcrowded conditions or multiple families living together)?

Group Feedback:

- *I’ve definitely seen overcrowding.*



Question: How much of an issue is housing accessibility in the Crowsnest Pass (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

Group Feedback:

- *There is a big issue with accessibility in the Pass. The data stating that 40 people need accessible housing is low because we have such a high seniors' population. Also, we have a higher percentage of small miner's cottages compared to other communities.*
- *We don't have a very high population of young adults who are physically disabled.*
- *Seniors living in little miner's cottages, bathrooms have been added on and aren't accessible. Both the physical space within the house and the homes themselves are not accessible.*
- *Grants are available but a number of seniors don't want to make the changes.*
- *For the younger disabled population, they do want to make the changes but the opportunities are very limited.*
- *On a larger level, we have very few sidewalks, rough streets, hilly streets. Many of the main streets and public spaces are not accessible.*
- *Difficulty finding contractors.*
- *Trailers are more affordable but very difficult to adapt.*
- *There are rental apartments that are poorly maintained and do not have an elevator.*
- *A number of businesses on Main Street in Blairmore have housing units upstairs but they are not accessible.*
- *Barriers to seniors applying for grants to assist them with accessibility challenges: privacy issues, use of computers, new technology, everyone is going to see it. Seniors are from an era where you did not ask the government for help. That completely changes their self-image. Alberta is also a very individualistic society.*

Question: How much of an issue is housing affordability in the Crowsnest Pass (e.g., households paying more than 30% of their before-tax income on housing)?

Group Feedback:

- *What will happen to families who start receiving the DRSP when the program is cut?*
- *What about singles and childless couples who do not qualify for the subsidy?*
- *(Talk to Moe re: program changes/criteria changes as Housing and Urban Affairs takes the programs over).*
- *The shelter rate for a single person on Income Support is \$325/month – that needs to cover rent, utilities, etc. – and \$260/month to cover all of your other costs (food, clothing, etc.)*



Question: What impacts are housing issues having on the community in terms of:

- Family impacts (e.g., family instability, etc.)?
- Social impacts (e.g., social isolation, etc.)?
- Health impacts (e.g., reduced physical and/or mental health, etc.)?
- Educational impacts (e.g., poorer grades, inability to upgrade one's education, etc.)?
- Economic impacts (e.g., challenges with recruiting staff, staff turnover, reduced levels of service, etc.)?

Group Feedback:

- *The lack of rental property is a major issue both for affordable and expensive housing.*
- *The lack of supply makes the adequacy an issue – when there is no rental available, the house needing major repairs still gets rented (there's no place else for people to go)*
- *There are some really horrible houses around*
- *We need a decent, affordable rental apartment block.*
- *A number of apartments don't have elevators and aren't accessible to people with disabilities*
- *A lot of people with mental health issues get displaced because their home is sold. They go into crisis because they can't find an affordable alternative.*
- *They often find themselves in rent-by-the-month hotel situations that only provide seasonal/short-term opportunities.*
- *KFC had to close last year during Thunder in the Valley because they didn't have staff.*
- *One of the challenges with tourism being a major industry in the Pass is that the staff are all in low-income jobs and they can't afford the housing.*
- *With the rapid increase in housing prices, there's no way to rent out a home that you've just purchased at an affordable option.*
- *Young families and people working in the service industry will not choose the Crowsnest Pass because they can't find housing they can afford.*
- *I see a number of young people and young couples who come to the Pass and can't afford to live here so they have to move.*
- *I see a lot of patients moving to Saskatchewan because housing is cheaper.*
- *Transportation is a major challenge – especially for people who can't afford to own a vehicle.*
- *None of the communities have everything so you have to choose what amenities are the most important to you (e.g., medical facilities, groceries, etc.).*
- *Seniors are finding that they can't afford to retire in the community.*
- *People who can't drive have to leave the community (e.g., move to Lethbridge).*
- *For the young people – people have to move a lot trying to find affordable housing – which affects children's stability, access to after-school programs.*
- *Families in total crisis are operating at the survival level – those are the kids who are not going to be going to school on a regular basis because of all the crises at home. This affects literacy, etc.*
- *I have seen women staying in abusive relationships because they can't find housing elsewhere in the community that is affordable to them.*
- *I am upset to find that Pincher Creek has been able to move forward with subsidized housing in a very nice way (well-structured processes, quality of housing, etc.) with quality supports for years and the Crowsnest Pass has been at a stalemate.*



- *Eventually the economy is going to pick up again and the employers are going to need staff who need affordable housing.*
- *There are no Designated Assisted Living (DAL) units in the Crowsnest Pass and the provincial move is to have DAL as the cornerstone of assisted living.*
- *The majority of people currently in long-term care would be more suitably housed in DAL.*
- *The Lodge is restricted to people who are 65 or over. This presents a disadvantage/barrier to people who are under 65 but need the housing/supports.*

Question: What do you think are the housing priorities for the Crowsnest Pass?
Group Feedback:

- *We need a transitional shelter with kitchen facilities for homeless individuals to get back on their feet.*
- *We have an invisible homeless population in the Pass. This includes people who are living in the campgrounds, couch surfing, living in their cars, renting hotel rooms.*
- *Affordable housing is also needed for people who aren't living in crisis – they are people earning \$10/hour and just can't afford to make ends meet (people working at Mac's, janitors, essential workers, etc.).*
- *Council recently approved a secondary suites bylaw that is retroactive so the Municipality can require older secondary suites to be brought up to code.*



Business Owners

Focus Group Meeting Summary

(May 7, 2008)

Question: How would you define “affordable housing”?

Group Feedback:

- *Not exceeding 25% of the income.*
- *Housing that the average working person in the community can afford.*
- *Livable space that someone doesn't need to go into debt over.*
- *30-32% of income.*
- *1/3 of our population doesn't work – so it needs to be tied to income.*
- *All of the above.*

Question: Who needs affordable housing in the Crowsnest Pass?

Group Feedback:

- *Low-income households (what is the definition of “low-income”?);*
- *Working poor (What is the definition of “working poor”?);*
- *Seniors;*
- *Everybody needs housing that is affordable within their means (What's the definition of “affordable”?);*
- *Fixed-income households (e.g., AISH); and*
- *Families – especially single parents raising kids.*

Question: How much of an issue is housing adequacy in the Crowsnest Pass (e.g., homes needing major repairs, lacking basic services or infested with vermin/black mould)?

Group Feedback:

- *We do have a lot of small older homes. From what I've seen, there are a lot of homes that need a lot of work.*
- *I would say a lot of these older homes cost more to purchase and renovate than to purchase a brand new home.*
- *In a lot of cases, we don't price homes on the amount of money it will take to fix them up.*
- *In many cases, homeowners are over-valuing their properties – the perception of a lot of homeowners or income-generating rental property owners is that their properties are worth more than actual market values.*
- *Over the last three years, we saw a lot of overvaluing of properties because of the nature of the market.*
- *The prices have been driven by the out-of-town recreational market and that has affected the affordability of housing for local residents.*
- *It is cost prohibitive to purchase and renovate a home and then provide it as rental.*
- *The vast majority of current home purchasers are out-of-town buyers.*



Question: How much of an issue is housing suitability in the Crowsnest Pass (e.g., households living in overcrowded conditions or multiple families living together)?

Group Feedback:

(The group did not focus on this question.)

Question: How much of an issue is housing accessibility in the Crowsnest Pass (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

Group Feedback:

(The group did not focus on this question.)

Question: How much of an issue is housing affordability in the Crowsnest Pass (e.g., households paying more than 30% of their before-tax income on housing)?

Group Feedback:

- *32% of \$25,000 is less than \$700 per month. How do you get to affordable for that group?*
- *What did people do in the 80s and 90s?*
- *For people working in the mines, incomes have not increased nearly as much as housing prices.*
- *A lot of the housing price increases have occurred in just the past few years.*
- *Out of town purchasers perceive the investment value of housing compared to local residents.*
- *The out of town purchasers are driving the market – not the locals – and this is affecting the community.*
- *Right now, 40% of homes are owned by out-of-towners.*
- *To have a healthy, sustainable community, you need the local base.*
- *Just look at our schools. Our school population has dropped every year since 1999. We have capacity for over 1600 children and we have 600. In 1995, we had over 1300 children in the schools.*
- *The drop in the number of children in the community is affecting our recreation programs*
- *In 1992, the hockey association had over 200 kids. Now they have 40.*
- *Is the question the cost of housing or how much we are earning and what job opportunities are available.*
- *As things get tighter and tighter for businesses, the pressure to pay higher wages increases with affects the business.*
- *75% of the main street businesses wouldn't be able to survive if the spouse wasn't working in the mines. The mines and oil patch are providing these jobs – especially over the past two years.*



Question: What impacts are housing issues having on the community in terms of:

- Family impacts (e.g., family instability, etc.)?
- Social impacts (e.g., social isolation, etc.)?
- Health impacts (e.g., reduced physical and/or mental health, etc.)?
- Educational impacts (e.g., poorer grades, inability to upgrade one's education, etc.)?
- Economic impacts (e.g., challenges with recruiting staff, staff turnover, reduced levels of service, etc.)?

