

BLACK DIAMOND HOUSING NEEDS ASSESSMENT

WESTWINDS COMMUNITIES, HABITAT FOR HUMANITY, TOWN OF BLACK DIAMOND

JUNE 23, 2022



EXECUTIVE SUMMARY

In partnership with the Town of Black Diamond, the Town of High River and Habitat for Humanity's Foothills Chapter, Westwinds Communities (WWC) hired Resilience Planning to lead a comprehensive analysis of the need for affordable housing for a five- and ten-year time horizon for low and moderate income households in the rental and sale markets in each of these communities.

Engagement took place from October to December 2021, and included six interviews with key actors; three workshops for each of non-profit housing providers and municipal staff, municipal council members and Chief Administrative Officers, and developers and builders; and online and hardcopy surveys for residents, the public, and developers.

This report articulates housing needs synthesized from both qualitative analysis (from engagement findings across both the Town of High River and the Town of Black Diamond) and quantitative data analysis specific to Black Diamond.

HOUSING INDICATORS

- **Renters are particularly struggling with affordability in Black Diamond.** As of 2016, over 58% of renters in Black Diamond spend 30% or more of their income on shelter costs (over 3.5 times the rate of owners). Currently, renter households who earn under \$61,315 struggle to afford housing in Black Diamond. This accounts for approximately 126 households, or 63% of renter households.
- **Approximately a quarter of owner households would struggle to buy today.** Owner households earning below \$49,468 would likely struggle to be able to afford ownership housing if they were to buy new today. This accounts for 24% of owner households in Black Diamond in 2021, approximately 226 households.
- **Lone-person households are growing.** While couples without children (36% of households) and couples with children (26%) are the most common household types in Black Diamond, lone-person households is a growing share of households (increasing from 22% of households in 2006 to 26% of households in 2016).
- **Black Diamond is aging rapidly.** The share of people over 65 living in Black Diamond is increasing rapidly (from 17% in 2006 to 30% in 2021), and the share of people 15 to 64 years old decreasing (from 67% in 2006 to 54% in 2021). The median age has increased from 42.6 (2006) to 50.8 (2021).
- **Housing is primarily single-detached houses.** The housing stock in Black Diamond is primarily single-detached houses (74% of units in 2016). The housing stock has slowly added some diverse options, including apartments (9%) and semi-detached houses (5%).
- **Dwelling units typically have two to four bedrooms, but there is a large need for one-bedroom units.** In Black Diamond, the vast majority of housing units have two (21% of units in 2016), three (42%), or four or more bedrooms (30%). There are very few units that have no bedrooms (i.e., studio or bachelor suites) or one bedroom units (1%). However, there is a huge need for one-bedroom units (26% of households are currently lone-person households).

- **Average rent has increased far beyond inflation.** Across all renter households, median shelter cost has increased from \$750 in 2006 to \$1,200 in 2016, a 60% increase – far exceeding inflation rates during this period (17.49%)
- **There are a range of ownership options in Black Diamond.** The assessed values of homes in Black Diamond ranges from under \$100,000 to just over \$700,000, with a median assessed value of \$293,400 (2020).
- **The majority of non-market housing is geared towards seniors.** There are a total of 107 households in Westwinds Communities units or supported by Westwinds Communities in Black Diamond and Turner Valley. The majority of the units are geared towards seniors, with 41% of households living seniors independent living and an additional 37% of households living in seniors supportive living. The remainder of households live in affordable or near-market units, or receive direct-to-tenant rent supplement. There are 54 people on the wait list (at the time of writing) for non-market housing.

HOUSING NEEDS

HOUSING IS NOT RESPONDING TO NEEDS AND IS CAUSING STRESS.

- **More variety in housing types, tenure, and size is needed.** There is a need for studios and one-bedroom units (an addition 269 0-1 bedroom units by 2031), and more diverse tenure including more rental (an additional 56 units of non-market housing and 56 units of rental housing by 2031).
- **Adequacy of housing is an issue.** The Census identifies that 6.8% of households in 2016 were living in inadequate dwellings (i.e., dwellings in need of major repair), and this has increased significantly since 2011. This likely remains a significant challenge for households in Black Diamond.
- **There is a need for more non-market housing across the board.** This includes diverse non-market housing, workforce housing that aligns minimum wage paying jobs with rents, more accessible housing, and group homes for people with disabilities, and those with complex needs.
- **People feel isolated due to lack of housing choice.** A lack of housing choice means people are often having to move communities to find adequate housing. Not having housing available where you work or where you want to live makes it difficult for people to put down roots, and people lose social connections and family supports.
- **Lack of access to adequate, suitable, and affordable housing is impacting mental health, separating families, and holding people back.** For instance, some people are not able to have custody of their children, some people forgo better paying jobs to keep their affordable housing, and people are staying in unsafe relationships (and in cycles of domestic violence) because there is a lack of options.
- **Not allowing pets is causing problems.** Not allowing pets in affordable housing means people sometimes forgo more suitable housing to keep their pet, or are more isolated without their mental wellness companion.

AFFORDABILITY ISN'T JUST ABOUT HOUSING

- **Costs are rising.** Food, transportation, and utility costs are rising, and wages and support payments are not increasing to match. Costs of childcare can be overwhelming, and reconnection rates for utilities can keep people in a cycle of poverty. These additional costs place more stress on households.
- **Access to reliable and affordable transportation is a barrier.** Transportation is a major need. Lack of transit, or poor access to public transportation can be a major barrier and impacts where people can live.

MORE SUPPORT IS NEEDED ACROSS THE BOARD.

- **More support is needed.** Specific needs and programs are identified below.
 - Support is needed for mental health and substance use challenges.
 - For those receiving income support to help them manage money.
 - Transportation support for seniors without vehicles to meet their basic needs.
 - Seniors need help with medication reminders.
 - Programs for renters to better understand renter and landlord roles and responsibilities.
- **Youth have specific needs.** Programs are needed to help support youth in crisis in the short and long-term. Youth also don't qualify for subsidy programs which can lead them to precarious and unsafe living conditions. Youth need more access to funding to cover the costs of living and help managing their money.
- **The perception of who renters are needs to change.** We need the community to understand who needs rental housing and that not everyone is able to or wants to own a home.

THERE'S DIFFERENT EXPERIENCES ABOUT THE SUCCESS OF COORDINATION BETWEEN AGENCIES.

- **Inter-agency work is effective, where it happens.** Inter-agency collaboration is keeping lines of communication open, so support is available and messaging to clients is consistent.
- **Clients need better support for moving through the process.** Clients are navigating these systems without employment or credit, and are suffering from low self-esteem and low confidence. Interviewees shared experiences of being bounced around to different agencies and having to go to numerous agencies to seek support. A more streamlined and coordinated process would be appreciated, especially given the stressful situation people find themselves in when seeking these kinds of supports.

WE NEED INNOVATION, CREATIVITY, AND RISK TAKERS.

- **Development mindset needs to shift.**
 - **Developers need to be willing to take on more risk and demonstrate social responsibility.** Developers need to understand their responsibility to address the variety of housing needs. Be willing to partner to address needs.
 - **Construction costs continue to rise.** Developers need to turn to more cost-effective housing types that meet needs. Municipalities need to demand housing needs are met through the development process.

- **Municipalities have a leadership role to play.**
 - **Municipalities have a role** to help build capacity in and support partnerships with the non-profit sector; and advocating for funding from higher levels of government. The provincial government is requesting non-profits come to the table in partnership with municipalities where the municipality is donating land or providing a portion of funding for affordable housing.
 - **Municipal processes and priorities need to meet needs.**
 - Municipalities need to use all tools available to them to meet needs.
 - Municipalities need to encourage, incentivize, and require inclusive neighbourhood development with the tools available to them so that more variety of housing is built to meet needs.

QUANTITATIVE SUMMARY OF HOUSING GAPS

Based on the analysis in this report, the following need, by size of unit, has been calculated for 2026 and 2031 (Table ES 1).

Table ES 1: Number of units by size projected to be needed, 2026 and 2031

	2016		2026			2031		
	Units (#)	Unit (%)	Proposed Unit (%)	Housing Units (#)	Gap (#)	Proposed Unit (%)	Housing Units (#)	Gap (#)
Total	1,100			1,284	184		1,379	279
0-1 Bedroom	75	7%	25%	323	248	25%	344	269
2 Bedrooms	235	21%	35%	451	216	35%	488	253
3 Bedrooms	465	42%	19%	248	-217	19%	266	-199
4+ Bedrooms	325	30%	20%	262	-63	20%	281	-44

While the numbers for three-bedrooms shows a negative number, it is *not* anticipated that those units will be destroyed or removed, rather this indicates an oversupply. Some of those units could be split into multiple units, and some will house smaller households and provide extra room for those households.

GAPS BY UNIT SIZE + TENURE

There is a greater proportional need for renters (especially non-market units) than for owners. The suggested split for new units is 60% market ownership, 20% market rental, and 20% non-market rental.

Based on this suggested split, the gaps in housing units by tenure and size has been projected for 2026 and 2031 below (Table ES 2).

Table ES 2: Additional units needed, 2016-2026 and 2031, by tenure and size

	Additional Continuing Care Units ¹		Additional Non- Market Units		Additional Market Rental Units		Additional Market Ownership Units	
	2026	2035	2026	2031	2026	2031	2026	2031
0-1 Bedroom	56	103	50	54	50	54	149	161
2 Bedrooms	-	-	43	51	43	51	130	152
3 Bedrooms	-	-	-43	-40	-43	-40	-130	-119
4+ Bedrooms	-	-	-13	-9	-13	-9	-38	-26
Total	56	103	37	56	37	56	110	167

PRIORITY GROUPS

Several priority groups were identified, including the following:

- **Lone-parent households:** Lone-parents are in precarious employment situations, and the cost of childcare is prohibitively expensive. Housing is difficult to find and attain for lone-parent families due to affordability of suitable housing and discrimination. Access to reliable and affordable transportation is a barrier.
- **Single seniors:** The quantitative data analysis shows that there is a large and growing number of single-person households: increasing from 22% of households in 2006 to 26% of households in 2011. In addition, single-person households have a low household income, with a median income of \$35,520 (2016). From engagement conversations, we know this includes large portion of single seniors.
- **Low-income households:** Through engagement and quantitative analysis, it is evident that the need for housing for low-income households, including those working at minimum or low wages, is critical. This includes smaller units for single people. The following quantitative need was identified for additional non-market units by 2031: 54 0-1 bedroom units and 51 two-bedroom units. In addition, costs beyond housing impact overall affordability. In particular, transportation, childcare, food, and utility costs are rising.

¹ Note that the continuing care projections are by bed and not by unit size, and so we have only provided additional number of beds required (total) and not specified unit size. For additional information, please see Table 3.

EMERGING NEEDS

- **Youth:** Youth are in need of affordable and supportive housing, and they need specific supports including help with mental health, substance use, skills for housing upkeep, finding employment, returning to school, managing money, and access to transportation options. There are no options for youth in crisis. Youth are often excluded from funding, and have difficulty staying in their home communities.
- **Indigenous Peoples:** We know that Indigenous families (typically medium to larger sized families) looking to live off reserve have few supports as there is none available off reserve to assist them. They often encounter barriers and face discrimination in securing housing. They require culturally appropriate housing with culturally appropriate wrap around services to help them stay in housing while healing from intergenerational trauma caused by colonial practices like the institution of residential schools, the on-going rediscovery of thousands of Indigenous children buried at residential schools, the 60s scoop, loss of cultural practices and language and on-going racism experienced by Indigenous Peoples.

LAND ACKNOWLEDGEMENT

The work this Housing Needs Assessment informs will take place on the traditional territories of the Blackfoot Nation, which includes the Siksika, the Pikani and the Kainai.

We also acknowledge the Tsuut'ina and Stoney Nakoda First Nations, the Metis Nation (region 3) and all people who make the homes in the Treaty Seven Region of Southern Alberta. We recognize their connection to this land and acknowledge that we are newcomers and uninvited guests.

Resilience Planning is based on the traditional, ancestral, stolen and existing Indigenous territories of the *lə?amen* treaty First Nation (Powell River, BC) and the *xʷməθkʷəyəm* Nation and *Skw̱xwú7mesh* First Nation, and *səlilwətaɬ* First Nation (Vancouver, BC).

We hope this work honours all these Nations for generations to come.

ACKNOWLEDGEMENTS

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INTRODUCTION

PROJECT OVERVIEW

Westwinds Communities is a not for profit organization providing affordable homes and services across communities in the Foothills County that enhance the well-being of the seniors, families and individuals who live in the area.

In partnership with the Towns of Black Diamond, High River and Habitat for Humanity's Foothills Chapter, Westwinds Communities (WWC) is completing a comprehensive analysis of the need for affordable housing for a five and ten year time horizon for low and moderate income households in the rental and sale markets in each of these communities.

These assessments will be used to support the development of affordable and market housing in High River and Black Diamond and the outcomes may facilitate affordable housing strategies for each community. This is aligned with recent provincial affordable housing recommendations that include encouraging municipalities to develop local affordable housing needs assessments and action plans.

STUDY AREA

This report covers the municipality of the Town of Black Diamond and offers some contextual information about the lived experiences of housing for people in and around Black Diamond.

The study was completed prior to the announcement of the amalgamation of the Towns of Black Diamond and Turner Valley on May 27, 2022. This study only reflects recommendations for the Town of Black Diamond prior to amalgamation.

ENGAGEMENT PROCESS

The purpose of the engagement was to ground the development of the housing needs assessment in local knowledge and the needs of the community, and learn from residents' lived experiences with affordable housing, and from housing and service providers in the area.

Our objectives for engagement included:

- Cultivating relationships between the project partners, organizations providing and supporting housing, and residents in Black Diamond and High River;
- Understanding the top priorities and issues in each segment of the housing wheel;
- Identifying the opportunities and challenges in each segment of the housing wheel related to affordable housing; and
- Qualifying quantitative data.

ENGAGEMENT ACTIVITIES

Engagement took place from July 2021 to January 2022, and consisted of the following activities:

- Six interviews with key actors (July to August)
- Three workshops (November to December), one for each of:
 - Non-profit housing providers and municipal staff
 - Municipal Council members and CAOs
 - Developers and builders

- Online + hardcopy surveys (open from October 18 to November 19, 2021 and January 2022)
 - There were 79 responses to the Westwinds resident survey (12 online; 67 hard copies)
 - There were 80 responses to the waitlist survey
 - There were 3 responses to the online developer survey

Engagement outcomes are shared in the What We Heard: Engagement Summary in Appendix C.

Events were promoted through Westwinds Communities' website with a dedicated project webpage. Direct outreach (emails, mail, and phone calls) to local key actors, including employees, board members, representatives of local community organizations, non-profit housing providers, and developers. Introductions for some interviews were made through community serving organizations.

Posters and hard copy surveys were made available at several independent seniors living locations and survey links were emailed to tenants at affordable housing and near market housing units and those on Westwinds waitlists.

DATA ANALYSIS

Data was collected from:

- **Statistics Canada Census:** including from 2006, 2011, 2016, and 2021²: demographic and housing statistics
- **Westwinds Communities:** non-market housing stock, residents, and waitlists
- **The Town of Black Diamond:** residential property assessments
- **Alberta Health Services:** projections for need for seniors supportive housing
- **EnviroNomics Analytics DemoStats:** current-year estimates and projections for population and household statistics

These sources were analyzed for the following information:

- **Key indicators:** affordability, suitability, and adequacy indicators
- **Demographic profile:** a variety of demographic data, including population, households, age, income, labour, etc.
- **Housing profile:** a variety of data on the housing stock, including housing type, age, size, and information on the rental and ownership housing stock
- **Projections:** projections of the population and household growth in Black Diamond
- **Housing need by number of bedrooms:** estimates of housing need by number of bedrooms, projected to 2026 and 2031, with gaps identified against the current housing stock
- **Non-market housing need:** analysis of the current non-market housing stock and need
- **Rental housing need:** analysis of the current rental housing stock and need
- **Ownership housing need:** analysis of the current ownership housing stock and need

Finally, estimates for housing gaps for 2026 and 2031 for housing unit size by tenure were prepared.

² At the time of the report, the only data released from the 2021 Census was population and number of households.

HOUSING AS A HUMAN RIGHT

VANCOUVER DECLARATION ON HUMAN RIGHTS

Our housing work acknowledges The Vancouver Declaration on Human Rights (UN, 1976), which states:

"Adequate shelter and services are a basic human right which places an obligation on Governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged through guided programmes of self-help and community action. Governments should endeavour to remove all impediments hindering attainment of these goals."

We consider recommendations for housing that is dignified, accessible, attainable, and appropriate shelter as a basic human right. Diverse options across the housing spectrum – including supportive, rental, and ownership options – are key to providing adequate housing for all.

Furthering this idea of housing as a human right, we want to acknowledge that housing is also the basic building block for wellness for everyone. Having a secure place to live makes us feel safe and also makes us feel connected to community. Housing is the cornerstone upon which we build our quality of life. In addition, living without housing or without security in one's housing situation can be very stressful and exacerbate already stressful situations (e.g., unemployment, poverty, addictions, mental and/or physical health issues, etc.).

This means the following elements must be considered where housing is concerned³:

- **Legal security of tenure:** Regardless of the type of tenure, all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment, and other threats;
- **Affordability:** Personal or household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs (for example, food, education or access to healthcare);
- **Habitability:** Adequate housing should provide for elements such as adequate space, protection from cold, damp, heat, rain, wind, or other threats to health, structural hazards, and disease vectors;
- **Availability of services, materials, facilities and infrastructure:** Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, waste disposal, etc.;
- **Accessibility:** Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination, persons with disabilities, victims of natural disasters);
- **Location:** Adequate housing must allow access to employment options, healthcare services, schools, child-care centres and other social facilities and should not be built on polluted sites nor in immediate proximity to pollution sources;
- **Cultural adequacy:** Adequate housing should respect and take into account the expression of cultural identity and ways of life.

³United Nations Human Rights Office of the High Commissioner. The Right to Adequate Housing Toolkit. Available online: <<https://www.ohchr.org/en/issues/housing/toolkit/pages/righttoadequatehousingtoolkit.aspx>>. Last accessed: July 27, 2020.

SOCIAL DETERMINANTS OF HEALTH

"The primary factors that shape the health of Canadians are not medical treatments or lifestyle choices but rather the living and working conditions they experience. These conditions have come to be known as the social determinants of health."⁴

Social determinants of health are "social and economic factors that influence people's health."⁵ The social determinants of health are not within the personal control of individual people, but imposed upon us by the "quality of the communities, housing situations, our work settings, health and social service agencies, and educational institutions with which we interact."⁴ The effects from these social determinants are much stronger than the ones associated with behaviours (e.g., diet, physical activity, tobacco and excessive alcohol use).

Housing is one key social determinant of health. Others include factors such as gender, income, racism, education, employment and working conditions, food insecurity, disability, immigration, social exclusion, the social safety net, and others.

Four pathways have been identified through which housing affects health⁶:

- **Stability:** the health impacts of not having a stable home. This includes both homelessness and housing instability (e.g., moving frequently, being evicted, falling behind on rent, or couch surfing).
- **Safety and quality:** the health impacts of conditions inside the home. This includes factors such as in-home exposure, substandard housing conditions (e.g., water leaks, poor ventilation, dirty carpets, pest infestation), and exposure to high or low temperatures.
- **Affordability:** the financial burdens resulting from high-cost housing. A lack of affordable housing options can affect peoples' ability to make other essential expenses and can create serious financial strain.
- **Neighbourhood:** the health impacts of neighbourhoods. This includes both environmental and physical characteristics (e.g., availability of public transportation, grocery stores, green spaces, proximity to high-volume roads), and social characteristics (e.g., measures of segregation, crime, and social capital) of where people live.

⁴ Raphael, D., Bryant, T., Mikkonen, J. and Raphael, A. (2020). Social Determinants of Health: The Canadian Facts. Oshawa: Ontario Tech University Faculty of Health Sciences and Toronto: York University School of Health Policy and Management.

⁵ Canadian Public Health Association. What are the social determinants of health? Available from:

<https://www.cpha.ca/what-are-social-determinants-health> Last accessed: May 19, 2022

⁶ Taylor, L. (2018). Housing and Health: An Overview of the Literature. Available from:

<https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/> Last accessed: May 19, 2022.

HOUSING WHEEL

The following housing wheel is presented to show the different types of housing and their definitions.

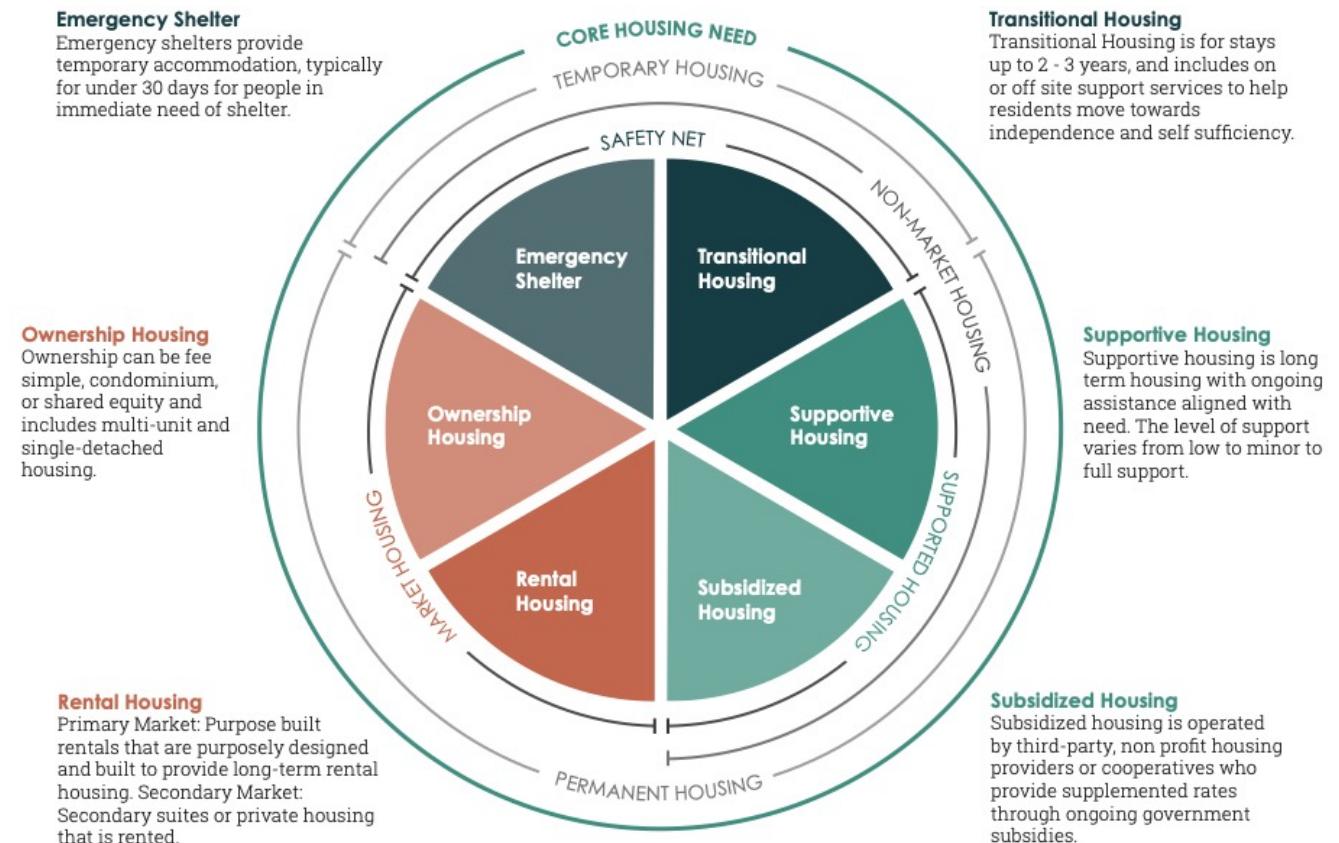


Figure 1: Housing wheel

The housing wheel (Figure 1) illustrates the different segments of housing. These include⁷:

Emergency shelter: provides temporary accommodation, typically for under 30 days for people in immediate need of shelter.

Transitional housing: for stays up to 2 - 3 years, and includes on or off site support services to help residents move towards independence and self-sufficiency.

Supportive housing: long term housing with ongoing assistance aligned with need. The level of support varies from low to minor to full support (includes special needs housing, seniors' lodge and seniors' lodge with supportive housing).

Subsidized housing: is operated by third-party, nonprofit housing providers or cooperatives who provide supplemented rates through ongoing government subsidies.

⁷ See Appendix A for key terms and definitions.

Rental housing: Primary Market: Purpose built rentals that are purposely designed and built to provide long-term rental housing. Secondary Market: Secondary suites or private housing that is rented (includes seniors' independent living).

Ownership: can be fee simple, condominium, or shared equity and includes multi-unit and single-detached housing.

This housing wheel is also meant to illustrate that anyone's housing journey is not linear and at any point in our lives, due to life circumstances, we may find ourselves in any segment of the housing wheel. We also see in this housing wheel that core housing need touches all segments of the wheel.

GAPS + LIMITATIONS

ENGAGEMENT

Due to the limited scope of engagement and our ability to connect with organizations to meet project timelines, several priority groups were not engaged directly. This includes Indigenous Peoples and youth.

DATA ANALYSIS

The quantitative data analysis has some limitations, including:

- Most data from the Statistics Canada Census is from 2006, 2011, and 2016. At writing of the report, complete data for the 2021 Census was not yet released.
- Due to the population of Black Diamond, quantitative data is limited from some sources. For example, Canada Mortgage Housing Corporation (CMHC) releases data on the purpose-built housing stock but does not release data on Black Diamond as it is below the population threshold (10,000 residents) required.

LOCAL CONTEXT: TOWN OF BLACK DIAMOND'S HOUSING SITUATION

KEY INDICATORS

Three high-level indicators are used in Canada to identify core housing need⁸:

- Affordability: Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Adequacy: Adequate housing is reported by their residents as not requiring any major repairs.
- Suitability: Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard requirements.

RENTERS ARE STRUGGLING WITH AFFORDABILITY CHALLENGES

Renters are particularly struggling with affordability in Black Diamond (Figure 2). Renters are experiencing affordability challenges (i.e., spending 30% or more of their income on shelter costs) at over 3.5 times the rate of owners – 58% and 16% respectively. Thankfully, the percentage of renters who are experiencing affordability challenges has decreased from 86% in 2011. This metric has also decreased for owners, from 24% to 16%.

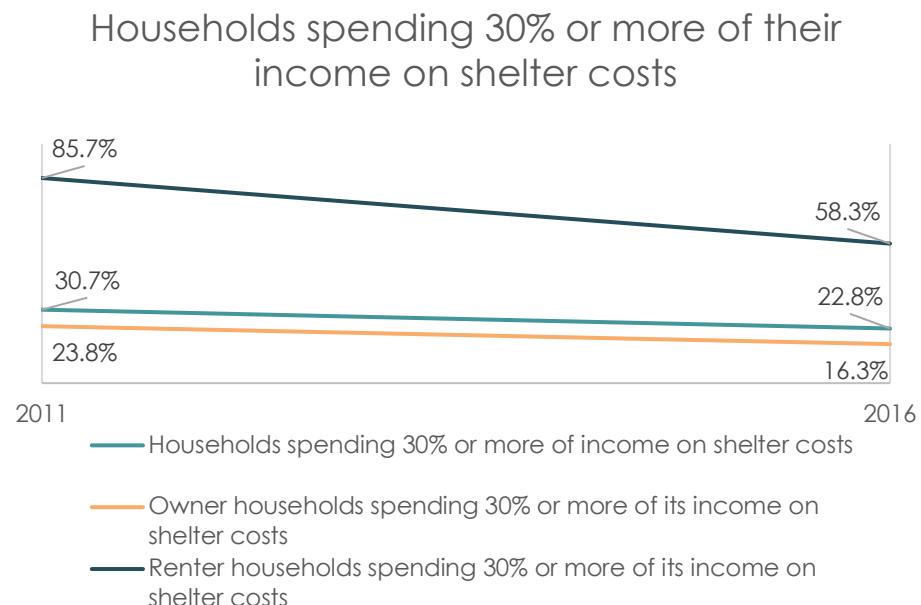


Figure 2: Black Diamond households spending 30% or more of their income on shelter costs, 2011 to 2016

⁸ Core Housing Need. (2016.) Dictionary, Census of Population, 2016. Statistics Canada. Available online: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm> Last accessed: March 1, 2022.

MOST HOUSING IS SUITABLE – BUT IS STILL CHALLENGING FOR RENTER HOUSEHOLDS

Households in unsuitable dwellings (i.e., with too few bedrooms for the number and composition of the household occupants) is less of a challenge than affordability, with 2.7% of households in unsuitable dwellings. Renter households are over twelve times as likely as owner households to live in unsuitable dwellings, with 13.9% of renter households living in unsuitable dwellings compared to just 1.1% of owner households.

ADEQUACY OF DWELLINGS IS A SMALLER ISSUE THAN AFFORDABILITY

Over 6% of Black Diamond households are experiencing adequacy challenges (where the dwelling requires major repairs). A higher share of renter households (11.1%) are experiencing adequacy challenges than owner households (6.5%).

DEMOGRAPHIC PROFILE

This section outlines the demographic profile of Black Diamond, including overall population, age, household size and composition, tenure, income, and labour.

THE TOWN OF BLACK DIAMOND IS GROWING RAPIDLY

The Town of Black Diamond, after relatively slow growth, started to grow rapidly from 2006 to 2016 (Figure 3). From 1996 to 2006, growth (2 to 3% over each five year period) remained far below the growth experienced across Alberta as a whole (10 to 11% over five years). From 2006 to 2016, growth in Black Diamond (25% from 2006 to 2011, 14% from 2011 to 2016) far exceeded that across Alberta as a whole (11 to 12% over each five year period) (Figure 4).

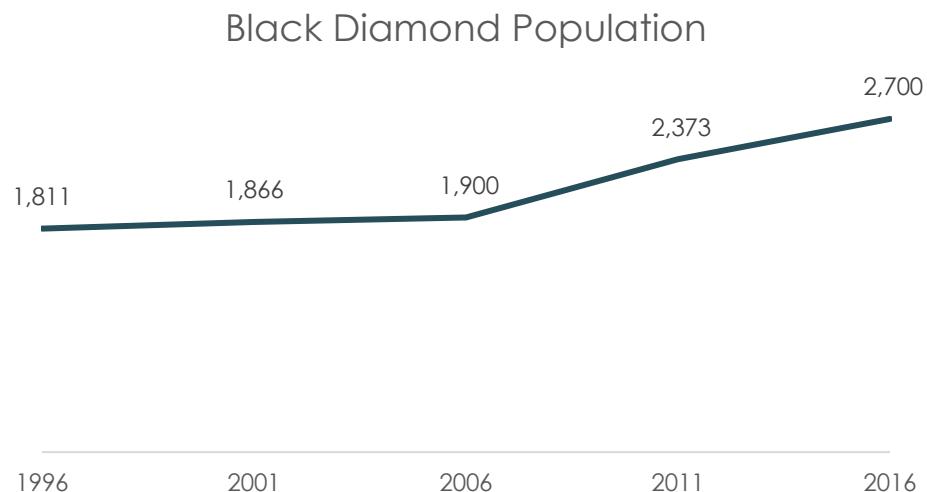


Figure 3: Population growth of Black Diamond from 1996 to 2021

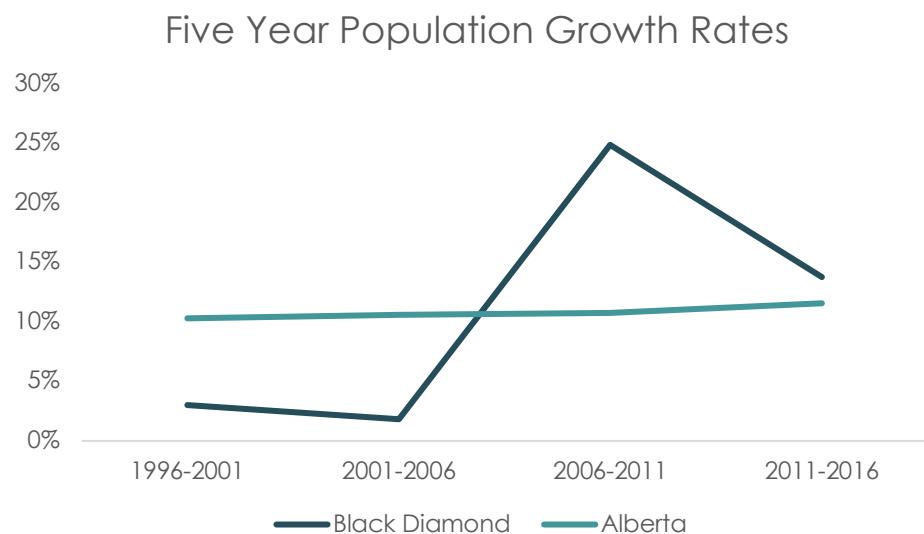


Figure 4: Five year population growth rates for Black Diamond and Alberta, from 1996 to 2021

THE TOWN OF BLACK DIAMOND IS AGING

While the Town of Black Diamond has relatively high numbers of children (under 20 years old) and people over 30 years old, there are relatively few people aged 15 to 29 years old (Figure 5). In addition, Black Diamond is aging, with the share of people over 65 increasing over time, and the share of people 15 to 64 years old decreasing (Figure 6). The median age has increased from 42.6 (2006) to 50.8 (2021).

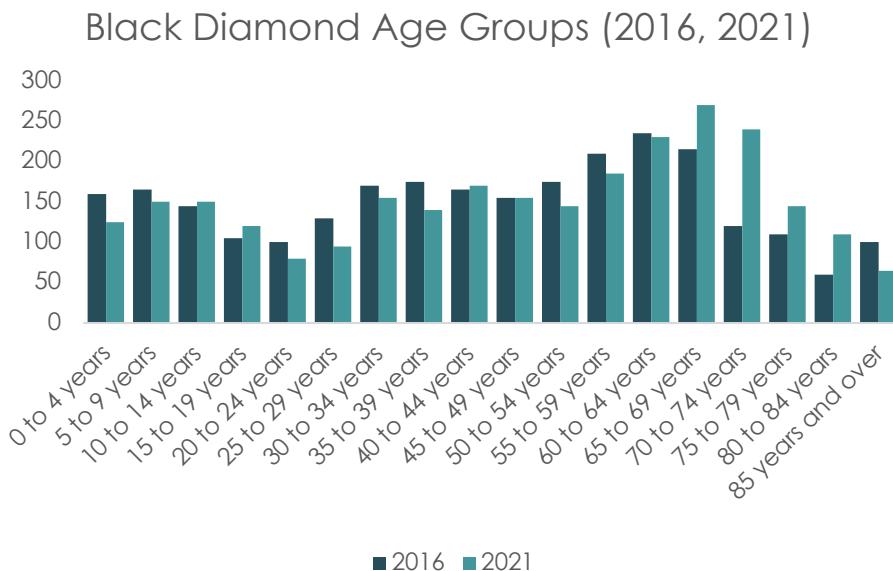


Figure 5: Black Diamond age groups in 2016 and 2021

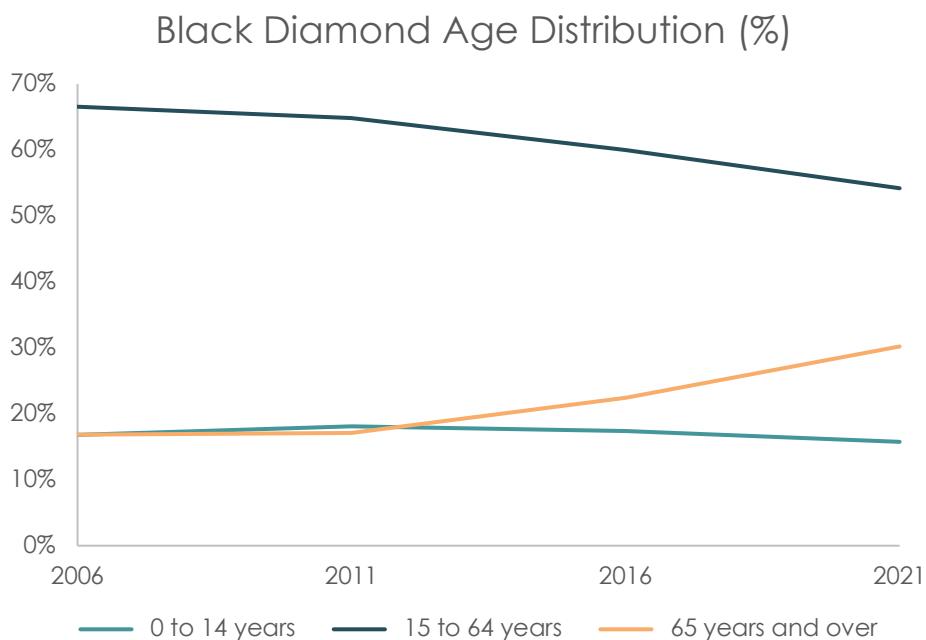


Figure 6: Black Diamond age distribution from 2006 to 2021

ONE-PERSON HOUSEHOLDS ARE GROWING

Couples without children, and couples with children are the most common household types in Black Diamond. The share of couples without children has increased from 30% (2006) to 36% (2016); while the share of couples with children has remained fairly stable at around 26% (2016) (Figure 7).

Lone-person households are a growing share of households, increasing from 22% of households in 2006 to 26% of households in 2016.

Lone-parent households (10% in 2016) and other household types (e.g., non-census family households such as roommates, multiple census family households such as intergenerational households) round out the household types at 10% and 5% respectively (2016).

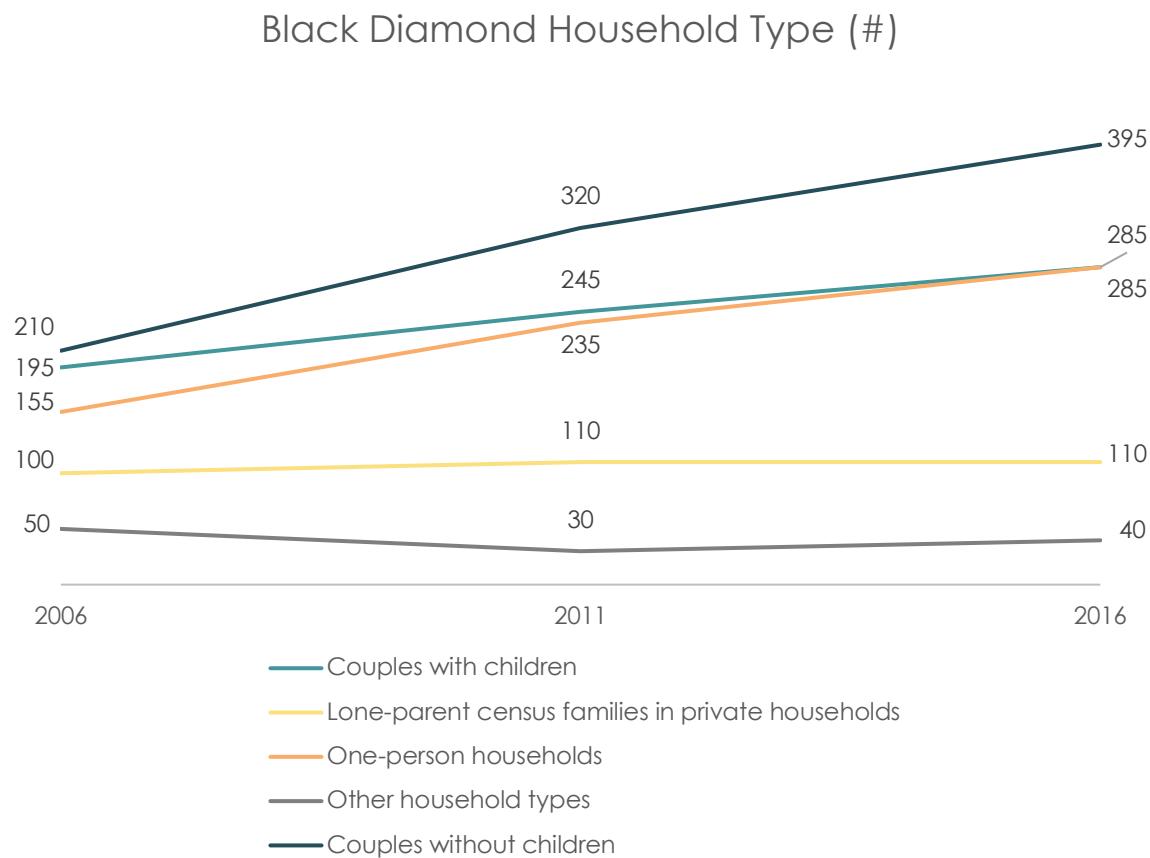


Figure 7: Black Diamond household type by number of households, 2006-2016

MOST HOUSEHOLDS ARE OWNERS

In Black Diamond, 84% of households are owned and 16% are rented (2016) (Figure 8). The share of owners is larger than that across Alberta, where 72% of households are owners and 27% are renters.

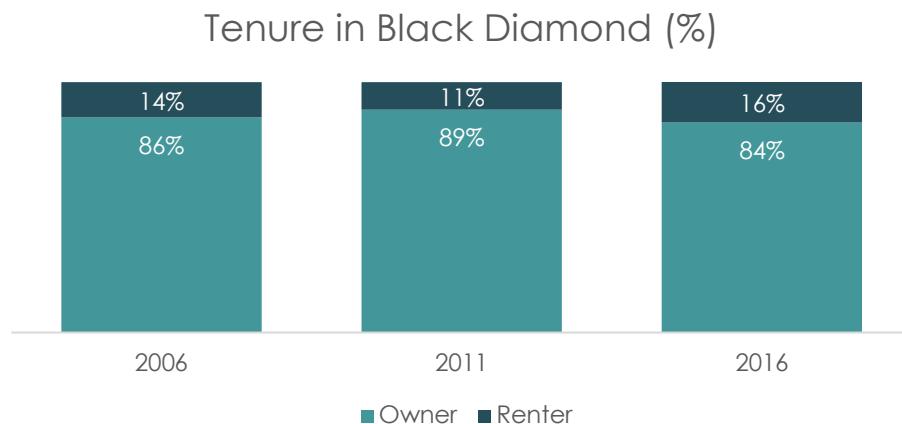


Figure 8: Tenure in Black Diamond, 2006 to 2016

INCOME IS BECOMING MORE POLARIZED IN BLACK DIAMOND

Median household income has risen from \$61,528 in 2005 to \$76,288 in 2015⁹. Even while adjusting for inflation, income has risen: adjusted to 2015 dollars, income has risen from \$72,841 in 2005 to \$76,288 in 2015.

Household income levels have also become more polarized. From 2011 to 2016, the number of households making over \$100,000 has increased significantly, from 25% of households to 34% of households, as has the number of households making under \$59,999, rising from 37% to 45% of households (Figure 9).

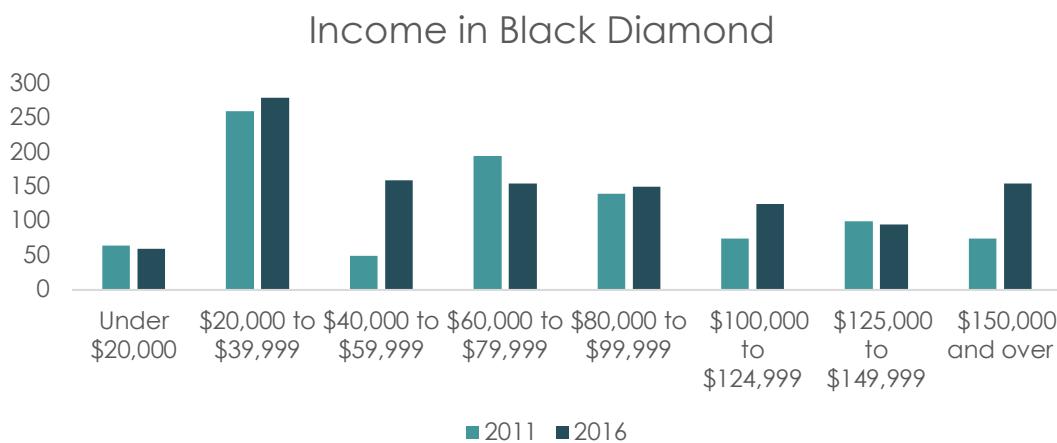


Figure 9: Before-tax total household income groups in Black Diamond, 2011 and 2016

⁹ Note that the Census asks for household income for the calendar year prior to collection (e.g., the 2016 Census asked for 2015 household income).

LONE-PERSON HOUSEHOLDS TYPICALLY HAVE LOWER INCOMES THAN OTHER HOUSEHOLD TYPES

People not living in census families have significantly lower income than those living with a partner or family, and therefore a lower amount of money to spend on housing (just \$888 per month) than other household types. Lone parents with children also have a lower income, with \$1,251 to spend on housing, especially when considering the size of housing unit they require.

Table 1: Median income by household type in Black Diamond, 2016

	Couples without children	Couples with children	Lone parents with children	People not living in census families
# households	375	280	105	375
Median total income	\$87,744	\$115,797	\$50,048	\$35,520
Maximum to spend on shelter for median income, monthly	\$2,194	\$2,895	\$1,251	\$888
Average family size	2	3.9	2.6	-
Required # bedrooms for average family size	1	3	2-3	-

MORE PEOPLE LIVE THAN WORK IN BLACK DIAMOND

Approximately 25% of people who live in Black Diamond (and are employed) work in Black Diamond. There are more people who commute out of Black Diamond than commute into Black Diamond. Calgary, Okotoks, and Turner Valley are the major employment destinations (Figure 10).

