



RED DEER & DISTRICT  
COMMUNITY  
FOUNDATION  
*all for community.*

# Red Deer Housing Options Framework

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May 2014  
*OrgCode Consulting, Inc.*



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Finally, we wish to recognize the participation of the more than 400 Red Deer residents who completed the Community Needs Assessment survey or joined in a focus group with the project team to talk about the struggle to secure affordable housing options. This report could not have been completed without their involvement.

## Introduction

*EveryOne's Home: Red Deer's Five Year Plan Towards Ending Homelessness* identifies "sufficient housing options to meet diverse and changing needs of our community members" as a fundamental requirement to meet the goal of ending homelessness by 2018. Increasing the stock of permanent affordable housing options is crucial, as is ensuring that there are appropriate supports for the most vulnerable community members, including Aboriginal people, active substance users, individuals with mental illness and/or chronic physical health conditions, women and children fleeing domestic violence, newcomers to Canada, seniors, and individuals leaving institutional settings.<sup>1</sup>

In early 2014, the Red Deer and District Community Foundation retained OrgCode Consulting, Inc. to:

- Provide an analysis of the extent to which the current housing inventory meets the needs of target groups;
- Assess future housing needs and determine the housing shortfall, including an analysis of gaps that currently exist for groups including seniors, immigrants, families and youth;
- Evaluate the implications of The City of Red Deer's existing housing and land use policies, assess how these policies fit with provincial housing objectives, and provide recommendations around how The City of Red Deer might implement promising housing and land use policies;
- Provide recommendations for key city stakeholders to meet the needs of target groups and a long-term monitoring framework.

This report is the culmination of that work. It assesses Red Deer's current housing needs, makes recommendations for policies and practices that can encourage the creation of affordable housing options, and provides a "Housing Options Framework" that will serve as a tool for the future governance entity of the *EveryOne's Home* project,

The City of Red Deer, and other community partners to identify future needs and monitor progress.

**Part 1: Housing Options Framework** of this report provides a summary of the project's findings, along with the Housing Options Framework and the recommendations. **Part 2** provides a more detailed analysis of current demographic and housing trends, available services, community priorities, and the existing policy context in Red Deer, among other topics.

The impetus for this project grew out of *EveryOne's Home: Red Deer's Five Year Plan to End Homelessness 2009-2014*, but it is not only about housing options for people who are homeless right now. The implementation of this plan also ensures that there are appropriate housing options for people in the community with lower incomes whose potential is impaired because the majority of their resources go to keeping a roof over their heads, and that reflect the distinct housing needs of newcomers to Canada, seniors, youth and Aboriginals. It is about the people who struggle to maintain their independence in housing that presents barriers, including people with disabilities and seniors. The Housing Options Framework and the recommendations contained in this report provide the community of Red Deer with a road map to continuously progress towards meeting these needs in the coming years.

This report was developed through analysis of data from the Canada Mortgage and Housing Corporation, Statistics Canada, and The City of Red Deer, through interviews and consultations with community-based agencies who provide housing and support services, and with extensive input from community members who have experienced first-hand what it is like to be homeless or unstably housed in Red Deer. The key finding of this work is that in a fast-growing city like Red Deer, there is an urgent need to increase the supply of affordable housing options.

For cities like Red Deer, the critical question is around how effectively the municipality and service providers work together to use available financial resources, local planning policies, and land use by-laws, to promote housing options that are affordable and that meet a wide range of needs for people in different life stages.

<sup>1</sup> Red Deer & District Community Foundation. (2009). *EveryOne's Home: Red Deer's Five Year Plan Towards Ending Homelessness*. Prepared by the Red Deer and District Community Foundation *EveryOne's Home* Advisory Committee.



## **Part 1: Housing Options Framework**

## Defining “Affordable” Housing

Everyone needs a place to live that is suited to their needs, but every individual and family will have different needs. A full range of “housing options” is required to ensure that every resident has a home that is safe, adequate, and above all, affordable.

### *But what is an “affordable” housing option?*

“Affordable housing” can be challenging to define. Researchers and public policymakers typically use a ratio of housing expenditure to income as a measure of housing affordability. This approach is problematic when contrasting higher-income households with low and moderate incomes; for example, a household with a gross annual income of \$100,000.00 may be able to spend 50% of that income on housing costs and still have ample room to pay for their other needs; a household with a gross annual income of \$20,000 may not. However, 30% of income continues to be the most widely used measure of housing affordability, and is used to set housing subsidies for eligible households. The Canada Mortgage and Housing Corporation (CMHC) defines housing and related costs (e.g., rent or mortgage payments and utilities) as “affordable” if they do not require more than 30% of a household’s gross annual income.