Group Feedback:

- *My biggest concern are the impacts on the local businesses and schools*
- *It affects everything – our schools, our recreation, etc.*
- *If we don't have as many kids, we don't need as many schools, as many arenas, the pool, the ski hill,*
- *If we don't have the population, we can't maintain the services. If we can't maintain the services, we can't attract people. This creates a cycle.*
- *People are more likely to move to Sparwood, etc. because the services are there.*
- *We need to see growth in order to drive business but we need business and higher paying jobs to drive growth.*
- *As the number of out-of-town owners grows, we have a larger and larger percentage of tax payers who don't have a say in the direction of the community – they can't vote if they're not permanent residents (40% of property owners have no say). A large chunk of this population is paying the higher property taxes.*
- *When I got here, I was looking for rental. The options are to rent an entire house which is too big or requires roommates or the apartment buildings. A number of businesses have apartments but how do you find out about these units? This relates to accessibility in terms of access to knowledge about the availability of alternatives.*
- *What would help the situation would be to have an organization that could coordinate rental information and referrals in the community.*
- *One of the problems that we are going to see is a decline in real estate prices and more vacancies because of what is happening in the economy.*
- *Markets are cyclical. We need to look at what's going to be happening over the next three years when the economy picks up again – not just what's happening today.*
- *Yes, property values have declined 10-12% over the past six months but does this mean that housing is significantly more affordable for local residents?*
- *What is the likelihood that rental property owners will invest in upgrading their units if rents are declining?*
- *I would rather invest in upgrading my units to make them attractive to the \$1,000/month renters who are earning professional incomes and who take care of the units rather than the \$500/month tenants who don't take care of the units.*
- *Do we want affordable housing for low-income households?*
- *Not all low-income households are bad people who destroy rental units.*
- *Some low-income people are just people in survival mode who are struggling to figure out where the next rent check and meal is going to come from.*
- *We have to be really careful with painting every low-income person with the same brush. It's just not true.*
- *It also depends on the landlord.*



- *I also know of people who earn \$100,000 per year and their homes are pig pens.*
- *We've had tenants who actually improved the unit.*
- *Making major renovations to a unit is an expensive and disruptive process – you almost need zero occupancy in order to do it.*
- *We also have landlords in town who do fit the slumlord stereotype owning properties and trying to extract as much money as possible without putting any money into it.*
- *We don't have much diversity and options in terms of rental properties so people living in these situations simply don't have any options other than to move out of the community.*
- *A lot of people with low-incomes are also probably heavily in debt who would like to become homeowners but can't.*
- *It's very difficult to get people to come here to work because of the cost of housing.*
- *Keeping them here is also a challenge. They may come here for 5-6 months and then leave because they can't afford the housing.*
- *This is especially difficult for people in the tourism industry who don't make high wages.*
- *Without the mines, there are a lot of low- and modest-income workers.*
- *Our society today is very mobile and if you're in a minimum wage job and willing to move, there are a lot of opportunities to find a slightly higher paying job.*
- *There is a lot of staff turnover in the Pass – especially in the lower-paying jobs.*
- *If they are renting, there's very little incentive to stay. It's easier to just up and leave.*
- *The loss of Arctic Spa had a big impact on us. It offered decent paying jobs where people could earn enough to stay in the community.*

Question: What do you think are the housing priorities for the Crowsnest Pass?

Group Feedback:

- *Creating work (industry) for people to earn enough to be able to afford the housing.*
- *Making it known where the rental properties are (e.g., rental units above commercial).*
- *We could make information available on the Chamber of Commerce web page.*
- *Would that be a concern to the papers in terms of loss of revenue?*
- *If you put it into a pool where the information is posted in all three sources.*
- *It should be one group that takes care of posting rental properties.*
- *It would be a very useful tool for REALTORS, etc. to send people.*
- *We are going to have to create some perpetually affordable housing in the Pass. We are too impacted by the out-of-town market.*
- *How can we keep up with the need for affordable housing if it's going to take 2-3 years to build it?*
- *Eventually, the police and the nurses and the school teachers won't be able to afford to live here and you need these people for a viable community.*
- *In some communities, businesses are buying houses for their staff.*
- *Why is affordable housing an issue now? Because the price of housing has increased so much in the past few years.*
- *There are a lot of other communities who have been more proactive dealing with their affordable housing issues – probably because the issues hit them faster and had a more profound impact on the community.*



- *We need political support for affordable housing including a better understanding and appreciation of the issue.*
- *Up until the early 90s, mining companies would build housing for their staff (e.g., Sparwood). At one point, they would give us money to help us buy a house.*
- *We need a database of municipally-owned land.*
- *60% of the municipality is owned by SRD (Forestry)*
- *There is also a fair amount of land that you simply can't build on because of development restrictions, slope, etc.*
- *SRD could free up land on the condition that it be used for affordable housing (e.g., Fort McMurray).*
- *In order for this to work, you need to get the municipality to buy in.*
- *Where are the developers going to house their crews when they do come to develop? The hotels.*
- *At some point we are going to need to talk about how to structure this.*



Builders, Developers and Real Estate Agents

Focus Group Meeting Summary

(May 7, 2008)

Question: How would you define “affordable housing”?

Group Feedback:

- *Percentage of income (1/3).*
- *Gross debt service ratio does not exceed 35% - 40%.*
- *Something that the average to low-income household can afford.*
- *If a family moves to the community and they have a reasonable job (e.g., mining), they should be able to buy a single family home. The average incomes in that community should be able to support the average priced home.*

Question: Who needs affordable housing in the Crowsnest Pass?

Group Feedback:

- *Single parents;*
- *Everyone is entitled to affordable housing;*
- *Young couples;*
- *Seniors;*
- *Single people;*
- *First-time homebuyers;*
- *Special needs people/people with disabilities;*
- *Low-income households; and*
- *Seasonal workers.*

Question: How much of an issue is housing adequacy in the Crowsnest Pass (e.g., homes needing major repairs, lacking basic services or infested with vermin/black mould)?

Group Feedback:

(The group did not focus on this question.)

Question: How much of an issue is housing suitability in the Crowsnest Pass (e.g., households living in overcrowded conditions or multiple families living together)?

Group Feedback:

(The group did not focus on this question.)

Question: How much of an issue is housing accessibility in the Crowsnest Pass (e.g., persons with severe disabilities who cannot move around freely in and out of their homes)?

Group Feedback:

(The group did not focus on this question.)



Question: How much of an issue is housing affordability in the Crowsnest Pass (e.g., households paying more than 30% of their before-tax income on housing)?

Group Feedback:

(The group did not focus on this question.)

Question: What impacts are housing issues having on the community in terms of:

- Family impacts (e.g., family instability, etc.)?
- Social impacts (e.g., social isolation, etc.)?
- Health impacts (e.g., reduced physical and/or mental health, etc.)?
- Educational impacts (e.g., poorer grades, inability to upgrade one's education, etc.)?
- Economic impacts (e.g., challenges with recruiting staff, staff turnover, reduced levels of service, etc.)?

Group Feedback:

- *We depend greatly on volunteers to run our community and weekenders aren't around to volunteer.*
- *If we have to start paying for these services, our taxes are going to go even higher.*
- *We need to provide housing that is affordable to low- and modest-income households to attract workers and families.*

Question: What do you think are the housing priorities for the Crowsnest Pass?

Group Feedback:

- *My biggest concern is the fact that we have such a high proportion of low-income earners yet the market is geared towards higher-income earners and there are no jobs that will allow people to move into higher income? Where are we going to be in the future?*
- *We don't have enough high-paying jobs in the community – we have some mining jobs, some professional jobs and construction jobs but not a lot.*
- *We need industry.*
- *We have Sentinel Park but they have to bring all their raw materials in order to operate.*
- *I'm surprised that nobody has set up something to serve the mining industry so they don't have to purchase from the States.*
- *We lost Atlas Lumber and Philips Cable – what should we have done to make sure those businesses stayed in the Pass?*
- *From a manufacturing standpoint, we have someone who buys from Cranbrook and manufactures in Calgary and still competes.*
- *Wherever you are, you have to import at least some of your inputs.*
- *What we really need to do is create a level playing field in the future where businesses feel that they are going to be treated fairly.*
- *The view of the municipality over the last 20 years is that the government is not supposed to be involved in business and that the private sector is supposed to market the community.*
- *Any place that is trying to market itself as a tourism destination, the local government has to invest.*
- *Thinking that another mine is going to open up or to depend on forestry is naïve.*



- *The problem we're facing in real estate is that people who previously bought a place as a weekend home don't want to move here permanently because there isn't enough infrastructure and activities to encourage them to move here full time.*
- *The taxes are another big issue for seniors who own their homes.*
- *When clients go to buy a home, one of the first questions they ask is "How much are the taxes?"*
- *If we don't address the issue of affordable housing, we are not going to have the population diversity that we need in order to be a healthy, sustainable community.*
- *Older people especially cannot afford annual property tax incomes that are double the rate of inflation.*
- *The stats show that we are an aging community. There are some major issues and challenges that we need to deal with.*
- *You have to create an environment that is open and welcoming of new business. That means making expectations clear, the open sharing of ideas and information, and respecting each other's interests and needs. We are really good at putting up barriers.*
- *We keep sending out signals that we are a closed community and we aren't attracting the best people.*
- *The community has looked at development as "the savior" and it's not. You need a grass-roots ground-swell where everyone buys in and takes responsibility for meeting the community's diverse needs.*
- *We need to create a reason for people to move here to bring in a whole new demographic and group that is interested in being here.*
- *Comprehensive bike path system, municipal staff being trained in Alberta Best, when a group does a presentation to council, contact them immediately after to thank them and let them know that they were appreciated.*
- *The mentality in the Pass is that you have to be bringing in something big to make a difference.*
- *We need to be more like Nelson with a vibrant arts community.*
- *If we didn't have weekenders here, we would have Detroit.*
- *Weekenders feel disenfranchised. They are paying 30% of the taxes, they don't use any services, they have spruced up their homes, but they don't have a vote.*
- *Only 15% of our tax base is derived from business.*





Appendix C

Online Survey Results

Appendix C: Online Survey Results

1.0 Introduction

An online survey was conducted during the month of May (between May 11 and May 31, 2009) whereby residents who were unable to participate in the Focus Group meetings could provide additional feedback for the Needs Assessment. **The survey was not designed to be a statistically valid assessment of the views and opinions of local residents regarding affordable housing** but rather an informal tool whereby people could provide their feedback in an informal and anonymous manner.