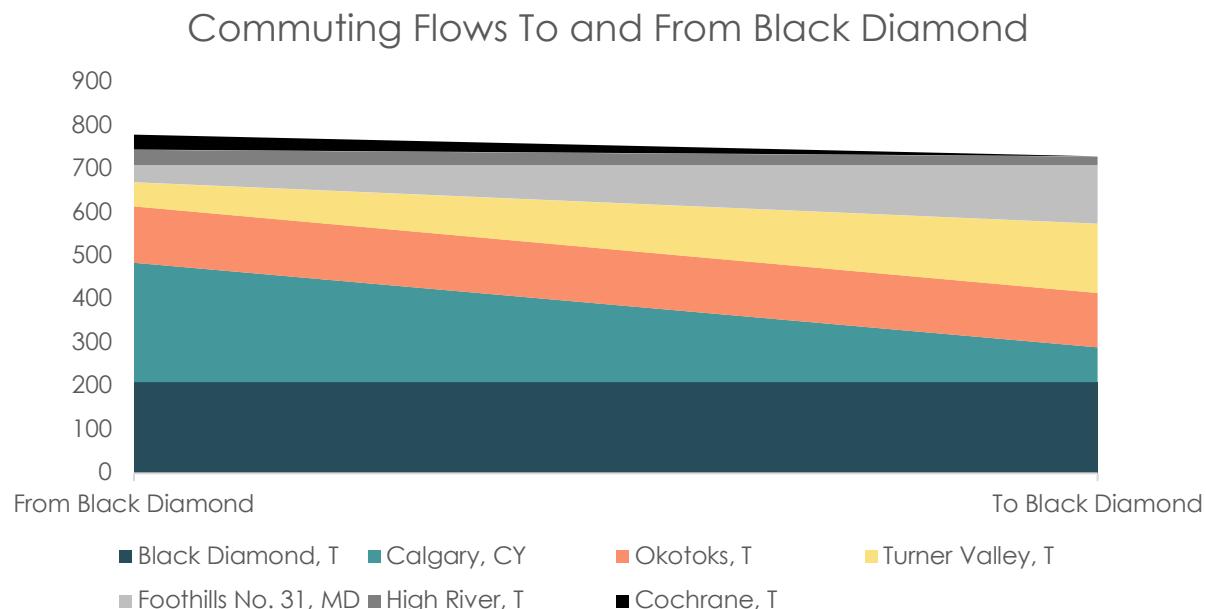


Figure 10: Commuting flows to and from Black Diamond (2016)

BLACK DIAMOND HAS HIGH UNEMPLOYMENT RATES

Black Diamond's unemployment rates have increased significantly since 2011, from 1.9% (2006) to 9.5% (2016). At the same time, Black Diamond's employment participation rate has decreased, from 69.5% (2006) to 65.4% (2016) (Figure 11).

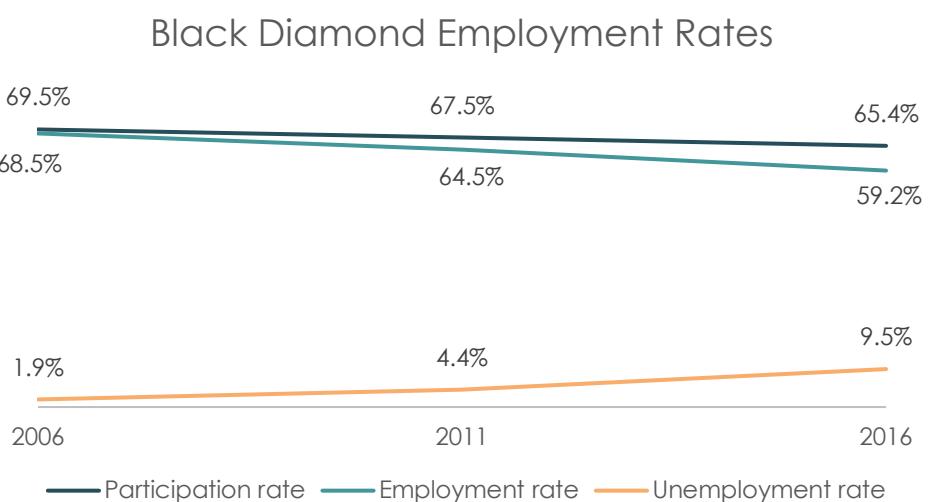


Figure 11: Black Diamond participation, employment, and unemployment rates (2006-2016)

TOP INDUSTRIES INCLUDE SALES, SERVICES, AND TRADES

The top industry people in Black Diamond work in is trades (23%). Other top industries include sales and service occupations (21%); and business, finance, and administration occupations (11%) (Figure 12).

Labour Force Industries

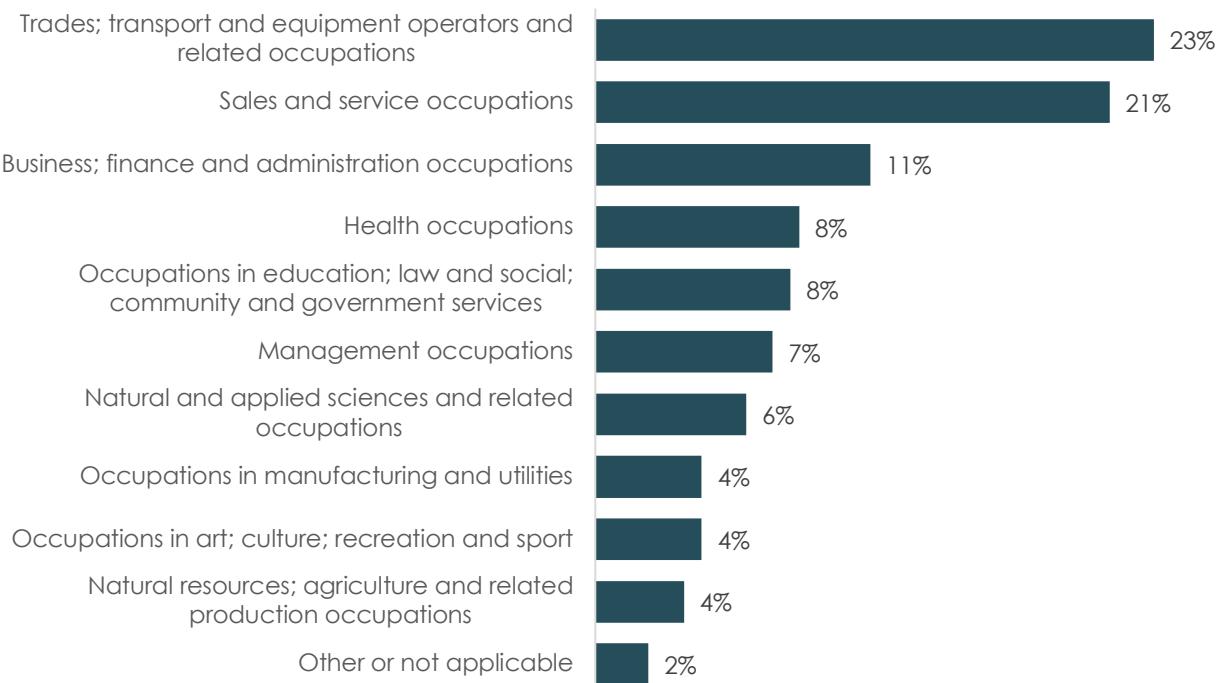


Figure 12: Labour force industries in Black Diamond (2016)

HOUSING PROFILE

This section outlines the housing profile of Black Diamond, including housing stock, housing size, housing age, and an overview of the non-market, rental, and ownership markets.

HOUSING IS PRIMARILY SINGLE-DETACHED HOUSES – BUT IS RAPIDLY BECOMING MORE DIVERSE

The housing stock in Black Diamond is primarily single-detached houses (Figure 13) – 74% of units in 2016. The housing stock has slowly added some diverse options, including apartments (9%) and semi-detached houses (5%). Rounding out the housing stock is movable dwellings (7%), row houses (3%), and duplexes (1%).

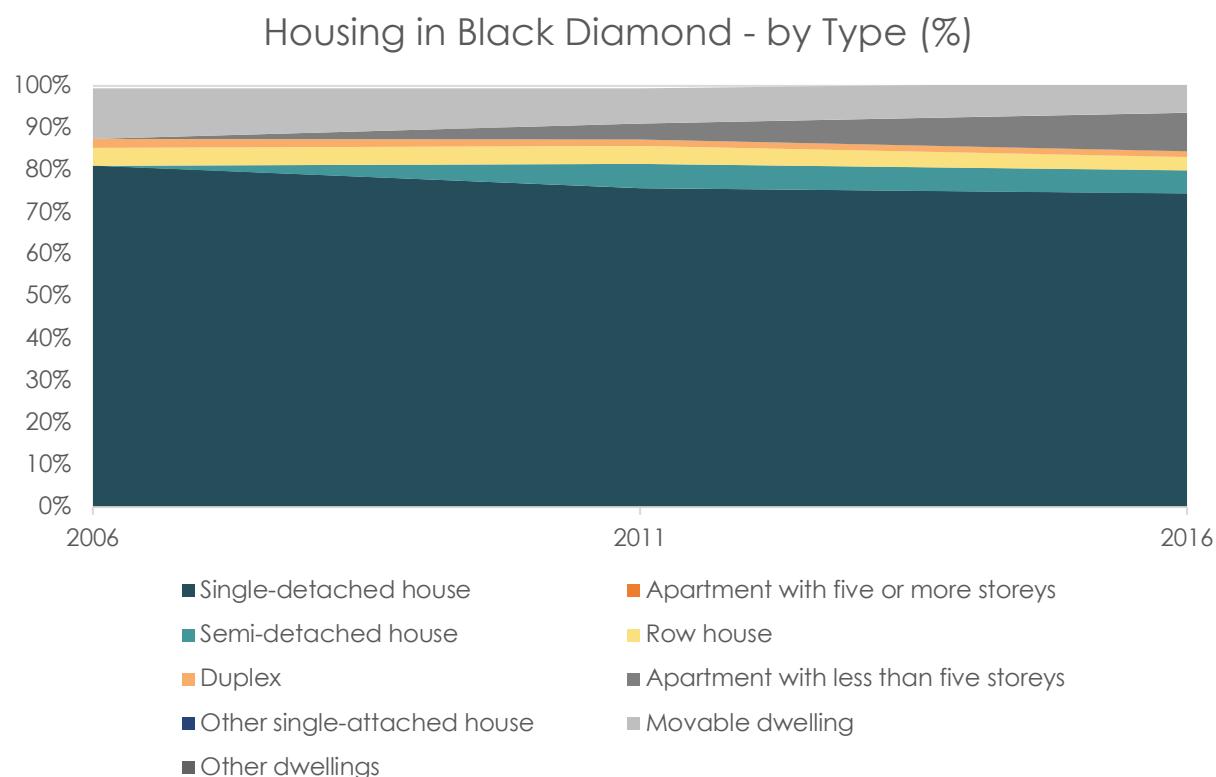


Figure 13: Housing stock by type in Black Diamond, 2006-2016

Note that Census definitions for housing types differ from common use of the same terms. Of note, are the definitions for semi-detached houses and duplexes. Semi-detached houses are two dwellings attached side-by-side or back-to-back with no dwellings above or below it (outside of the Census, this is commonly referred to as a duplex). Duplexes are one of two dwellings that are located one above the other (e.g., what may be called a basement suite outside the Census would be classified as a duplex unit in the Census).

DWELLING UNITS TYPICALLY HAVE TWO TO FOUR BEDROOMS

In Black Diamond, the vast majority of housing units have two (21% of units in 2016), three (42%), or four or more bedrooms (30%). There are no units that have no bedrooms (i.e., studio or bachelor suites), and few that have one bedroom (7%) (Figure 14). In addition, the percentage of 0- to 1-bedroom units has decreased from 2011 to 2016, while the percentage of 2-bedroom units and 4-or-more-bedroom units has increased (Figure 15). The percentage of three-bedroom units has also decreased from 2011 to 2016.

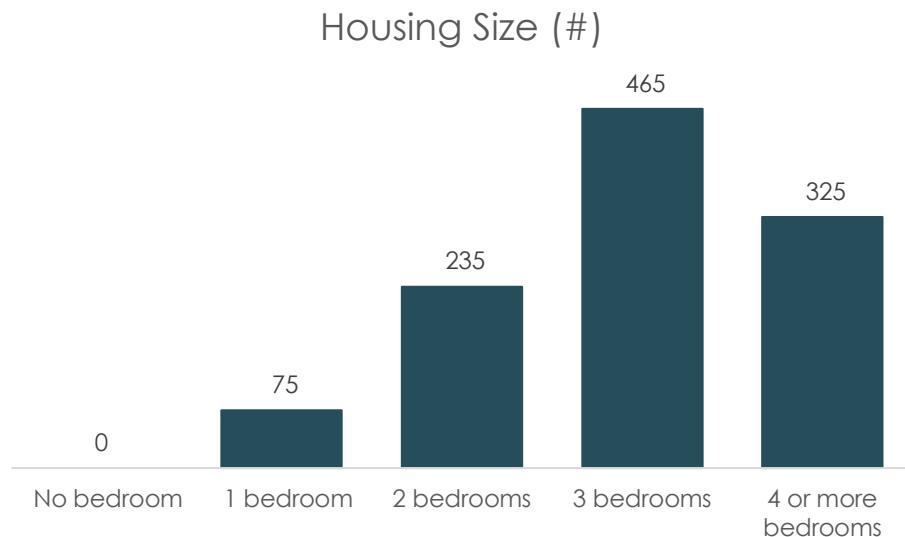


Figure 14: Housing by number of bedrooms in Black Diamond, 2016



Figure 15: Housing units by number of bedrooms over time, 2011 to 2016

HOUSING IS RELATIVELY NEW, WITH A BUILDING BOOM IN THE 1990S

Much of the housing stock was built prior to 1980, with 23% of units built between 1961 and 1980 (Figure 16). Construction was slower from 1981 to 2010, but picked up significantly after 2011 (20% of the housing stock was built from 2011 to 2016).

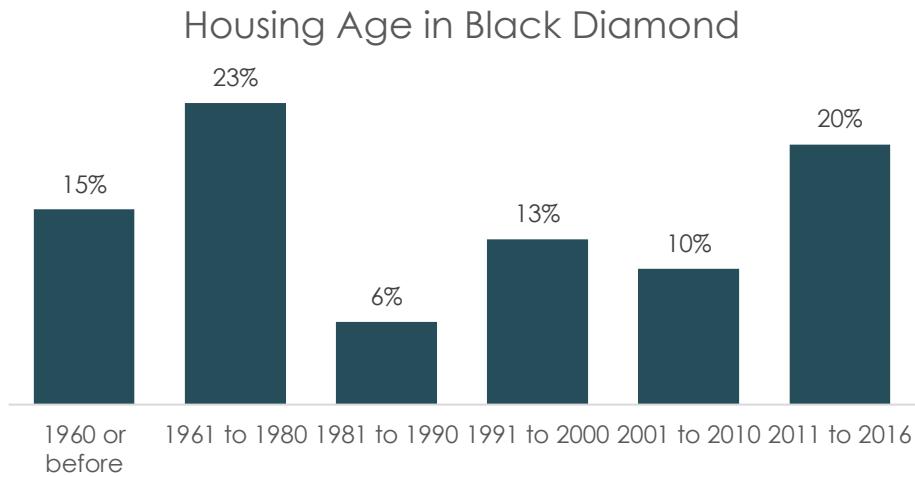


Figure 16: Housing age in Black Diamond (2016)

AVERAGE RENT HAS INCREASED FAR BEYOND INFLATION

Across all renter households, median shelter cost has increased from \$750 in 2006 to \$1,200 in 2016, a 60% increase (Figure 17). This shows that total shelter costs for renter households has far exceeded inflation rates during this period (17.49%)

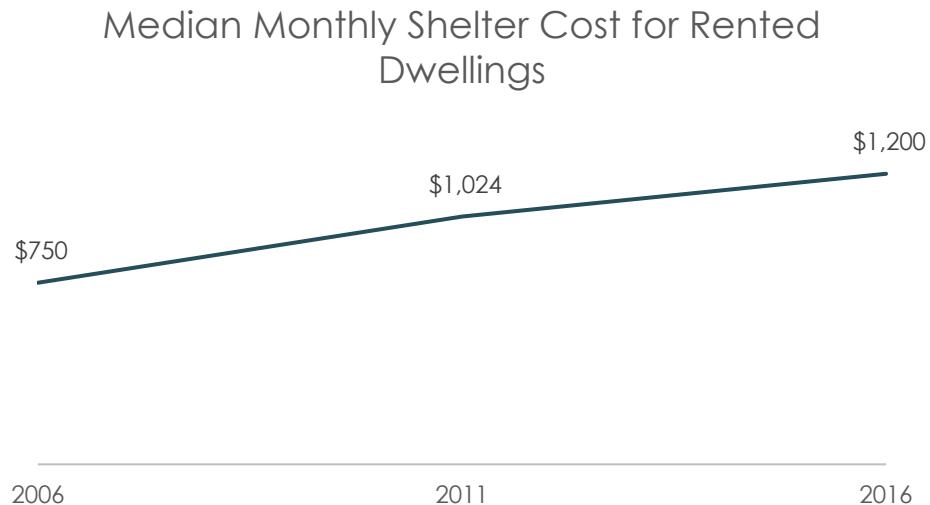


Figure 17: Median monthly shelter cost for rented dwellings, 2006 to 2016. Note that this data includes all rental (not just purpose-built rental) as well as all shelter costs (including utilities) and not just rent

THERE ARE A RANGE OF OWNERSHIP OPTIONS IN BLACK DIAMOND

The assessed values of homes in Black Diamond ranges from under \$60,000 to over \$700,000, with a median assessed value of \$293,600 (2020).

The figure (Figure 18) below shows the range of assessed values of homes from the lowest to highest assessed. The horizontal (x) axis shows the percentile. For example, at the 20th percentile, 20% of homes in Black Diamond are assessed this amount (\$225,300) *or less*.

Figure 19 shows that a small number of homes in Black Diamond are assessed under \$150,000, with a large number (gradually increasing in price) between approximately \$150,000 to \$500,000, with a few homes assessed above \$500,000.

Ownership Assessment - Black Diamond

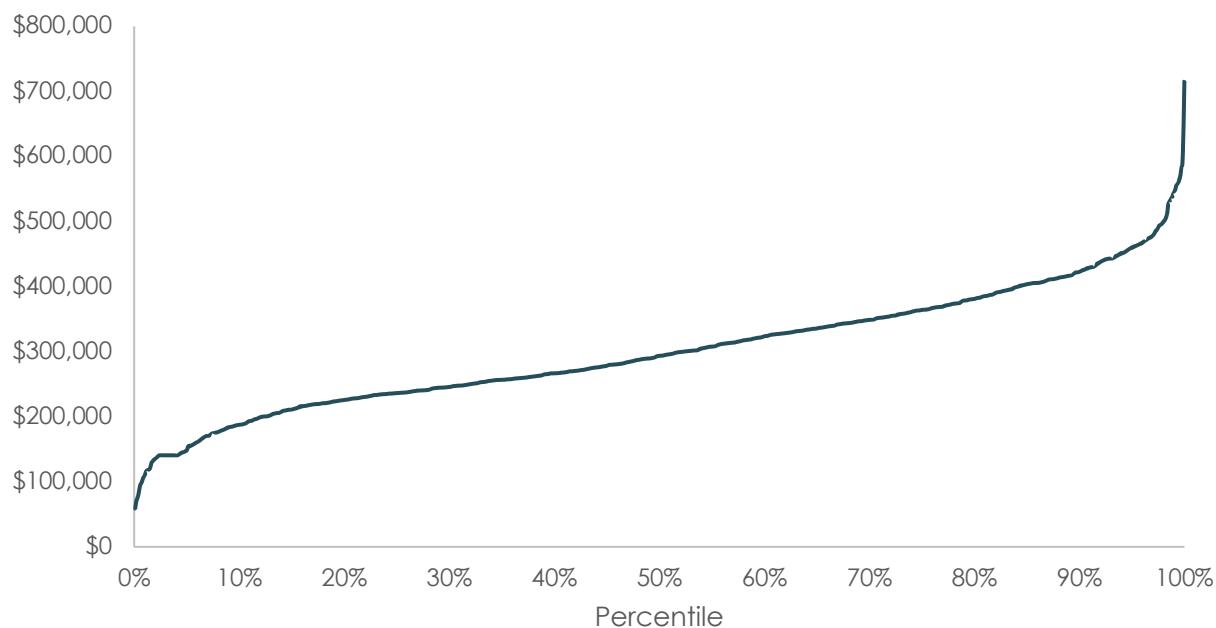


Figure 18: Assessed values of residential properties in Black Diamond (2020)

Note that, for this chart, multi-unit residential buildings (e.g. fourplexes) that were assessed as one building were excluded, as were manufactured homes and lots without a dwelling. Single-detached houses with suites were included.

Table 2: Median Price by Unit Type (2020)

Unit Type	Median Price
Manufactured Home	\$73,800
Single-Floor Condo	\$140,700
Apartment Unit	\$229,900
Semi-Detached Dwelling	\$259,700
Single-Detached Dwelling	\$304,200

HOUSING SUPPLY + DEMAND ANALYSIS

NON-MARKET HOUSING NEED (BY TYPE)

There are a total of 142 individuals in 107 households in Westwinds Communities units in Black Diamond and Turner Valley. The majority of the units are geared towards seniors, with 41% of households living seniors independent living and an additional 37% of households living in seniors supportive living.

The remainder of households live in affordable or near-market units, or receive direct-to-tenant rent supplement (Figure 19, Figure 20).

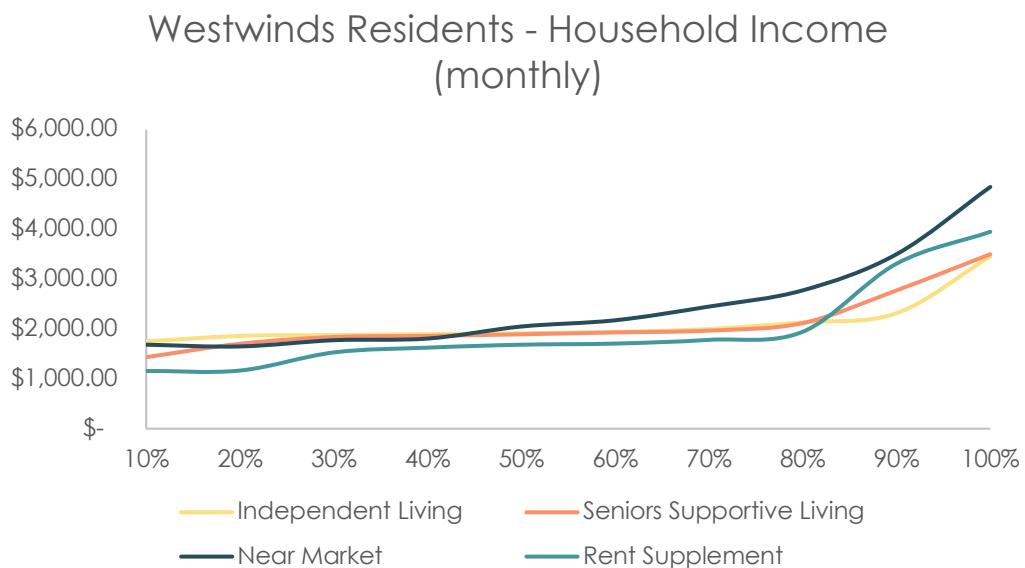


Figure 19: Westwinds resident household income, by type of unit and percentile, 2021

Westwinds Communities Units - Black Diamond and Turner Valley

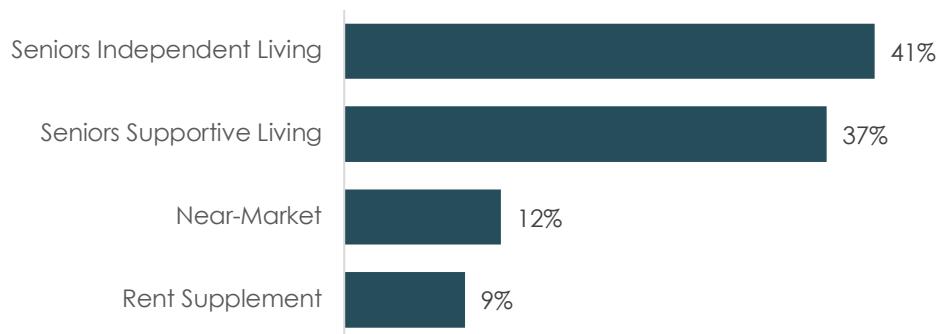


Figure 20: Westwinds Communities unit composition – Black Diamond, 2021

There are 54 people on the wait list (February 2022) (Figure 21). The majority (31) are seniors who live by themselves. The remainder are a mixture of lone parent households, senior couples, lone-person households, and couples with and without children.

Westwinds Communities Waitlist - Black Diamond

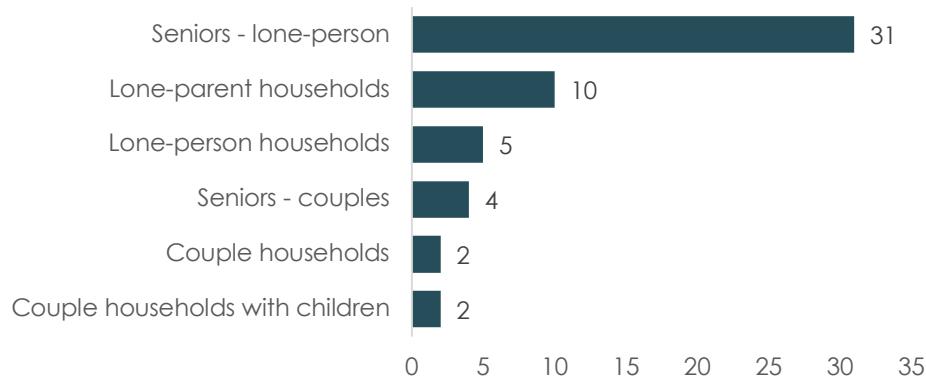


Figure 21: Households on Westwinds Communities waitlist in Black Diamond, 2021

CONTINUING CARE

Alberta Health Services (AHS) has provided the following projections for the need for continuing care beds in Black Diamond for 2026 and 2035 (Table 3).

AHS completes capacity projections based on the growth of the 65+ population for each area, projected to 2035.

Table 3: Continuing Care Bed Needs in Black Diamond (2026, 2035)

	2021	2026	2035
65+ Population	2,115	2,689	3,457
Long Term Care	30	38	42
Supportive Living, Level 2/3	41	-	-
Supportive Living, Level 4	-	9	32
Supportive Living, Level 4D	-	9	30
Continuing Care Total	71	56	103

Note that AHS did not provide projections for beds for supportive living, level 2/3.

The definitions for the relevant graduated care levels are:

- Supportive Living, Level 2: Living in a congregate (lodge) facility and
 - Can arrange, manage and direct their own care and is responsible for their own their own decision making;
 - Can manage some daily tasks independently;
 - A basic set of support/services as required;
 - All or most personal assistance required can be scheduled; and
 - May require some assistance/encouragement to participate in social, leisure and rehabilitation programs.
- Supportive Living, Level 3: Living in a congregate (lodge) facility and
 - Has choices but may need assistance in making some decisions about day to day activities;
 - Requires assistance with many daily tasks;
 - Most personal assistance can be scheduled and the need for unscheduled personal assistance is infrequent; and
 - The resident may require increased assistance in participating in social, recreational and rehabilitation programs.
- Supportive Living, Level 4 or Designated Assisted Living: Living in a care facility and
 - Needs assistance in making decisions about day to day activities, but should be given as many choices as possible;
 - Requires assistance with most/all daily tasks;
 - The need for unscheduled personal assistance is frequent; and
 - Requires enhanced assistance to participate in social, recreational and rehabilitation programs.
- Supportive living, level 4D: As in # 4 above but directed at dementia patients.
- Long Term Care or Continuing Bed Care: Living in a care facility
 - Is generally unable to make decisions about day to day activities, but should be given as choices as possible and practical;
 - Requires assistance with almost all daily tasks;
 - Need for 24-hour personal assistance and routinely used unscheduled personal assistance; and
 - Requires complete assistance to participate in social, recreational and rehabilitation programs.

Note: there is an impending Home Care RFP to be released by AHS; therefore, the projections reported are subject to change as the data reporting methods are evaluated and LTHC numbers are recast.

AFFORDABLE RENTAL HOUSING SUPPLY + DEMAND

Renter households who earn under \$61,315 struggle to afford housing in Black Diamond. This accounts for approximately 126 households, or 63% of renter households (Figure 22). Approximately 29% of renters (those earning under \$30,646) are likely spending over 50% of their income on shelter, and are unlikely to be able to afford market rental. This accounts for approximately 58 households.

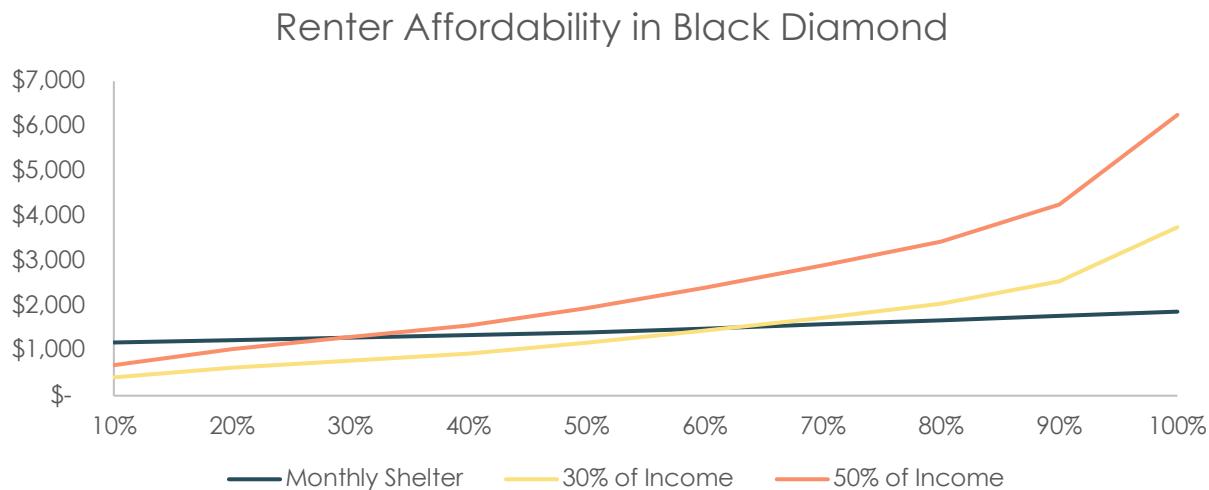


Figure 22: Renter affordability in Black Diamond, 2021

Table 4 shows calculations for renter affordability in Black Diamond. First, income levels for renter households were calculated by percentile (e.g., 20% of renter households earn \$2,077 or less per month in Black Diamond, 60% of renter households earn \$4,817 or less per month in Black Diamond). Affordability thresholds (30% and 50% of monthly income) for spending on shelter were then calculated from the income levels. These income levels are then compared to monthly shelter costs (see assumptions below) to identify the number of renter households struggling with housing affordability.

Highlighted in red are the percentiles where renter households would be spending greater than 30% of their income on shelter.

Table 4: Renter affordability in Black Diamond, 2021

Percentile	Income (monthly)	30% of Income	50% of Income	Monthly Shelter Costs (Rent + Utilities)
10%	\$1,359	\$408	\$680	\$983
20%	\$2,077	\$623	\$1,038	\$1,037
30%	\$2,607	\$782	\$1,303	\$1,091
40%	\$3,137	\$941	\$1,568	\$1,146
50%	\$3,907	\$1,172	\$1,953	\$1,200
60%	\$4,817	\$1,445	\$2,409	\$1,294
70%	\$5,792	\$1,738	\$2,896	\$1,388
80%	\$6,846	\$2,054	\$3,423	\$1,482
90%	\$8,498	\$2,549	\$4,249	\$1,576
100%	\$12,500	\$3,750	\$6,250	\$1,670

Assumptions:

- Housing affordability for renters was analyzed by assuming that the top 1% income earners will occupy the most expensive 1% of rentals, the top 10% income earners will occupy the most expensive 10% of rentals, etc. Assigning homes to income groups in this way reveals which income groups might struggle to pay for housing.
- The number of renters in each income category (e.g., \$20,000 to \$39,000) was not available for Black Diamond due to the population size of Black Diamond. To calculate the number of renter households in each income category, the split for Alberta (as a whole) was used for each income category, which was then scaled to the overall split of tenure in Black Diamond (across all income categories).
- Income levels are estimates for 2021, from Environics Analytics data.
- To estimate median rent, median shelter cost from the 2016 Census was used. This median (\$1,200 per month) was compared against recent local (purpose-built rental rates for High River and Okotoks from CMHC, which is not available for Black Diamond) to ensure it is a reasonable assumption.
- To show a spread of rent types we used:
 - CMHC data across Alberta to identify median cost of one-bedroom units (and units with three-or-more bedrooms) as compared to an overall median cost of units.
 - This percentage to estimate median cost of a one-bedroom unit (and three-or-more bedroom unit) in Black Diamond.
 - These as a proxy for the 25% percentile (and 75th percentile) of rent.
- No additional monthly expenses were added, as the census includes all costs related to shelter.

AFFORDABLE OWNERSHIP HOUSING NEED

Owner households earning below \$49,468 would likely struggle to be able to afford ownership housing if they were to buy new today (Figure 23). This accounts for 24% of owner households in Black Diamond in 2021, approximately 226 households.

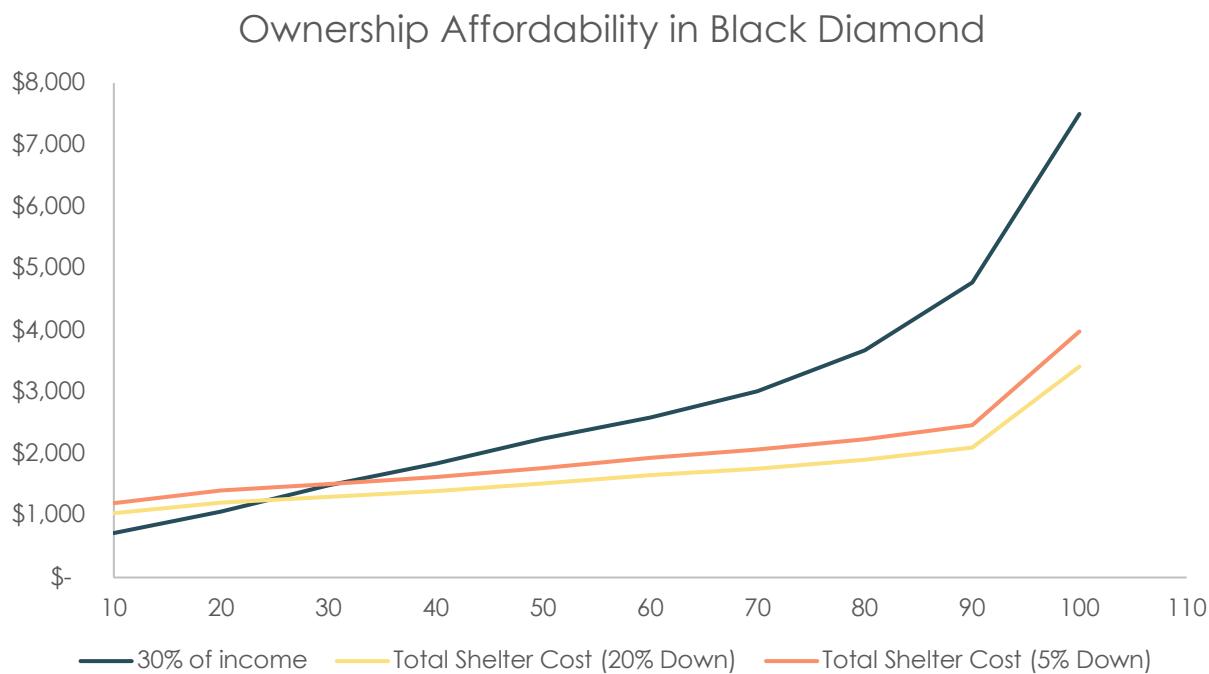


Figure 23: Owner affordability in Black Diamond, 2021

Table 5 shows calculations for owner affordability in Black Diamond. First, income levels for owner households were calculated by percentile (e.g., 20% of owner households earn \$3,568 or less per month in Black Diamond, 60% of owner households earn \$8,614 or less per month in Black Diamond). Affordability thresholds (30% and 50% of monthly income) for spending on shelter were then calculated from the income levels.

Monthly shelter costs were calculated based on mortgage payments (calculated based on assessment value) and utilities. Two monthly mortgage payments were calculated: one with a 20% down payment (minimum required to purchase a home without mortgage loan insurance), and one with a 5% down payment (minimum down payment required).

The income levels are then compared to monthly shelter costs to identify the number of owner households struggling with housing affordability.

Highlighted in red are the percentiles where owner households would be spending greater than 30% of their income on shelter.

Table 5: Owner affordability in Black Diamond, 2021

Percentile	Income (monthly)	30% of income	50% of income	Assessment Value	Total Shelter Cost (20% Down)	Total Shelter Cost (5% Down)
10	\$2,397	\$719	\$1,198	\$187,300	\$1,063	\$1,225
20	\$3,568	\$1,070	\$1,784	\$225,800	\$1,236	\$1,431
30	\$4,954	\$1,486	\$2,477	\$245,800	\$1,326	\$1,538
40	\$6,130	\$1,839	\$3,065	\$266,700	\$1,419	\$1,650
50	\$7,506	\$2,252	\$3,753	\$293,600	\$1,540	\$1,794
60	\$8,614	\$2,584	\$4,307	\$323,800	\$1,676	\$1,956
70	\$10,034	\$3,010	\$5,017	\$348,700	\$1,787	\$2,089
80	\$12,248	\$3,674	\$6,124	\$381,100	\$1,932	\$2,262
90	\$15,904	\$4,771	\$7,952	\$422,800	\$2,120	\$2,486
100	\$25,000	\$7,500	\$12,500	\$716,000	\$3,436	\$4,003

Assumptions:

- Housing affordability for homeowners was analyzed by assuming that the top 1% income earners will occupy the most expensive 1% of owned homes, the top 10% income earners will occupy the most expensive 10% of owned homes, etc. Assigning homes to income groups in this way reveals which income groups might struggle to pay for housing.
- The number of owners in each income category (e.g., \$20,000 to \$39,000) was not available for Black Diamond due to the population size of Black Diamond. To calculate the number of renter households in each income category, the split for Alberta (as a whole) was used for each income category, which was then scaled to the overall split of tenure in Black Diamond (across all income categories).
- Assessment values are from 2020 from the Town of Black Diamond.
- Income levels are estimates for 2021, from Environics Analytics data.
- Mortgage:
 - 25-year amortization period
 - 2.74% mortgage rate (rate located on March 3, 2022)
 - 5-year fixed mortgage
 - Two options calculated: 5% down payment and 20% down payment
- Additional monthly expenses:
 - Home energy expenditure: \$223 for all calculations, based on median home energy expenditure for Division No. 6 (Alberta), adjusted from \$201 (data for 2015 from 2016 Census via energypoverty.ca) to 2021 using inflation rates.
 - Property taxes: calculated based on a 0.009677 tax rate (0.007226 municipal and 0.002451 education tax rates), as per Black Diamond's tax rates for 2021.

PROJECTIONS

The population of Black Diamond is projected to continuously grow, to a population of 3,494 in 1,349 households in 2041 (Table 6). This is a growth of 37.3% from 2021, or 9.3% per five year period in that time period. This is slightly slower than Black Diamond's current growth rate.

These projections, as well as household size and income estimates and projections in the following section, use data from the EnviroNics Analytics DemoStats database which combines econometric, demographic, and geographic models to provide current-year estimates and projections for key demographic data.

Table 6: Projected population and households in Black Diamond (2006-2041)

Year	Population	Households
2006	1,900	710
2011	2,373	945
2016	2,766	1,125
2021	2,968	1,154
2024	3,136	1,214
2026	3,246	1,255
2031	3,494	1,349
2036	3,776	1,479
2041	4,074	1,590

PROJECTIONS OF HOUSING NEED BY NUMBER OF BEDROOMS

Housing need by number of bedrooms is based on family size, composition, and a description of the numbers of bedrooms needed (current and projected) (Figure 24). Assumptions for this work are presented below.

Black Diamond Demand vs. Supply by Size (2016)



Figure 24: Black Diamond demand versus supply, 2016

"Demand" is calculated using a number of assumptions, and as such is intended to provide only a high-level view of significant gaps in the housing supply rather than show what an individual household may desire or require.

Assumptions include:

- 1-bedroom units: the demand is calculated to be all one-person households.
- 2-bedroom units: the demand is calculated to be all couple households without children.
- 3-bedroom units: the demand is calculated to be the sum of couples with one child, lone parents with one child, and non-census-family households (e.g., roommates).
- 4-bedroom units: the demand is calculated to be the sum of couples with two or more children, lone parents with two or more children, and multiple-census-family households (e.g., intergenerational households).

These assumptions typically provide more space to a household than the minimum space required to meet suitability standards. It assumes many households will desire additional space (e.g., couples require one bedroom, but are assumed to desire two-bedroom units). Affordability of additional space is likely the primary deterrent in unit size (i.e., people would like to have larger units but can only afford smaller units). Households may desire additional space to accommodate working from home, particularly after the shift in virtual and flexible working arrangements post-COVID.

PROJECTIONS OF NEED BY NUMBER OF BEDROOMS

To project the housing need into the future, we used projections of household types. Using the same assumptions as above, we project the following need for the size of units to 2031 (Figure 25).

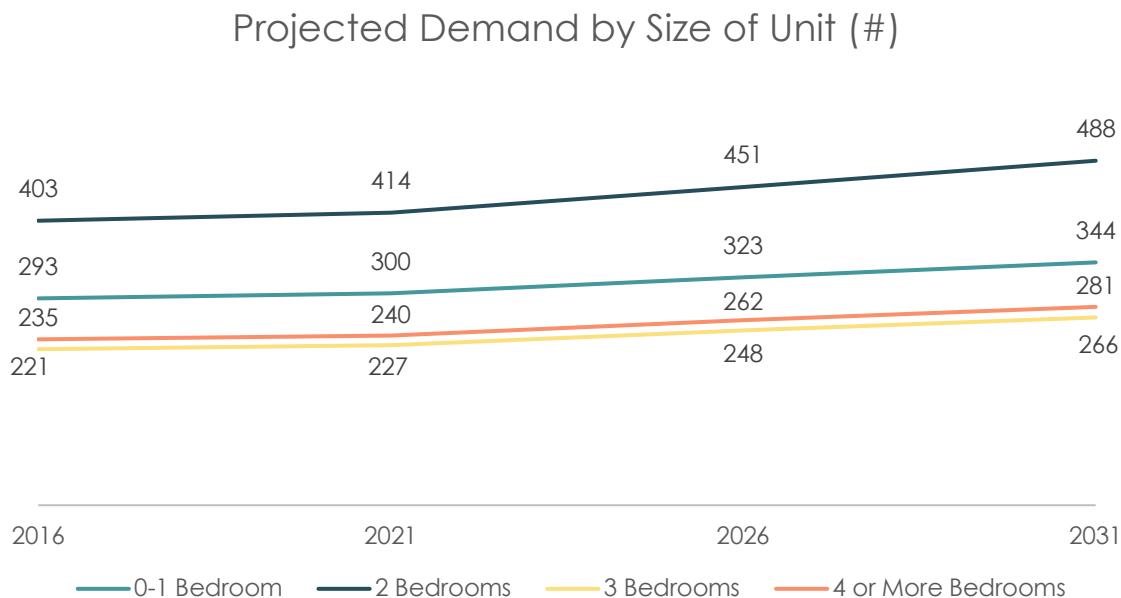


Figure 25: Projected demand by size of unit (#) (2016, 2021, 2026, 2031)

HOUSING NEEDS AND GAPS

This section articulates housing needs synthesized from both qualitative analysis (from engagement findings across both High River and Black Diamond) and quantitative data analysis specific to Black Diamond.

HOUSING NEEDS

HOUSING IS NOT RESPONDING TO NEEDS AND IS CAUSING STRESS.

- **More variety in housing types, tenure, and size is needed.**
 - **Studio and one-bedroom units.** There is a need for studios and one-bedroom units (an additional 269 0 to 1-bedroom units (across all tenures) by 2031), including smaller units for non-senior households. Developers are hesitant to build those as 2-bedrooms are more feasible for them.
 - **More diverse tenure is needed.** Little rental housing has been built since 2000. There are often few options for rental households and it is placing stress on renters. Need was identified for an additional 56 units of rental housing by 2031. Diverse tenure options such as rent-to-own would also be desired.
 - **There is a need for more non-market housing across the board.** Diverse non-market housing (e.g., housing types and unit size) is needed. Need was identified for an additional 56 units of non-market housing by 2031.
 - **Need housing for those making minimum wage.** Workforce housing is needed that aligns entry-level and minimum wage paying jobs with rents. This is included in the calculated need for an additional 56 units of non-market housing by 2031.
 - **More accessible housing.** There needs to be more accessible housing for people with disabilities.
 - **Need more group homes locally for people with disabilities with complex needs.**
- **Adequacy of housing is an issue.** The Census identifies that 6.8% of households in 2016 were living in inadequate dwellings (i.e., dwellings in need of major repair), and this has increased significantly since 2011 (where 3.0% of households were living in inadequate dwellings). A higher share of renter households (11.1%) are experiencing adequacy challenges than owner households (6.5%). This likely remains a significant challenge for households in Black Diamond.
- **People feel isolated due to lack of housing choice.** A lack of housing choice means people are often having to move communities to find adequate housing. Not having housing available where you work or where you want to live makes it difficult for people to put down roots.
 - People are experiencing a lack of sense of home or sense of community when they can't find housing.
 - People are experiencing stress from unhealthy coping mechanisms.
 - People being pushed out of their home communities due to lack of housing or services and they lose their social connections and family supports.

- **Lack of access to adequate, suitable, and affordable housing is impacting mental health, separating families, and holding people back.** Not having access to affordable, adequate, or suitable housing means people are experiencing more mental health challenges.
 - Some people are not able to have custody of their children.
 - Some people forgo better paying jobs to keep their affordable housing.
 - People are staying in unsafe relationships (and in cycles of domestic violence) because there are a lack of options.
- **Not allowing pets is causing problems.** Not allowing pets in affordable housing means people sometimes forgo more adequate or suitable housing to keep their pet. People are also experiencing more isolation because they can't get a pet or have to give up a pet.
- **Think outside the box.** There could be opportunities outside the box. For instance, there could be opportunities for seniors and youth to live together (e.g., through Happipad¹⁰). This can help with loneliness and create more of a community, while providing adequate and suitable housing opportunities.