***Throughout this report, we specify that housing that is affordable to low- and moderate-income households in Red Deer should not require more than 30% of the household’s gross annual income.***

The CMHC uses an alternate definition of “affordable housing” in some recent funding agreements. The CMHC-Alberta 2011-2014 Agreement for Investment in Affordable Housing defines “affordable” as housing that is at or below the average market rent for a given area and is modest in terms of floor area and amenities, and is of benefit to households that are on or eligible to be on wait lists for social housing.<sup>2</sup>

For many households, the private rental and ownership markets will be able to supply housing that is suitable to their needs and that they can afford. Low- and moderate-income households may need

assistance, often through various forms of social housing.

The term “social housing” encompasses housing that is made affordable through public and non-profit ownership of rental housing units and subsidies that allow low-income households to access housing in the private market.

***All social housing is affordable housing, but not all affordable housing is social housing.***

Common forms of housing assistance include:

- **“Rent-Geared-to-Income” (RGI) housing:** Many communities have a supply of housing that was built with public funding for the specific purpose of providing housing with rents that are “geared to income”. These units may be publicly owned or owned by non-profit corporations or cooperatives; co-op housing typically includes a mix of market rent units and RGI units, with the tenants who pay market rent subsidizing the tenants who do not. Tenants pay a portion of their income—typically 30%—toward rent, and the difference between the cost to maintain the dwelling and what the tenant pays is subsidized.
- **Rent supplements:** Rent supplements are a form of financial assistance that allows households with low and moderate incomes to access housing in the private market that would otherwise not be affordable. Rent supplement arrangements may be made between the agency providing the funding and landlords. They may also be “direct to tenant” supplements where the tenant may move but will continue to receive the supplement, although there may be caps on the available funding.
  - In some rent supplement arrangements, tenants will pay 30% of their income toward the rent, and the supplement makes up for the difference between the actual rent and what the tenant can afford to pay.
  - “Shallow subsidies” provide a smaller subsidy to tenants, often for a pre-determined period of time; for example, a household may be provided with a shallow supplement of \$100 per month toward their rent. This form of assistance can help

<sup>2</sup> <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fias/upload/IAH-2011-14-Alberta-EN.pdf>

moderate-income households with few barriers to housing to become stabilized.

- **Housing Costs Geared to Area Market Rents:**

Recent investment in “affordable housing” across Canada has involved the provision of grants to housing operators who agree to maintain rents that are below the average market rent for the area for a pre-defined period. For example, Red Deer has a number of units with rents that must remain at least 10% below the area market rent. This type of housing may not be affordable to the lowest-income households, such as those receiving income assistance, but is important in expanding the supply of housing at a wide range of price points.

Support for affordable home ownership options available to households with moderate but stable income is another form of housing assistance. Affordable home ownership can be achieved either by decreasing the initial cost to construct the dwelling unit or by providing financial assistance to the purchaser that enables them to cover the cost of the down payment or mortgage. For example, a typical affordable home ownership model provides the purchaser – most often a low- to moderate-income family – with assistance toward a down payment or a portion of the down payment. Ownership housing can also be made more affordable if the initial cost to produce the housing is reduced. This can be accomplished with tools such as alternative development standards (e.g., building on smaller lots, wood frame construction), “sweat-equity” models such as that used by Habitat for Humanity, fee waivers or deferrals, and direct grants to the developer or homebuilder.

In *EveryOne’s Home: Red Deer’s Five Year Plan Toward Ending Homelessness 2009-2014*, “Housing Options” is defined as providing housing to individuals and families who are homeless or at risk of homelessness that allow these households to access housing in the private market, through purpose-built housing or through rent supplements. *EveryOne’s Home* calls for 500 new “housing options” to be developed between 2010 and 2015, of which 40% are to be new stock and 60% are to be the conversion of existing market stock to “affordable housing options”.

***Although Red Deer has experienced some expansion of its non-market housing stock since 2010, there has not been significant growth in housing that serves community members whose primary barrier to housing is low income.***

*EveryOne’s Home* also calls for the percentage of households in Red Deer who spend more than 30% of their income on housing to be reduced from 21.9% to 15% by 2015. The 2011 National Household Survey, however, suggests that the city will struggle to achieve this goal without significantly increasing the availability of affordable housing options, particularly for renters.