2.0 About the Survey Respondents

A total of 41 individuals and households participated in the online survey. The vast majority (92.7%) of these respondents were couples. A total of 20 respondents (48.8%) were couples without children and 18 respondents (43.9%) were couples with children. The remaining respondents included two (2) single individuals (4.9%) and one (1) single individual currently “couch surfing” with friends or family (2.4%).

The majority of survey respondents (63.4% - or 26 respondents) were also employed full time. An additional six (6) respondents (14.6%) were employed part-time and three (3) respondents (7.3%) were currently unemployed but looking for work. Of the remaining six (6) respondents, two (2) were retired (4.9%), two (2) were full-time homemakers (4.9%), and two (2) were unable to work due to a disability (4.9%).

More than one third of respondents (34.1% - or 14 respondents) lived in Blairmore, approximately one quarter (24.4% - or 10 respondents) lived in Coleman, 19.5% (8 respondents) lived in Bellevue, 7.3% (3 respondents) lived in Frank, 7.3% (3 respondents) lived in Hillcrest, and 7.3% (3 respondents) lived elsewhere.

Only two of the households responding to the survey (4.9%) contained one or more individuals receiving Assured Income for the Severely Handicapped (AISH) and only one household responding to the survey (2.4%) was receiving Supports for Independence (SFI) – for a total of three households responding to the survey receiving income supports.





The majority of respondents (89.5% - or 34 of the 38 respondents who answered the particular question) also owned their home. The majority of these respondents (82.4% - or 28 respondents) owned a house (as opposed to duplex/fourplex, townhouse, mobile home, condominium, acreage, or farm). The remaining 10.5% of respondents (4 respondents) rented their homes.

3.0 Specific Survey Findings

The following pages provide a detailed summary of the combined results for each question asked in the online survey. It is important to note that all 41 respondents did not answer every single question in the survey. There are a number of questions in which several respondents skipped the question. The total number of responses and skipped questions are identified in the summary chart for each question.




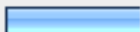







1. Which of these best describes your current household situation?			Response Percent	Response Count
Couple with children			43.9%	18
Couple without children			48.8%	20
Single-parent family			0.0%	0
One person living alone			4.9%	2
Two or more unrelated individuals sharing accommodations			0.0%	0
Two or more unrelated families sharing accommodations			0.0%	0
Adult/Couple with children living with extended family (e.g., in parents' home)			0.0%	0
Adult/Couple without children living with extended family (e.g., in parents' home)			0.0%	0
Single person temporarily "couch surfing" with friends or family			2.4%	1
Other:			0.0%	0
Other (Please Specify):				0
answered question				41
skipped question				0

2. How many people currently live in your home?								Response Count
	0	1	2	3	4	5 or more		
Adults (20 and over)	0.0% (0)	7.3% (3)	87.8% (36)	2.4% (1)	0.0% (0)	2.4% (1)		41
Children (19 and under)	61.0% (25)	24.4% (10)	9.8% (4)	4.9% (2)	0.0% (0)	0.0% (0)		41
answered question								41
skipped question								0



3. Which of the following options best describes your current employment?		
	Response Percent	Response Count
Employed or self-employed full-time 	63.4%	26
Employed or self-employed part-time 	14.6%	6
Unemployed, but looking for work 	7.3%	3
Unemployed and not looking for work	0.0%	0
Retired 	4.9%	2
Full-time homemaker 	4.9%	2
Full-time student	0.0%	0
Unable to work due to a disability 	4.9%	2
Other:	0.0%	0
Other (Please Specify):		1
answered question		41
skipped question		0

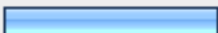
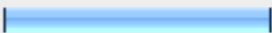



4. In what area of the community do you currently live?		
	Response Percent	Response Count
Bellevue 	19.5%	8
Blairmore 	34.1%	14
Coleman 	24.4%	10
Frank 	7.3%	3
Hillocrest Mines 	7.3%	3
Other: 	7.3%	3
Other (Please Specify):		2
answered question		41
skipped question		0



5. Are you (or is any member of your household) currently receiving either of the following?			
	Yes	No	Response Count
Assured Income for the Severely Handicapped (AISH)	4.9% (2)	95.1% (39)	41
Supports for Independence (SFI)	2.4% (1)	97.6% (40)	41
	answered question		41
	skipped question		0

6. In what kind of dwelling do you and your household currently reside (please choose only one option)?										
	House	Duplex/Fourplex	Townhouse	Condo	Mobile Home	Apartment	Hotel/Motel	Acreage	Farm	Response Count
Own	82.4% (28)	0.0% (0)	0.0% (0)	2.9% (1)	8.8% (3)	0.0% (0)	0.0% (0)	2.9% (1)	2.9% (1)	34
Rent	25.0% (1)	0.0% (0)	25.0% (1)	25.0% (1)	0.0% (0)	25.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	4
	answered question									38
	skipped question									3



7. Which one of the following best describes the condition of your home?			
		Response Percent	Response Count
Excellent, no repairs needed		31.6%	12
Good, only a few minor repairs needed		39.5%	15
Adequate, needs many, but mostly minor repairs		18.4%	7
Poor, needs major repairs		7.9%	3
Very poor, needs to be torn down		2.6%	1
answered question			38
skipped question			3


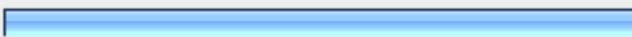
8. Does your home have:			
	Yes	No	Response Count
Cold, piped water	100.0% (38)	0.0% (0)	38
Hot, piped water	97.4% (37)	2.6% (1)	38
Flush toilet(s)	100.0% (38)	0.0% (0)	38
A tub and/or a shower	100.0% (38)	0.0% (0)	38
Complete kitchen facilities (range, refrigerator, and sink)	100.0% (38)	0.0% (0)	38
Connection to public/town water and sewer	89.5% (34)	10.5% (4)	38
Connection to well water and septic tank or cesspool	21.1% (8)	78.9% (30)	38
answered question			38
skipped question			3



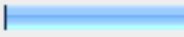

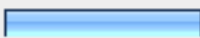
9. Do any of the following situations apply to your household:			
	Yes	No	Response Count
More than two people in your household regularly sleep in the same bedroom because you do not have enough bedrooms in your home.	2.6% (1)	97.4% (37)	38
You the parent(s) and a child one year of age or older regularly sleep in the same bedroom because you do not have enough bedrooms in your home for your child(ren) to have a bedroom of their own.	2.6% (1)	97.4% (37)	38
A youth 18 years of age or older regularly sleeps in the same bedroom with a family member (e.g., sibling or other person who is not their spouse/partner) because you do not have enough bedrooms in your home for them to have a bedroom of their own.	2.6% (1)	97.4% (37)	38
A boy or girl five years of age or older in your household regularly sleeps in the same bedroom as a family member (or other person) of the opposite gender because you do not have enough bedrooms in your home for them to have a bedroom of their own.	0.0% (0)	100.0% (38)	38
Someone in your household regularly sleeps on a couch or sofa bed because you do not have enough bedrooms in your home for them to have a bedroom of their own.	0.0% (0)	100.0% (38)	38
answered question			38
skipped question			3











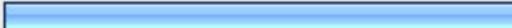
10. Do you (or does any member of your household) currently have a physical disability that requires special equipment (e.g., a wheelchair) or modifications to your home to improve accessibility (e.g., a wheel chair ramp, lowered kitchen cabinets, etc.)?

	Response Percent	Response Count
Yes 	5.3%	2
No 	94.7%	36
<i>answered question</i>		38
<i>skipped question</i>		3




11. How important to you is accessibility (e.g., for people in wheelchairs or people with limited mobility)?

	Response Percent	Response Count
Very Important 	26.3%	10
Somewhat Important 	44.7%	17
Not Important at All 	28.9%	11
<i>answered question</i>		38
<i>skipped question</i>		3



12. Have you recently experienced any of the following difficulties in housing yourself or your family? (Check all that apply)			Response Percent	Response Count
Shortage of affordable rental housing			7.9%	3
Limited numbers of affordable homes for sale			18.4%	7
Available, affordable homes are poor quality or do not contain enough bedrooms for the size of your household			15.8%	6
Do not have enough money for required downpayment on a home			7.9%	3
Cannot qualify for a mortgage at today's interest rates and home prices			7.9%	3
Trouble qualifying for home financing because of credit rating			5.3%	2
Finding housing that has enough bedrooms for the size of my household			2.6%	1
Finding housing that is both affordable and could accommodate my household's special needs (e.g., wheelchair accessible)			0.0%	0
Finding housing that is close to amenities (schools, health care, shopping)			5.3%	2
Neither of the above			76.3%	29
Other:			0.0%	0
Other (Please Specify):				0
answered question				38
skipped question				3



13. While you have been living in the Crowsnest Pass, have you ever had no choice but to move because you could not afford the housing you were living in?		
	Response Percent	Response Count
Yes, but a long time ago	0.0%	0
Yes, within the last five years 	7.9%	3
Yes, within the last three years	0.0%	0
Yes, within the last year 	2.6%	1
No, never 	89.5%	34
answered question		38
skipped question		3

