



# *Crowsnest Pass* **Affordable Housing Needs Assessment**

## **Summary of Findings**

**June 2009**

**Crowsnest Pass Affordable  
Housing Committee**

 **housing** *strategies inc.*

This initiative  
was made  
possible by a  
grant from the



**ALBERTA  
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FOUNDATION**



**The Crowsnest Pass Affordable Housing Committee would like to thank the following organizations for their financial contributions and assistance:**



# Introduction

## 1. Goals & Objectives

## 2. General Findings

- Population Changes
- Household Incomes
- Housing Supply
- Housing Needs:
  - Adequacy
  - Suitability
  - Accessibility
  - Affordability
- Housing Targets



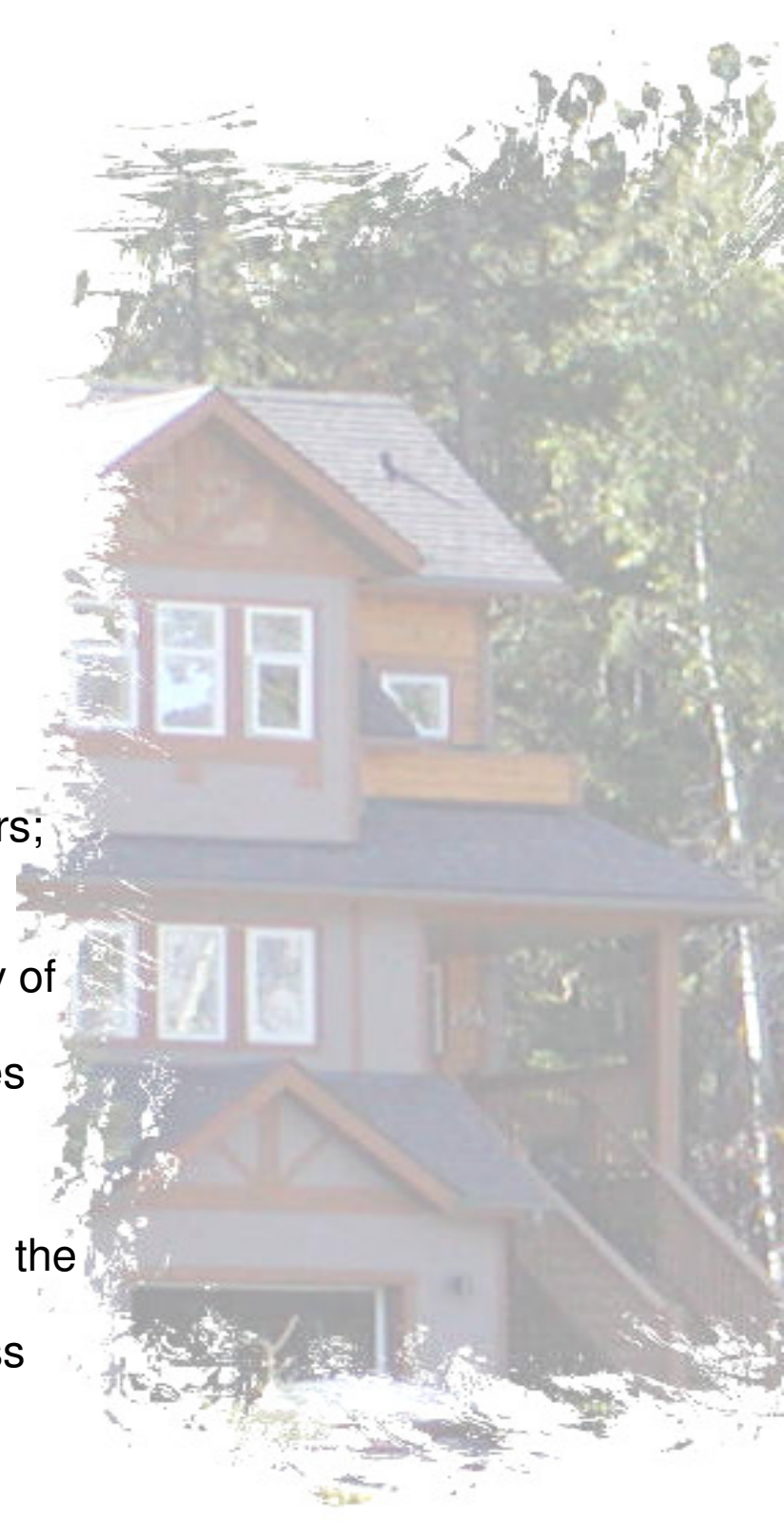
# Goals & Objectives

## Goals:

- To explore and identify current and emerging housing challenges for the Crowsnest Pass in terms of:
  1. Affordability
  2. Accessibility
  3. Adequacy
  4. Suitability

## Objectives:

- To engage a broad spectrum of community stakeholders;
- To provide an analysis of current population data and trends in the Crowsnest Pass;
- To document the current and proposed future inventory of available housing in the Crowsnest Pass;
- To identify and explore current needs and related issues with respect to the appropriate mix and availability of housing in the Crowsnest Pass;
- To project future trends in both housing demand and supply over the short and longer term (5 to 10 years) in the Crowsnest Pass; and
- To provide direction for developing strategies to address the identified needs.