## Why Affordable Housing Matters

The impact of affordable housing on the wellbeing of individuals, families, and communities is substantial. While it makes intuitive sense that housing affordability and stability is an important component of a high quality of life, it has only been recently that research has emerged to support this perception. In many cases the evidence points to housing as a key determinant of health, but there is also an increasing appreciation for the economic and social benefits of affordable housing. To date, much of this research comes from the United States.

## Housing and Health

Perhaps the best way to understand the impact of housing on health is to first examine the wellbeing of those who are not housed. Existing research indicates that homeless individuals are likely to have higher mortality rates and more chronic health ailments than non-homeless individuals,<sup>3</sup> and the frequency and severity of their illnesses is much higher.<sup>4</sup> The experience of homelessness tends to produce much higher rates of virtually all illnesses, particularly chronic and/or infectious diseases such as tuberculosis, HIV infection, and hepatitis B and C.<sup>5</sup>

Not surprisingly, people experiencing homelessness will also interact with the health system more often. One study found that persons experiencing homelessness visit the emergency room an average of 2.1 times per year, a rate more than 10 times higher than the housed population.<sup>6</sup> For those who are not homeless, the affordability of housing

determines their ability to spend money on other elements critical to health, such as medication and nutritious food.<sup>7</sup>

## Housing and Economic Wellbeing

The most obvious impact of housing cost is the financial burden it places on household incomes. Housing is frequently the single largest item in a household budget, and is not discretionary. Other household expenditures are somewhat flexible, in that a household looking to reduce costs can substitute a lower-cost alternative, or can reduce its consumption. Such strategies are not always possible in regards to housing, however. Lower-cost alternatives, especially in low-vacancy, high-cost markets such as Red Deer, are not readily available. Moreover, housing is a monthly fixed cost that does not vary on the basis of usage. Consequently, an increase in housing cost necessarily reduces the residual income of a household as well as its capacity to spend money in the local economy or commit money to savings.

Beyond the household budget implications, affordable housing has positive benefits for the local community. Studies in the United States have attempted to demonstrate the total economic impact of social housing, and a small selection of these studies over the past ten years illuminate the following points:

- A study by the Minnesota Housing Finance Agency found that each dollar spent on social housing construction, rehabilitation, and rental assistance produced an additional 90 cents in the local economy. Put another way, the \$261 million spent on these items from 2006 to 2008 produced a total output of \$496 million.<sup>8</sup>
- A 2007 Econsult study examined 10 Public Housing Authorities (PHA) across the United

3 Hwang, Stephen W., 'Mortality Among Men Using Homeless Shelters in Toronto, Ontario'. *Journal of the American Medical Association*. 283:16 (2000); Khandor, Erika and Kate Mason, "Street Health Report 2007", Street Health, Toronto.

4 Schanzer, B., Dominques B., Shrout P., et al. *Homelessness, Health Status and Health Care Use*. *Am J Public Health*, 2007; 97:469-9.

5 Hwang, S. & Henderson, M. (2010). *Health Care Utilization in Homeless People: Translating Research into Policy and Practice*. Agency for Healthcare Research and Quality, Working Paper No. 10002.

6 Hwang, S. & Henderson, M. (2010). *Health Care Utilization in Homeless People: Translating Research into Policy and Practice*. Agency for Healthcare Research and Quality, Working Paper No. 10002.

7 Lipman, Barbara J. (2005). *Something's Gotta Give: Working Families and the Cost of Housing*. Washington, D.C.: Center for Housing Policy; Lee, Wang, Eric Beecroft, Jill Khadduri, and Rhiannon Patterson. (2003). *Impacts of Welfare Reform on Recipients of Housing Assistance: Evidence from Indiana and Delaware*. Prepared for the U.S. Department of Housing and Urban Development by Abt Associates, Inc.

8 Minnesota Housing Finance Agency. (2009). *The Economic Impact of Minnesota Housing's Investments*. St. Paul, MN: Author.

States. Between 2005-2010, these 10 PHA spent an average of \$134.8 million on capital and maintenance expenditures, producing a total economic impact of \$281.9 million. Moreover, the total operating expenditure of \$183.9 million in 2005 produced an economic impact of \$361.3 million in that year.<sup>9</sup> On average, every dollar invested in capital and maintenance generated \$2.12 in spending.