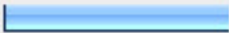
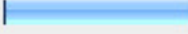
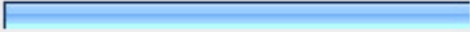





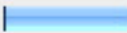



14. What types of households are most likely to have difficulty finding appropriate and affordable housing in the Crowsnest Pass?				
	Very Difficult	Somewhat Difficult	Not Difficult at All	Response Count
Couples with Children	36.4% (12)	48.5% (16)	15.2% (5)	33
Couples without Children	3.0% (1)	36.4% (12)	60.6% (20)	33
Single-Parent Families	63.6% (21)	15.2% (5)	21.2% (7)	33
Seniors	51.5% (17)	30.3% (10)	18.2% (6)	33
Single People Living Alone	30.3% (10)	27.3% (9)	42.4% (14)	33
Single People Living as Roommates	9.1% (3)	36.4% (12)	54.5% (18)	33
People with Disabilities	63.6% (21)	24.2% (8)	12.1% (4)	33
People with Pets	45.5% (15)	42.4% (14)	12.1% (4)	33
People from Diverse Ethnic Backgrounds	12.1% (4)	42.4% (14)	45.5% (15)	33
answered question				33
skipped question				8



15. To what extent are any of the following housing challenges an issue in the Crowsnest Pass?						
	Critical Issue	Significant Issue	Moderate Issue	Minor Issue	Not An Issue	Response Count
Not enough variety of housing types and sizes	27.3% (9)	36.4% (12)	18.2% (6)	6.1% (2)	12.1% (4)	33
Not enough affordable homes for purchase	39.4% (13)	33.3% (11)	9.1% (3)	3.0% (1)	15.2% (5)	33
Not enough affordable homes for rent	42.4% (14)	24.2% (8)	9.1% (3)	9.1% (3)	15.2% (5)	33
Not enough subsidized/rent-geared-to-income rental housing	45.5% (15)	15.2% (5)	18.2% (6)	3.0% (1)	18.2% (6)	33
Not enough seniors housing	33.3% (11)	24.2% (8)	18.2% (6)	6.1% (2)	18.2% (6)	33
Not enough supportive housing for non-senior persons with disabilities	33.3% (11)	3.0% (1)	36.4% (12)	12.1% (4)	15.2% (5)	33
Not enough transitional or emergency housing for homeless individuals or families	36.4% (12)	12.1% (4)	21.2% (7)	9.1% (3)	21.2% (7)	33
Too many homes in need of major repairs	36.4% (12)	36.4% (12)	12.1% (4)	3.0% (1)	12.1% (4)	33
Too many homes that are not accessible to people in wheelchairs or people with limited mobility	42.4% (14)	9.1% (3)	15.2% (5)	21.2% (7)	12.1% (4)	33
	answered question					33
	skipped question					8

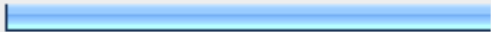
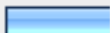



16. Which of the following housing types are most needed in the Crowsnest Pass (Please choose a minimum of 1 option and up to a maximum of 4 options)?

		Response Percent	Response Count
Affordable rental housing for low-income single adults		33.3%	11
Affordable rental housing for low-income adults couples		27.3%	9
Affordable rental housing for low-income families with children		69.7%	23
Affordable rental housing for low-income seniors		45.5%	15
Affordable rental housing for moderate-income single adults		3.0%	1
Affordable rental housing for moderate-income adults couples		3.0%	1
Affordable rental housing for moderate-income families with children		18.2%	6
Affordable rental housing for moderate-income seniors		3.0%	1
Affordable homeownership for moderate-income singles		6.1%	2
Affordable homeownership for moderate-income couples		18.2%	6
Affordable homeownership for moderate-income families with children		33.3%	11
Accessible/adaptable housing for persons with disabilities		27.3%	9
None of the above – affordable housing is readily available in the community		3.0%	1
answered question			33
skipped question			8



17. How important is it to ensure that any new affordable housing built in the community remains permanently (perpetually) affordable even if the original homeowner sells it to someone else?

		Response Percent	Response Count
Very Important		72.7%	24
Somewhat Important		15.2%	5
Not Important at All		12.1%	4
<i>answered question</i>			33
<i>skipped question</i>			8





Appendix D

Comparison of 2006 Homeownership vs. Rental Rates in Communities Throughout Alberta

Appendix D: Comparison of Homeownership vs. Rental Rates in Communities Throughout Alberta

1.0 Introduction

The following tables provide a comparison of the rates of homeownership and rental in communities of different sizes throughout Alberta based on 2006 Census data (arranged by population in descending order). While Province-wide, the average is 73.5% homeownership and 26.5% rental, the following tables show a wide range of variation between communities of all sizes, locations and settings.