# Population Changes

## 1. Population (1996-2006):

- Alberta **↑ (+ 29.3%)**
- Crowsnest Pass **↓ (- 13.9% or 930 residents)**

## 2. Demographic Changes (1996-2006):



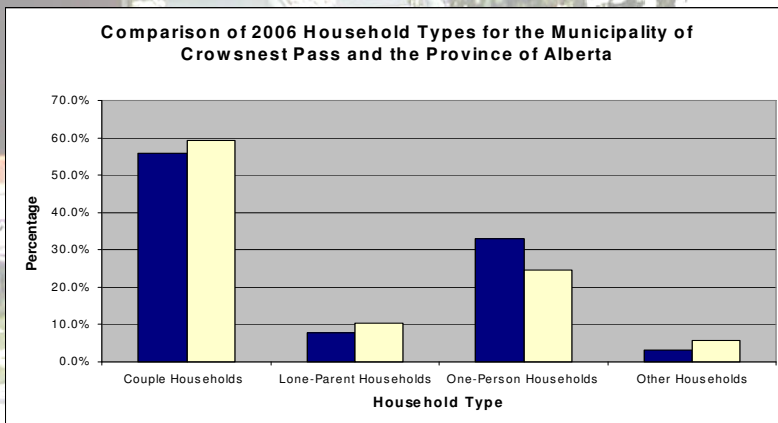
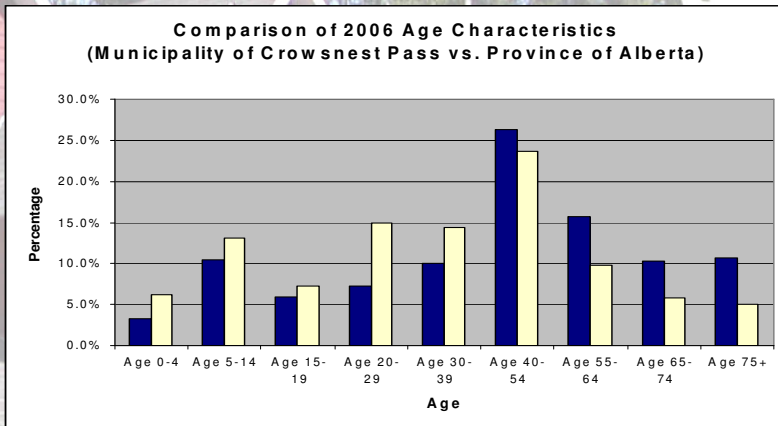
- Infants (ages 0-4): **↓ 41.5%**
- Children (ages 5-14): **↓ 31.0%**
- Youth (ages 15-19): **↓ 24.4%**
- Young Adults (ages 20-24): **↓ 25.0%**
- Adults (ages 25-54): **↓ 12.7%**
- Early Seniors (ages 65-74): **↓ 12.5%**



- Empty Nesters (ages 55-64): **↑ 50.8%**
- Older Seniors (ages 75+): **↑ 20.6%**