AFFORDABILITY ISN'T JUST ABOUT HOUSING

- **Costs are rising.** Food, transportation, and utility costs are rising, and wages and support payments are not increasing to match. These additional costs places more stress on households.
- **Access to reliable and affordable transportation is a barrier.** Transportation is a major need. Lack of public transit can be a major barrier and impacts where people can live. Transportation support and public transit is needed for seniors to meet basic needs and for households with no access to a vehicle.
- **Address the costs of childcare.** Costs of childcare can be overwhelming, especially for families with more than one child. Note that an upcoming Federal government program will reduce child care costs, and will be in place by the end of 2022.
- **Advocate to utility companies.** Reconnection rates can be astronomical. People can get behind in payments and these reconnection rates can keep them in the cycle of poverty.

MORE SUPPORT IS NEEDED ACROSS THE BOARD.

- **More support is needed.** Specific needs and programs are identified below.
 - **Support is needed for mental health and substance use challenges.** People with mental health challenges and those using substances need supports to help them stay in housing.
 - **Better programs are needed for those receiving income support.** Renters receiving income support payments need better access to programs to help them manage money.
 - **Seniors need transportation support.** They need availability of public transit and good transit schedules in order to meet their basic needs without a vehicle.
 - **Seniors need help with medication reminders.**

¹⁰ Happipad: <https://happipad.com/>

- **Renters need programs** to better understand renter and landlord roles and responsibilities.
- **Youth have specific needs.** Programs are needed to help support youth in crisis in the short and long-term. Youth also don't qualify for subsidy programs which can lead them to precarious and unsafe living conditions. Youth need more access to funding to cover the costs of living and help managing their money.
- **Perception of who renters are needs to change.**
 - **Need community buy-in for rental housing.** We need the community to understand who needs rental housing and that not everyone is able to or wants to own a home.
 - **Need to manage expectations about rental housing.** Share information with people about what the housing can look like and the positive impacts it can have on communities to prevent NIMBY-ism.

THERE'S DIFFERENT EXPERIENCES ABOUT THE SUCCESS OF COORDINATION BETWEEN AGENCIES.

- **Inter-agency work is effective, where it happens.** Inter-agency collaboration is keeping lines of communication open, so support is available and messaging to clients is consistent.
- **Clients need better support for moving through the process.** Clients are navigating these systems without employment or credit and suffering from low self-esteem and confidence. Women fleeing domestic situations don't always have access to documents or printers to share information.
- **Need better coordination between agencies.** Interviewees shared experiences of being bounced around to different agencies and having to go to numerous agencies to seek support. A more streamlined and coordinated process would be appreciated especially given the stressful situation people find themselves in when seeking these kinds of supports. Plus finding, applying for, and securing support takes a lot of time while living through a stressful life circumstance.
- **COVID is impacting the frontline care sector.** Turnover is huge. The sector is in a rebuilding phase and has experienced huge turnover resulting in a loss of institutional knowledge and loss of relationships. Many contributing factors are at play. The sector is losing people due to retirement, fatigue, low wages, and competition from similar organizations.

WE NEED INNOVATION AND CREATIVITY

- **Development mindset needs to shift.**
 - **Developers need to be willing to take on more risk and demonstrate social responsibility.** Developers need to understand their responsibility to address the variety of housing needs. Be willing to partner to address needs.
 - **Construction costs continue to rise.** Developers need to turn to more cost-effective housing types that meet needs. Municipalities need to demand housing needs are met through the development process.

- **Municipalities have a leadership role to play.**
 - **Municipalities have a role** to help build capacity in and support partnerships with the non-profit sector. The provincial government is requesting non-profits come to the table in partnership with municipalities where the municipality is donating land or providing a portion of funding for affordable housing.
 - **Advocate for more funding from higher levels of government.** Municipalities need to coordinate and advocate to higher levels of government for more funding for housing, especially for smaller centres.
 - **Municipal processes and priorities need to meet needs.**
 - Municipalities need to use all tools available to them to meet needs (e.g., allow more than one unit on or subdivision of a single parcel, streamline approvals for multi-unit, affordable developments, partner to access government funding, etc.).
 - Municipalities need to encourage, be part of and facilitate more partnerships between the private and non-profit sector.
 - Municipalities need to encourage, incentivize, and require inclusive neighbourhood development with the tools available to them so that more variety of housing is built to meet needs.

QUANTITATIVE SUMMARY OF HOUSING GAPS

Based on the analysis in the following sections, the following need, by size of unit, has been calculated for 2026 and 2031 (Table 7).

Table 7: Number of units by size projected to be needed, 2026 and 2031

	2016		2026			2031		
	Units (#)	Unit (%)	Proposed Unit (%)	Housing Units (#)	Gap (#)	Proposed Unit (%)	Housing Units (#)	Gap (#)
Total	1,100			1,284	184		1,379	279
0-1 Bedroom	75	7%	25%	323	248	25%	344	269
2 Bedrooms	235	21%	35%	451	216	35%	488	253
3 Bedrooms	465	42%	19%	248	-217	19%	266	-199
4+ Bedrooms	325	30%	20%	262	-63	20%	281	-44

While the numbers for three-bedrooms shows a negative number, it is *not* anticipated that those units will be destroyed or removed. Some of those units could be split into multiple units, and some will house smaller households and provide extra room for those households.

GAPS BY UNIT SIZE + TENURE

The split between non-market, market rental, and market ownership has been calculated based on the percentage of people struggling with affordability. That is, there is a greater proportional need for renters (especially non-market units) than for owners.

Suggested split for new units:

- Market Ownership: 60%
- Market Rental: 20%
- Non-Market Rental: 20%

Based on this suggested split, the gaps in housing units by tenure and size has been projected for 2026 and 2031 below (Table 8).

Table 8: Additional units needed, 2016-2026 and 2031, by tenure and size

	Additional Continuing Care Units ¹¹		Additional Non- Market Units		Additional Market Rental Units		Additional Market Ownership Units	
	2026	2035	2026	2031	2026	2031	2026	2031
0-1 Bedroom	56	103	50	54	50	54	149	161
2 Bedrooms	-	-	43	51	43	51	130	152
3 Bedrooms	-	-	-43	-40	-43	-40	-130	-119
4+ Bedrooms	-	-	-13	-9	-13	-9	-38	-26
Total	56	103	37	56	37	56	110	167

PRIORITY GROUPS

Discussion of the special situations and considerations for the following populations: lone-parent households, single, older men, and low-income households.

LONE-PARENT HOUSEHOLDS

We interviewed several lone-parents and collected data about lone parents from Westwinds residents, surveys and waitlist information. We learned the following:

- **Lone-parents are in precarious employment situations.** Stay-at-home moms lack the skills to join labour force when a break down in the parental relationship happens and they leave the family home. This forces them into lower paying, lower skill jobs that were precarious during COVID (i.e., parents lost their jobs, some parents more than once).
- **Access to reliable and affordable transportation is a barrier.** People are having difficulty attending medical appointments and juggling the demands of parenting with small children with transit schedules that don't fit their needs.

¹¹ Note that the continuing care projections are by bed and not by unit size, and so we have only provided additional number of beds required (total) and not specified unit size. For additional information, see Table 3.

- **Housing is difficult to find and attain for lone-parent families.** Single-parents experience discrimination from landlords and are forced further from amenity centres to find housing that is affordable.
- **Suitable and affordable housing is difficult to find.** Single-parents find it difficult to afford suitable (i.e., enough bedrooms) housing for them and their families. Single-parent families need enough bedrooms so children of different gender and ages have their own bedrooms, separate from each other and their parent(s). One-bedroom units are needed for single parents who have children part time. Larger families (e.g., lone-parents with four children) are in need of housing with more than 3-bedrooms.
- **Cost of childcare is prohibitively expensive.** Costs of childcare in single parent families with more than one child is unobtainable or it means remaining 'disposable' income is insufficient to cover costs. Note that an upcoming Federal government program will reduce child care costs, and will be in place by the end of 2022.

Suggestions to Meet the Needs of Lone-Parent Households

- Develop housing that is designed and programmed by, with, and for lone-parents to ensure that all of their needs are accounted for.
- Develop multi-unit housing with easy access to transit and amenity centres (e.g., childcare services, grocery stores, doctor's offices, schools, daycares, parks). Built in a variety of locations so people can be close to friends and families.
- Create a central hub to connect lone-parent households with coordinated housing services so they do not need to go to multiple organizations and re-tell their story (which may also re-traumatize them).
- Develop ground-oriented housing with immediate access to outdoors (so children can be outside and parents can still have an eye on them). Consider designing with kitchens at the front of housing for parental supervision from inside and parking at the perimeter so children are safe to explore the outside around their home.
- Create multi-unit residential buildings specific to lone-parent households with amenities such as an interior play room, community room for resident meetings or events, secure bike storage, etc.

SENIORS

Demand for single and couple senior households are for accessible housing (single storey) and universal design to allow seniors to age in place. A variety of housing stock can fulfill this need, including single family homes, villas, duplexes and apartments.

Seniors also require assisted living in the Black Diamond and Millarville area as demonstrated in the September 2021 Alberta Health Services RFP for 30 units of assisted living.

The quantitative data analysis shows that there is a large and growing number of single-person households: increasing from 22% of households in 2006 to 26% of households in 2011. In addition, single-person households have a low household income, with a median income of \$35,520 (2016), leaving \$888 per month to spend on housing to remain within the affordability threshold of 30% of income.

In addition to this, there is population growth from migration of seniors from large centres to smaller urban settings because of affordability, drivability (easier to navigate traffic), amenities

(medical services, shopping, lifestyle, etc.). Longview, Black Diamond, Turner Valley and Millarville communities seem to be experiencing this and development of retail in the area is growing to meet those needs.

Suggestions to meet the housing and support needs of single, older men (non-senior):

- one-bedroom and two-bedroom units in multi-unit residential buildings, with wrap-around services (e.g. how to plan meals, roles and responsibilities of tenants and landlords, home financing, employment search assistance, etc.).

LOW-INCOME HOUSEHOLDS

Through engagement and quantitative analysis, it is evident that the need for housing for low-income households, including those working at minimum or low wages, is critical. This includes both smaller units for single people and units for larger families. The following quantitative need was identified for additional non-market units by 2031:

- 236, 0-1 bedroom units
- 154, two-bedroom units
- 36, four-or-more bedroom units

In addition, costs beyond housing impact overall affordability. In particular, transportation, childcare, food, and utility costs are rising and need to be accounted for.

Suggestions to Meet the Needs of Low-Income Households

We offer the following thoughts to help meet the housing and associated support needs of low-income households:

- Develop housing that is designed and programmed by, with, and for low-income households to ensure that all of their needs are accounted for.
- Develop multi-unit housing with easy access to transportation and amenity centres (e.g., childcare services, grocery stores, doctor's offices, schools, daycares, parks). Built in a variety of locations so people can be close to friends and families.
- Create a central hub to connect low-income households with coordinated housing services.
- Create more accessible housing for people with disabilities.
- Consider allowing pets in some affordable housing.

EMERGING NEEDS

Despite efforts, we were not able to reach any youth or Indigenous Peoples as part of this project and are not able to provide quantitative data on the needs of these groups. We do know the following from community serving organizations and other housing work.

YOUTH

Despite efforts, we weren't able to reach any youth directly to speak with them about their lived experience as part of this project. We did learn the following from community serving organizations who work with youth who are experiencing homelessness or who are precariously housed.

- **Affordable and supportive housing for youth.** Youth in both communities are in need of housing. This can be due to break down in family relationships related to addictions, sexual or gender identity, or other factors.
- **There are no options for youth in crisis.** There are no housing options for youth in short- or longer-term crisis in the region, putting them at greater risk.
- **Youth need specific supports.** Programs need to be created to help support youth in crisis in the short- and long-term. Support needed includes help with mental health (loneliness and isolation are huge issues for youth, exacerbated by the COVID-19 pandemic), substance use, developing skills for basic housing upkeep, finding employment, returning to school, and managing money. They also need access to better and more affordable transportation options.
- **Youth in rural areas have difficulty staying in their home communities.** Youth in rural areas tend to gravitate to urban centres where resources are and where they don't know anyone (peers or family), putting them at greater risk. There is a desire to keep youth in their communities, but there is a lack of funding to support this in rural areas and a lack of education options.
- **Youth are excluded from funding.** Some youth can tap into funds by seeking Independent Student Status however, this is not able to cover the costs of living (including rent). Current subsidy programs do not permit the inclusion of youth. Youth need more access to funding to cover the costs of living, to prevent them from being forced to use creative financing, which can land them in the judicial system, putting an increasing demand on social services.
- **Youth are invisible homeless.** Some youth experiencing homelessness are temporarily couch surfing with friends or other family.

Suggestions to Meet the Needs of Youth

We offer the following thoughts to help meet the housing and associated support needs of youth:

- Develop housing that is designed and programmed by, with, and for youth to ensure that all of their needs are accounted for.
- Dormitory-style housing with individual rooms, shared washrooms, shared amenities (small in-room kitchens, larger communal kitchens and living space), and wrap-around services.
- Smaller units in multi-unit residential, with wrap-around services.
- Advocating to higher levels of government for funding allowances for youth to pay for housing.
- Youth-specific programming (e.g., mental health, substance use, learning about tenant and landlord rights and responsibilities, developing skills for basic housing upkeep, finding employment, returning to school, and managing money)
- Programs that support and connect youth with families or older adults to share their housing. Especially with older adults who want to age-in-place but are having trouble maintaining their single-detached house.

- Places for youth to gather in the community who may not feel safe at home or who may be couch surfing (where they don't need to buy something, where they feel safe, that has free internet access and outlets).

INDIGENOUS PEOPLES

We sent invites to two First Nations with reserves close to the Town of Black Diamond. Neither Nation responded or participated in this work.

From other work, we know that Indigenous Peoples require culturally appropriate housing with culturally appropriate wrap around services to help them stay in housing while healing from intergenerational trauma caused by colonial practices like the institution of residential schools, the on-going rediscovery of thousands of Indigenous children buried at residential schools, the 60s scoop, loss of cultural practices and languages, and on-going racism experienced by Indigenous Peoples.

Suggestions to Meet the Needs of Indigenous Peoples

- Develop housing that is designed and programmed by, with, and for Indigenous peoples to ensure that all of their needs are accounted for.
- Develop culturally appropriate housing with culturally appropriate wrap-around services.
- Design housing in relationship to the land: landscaping with indigenous vegetation.
- When designing housing with and for Indigenous Peoples, create spaces to perform cultural ceremonies.
- Design and develop housing that accommodates multi-generational living.
- Design and develop housing that accommodates spaces for learning (e.g., to teach traditional teachings, language lessons, etc.).

APPENDIX A. KEY TERMS AND DEFINITIONS¹²

Apartment. An apartment offers affordable studio, one-bedroom, two-bedroom and three-bedroom accommodation for tenants that are functionally independent. The Apartment accommodation type offers accommodation for households of varying sizes.

Multi-unit residence. A Multi-Unit Residence offers affordable one-bedroom+ housing to residents that are functionally independent. Multi-Unit Residences offer accommodation to households of varying sizes.

Permanent supportive housing. Permanent Supportive Housing offers affordable studio and one-bedroom accommodations for residents of all ages that are dependent on community-based services. Residents may include those experiencing homelessness, persons with disabilities, addictions and/or mental health issues, and others in vulnerable situations. The Permanent Supportive Housing accommodation type includes a wide range of on-site social supports that are designed to build independent living and connect people with community-based health care, treatment and employment services.

Seniors' independent living. Seniors' Independent Living is a housing accommodation type for seniors who are functionally independent. Residents may have medical needs requiring support by off-site medical staff. The Independent Living accommodation type includes buildings that offer a range of care levels.

Seniors' lodge. Seniors' Lodges are supportive living buildings operated under the Alberta Housing Act that are designed to provide room and board for seniors who are either functionally independent, or require the assistance of community-based services. As not all seniors need the same amount of care, the Seniors' Lodges accommodation type includes buildings that offer a range of care levels.

Seniors' lodge with supportive living. Seniors' Lodges with Supportive Living are buildings operated under the Alberta Housing Act that are designed to provide room and board for seniors who are dependent on community-based services. Residents may have complex medical needs that might require 24-hour on-site support. As not all seniors need the same amount of care, the Seniors' Lodges with Supportive Living accommodation type includes buildings that offer a range of care levels.

Single family residence. A Single Family Residence offers affordable two-bedroom+ housing to tenants that are functionally independent with households of varying sizes. Single Family accommodations are recommended in some rural settings, typically as retro-fits of existing housing stock. This type is not generally recommended in urban environments where multi-unit residences are the preferred option.

Special needs housing¹³. Special needs housing are housing options for individuals who have special housing needs including: people with developmental disabilities; people with physical challenges; victims of family violence; wards of the provincial government; the hard-to-house; and

¹² Government of Alberta. "Alberta Social Housing Corporation Housing Accommodation Types. General fact sheet." Available online: <<https://open.alberta.ca/dataset/125c0a38-9a65-495f-8116-161a5709e5b2/resource/a50ff160-fc32-4e60-abf5-0eabf3b84a49/download/sh-ashc-housing-accommodation-types-fact-sheets-2020-06.pdf>>. Last accessed: March 7, 2022.

¹³ Government of Alberta. Affordable Housing Programs. Website: <<https://www.alberta.ca/affordable-housing-programs.aspx#jumplinks-2>>. Last accessed: March 7, 2022.

any other group with special housing needs. Special Needs Housing options may include support services for residents.

Rent supplement. Rent supplement program helps make rental accommodation more affordable by subsidizing rent through two different types of benefits: rent assistance benefit and temporary rent assistance benefit. **Rent assistance benefit** is a long-term benefit available to subsidize the rent for Albertans with low income. The **Temporary Rent Assistance Benefit** provides a modest subsidy for working households with low income or those between jobs. Support is intended to help eligible tenants afford their rent while they stabilize or improve their situation.

APPENDIX B. COMMUNITY ENGAGEMENT WHAT WE HEARD REPORT

[REDACTED]



WHAT WE HEARD: ENGAGEMENT SUMMARY FINAL

HOUSING NEEDS ASSESSMENT

JUNE 3, 2022



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EXECUTIVE SUMMARY

BACKGROUND

In partnership with the Towns of Black Diamond, High River and Habitat for Humanity's Foothills Chapter, Westwinds Communities (WWC) is completing a comprehensive analysis of the need for affordable housing for a five- and ten-year time horizon for low- and moderate-income households in the rental and sale markets in each of these communities.

These assessments will be used to support the development of affordable housing in Black Diamond and High River and the outcomes may facilitate affordable housing strategies for each community. This is aligned with recent provincial affordable housing recommendations that include encouraging municipalities to develop local affordable housing needs assessments and action plans.

ENGAGEMENT ACTIVITIES AND PROMOTION

Engagement activities included six interviews, three workshops (non-profit providers and community serving agencies; municipalities; developers and builders) two surveys (seniors living in affordable housing and those on affordable housing waitlists). A total of 184 people participated in this study.

Events were promoted through Westwinds Communities' website with a dedicated project webpage and via direct outreach (emails, mail, and phone calls) to local key actors, including employees, board members, representatives of local community organizations, non-profit housing providers, and developers. Introductions for some interviews were made through community serving organizations.

Posters and hard copy surveys were made available at several independent seniors living locations and survey links were emailed to tenants at affordable housing and near market housing units.

KEY TAKEAWAYS

MORE SUPPORT IS NEEDED ACROSS THE BOARD

- **More support is needed.** Support is needed for mental health and substance use challenges. People with mental health challenges and those using substances need supports to help them stay in housing.
- **Better programs are needed** for those receiving income support. Renters receiving income support payments need better access to programs to help them manage money.
- **Renters need programs to better understand renter and landlord roles and responsibilities.** Understanding renter/landlord roles and responsibilities to maintain housing security.
- **Seniors need transportation support** and more transportation options in order to meet their basic needs without a vehicle.
- **Seniors need help with medication reminders.**

- **Need more group homes locally for people with disabilities with complex needs.** They don't fit into rental subsidy programs and require support to maintain housing security.
- **Need housing for those making minimum wage.** Workforce housing is needed that aligns entry-level and minimum wage paying jobs with rents.
- **Advocate for more funding from higher levels of government.** Municipalities need to coordinate and advocate to higher levels of government for more funding for housing, especially for smaller centres.
- **Youth have specific needs.** Programs are needed to help support youth in crisis in the short and long-term. Youth also don't qualify for many subsidy programs which can lead them to precarious and unsafe living conditions. Youth need more access to funding to cover the costs of living and help managing their money.
- **Perception of who renters are needs to change.**
 - Need community buy-in. We need the community to understand who needs rental housing and that not everyone is able to or wants to own a home. This can be challenging in predominantly single-family municipalities.
 - Need to manage expectations. Share information with people about what the housing can look like and the positive impacts it can have on communities to prevent NIMBY-ism.

HOUSING IS NOT RESPONDING TO NEEDS AND IS CAUSING STRESS

- **More variety in housing types, tenure, and size is needed.**
 - **There is a need for more non-market housing across the board** (housing types and unit size)
 - **Studio and larger units.** There is a need for (non-senior) studios and one-bedroom units and larger units for families. Developers are hesitant to build those as 2-bedrooms are more feasible for them.
 - **More accessible housing.** People with mobility choices need access to better housing.
 - **Diverse tenure is needed.** Explore rent-to-own programs, coops and co-housing.
 - **Think outside the box.** Create opportunities for seniors and youth to live together (done in other countries and now in Canada through [Happipad](#)). This helps with loneliness and creates more of a community, while providing adequate and suitable housing opportunities.
- **Lack of access to adequate, suitable, and affordable housing is impacting mental health, separating families, and holding people back.** Not having access to affordable, adequate, or suitable housing means people are experiencing more mental health challenges.
 - Some people are not able to have custody of their children.
 - Some people forgo better paying jobs to keep their affordable housing.
 - People are staying in unsafe relationships (and in cycles of domestic violence) because there aren't viable options available.

- **People feel isolated due to lack of housing choice.** Not having housing available where you work or where you grew up makes it difficult for people to put down roots.
 - People are experiencing a lack of sense of home or sense of community when they can't find housing.
 - People are experiencing stress from unhealthy coping mechanisms and keeps them in a vicious cycle.
 - People are being pushed out of their home communities due to lack of housing or services and they lose their social connections and family supports.
- **Not allowing pets is causing problems.** Not allowing pets in affordable housing means people sometimes forgo more adequate or suitable housing to keep their pet. Also, people are experiencing more isolation because they can't get a pet.

AFFORDABILITY ISN'T JUST ABOUT HOUSING

- **Costs are rising and support payments are not.** Food, transportation, and utility costs are rising, and support payments are not increasing to match inflation.
- **Address the costs of childcare.** Costs of childcare can be overwhelming especially for families with more than one child.¹
- **Advocate to utility companies.** Reconnection rates which are astronomical and get people behind in payments, keeping them in the cycle of poverty.
- **Access to reliable and affordable transportation is a barrier.** People are having difficulty attending medical appointments and juggling the demands of parenting with small children and a lack of transportation options including transit schedules that don't fit their needs.
- **More affordable and accessible transportation.** Transportation support, transit and better transit schedules are needed for seniors to meet basic needs and for households with no access to a vehicle.
- **COVID is impacting the frontline care and social service sector.**
 - Turnover is huge. The sector is in a rebuilding phase and has experienced huge turnover resulting in a loss of institutional knowledge and loss of relationships.
 - Many contributing factors are at play. The sector is losing people due to retirement, fatigue, low wages, and competition from similar organizations.

THERE'S DIFFERENT EXPERIENCES ABOUT THE SUCCESS OF COORDINATION BETWEEN AGENCIES

- **Inter-agency work is effective.** Inter-agency collaboration is keeping lines of communication open, so support is available and messaging to clients is consistent.

¹ It appears federal programs to fund childcare had not trickled down at the time of engagement activities.

- **Need better support for moving through the process.** Interviewees were navigating these systems without employment or credit and suffering from low self-esteem and confidence.
 - Women fleeing domestic situations don't always have access to documents or printers to share information.
- **Need better coordination between agencies.** Interviewees shared experiences of being bounced around to different agencies and having to go to numerous agencies to seek support.
 - A more streamlined and coordinated process would be appreciated especially given the stressful situation people find themselves in when seeking these kinds of supports. Plus finding, applying for, and securing support takes a lot of time while living through a stressful life circumstance.

WE NEED INNOVATION, CREATIVITY, AND RISK TAKERS

- **Development mindset needs to shift.**
 - **Developers need to be willing to take on more risk.** Developers need to understand their responsibility to address the variety of housing needs. Be willing to partner to address needs.
 - **Construction costs continue to rise.** Developers need to turn to more cost-effective housing types that meet needs. Municipalities need to demand housing needs are met through the development process.
- **Municipalities have a leadership role to play.**
 - **Municipalities have a role to help build capacity in and support partnerships with the non-profit sector.**
 - **Municipal processes and priorities need to meet needs.**
 - Municipalities need to use all tools available to them to meet needs (e.g., allow more than one unit on or subdivision of a single parcel, streamline approvals for multi-unit, affordable developments, partner to access government funding, etc.).
 - Municipalities need to encourage, be part of and facilitate more partnerships between the private and non-profit sector.
 - Municipalities need to encourage, incentivize, and require inclusive neighbourhood development with the tools available to them so that more variety of housing is built to meet needs.

INTRODUCTION

PROJECT BACKGROUND

Westwinds Communities is a not-for-profit organization providing affordable homes and services across communities in the Foothills County that enhance the well-being of the seniors, families and individuals who live in the area.

In partnership with the Towns of Black Diamond, High River and Habitat for Humanity's Foothills Chapter, Westwinds Communities (WWC) is completing a comprehensive analysis of the need for affordable housing for a five- and ten-year time horizon for low- and moderate-income households in the rental and sale markets in each of these communities.

These assessments will be used to support the development of affordable housing in Black Diamond and High River and the outcomes may facilitate affordable housing strategies for each community. This is aligned with recent "stronger foundations" provincial affordable housing strategy that advocates for local housing management bodies and/pr municipalities to develop local affordable housing needs assessments and action plans.

This report presents the analysis from four workshops, eight interviews and two surveys distributed: one to residents of Westwinds Communities and the second to the development community in the study area.

ENGAGEMENT PURPOSE

The purpose of the engagement is to ground the development of the housing needs assessment in local knowledge and the needs of the community, and learn from residents' lived experiences with affordable housing, and from housing and service providers in the area.

Through engagement, we seek to:

- Cultivate relationships between the project partners, organizations providing and supporting housing, and residents in Black Diamond and High River;
- Understand the top priorities and issues in each segment of the housing wheel;
- Identify the opportunities and challenges in each segment of the housing wheel related to affordable housing; and
- Qualify quantitative data.

WHAT WE DID

ENGAGEMENT

Engagement took place from October 2021 to January 2022, and consisted of the following activities:

- Six interviews with key actors (July to August)
- Three workshops (November to December), one for each of:
 - Non-profit housing providers and municipal staff
 - Municipal Council members and CAOs
 - Developers and builders
- Three surveys
 - **Developer survey:** There were 3 responses to the online developer survey which ran from October 18 to December 1, 2021.
 - **Resident survey:** Westwinds Communities resident survey There were 79 responses to the resident survey (12 online; 67 hard copies). The survey ran from November 22 to December 6, 2021.
 - **Waitlist survey:** Westwinds Communities waitlist survey. There were 80 responses to the waitlist survey which ran online from January 18 to January 30, 2022.

PROMOTION

ENGAGEMENT WORKSHOPS

Engagement was promoted through Westwinds Communities' website with a dedicated project webpage and direct outreach (emails and phone calls) to local key actors, including employees, board members, representatives of the local community organizations, non-profit housing providers, and developers.

SURVEY (ONLINE + HARDCOPY)

Posters and hard copy surveys were made available to approximately 152 households, including at the following independent seniors living locations:

- Spitzee House – 530-4th Ave SE, High River, AB T1V 1B6
- Soderberg House – 901B Macleod Trail SW, High River, AB T1V 1C2
- Glen Mead I, II & III – 701 Government Rd, Black Diamond, AB T0L 0H0
- Valley Villa – 405 Windsor Avenue, Turner Valley, AB T0L 2A0
- Sheep River House – 21 Elma Street East, Okotoks, AB T1S 1Y4

Online survey links were emailed to twelve affordable housing tenants and twenty-two near market tenants in the region.

INCENTIVES

A \$50 gift certificate was offered to participants in each of the resident and public surveys. Winners were determined by a random number generator.

WHAT WE HEARD

What we heard from each engagement method is outlined below, including:

- Key actor interviews
- Workshops
- Online + hard copy survey

KEY ACTOR INTERVIEWS

Six interviews were conducted with the following nine key actors to inform the development of the Communications and Engagement Strategy.

Table 1. Interview details

Interviewee + Title	Organization	Date + Time (MT)
Municipal Staff		
Chris Prosser, Chief Administrative Officer	Town of high River	September 24, 2021, 14:00
Sharlene Brown, Chief Administrative Officer	Town of Black Diamond	October 20, 2021, 14:30
Rod Ross, Planner		
Denice Stewart, Development Officer		
Housing Providers		
Lindsay Durand, Community Program Team Lead	Rowan House	September 29, 2021, 14:00
Sherry Hiebert-Keck, Chief Executive Officer		
Brittany Smith, Shelter Team Lead		
Connie Hynscht, Project Manager	Main Street Village	October 21, 2021, 11:00
Community Serving Organizations		
Kate Tymstra, Community Resource Coordinator	FCSS Town of High River	October 5, 2021, 16:00
Tim Vietch, Director of Services + Quality Assurance	McMan (Calgary)	October 20, 2021, 15:30
Suzan Nagel, Coordinator for Town of Black Diamond	Family and Community Support Services Association of Alberta	October 28, 2021, 15:30
Chad Cole, Lieutenant	Salvation Army, Foothills Church, and Community Services	December 3, 2021, 13:00
People with Lived Experience		
(Receiving Subsidy)²		
S1		January 7, 2022, 11:00
W		January 27, 2022, 17:00
S2		January 31, 2022, 12:00

² To protect the privacy of these individuals, only the initial of their first names are used.

Interview outcomes for municipal staff, housing providers and the development community were previously analyzed and can be found in Appendix A. Outcomes for interviews for those with lived experience are summarized below.

LIVED EXPERIENCE INTERVIEW SUMMARY

- **Reasons for current living situation.** Interviewees found themselves in precarious living situations due to a change in family situation (breakdown in partner relationship), precarious employment during COVID, length of waitlists for housing, not able to access family assets (due to break down in partner relationship), having to move further from municipal centres to find affordable housing.
- **Some things are working well.** Interviewees are receiving housing subsidies to cover housing costs, housing is suitable for their family size, they had support in their housing search from service organizations.
- **Processes could be improved.** Interviewees would like better coordination between agencies and more support for moving through the process as they are in quite vulnerable situations and don't always have access to the documentation needed to complete complicated application forms for support; they would like to be treated with dignity and respect (one interviewee noted it was easier to work through the process to receive disability where she was mistreated by Alberta Works for leaving an abusive situation).
- **Need more housing availability.** There simply isn't enough affordable housing where people need it – close to friends, family, and amenities. This is forcing people further away from amenity centres, which is leading to potential increased costs (transportation) and isolation.
- **Services and support need to be more equitable.** Support providers are not looking at the uniqueness of each individual's situation to provide services accordingly.
- **Support for having pets.** One interviewee suggested more allowance for pets, as they do help with mental wellness is needed.
- **Costs are rising and support payments are not.** Food, transportation, and utility costs are rising, and support payments are not increasing to match. People living rurally are receiving \$100 less a month than their urban counterparts. People are paid less by employers in more rural settings.
- **The impacts of COVID are still very real.** People are having difficulty finding secure employment without being penalized by support payment providers.

COMMUNITY WORKSHOPS

We developed and facilitated four virtual workshops, each focusing on different actors in the housing industry. The workshop agendas and detailed outcomes can be found in Appendix B.

Table 2. Workshop details

Workshop Focus	Date/Time (MT)	# Of Participants
Non-market housing providers and municipal staff	November 16, 2021 14:00 – 16:00	2
Community service providers	November 17, 2021 14:00 – 16:00	13
Developers and builders	November 30, 2021 14:00 – 16:00	1
Municipal Councils and CAOs	December 1, 2021 14:00 – 16:00	6
Total Participants		22

WORKSHOP OUTCOMES SUMMARY

- **More support is needed across the board.** To support seniors, youth, people with mental health and substance use challenges. Better and more affordable transportation options are needed. And external costs such as childcare and utility reconnection charges need to be addressed.
- **More variety in housing types, tenure, and size is needed.** There is a need for more rental studio and larger rental units, more accessible housing, and more innovation.
- **Lack of adequate and suitable housing is causing stress.** People are feeling isolated, families and support networks are separating, and people are experiencing mental health challenges as a result.
- **Coordination between agencies is working.** Agency collaboration is helping provide support.
- **COVID is impacting the frontline care and social service sectors.** Turnover has had a huge impact and the sector is losing people due to retirement, fatigue, and low wages.
- **Development mindset needs to shift.** Municipalities need to demand responsive development from developers and prioritize housing that meets needs.
- **We need innovation, creativity, and risk takers.** Developers need to understand they have a responsibility to respond to housing need and municipalities need to be leaders in demanding inclusive neighbourhoods and supporting and creating partnerships and advocating for more funding.
- **Perception of who renters are needs to change.** Especially in single family housing municipalities, the myth about who is a renter needs to shift.

SURVEY OUTCOMES

Three surveys were developed and distributed as part of our engagement work: one survey for developers (online), one survey for current residents living in affordable housing or recipients of subsidies (online and hardcopies were made available) and one survey for those on waitlists with Westwinds Communities (online). Key takeaways from each survey are presented below. Detailed outcomes from the surveys are presented in Appendices C (Developer Survey), D (Resident Survey) and E (Waitlist Survey).

DEVELOPER SURVEY

The survey ran from October 18 to December 1, 2021 and there were three responses. Developers were emailed an invitation to participate in the survey.

Developer survey key takeaways

- **Developers have experience in a variety of housing products.** This is reflected in the amount of rental stock in each municipality. However, there has been a decrease in new stock since 2010.
- **There is interest in developing affordable housing.** Some developers are interested in developing affordable housing and cite lack of funding available from CMHC and lack of interest in municipal governments to partner on projects.

WAITLIST SURVEY

The survey ran from January 18 to January 30, 2022 and there were 80 responses. Those on waitlists were emailed an invitation to respond to the survey.

Waitlist survey key takeaways

- Housing is not affordable, adequate or suitable.
 - It is likely that households are paying more than 30% of their income on housing.
- People are coming up against challenges in their housing searches.
 - People are experiencing discrimination based on income, race and family status.
 - It is difficult to find housing with a pet
- Transportation is a challenge.
- People are balancing paying rent or buying food.
- People are looking for different things if they move.
 - Most respondents want to live in Okotoks or Claresholm, where there is already 30% social housing for households.
- Demographics of those who responded.
 - Most of the respondents are living in rental or subsidized housing.
 - Many of the respondents are between the ages of 20-34, women, white, and have an intellectual or physical disability.
 - They are single or single parent households and employed full-time.

RESIDENT SURVEY

The survey ran from November 22 to December 6, 2021 and there were 79 responses (12 online and 67 hardcopies). Residents were emailed an invitation to participate in the survey and posters were put up at each building so people could also access a hardcopy version.

Resident survey key findings

- Overall, residents are satisfied with their housing situation.
- People are facing challenges in their search for housing.
- People want to be allowed to have pets.
- People want to live closer to family in more affordable housing and want more room.
- Demographics of those who responded.
 - Respondents were older, women, white, retired and living in subsidized housing.
 - They were almost evenly split on having a disability or not.
- It is possible that residents are paying more than 30% of their income on housing.

APPENDIX A. INTERVIEW QUESTIONS + OUTCOMES

INTERVIEW QUESTIONS

PROJECT PARTNERS (MUNICIPALITIES)

1. What challenges do you see for housing development currently and over the next five years and in the next 10 years?
2. Where do you see gaps in the housing market (product available versus need)?
3. What incentives does your municipality/organization offer that would help attract different housing forms (townhouses, 4-plexes, multi-unit dwellings)?
4. Do you have experience accessing grant funding or loans for non-market rental housing?
5. What is the best way to engage with you and your colleagues going forward (survey, workshop, other)?

HOUSING PROVIDERS

1. What would you say are the biggest barriers for your clients to access affordable housing?
2. What are doing now that is working well for affordable housing?
3. What are your biggest barriers to help get your clients into affordable housing?
4. What are the housing needs of your clients?
5. What is your experience accessing grant funding or loans for non-market rental housing?
6. What data do you have available to share about your clients who access or need affordable housing?
7. We are planning on hosting focussed conversations with the community you serve. Can you describe ways that would be best to engage with them (e.g., virtual focus group or workshop, survey, other)? Are their barriers we need to address to help them participate (e.g., access to technology, childcare, etc.)?

SOCIAL SERVICE / COMMUNITY SERVING ORGANIZATIONS

1. What would you say are the biggest barriers for your clients to access affordable housing?
2. What are your biggest barriers to help get your clients into affordable housing?
3. What are the housing needs of your clients?
4. What data do you have available to share about your clients who access or need affordable housing?
5. We are planning on hosting focussed conversations with the community you serve. Can you describe ways that would be best to engage with them (e.g., virtual focus group or workshop, survey, other)? Are their barriers we need to address to help them participate (e.g., access to technology, childcare, etc.)?

OUTCOMES

The following section summarizes the outcomes from the interview sessions.

WHAT IS WORKING WELL

Interviewees described the following as working well:

Nonprofit housing providers

- **Partnerships with agencies.** Building relationships to get support for clients
- **Direct to tenant subsidies.** Good for individuals and allows them to access housing (even market housing) in locations that work for them.
- **Attention to tenants and operations and maintenance.** Resolving tenant issues quickly. And maintaining a high level of maintenance and upkeep.
- **Maintaining below market rent.** Rents are 10% below market value (including heat and water). Tenants pay rent, electricity, and WiFi.
- **Screening tenants.** Important to get responsible, community minded people. Good community atmosphere that is safe. Not afraid to do evictions.

CHALLENGES

Municipal

Both

- **Cost.** Private sector may not want to invest in affordable housing without encouragement from local governments.
- **Council and developer buy-in.** Difficult to get developers and council interested in different housing forms. (e.g., laneway and carriage houses, microhomes, single family lot subdivision). Council must get comfortable with unique types of housing and offering off-site levies or tax-exempt status for affordable housing.
- **COVID recovery.** People want to spend their resources on experiences rather than a house. People are moving to smaller centres to get more for their money in housing creating a housing boom in smaller centres and driving up housing prices (including rents).
- **Development culture.** Alberta development is disconnected from the social fabric of communities and their needs, less desire to be creative. Need to convince developers to spread affordable housing and rental housing throughout communities to avoid creating enclaves. Developers want tax exemption status when pursuing CMHC funding. Developers are used to and like single family housing product.
- **Perceptions of different housing forms and tenure.** Perceptions around manufactured home parks needs to be addressed as well as who renters are. Currently municipal staff even treat renters differently.
- **Expectations of renters.** Need to shift to understand it is ok to rent older buildings.
- **Need tools and incentives.** Need a solid framework to bring in secondary suites. Need to work with council on incentives (and council needs to be brave in their leadership here).
 - Need tools to close off roads and access to create more developable land (provincial jurisdiction for towns)
 - Can waive taxes on the affordable portion of development. Can't waive building or development permit costs

- Need to address parking requirements. Houses are close together making parking on-site a challenge and people have vehicles because they typically aren't working locally

High River

- **Developer buy-in and developable land.** Always a challenge to get developers to build affordable housing. There are large tracts of land held by developers who are not thinking about what is best for community. There is a lot of land in flood way and fringe and park that people also value.

Black Diamond

- **Not enough developable land.** Black Diamond is running out of lots to develop. They have about 18 to 20 residential lots left. They also have some existing single-family houses and uses on land that can change. Can redesignate to allow rowhouses or townhouses.
- **Developers comfortable with a product that is not responsive to need.** Developers like building detached single family dwellings.
- **Housing that is affordable for local employment opportunities.** Most of the jobs in smaller centre are service-oriented (retail, health care, etc.) that are entry level or minimum wage paying positions making it difficult to be able to afford housing working a full-time position.

OPPORTUNITIES

High River

- **Innovative zoning bylaw.** Options for encouraging secondary suites, drive for smart growth and increasing density in core. Can use levies to get affordability threshold down.

GAPS IN THE MARKET

The following gaps in the market were identified by municipal interviewees.

Both

- **Diversity in housing tenure.** There are limited coop housing or different tenure models available (High River does have one coop housing development).
- **Income gap.** Most people working in each town are working minimum wage jobs and there is a lack of lower and entry level housing for both rent and purchase.

High River

- **Housing for employees.** High River is well positioned attract people with reasonable housing prices.
- **Different tenure needs.** Rowhouses with good integrated outdoor space for children. Coop housing.

Black Diamond

- **Diversity in housing form.** Rowhouses are needed with good, integrated outdoor space for children. Small scale housing with lots of stairs and not a lot of outdoor space aren't great for retirement families
- **Housing authority.** A housing authority could keep the market attainable.
- **Gaps across the board.** There are gaps in housing product across all demographics: families (single and dual parent families), young adults looking to remain in town, people in 50s-60s working service industry jobs, etc.

- **Development interest.** Have vacant zone land for affordable housing (8 years since last apartment building constructed). Permits have been issued and nothing built. (They do give grant extensions on deadlines if projects are progressing.)

MUNICIPAL INCENTIVES FOR AFFORDABLE HOUSING

Both municipalities

- **Need incentives from higher levels of government.** CMHC funding is not attractive enough to developers to take the risk on four to five storey apartment buildings. Need less restrictions on federal funding to not bind us in a certain direction on housing.

High River

- **Unique zoning bylaw.** Helps support affordable housing development.

Black Diamond

- **Reducing barriers.** Receptive to applications to zone land for multi-family and try to reduce barriers to development. Processing applications in a timely manner, though not fast tracking or giving preference to affordable housing applications. Granting variances for affordable housing (e.g., Main Street Village – variances granted to maximize the number of units).
- **Good development approvals process.** Get the developer all the application information up front so applications are complete and being available through process to answer questions.
- **Making connections to get housing constructed.** The municipality may be able connect people who are looking to do similar affordable housing projects to facilitate getting housing constructed.

HOUSING NEEDS

Housing needs were defined across interviewees from nonprofit housing and community service sectors.

- **Affordable housing.** Generally, the area needs more affordable housing across the board.
- **Income support from Alberta Works.** People need more financial assistance to help them secure housing.
- **Suitable housing for families.** Enough bedrooms so children of different genders and ages have their own bedrooms separate from each other and their parent(s). Housing for single parents who have children part time: one-bedroom units. Larger families (e.g., mom with four children) in need of housing with more than 3-bedrooms.
- **Housing and funding for singles.** People on income assistance: studio or one bedroom unit. There is not a lot of funding for single tenants. Older single men, between 50-65 who did physical labour jobs and can't do that anymore and lacking some basic housekeeping life skills. It is also more difficult to find housing for them. Demand is becoming less age and gender specific - young single people, who are just moving out are just as impacted with housing as older folks.
- **Housing supports.** Help with health and mental health issues and those who use substances to help keep residents in housing and avoid evictions. Services built into housing or nearby in the community. People who don't have identified disabilities don't fit

into typical agencies. Housing is not enough for youth. If a youth is finding themselves outside of their family home, they need support. A lot of the youth [McMan] serves (80%) have severe mental health and addictions issues and they need supports to be in place.

- **Affordable housing for people with disabilities.** Income supports for people with severe disabilities is \$1688/month and the average rent is \$950, so people are spending more than 50% of their income on housing.
- **Dignity in housing.** Currently some people are housed in some run-down buildings that aren't suitable for families with children and in areas that are not desirable. People also don't want to give up their pet and will live in inadequate or unsuitable housing or will bounce around from place to place to keep their pet companion.

Things that are going well (Rowan House and McMan):

- Families can get more support and with increase in child tax benefit, a lot of families are not struggling as much.
- McMan has a 1:8 ratio for case manager to youth, to keep them housed, help them develop budgeting skills, basic apt upkeep, finding employment, returning to school, transportation, benefits, food, etc.
- McMan also adopted a natural supports framework. They do an exploration with who is in the lives of their client and help them reconnect and ask those folks to help the client transition. McMan follows up with natural supports 3 months later. As a result, they are seeing shorter times for clients in programs by almost a year (may not be totally correlated). McMan does some work with natural supports (High Fidelity Wrap Around program) to help them.

BARRIERS TO HELP GET AFFORDABLE HOUSING

- **Income and poverty.** Single individuals make less income on income supports making the rental market unaffordable. Meeting Core Need Income Threshold to qualify for affordable housing. For Main Street Village, unless applicant also has a rent subsidy, they aren't qualifying for the minimum income requirement. Some people need to choose between feeding themselves and their families or having housing.
- **Supply.** There are a limited number of rentals, which drives up price. There are a limited number of affordable units available (people end up on wait lists or must move outside their community). Vacancies come up for rent and are gone quickly which drives up costs. Affordable one bedrooms are non-existent in community (Black Diamond). [Main Street Village's] eight, one-bedroom units have had one turnover in five years (rent \$680). Few landlords in town that offer lower cost units. If someone gets evicted from one place there are not likely to be landlords interested in renting to them. There are more affordable units for families and single parents.
 - Single men tend to rent a room in a house or rent a motel room. There are also instances of people living in condemned buildings.
- **Application process + waitlists.** This can be overwhelming for people in crisis, collecting documentation, etc. Waitlists can be lengthy.
- **Transportation and local affordability.** Affordable housing is in one community, but someone's job is elsewhere, and they don't have transportation or can't afford the gas.