	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Province of Alberta	3,290,350	1,256,200	917,905	73.5%	330,275	26.5%
Metropolitan Centres with Populations 500,000+						
Calgary	988,193	384,740	280,080	72.8%	104,660	27.2%
Edmonton	730,372	297,725	187,290	62.9%	110,435	37.1%
Municipalities with Populations 25,000 - 100,000						
Red Deer	82,772	32,650	21,540	66.0%	11,105	34.0%
Lethbridge	74,637	30,700	22,180	72.2%	8,520	27.8%
St. Albert	57,719	20,560	18,120	88.2%	2,435	11.8%
Medicine Hat	56,997	23,610	16,910	71.6%	6,700	28.4%
Grande Prairie	47,076	17,330	11,665	67.3%	5,660	32.7%
Airdrie	28,927	10,095	9,025	89.4%	1,070	10.6%
Lloydminster	27,023	10,235	6,995	68.3%	3,240	31.7%
Municipalities with Populations 10,000 to 24,999						
Spruce Grove	19,496	7,070	5,805	82.2%	1,260	17.8%
Okotoks	17,145	5,760	5,000	86.8%	760	13.2%
Leduc	16,967	6,525	4,975	76.2%	1,550	23.8%
Camrose	15,620	6,725	4,440	66.1%	2,280	33.9%
Fort Saskatchewan	14,957	5,665	4,370	77.2%	1,290	22.8%
Cochrane	13,760	4,840	4,130	85.3%	710	14.7%
Brooks	12,498	4,830	2,955	61.2%	1,875	38.8%
Stony Plain	12,363	4,615	3,630	78.7%	980	21.3%
Canmore	12,039	4,775	3,285	68.8%	1,490	31.2%
Cold Lake	11,991	4,305	3,005	69.8%	1,300	30.2%
Wetaskiwin	11,673	4,770	3,060	64.2%	1,710	35.8%
Lacombe	10,742	3,910	2,980	76.3%	925	23.7%
High River	10,716	4,185	3,290	78.7%	890	21.3%
Strathmore	10,225	3,775	3,105	82.3%	670	17.7%
Sylvan Lake	10,208	3,665	2,810	76.7%	855	23.3%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Municipalities with Populations 5,000 to 9,999						
Hinton	9,738	3,670	2,720	74.1%	950	25.9%
Chestermere	9,564	3,065	2,960	96.7%	100	3.3%
Whitecourt	8,971	3,285	2,335	71.1%	950	28.9%
Beaumont	8,961	2,790	2,660	95.3%	130	4.7%
Edson	8,098	3,090	2,210	71.4%	885	28.6%
Drumheller	7,932	3,080	2,360	76.7%	715	23.3%
Taber	7,591	2,895	2,255	77.9%	640	22.1%
Innisfail	7,316	2,880	2,115	73.6%	760	26.4%
Olds	7,248	2,995	2,185	73.0%	810	27.0%
Drayton Valley	6,893	2,545	1,900	74.8%	640	25.2%
Rocky Mountain House	6,874	2,615	1,765	67.6%	845	32.4%
Morinville	6,775	2,290	1,960	85.8%	325	14.2%
Slave Lake	6,703	2,250	1,535	67.9%	725	32.1%
Banff	6,700	2,565	1,070	41.6%	1,500	58.4%
Ponoka	6,576	2,665	2,080	77.9%	590	22.1%
Peace River	6,315	2,395	1,610	67.1%	790	32.9%
Devon	6,256	2,300	1,840	80.0%	460	20.0%
Coaldale	6,177	2,240	1,875	83.7%	365	16.3%
Bonnyville	5,832	2,270	1,480	65.3%	785	34.7%
Crowsnest Pass	5,749	2,630	2,255	85.6%	380	14.4%
Vegreville	5,519	2,380	1,705	71.6%	675	28.4%
Wainwright	5,426	2,150	1,570	73.2%	575	26.8%
Stettler	5,418	2,180	1,685	77.1%	500	22.9%
St. Paul	5,106	1,960	1,430	72.8%	535	27.2%
Redcliff	5,096	1,900	1,540	80.8%	365	19.2%
Westlock	5,008	2,060	1,410	68.4%	650	31.6%
Municipalities with Populations 1,000 to 4,999						
Blackfalds	4,571	1,655	1,435	86.7%	220	13.3%
Didsbury	4,275	1,660	1,315	79.2%	345	20.8%
Barrhead	4,209	1,725	1,230	71.3%	495	28.7%
Vermilion	4,036	1,630	1,190	73.2%	435	26.8%
High Level	3,887	1,365	830	60.6%	540	39.4%
Grande Cache	3,783	1,380	965	70.2%	410	29.8%
Claresholm	3,700	1,575	1,130	71.7%	445	28.3%
Pincher Creek	3,625	1,470	1,205	81.7%	270	18.3%
Cardston	3,452	1,180	990	84.3%	185	15.7%
Fairview	3,297	1,295	995	76.8%	300	23.2%
Raymond	3,205	1,040	845	80.9%	200	19.1%
Three Hills	3,089	1,105	825	74.7%	280	25.3%
Fort Macleod	3,072	1,220	960	78.7%	260	21.3%
Hanna	2,847	1,245	900	72.3%	345	27.7%
Lac La Biche	2,758	1,015	560	54.9%	460	45.1%
High Prairie	2,750	1,035	665	63.9%	375	36.1%
Carstairs	2,656	1,000	870	86.6%	135	13.4%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Crossfield	2,648	940	825	87.8%	115	12.2%
Gibbons	2,642	955	875	91.6%	80	8.4%
Athabasca	2,575	1,060	745	70.3%	315	29.7%
Grimshaw	2,537	990	790	79.8%	200	20.2%
Sundre	2,518	1,040	800	76.9%	240	23.1%
Fox Creek	2,278	860	580	67.4%	280	32.6%
Beaverlodge	2,264	910	705	77.0%	210	23.0%
Rimbey	2,252	955	805	84.3%	150	15.7%
Redwater	2,192	870	705	81.0%	165	19.0%
Magrath	2,081	645	570	88.4%	75	11.6%
Provost	2,072	775	625	80.6%	150	19.4%
Millet	2,068	790	680	86.6%	105	13.4%
Nanton	2,055	835	720	85.7%	120	14.3%
Penhold	1,961	705	565	79.6%	145	20.4%
Calmar	1,959	725	635	88.2%	85	11.8%
Sexsmith	1,959	660	465	70.5%	195	29.5%
Vulcan	1,940	765	655	85.1%	115	14.9%
Turner Valley	1,908	755	640	84.2%	120	15.8%
Black Diamond	1,900	715	615	86.0%	100	14.0%
Tofield	1,876	725	575	79.9%	145	20.1%
Bow Island	1,790	595	450	75.6%	145	24.4%
Valleyview	1,725	720	500	69.4%	220	30.6%
Lamont	1,664	600	480	80.7%	115	19.3%
Swan Hills	1,645	625	420	67.7%	200	32.3%
Picture Butte	1,592	590	440	74.6%	150	25.4%
Bon Accord	1,534	530	455	85.8%	75	14.2%
Coalhurst	1,523	535	510	96.2%	20	3.8%
Manning	1,493	560	405	72.3%	155	27.7%
Elk Point	1,487	560	415	74.1%	145	25.9%
Mayerthorpe	1,474	595	435	73.1%	160	26.9%
Wembley	1,443	490	390	80.4%	95	19.6%
Bassano	1,345	530	450	84.9%	80	15.1%
Irricana	1,243	--	--	--	--	--
Bruderheim	1,215	450	345	76.7%	105	23.3%
Bowden	1,205	505	410	82.0%	90	18.0%
Legal	1,192	420	350	83.3%	70	16.7%
Spirit River	1,148	450	345	76.7%	105	23.3%
Viking	1,085	445	380	85.4%	65	14.6%
Bentley	1,083	425	390	91.8%	35	8.2%
Vauxhall	1,069	405	300	74.1%	105	25.9%
Two Hills	1,047	450	300	66.7%	150	33.3%
Killam	1,019	415	325	77.4%	95	22.6%
Coronation	1,015	435	335	77.0%	100	23.0%
Oyen	1,015	390	300	76.9%	90	23.1%
Smoky Lake	1,010	445	355	78.9%	95	21.1%
Trochu	1,005	405	290	71.6%	115	28.4%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Municipalities with Populations under 1,000						
Duchess	978	335	315	94.0%	20	6.0%
Rainbow Lake	965	350	90	25.7%	260	74.3%
Eckville	951	380	270	71.1%	110	28.9%
Thorsby	945	390	285	73.1%	105	26.9%
Falher	941	430	290	66.7%	145	33.3%
Castor	931	410	335	81.7%	75	18.3%
Stirling	921	285	215	74.1%	75	25.9%
Forestburg	895	355	305	84.7%	55	15.3%
Sedgewick	891	375	275	74.3%	95	25.7%
Alberta Beach	884	415	340	81.9%	75	18.1%
Onoway	875	340	235	68.1%	110	31.9%
Alix	851	345	300	87.0%	45	13.0%
Boyle	844	350	205	59.4%	140	40.6%
McLennan	824	300	220	73.3%	80	26.7%
Hythe	821	285	195	69.6%	85	30.4%
Daysland	818	325	265	82.8%	55	17.2%
Milk River	816	380	295	76.6%	90	23.4%
Beiseker	804	310	245	79.0%	65	21.0%
Bashaw	796	335	255	76.1%	80	23.9%
Mannville	782	350	260	74.3%	90	25.7%
Delburne	765	305	250	80.6%	60	19.4%
Hardisty	760	305	240	80.0%	60	20.0%
Consort	739	285	240	84.2%	45	15.8%
Mundare	712	300	255	85.0%	45	15.0%
Kitscoty	709	255	175	68.6%	80	31.4%
Nobleford	689	225	200	88.9%	25	11.1%
Linden	660	320	250	79.4%	65	20.6%
Acme	656	270	235	87.0%	35	13.0%
Rycroft	638	280	180	64.3%	100	35.7%
Warburg	621	230	190	82.6%	40	17.4%
Barnwell	613	175	160	91.4%	15	8.6%
Wabamun	601	245	170	69.4%	75	30.6%
Carbon	570	210	160	74.4%	55	25.6%
Clive	562	200	185	92.5%	15	7.5%
Breton	550	230	185	80.4%	45	19.6%
Foremost	524	210	155	73.8%	55	26.2%
Berwyn	516	215	175	81.4%	40	18.6%
Marwayne	516	210	185	88.1%	25	11.9%
Caroline	515	225	110	47.8%	120	52.2%
Thorhild	505	230	190	82.6%	40	17.4%
Spring Lake	501	185	175	92.1%	15	7.9%
Clyde	470	180	110	62.9%	65	37.1%
Andrew	465	230	190	82.6%	40	17.4%
Cremona	463	190	150	81.1%	35	18.9%
Ryley	458	200	175	89.7%	20	10.3%
Irma	444	190	165	89.2%	20	10.8%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Stavely	435	215	180	83.7%	35	16.3%
Hines Creek	430	165	135	81.8%	30	18.2%
Glendon	421	180	115	63.9%	65	36.1%
Granum	415	175	165	94.3%	10	5.7%
New Sarepta	410	165	140	84.8%	25	15.2%
Holden	398	175	145	85.3%	25	14.7%
Rosemary	388	135	110	78.6%	30	21.4%
Tilley	381	135	85	60.7%	55	39.3%
Standard	380	150	115	76.7%	35	23.3%
Edgerton	373	155	120	80.0%	30	20.0%
Bawlf	367	140	125	89.3%	15	10.7%
Champion	364	155	140	87.5%	20	12.5%
Sangudo	364	160	110	68.8%	50	31.3%
Hay Lakes	362	135	120	88.9%	15	11.1%
Myrnam	362	160	150	100.0%	0	0.0%
Nampa	360	155	125	80.6%	30	19.4%
Big Valley	351	170	145	87.9%	20	12.1%
Rockyford	349	135	95	70.4%	40	29.6%
Carmangay	336	115	105	100.0%	0	0.0%
New Norway	323	115	90	78.3%	25	21.7%
Chauvin	308	130	115	88.5%	15	11.5%
Warner	307	150	135	90.0%	15	10.0%
Coutts	305	120	95	79.2%	25	20.8%
Longview	300	130	115	92.0%	10	8.0%
Willingdon	295	155	105	70.0%	45	30.0%
Donnelly	293	130	100	76.9%	30	23.1%
Veteran	293	125	115	92.0%	10	8.0%
Girouxville	282	125	110	91.7%	10	8.3%
Glenwood	280	100	70	77.8%	20	22.2%
Waskatenau	278	135	105	80.8%	25	19.2%
Barons	276	115	110	91.7%	10	8.3%
Elnora	275	125	100	80.0%	25	20.0%
Vilna	274	135	100	74.1%	35	25.9%
Morrin	253	110	75	71.4%	30	28.6%
Strome	252	105	85	81.0%	20	19.0%
Chipman	238	105	95	90.5%	10	9.5%
Innisfree	233	120	100	83.3%	20	16.7%
Hughenden	231	100	75	75.0%	25	25.0%
Bittern Lake	225	80	70	87.5%	10	12.5%
Donalda	224	105	105	100.0%	0	0.0%
Arrowwood	221	75	45	64.3%	25	35.7%
Cowley	219	100	80	84.2%	15	15.8%
Kinuso	219	85	75	88.2%	10	11.8%
Lougheed	217	105	75	75.0%	25	25.0%
Munson	217	80	80	100.0%	0	0.0%
Delia	207	100	65	65.0%	35	35.0%
Dewberry	196	85	75	83.3%	15	16.7%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Hill Spring	192	--	--	--	--	--
Rosalind	190	75	75	100.0%	0	0.0%
Hussar	187	80	60	80.0%	15	20.0%
Botha	185	75	70	100.0%	0	0.0%
Paradise Valley	183	65	55	84.6%	10	15.4%
Czar	175	75	60	80.0%	15	20.0%
Lomond	175	75	60	85.7%	10	14.3%
Amisk	172	75	45	64.3%	25	35.7%
Youngstown	170	85	75	88.2%	10	11.8%
Alliance	158	80	70	87.5%	10	12.5%
Edberg	155	55	55	84.6%	10	15.4%
Ferintosh	153	70	65	100.0%	0	0.0%
Heisler	153	70	70	100.0%	0	0.0%
Empress	136	70	70	100.0%	0	0.0%
Galahad	134	55	50	100.0%	0	0.0%
Cereal	126	60	45	69.2%	20	30.8%
Derwent	117	55	40	72.7%	15	27.3%
Halkirk	113	55	50	100.0%	0	0.0%
Milo	100	50	40	80.0%	10	20.0%
Minburn	65	35	35	100.0%	0	0.0%
Gadsby	35	--	--	--	--	--
Specialized Municipalities						
Strathcona County	82,511	28,645	26,415	92.2%	2,230	7.8%
Regional Municipality of Wood Buffalo	51,496	17,985	12,975	72.6%	4,905	27.4%
Mackenzie County	10,002	2,685	2,250	83.8%	435	16.2%
Municipality of Jasper	4,265	1,600	705	44.1%	895	55.9%
Municipal Districts with Populations 25,000 - 50,000						
MD of Rocky View No. 44	34,171	11,185	10,250	91.6%	935	8.4%
Parkland County	29,265	10,230	9,600	93.8%	630	6.2%
Municipal Districts with Populations 10,000 - 24,999						
MD of Foothills No. 31	19,736	6,950	6,230	89.6%	720	10.4%
Red Deer County	19,108	6,680	5,875	87.9%	805	12.1%
Sturgeon County	18,621	6,035	5,155	85.4%	880	14.6%
County of Grande Prairie No. 1	17,970	6,235	5,735	92.1%	495	7.9%
Leduc County	12,730	4,580	4,100	89.5%	480	10.5%
Mountain View County	12,391	4,660	4,030	86.5%	630	13.5%
Clearwater County	11,826	4,425	3,895	88.1%	525	11.9%
County of Wetaskiwin No. 10	10,535	3,940	3,655	92.9%	280	7.1%
Lacombe County	10,451	3,645	3,215	88.3%	425	11.7%
County of Lethbridge	10,302	2,885	2,280	79.0%	605	21.0%
MD of Bonnyville No. 87	10,194	3,505	3,050	93.3%	220	6.7%
Yellowhead County	10,045	3,805	3,250	85.5%	550	14.5%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
Municipal Districts with Populations 5,000 - 9,999						
Lac Ste. Anne County	9,516	3,675	3,300	89.9%	370	10.1%
Ponoka County	8,640	3,035	2,725	89.8%	310	10.2%
Wheatland County	8,164	2,505	2,080	82.9%	430	17.1%
Athabasca County No. 12	7,587	2,905	2,645	90.9%	265	9.1%
County of Vermilion River	7,467	2,635	2,435	92.4%	200	7.6%
Camrose County	7,160	2,575	2,435	94.6%	140	5.4%
Brazeau County	7,040	2,540	2,325	91.4%	220	8.6%
Westlock County	6,910	2,405	2,205	91.7%	200	8.3%
County of Newell No. 4	6,862	2,175	1,905	87.6%	270	12.4%
Cypress County	6,729	2,365	2,055	86.9%	310	13.1%
Lakeland County	6,365	2,285	1,965	86.6%	305	13.4%
MD of Taber	6,280	1,720	1,365	79.4%	355	20.6%
County of St. Paul No. 19	5,925	2,205	2,010	91.4%	190	8.6%
Barrhead County, No. 11	5,845	2,090	1,925	92.1%	165	7.9%
MD Big Lakes	5,805	1,980	1,710	86.6%	265	13.4%
Beaver County	5,676	1,990	1,860	93.5%	130	6.5%
MD of Greenview No. 16	5,464	1,930	1,770	91.5%	165	8.5%
MD of Willow Creek No. 26	5,337	1,650	1,325	80.8%	315	19.2%
Kneehill County	5,218	1,720	1,430	83.1%	290	16.9%
County of Stettler No. 6	5,216	1,725	1,485	86.3%	235	13.7%
Municipal Districts with Populations 1,000 - 4,999						
Woodlands County	4,158	1,510	1,375	91.1%	135	8.9%
Cardston County	4,037	1,000	840	84.4%	155	15.6%
Lamont County	3,925	1,515	1,390	91.7%	125	8.3%
MD of Northern Lights No. 22	3,772	1,355	1,245	92.2%	105	7.8%
Vulcan County	3,718	1,130	895	79.2%	235	20.8%
County of Warner No. 5	3,674	820	620	76.1%	195	23.9%
MD of Wainwright No. 61	3,558	1,210	925	76.1%	290	23.9%
Flagstaff County	3,506	1,230	1,140	92.7%	90	7.3%
County of Forty Mile No. 8	3,414	875	735	84.0%	140	16.0%
Smoky Lake County	3,357	1,230	1,105	89.8%	125	10.2%
County of Minburn No. 27	3,319	1,155	1,000	86.2%	160	13.8%
MD of Pincher Creek No. 9	3,309	1,155	990	85.7%	165	14.3%
County of Thorhild No. 7	3,042	1,215	1,140	94.2%	70	5.8%
MD of Opportunity No. 17	2,847	845	625	74.4%	215	25.6%
MD of Lesser Slave River No. 124	2,820	1,010	945	93.6%	65	6.4%
County of Two Hills No. 21	2,801	1,000	900	90.0%	100	10.0%
Clear Hills County	2,714	885	830	94.3%	50	5.7%
MD of Provost No. 52	2,547	890	810	91.0%	80	9.0%
Saddle Hills County	2,458	915	815	88.6%	105	11.4%
MD of Smoky River No. 130	2,442	--	--	--	--	--
Starland County	2,371	690	585	84.8%	105	15.2%
County of Paintearth No. 18	2,126	680	615	90.4%	65	9.6%
Northern Sunrise County	1,747	650	565	88.3%	75	11.7%