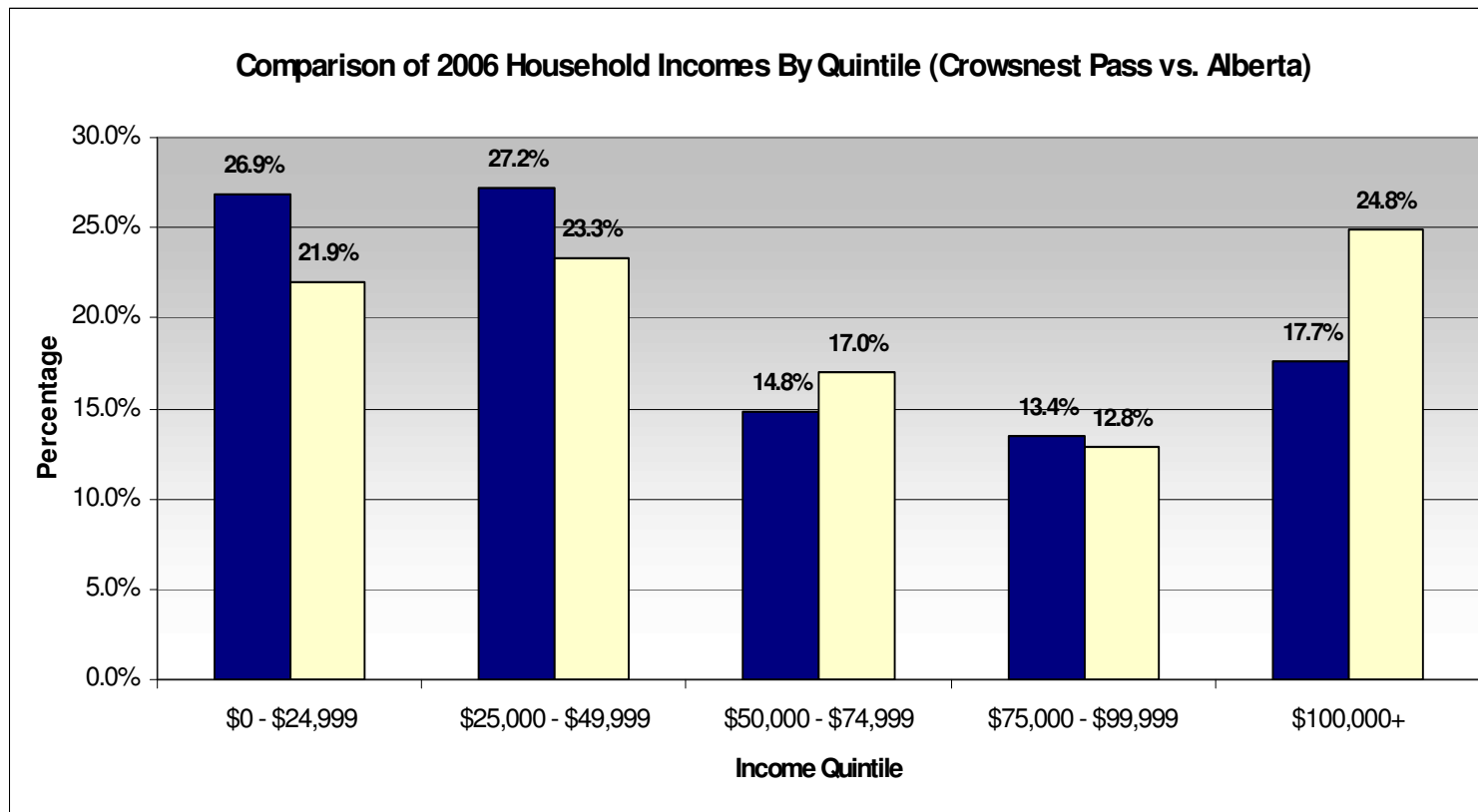
## 3. Families (2001 – 2006):

- # couples: **↓ 8.7%**
- # lone parents **↓ 18.0%**
- # singles **↑ 14.5%**



# Household Incomes

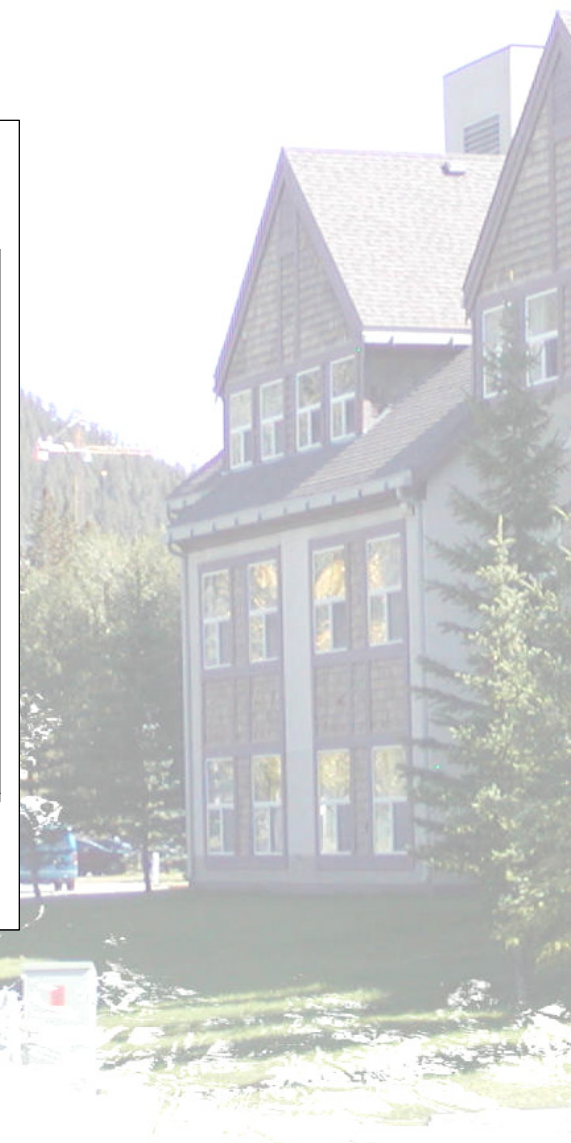
Lower incomes in the Crowsnest Pass than the Province as a whole:



Crowsnest Pass

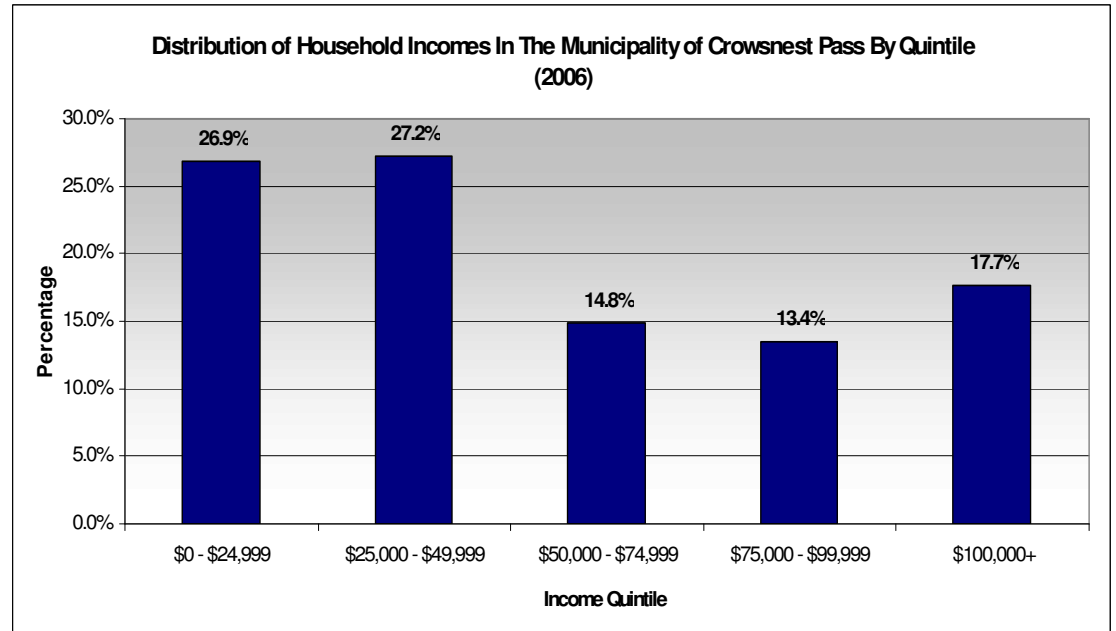
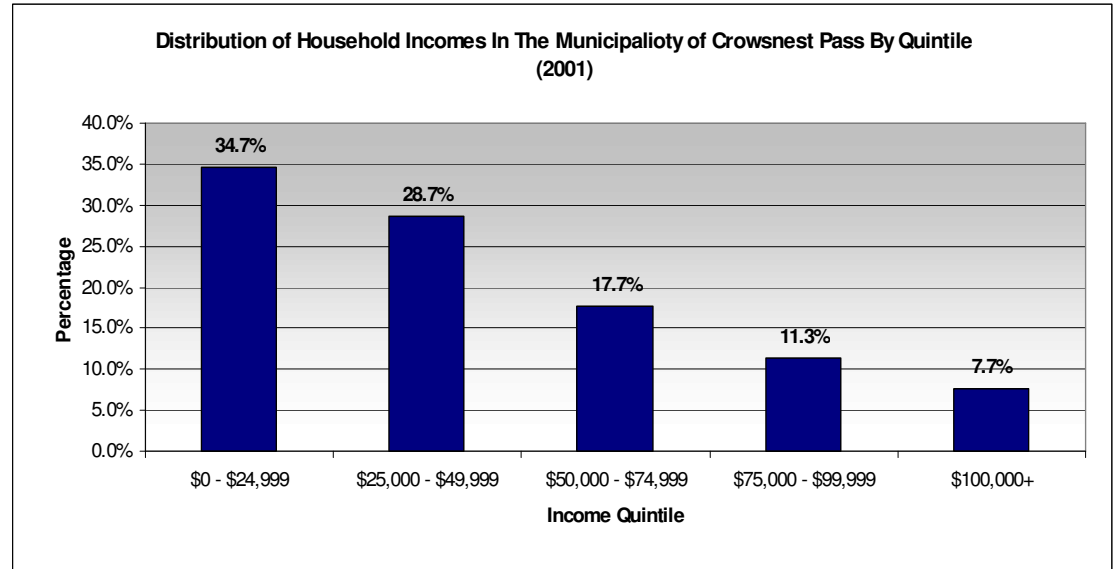