- A study of the Pennsylvania Housing Trust Fund found that each \$10 million invested in housing would produce \$23 million in economic impacts, plus an additional \$1.16 million in state tax revenue.
- Taking a different perspective, the New England Public Policy Centre found that high housing costs were correlated with slower employment growth in US metropolitan areas and counties.<sup>10</sup>

Housing is seen as foundational to many of the goals of The City of Red Deer, and the City is currently developing a *Comprehensive Housing Strategy* as a result. The *Economic Development Strategy* recommends policies that promote additional affordable higher-density residential development in the downtown. Promoting a variety of housing options is central to retaining and attracting the city's labour force, while a decline in vacancy rates and increasing rental prices will hamper the goal of achieving economic diversity and sustainability.<sup>11</sup> A range of housing options is seen as a way to enable Red Deer residents to cope more effectively with a "boom and bust" economic cycle without having to relocate from Red Deer.

Incentive programs that build productive relationships with landlords and encourage landlords to make their existing rental stock available to tenants facing "special challenges", provided the tenants' rent will be paid and that they will have supports, have proven to be effective. There is also a role for developers in creating more housing options that include affordable housing and new rental units as

well as specialized housing, which may require financial incentives, tax measures, or other strategies under the control of the municipal government.

<sup>9</sup> Econsult. (2007). *Assessing the Economic Benefits of Public Housing*. Washington, DC: Council of Large Public Housing Authorities.

<sup>10</sup> Chakrabarti, Ritashree, and Junfu Zhang. (2010). "Unaffordable Housing and Local Employment Growth." Working Paper No. 10-3. Boston, MA: New England Public Policy Center at the Federal Reserve Bank of Boston.

<sup>11</sup> City of Red Deer. (2013) *Economic Development Strategy*.

## Housing Options Framework

Without a crystal ball, it is impossible to predict exactly how Red Deer's housing stock will change over the coming years. Some of the variables that influence housing development are within the sphere of influence of elected officials at the local level; others are impacted by provincial and federal policy. Private market forces and the personal needs and goals of Red Deer's residents will also impact the overall demand for housing.

The Housing Options Framework is a tool that will be used to provide periodic snapshots of housing affordability and diversity in Red Deer. This tool will enable long-term monitoring of the needs of the population, and the actions taken to meet those needs. It will support the City, funders, developers, and community-based housing and service providers, as they work toward a diverse and affordable housing market that keeps pace with population growth and has sufficient stock to provide suitable homes to households of every income level and composition.

Ideally, this framework will be updated on an annual basis with data drawn from the CMHC rental and ownership housing reports, social housing wait lists and other program statistics<sup>12</sup>, and The City of Red Deer's municipal census. Additional data points are drawn from the National Census and National Household Survey and will only be possible to update every 5 years. However, an annual review will provide the City and community-based organizations with as much up to date information as possible. This summary report presents a completed Housing Options Framework to be used for planning purposes over the next year; **Section 4** presents a more detailed discussion of the current socio-economic and demographic trends that influence housing demand in Red Deer, and the capacity to meet the needs of target groups through the existing market and non-market housing stock.

<sup>12</sup> Examples include Red Deer's emergency shelters and housing support providers, which will provide important information about homelessness; provincial income support programs such as Alberta Income Support (AIS), Assured Income for the Severely Handicapped (AISH) and Alberta Seniors Benefit (ASB) may also provide valuable information about the size and needs of vulnerable groups in the community. Additional data may be used as appropriate.

The Housing Options Framework is organized around several themes:

- Socio-economic and demographic context
- Housing affordability
- Market housing stock
- Non-market housing stock

Within each theme, a number of associated indicators are identified, as is the source of information. Some indicators are associated with specific target outcomes – for example, an increase in the number of non-market housing units is a target outcome – while others provide contextual information about needs in the community but are not the targets of change in this plan, although they may be the subjects of other strategies (e.g., population growth, job creation).

Where target outcomes are associated with indicators, future updates of the Framework should record the actions taken to achieve earlier targets and identify whether the target was achieved.

The current analysis indicates that Red Deer needs an expanded supply of housing that is affordable to low- and moderate-income households, including units that are targeted toward the needs of youth and young families, seniors, and newcomers to Canada, as well as the needs of the urban Aboriginal population.