	2006 Population	Total Dwellings	Homeownership No.	%	Rental No.	%
MD of Peace No. 135	1,487	515	480	93.2%	35	6.8%
Birch Hills County	1,470	530	465	87.7%	65	12.3%
MD of Fairview No. 136	1,432	515	495	96.1%	20	3.9%
MD of Bighorn No. 8	1,264	525	455	87.5%	65	12.5%
Municipal Districts with Populations under 1,000						
MD of Spirit River No. 133	662	235	225	95.7%	10	4.3%
MD Acadia No. 34	545	165	145	90.6%	15	9.4%
MD of Ranchland No. 66	86	35	25	100.0%	0	0.0%



Appendix E

Data Sources and Limitations

Appendix E: Data Sources and Limitations

1.0 Sources of Data Used in This Study

The key statistical data used in this study to identify and describe the Crowsnest Pass's population and income attributes come from Statistics Canada through the following sources:

- 1996, 2001 and 2006 Canada Census data; and
- 2001-2006 Taxfiler data.

1.1 Statistics Canada Census Data

Statistics Canada Census Data is collected every five years. Every household in Canada is included in the Census using either of two questionnaires. While 80% of all households receive a short form of the Census questionnaire (containing eight questions), more detailed information is collected from the other 20% of households using a longer questionnaire consisting of the same eight questions in the short questionnaire along with 53 additional questions. Data collected from the long questionnaire is then used to derive aggregate measures for the population as a whole. The data provided for each reference year is based on data collected during the second week (usually the Tuesday) of May in that year. For example, data for the 1996 Census was collected on May 14, 1996; data for the 2001 Census was collected on May 15, 2001; and data for the 2006 Census was collected on May 16, 2006.

1.2 Statistics Canada Taxfiler Data

Taxfiler data is compiled by the *Small Area and Administrative Data Division* of Statistics Canada based on information provided on all personal income tax returns filed within a given year. The data combines information on levels and sources of income from taxfilers and demographic indicators derived from both the taxfilers and their non-filing dependents.

Taxfiler data is collected only for those individuals/families who filed a tax return within a given year. Individuals or families who did not file a tax return are excluded from the data. Thus, the information used to derive family units represents approximately two-thirds of the Canadian population⁴⁴. Taxfilers from the same family, including children, are matched using common links (e.g., spousal social insurance number, same surname, same address, etc.). Non-filer children are added to the family using the Canada Child Tax Benefit (CCTB) file, provincial birth files, and Taxfiler data collected from previous years⁴⁵. The remaining taxfilers who have not been matched with a family are labeled non-family persons. Non-family persons are not living with a spouse, child, or parent. They may be living with extended family (grandparent, cousin, etc.), with unrelated persons (lodger, roommate), alone, or cohabiting with another non-family person⁴⁶.

⁴⁴ Small Area and Administrative Data Division, Statistics Canada, 2001.

⁴⁵ *Ibid.*

⁴⁶ *Ibid.*



2.0 Limitations Inherent in the Data

Significant discrepancies in the data may exist between that derived by Statistics Canada through its Canada Census and that derived from taxfiler sources, leading to limitations in the combined use of these data sources.

All Statistics Canada data are subject to rounding. Census data is rounded to a base of 5. Thus a count of 4 and a count of 7 would both be rounded to 5. Data rounding may lead to certain inaccuracies and/or inconsistencies both within the Census database and between data summary tables. In terms of Taxfiler data, all data on number of persons is rounded to a base of 10. For example, a count of 15 would be rounded to 20 and a count of 14 would be rounded to 10. Data on income levels is aggregated to the nearest thousand dollars and rounded to the nearest five thousand dollars. This rounding can affect the results obtained from calculations, including calculating percentages. Results may be distorted, especially when dealing with small numbers.