Alberta



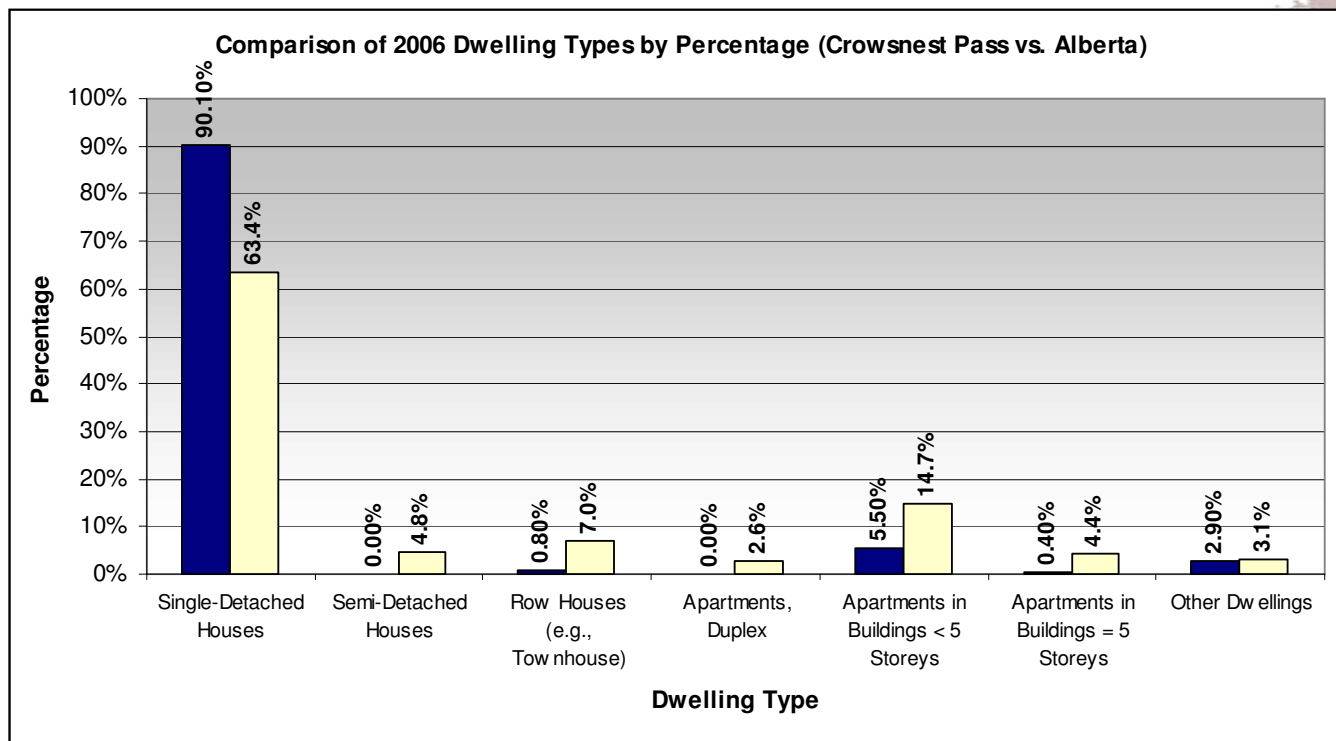
# Household Incomes

Incomes are improving in the Crowsnest Pass :



# Housing Supply

- Majority of homes are single-detached (90.1%)
- Majority of homes are owned (85.6%) vs. rented (14.4%)
- Between 1996 and 2006, the community lost 125 rental units (↓ 24.6%)
- The Crowsnest Pass has significantly fewer higher-density housing opportunities compared to the Province as a whole.



# Market Ownership

Average housing prices continue to increase:

- December 2002: \$85,076
- May 2008: \$203,994
- **Increase: 139.8%**

Est. Incomes required (June 2008):

- Avg. Single Detached: \$59,000
- Avg. Condominium: \$66,700
- Avg. Mobile Home: \$29,000

Sales by Dwelling Type	Average <sup>1</sup> Selling Price	Est. Income Required <sup>2</sup>	Median <sup>1</sup> Selling Price	Est. Income Required <sup>2</sup>
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

# Market Rental

## Average rents in 2007:

- Bachelor: \$350
- 1-Bedroom: \$433
- 2-Bedroom: \$487
- 3-Bedroom: \$546

## Average rents in 2008:

- Bachelor: \$417
- 1-Bedroom: \$504
- 2-Bedroom: \$537
- 3-Bedroom: \$725

## Vacancy Rates:

- 2003: 17.5%
- 2005: 16.7%
- 2007: 1.4%
- 2008: 10.8%

Affordability of rental units varies according to size.

Unit Type	2008 Average Rents <sup>1</sup>	Income Required (30%) for Avg. <sup>2</sup>	2008 Rental Range <sup>1</sup>	Income Required (30%) for Range <sup>2</sup>
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

# Near-Market and Non-Market Housing



- **Near-Market Housing:**
  - Housing Co-ops: Ø
  - Co-Housing: Ø
  - Perpetually Affordable Housing: Ø
  - Staff Housing: Unknown
  - Rent-Geared-to-Income Units: Ø
  - Rent Supplements: Recently introduced
- **Non-Market Housing:**
  - Supportive Housing: Crowsnest Community Support Society operates 3 units
  - Group Homes: Crowsnest Community Support Society operates 1 home (4 people) @ Mountainview Industries
  - Transitional Shelters: Ø
  - Emergency Shelters: Ø

# Seniors Housing

- **Seniors' Independent Living:**
  - Tecumseh Mountain Manor: 30 units (Blairmore)
  - Westwinds Apartments: 12 units (Bellevue)
- **Seniors' Supportive Living:**
  - York Creek Lodge: 58 units (Blairmore)
- **Seniors' Assisted Living:**
  - Ø units
- **Seniors' Continuing Care:**
  - Crowsnest Pass Hospital: 60 beds (Blairmore)