- **Allowing pets.** Affordable housing doesn't allow for pets, so those with pets have a hard time securing housing (landlords are legally required to accommodate service animals).
- **References.** Some people have difficulty getting references from previous landlords where they may have been evicted or a partner was abusive and now, they are not able to get references. Landlords can be picky because they have so many applicants, so choosing more desirable applicants.
- **Private policies** (Main Street Village). Private policies can be restrictive to lifestyle and life choices, for example, Main Street Village has some of the following policies:
 - Don't allow pets (to minimize damage and keep noise (barking) levels down).
 - Moving to non-smoking accommodation (health reasons).
- **Mobility issues.** Some people have mobility issues and housing isn't available in designs that accommodate their needs. (Main Street Village does have 16 ground-level units (12 barrier-free) and these are in high demand. Seniors move in there and don't leave, so not a lot of turnovers.)
- **Lack of supportive housing in home communities.** This impacts youth, seniors and people needing mental health support. There are seniors and folks with mental health issues and housing models that are not equipped to support them.
- In rural areas resources are scarce. Youth in rural areas tend to gravitate to the city where resources are and then they don't know anyone (peers or family), putting them at greater risk. There is a desire to keep youth in their communities, but there is a lack of funding around this issue in rural areas and a lack of education (e.g., homelessness is not nearly as visible). People also can have difficulty getting a good reference from a previous landlord because of their mental health issues. People also need resources to help them manage the small budgets of money they must support themselves.
- **COVID.** We've been finding the impact of the pandemic on young people is that mental health and addictions are more complex for them. Even if we find housing, we are seeing more evictions due to damage to property and not paying rent on time.
- **Other considerations.** People will move to stay with family without fully considering whether that will work out and find themselves without housing. People will move for work and when they arrive, the work is no longer available. Some farmers and ranchers will let single men park a trailer on their property – then there are concerns with access to water and heating.

EXPERIENCE ACCESSING GRANT FUNDING

Overall, only one of the interviewees had experience with CHMC funding (Main Street Village).

High River

- Took out bank loans to build Mundy Park and Currie Sound and are looking to refinancing those loans (25–30-year pseudo mortgages) at a lower interest rate to reinvest in those assets.
- Does not have an asset management structure
- Other interviewees recognize partnerships with organizations with capacity to support external applications for funding are needed.

- Municipal participants recognized that local governments aren't good at planning well for on-going affordable housing needs (e.g., High River is struggling to maintain Mundy Park)

Rowan house

- Receives funding primarily from Children Services and some funding from FCSS for programing.

Main Street

- Provincial seniors housing grants for Phase 1
- CMHC funding for Phase 2 (program no longer available)

DATA

Rowan House

- Provided annual reports

Main Street Village

- Shared unit breakdown across apartments and townhouses

# Units by type	Apartment (32)	Townhouses (12)
Studio	0	0
One bedroom	18	0
Two bedrooms	11	8
Three bedrooms	3	4

- They get four calls a month without advertising for the one-bedroom units

McMan³

- Can connect us to the Okotoks Family Resource Centre and Calgary Homeless Foundation to reach youth experiencing homelessness

Salvation Army

- Sent demographics they track

HOW BEST TO ENGAGE GOING FORWARD

Interviewees were asked how best we can keep them, and their colleagues and communities engaged in this project.

- Workshops. Workshops are good - with brainstorming with colleagues. Two hours is a good timeframe.
- Would like to hear from residents about what they need and want
- Focus groups. In shelter focus group, bringing people together and offer that and facilitate on site through virtual means
- Survey. Main Street Village: open to participating in a survey or answering specific follow up questions, otherwise plate is full. Hard copy survey might work for Rowan House residents. (Honoraria might also help, though FCSS struggles to give people money directly

³ Despite numerous attempts to reach these organizations to request access to the data, we received no responses.

due to addictions issues, so a grocery card might be better.) It is difficult to get these populations to participate in ARDN surveys too.

- Technology can be an issue. Most people who struggle with housing security won't have tech to access virtual meetings. For those living in emergency shelter and transitional housing - Outreach: may be difficult for confidentiality; phone call or virtual best option (Rowan House). They can promote engagement through staff (Rowan House) and provide space in the office for people to participate.
- Telephone interviews. Rowan House could also reach out to a few people for us to conduct phone interviews and provide space for people to take the call.
- Engaging rural youth. McMan suggests reaching out to rural youth through the Okotoks Family Resource centre.

OTHER OBSERVATIONS

Participants also shared how they think this information might be useful:

- Can use that information to advocate to developers and the province
- Connecting different agencies with each other and with local governments. Local governments need to work in collaboration and need to work in partnership and recognize they need to integrate Westwinds in more of what they do. There are 15 different agencies in town (High River) who manage the social fabric of the community - need to be working better together.

LIVED EXPERIENCE INTERVIEW QUESTIONS

The following were questions asked of three participants with lived experience with precarious housing situations.

1. What are your housing needs?
2. What is working well for you with your housing?
3. What is your current housing situation?
4. What worked well for your housing search?
5. What would you say have been the biggest challenges for you to access housing?
6. What suggestions would you make for improving the process?
7. Anything else you'd like to add?

LIVED EXPERIENCE INTERVIEW OUTCOMES

Three interviews were conducted with women with lived experience of homelessness, difficulty accessing housing and receiving subsidy. Connections were made for these interviews through Rowan House. Each interviewee was receiving subsidy for a rental unit through Westwinds Communities, though the unit is not a Westwinds Communities unit.

All three interviewees were single mothers living with their children, some with pets. Many had difficulty accessing housing in a community they wanted due to lack of availability, lack of affordability and lack of allowance for pets. Subsidy recipients are still paying over 30% of their income on rent, one respondent is paying 56%.

Reasons for current living situation

Reasons for their current living situation include:

- **Change in family situation.** Each of the interviewees found themselves in their current living situation due to a breakdown in relationship with their partner and father of their child(ren). One interviewee was previously living in a house owned by her partner (common law spouse) and has nothing in her name.
- **Precarious employment situations.** One respondent was a working unpaid labour as a stay at home parent when she had to leave her housing situation and found it difficult to rent without paid employment. Once she got employment, she suffered an injury and was left disabled, and her landlord threatened to kick her out. Another interviewee was laid off three times due to COVID.
- **Waitlists are an impediment.** Two interviewees said there was no room in the women's shelter for them waitlist for Westwinds Communities' housing was too long.
- **Housing needs not entirely being met.** Of the three interviewees, one would like to live closer to amenities (walking distance). One interviewee shared that she took housing that needed repairs because it was all that was affordable and now, she is nervous to approach the landlord to conduct repairs as she may be seen as complaining and worried her housing security may be threatened.
- **Not able to access family assets.** One respondent shared that, although she is named on the mortgage of her house, where her spouse now lives, she does not have access to that asset. This interviewee also can't access legal aid because of joint assets resulting in a false inflation of her financial situation.
- **Having to move further from centres to access affordable housing.** Each of the three women interviewed are living further from commercial and amenity centres, due to the price of housing, and shared that they were not familiar with the area they moved to. This resulted in one interviewee having to get a car, which she needs to hide from Alberta Works as she may get penalized on her support payments.
- **Ex-partner fighting spousal support.** One interviewee shared that her ex-partner is fighting paying her spousal support further exacerbating her financial situation.
- **Support payment restrictions.** Several interviewees cited restrictions on support payments leaving them in a spiral of dependence on the system as they are not able to bring in additional income or their support payment is at risk of being cut off⁴.
- **Difficulty accessing support payments.** To access Alberta Works support payments, one interviewee was told she had to be out of her marital address, but had no housing secured. One interviewee wants to return to school to retrain and Alberta Works won't support that.

⁴ Note that individuals on support payments can earn up to \$230 per month and not have their support payments impacted. This interviewee may not have known that.

What is working well

- **Receiving subsidy.** All three interviewees are receiving subsidy that helps cover monthly rental payments. Some had financial support from family. Housing is suitable for their family size.
- **Having support in housing search.** Interviewees cited having support in their housing search from organizations like Rowan House and Westwinds Communities as well as being directed to other supports was helpful.
- **Being able to cover damage deposit and first month's rent.** Some interviewees were able to cover upfront costs of moving such as damage deposit and first month's rent without having to use support payments.
- **Finding housing.** One interviewee secured housing because she happened to know the landlord and he rented to her from a pool of 700 hundred applicants. Other interviewees secured their housing through internet searches (kijiji or rent faster).

Suggestions for improving the process

- **Support for moving through the process.** Interviewees were navigating these systems without employment or credit and suffering from low self-esteem and confidence. One interviewee suggested the women's shelter provided better support for accessing funds and support and that there was a lot of information required from Westwinds Communities to access subsidy. Women fleeing domestic situations don't always have access to documents or printers to share information. One interviewee shared that she was mistreated by Alberta Works when she was leaving an abusive situation but receiving disability from them was an easier process.
- **Better coordination between agencies.** Interviewees shared experiences of being bounced around to different agencies and having to go to numerous agencies to seek support. A more streamlined and coordinated process would be appreciated especially given the stressful situation people find themselves in when seeking these kinds of supports. Plus finding, applying for, and securing support takes a lot of time while living through a stressful life circumstance.
- **More housing availability.** There simply isn't enough affordable housing where people need it – close to friends, family, and amenities. This is forcing people further away from amenity centres, which is leading to potential increased costs (transportation) and isolation.
- **Services and support need to be more equitable.** Support providers are not looking at the uniqueness of each individual's situation to provide services accordingly.
- **Support for having pets.** One interviewee suggested more allowance for pets, as they do help with mental wellness (especially when children are involved in divorce situations) is needed.

Other observations

- **Costs are rising and support payments are not.** Food, transportation, and utility costs are rising, and support payments are not increasing to match.
- **Rural households receive less money.** People living rurally are receiving \$100 less a month than their urban counterparts⁵.
- **People are paid less in rural areas and costs are rising.** People are paid less by employers in more rural settings and utility, food, and transportation costs are higher.
- **The impacts of COVID are still very real.** People are having difficulty finding secure employment without being penalized by support payment providers.

⁵ Note: there is no difference in support payments. It is unclear why the interviewee thought this.

APPENDIX B. WORKSHOP AGENDA + DETAILED OUTCOMES

AGENDA

1. Acknowledgement + Introductions
2. Staff Presentation
 - a. Project background
 - b. Project process and timeline overview
 - c. Anticipated outcomes
3. Questions
4. Community Agreements
5. Data presentation
6. Qualitative data - Interview outcomes
7. Quantitative data - Current context
 - a. Existing unit size
 - b. Income levels
 - c. Demographics – things to note
 - d. Gaps in data
8. Quantitative data - Projected Need – 5- and 10-year horizons
 - a. What does supply need to look like to meet need
 - b. Gaps in data

Move to break out groups

INTERACTIVE ACTIVITY: CURRENT NEEDS (25 MIN)

9. Activity: In what ways does the data presented reflect or not reflect what you are currently seeing on the ground?
10. What challenges, barriers and unmet needs exist currently in housing and housing-related services?
11. What impacts do these barriers or unmet needs have on.... (health, youth/families, economy)?
12. What are the reasons you understand for clients losing their affordable housing?
13. In what ways can clients be better equipped and set up to retain their affordable housing?

Break (5 min)

INTERACTIVE ACTIVITY: FUTURE NEEDS AND OPPORTUNITIES (25 MIN)

14. What are some current successes and potential opportunities to help address housing needs?
15. What challenges in housing and housing related services do you anticipate in the future?
16. What are your perceptions of what the housing market is doing?

End break out groups - join in main room

17. Report out
18. Next steps + thank yous

WORKSHOP OUTCOMES

The following provides an overall summary from workshops conducted with the non-profit housing sector, service providers, developers, and municipalities. Detailed outcomes are presented after.

MORE SUPPORT IS NEEDED ACROSS THE BOARD.

- **More support for mental health and substance use challenges.** People with mental health challenges and those using substances need supports to help them stay in housing.
- **Better programs for those receiving income support.** Renters receiving income support payments need better access to programs to help them manage money.
- **Understanding renter/landlord roles and responsibilities.** Renters and tenants need programs to better understand their roles and responsibilities.
- **More affordable and accessible transportation.** Transportation support, including transit and better transit scheduling is needed for seniors to meet basic needs and for households with no access to a vehicle.
- **Medication reminders.** Seniors need help with medication reminders.
- **More options to age in place.** Seniors need more options and more accessible and affordable housing options to transition out of single families houses while still aging-in-place.
- **Address the costs of childcare.** Costs of childcare can be overwhelming especially for families with more than one child.
- **Advocate to utility companies.** Reconnection rates which are astronomical and get people behind in payments, keeping them in the cycle of poverty.
- **Meet complex needs.** Need more group homes locally for people with disabilities – they don't fit into rental subsidy programs.
- **Need housing for those making minimum wage.** Workforce housing is needed that aligns entry-level and minimum wage paying jobs with rents.
- **Advocate for more funding from higher levels of government.** Municipalities need coordinate and advocate to higher levels of government for more funding for housing, especially for smaller centres.
- **Youth have specific needs.** Programs are needed to help support youth in crisis in the short and long-term. Youth also don't qualify for subsidy programs which can lead them to precarious and unsafe living conditions. Youth need more access to funding to cover the costs of living and help managing money.

MORE VARIETY IN HOUSING TYPES, TENURE, AND SIZE IS NEEDED.

- **Studio and larger units.** There is a need for (non-senior) studios and one-bedroom units and larger units for families. Developers are hesitant to build those as 2-bedrooms are more feasible for them.
- **More accessible housing.** People with mobility choices need access to better housing.
- **Diverse tenure.** Explore rent-to-own programs.

- **Think outside the box.** Create opportunities for seniors and youth to live together (done in other countries and now in Canada through [Happipad](#)). This helps with loneliness and creates more of a community, while providing adequate and suitable housing opportunities.

LACK OF ADEQUATE AND SUITABLE HOUSING IS CAUSING STRESS.

- **People feel isolated due to lack of housing choice.** Not having housing available where you work or where you grew up makes it difficult for people to put down roots. People are experiencing a lack of sense of home or sense of community when they can't find housing. People are experiencing stress from unhealthy coping mechanisms and keeps them in a vicious cycle. People being pushed out of their home communities due to lack of housing or services and they lose their social connections and family supports.
- **Access to reliable and affordable transportation is a barrier.** People are having difficulty attending medical appointments and juggling the demands of parenting with small children where there is no transit or where transit schedules don't fit their needs.
- **Not allowing pets is causing problems.** Not allowing pets in affordable housing means people sometimes forego more adequate or suitable housing to keep their pet. Also, people are experiencing more isolation because they can't get a pet.
- **Lack of access to adequate, suitable, and affordable housing is impacting mental health, separating families, and holding people back.** Not having access to affordable, adequate, or suitable housing means people are experiencing more mental health challenges and some people are not able to have custody of their children. Some people forego better paying jobs to keep their affordable housing. People are staying in unsafe relationships (and in cycles of domestic violence) because there is a lack of options.

COORDINATION BETWEEN AGENCIES IS WORKING.

- **Inter-agency work is effective.** Inter-agency collaboration is keeping lines of communication open, so support is available and messaging to clients is consistent.

COVID IS IMPACTING THE FRONTLINE CARE AND SOCIAL SERVICE SECTOR.

- **Turnover is huge.** The sector is in a rebuilding phase and has experienced huge turnover resulting in a loss of institutional knowledge and loss of relationships.
- **Many contributing factors are at play.** The sector is losing people due to retirement, fatigue, low wages, and competition from similar organizations.

DEVELOPMENT MINDSET NEEDS TO SHIFT.

- **Construction costs continue to rise.** Developers need to turn to more cost-effective housing types that meet needs. Municipalities need to demand housing needs are met through the development process.
- **Municipal process and priorities need to meet needs.** Municipalities need to use all tools available to them to meet needs (e.g., allow more than one unit on or subdivision of a

single parcel, streamline approvals for multi-unit, affordable developments, partner to access government funding, etc.).

WE NEED INNOVATION, CREATIVITY, AND RISK TAKERS.

- **Developers need to be willing to take on more risk.** Developers need to understand their responsibility to address the variety of housing needs. Be willing to partner to address needs.
- **Partnerships work and get federal funding.** Municipalities need to encourage, be part of and facilitate more partnerships between the private and non-profit sector.
- **Require inclusive neighbourhoods.** Municipalities need to encourage, incentivize, and require inclusive neighbourhood development with the tools available to them so that more variety of housing is built to meet needs.
- **Municipalities have a leadership role.** Municipalities have a role to help build capacity in and support partnerships with the non-profit sector.

PERCEPTION OF WHO RENTERS ARE NEEDS TO CHANGE.

- **Need community buy-in.** We the community to understand who needs rental housing and that not everyone is able to or wants to own a home. This can be challenging in predominantly single-family municipalities.
- **Need to manage expectations.** Share information with people about what the housing can look like and the positive impacts it can have on communities to prevent NIMBY-ism.

DETAILED WORKSHOP OUTCOMES: NON-PROFIT HOUSING PROVIDERS

In what ways does the data presented reflect or not reflect what you are currently seeing on the ground?

- Subsidies are paid to tenants to offset the cost of renting in the secondary market
- Even with subsidies, people are struggling to pay rent monthly
- Many rentals have sold because demand for housing has gone up, so that housing is removed from the rental market, driving rents up further
- Housing that used to contain rental units that were sold are not coming back online as rental units

What challenges, barriers and unmet needs exist currently in housing and housing-related services?

- Meeting the needs of seniors who need extra support
- People don't know about our facility, and we are currently operating at less than capacity (and less than our breakeven point), so people get lost in nursing homes instead of putting in an application with us (name of facility)
- Pets is a big deal
- People get stuck in the community because they don't have access to decent transportation options

- Some people are not 'ideal tenant' material and have a hard time finding a landlord interested in renting to them
 - Some tenants are not compliant with the rules, violate tenancy agreements, don't keep units in a state of cleanliness, and don't make good neighbours – these behaviours would not be an issue in single family housing
- Some people don't have a rental history, so getting a reference is difficult
- More issues in multi-unit buildings with noise complaints
 - Some people with mental health issues find it difficult to co-habitat in multi-unit buildings

What impacts do these barriers or unmet needs have on.... (health, youth/families, economy)?

- Families are living in RVs without access to clean drinking water resulting in lack of appropriate meals, lack of access to services. No available housing in High River.
 - Not having an address can impact employment prospects
- People are not able to gain or have custody of their children because they can't secure housing
- Barriers are compounded
- Increased mental health issues

What are the reasons you understand for clients losing their affordable housing?

- Other debt loads people find themselves carrying contribute to general unaffordability of life (e.g., student loans, credit cards, low-paying entry level jobs)

In what ways can clients be better equipped and set up to retain their affordable housing?

- Creation of ready to rent programs where people learn money management skills
- Tenant support workers as liaison to community services and online programs
- Programs to help people understand their rights and responsibilities as tenants, learn to communicate with landlords
- Some people forego better paying jobs to keep their affordable housing – may be an underlying function of mental health
 - There are no services to help people find new housing if their income prices them out of affordable housing
- Costs of childcare in single parent families with more than one child means remaining 'disposable' income is slightly more than someone on income support

What supports are available specifically to keep seniors in housing?

- There is a lot of support for seniors from a homecare perspective
- Because of COVID, medication reminders are now over the phone instead of in person
- Government announced more money for home care
- Seniors lodge program home care continues to see a decrease in services

Other challenges people are experiencing:

- Access to childcare
- Access to adequate, reliable, and affordable transportation
- Substance use issue

What are some current successes and potential opportunities to help address housing needs?

- Working with other agencies and keeping lines of communication open so support is available and messaging to clients is consistent

What challenges in housing and housing related services do you anticipate in the future?

- Seniors may lose driver's license depending on their health and vision
- COVID impacts to non-profit sector staffing, lost a lot of people, new faces. People leaving sector due to retirement, fatigue, and loss of funding

What are your perceptions of what the housing market is doing?

- Hopeful that as construction costs rise, developers see it is cheaper to build multi-family (rather than single family) housing
- Need buy-in from the community, which can be difficult in single family municipalities. Residents are opposed to developments that aren't even near them.
 - Need to share information with people about what the housing can look like and the positive impacts it can have on communities
- Getting more than one home on a single-family lot
- Homeowners not wanting "those people" in their neighbourhoods and it being difficult to decipher who exactly "those people" are

DETAILED WORKSHOP OUTCOMES: SERVICE PROVIDERS

In what ways does the data presented reflect or not reflect what you are currently seeing on the ground?

- Youth who are kicked out of their family homes don't have a place to go, some are able to couch surf, which has a limited timeframe
- No options for youth in crisis, short- or long-term
- Some youth can tap into funds by seeking Independent Student Status however, not able to cover the costs of living (including rent)
- Not a lot of housing inventory for people with pets
 - People will live in physically, environmentally, unhealthy, and unsafe housing to keep pets
- People who don't have good credit have limited options and news travels fast
- Not a huge variety of housing types available
- There is a need for studio and one-bedroom units and developers are hesitant to build those as 2-bedrooms are more feasible for them
- People with mobility choices have access to better housing

What impacts do these barriers or unmet needs have on.... (health, youth/families, economy)?

- People (especially youth) get involved in creative financing which can land them in the judicial system becoming an increased demand on social services
- There is a lack of resources for younger people who have disabilities – don't qualify for Persons with Developmental Disabilities payments (e.g., one younger woman with a brain injury could no longer maintain her garden or clean her house and state of her home put her at risk of being evicted)
- People with significant mental health issues are at risk of losing tenancy
- Not enough funding to support people through external services and then we see a decline in mental and physical health when people are not supported appropriately in their homes

What are the reasons you understand for clients losing their affordable housing?

- Some people take in unhoused friends, putting them at risk of losing their housing by breaking lease rules
- When there is a lack of inventory, trying to house 2 to 3 people instead of just one

In what ways can clients be better equipped and set up to retain their affordable housing?

- People need support to manage their money
- Not a lot of people access the service of having their rent paid directly to the landlord through their income support or AISH program and some people fall behind in paying their rent
- Need to advocate to utility companies about reconnection rates which are astronomical and get people behind in payments again

Other challenges:

- Mental health
- Loneliness and isolation, especially for youth just starting out and recently widowed people
- Recently widowed have all this house and are challenged to keep up with mortgage payments
 - Nowhere to move if they want to sell
 - Exacerbated by potential mobility issues
- People are put at risk when there aren't safe places to go. People stay in unhealthy or abusive relationships making it difficult for them to make healthy life choices
- People being pushed out of their home communities due to lack of housing or services and they lose their social connections and family supports
- Need to consider more complex needs – need more group homes locally for people with disabilities – they don't fit into rental subsidy programs and purchasing a house for 3 people to share is not affordable

What are some current successes and potential opportunities to help address housing needs?

- Independent Student Status (accessed through social worker), though not heavily used (quite a process), has some money management support
- Combining seniors and youth living together (in other countries) – helps with loneliness and creates more of a community

What challenges in housing and housing related services do you anticipate in the future?

- Increase in independent, single seniors who want to live in affordable housing (2-bedroom for the space)
- Seniors becoming more computer savvy and not ready to move into senior independent living, which tend to have smaller units. People still want their independence

What are your perceptions of what the housing market is doing?

- Changes in insurance for disaster relief funds – one major event covered per property (not per owner), so major flooding events in 2008 and 2013 means some homes weren't insured
 - Will have to build differently

DETAILED WORKSHOP OUTCOMES: DEVELOPERS WORKSHOP

Because of the low turnout for this workshop, it was more of a conversation and didn't follow the same or similar line of questioning we had for other workshops. A summary of the conversation is presented below. (These notes are mostly from one participant as the second had to leave the meeting shortly after the discussion started.)

- Developers were curious about potential rent-to-own programs
- See a need for seniors' apartments proximate to seniors supportive housing for partners who don't need extra care or support to live nearby
- See a need for workforce housing, so people can live and work in the same community
- Rental market is depressed because of Alberta's economic challenges
- CMHC is looking for tri-party agreements to fund projects
- Looking for tax breaks from municipalities to develop affordable rental housing
- Developers need to show a profit on projects
- Experience is that municipal leaders may not be supportive of affordable housing projects, even if there is support at administrative level
- One developer was interested in building affordable housing, and has CMHC interested in providing financial support, but the developer wanted property taxes frozen for 10 years and wanted taxes waived on the building, the municipal council refused, though staff were supportive

DETAILED WORKSHOP OUTCOMES: MUNICIPAL WORKSHOP

Notes for this workshop are separated by municipality.

In what ways does the data presented reflect or not reflect what you are currently seeing on the ground?

High River

- Need for second stage housing – no development on the horizon
- Renters who are needing to pay less are losing out as landlords are working with supply and demand opportunities for increasing the amount they are charging.
- The data confirms my assumptions and what I have heard through the community. Fairly reflective.
- Houses are also selling quickly in High River

Black Diamond

- I think that the data presented reflects the current situation. Surprised regarding the amount of demand for 1 and 2 bedrooms, because that is not what I am hearing.
- I did not see the amount of the “couch surfing” numbers or if they have been counted as an “unground homeless” number
- Increase in rental income may be not only a demand issue, but also, we need to give consideration of the cost to have a rental suite: insurance, utilities, etc.
- I do see a lack of rental properties, affordable or otherwise.
- I didn’t know there was such a high number of residents who were living/paying so much above their means for housing.
- There is practically nothing for sale in Black Diamond now.

What challenges, barriers and unmet needs exist currently in housing and housing-related services?

High River

- Second stage housing
- Limited accessible and barrier-free housing
- Unsure if seniors' needs are being met when it comes to transitioning from own home to other community living styles (senior's independent living, etc.)
- Lack of creativity in designing and building affordable housing. Developers and builders want to build what they know and not venture from what brings them success – they are risk adverse
- Need more financial support from upper levels of government – they need to be quicker and nimbler to allow developers to take more risks

Black Diamond

- Limited accessible or barrier-free housing
- Limited opportunity to have smart housing concepts such as adaptable, 'grow older' housing
- Limited in higher density housing – no demand in market
- Minimum size of single-family houses may be too large from some to build new

- Developers not interested in building anything but single-family houses
- Developers have already purchased several house plans and don't want to gamble on smaller or different products
- Building a 4-plex is costly and has a low return on investment

What impacts do these barriers or unmet needs have on.... (health, youth/families, economy)?

High River

- Driving employees away
- Not being inclusive as a community and creating further divides
- Stress of having to choose between necessities of living (food versus shelter) and despair at not having any reprieve
 - Results in withdrawal from community engagement
 - Can cause or exacerbate mental health issues
- Residents getting stuck in a cycle because of the system

Black Diamond

- If we don't diversify housing stock, there is limited opportunity for school expansion and other community services to support families and grow our community
- Trends are to focus will be on two-income, households or early retirees who currently reside in the community for future housing
- Focus on snow removal versus playground upkeep
- Lack of diversity and inclusion opportunities for long-term community growth
- Will make it difficult for people to put down roots
- Lack of sense of home or sense of community
- Stress from unhealthy coping mechanisms

What are the challenges you are having as a municipality to address housing gaps?

High River

- Funding
- No developers showing interest in building affordable housing to serve the needs of the community
 - Focused on building 3-bedroom units when we need one-bedrooms because they can sell them if they don't rent
- Developers are risk adverse, so they lack creativity
- Fabric of High River changed after the 2013 flood
 - Attracted Cargill's – meat processing plant
- Developers are building to the bare minimum for barrier-free housing, so there is little flexibility

Black Diamond

- No understanding of what the housing gaps are
- Trying to understand the long-term vision of the community and our housing needs
- Cost of development impedes the cost of building affordable or attainable housing

- No land to develop
- No developers interested in developing affordable housing
- We have a lot of “historical” houses, and most are rentals. They are small (450 to 600 sf), not very appealing and overpriced

What are some current successes and potential opportunities you've completed to help address housing needs?

High River

- Our partnerships
- Some of the risk previous councils took on to build affordable rental housing
- Land use bylaw and its flexibility (form-based code) allows for inclusionary zoning
- Secondary suites were incentivized after the flood to encourage rental units
 - They are now diminishing in number

Black Diamond

- Partnerships
- Delaying levies and other development costs to have rental housing developed (e.g., of Main Street Village)
- External funding from CMHC (e.g., Main Street Village)
- Land swap with municipality and partnership between private developer and Westwinds to develop affordable housing
- Incentivized secondary suites (after flood, not great uptake)
- Secondary suites above garages (though not accessible)
- Need updates to building code to support more accessible units

How can the municipality use tools at its disposal to address housing needs?

High River

- Have a regular avenue to bring human service agencies together for a dialogue about housing

Black Diamond

- Develop partnerships with non-governmental organizations to support housing needs

What challenges in housing and housing related services do you anticipate in the future?

High River

- Capacity building in the non-profit sector

Black Diamond

- Capacity building in the non-profit sector
- Popular floor plans may not age well to accommodate owners' changing needs through aging
- Not a lot of (secondary market) rental properties for those with physical disabilities
- The cost of renting a home for a family can be almost more than a monthly mortgage payment

What are your perceptions of what the housing market is doing?

High River

- Demand and prices are increasing, further challenging affordability
- It is a seller's market, and we are seeing quick turnaround sales
- Everyone that is developing properties is looking to maximize profit margins

Black Diamond

- Promoting of the live/work environment, which is helpful to a growing community
- We need more duplexes
- If you build a nice rental unit, you are more likely to get nice renters
- There is no more opportunity to move from a starter home to a bigger home to a retirement home.
- The cost of selling a property has gone up a lot in the last decade. Fear is that it will go up more as the province deregulates land titles.

APPENDIX C. SURVEY RESPONSES

DEVELOPER SURVEY KEY TAKEAWAYS

A total of three surveys were completed by developers. Key takeaways from the developer survey are detailed below. Complete survey responses are presented in Appendix C.

Developers who responded to the survey have experience in a variety of housing products, which runs contrary to the housing products available in each of the study area communities.

Some developers are interested in developing affordable housing and cite lack of funding available from CMHC and lack of interest in municipal governments to partner on projects.

DEVELOPER SURVEY RESPONSES

Q1. How long have you worked in the housing sector?

Three respondents answered this question.

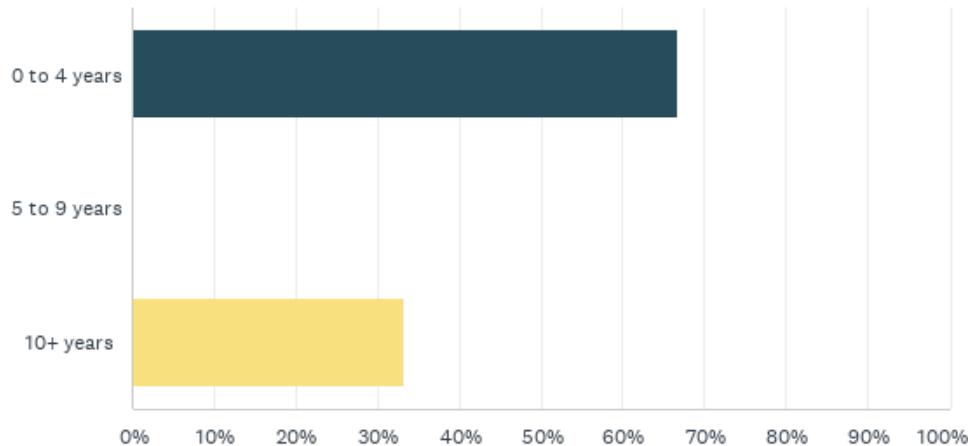


Figure 1. Length of time working in housing sector

Q2. What housing product(s) do you currently develop or construct? (respondents could select all that applied)

There was a total of eight selections made in response to this question.

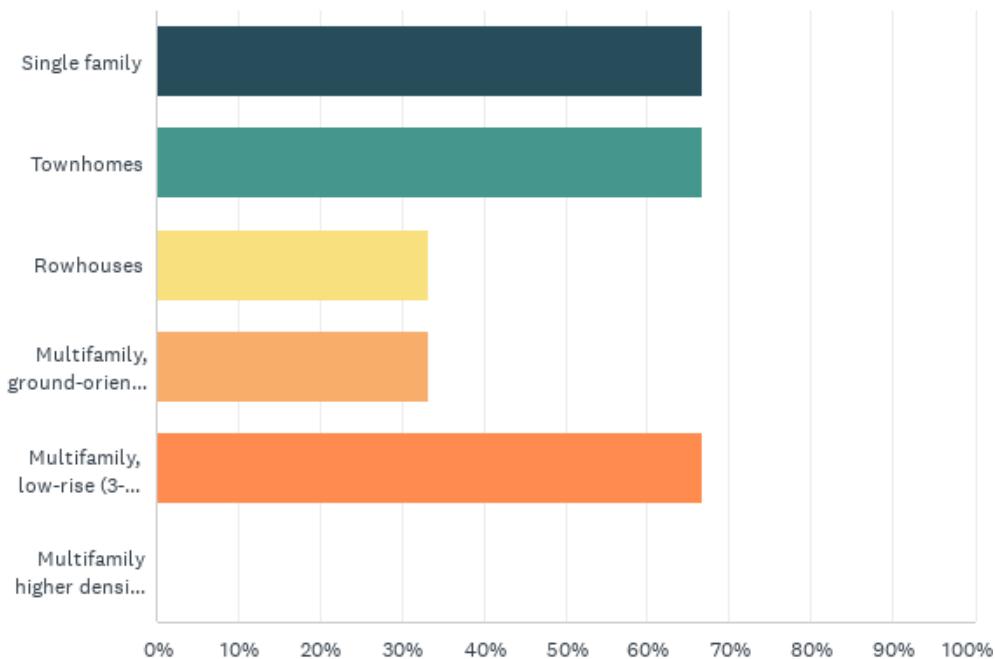


Figure 2. Housing products developers currently construct

Q3. Where do you currently develop or build housing?

There were a total of three responses to this question. The "other" response was Vulcan.

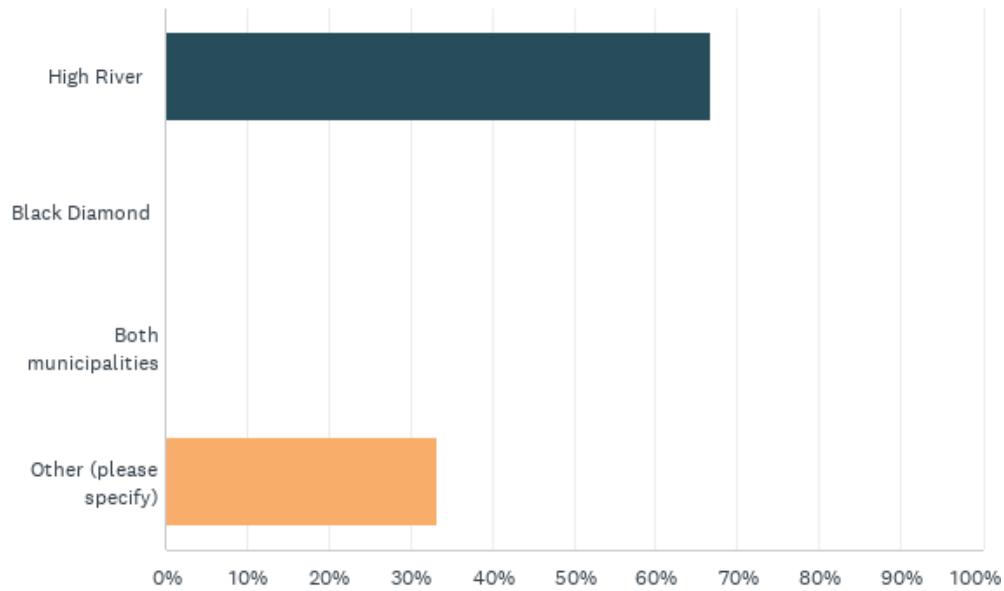


Figure 3. Where developers currently build housing

Q4: Do you see market demand shifting for housing type?

There were a total of three responses to this question. The "not sure" response was clarified with this comment: "I am very new to the industry and have not had a chance to survey the needs."

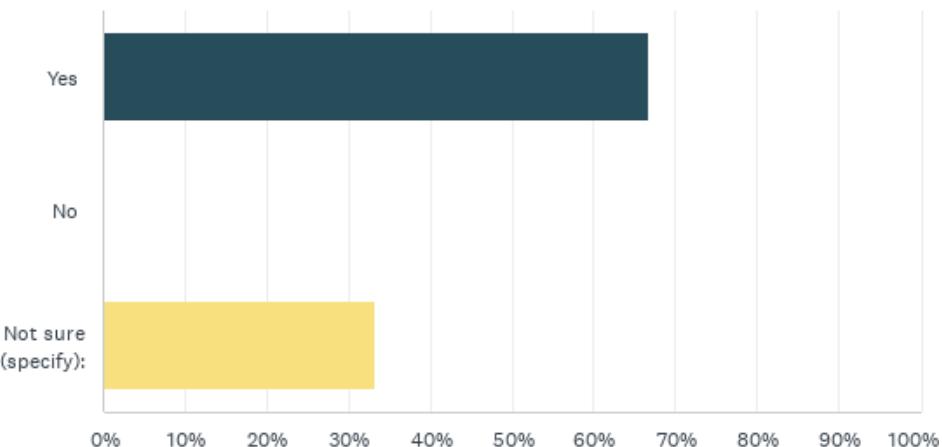


Figure 4. If market demand is shifting

Q5: If you answered yes above, where do you see the demand shifting to? (select all that apply)
 There were a total of two responses to this question. One respondent skipped this question.

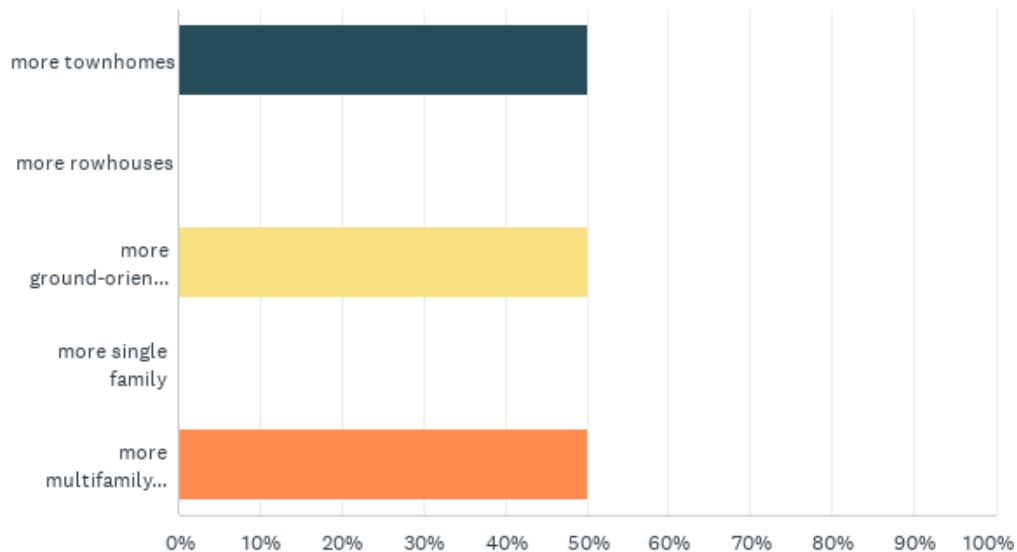


Figure 5. Where market demand is shifting to

Q7: Do you believe you have a role to play in helping to address housing affordability?
 There were a total of three responses to this question.

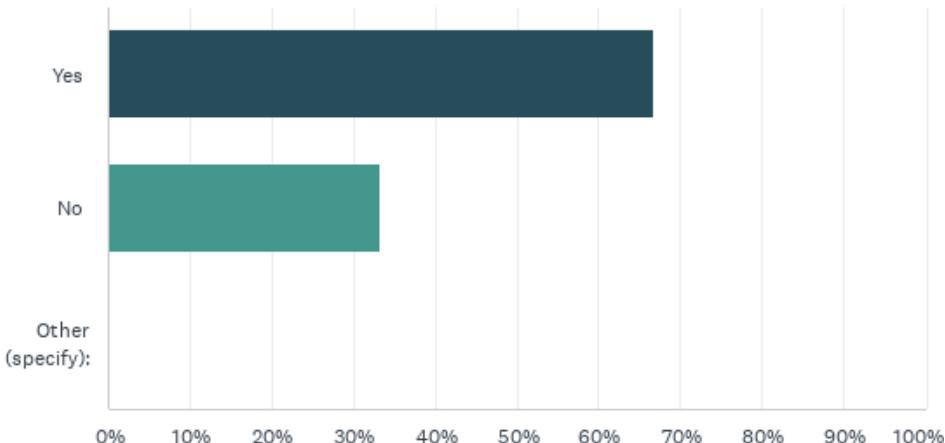


Figure 6. Whether respondents felt they have a role to play in housing affordability

Q. 8 What challenges related to development of affordable housing do you see in High River today? (answers have been slightly edited to improve readability)

- Not enough affordable housing
- A lack of support from the Canadian Mortgage and Housing Corporation. CMHC requires the Town's involvement, and the mayor is not willing to step up.

Q. 9 Looking ahead 10 years – what additional challenges do you foresee for developing affordable housing in High River?

- Interest in help decreased [*presumably from the municipality*]
- n/a

Q. 10 What challenges related to development of affordable housing do you see in Black Diamond today?

- Not enough interested in providing affordable accommodation [*presumably from the municipality*]

Q. 11 Looking ahead 10 years – what additional challenges do you foresee for developing affordable housing in Black Diamond?

- Interest in help decreased [*presumably from the municipality*]
- n/a

Q12: What is your level of interest in developing affordable housing?

There was a total of two responses to this question. One respondent skipped this question.

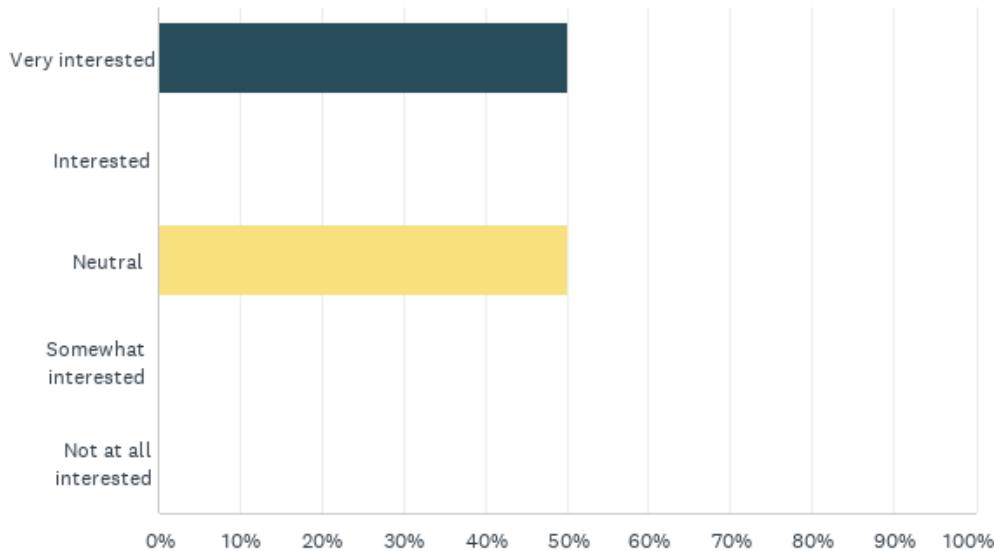


Figure 7. Level of interest to develop affordable housing

Q15: Have you participated in a partnership to develop affordable housing before (or currently)?

There was a total of two responses to this question. One respondent skipped this question.

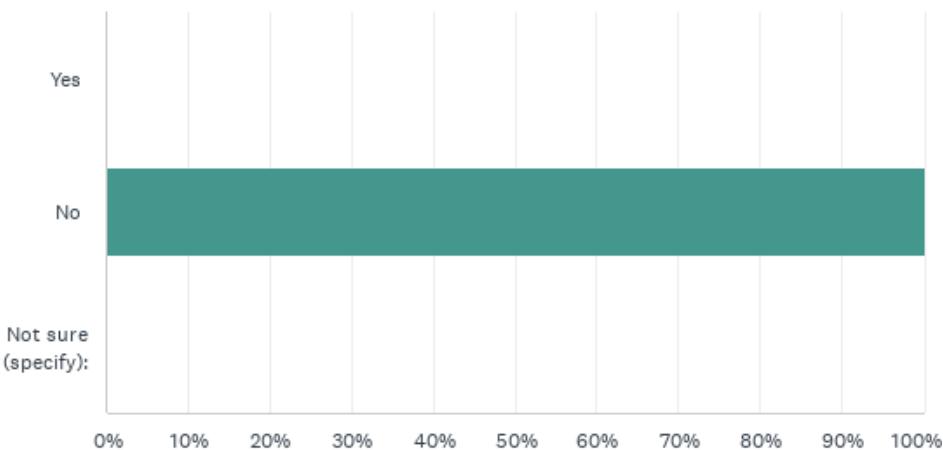


Figure 8. If people participated in a partnership previously to develop affordable housing

Because there were not any yes responses to question 15, no one answered the two follow up questions, questions 16 and 17.

Q18: To what extent are you interested in partnering to get more affordable housing units built?
There was a total of two responses to this question. One respondent skipped this question.

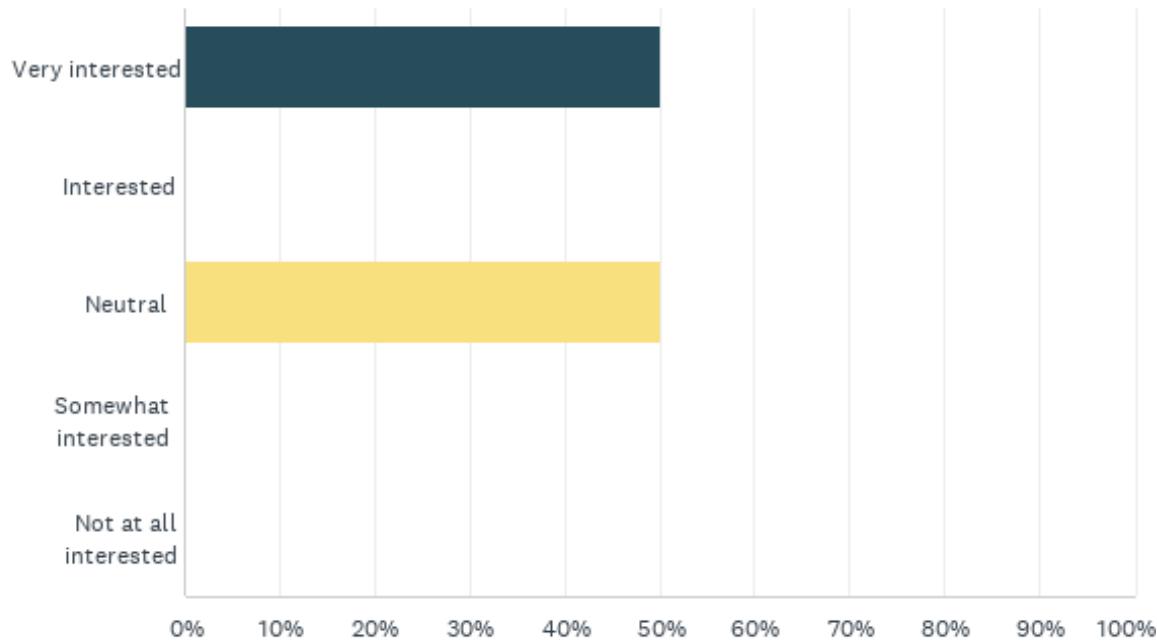


Figure 9. Developer interest in partnering to deliver affordable housing

APPENDIX D. RESIDENT SURVEY

RESIDENT SURVEY FINDINGS

The resident survey was distributed to people living in housing owned and operated by Westwinds Communities. This included mostly seniors housing. A total of 79 responses were received for this survey. 12 online and 67 hard copy responses were returned.