For confidentiality reasons, Taxfiler data is also subject to suppression whenever data collection areas comprise less than 100 taxfilers or when individual data represents less than 15 taxfilers. Furthermore, when one category in a two-category data cell is suppressed, the second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure)⁴⁷. This includes data on income, gender, age and area. It is expected that both data suppression and data rounding may be significant, especially given the relatively small permanent population within the individual communities of the Crowsnest Pass (i.e., Bellevue, Hillcrest, Frank, Blairmore and Coleman) – making it difficult to present accurate calculations for the number of households that may be experiencing challenges with housing affordability.

Taxfiler data collects and organizes information based on *economic households* (i.e., persons living together as a single interdependent economic unit – or family) whereas Census data collects and organizes information based on *census households* (i.e., persons living together within a single housing unit regardless of economic relationship or interdependency). Thus Census data would record two single individuals living as roommates in a single apartment as one household, while the Taxfiler data would record these individuals as two separate households (unless the two individuals filed their income tax returns as either a married or common-law couple).

Taxfiler data also differs from Census data in that Taxfiler data collects and organizes information based on postal codes whereas Census data collects and organizes information based on municipal boundaries. Therefore, the physical boundaries used to delineate Taxfiler data do not always coincide with those boundaries used to delineate Federal Census data. In areas where postal codes overlap between municipal boundaries – as may be the case for residents living just outside of municipal boundaries and receiving mail via Rural Route – households on both sides of the municipal boundary will share a similar postal code and therefore be included as residents of the Crowsnest Pass. Similarly, Taxfiler data for the Crowsnest Pass may include households living outside the municipal boundaries but who collect their mail using a Coleman, Blairmore, Bellevue or Hillcrest Mines post office box.

⁴⁷ *Ibid.*



3.0 Expected Impacts of Data Limitations

For the reasons described in Section 2.0 above, Taxfiler figures used in this study may be over-representative of the actual number of households living *within the official boundaries* of the Municipality of Crowsnest Pass. For example, the 2006 Taxfiler data records a total of 2,830 economic families/households living in the Crowsnest Pass. However, the 2006 Federal Census data records a total of 2,630 census households living within the municipal boundaries. Thus, the Taxfiler data records approximately 200 more economic households than census households – a 7.6% discrepancy that requires consideration.

Therefore, caution should be taken when assessing the actual number of households estimated in this study as being in need of more affordable housing. A combination of data rounding and suppression, discrepancies between the primary data sets used in this study, population growth and changes since 2006 not reflected in the data, different levels of housing equity among local households, the important distinction between economic households and census households, discrepancies between the estimated total population for the Crowsnest Pass identified in the 2006 Taxfiler data compared to the actual Census population of the municipality in 2006, and other data that is simply not available makes the estimated number of households presented in this study as being in need of more affordable housing approximations at best.



Appendix F

Glossary of Common Housing Terms

Appendix F: Glossary of Common Housing Terms

1.0 Introduction

The following is a collection of common housing terms and their definitions.

2.0 Definitions

Aging in Place: The ability to grow older without having to move from one's present residence – wherever that may be – in order to obtain the support services necessary to maintain independence as one's health needs change. Ageing in place enables elderly people to grow older in the familiar and comfortable surroundings of their homes while providing them with the assistance necessary to maintain a relatively independent lifestyle.

Alberta Apartment Vacancy and Rental Cost Survey: An annual survey conducted by Alberta Housing and Urban Affairs of rental housing in 63 communities across the province with populations over 1,000. The survey typically occurs during the months of June, July and August of each year and examines private, non-subsidized buildings containing four or more rental units to determine the average housing costs and availability of formal rental units within the community. In buildings that contain both subsidized and non-subsidized units, only the non-subsidized units were surveyed. In some communities, mixed commercial-residential developments that have fewer than four units are also included. The survey does not include rented single and semi-detached family homes, basement apartments or condominium units. The Alberta Housing and Urban Affairs survey also does not cover communities surveyed by Canada Mortgage and Housing Corporation (CMHC).

Area Median Income: Median Income represents that income level at which 50% of households earn above that income and 50% of households earn incomes below that figure. The *Area Median Income* (AMI) is the median income for a specific community or region and is commonly used in the US to establish affordable housing targets. Affordable housing providers often set household income targets and/or limits at between 60% and 80% AMI.

Barrier-Free Design: Environments that contain no architectural, design, or psychological features that might prevent anyone – able-bodied or impaired – from using the environment to the full extent of their abilities.

Community Housing: Affordable rental housing typically owned by the Province of Alberta and managed by a local Housing Authority operating under Ministerial Order. Eligible tenants tend to be low-and moderate-income families with children who pay rent geared to their income (i.e., 30% of their before-tax income).

Community Land Trust (CLT): A non-profit or charitable organization created to own real estate (land and buildings) on behalf of the community in order to meet the long-term affordable housing and community development needs of low- to moderate-income households. The goal of a CLT is to make its land available for perpetually affordable housing and other community development initiatives. Therefore, access to a CLTs land



is often limited to low- and moderate-income households and/or non-profit organizations that serve low- and moderate-income households. CLTs can acquire vacant land and arrange for it to be developed or land that already been developed and arrange for it to be redeveloped as necessary. In both cases, the CLT retains permanent ownership of the land so that it will always be used for non-profit, affordable housing and/or related community and commercial enterprises.

Condominium: A form of tenure whereby the homeowner has full title to his/her living unit only, an undivided interest in the common areas of the project (e.g., common areas such as the recreational amenities, land/grounds, stairways and hallways are owned jointly with other residents), and sometimes the exclusive use of certain limited common areas. Condominium ownership is often associated with a specific building form (i.e., apartment-style multiunit dwellings) but can be extended to other built forms (e.g., rowhouse/townhouse, semi-detached, and single-detached dwellings).

Co-operative Housing: A type of tenure in which the residents of a multi-unit housing complex own shares in the cooperative corporation that owns the property (giving each resident the right to occupy a specific apartment or unit) rather than owning the title to their individual living units. The shares grant residents equal access to common areas, voting rights, occupancy of an individual unit, and the right to vote for board members to manage the co-operative.

Cohousing: A form of tenure that combines individual homeownership with the advantages of shared resources and community living. Residents usually own their individual homes, which are clustered around a "common house" with shared amenities (e.g., a communal kitchen and dining room, children's playroom, workshops, guest rooms, home office support, arts and crafts area, laundry facilities, etc.). Cohousing residents participate in the planning, design, ongoing management and maintenance of their community. Cohousing developments also tend to offer environmentally sensitive design and an emphasis on multi-generational, collaborative living.

Core Housing Need: A term referring to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms. A household is deemed to be in Core Housing Need if it is living in inadequate housing, housing that is unsuitable to its needs, and/or housing that is unaffordable according to the 30% before-tax income benchmark.

Core Need Income Thresholds (CNITs): Income levels established on an annual basis by CMHC and Alberta Housing and Urban Affairs which set the maximum household income levels eligible to access different sized units in communities across the province. These incomes represent the most households can earn and remain eligible for subsidized rental housing. Households that earn incomes at or below CNIT are deemed to have difficulty finding un-crowded housing in the community that is in good repair without spending more than 30 per cent of their before-tax income for rent.

Fee Simple Estate: A form of tenure granting unconditional and unlimited ownership of real property (both the land and the buildings situated on that land). Fee simple title represents the most extensive interest in land that can be enjoyed and is perpetual in duration.



First Mortgage: A mortgage that is the primary lien against a property.

Group Home: A residential living arrangement (usually a single-detached dwelling with up to 10 beds/units) that provides long-term, affordable housing with ongoing supports to those with special needs, including individuals with severe mental and/or physical disabilities and who otherwise would unlikely be able to live in a residential setting (i.e., who might otherwise be institutionalized).

Homelessness: The state of being without a permanent and fixed place of residence. There are two general categories of homeless people (be they individuals or families):

- **Absolute Homeless** refers to persons who are living with no physical shelter – on the street, in doorways, in parkades, in parks and on beaches as well as people sleeping in their vehicles or staying temporarily in emergency shelters; and
- **Near Homeless/Relative Homeless** refers to people who are “couch surfing” or staying temporarily with family or friends (i.e., they have safe shelter but that shelter is not their own and is only temporary indicating the possibility that they may become absolute homeless) or are living in hotels or other non-permanent accommodations.

Homeless Shelter: Housing for the homeless falls under two categories:

- **Emergency Shelters** provide temporary, typically overnight accommodation to individuals who would otherwise sleep in the streets. Shelters may also provide supportive services in relation to addictions, health, education and employment needs; and
- **Transitional Housing** aims to provide temporary accommodation (usually six months to two years) for individuals who wish to stabilize their housing situation while resolving other issues in their lives, such as unemployment, addictions, education and violence. Transitional Housing units typically have access to a mix of supportive services that enable an individual to move towards self-sufficiency (also called Second-Stage Housing).

Housing Adequacy: Refers to the physical safety of the individual dwelling. Housing is inadequate if it requires major repairs and/or is lacking the necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that would warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or health-impacting contaminants.

Housing Accessibility: Relates to the ability of individuals with health, mobility and/or stamina limitations to easily enter and exit their home, and to move around freely while inside the home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home. Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps and/or



elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

Housing Affordability: Relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs not more than 30% of a household's gross (i.e., before-tax) monthly income for rent or mortgage payments. Assessing the level of housing affordability is based on a comparison of median house prices and average market rents to local income levels. Households that are more likely to be facing housing affordability problems include:

- Low- and moderate-income households (less income to afford local shelter costs);
- Single income earning households (more likely to have low or moderate incomes);
- Households on limited, fixed incomes (less able to adapt to increasing shelter costs); and
- Renter households (typically lower income, have less equity, and are more vulnerable to rent increases).