# Planned Developments

**Several large-scale developments are planned for the Crowsnest Pass:**

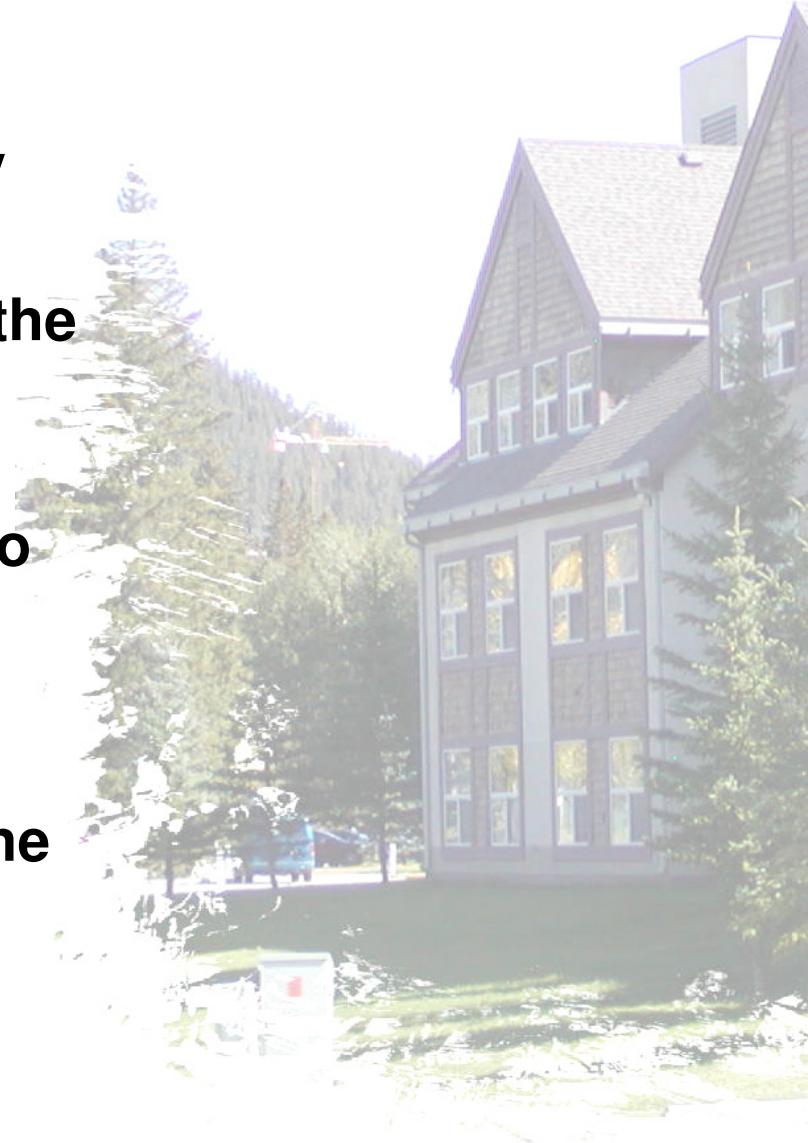
- Bridgecreek Resort (Trout Landing)
- Crowsnest Mountain Resort
- Gold Creek
- Ironstone Lookout
- Kananaskis Wilds
- Mowhawk Meadows
- Nez Perce
- River Run
- Sawback Ridge
- Southmore
- Timberline
- Valley Ridge

**Which of these major developments plan to incorporate affordable housing for low- and modest-income households?**

- Homeownership that is affordable to households earning \$25,000 - \$40,000 (priced from \$50,000 - \$140,000)
- Rental that is affordable to households earning \$18,000 (1-bed) - \$40,000 (4-bed)

# Housing Needs Assessment

- Housing needs in the Crowsnest Pass were analyzed according to four standard measures:
  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 **accessibility** (the degree to which housing meets the needs of persons with health, mobility or stamina limitations); and
  4. Housing **affordability** (the cost of the home related to the household's income).



# Housing Adequacy

- Housing is considered inadequate if it:
  - ...requires major repairs (plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe);
  - ...is lacking necessary services and basic facilities (potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower): and/or
  - ...is infested with vermin or black mould.
- 11.6% of homes (est. 305 homes) in the Crowsnest Pass require major repairs compared to 6.7% Province-wide.

Repair Status	Owned Dwellings		Rented Dwellings		Total Dwellings	
	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%
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%

# Housing Suitability

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.