KEY TAKEAWAYS

Key takeaways from the resident survey are detailed below. Complete survey responses are presented in Appendix D.

- **Overall, residents are satisfied with their housing situation.** Respondents indicate their unit is adequate, suitable, well-maintained and meets accessibility needs.
- **People want to be allowed to have pets.** Respondents want to be able to have a pet. Pets are seen as companions who can help with stress, anxiety and experiences of loneliness and isolation.
- **People want to live closer to family in more affordable housing and want more room.** Of those who said they would consider moving in the next five to 10 years, people shared they want more indoor space, more access to outdoor space (backyards and gardens) and want to live closer to family.
- **People are facing challenges in their search for housing.** Respondents cited waitlists, no pets allowed and having to relocate to another town as challenges in their search for housing.
- **Demographics of those who responded.** Respondents were older, women, white, retired and living in subsidized housing. They were almost evenly split on having a disability or not.
- **It is possible that residents are paying more than 30% of their income on housing.** Based on income and rent figures provided, it is possible that some households are paying more than 30% of their income on housing and some may be paying as high as 42%.

RESIDENT SURVEY RESPONSES

Q1: How long have you lived in subsidized or affordable/non-market housing?

There were 78 responses to this question. One person skipped this question.

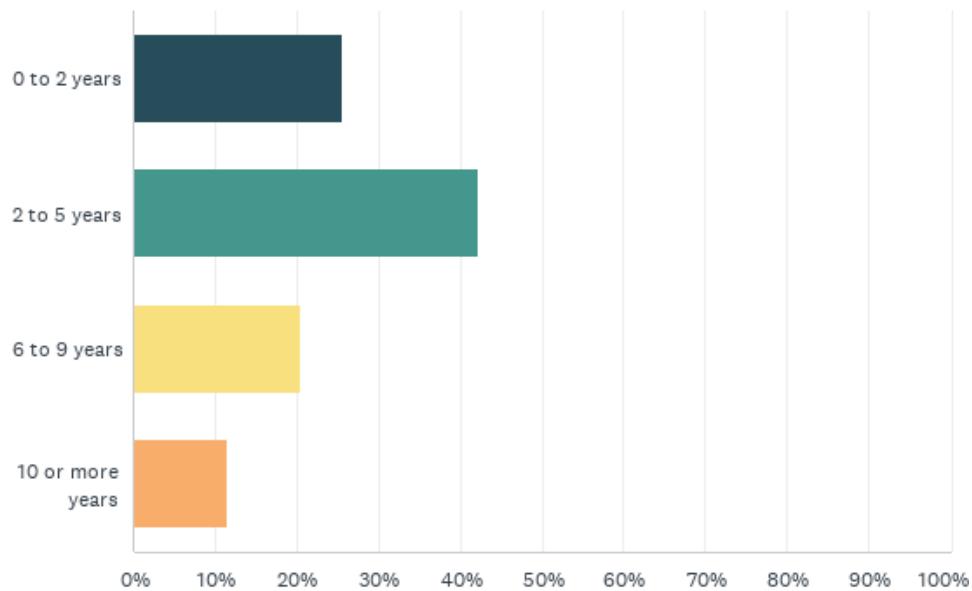


Figure 10. How long people have lived in subsidized or affordable/non-market housing

Q2: Is your current housing well maintained (i.e., in a good state of repair)?

There were 77 responses to this question. Two people skipped this question.

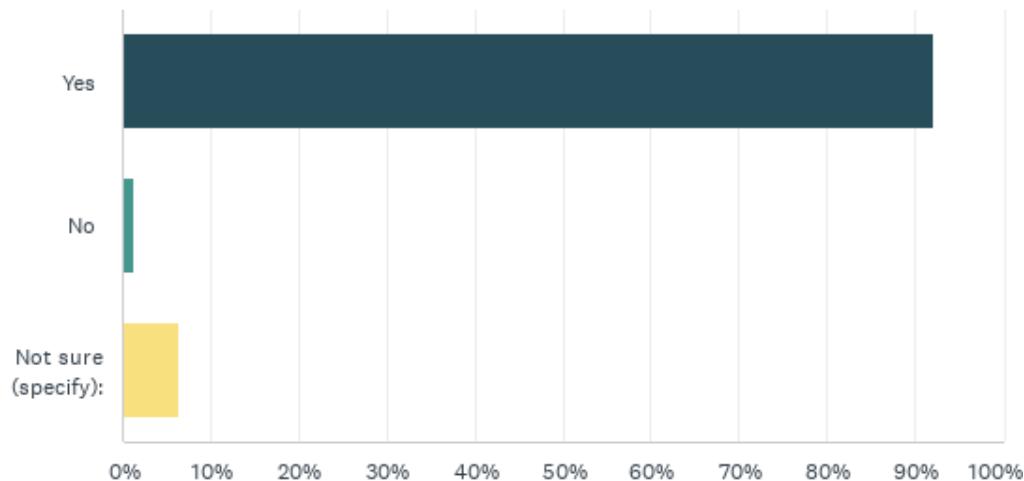


Figure 11. If current housing is well maintained

Comments for those who responded not sure (5 responses) were as follows:

- Needs painting. Not done when I moved in.
- After 10 years the unit requires painting and rug replacement.
- There have been a few minor problems, but I have not been here long enough to think it's not well maintained. The management was quick to address the problems if I had to call them over.

- It's old.
- Building yes. Suites need new flooring, new kitchens.

Q3: Does your current unit have enough bedrooms for everyone living in your home?

There were 78 responses to this question. One person skipped this question.

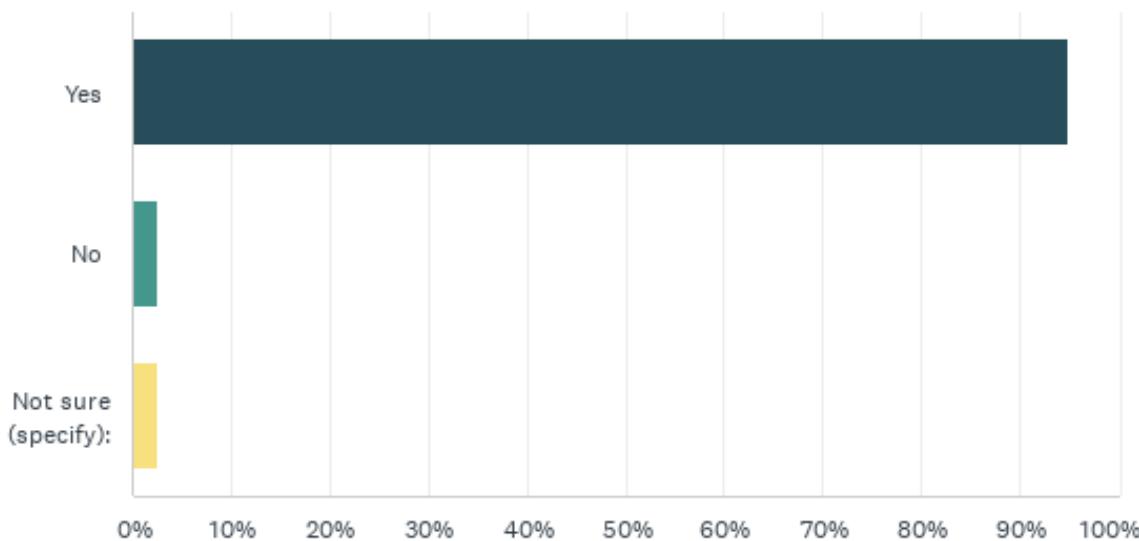


Figure 12. Whether current unit has enough bedrooms for everyone

Comments for those who responded not sure (2 responses) were as follows:

- Studio.
- Yes, but would greatly appreciate a balcony and access to the outdoors.

Q4: Does your current unit meet your accessibility needs?

There were 78 responses to this question. One person skipped this question.

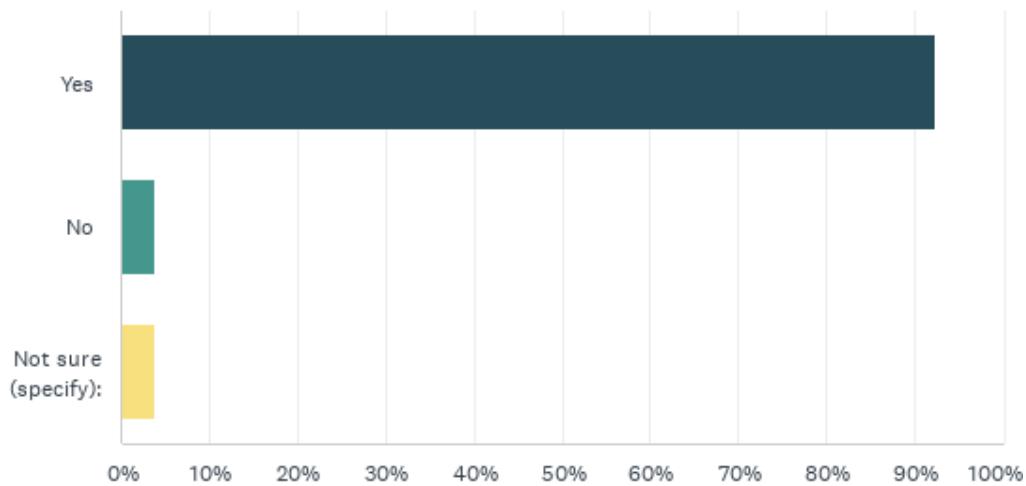


Figure 13. Whether current unit meets accessibility needs

Comments for those who responded not sure (3 responses) were as follows:

- Unspecified.
- The bathtub is raised and sometimes difficult to get into shower.
- The elevator in our building is broken often, it is difficult for me to climb 3 flights of stairs, I have a tub and it is hard to get in to shower.

Q5: Do you have difficulty finding housing because you have a pet?

There were 76 responses to this question. Three people skipped this question.

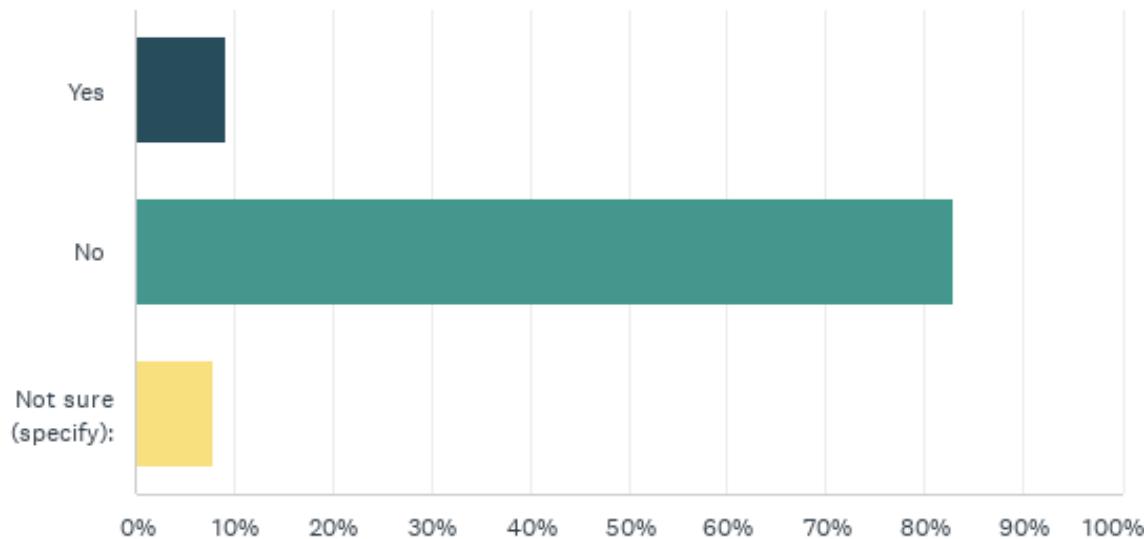


Figure 14. Whether people found it difficult funding housing with a pet

Comments for those who responded not sure (6 responses) were as follows:

- My pet cat is at my son's house because we couldn't bring her.
- Never had to apply for housing before here.
- N/A or no pets (4 comments)

Q6: Have you had to give up a pet to secure housing?

There were 78 responses to this question. One person skipped this question.

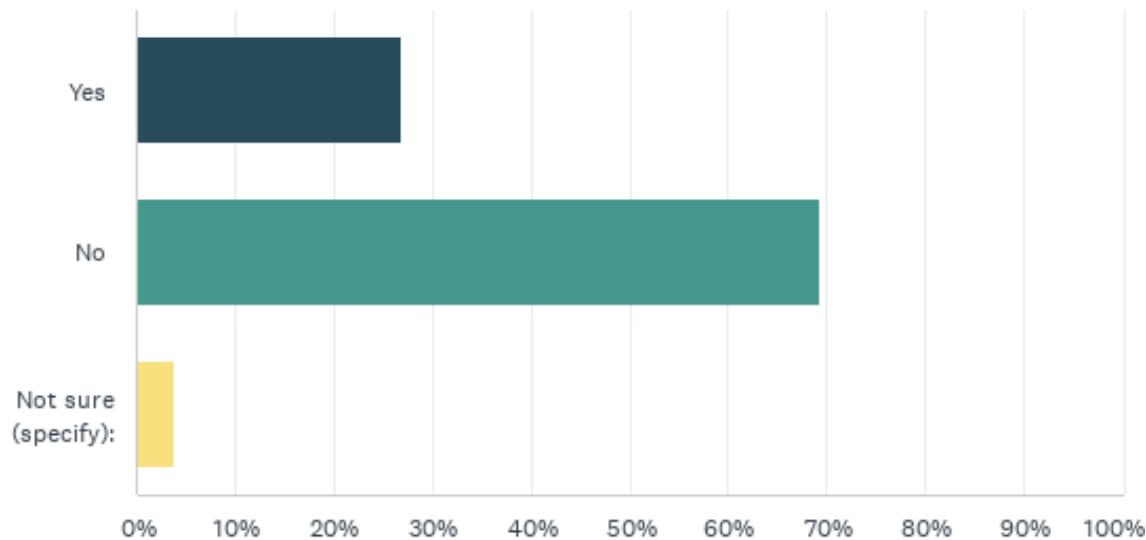


Figure 15. Whether people had to give up a pet to secure housing

Comments for those who responded not sure (3 responses) were as follows:

- Had no pet but am alone all the time. Would have been nice to have a small pet.
- N/A (2 comments)

Q7: Have you ever been refused housing or been discriminated against because of your ethnicity, age, sexual orientation, ability, family composition, etc.?

There were 78 responses to this question. One person skipped this question.

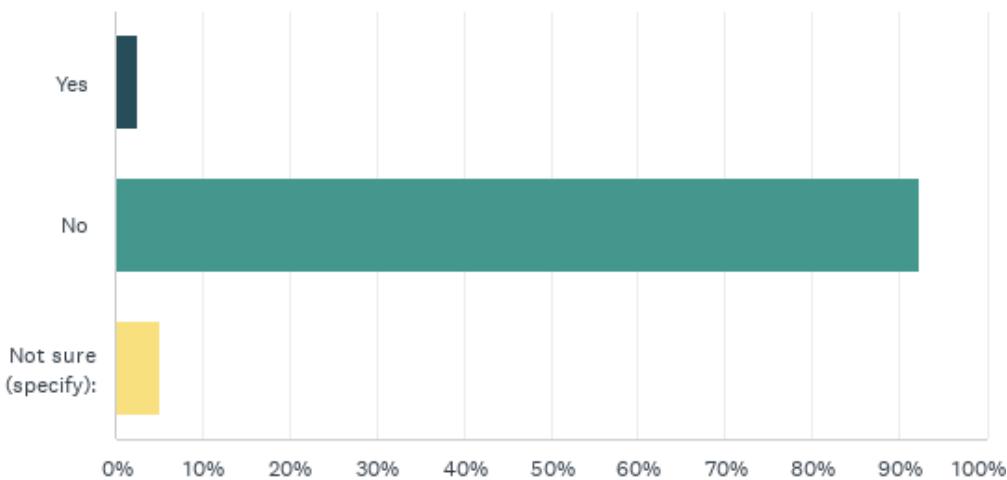


Figure 16. Experiencing discrimination or refused housing

Comments for those who responded not sure (4 responses) were as follows:

- I've been declined-housing before, but never knew exactly why. Just tried to move on and find someone who would house my family and me.
- I have been discriminated against because I smoke, and I am not [allowed] to have a proper sized service pet.
- I believe being a single parent can be a barrier.
- Unsure if that was a reason for not securing housing.

Q. 8 If you answered yes to question 7, we would be interested in learning more details. Use this space to tell us more...

There were two responses to this question, one response was "N/A", the other was: "Previously I have been refused housing because I asked them to fill out a rent report for Alberta Works [income support], I have also been refused housing because I have children."

Q9: Are you spending more than 30% of your before tax income on rent annually?

There were 76 responses to this question. Three people skipped this question.

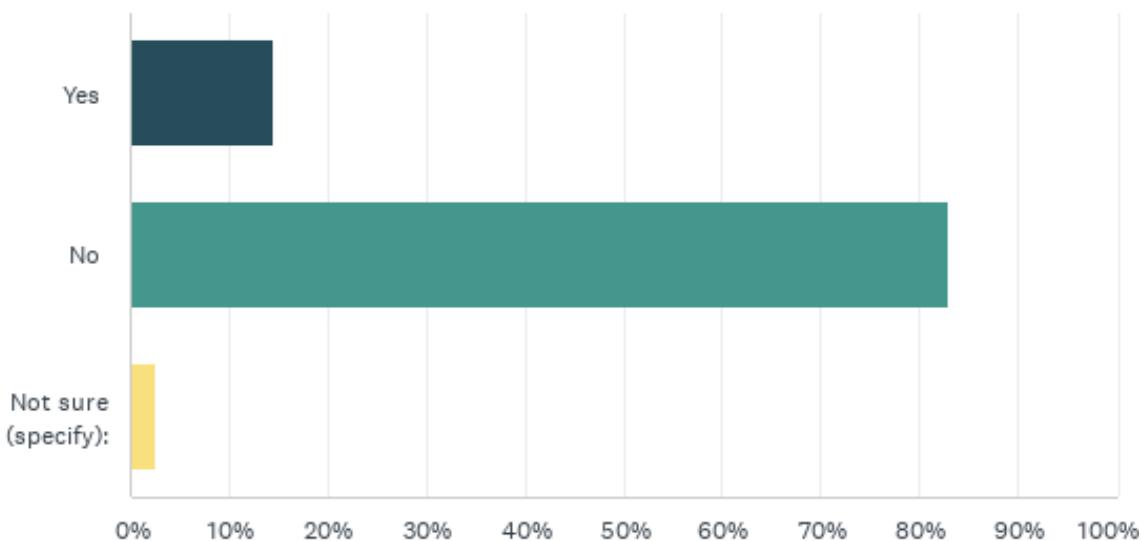


Figure 17. Spending more than 30% of before tax income on rent annually

Two respondents selected unsure. Unspecified was the only comment.

Q10: Are you spending more than 50% of your before tax income on rent annually?

There were 77 responses to this question. Two people skipped this question.

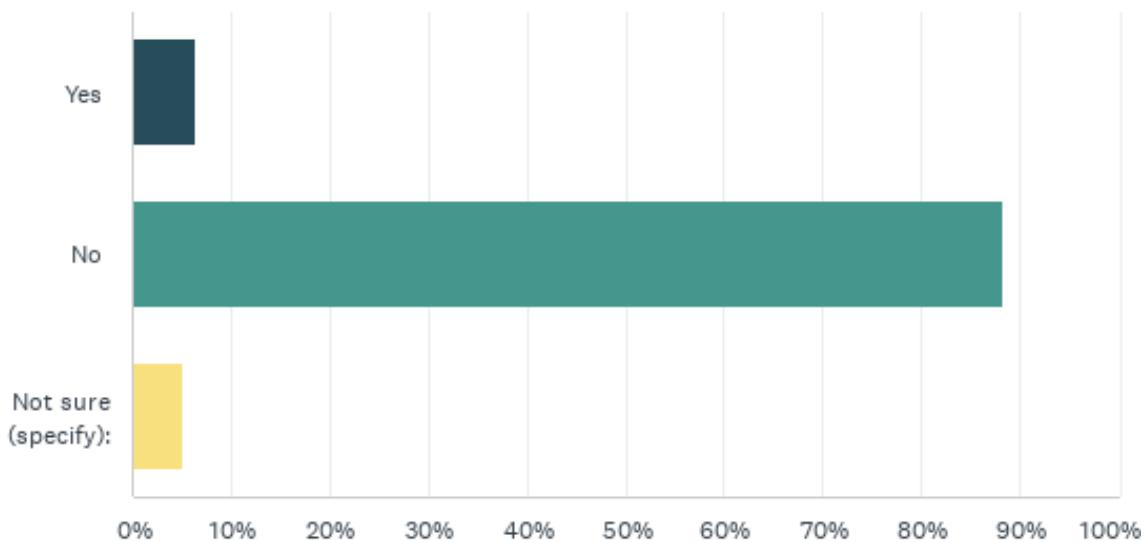


Figure 18. Spending more than 50% of before tax income on rent annually

Comments for those who responded not sure (4 responses) were as follows:

- Unspecified or N/A (x3)
- Another comment was simply "have" (we consider this incomplete)

Q11: Do you have any transportation challenges where you live now (e.g., don't have a car and have a job outside of town or transit doesn't operate on a schedule that aligns with when you need to be at work, etc.)?

All 79 respondents answered this question.

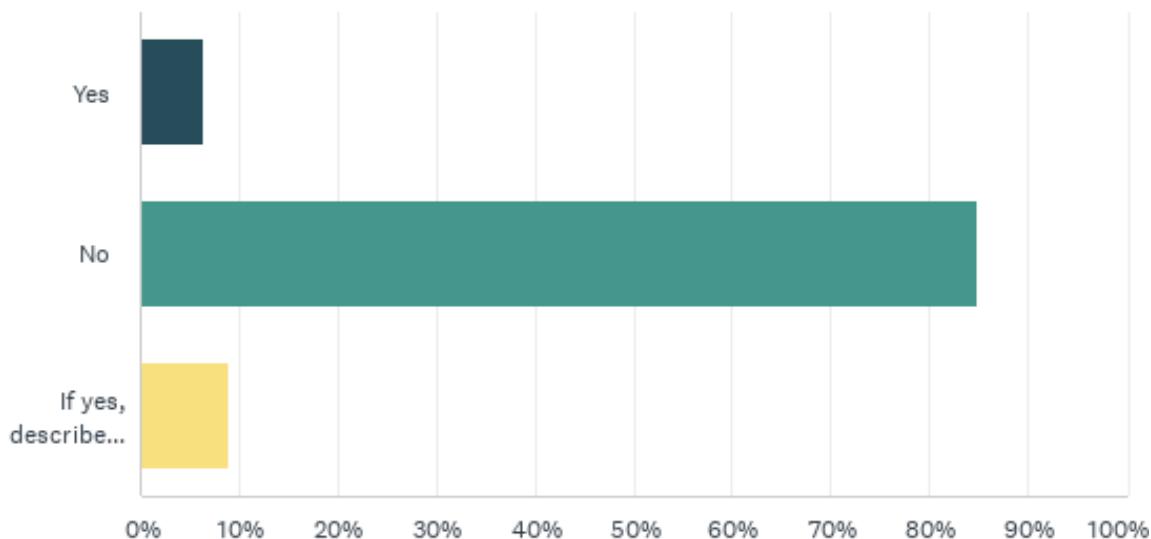


Figure 19. Transportation challenges

Comments for those who responded yes and to describe (7 responses) were as follows. The number of similar responses is indicated in parenthesis:

- Can't drive anymore and need someone to drive (x2)
- Don't have a car (x3)
- It can be difficult arranging transportation to any activity.
- Here in the downtown part of High River, is excellent for getting around and with all the services and shops within the area.
- One incomplete answer "Some..."

Q. 12 What is your greatest challenge related to housing right now?

43 respondents answered this question. There were more than one reasons given for some. Responses have been coded based on theme below. The number of similar responses is indicated in parenthesis:

- No challenges (15 responses)
- People are good where they are at (x3)
- Affordability (people living on fixed income find rent increases difficult to manage) (x6)
- Maintenance issues (people doing their own maintenance, red tape to request maintenance) (x2)
- Issues with pets (people had to get rid of a pet or would like to have one for companionship) (x4)
- Wanting access to storage or workspace like a garage (x3)

- Would like more appropriate and accessible features (x2)
- Need more adequate housing (i.e., more bedrooms for number of family members) (x3)
- Concerns about ability to enjoy their unit (e.g., too noisy, experiences of mold or perfumes, other smells, thin rugs, can't paint) (x5)
- Concerns about conduct of landlord (e.g., violating privacy, confidentiality; should have lower profit margins) (x2)

Other:

- Being away from family after traumatic life change
- No smoking allowed
- Require subsidized housing
- Concern about not being able to secure affordable housing when child moves out in a few years

Q13: Will you want to move in the next 5-10 years?

There were 78 responses to this question. One person skipped this question.

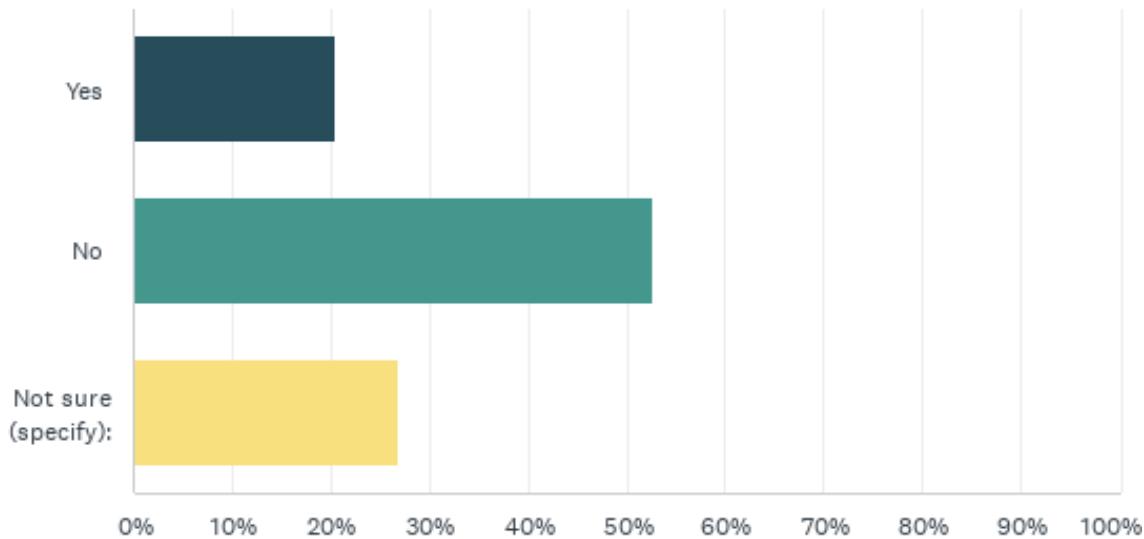


Figure 20. If people want to move in the next 5-10 years

Comments for those who responded not sure (21 responses) were as follows. If there were similar comments, those are indicated in parenthesis:

- Comments related to age (i.e., being closer to dying, or losing dependence) (x4)
- Comments related to health and mobility (x3)
- People who are happy where they are (x3)
- N/A (x3)
- Unspecified (x4)
- Other comments (x4):
 - No idea what the future will bring.

- If a good option comes along, perhaps. But prefer not to.
- Probably a senior's unit
- If rent increases like it has been within the next three years, I will be homeless.

Q14: If you answered yes to question 13, what will you be looking for when you move? (select all that apply)

There were 35 responses to this question. 44 people skipped this question.

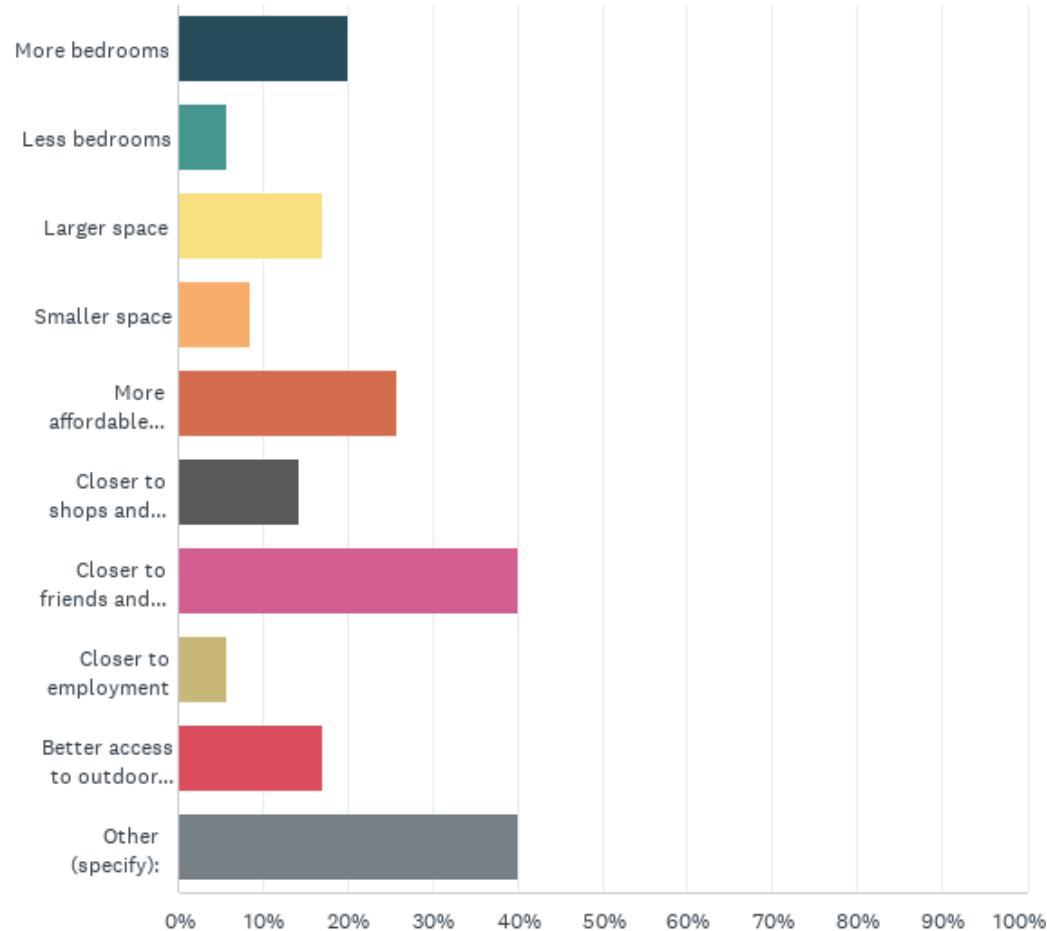


Figure 21. What people are looking for who might be moving

Comments for those who responded other (14 respondents answered) were as follows (some respondents answered here who may not have answered yes to the previous question and some comments contained more than one reason). If there were similar comments, those are indicated in parenthesis:

- People may need a higher level of care or support (x2)
- Wanting more access to outdoors (balcony, patio, etc.) (x3)
- Wanting to live in a newer or better maintained building (x2)

- Wanting different or improved amenities (e.g., bath, elevator, storage) (x2)
- Wanting to have a pet
- Wanting to be closer to family
- Anticipating end of life
- Will purchase in the future
- Wanting a less noisy building

Other

- One person commented they are good where they are currently
- One person who selected 'other' didn't specify

Q15: If you plan to move in the next 5 to 10 years, where do you anticipate moving?

There were 41 responses to this question. 38 people skipped this question.

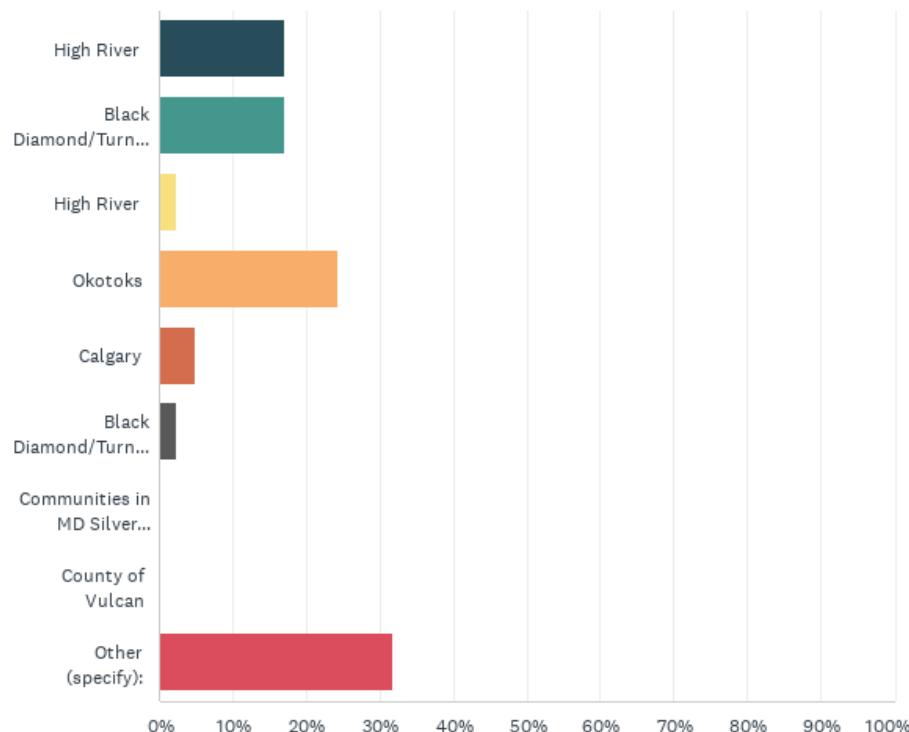


Figure 22. Where people anticipate moving

Comments for those who responded other (13 responses) were as follows. Some comments were not specific to this question. If there were similar comments, those are indicated in parenthesis:

- People needing more care and services (x2)
- People would like in-suite amenities like access to outdoors (balcony, outdoor access) (x3)
- More bedrooms
- Want to live closer to family
- Maintenance and upkeep issues

Q16: What characteristics are you looking for in housing? (select all that apply)

There were 55 responses to this question. 24 people skipped this question.

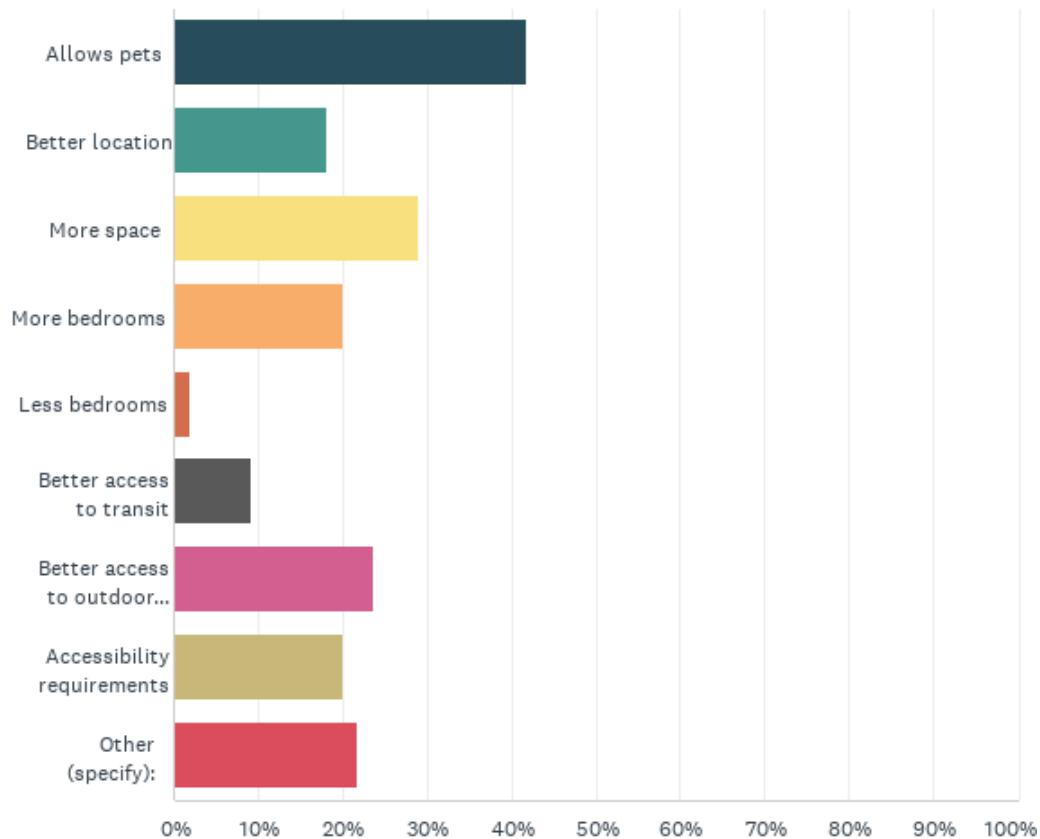


Figure 23. Characteristics people are looking for in housing

Comments for those who responded other (12 respondents answered) were as follows. If there were similar comments, those are indicated in parenthesis:

- People are happy with their home (x4)
- None/unspecified (x3)

Other:

- Less noise
- More storage
- A view
- Smaller, tiny house living
- Living closer to family

Q17: If you live in subsidized housing or receive a subsidy: What challenges did you encounter when looking for housing? (select all that apply)

There were 56 responses to this question. 21 people skipped this question.

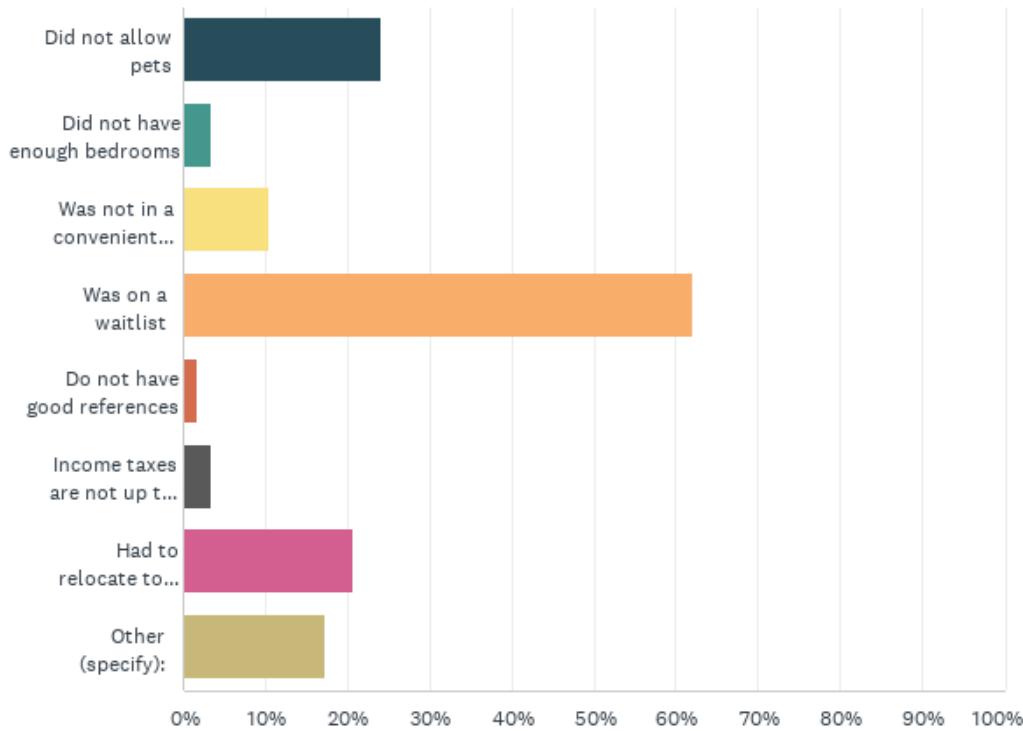


Figure 24. Challenges people experienced looking for subsidized housing

Comments for those who responded other (10 respondents answered) were as follows. If there were similar comments, those are indicated in parenthesis:

- None, unspecified (x6)

Other:

- Waitlist was a reasonable 2 years
- Left with family debt when spouse died
- Difficult to find housing unless it was subsidized
- Had to live with family for too long
- Too many rules (can't hang pictures) remind people this is not their home

Q18: What is your current housing situation? (select all that apply)

There were 65 responses to this question. 14 people skipped this question.

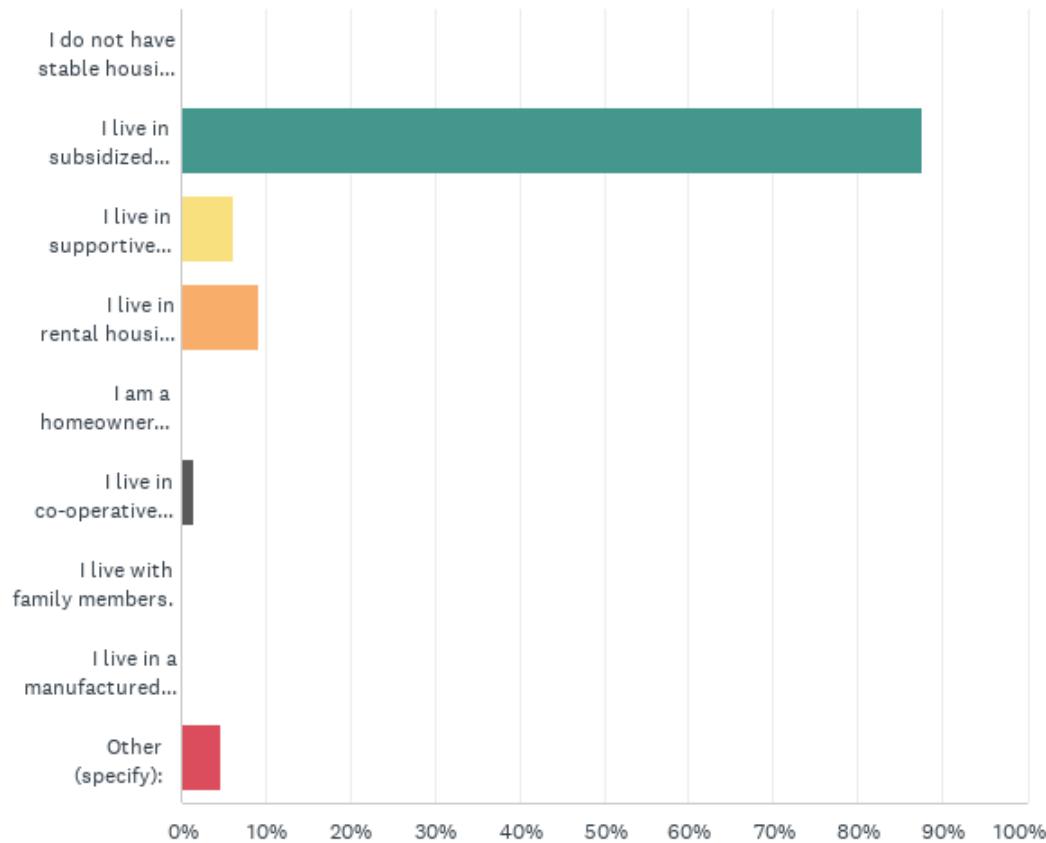


Figure 25. Current housing situation

Comments for those who responded other (3 responses) were as follows (indicating people maybe didn't understand the question):

- I live in housing that is privately subsidized
- I don't clearly understand, but I hope I chose the correct answer.
- I live at Spitzee House with no assistance from Alberta Government as of my arrival 15 April 2021

DEMOGRAPHICS

Q19: What is your age?

There were 77 responses to this question. 2 people skipped this question.

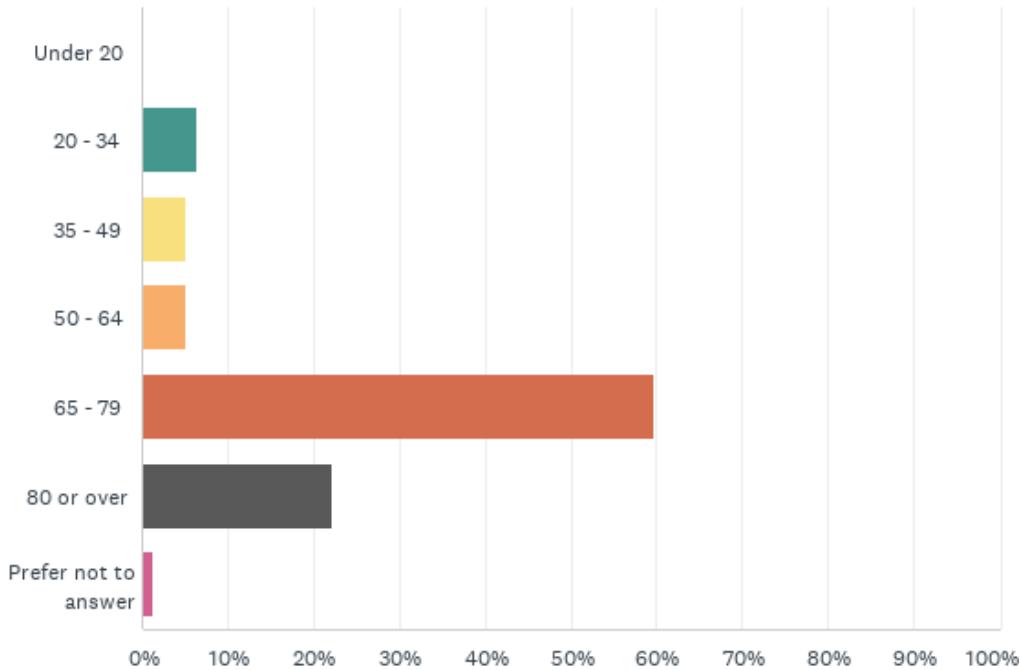


Figure 26. Age of respondents

Q20: What is your gender?