## Socio-economic and demographic context

Using the best available data, socio-economic trends that need to be considered and that may impact the need for different housing options in Red Deer include:

- **Population Changes.** Red Deer is growing, but growth has not been equal across age cohorts. Like many Canadian cities, the 60-69 year-old population is growing quickly, and while many will age in place, others will need adaptations to their current homes to maintain their dwellings over time. Many are also homeowners who may be "over-housed"; some of these will seek



smaller homes in assisted living and one-bedroom market rate rental accommodation, which may result in increasing demand for these units over the next 5-10 years in Red Deer's already under-supplied rental market. Meanwhile, the 20-29 year-old population, an age cohort that is likely to be entering the rental housing market for the first time, may need to remain at home for longer or seek housing in other communities if rental accommodation is difficult to find.

- **Economic Growth.** Predictions highlight consistent job growth of approximately 2.3% annually in Red Deer, representing a healthy employment sector. However, these projections may be dashed if there is insufficient housing stock to accommodate the workforce; economic growth places pressure on different segments of the housing stock depending on the type of job growth and the income strata of the workers. Lower to mid-range paying jobs are more likely to put pressure on rental accommodation, while mid-range to higher paying jobs put pressure on available ownership dwellings. In Red Deer, however, high-income workers employed in the energy and resource sector who spend much of their time "in the field" may also put pressure on the rental market. Beyond housing stock availability, job growth, especially if it attracts labour to Red Deer or inspires more new household formation, impacts overall affordability when there isn't commensurate new housing available to meet demand. The workforce will pay a higher percentage of earnings toward the housing that is available; this is taken to the extreme in northern communities like Wood Buffalo, but many key informants and survey participants described this as a growing issue in Red Deer.
- **Re-settlement Appeal.** The available data suggest that newcomers to Canada are attracted to Red Deer, although across the country it has proven difficult to predict the sustainability of immigrant settlement patterns outside of major metropolitan areas. Currently, however, immigrants are settling in Red Deer at a relatively high rate, resulting in a more diverse population. Housing preferences can differ across cultures, which can impact the housing landscape in a variety of ways. Some communities develop ethnic enclaves and adapt built form to cultural

preferences (e.g., as seen in neighbourhoods settled by Portuguese and Italian immigrants after World War II); the housing supply in other communities may be impacted by the influx of wealth from newcomers to Canada (e.g., the influence of capital from Hong Kong in western Canada).

- **Re-location Appeal.** Red Deer has a long history of being a destination for Aboriginal people from the surrounding areas and Reserves. For many, this relocation is an opportunity to re-unite with family and seek out employment and education opportunities, and Red Deer, as a medium-sized city, may offer more attractive prospects for the future than a larger, more anonymous centre like Edmonton or Calgary. However, finding housing and employment in a new community can nonetheless be a challenge, particularly for a group that has historically been marginalized. Ensuring that Aboriginal-focused support services and housing options are available to help these individuals and families navigate the transition if necessary is important to overcoming the long-standing barriers that face Aboriginal communities in Canada.
- **Changing Household Compositions.** Every generation sees different types of family structures and compositions. Average household size, rates of lone-parent and youth-headed households, and household age vary over time. These changes impact housing demand in terms of unit size as well as affordability. Although there is a widespread trend toward smaller households in Red Deer and across Canada, ensuring that there is a diverse and adaptable housing stock will help meet the changing requirements of the community over time.
- **Homelessness and Economic Poverty.** Although there has been considerable effort to address absolute homelessness, Red Deer continues to face pressure to find solutions to homelessness. Strides have been made in services and supportive housing for the most acute and chronic homeless population through extensive investment and training over the past five years, but there remains considerable demand for accommodation that is safe, appropriate and affordable to this most vulnerable group. At the

same time, there are a number of people who are homeless at any given time in Red Deer who do not have complex, co-occurring issues; the primary need of these individuals and families to end their homelessness is housing that they can afford with the income that they have. About one in ten persons lives in poverty in the city, which places direct pressure on the available stock of government-assisted affordable housing – which already has a considerable wait list – and also increases demand for lower-cost units in the private market. It also increases the likelihood of households doubling up in over-crowded dwellings.

Indicators that shed light on the socio-economic and demographic context and help identify key trends and changes in Red Deer that will influence the demand for housing are described in first component of the Housing Options Framework: the Demographic Indicators table. These indicators also highlight specific population segments that may face barriers to accessing housing that is affordable and appropriate, including youth and seniors, newcomers to Canada, people who identify as Aboriginal, low-income households, and homeless households. These figures will help the community understand the extent of potential demand for housing for these groups. The population segment indicators may overlap; for example, an immigrant family consisting of a single parent and three children would be captured by multiple indicators.