**Between 15 and 145 households** in the Crowsnest Pass may be living in overcrowded conditions.

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
<b>All Households</b>	<b>2,630</b>	<b>10</b>	<b>10</b>	<b>115</b>	<b>270</b>	<b>480</b>	<b>505</b>	<b>500</b>	<b>330</b>	<b>150</b>	<b>265</b>

# 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.

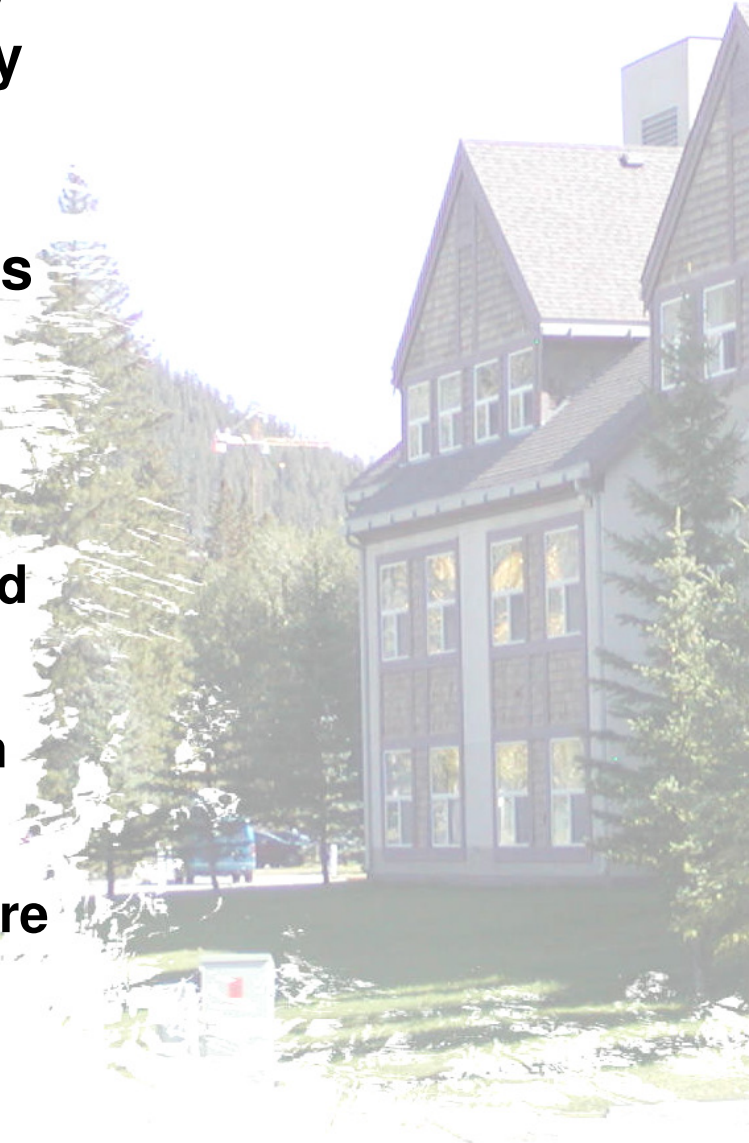
Accessibility can be particularly problematic for persons with severe physical disabilities and people confined to wheelchairs.

Age Cohort	Alberta % 2006 <sup>1</sup>	Crowsnest Pass Pop. 2006 <sup>2</sup>	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

Characteristics	Est. Percentage (%) <sup>1</sup>	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

# Housing Affordability

- **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).**
- **Housing affordability in the Crowsnest Pass was evaluated using four measures:**
  - **The 2007 *Low Income Cut-offs* (LICOs) published by Statistics Canada;**
  - **The 2008 *Core Need Income Thresholds* (CNITs) published by Alberta Housing and Urban Affairs;**
  - **Dire Need Income Levels (households spending 50% or more of their income on housing); and**
  - **Statistics Canada 2001 and 2006 Census data on households spending 30% or more of their income on housing.**



# Low-Income Cutoffs (LICOs)

- Statistics Canada “unofficial” poverty line.
- Est. 290 – 310 households may be earning incomes at or below the 2007 LICOs (based on 2006 income data):
  - 60 couples
  - 65 lone-parent families
  - 155 single individuals
  - 10 “other households”

Size of Household	2007 LICOs (Rural Communities) <sup>1</sup>	Max. Affordable Rents <sup>2</sup>	Couples <sup>3</sup>	Lone Parents <sup>3</sup>	Singles <sup>3</sup>	Total <sup>3</sup>
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
<b>Subtotal</b>	--	--	<b>60</b>	<b>85</b>	<b>190</b>	<b>335</b>
<b>Total Households</b>	--	--	<b>1,500</b>	<b>270</b>	<b>1,060</b>	<b>2,830</b>
<b>% of All Households</b>	--	--	<b>4.0%</b>	<b>31.5%</b>	<b>17.9%</b>	<b>11.8%</b>

Household Type	Estimated % <sup>1</sup>	2006 Census <sup>2</sup>	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
<b>% of All Households</b>	<b>11.8%</b>	<b>2,630</b>	<b>290-310</b>



# Core Need Income Thresholds (CNIT)



- CMHC and Alberta Urban Affairs & Housing: estimated income at which households are paying 30% or more of their before-tax income on housing
- Est. 615 - 655 households have incomes at or below the 2008 CNIT (based on 2006 income data):
  - 125 couples
  - 95 lone-parent families
  - 375 single individuals
  - 20 “other households”