There were 77 responses to this question. 2 people skipped this question.

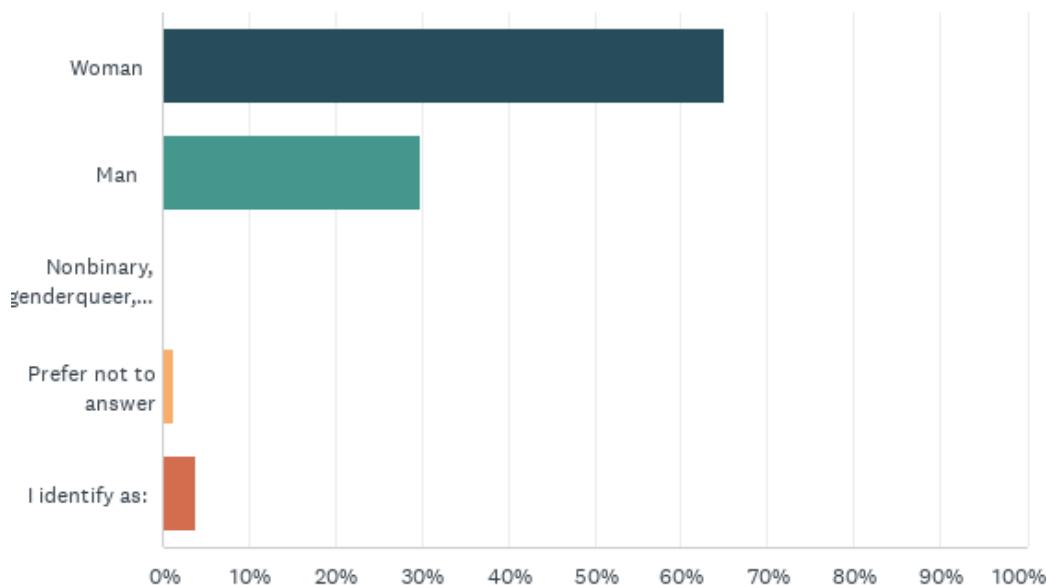


Figure 27. Gender of respondents

Comments for those who responded, "I identify as..." (3 responses) were as follows:

- Heterosexual couples (woman and man) (x3)

Q21: What is your race or ethnocultural background? (select all that apply)

There were 74 responses to this question. 5 people skipped this question.

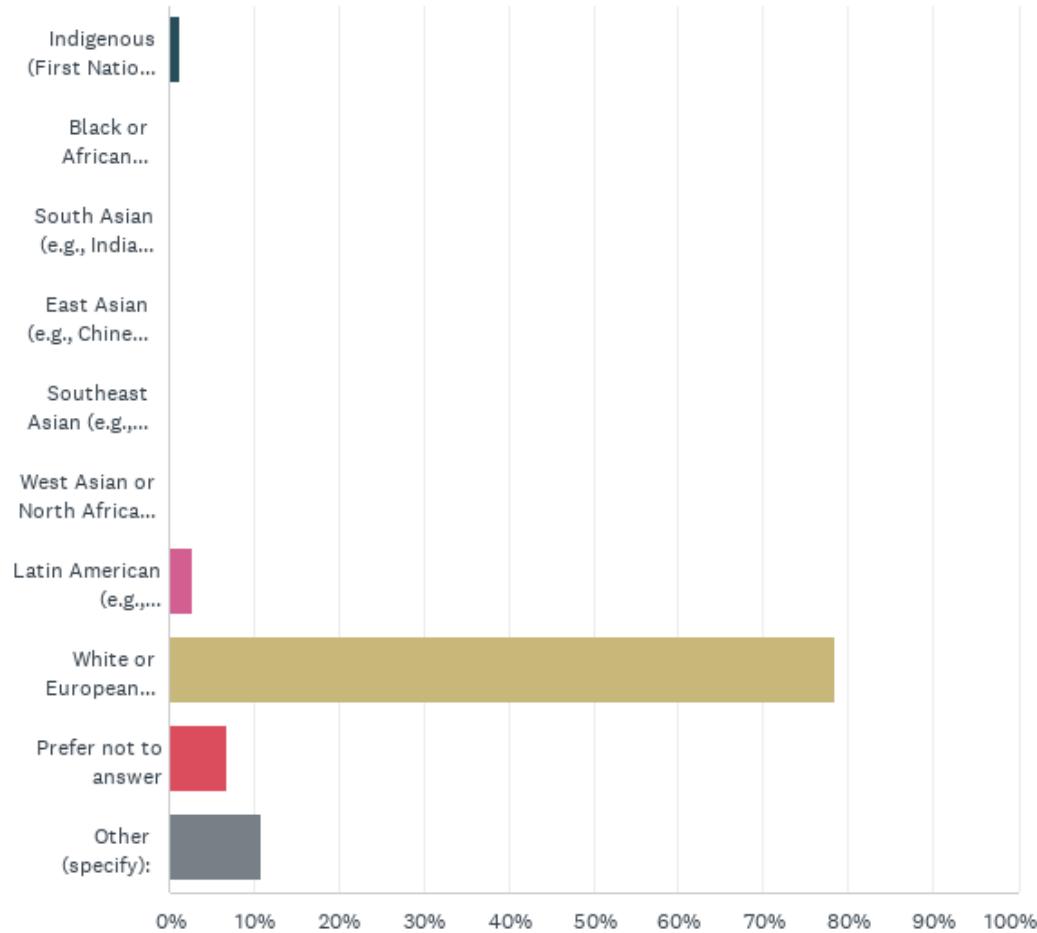


Figure 28. Ethnocultural background of respondents

Comments for those who responded other (8 responses) were as follows:

- Canadian (x6) (we might assume this may be majority white of European descent)

Other:

- West Indian of East India
- Swiss/German

Q22: Do you identify as a person with a disability?

There were 77 responses to this question. 2 people skipped this question.

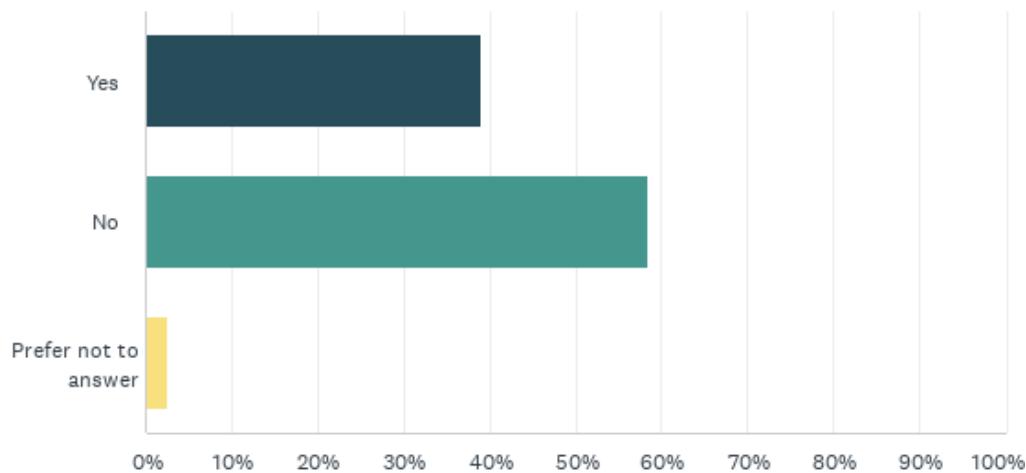


Figure 29. Respondents who identify as having a disability

Q23: What is your annual household income (before taxes)?

There were 70 responses to this question. 9 people skipped this question.

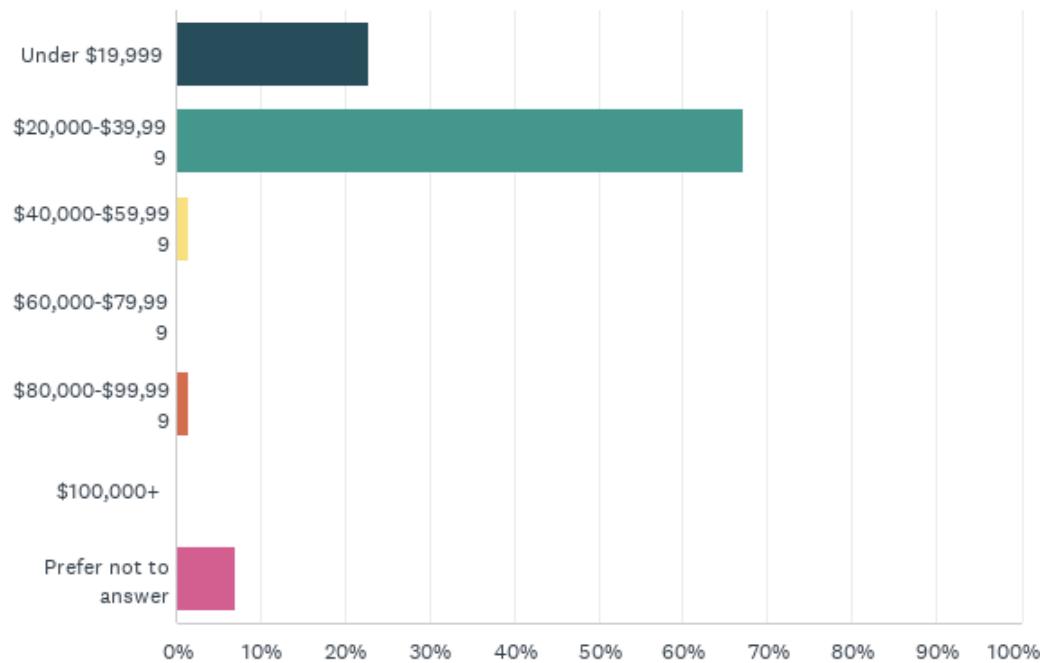


Figure 30. Annual household income of respondents

Q24: What is your current rent?

There were 74 responses to this question. 5 people skipped this question.

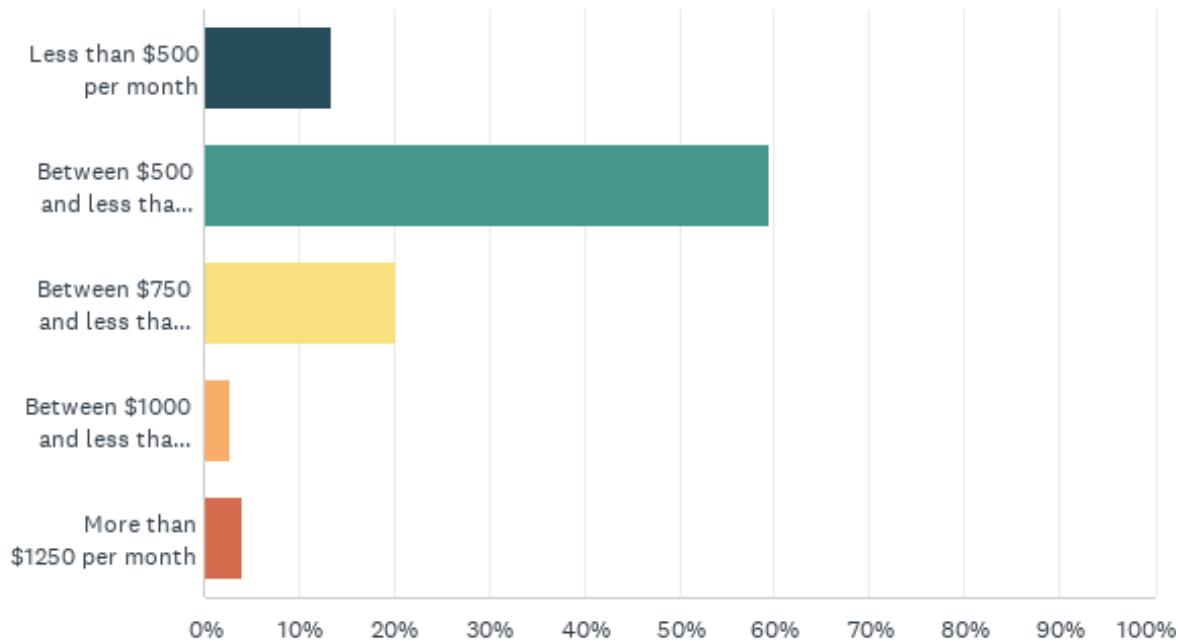


Figure 31. Current monthly rent of respondents

Q25: How many people, including you, live in your household?

There were 75 responses to this question. 4 people skipped this question.

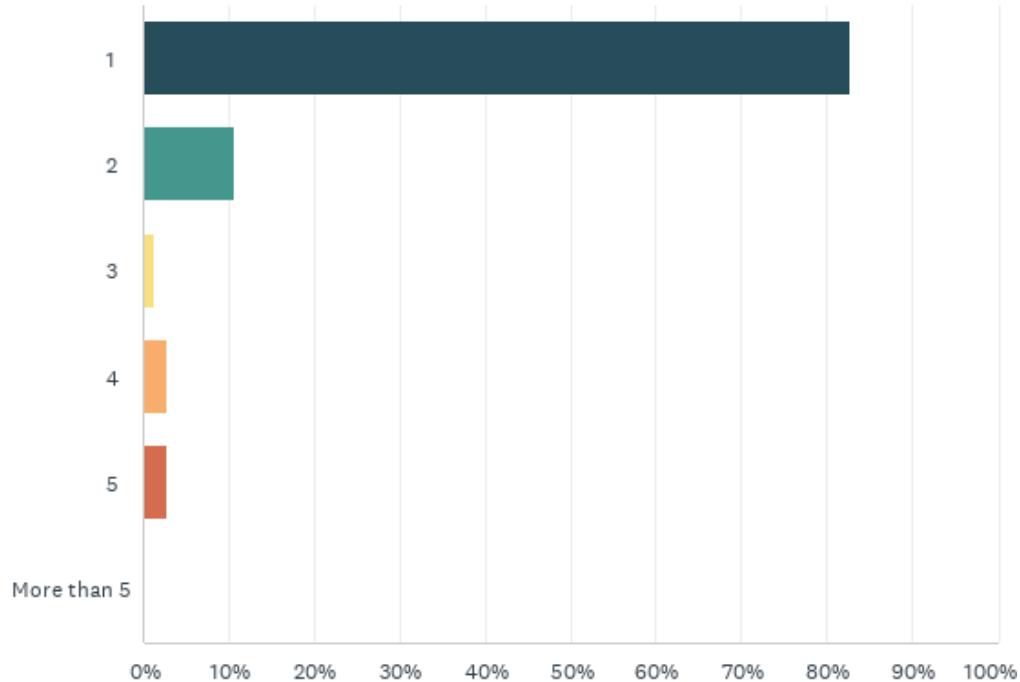


Figure 32. Number of people living in a respondent's household

Q26: How many bedrooms does your home have?

There were 76 responses to this question. 3 people skipped this question.

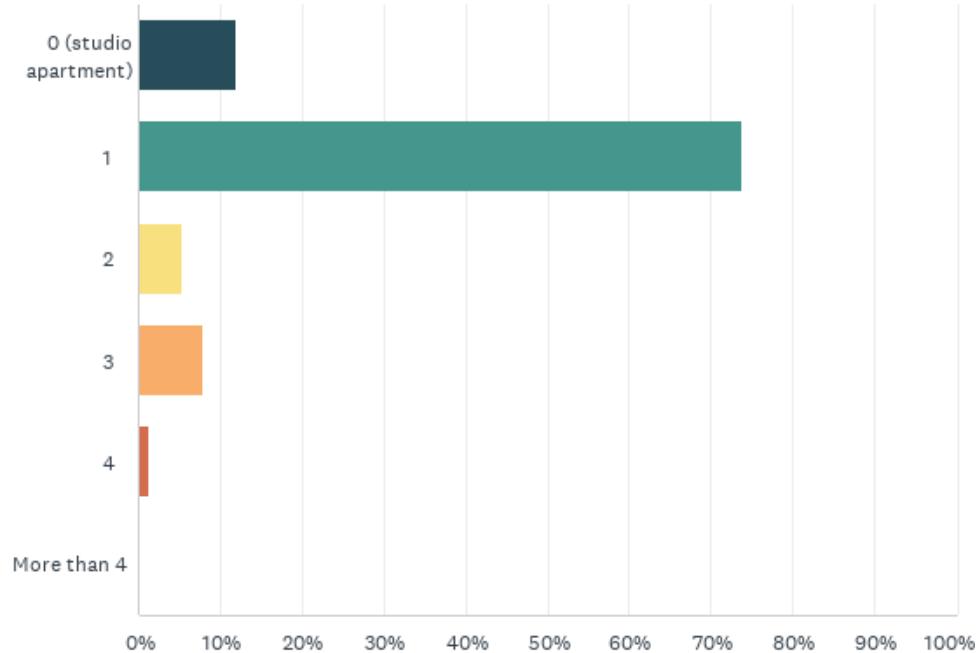


Figure 33. Number of bedrooms per respondent's household

Q27: What is your employment status?

There were 78 responses to this question. One person skipped this question.

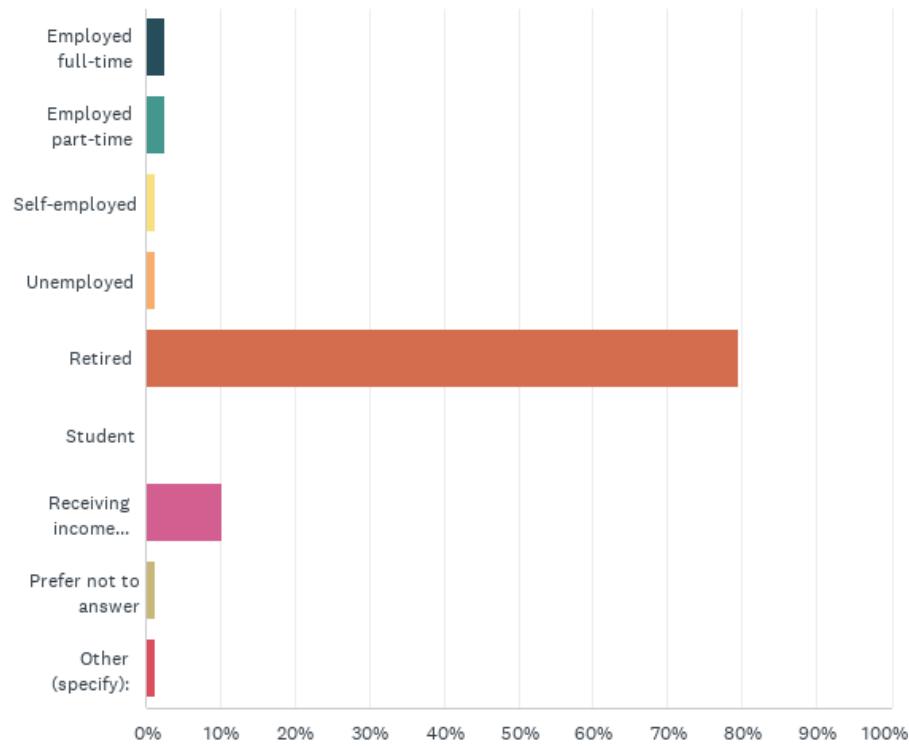


Figure 34. Employment status of respondents

Comments for those who responded other (1 response) was as follows:

- CPP Disability

Q28: Select the descriptions that you identify with (select as many as apply to you):

There were 75 responses to this question. 4 people skipped this question.

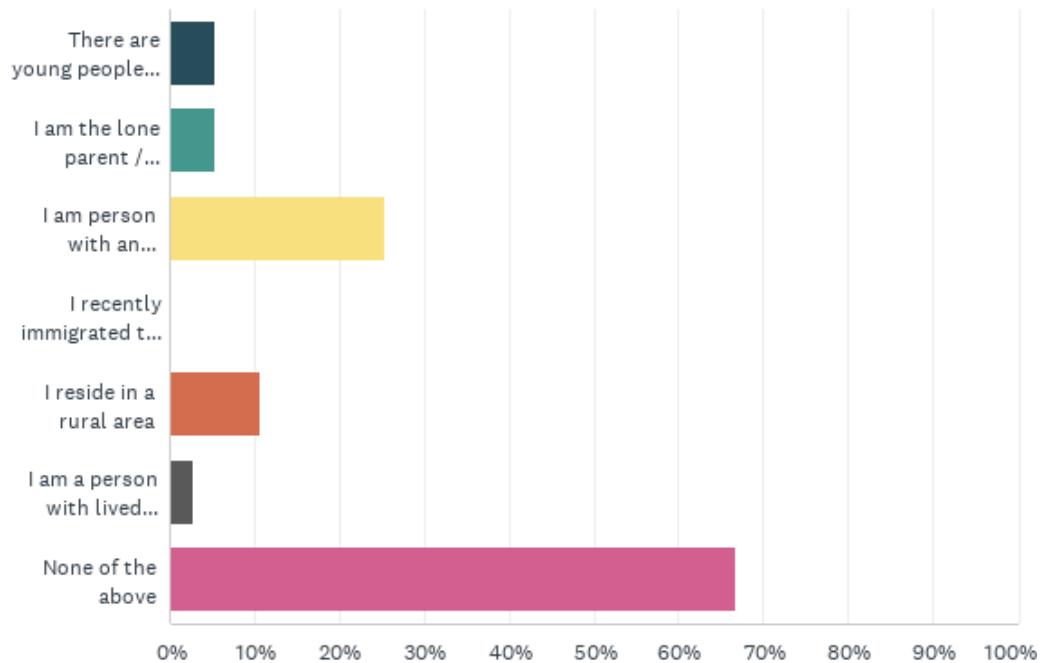


Figure 35. Descriptions of respondents

Answer options were as follows:

- There are young people (under 18 years of age) living in my household
- I am the lone parent / caregiver to young people (under 18 years of age) living in my household
- I am a person with an intellectual or physical disability
- I recently immigrated to Canada (within the past five years)
- I reside in a rural area
- I am a person with lived experience of addiction, homelessness or being a mental health consumer
- None of the above

APPENDIX E. WAITLIST SURVEY

WAITLIST SURVEY KEY TAKEAWAYS

Invitations to respond to this survey were sent to everyone on the Westwinds Communities housing waitlist. 80 people completed the public survey. Key takeaways from the survey are detailed below. Complete survey responses are presented in Appendix E.

- **Housing is not adequate.** Most respondents said their housing needed repairs.
- **Housing is suitable.** Most respondents said their housing is suitable (meets required bedrooms, size and accessibility needs).
- **Difficult to find housing with a pet.** Some respondents had to give up their animal companions to secure housing.
- **There are experiences of discrimination.** Respondents described different reasons they feel they have been discriminated against including:
 - Financial situation (inability to work, lack financial resources)
 - Having children
 - Pets not allowed
 - Having insufficient income
- **Housing is unaffordable.** Most respondents said their housing is unaffordable and they are spending more than 30% of their income on housing and many are spending more than 50% of their income on housing.
- **Transportation is a challenge.** Owning and maintaining a car is expensive and transit is not always feasible or available. Some respondents are relying on others to take them to meet basic needs (groceries, medical appointments).
- **Balancing paying rent or buying food.** Some respondents are in a tough position monthly with incomes that can't meet basic needs and they are juggling paying rent, food, and bills.
- **People are looking for different things if they move.** Of the respondents who said they were considering moving in the next five to 10 years, they are looking for more affordability, more bedrooms (more suitable housing), being closer to amenities, having a pet, better access to outdoors and transit.
- **Most respondents want to live in Okotoks or Claresholm.** Of the respondents who said they were considering moving, they want to live in Okotoks or Claresholm.
- **They are coming up against challenges in their housing searches.** Respondents are having difficulty finding suitable housing in locations that are close to amenities and that allow pets.
- **Demographics of those who responded.** Most of the respondents are living in rental or subsidized housing. Many of the respondents are between the ages of 20-34, women, white, and have an intellectual or physical disability. They are single or single parent households and employed full-time.
- **It is possible that residents are paying more than 30% of their income on housing.** Based on income and rent figures provided, it is possible that some households are paying more than 30% of their income on housing and some may be paying as high as 62%.

WAITLIST SURVEY RESPONSES

Q1: How long have you lived in subsidized or affordable/non-market housing?

There were 79 responses to this question. One person skipped this question.

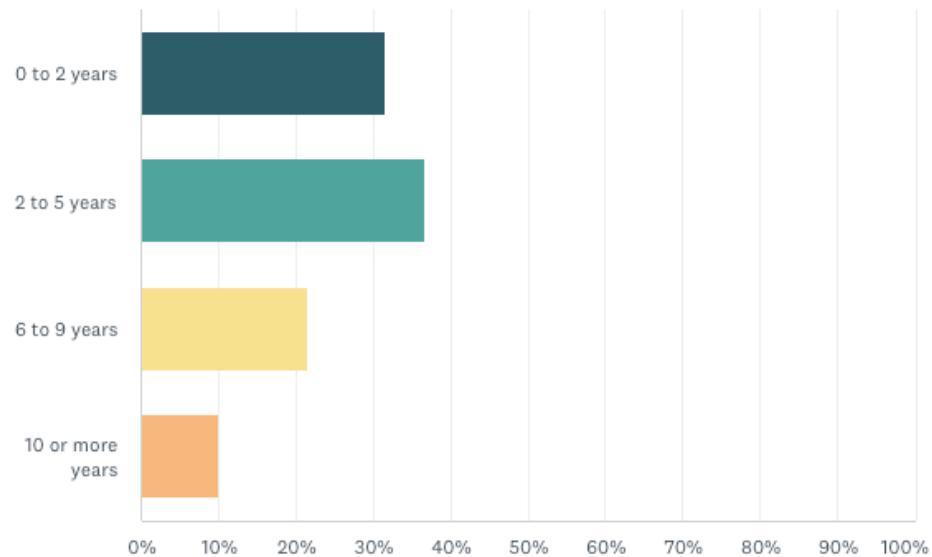


Figure 36. How long people have lived in subsidized or affordable/non-market housing

Q2: Is your current housing well maintained (i.e., in a good state of repair)?

There were 79 responses to this question. One person skipped this question.

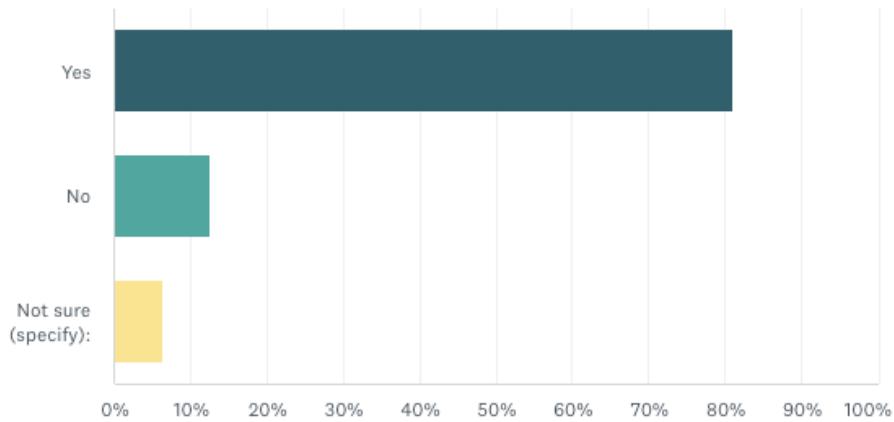


Figure 37. If current housing is well maintained

Comments for those who responded not sure (5 responses) were as follows:

- Current housing needs repair (x3)
- Not currently in housing

- Housing is old

Q3: Does your current unit have enough bedrooms for everyone living in your home?

There were 79 responses to this question. One person skipped this question.

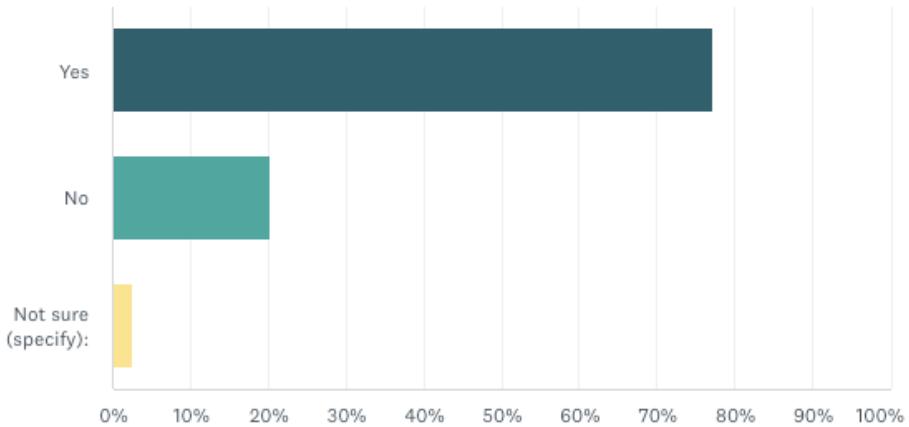


Figure 38. Whether current unit has enough bedrooms for everyone

Comments for those who responded not sure (2 responses) were as follows:

- Not enough bedrooms when step kids come to visit
- In a one bedroom and would like a two bedroom

Q4: Does your current unit meet your accessibility needs?

There were 79 responses to this question. One person skipped this question.

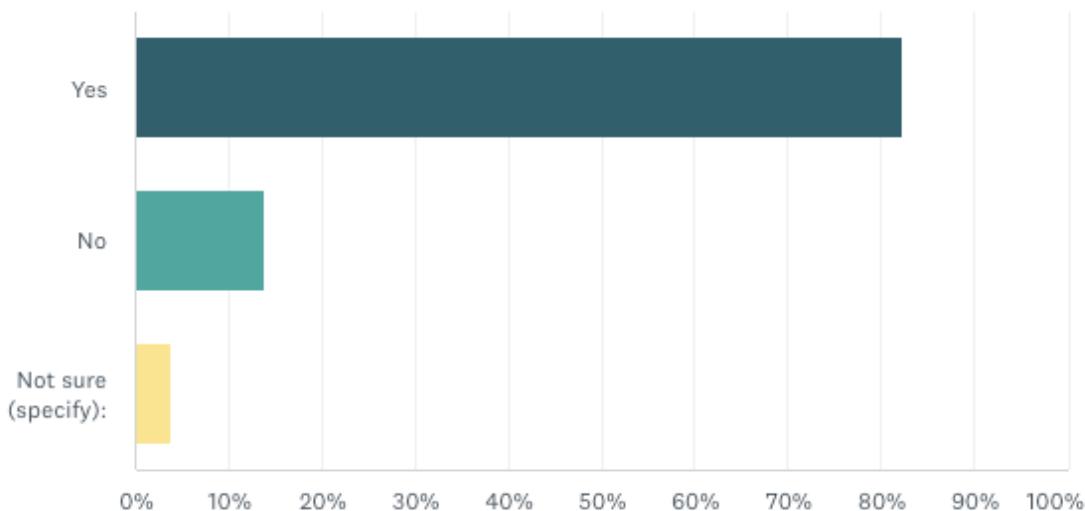


Figure 39. Whether current unit meets accessibility needs

Comments for those who responded not sure (3 responses) were as follows:

- Far from downtown

- Could use an elevator
- Have pets for anxiety and live in the basement (not ideal)

Q5: Do you have difficulty finding housing because you have a pet?

There were 79 responses to this question. One person skipped this question.

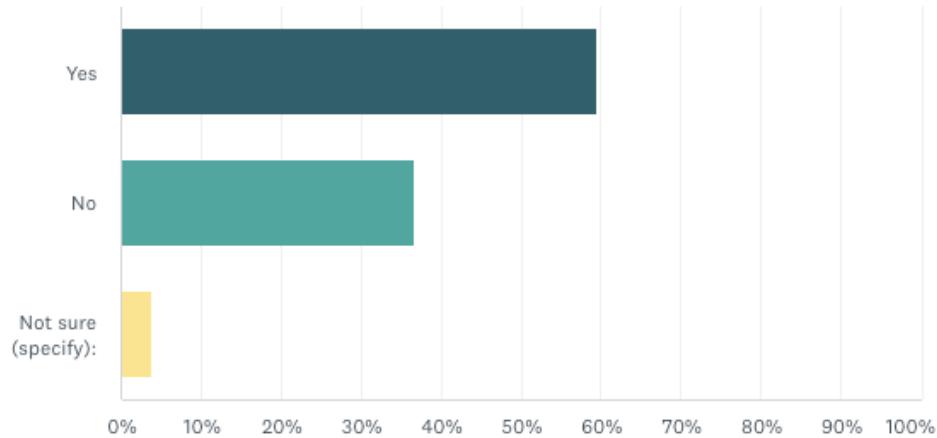


Figure 40. Whether people found it difficult funding housing with a pet

Comments for those who responded not sure (3 responses) were as follows:

- Do not have pets (x2)
- We hope to have a pet, not allowed

Q6: Have you had to give up a pet to secure housing?

There were 79 responses to this question. One person skipped this question.

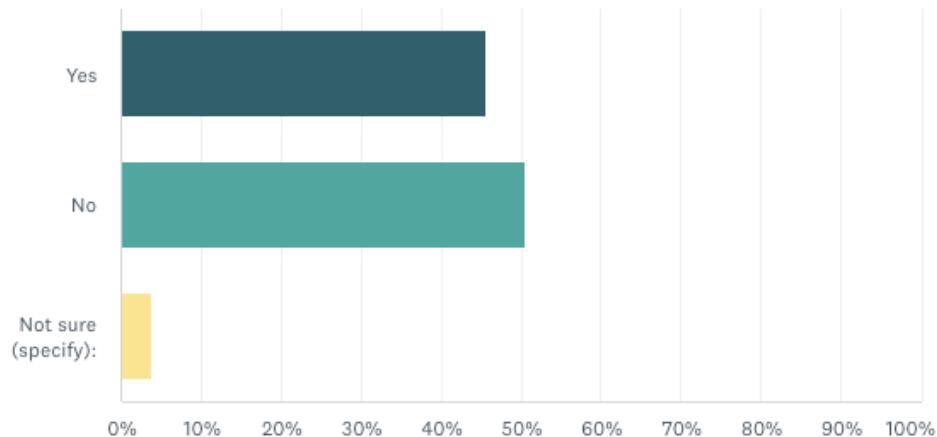


Figure 41 Whether people had to give up a pet to secure housing

Comments for those who responded not sure (3 responses) were as follows:

- Wanted a pet, not allowed (x2)
- Keep pets to help with anxiety (basement suite, small windows, depressing)

Q7: Have you ever been refused housing or been discriminated against because of your ethnicity, age, sexual orientation, ability, family composition, etc.?

There were 79 responses to this question. One person skipped this question.

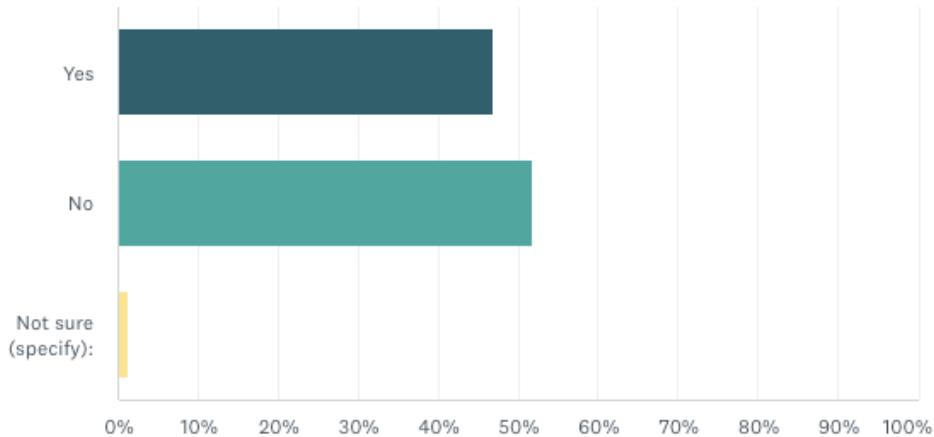


Figure 42. Experiencing discrimination or refused housing

Comments for those who responded not sure (1 response) were as follows:

- Ability to work and not having enough money resulted in being denied housing in past

Q. 8 If you answered yes to question 7, we would be interested in learning more details. Use this space to tell us more...

There were 21 responses to this question. 59 respondents skipped this question. Some respondents gave more than one reason in their response. Reasons are separated out by theme.

- Refused housing because of financial situation (x6) – specific responses included:
 - Being on social assistance (x2)
 - Being recently laid off
- Refused housing because of children (x5)
 - two respondents were from households with smaller children
 - one household had too many children (5 children)
- No or N/A (x4)
- Indecipherable response (x3)
- Unit doesn't allow pets (x3)
- Insufficient income (x3)
- Other reasons respondents shared for being refused housing:
 - Difficult to rent as a younger person

- Racism
- History of mental illness
- Needing RCMP surveillance due to stalking situation
- Other:
 - Low-income pensioner would like 2 bedrooms with small garden

Q9: Are you spending more than 30% of your before tax income on rent annually?

There were 77 responses to this question. Three people skipped this question.

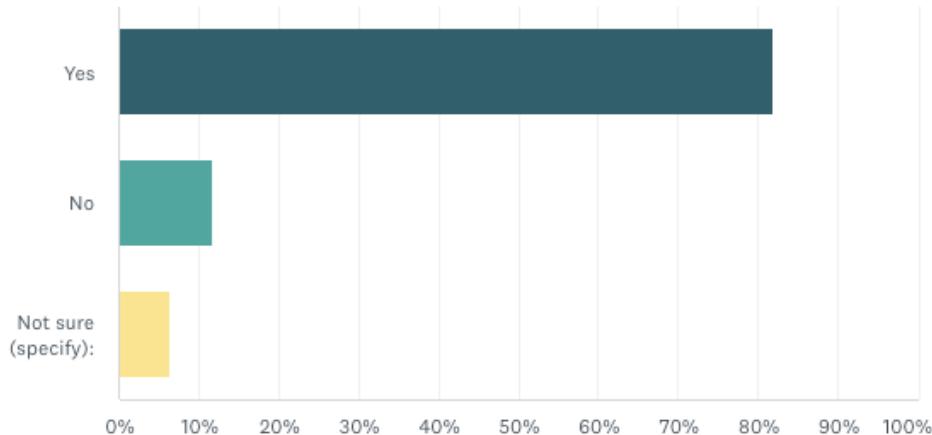


Figure 43. Spending more than 30% of before tax income on rent annually

Comments for those who responded not sure (5 responses) were as follows:

- Not sure (x3)
- Was spending more than 30%, but just got approved for Rental Assistance Benefit
- Not sure what income is, assume paying more because receive rental subsidy

Q10: Are you spending more than 50% of your before tax income on rent annually?

There were 78 responses to this question. Two people skipped this question.

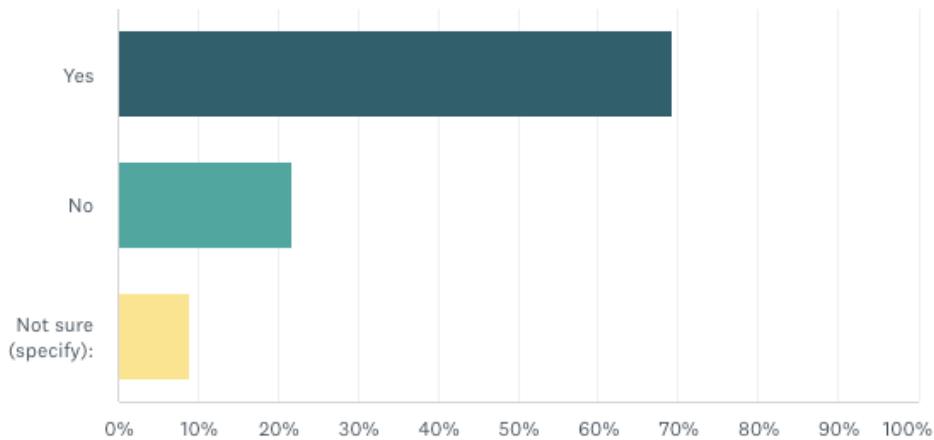


Figure 44. Spending more than 50% of before tax income on rent annually

Comments for those who responded not sure (7 responses) were as follows:

- Not sure (x2)
- Paying 76% of net pay on rent, very close to 50% before tax
- Close to 50%
- Receiving subsidy (x2)

Q11: Do you have any transportation challenges where you live now (e.g., don't have a car and have a job outside of town or transit doesn't operate on a schedule that aligns with when you need to be at work, etc.)?

There were 78 responses to this question. Two people skipped this question.

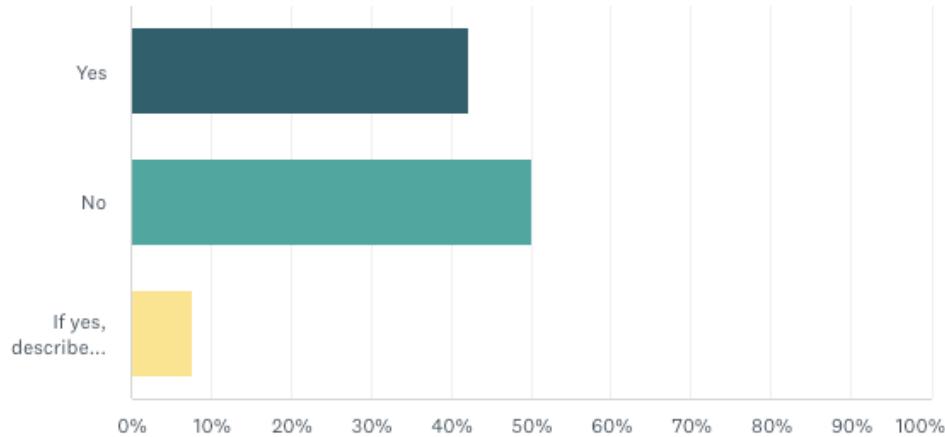


Figure 45. Transportation challenges

Comments for those who responded yes and to describe (6 responses) were as follows. Some respondents gave more than one reason in their answers. These have been separated. The number of similar responses is indicated in parenthesis:

- Cost is an issue (x4)
 - Transit is expensive
 - Maintaining older vehicle getting expensive
 - Driving to another town to access doctor is getting expensive
 - Don't have enough money for a car or transit
- Transit is not always feasible
 - Transit is not always available to get me and my children where they need to be
 - Transit times don't always work with workday schedule
 - There is no transit
- Maintenance is an issue
 - Lack of winter maintenance at residential building makes it unsafe to access vehicle
 - Have poorly maintained vehicle
- Need to get a ride to go to larger centre for shopping

Q. 12 What is your greatest challenge related to housing right now?

66 respondents answered this question. 14 people skipped it.

There were more than one reasons given for some. Responses have been coded based on theme below. The number of similar responses is indicated in parenthesis:

- Most of the responses included comments that rent was too high (x 32)
- Several comments made talked about having to make tough decisions between paying rent, buying food and paying utilities (x 7)
- Availability is an issue (x 7)
- Places not allowing pets (x 8)
- Needing a place that is accessible (x 5)
- No challenges (x 5)
- Places not open to having children (x 3)
- Having income that is too low, includes people not working and living off support payments (x 3)
- Transportation-related issues (transit availability or having to drive too far) (x 2)
- Not feeling safe or secure (x 2)
- Living situation exacerbates mental wellness (x 2)
- Issues with landlords -not upkeeping maintenance and possibly losing housing due to their own financial challenges (x 2)
- Can't save enough money to purchase a house in current financial situation (x 2)
- Indecipherable responses (x 2)

Other reasons:

- One household is now making too much money and don't qualify for their housing – concerned about losing schooling for child
- One respondent has bad credit
- Options are too small for what someone would want to move into
- Housing is not suitable (single parent sharing one bedroom with 14-year-old)
- Needing a different location
- One couple are technically homeless and living with family while they wait for a senior's unit to become available (on a waitlist)

Q13: Will you want to move in the next 5-10 years?

There were 77 responses to this question. Three people skipped this question.

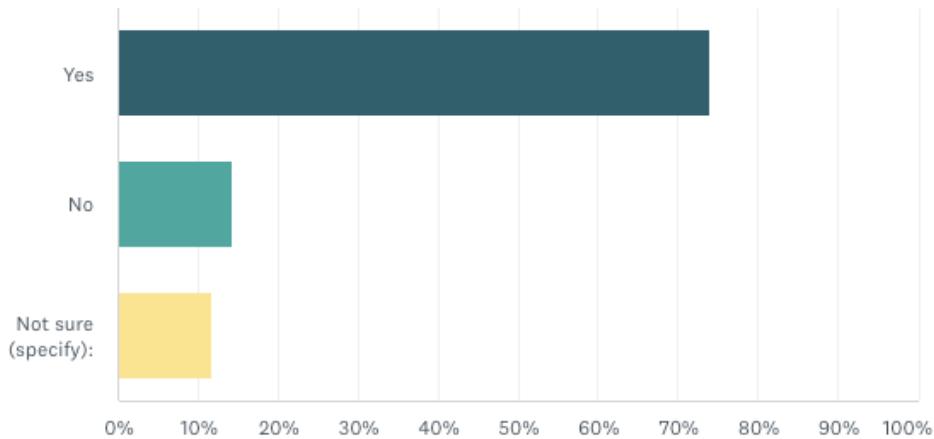


Figure 46. If people want to move in the next 5-10 years

Comments for those who responded not sure (9 responses) were as follows. If there were similar comments, those are indicated in parenthesis:

- Current housing is not suitable, too small
- Depends on finances (x2)
 - Concerns about CPP or OAS payments not keeping pace with rent increases
- Not sure (x2)
- Possible
- Would consider moving to a less expensive home
- May be forced to move due to landlord's situation
- Indecipherable response

Q14: If you answered yes to question 13, what will you be looking for when you move? (select all that apply)

There were 69 responses to this question. 11 people skipped this question.