Housing First: An approach to addressing homelessness that focuses on providing homeless individuals and families with stable housing first to get them off the street and then providing in-home services and supports as needed. The Housing First approach differs from traditional emergency shelter and transitional housing approaches in that it maintains a primary focus on helping individuals and families quickly access and sustain permanent housing rather than traditional approaches which focus on moving people through a continuum of emergency shelters and transitional housing, each providing a range of support services to address individual barriers to housing (e.g., substance abuse, addictions, mental health, etc.).

Housing Suitability: Is based on National Occupancy Standards and refers to the size of the home in bedrooms compared to the size of the family living in that home. Accommodation is not suitable if:

- More than 2 persons must share a bedroom and there is at least 1 individual in each of the other bedrooms;
- Child(ren) and parent(s) must share a bedroom due to space constraints;
- An individual, 18 years of age or older, must share a bedroom with another member of the household, unless that individual is married or in a common-law relationship with that member; or
- An individual, 5 years of age or older, must share a bedroom with an individual of the opposite gender.

Housing suitability is most likely to be an issue for large low-and moderate-income families since these families may not be able to afford the rents or mortgages on larger homes (homes that have enough bedrooms).



Leasehold Estate/Leasehold Interest: A form of tenure in which the mortgage holder does not actually own the real property (e.g., land) but rather has a recorded long-term lease on that property. A written agreement is in place which stipulates the conditions under which the mortgage holder may possess the real property for a specified period of time and/or fee.

Life Lease: An alternate form of homeownership for seniors and mature adults wishing to move out of their family home. Under a Life Lease, residents purchase a life lease interest ranging from 25% to 100% of the market value of the unit. This life lease interest grants the purchaser exclusive use of their suite and shared use of all common areas and facilities. In addition to the purchase price of the life lease interest, the purchaser also pays a monthly fee, similar to a condo fee, which represents the resident's share of ongoing maintenance and operating costs of the building. Ownership of and title to the Life Lease property typically remains in the name of a non-profit organization who must approve the future sale or transfer for the life lease interest. There are four basic types of Life Lease:

- **Declining Balance Life Lease:** a declining portion of the original entrance fee is refundable when the lease is terminated (the decline in the portion of the entrance fee that is refundable is determined by the length of time the resident has owned the lease).
- **Fixed Value Life Lease:** the original entrance fee is refundable when the lease is terminated less a pre-determined administration charge.
- **Index-Based Life Lease:** the value of the original entrance fee appreciates over time according to a pre-determined index (e.g., Consumer Price Index) and is refundable when the lease is terminated.
- **Market Value Life Lease:** the value of the original entrance fee appreciates or depreciates depending on the market value of the unit at the time the lease is terminated.

Low Income Cut-offs (LICOs): The *Low Income Cut-offs* (LICOs) are a measure developed by Statistics Canada to estimate the number of households who could be considered “low-income” (as the name implies). LICO looks at what an average household spends on basic needs (e.g., food, clothing, and shelter) to determine at what income level households may be unable to meet their basic needs. While the measure is not designed specifically to assess “poverty”, the LICO is often used as such. Rather, Statistics Canada uses the LICO to estimate the number of households likely to be living under what it calls “straitened [*sic.*] circumstances.” LICOs are defined for five community-size and seven family-size categories and are updated annually based on the Consumer Price Index.

NIMBY: “Not In My Back Yard” (NIMBY) is any collective action taken against proposed change (whether physical or social) to the local environment. Opposition usually centers around a specific project or development and is based on the belief that change will have a negative effect on the character, socioeconomic status, or quality of life in a neighbourhood. Other commonly-used terms include:

BANANA: “Build Absolutely Nothing Anywhere Near Anybody”

CAVE: “Citizens Against Virtually Everything”



NIMFYE: “Not In My Front Yard, Either”

PITBY: “Put It in Their Back Yard”

NIMTO: “Not In My Term of Office”

NOPE: “Not On Planet Earth”

...and more recently... **YIMBY:** “Yes In My Back Yard”

Palliative Care: Palliative care serves the physical and psychological needs of individuals experiencing the end of their life. Palliative care typically involves:

- Pain and other symptom management;
- Social, psychological, cultural, emotional and spiritual support;
- Caregiver support; and,
- Bereavement support.

Palliative care can be provided within a long-term/continuing care facility, specialized hospice, or within the home environment. The focus of palliative care is on achieving comfort and respect for the person nearing death and maximizing quality of life for the patient and his/her family and loved ones. As such, palliative care usually involves a team of caregivers who deal with the medical and psycho-social, spiritual and economic needs of both the patient and the family.

Perpetually Affordable Housing: Affordable housing that has resale restrictions in place to ensure the housing remains below-market over time as the property changes hands through resale. Resale restrictions help to ensure that homes appreciate at a slower rate than homes bought and sold on the open market, and therefore remain affordable to future purchasers. A number of mechanisms are used to promote perpetual affordability to varying degrees of success, including:

- Restrictive Covenants
- Leasehold Interests/Agreements
- Resale Formulas (percentage of appreciation, annual appreciation rate-CPI)
- Right of First Refusal
- Second Mortgages

Rent-Geared-to-Income: Rather than paying market rent or a fixed below-market rent for a unit, rent is based on 30% of the household’s before-tax income and may fluctuate as the household’s income fluctuates.

Rent-to-Own/Lease-to-Own: An alternative financing option that allows low- and moderate-income home buyers the opportunity to rent or lease a home from a non-profit organization with an option to purchase the home at a future date. Each month’s rent payment consists of principal, interest, taxes and insurance payments on the first mortgage plus an additional amount that is deposited within a savings account that accumulates a downpayment.



Right of First Refusal: A provision in a purchase agreement that requires the owner of a property to give a specified party the first opportunity to purchase the property before the homeowner offers it for sale on the open market.

Second Mortgage: A mortgage that has a lien position subordinate to the first mortgage.

Seniors' Independent Living: Self-contained suites (e.g., bedroom, bathroom, kitchen and sitting area) along with common facilities for seniors who are functionally independent yet wish to live in a congregate setting. Limited services are provided other than basic housekeeping and Home Care where required. Seniors' Independent Living is considered part of the *Home Living Stream*.

Seniors' Long-Term/Continuing Care: Seniors' Long-Term/Continuing Care is considered part of the *Facility Living Stream* and offer a wide range of services within a facility setting (e.g., nursing home, auxiliary hospital, long-term care facility) to seniors and persons with disabilities whose needs exceed those services provided in either a Supportive Living or Assisted Living environment (i.e., for seniors and persons with disabilities who require ongoing, unscheduled health care and/or emergency medical assistance). Services typically provided by the operator of a Long-Term/Continuing Care facility include:

- Nursing care (e.g., Registered Nurses);
- Pharmacy services;
- Nutrition service;
- Physical therapy;
- Housekeeping services, and laundry for bedding and linens;
- Supplies for recreation programs;
- Dressing and wound care supplies;
- Incontinent products and bladder care equipment;
- Transportation – including ambulance transport – for prescribed services; and
- Trust account services

Residents living in a Long-Term/Continuing Care facility are often responsible for the following:

- Accommodation charges
- Personal laundry services
- Hair care
- Personal goods and services
- Transportation for recreational purposes
- Services not covered by Alberta Aids to Daily Living and other benefit programs

Seniors' Supportive Living: An intermediate step between the *Home Living Stream* and the *Facility Living Stream*, Seniors' Supportive Living (the *Supportive Living Stream*) provides a combination of housing, board, and supportive services/personal care assistance for seniors. Units may be self-contained apartments or shared rooms for



seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour nursing care. Services typically provided include daily meals, housekeeping, transportation, social and recreational opportunities, personal care as required, medication support, and a 24-hour monitoring and emergency response system. The Province of Alberta's *Supportive Living Framework* organizes seniors' Supportive/Assisted Living into four categories (or levels):

- Residential Living – Level 1
- Lodge Living – Level 2
- Assisted Living – Level 3
- Enhanced Assisted Living – Level 4

Each level in the Framework is differentiated according to the range of personal services provided and the level of health care/professional services provided (including the qualifications of the health care practitioners – e.g., Health Care Aides, Home Care Nurses and Licensed Practical Nurses).

Social Housing: A broad category of housing designed to meet the affordability, adequacy and suitability needs of low-income households. Social housing can be owned and/or operated by any combination of a government body, a non-profit organization or a designated entity operating under contract with the Provincial or Federal government. Tenants living in social housing typically pay rent-geared-to-income based on 30% of the household's before-tax income.

Special Needs Housing: Housing designed for individuals with chronic physical and/or developmental disabilities. Residents typically have access to support services that assist them with daily living needs. Projects are typically owned by community-based non-profit organizations that are subsidized through the Federal and Provincial governments.

Subsidized Housing: Housing in which the Province of Alberta provides some form of ongoing subsidy or rental assistance (including monthly operating subsidies to public and private non-profit organizations providing affordable housing, or rent supplements for households living in private market housing). Tenants living in subsidized housing are typically low- to moderate-income and often pay rent-geared-to-income based on 30% of the household's before-tax income.

Sweat Equity: Contribution to the construction or rehabilitation of a property in the form of labour or services rather than cash.

Universal Design: A philosophy of housing design that enables easy modification to the housing unit as the physical needs of the individual(s) change. This approach facilitates the accommodation of changing physical needs through the life-cycle.