Unit Size Based on Household Size	2008 CNIT <sup>1</sup>	Max. Affordable Rents <sup>2</sup>	Couples <sup>3</sup>	Lone Parents <sup>3</sup>	Singles <sup>3</sup>	Total <sup>3</sup>
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
<b>Subtotal</b>	--	--	125	125	455	705
<b>Total Households</b>	--	--	1,500	270	1,060	2,830
<b>% of All Households</b>	--	--	8.3%	46.3%	42.9%	24.9%

Household Type	Estimated % <sup>1</sup>	2006 Census <sup>2</sup>	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
<b>% of All Households</b>	<b>24.9%</b>	<b>2,630</b>	<b>615-655</b>

# Dire Need Income Levels

- Estimated income at which households are paying 50% or more of their before-tax income on housing.
- Est. 225 – 235 households may be earning incomes at or below the Dire Need Income Levels (based on 2006 income data):
  - 45 couples
  - 55 lone-parent families
  - 115 single individuals
  - 10 “other households”

Unit Size Based on Household Size	“DNIL”	Max. Affordable Rents <sup>1</sup>	Couples <sup>2</sup>	Lone Parents <sup>2</sup>	Singles <sup>2</sup>	Total <sup>2</sup>
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%

Household Type	Estimated % <sup>1</sup>	2006 Census <sup>2</sup>	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



# Statistics Canada Analysis

- **Statistics Canada analysis using Census data (20% of households who answered the long questionnaire).**
- **Est. 465 - 505 households spending 30% or more of their income on housing (based on 2006 Census responses):**
  - **150 – 160 tenant households**
  - **315 – 345 homeowners**

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

# Housing Targets

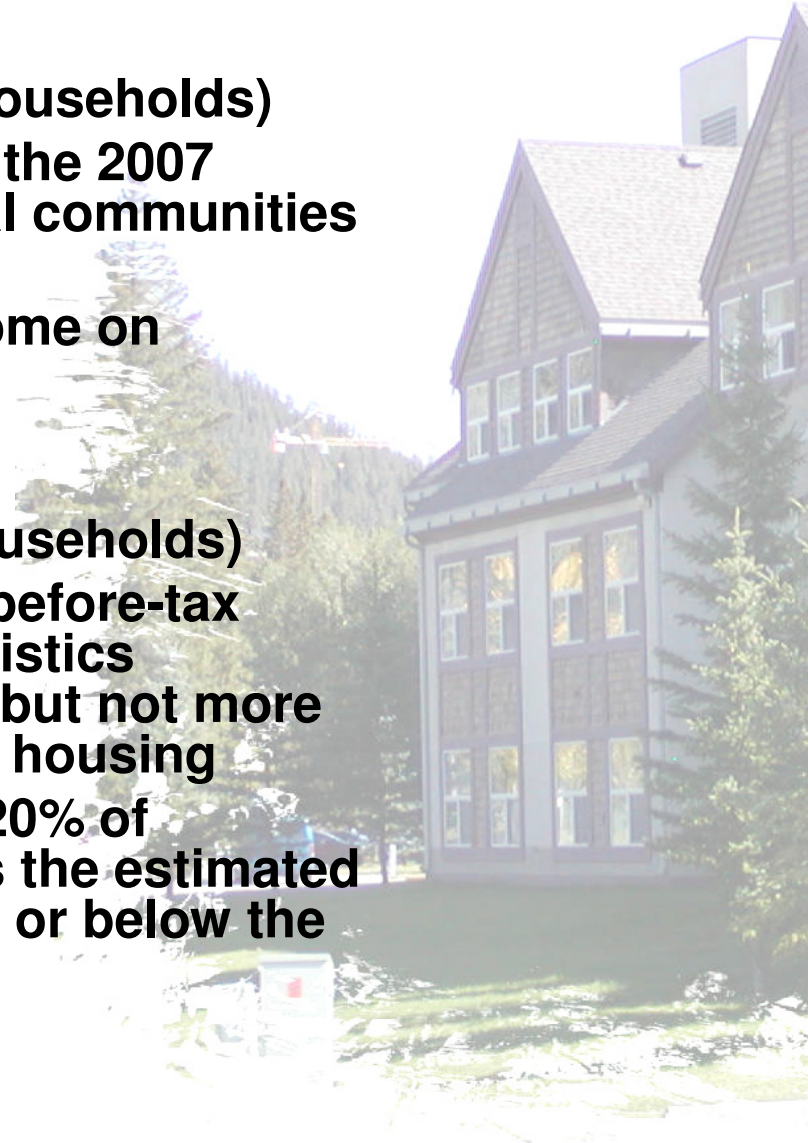
## Two housing target groups for the Crowsnest Pass:

### 1. The high-needs group:

- Approx. 12% of households (est. 315 households)
- Est. to be earning incomes at or below the 2007 *before-tax* Low-Income Cutoffs for rural communities such as the Crowsnest Pass.
- Likely paying 50% or more of their income on housing; and

### 2. The medium-needs group:

- Approx. 8% of households (est. 210 households)
- Est. 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
- 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.





# *Crowsnest Pass* **Affordable Housing Needs Assessment**

# Thank You!

**Crowsnest Affordable  
Housing Committee**

 **housing** *strategies inc.*

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