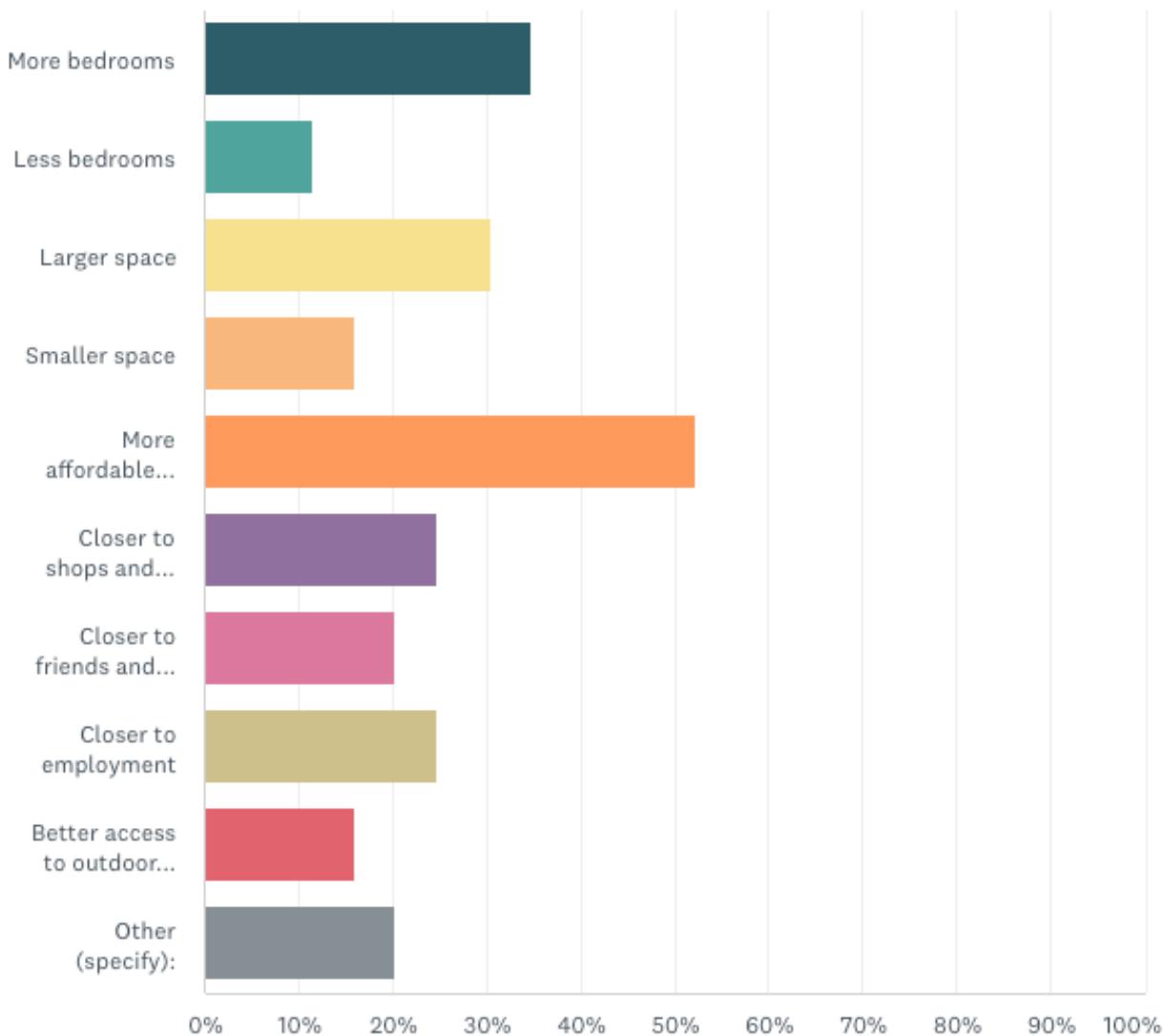


Figure 47. What people are looking for who might be moving

Comments for those who responded other (14 respondents answered) were as follows. Some respondents gave more than one reason in their answer, these have been separated out. If there were similar comments, those are indicated in parenthesis:

- Allows and supports pets (x3)
 - A backyard space for dogs
- More affordable (x2)
 - No condo fees (price people out of buying)

- Different size home
- Closer to amenities
- Closer to family
- Accessibility (x4)
 - No stairs, health is declining
 - Want to be on lower level
- Would like better in-suite amenities like:
 - Dishwasher
 - Laundry
 - Separate environmental controls
- Not looking (x3)
- Secure and safe housing
- Want seniors housing

Q15: If you plan to move in the next 5 to 10 years, where do you anticipate moving?

There were 72 responses to this question. 8 people skipped this question.

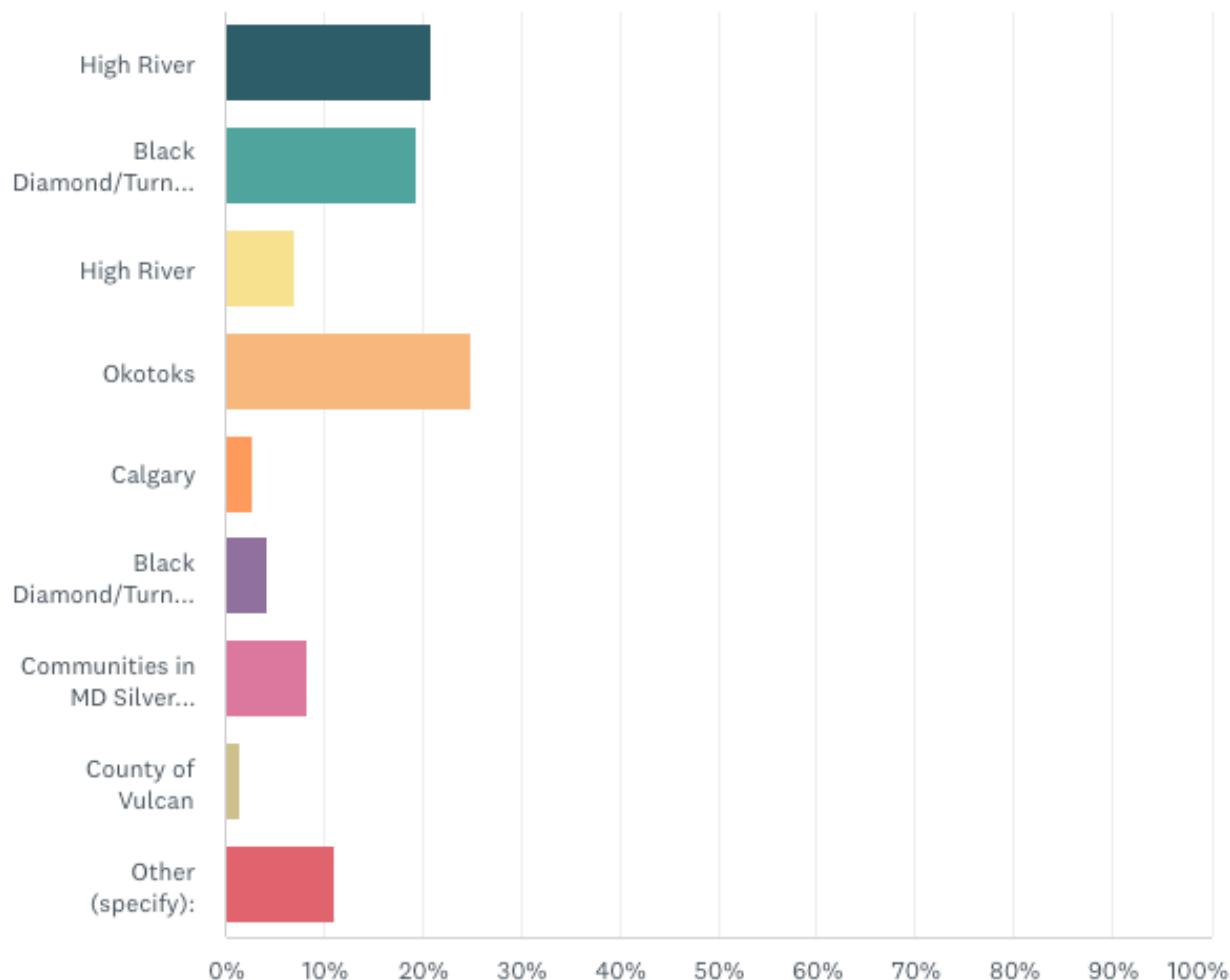


Figure 48. Where people anticipate moving

Comments for those who responded other (8 responses) were as follows. Some respondents offered more than one possible location; those are captured separately. If there were similar comments, those are indicated in parenthesis:

- Claresholm (currently living there)
- Claresholm (x2)
- Calgary
- Not sure (x2)
- Edmonton
- Okotoks
- High River

- Closer to US border
- Staying put

Q16: What characteristics are you looking for in housing? (select all that apply)

There were 55 responses to this question. Five people skipped this question.

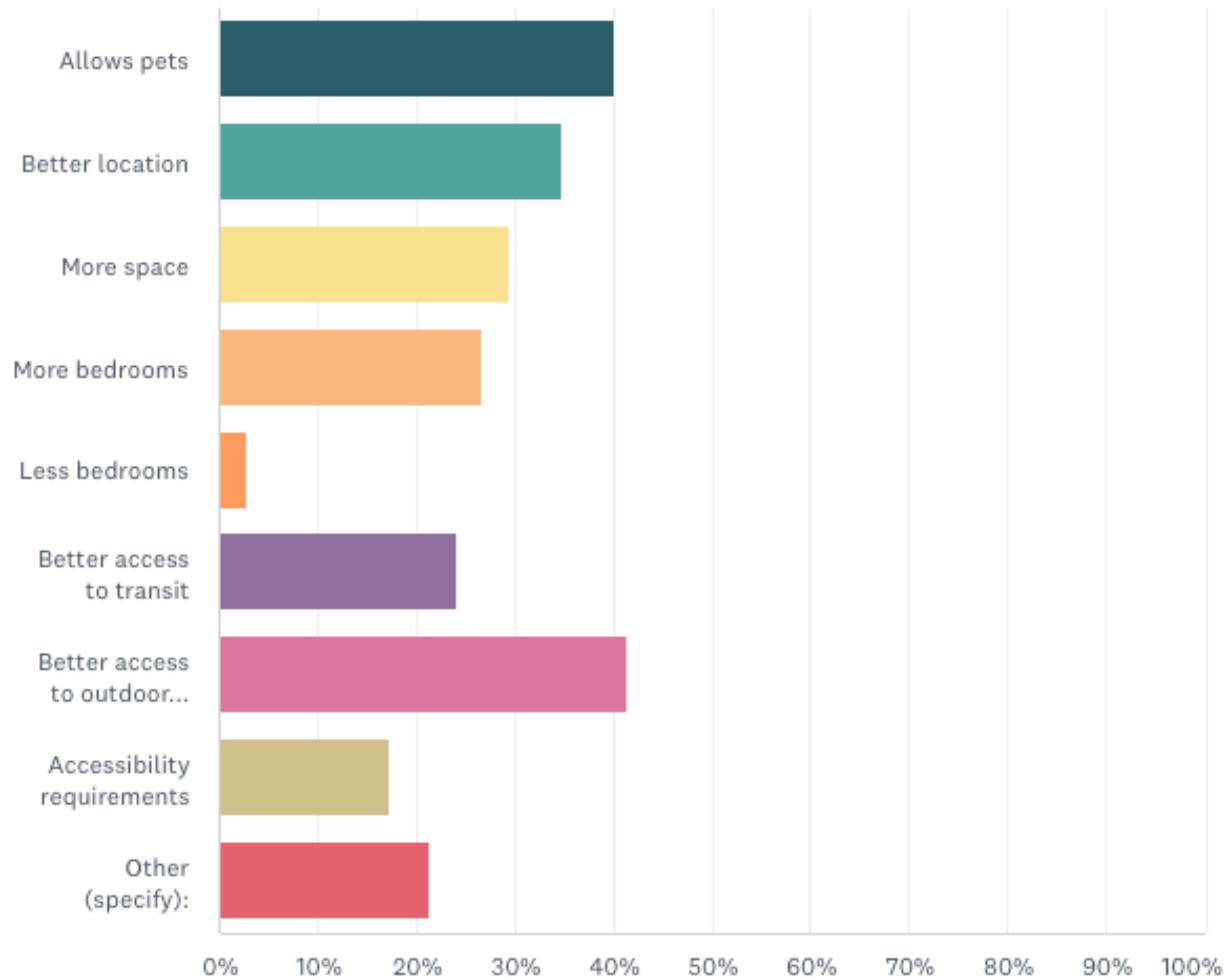


Figure 49. Characteristics people are looking for in housing

Comments for those who responded other (16 respondents answered) were as follows. If there were similar comments, those are indicated in parenthesis:

- Child friendly
- Lower utility costs (specifically heat)
- Not sure (x2)
- No comment
- More affordable (x2)

- Seniors affordable housing
- More room
- Better access to amenities (x2)
- Can't afford to move
- No stairs
- Quiet
- Will move if health changes (x2)
- One or two bedrooms with better views to outside
- Well maintained
- Landlord completes repairs

Q17: If you live in subsidized housing or receive a subsidy: What challenges did you encounter when looking for housing? (select all that apply)

There were 74 responses to this question. Six people skipped this question.

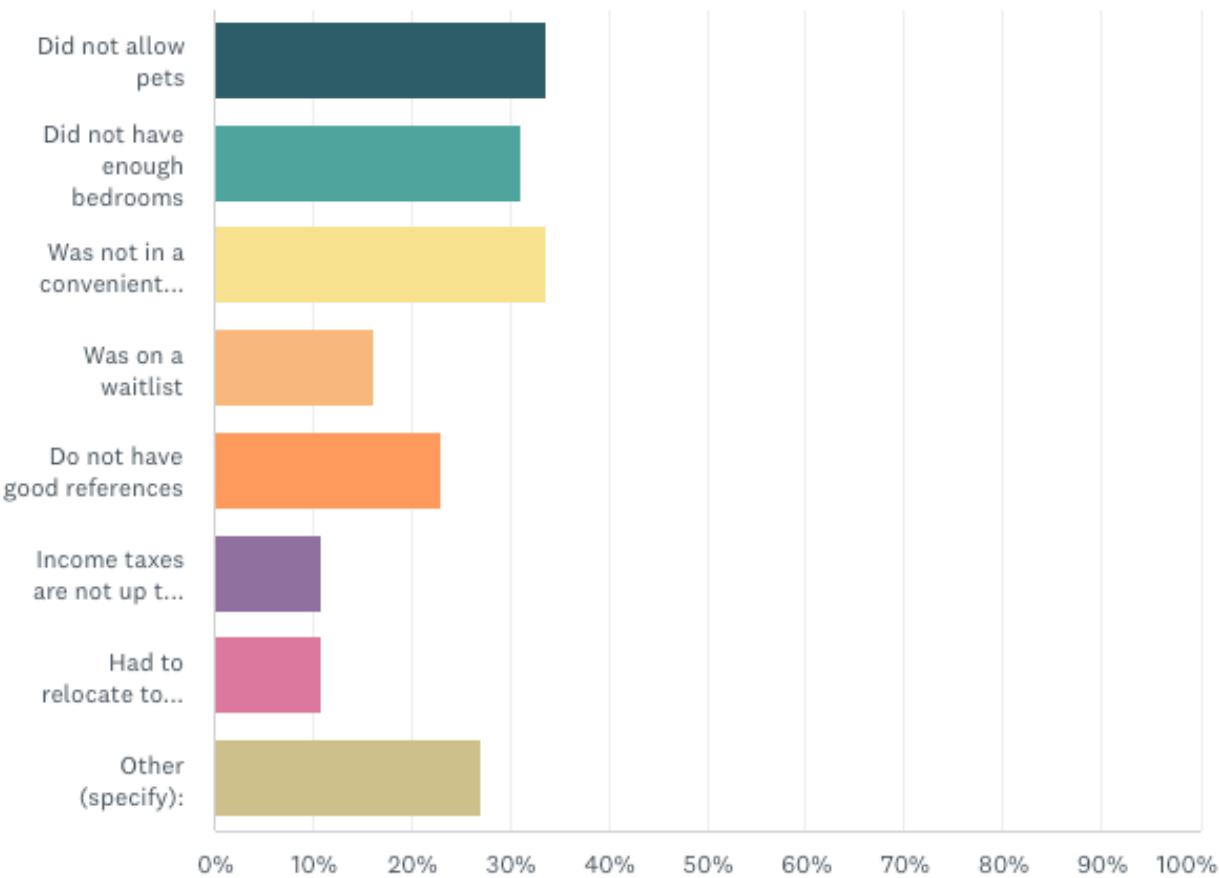


Figure 50. Challenges people experienced looking for subsidized housing

Comments for those who responded other (20 respondents answered) were as follows. If there were similar comments, those are indicated in parenthesis:

- Not applicable (x5)
- Affordability (rent and bills) (x2)
- Closer to family and support networks (x3)
- Had to wait for something more affordable
- Stuck in cycle of poverty
 - Opted not to receive subsidy in case ex-spouse decides to pay child support, which would result in shifting in and out of affordability
 - Can't save money in poverty and access benefits
- Good location for children
- Subsidy was not available
- Some places didn't allow pets
- Domestic violence
- Accessibility
- Bad credit
- Lack of supply of affordable housing (x2)

Q18: What is your current housing situation? (select all that apply)

There were 76 responses to this question. Four people skipped this question.

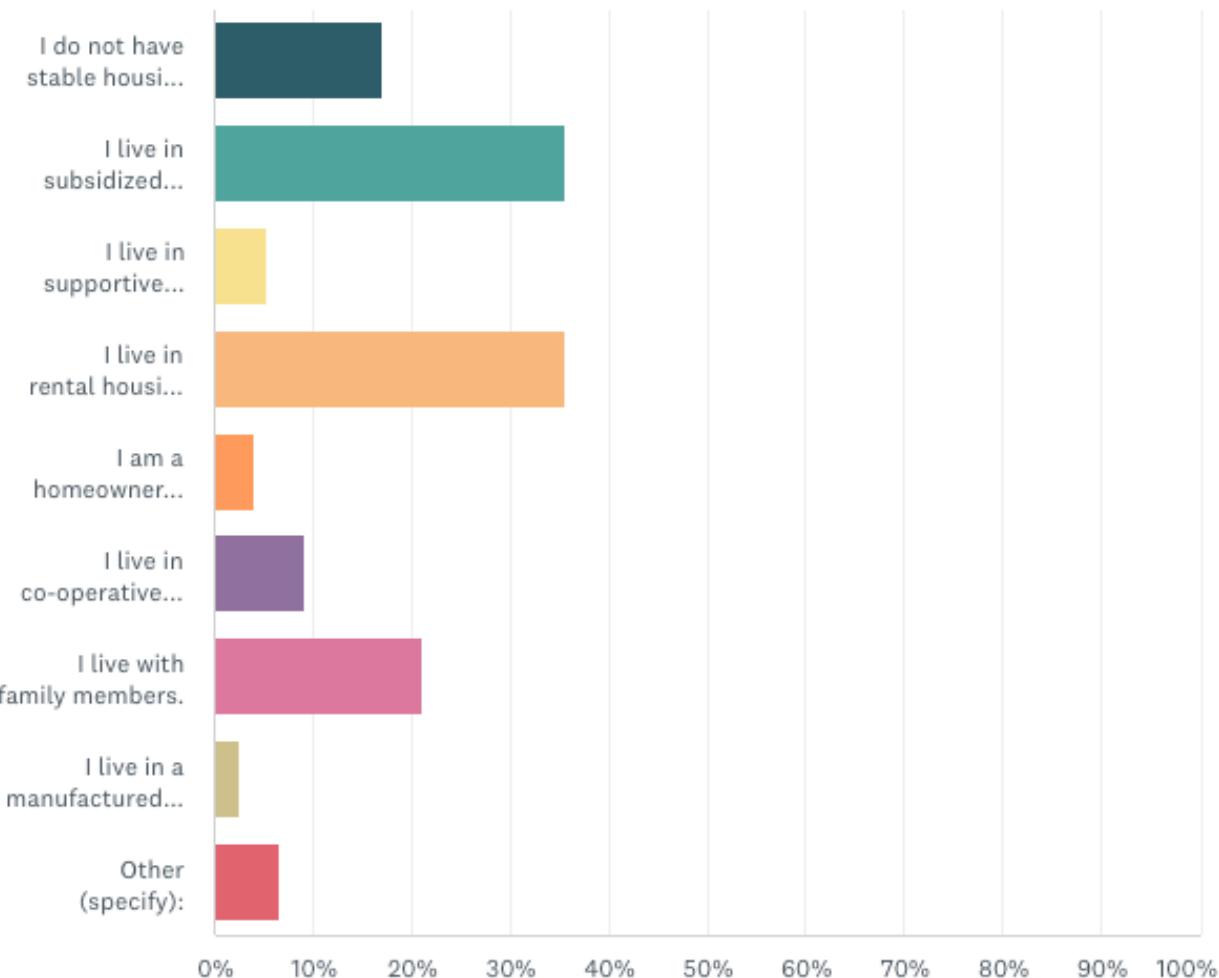


Figure 51. Current housing situation

Comments for those who responded other (5 responses) were as follows (indicating people maybe didn't understand the question):

- Rent with subsidy
- Rent-to-own from family member
- Was renting unit in house that sold, still in unit, unsure if new landlord will sign new lease when current lease expires
- Rent apartment
- No comment

DEMOGRAPHICS

Q19: What is your age?

There were 77 responses to this question. Three people skipped this question.

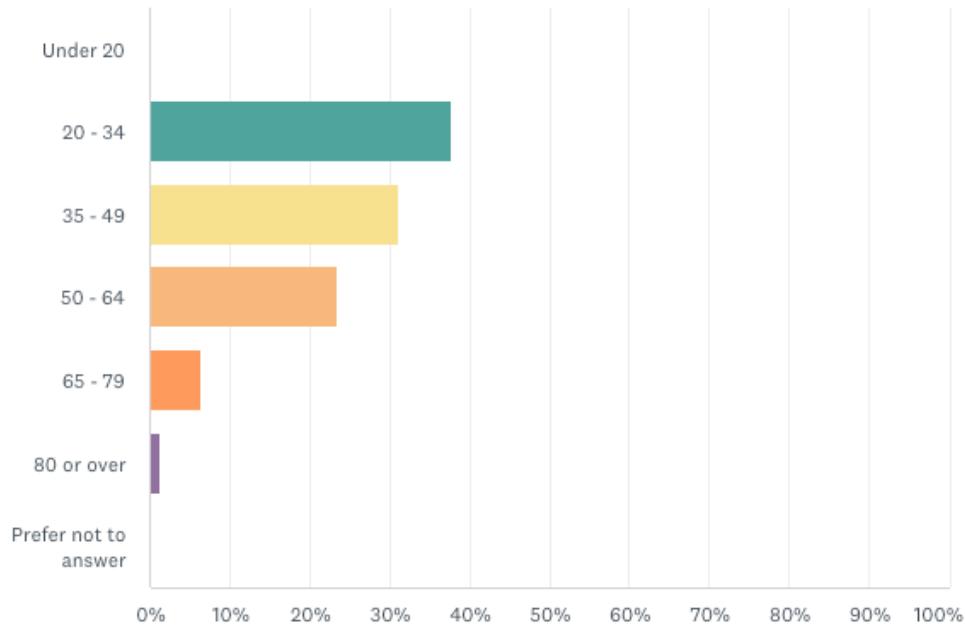


Figure 52. Age of respondents

Q20: What is your gender?

There were 77 responses to this question. Three people skipped this question.

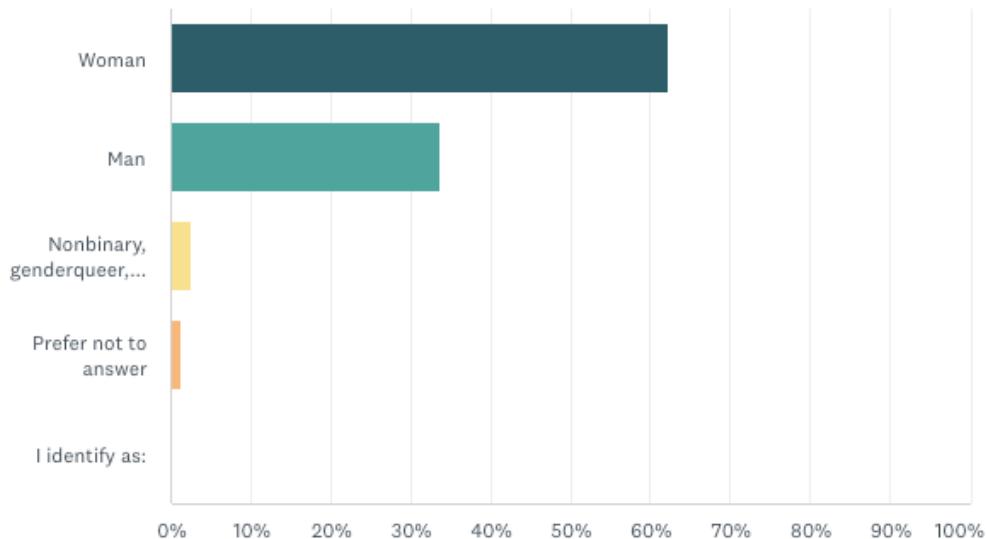


Figure 53. Gender of respondents

Q21: What is your race or ethnocultural background? (select all that apply)

There were 77 responses to this question. Three people skipped this question.

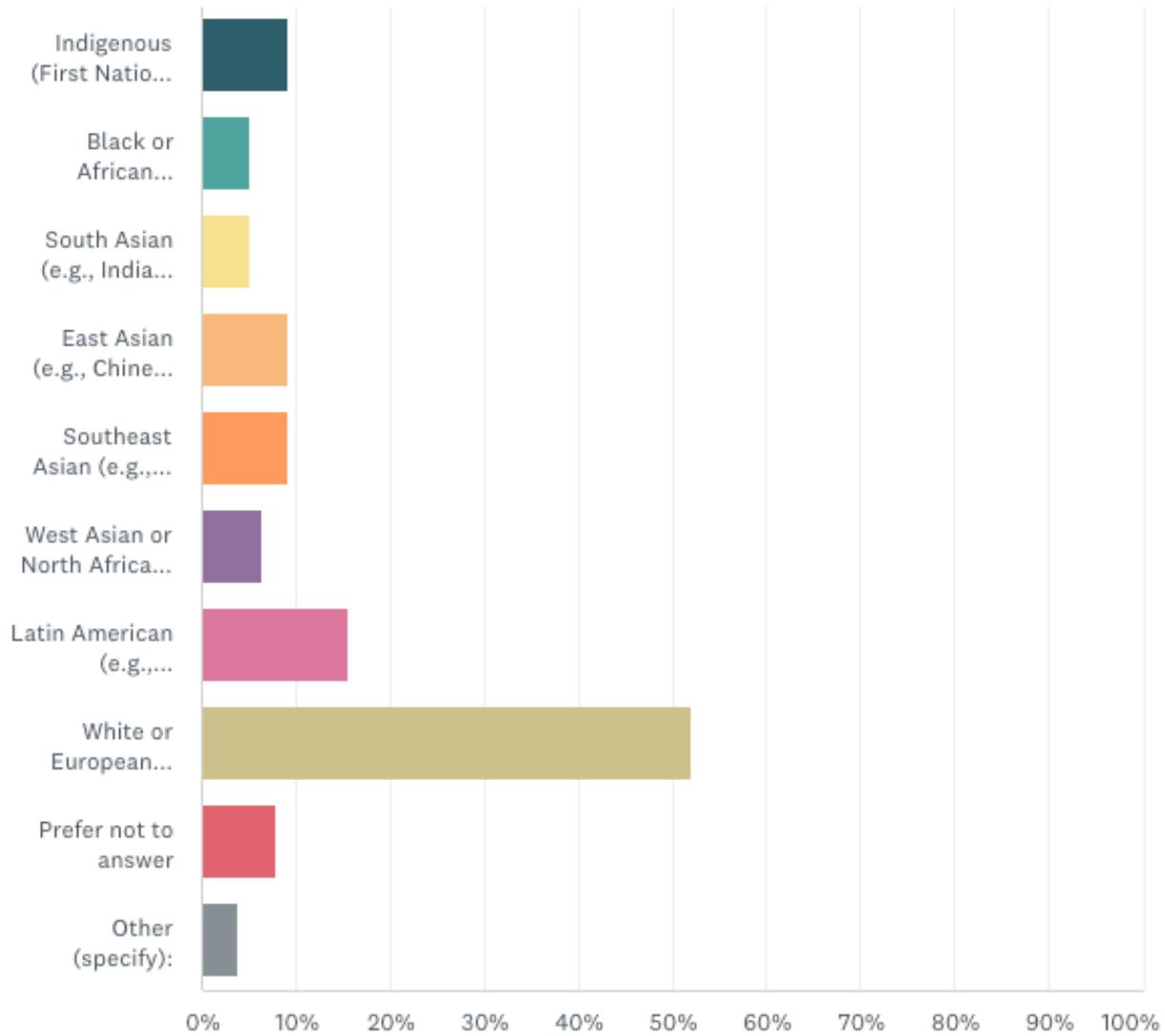


Figure 54. Ethnocultural background of respondents

Comments for those who responded other (3 responses) were as follows:

- Canadian (x 2)
- Filipino

Q22: Do you identify as a person with a disability?

There were 76 responses to this question. Four people skipped this question.

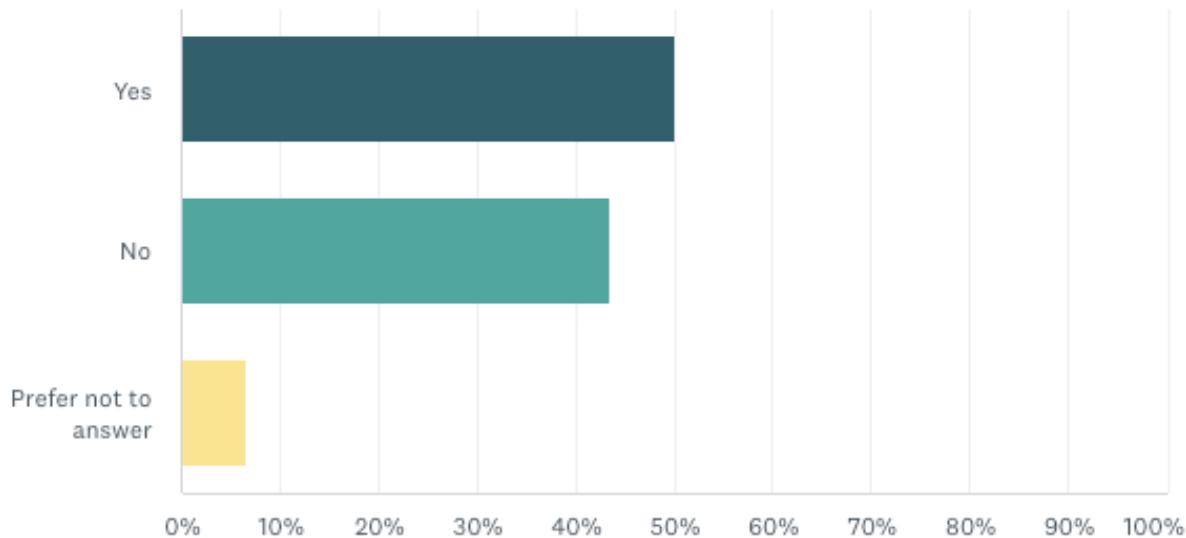


Figure 55. Respondents who identify as having a disability

Q23: What is your annual household income (before taxes)?

There were 77 responses to this question. Three people skipped this question.

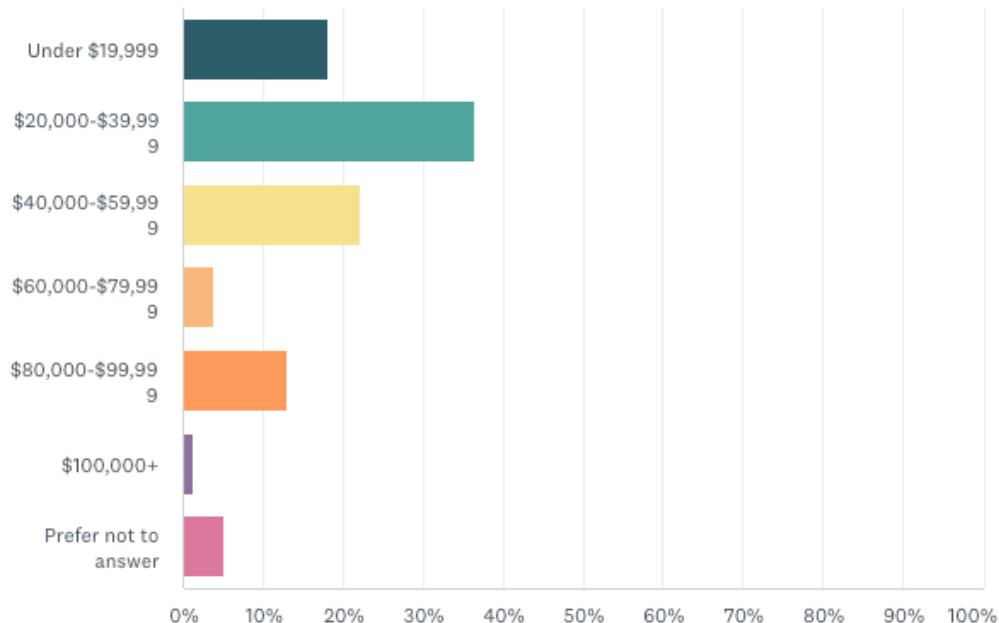


Figure 56. Annual household income of respondents

Q24: What is your current rent?

There were 75 responses to this question. Five people skipped this question.

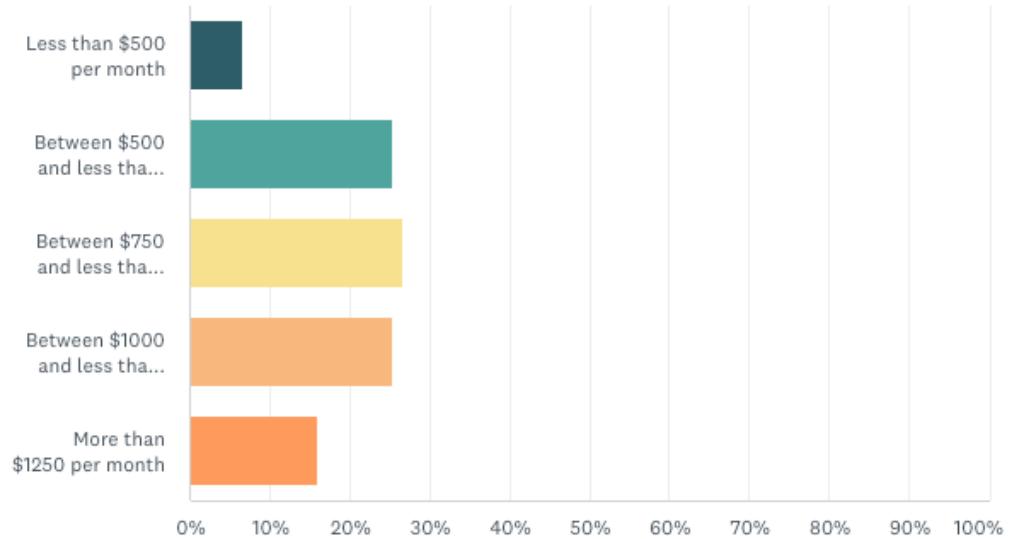


Figure 57. Current monthly rent of respondents

Q25: How many people, including you, live in your household?

There were 77 responses to this question. Three people skipped this question.

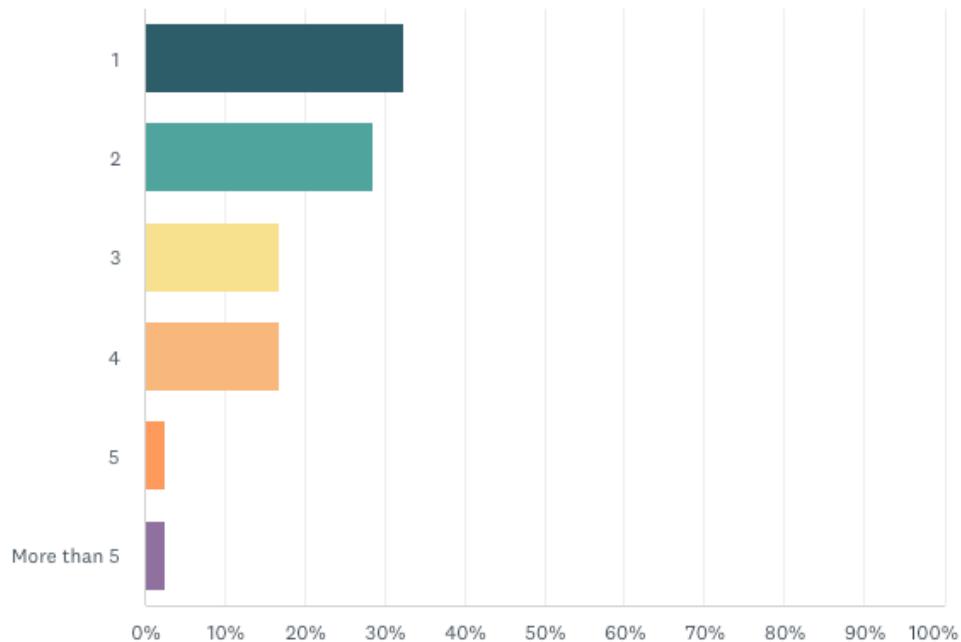


Figure 58. Number of people living in a respondent's household

Q26: How many bedrooms does your home have?

There were 77 responses to this question. Three people skipped this question.

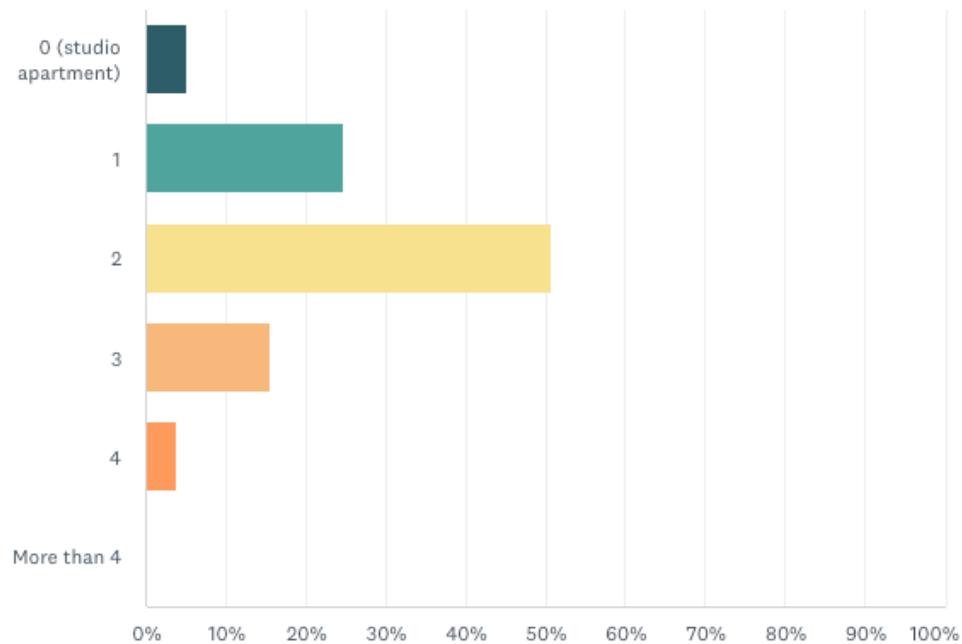


Figure 59. Number of bedrooms per respondent's household

Q27: What is your employment status?

There were 77 responses to this question. Three people skipped this question.

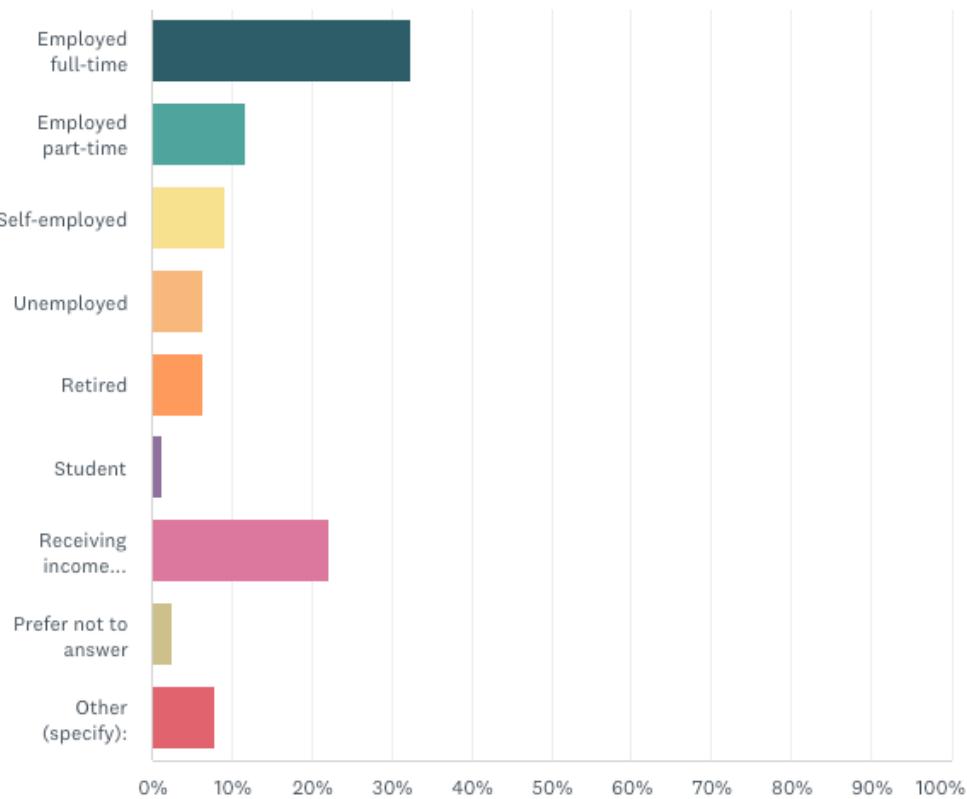


Figure 60. Employment status of respondents

Comments for those who responded other (6 responses) was as follows:

- AISH (includes working on AISH application) (x 3)
- AISH and working part-time (x 2)
- Casual employee

Q28: Select the descriptions that you identify with (select as many as apply to you):

There were 77 responses to this question. Three people skipped this question.

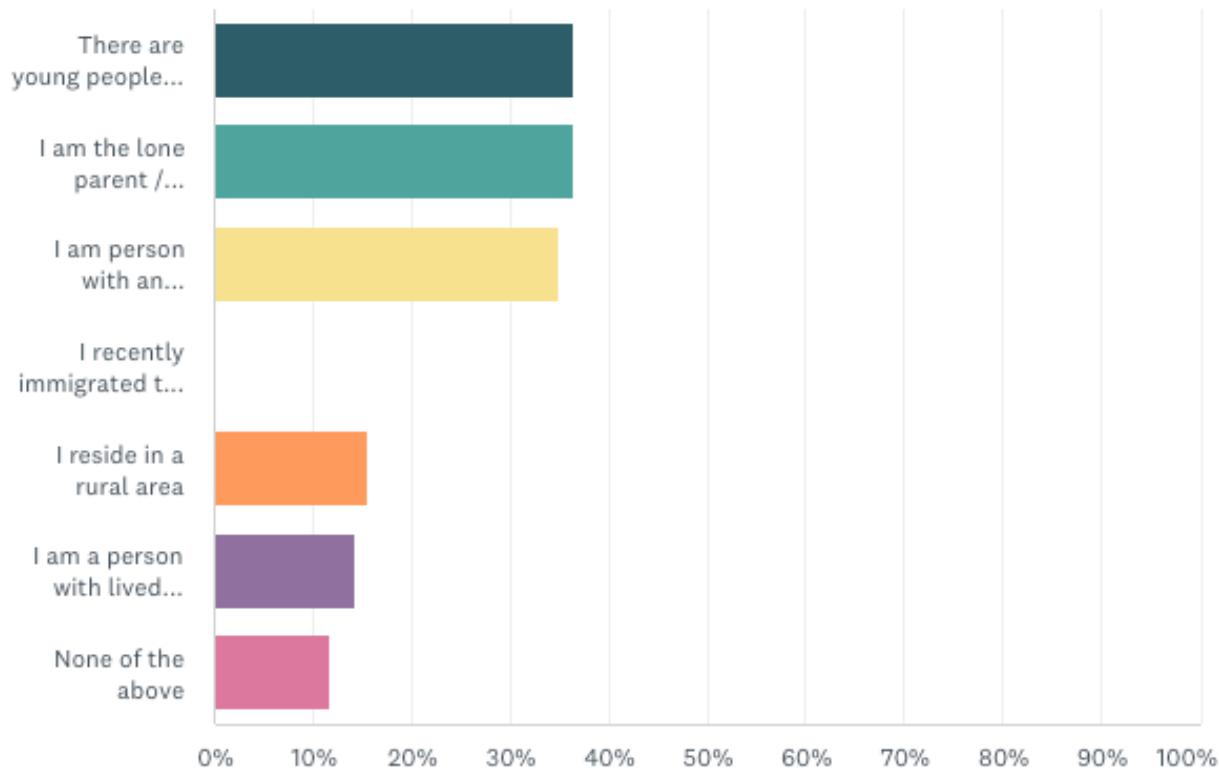


Figure 61. Descriptions of respondents

Answer options were as follows:

- There are young people (under 18 years of age) living in my household
- I am the lone parent / caregiver to young people (under 18 years of age) living in my household
- I am a person with an intellectual or physical disability
- I recently immigrated to Canada (within the past five years)
- I reside in a rural area
- I am a person with lived experience of addiction, homelessness or being a mental health consumer
- None of the above

WESTWINDS COMMUNITIES

LIVED EXPERIENCE TRENDS REPORT

FINAL

HOUSING NEEDS ASSESSMENTS – TOWN OF BLACK DIAMOND AND TOWN OF
HIGH RIVER

JUNE 2, 2022



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PURPOSE

The purpose of this report is to provide supplementary information about the lived experiences of people seeking affordable housing in the Foothills area. The data included in this report fell outside the scope of the Housing Needs Assessment reports, and we consider this information to be very useful for decision making bodies when looking for ways to support housing needs.

SOURCES

Data summarized in this report come from four sources:

- Westwinds Communities¹ Client and Tenant profiles from April 2018 to December 2021
- Westwinds Communities waitlist data as of December 2020
- Westwinds Communities Lodge Program as of February 2021
- Rowan House Society annual reports from 2018-2019, 2019-2020 and 2020-2021
- Salvation Army Aggregate Report from 2019 to 2021
- Habitat for Humanity data from 2017 to 2020

OBSERVATIONS

WESTWINDS COMMUNITIES

Westwinds Communities is a not-for-profit organization that provides quality housing and supportive services for seniors, as well as subsidized housing and services for individuals and families. They provided data for tenants living in their homes and lodges and for those receiving subsidies and those on waitlists. Data is current as of August 2021. Summary of data analysis are as follows.

- **People are spending more than they can afford.** Single parent households are spending 30% or more of their income on housing.
- **Seniors in lodge housing have sufficient monthly income, demand is higher for one bedroom suites versus studios.** Monthly income for seniors living in lodge housing is on average, sufficient to cover housing costs.
- **Not enough supply to meet demand.** Waitlists for affordable, below market and lodge housing are long (1.5 years or longer) and not sustainable, meaning people will likely dig themselves into debt or unsustainable financial situations waiting to get into affordable housing. Also, once waitlists are so long, organizations are not taking any more households due to the potential length of wait. So, it is unclear what the story for those households is.
- **Incomes are not keeping up with rent.** The affordable monthly rent for families in Westwinds housing or receiving subsidy are below what is available in the market. These

¹ *Income is derived in the affordable (social) housing and seniors independent living from provincial regulation and does not include GST and child tax benefit. It is also adjusted if the clients (many in affordable housing) are in receipt of social assistance. Income for near market housing is current income from all sources.*

families would be paying significantly higher rates for market rental and secondary market rental.

ROWAN HOUSE

Rowan House Society provides crisis intervention, long-term support, and education for those affected by family violence in rural communities. They provided annual reports for 2018-2019, 2019-2020, 2020-2021. Summary of data analysis are as follows.

- **There is less demand for shelter services and space.** There is a decline in demand for in-shelter spaces and length of stay is declining. However, calls to the crisis link did increase for 2020-2021.
- **Shelter is still turning families away.** There is a lack of space, and the shelter does have to turn people away.
- **Outreach program demand is steady.** Women participating in the outreach program has been steady across these data years.
- **School presentations declined.** It is suspected that school presentations significantly declined due to COVID.
- **Participation in Healthily Relationship Education Group dropped significantly in 2020-2021.** There was a sharp decline in participation in this program.

SALVATION ARMY

The Salvation Army is a Christian organization that gives hope and support to vulnerable people in 400 communities across Canada and in 132 countries. Data shared by the Salvation Army includes information for High River Foothills Church and Community Ministries from January 2019 to December 2021. Summary of data analysis are as follows.

- **Salvation Army serves a younger population.** Most people accessing services were under the age of 18.
- **Salvation Army serves mostly single person households.** Most of the people seeking services are single.
- **Most households have their need for going to the Salvation Army met after one visit.** The number of multiple visits drops significantly for households after two visits.

HABITAT FOR HUMANITY

Habitat for Humanity provides affordable home ownership to qualifying households. They provided data for two, three-bedroom units they had in Okotoks from 2017-2020.

- **Many households do not qualify for Habitat housing.** Habitat proceeds with significantly less applications than it receives due to a rigorous financial screening process.
- **Average family size is larger than for other data uncovered as part of this study.** Average family size for households applying for Habitat for Humanity housing is 3.39 compared with 2.9 for households with children in Westwinds programs or waitlists (excludes seniors); and 1.06 for households accessing programs with the Salvation Army.

DATA SUMMARIES

WESTWINDS COMMUNITIES' CLIENT AND TENANT PROFILES

Westwinds Communities provides data for tenants living in their homes and lodges and for those receiving subsidies and those on waitlists. Data is current as of August 2021.

For seniors living in subsidized independent living (118 households) and rent supplement (54 households) (172 households spending 30% of their income on rent) the following profiles emerges:

- Average age of tenants 74.87 years
- Average monthly household income \$1,866.53
- Monthly Median Income: \$1,863.33
- Monthly income range: \$521 - \$3,764
- Average monthly rent \$560
- Median monthly rent: \$559
- Monthly Rental Range: \$162 - \$1,129
- Total number of couples: 7 (4%)
- Total units: 118 (units owned and operated by Westwinds Communities)

SENIORS LODGE PROGRAM

For seniors living in Westwinds Communities' Lodge program, the following profile emerges (as of February 2021):

- Average monthly household income: \$2,638
- Median monthly household Income: \$2,034
- Monthly Income Range: \$77 - \$17,919.75
- Average age of residents: 86.2 years
- Median age of residents: 87 years
- Total residents: 187
- Number of couples: 16

Westwinds Communities operates three lodges, with an average of occupancy rate of 92% and an average length of occupancy of 2.5 years. Specifics are included in Table 1.

Table 1. Westwinds Communities Lodge Program Occupancy Details

Lodge community	Occupancy rate	Average length of occupancy
High Country Lodge	90.24%	2.36 Years
Medicine Tree Manor	94.06%	2.47 Years
Sandstone Lodge	91.30%	2.64 Years

FAMILIES

For families spending 30% of their income on rent in social housing (12 units) and rent supplement program (21 households) (33 households, 30 of which are single parent households), the following profile emerges:

- Average monthly household income \$1,380.08
- Median monthly Income: \$1,150.82
- Monthly Income Range: \$274 - \$3,200
- Average monthly rent \$523
- Median monthly rent: \$494
- Monthly Rental Range: \$210 - \$960
- Average age head of household: 36.7 years
- Average Household size: 3
- Average number of children: 2.15, range of 0-3 children, one household with a grandchild
- Total units during date range: 12 units are family housing and 21 households are rent supplement clients as of Spring 2022)

NEAR MARKET HOUSING

Housing for families whose rent is 10-20% below market rental rates (near market housing (22 units) includes 35 households. Their profile emerges as follows:

- Average monthly household income \$2,188
- Median monthly income: \$2,055
- Monthly income Range: \$0 - \$4,622
- Average age head of household: 44.7 years
- Average Household size: 2.91
- Average number of children: 1.60, range of 0-3 children
- Total number of single adults with dependents household: 28
- Total units: 22

WESTWINDS COMMUNITIES WAITLIST PROFILES

Westwinds Communities operates waitlists for each of the housing services listed above (seniors subsidized independent living, affordable housing for families and near market housing for families). Profile information for December 2021 and March 2022 are as follows.

SUBSIDIZED INDEPENDENT LIVING

Seniors spending 30% of their income on seniors subsidized housing had the following profile:

- Average age on waitlist 74.4 years
- Average monthly household income \$1952.69
- Monthly Median Income: \$1,905.59
- Monthly income range: \$733 - \$3,324
- Average monthly rent \$586
- Median monthly rent: \$572
- Monthly Rental Range: \$220 - \$997
- Average time on the waitlist: 1.38 years
- Total number of couples: 1
- Total number of households: 55

Of the 55 households on the waitlist, 29 list Okotoks as their first preference.

SENIORS LODGE PROGRAM

The waitlist for seniors wanting to get into Westwinds Communities' lodge program has the following profile:

- Number of households on waitlist: 25
- Preference by community (first choice):
 - High Country Lodge: 6
 - Medicine Tree Manor: 15
 - Sandstone Lodge: 4
- Average monthly household income \$2,417
- Median monthly household Income: \$2,334
- Monthly Income Range: \$1,171 - \$7,929
- Average time on the waitlist: 1.39 years
- Average age head of household: 83.3 years
- Median age head of household: 85 years
- Number of couples: 7

FAMILIES

For families seeking housing to spend 30% of their income on affordable housing, they had the following profile:

- Average monthly household income \$1,744.07
- Median monthly Income: \$1,646.61
- Monthly Income Range: \$0 - \$3,516
- Average monthly rent \$523
- Median monthly rent: \$494
- Current Monthly Rental Range: \$ 120 - \$1,055
- Average time on the waitlist: 1.76 years
- Average age head of household: 34.9 years
- Average Household size: 2.9
- Average number of children: 1.86, range of 0-4 children
- Total number of households: 39
- Total number of single adults with dependents household: 32

Of the 39 households on the waitlist, Okotoks was the first preference for 38 of them (only location for housing).

NEAR MARKET HOUSING

For families who are looking to spend 10-20% below market rental rates, their profile looks like this:

- Average monthly household income \$2,257
- Median monthly household Income: \$2,257
- Monthly Income Range: \$1,668 - \$3,239
- Monthly Median rent: \$1,375
- Average time on the waitlist: 1.55 years
- Average age head of household: 50 years
- Average Household size: 3.0

- Average number of children: 1.57, range of 0-4 children
- Total number of households: 9
- Total number of single adults with dependents household: 6

Of the six households on the waitlist, Okotoks was the first preference for four households.

Note: Westwinds Communities maintains a waitlist for households who might move into housing or receive a subsidy. Households are required to update their application annually to remain on the waitlist. So, this information does not fully represent need.

RENT SUPPLEMENT PROGRAM

This program was suspended from October 2019 to April 2021, and resumed operation in summer 2021. As a consequence, this profile represents households from March 2022. Over 50 program admissions occurred in 2021 as the program resumed to capacity. This program covers:

- Single adults
- Seniors
- Couples
- Families
- Special needs

The rent supplement program allows households to secure market rental in a community of their choice within the region and they directly receive rental assistance offset market rental rate.

For households on the waitlist, their profile looks like this:

- Average monthly household income \$1,868
 - Singles: \$1,434 (8 households)
 - Couple: \$1,651 (1 household)
 - Family: \$2,151 (13 households)
- Median monthly household Income: \$1,771
- Monthly Income Range: \$639 - \$3,605
- Average age head of household: 41.7
- Median age of household: 37.5
- Average number of children: 2.0
- Total number of households on waitlist: 22
- Total number of single adults with dependents household: 12 (55%)
-

Table 2. Income sources for households on waitlist

Income sources	Number	%
Income supports	4	18.2
Assured Income for the Severely Handicapped	4	18.2
Senior Pension	3	13.6
Other	7	31.8
Employment	3	13.6
Student Financing	1	4.5
TOTAL	22	100

As the rent supplement program resumed in 2021, the program met operational budget capacity and started generating a waitlist in the first quarter of 2022. Households on the waitlist are looking for:

- One bedrooms (41%)
- Two bedrooms (32%)
- Three bedrooms (18%)
- 4 bedrooms (9%)

ROWAN HOUSE

Rowan House Society provides crisis intervention, long-term support, and education for those affected by family violence in rural communities. They have a 24-bed family crisis shelter, in-shelter programming, children's programming, outreach services, preventative education to stop the cycle of family violence, and a safe at home program where the abusive partner is moved from the home and into support care and the survivor and children stay in the family home where they are close to their support networks and are also connected with local supports.

ANNUAL REPORTS

Data from Rowan House annual reports from 2018-2019, 2019-2020 and 2020-2021 is summarized below.

In shelter data

Calls to the crisis line dipped in 2020. In 2018-2019, there were 1768 calls to the crisis line, in 2019-2020 there were 1596 calls and in 2020-2021 there were 1037 calls (Figure 1).

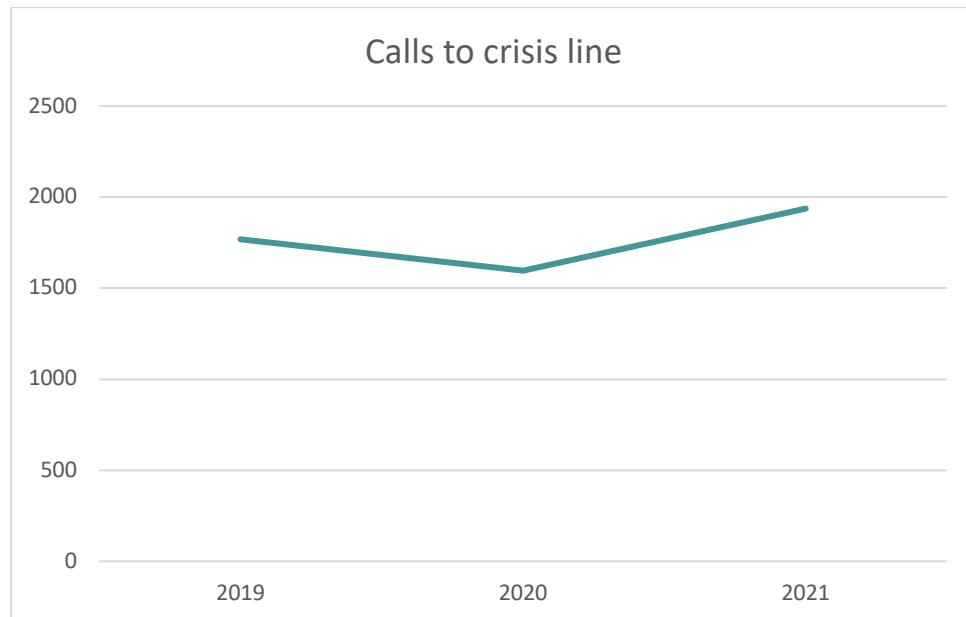


Figure 1. Calls to crisis line

Admissions to the shelter are also declining. In 2018-2019 there were 225 admissions, in 2019-2020 there were 188 and in 2020-2021 there were 99 (Figure 2). This included 107, 90 and 43 children respectively.

The shelter turns away individuals and families due to lack of space. This number is also declining. In 2018-2019 the shelter turned away 459 individuals (including 109 children with their mother), in 2019-2020 the shelter turned away 629 individuals (including 184 children with their mother) and in 2020-2021 the shelter turned away 322 individuals (including 79 children with their mother) (Figure 2).

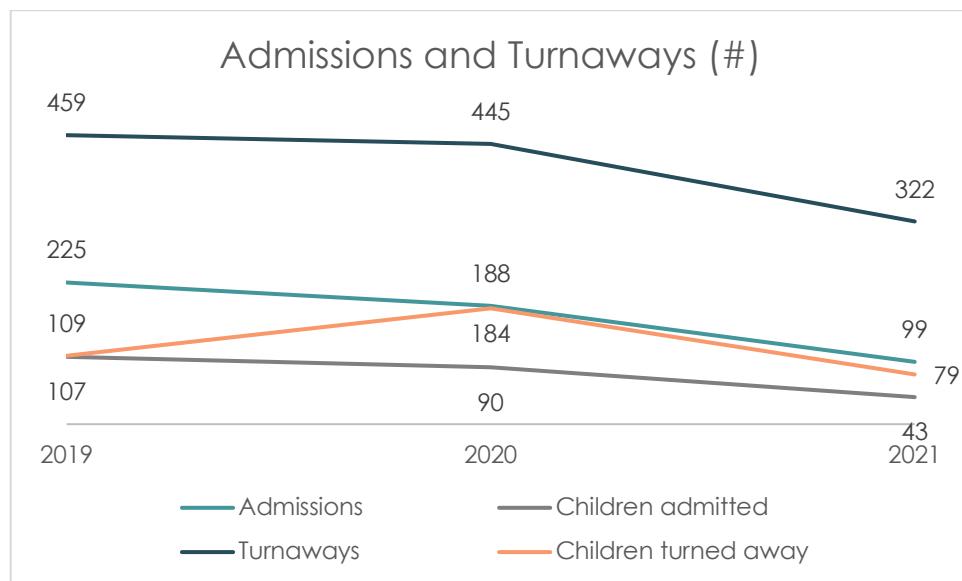


Figure 2. Admissions and turnaways

The average length of stay is also declining. In 2018-2019 average stay was 18 days, in 2019-2020 it was 17 days and in 2020-2021 it was 15 days (Figure 3).

Low admission rates for 2020 were concerning as we know the pandemic resulted in increased experiences of domestic violence. When asked about the low admission and program participation rates for 2020, Rowan House offered the following:

- Inability for individuals to make a call or access help due to having their abusive person always around (i.e., isolating together and working from home). They did create a texting feature for their crisis line to mitigate individuals not being able to make a voice call.
- People may have been afraid of being in a shelter atmosphere (i.e., communal living) during COVID.
- Instances/frequency of abuse may have lessened due to children being in the home (sometimes a protective factor as abusive parties don't want children to be around when violence occurs), however severity of events when they did occur increased.

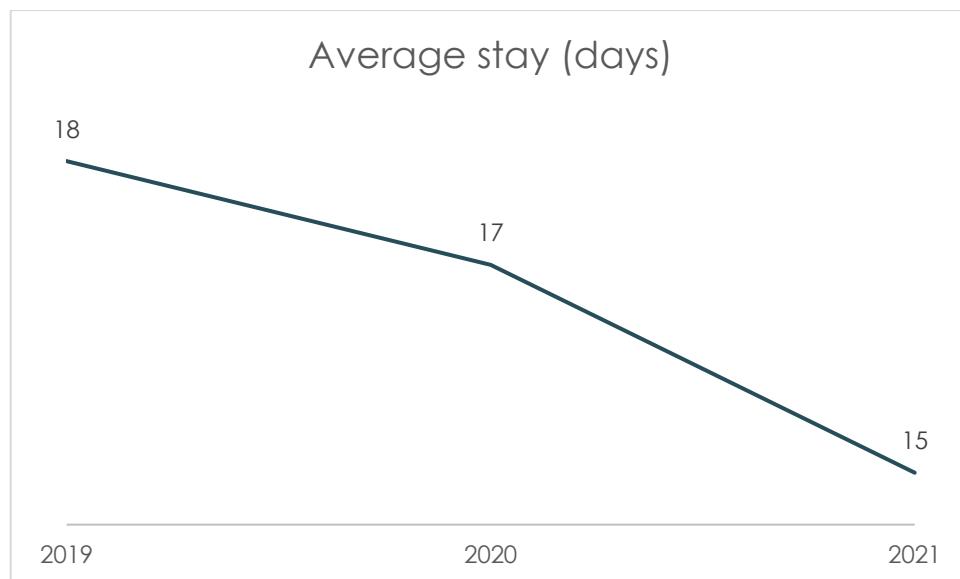


Figure 3. Average stay

In Community Data

Participants in the children's program in 2018-2019 included 127 unique visits, in 2019-2020 it included 143 unique visits and in 2020-2021 it included 55 unique visits (this includes children in shelter and children whose mother is attending Outreach of Healthy Relationship group meetings) (Figure 4).

Women are supported through an outreach program designed to address and meet the needs of all individuals who have experienced, are experiencing, or are at risk of experiencing, violence and abuse through one-on-one contact and support in a community setting (e.g., trauma-informed crisis support, goal setting and safety planning, parenting information, follow up services). In 2018-2019 participation rates were 96, in 2019-2020 participation was 109, in 2020-2021 participation was 92 women (Figure 4).

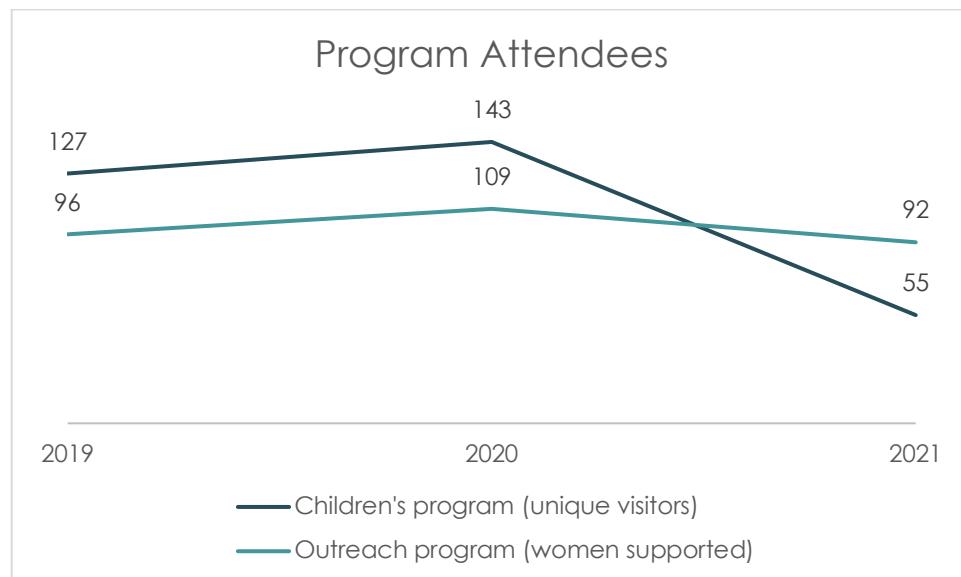


Figure 4. Outreach programs and children's program (unique visits)

Rowan House gives presentations in schools as part of helping prevent family violence and raising awareness about it. In 2018-2019 they delivered 164 presentations, in 2019-2020 they delivered 183 presentations, and in 2020-2021 they delivered 67 (virtual) presentations (Figure 5).

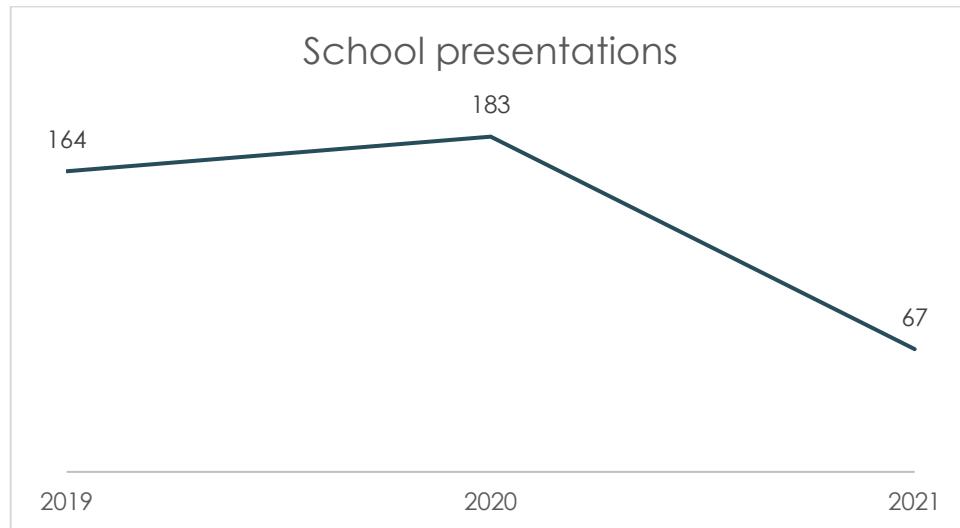


Figure 5. School presentations

Attendance at Healthy Relationship Education Group (a six-week program) was 23 in 2018-2019, 21 in 2019-2020 and 9 in 2020-2021 (Figure 6).

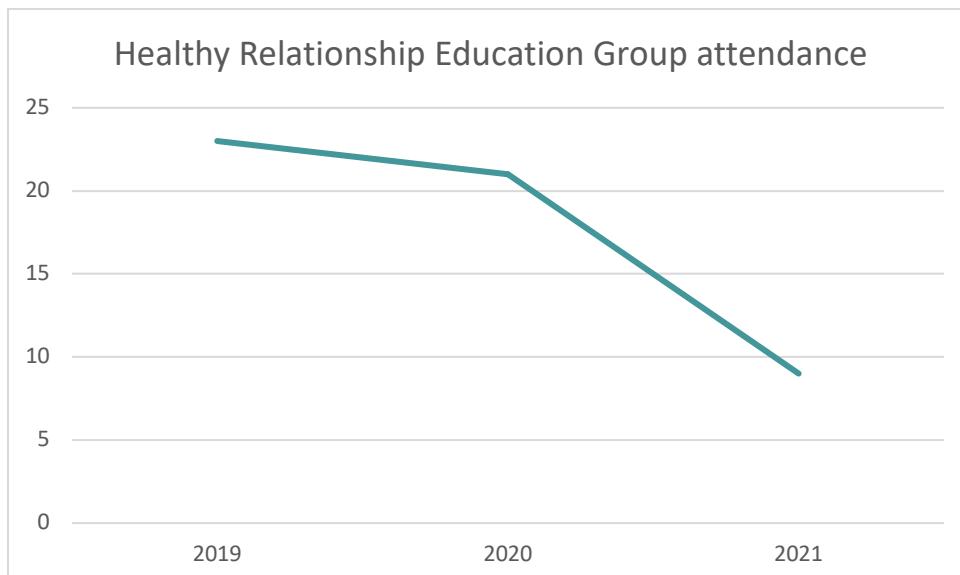


Figure 6. Healthy Relationship group attendance

Decline in participation may be due to:

- Inability for individuals to make a call or access help due to having their abusive person always around (i.e., isolating together, working from home)
 - In response to this Rowan house created a texting feature to their crisis line to mitigate individuals not being able to make a voice call.
- Fear of shelter atmosphere, communal living and COVID.
- Instances/frequency of abuse may have lessened due to children being in the home (sometimes a protective factor as abusive parties don't want children to be around when violence occurs), however severity of events when they did occur increased.

SALVATION ARMY

Data shared by the Salvation Army includes information for High River Foothills Church and Community Ministries from January 2019 to December 2021. Data reports out on the following programs:

- Financial Assistance
- Multi-Service Program
- Food Bank
- Christmas Program
- Meal Program
- Service
- Pathway of Hope
- Emergency Response - Bulk

AGE OF THOSE SEEKING SERVICES

Younger people seek services

Unique visits by individuals were highest in the 0-18 age group at 39%, followed by those aged 36-50 (24%) and those aged 25-35 (13%) (Figure 7.).

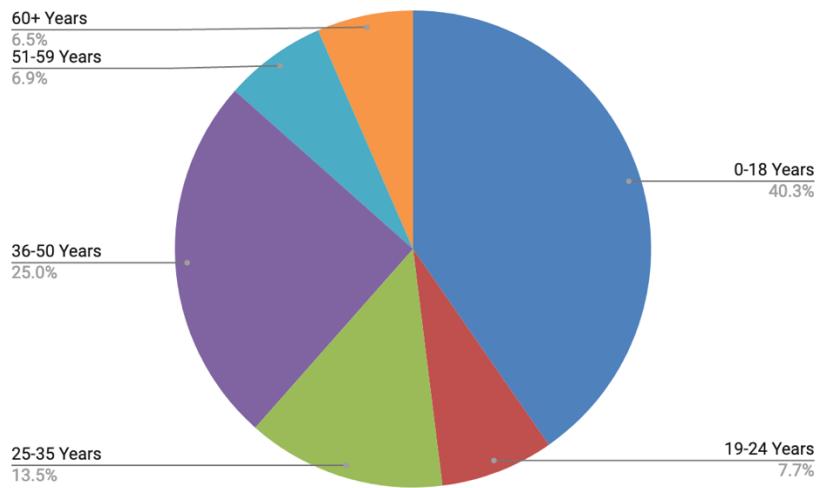


Figure 7. Age of those seeking Salvation Army services

HOUSEHOLD NEEDS

Support for various household needs

The reasons people were seeking assistance varied across household needs. Most of the needs are not specifically tracked (87%). For those that were, utility payments (4% - including water, gas, electricity, internet, phone, and cell phone), rent (2.5%) and car and transportation expenses (2%) were the top three.

WHO IS SEEKING SUPPORT

Mostly single adults seeking support

Most people seeking support were single person led households (53%).

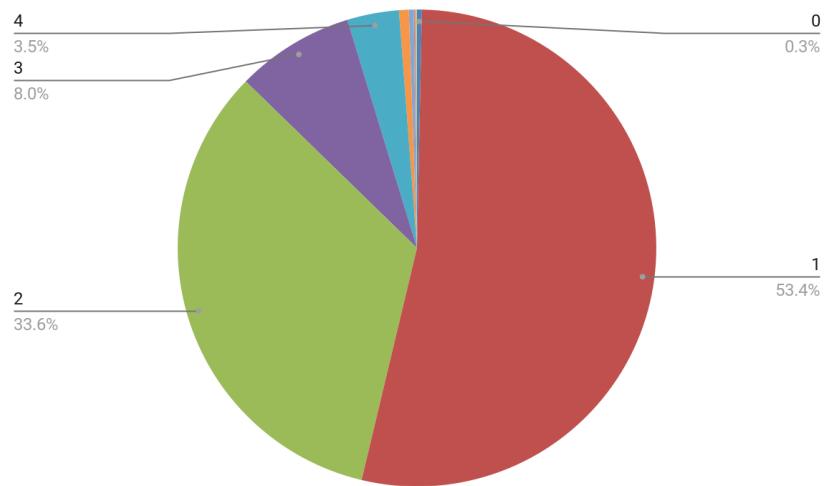


Figure 8. Who is seeking support

CHILDREN

Mostly households with no children

Most households seeking support did not have children (49%), followed by two children (19%) and one child (17%) respectively.

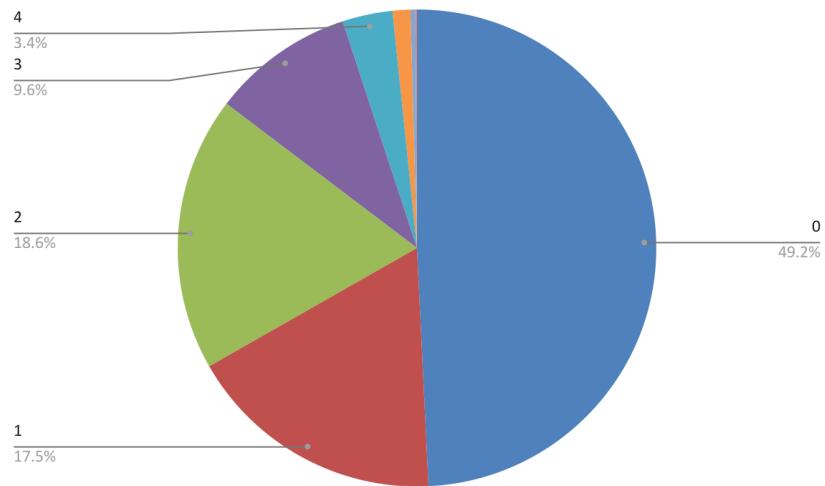


Figure 9. Number of children in households seeking support

VISITS TO SALVATION ARMY

Most households seeking services were new to the Salvation Army

New visits accounted for 83% of visits with 15% existing clients.

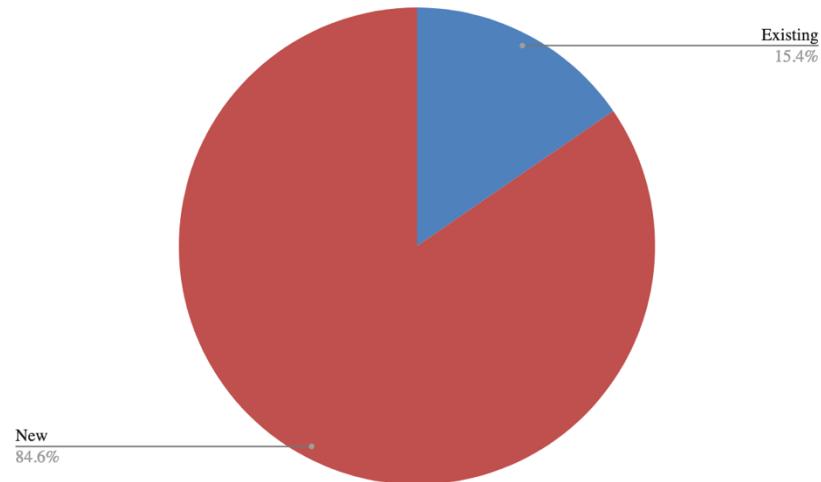


Figure 10. Visits to Salvation Army

HOME TENURE

Most people seeking services were renters

People living in private rental made up 60.5% of households seeking services followed by emergency shelter (7.8%) and those who own their home (7.7%) (Figure 15).

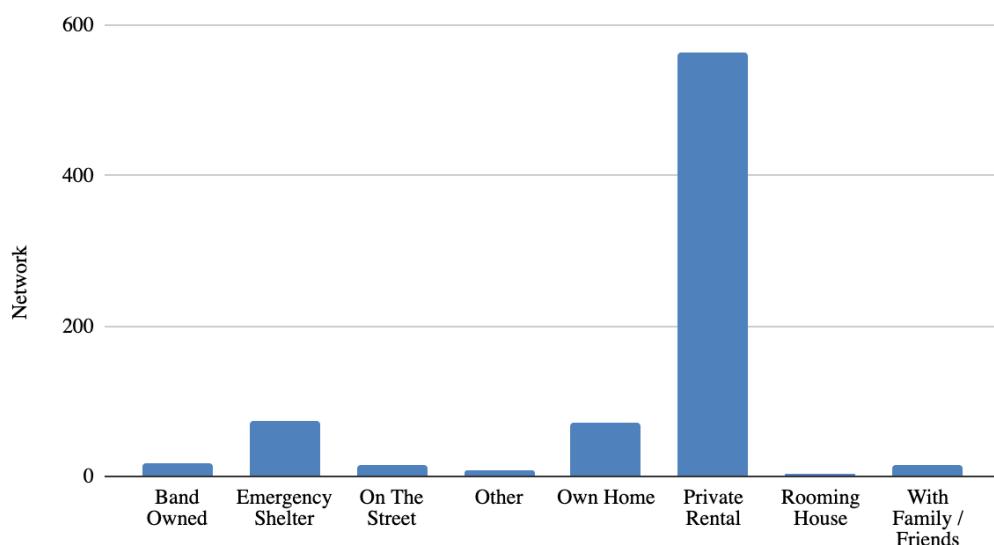


Figure 11. Household tenure

LENGTH OF TIME IN CANADA

Most people seeking services have lived in Canada for more than 10 years

(Question asked was: Have you lived in Canada for less than 10 years?)

97% of those seeking services have lived in Canada for 10 years or more.

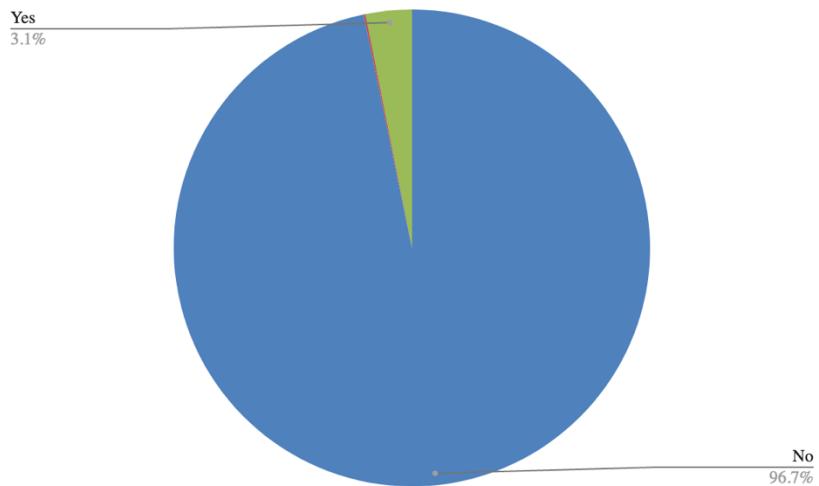


Figure 12. Length of time in Canada

INCOME

Income is not well tracked

People's sources of primary income are not well tracked by Salvation Army. The most frequent answers are 'other' (72% - no specifics were shared with us), full time employment (7%) and no income and provincial disability at 4% were the most common answers.

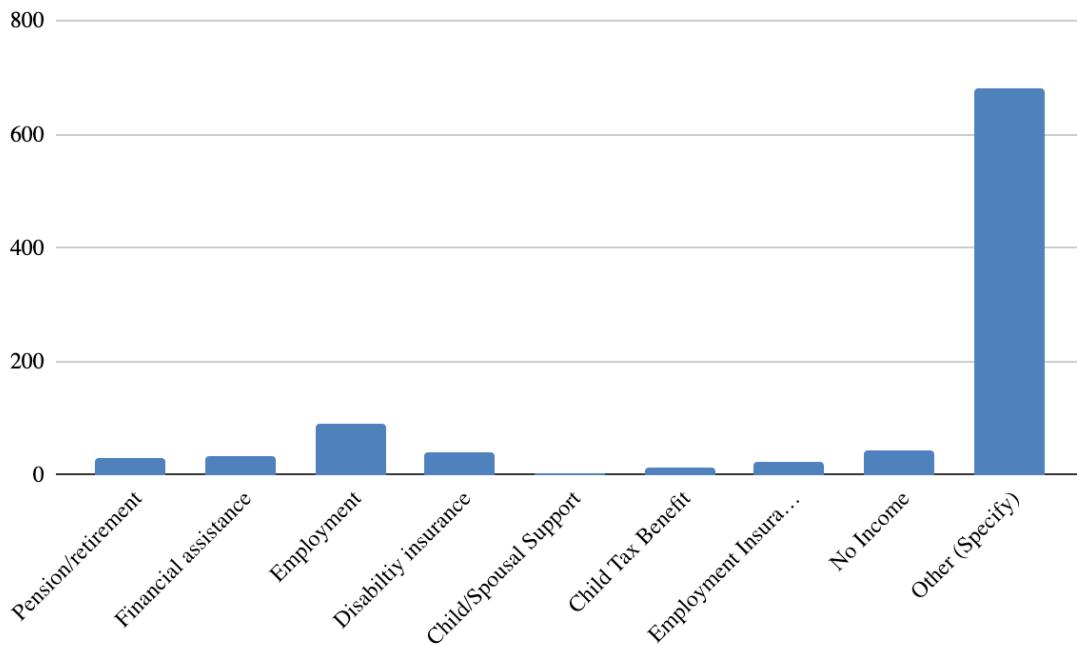


Figure 13. Source of primary income

MARITAL STATUS

Marital status mostly unknown

Most of the people seeking services weren't asked or didn't share their marital status (unknown and didn't ask total 63%). For those who did share, the majority were married (11%) or single (7%).

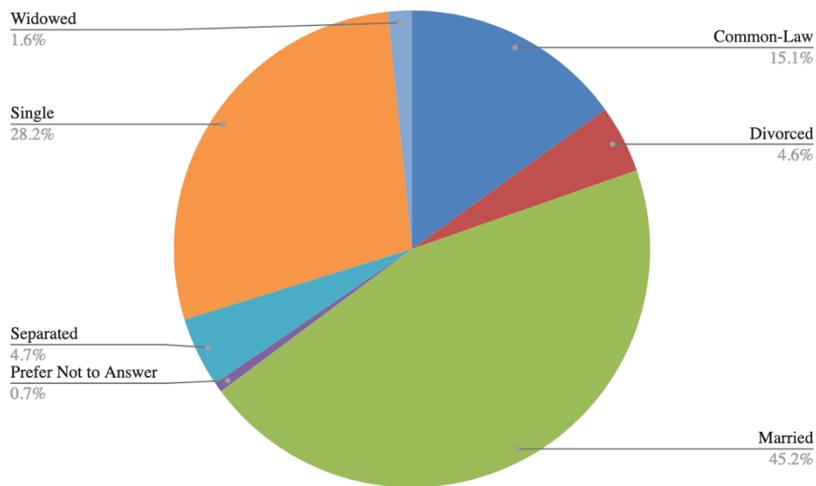


Figure 14. Marital status reported

FOOD

Toys were the most popular item provided

Salvation Army included toys in a category about food - it is unclear why. For data that was collected, toys were in highest demand (59%). Demand for food items included: perishables (24%) followed by gift cards (15%).

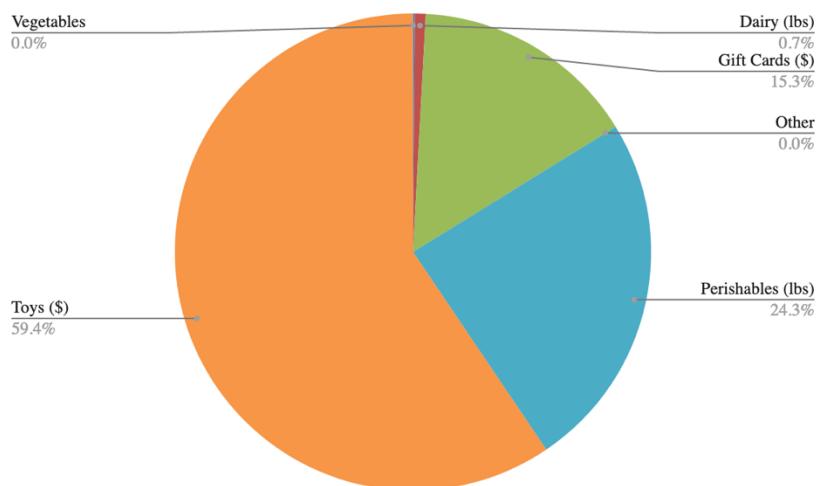


Figure 15. Food and popular items provided

HOUSEHOLDS SERVED BY NUMBER OF VISITS

Most households are served in one visit

Salvation Army reported on this by individual number of visits (e.g., 1, 2, 3, ...37). We've grouped the number of visits in groupings of five to show the data more easily.

Table 3. Number of visits for households

Number of visits	Total number of households served
1-5	743 (with 399 served after one visit)
6-10	95
11-15	32
15-20	90
21-25	9
26-30	8
31-37	6
Anonymous	19
Total	933

HOUSEHOLDS SERVED BY PROGRAM

Food bank was the most popular program

For data that was collected, the programs most accessed by people include: food bank (44.5%), Christmas program (25.7%) and multi-service program (21.8%).

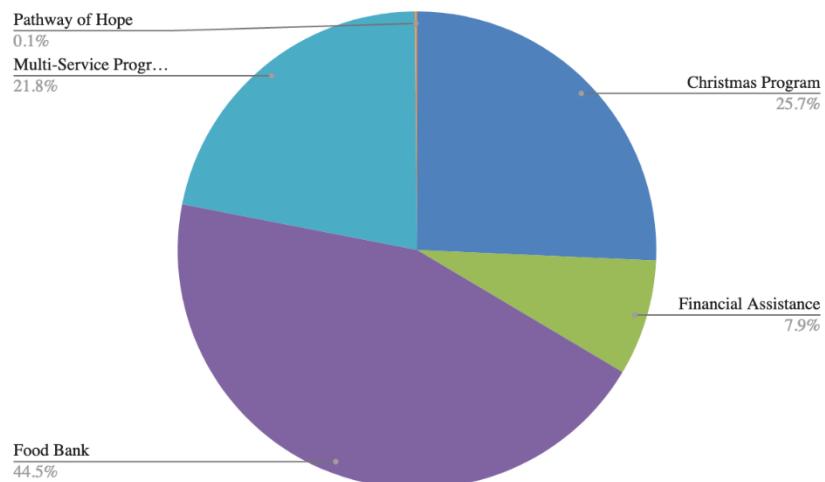


Figure 16. Households served by program

REASON FOR VISIT

On-going visits majority of responses

Most visits to the Salvation Army were for on-going need (58%) followed by social assistance benefits (13%) and COVID-19 and delayed wages at 5% each.

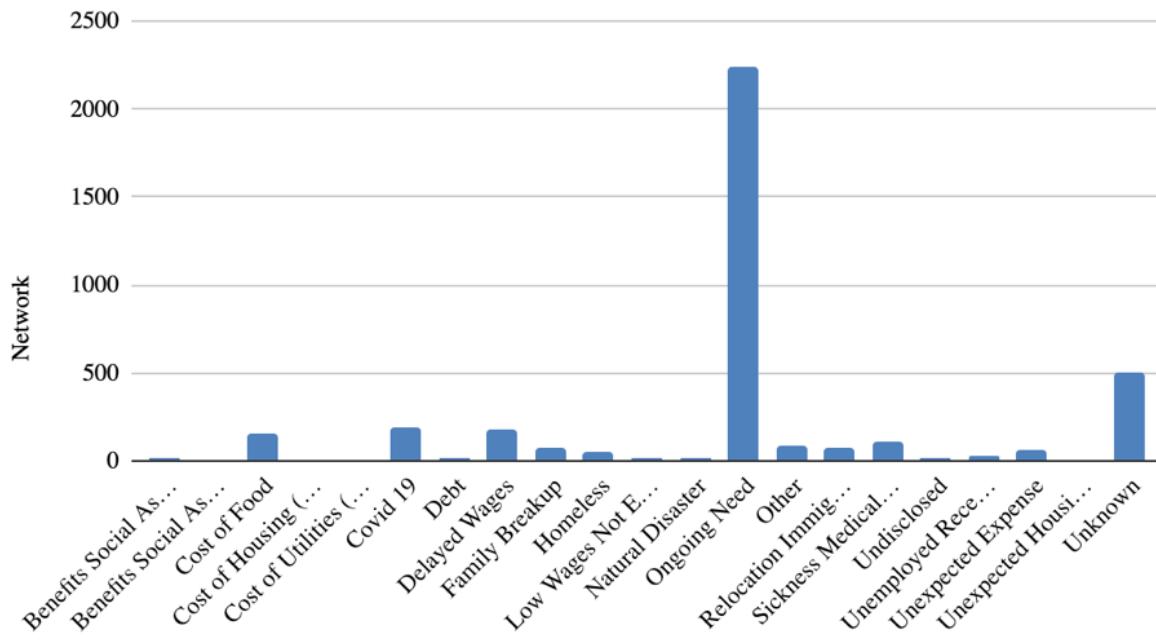


Figure 17. Reason for visit

HABITAT FOR HUMANITY

Habitat for Humanity provides affordable home ownership to qualifying households and had two, three-bedroom units available in Okotoks during this data time frame (2017 to 2020). Qualifying income for the housing in Willow Park in Okotoks was \$51,000 (35-year mortgage amortization).

Habitat received 160 applications and proceeded with 51 applicant households to see if they qualified. In the end, three households qualified for two houses. 37 households did not qualify, two withdrew their applications (various reasons including house size) and nine households did not respond or were unable to commit to the volunteer hours required as part of the program.

For the 51 applicant households, the following profile emerges

- The average family size: 3.39
- Average household income (stated, not verified): \$54,120

For the households that did not qualify, the following reasons were given by Habitat for Humanity:

- Collections/Consumer Proposal/Bankruptcy: 5
- Income too low: 6; Income too high: 10
- High debt ratio: 9
- Insufficient work history: 5
- Do not have Permanent Residence status in Canada: 1
- Housing did not meet accessibility needs²: 1

² If an accessibility need is known in advance, Habitat for Humanity can accommodate it in housing design and construction.