### Housing Affordability

As has been noted, “housing affordability” is challenging to measure. However, the second component of the Housing Options Framework, the Housing Affordability Indicators table, will provide some information about the number of households that are most likely to struggle with the cost of housing in Red Deer. This contextual information in turn informs understanding of the city’s need for low-cost market housing and non-market housing options, described in two tables.

**Note:** A Community Needs Assessment Survey conducted for this report found that 61% of respondents indicated that it is either “Very Hard” or “Hard” to find a rental unit in Red Deer, while 66% indicated

that it was “Very Hard” or “Hard” to find a place that is affordable. Similarly, a community workshop found that “New affordable housing stock” was the highest ranked priority for the service providers, City staff, and councilors in attendance.

Future updates should include measures of core housing need, which will provide information about the adequacy and suitability of the housing stock as well as affordability, and the number and average amount of rent supplements paid out over a one-year period, which will provide the community with additional information about the gap between what low-income households eligible for rent-gear-to-income housing can afford to pay and the cost of housing in the private market.

### Market Housing Stock

The majority of housing needs are met through private, for-profit residential development. However, it is important that housing built for both the ownership and rental markets include a full range of housing and tenure types, to ensure that there are housing options that are accessible to low- and moderate-income households. The third component of the Housing Options Framework, the Market Housing Stock Indicator table, will provide a baseline for the current types of market housing that are being constructed in Red Deer and their cost, as well as the range of market-rate rental housing that is available.

Market-rate rental housing in Red Deer is currently not affordable to low- and moderate-income households. There is also a clear shortage of rental housing suitable for large families, and a limited supply of bachelor units, which represent one of the most affordable forms of housing for low-income single individuals. Low vacancy rates contribute to higher demand for the limited supply of rental housing, which may account for the increasing average rents in Red Deer. Housing demand is driven in part by a household’s ability to pay. Red Deer’s employment growth over the past few years has had the beneficial impact of raising the aggregate household income, and this is reflected in the type and cost of the housing supply. Unfortunately, this market response has the consequence of squeezing out lower-income households. Many Community Needs



Assessment Survey participants felt that rents and housing prices in Red Deer are rising far beyond the capacity of lower wage earners to pay, which further reinforces this message.

Although more than 100 new units of purpose-built rental housing were added in 2013, this represents a relatively small proportion of the total new housing stock and it remains to be seen whether new residential developments will continue to include purpose-built rental housing in the future, without incentives or requirements to do so.

Red Deer's *Economic Development Strategy* estimates that the city will need to add 1,140 units per year over the next ten years to accommodate growth. This would amount to a much larger degree of new development than has historically been the case in Red Deer. Over the last five years, the city has averaged 740 starts per year. Undoubtedly, this reflects the unstable economic situation since 2008. The disconnect between supply and demand is likely being reflected in home prices, especially in the new home market. Data from the Canada Mortgage and Housing Corporation indicates that approximately 41% of new houses sold in 2013 were priced at \$500,000 or above, with another 32% sold for \$400,000 to \$499,999.

### **Non-Market Housing Stock**

The non-market housing stock in Red Deer includes a wide range of supportive housing options and subsidized housing that is intended to serve low-income households who are unable to meet their housing needs in the private market. The indicators in the final section provide an overview of the current stock of non-market housing and highlight the gaps between the supply and demand.

There is a clear gap between the supply of non-market housing available in Red Deer and the demand for this type of housing. Efforts to set aside municipal funding and seek out provincial and federal funding for the construction and operation of new subsidized units are necessary to begin to address this gap.

## Red Deer Housing Options Framework

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Demographics Indicator	Current Situation	Importance
<p><b>Population Change</b></p> <p><b>Source(s):</b> <i>Statistics Canada, municipal Census or taxfiler data</i></p>	<p>Population change, 2011-2013:</p> <p><b>+6.9%</b> since 2011</p> <p>The fastest growing age group was 60-69 year-olds (increasing by approximately 34% from 2009-2013). The 20-29 year old cohort shrank by approximately 8% in the same period.</p>	<p>A measure of overall population change provides a general indicator of the community's growth or decline, which in turn provides information about the extent of new housing development that will be required to meet the needs of the population.</p> <p>Different age cohorts may change at different rates and this provides useful context about the likely demand for housing for population segments with different needs.</p> <p>Currently, Red Deer is experiencing overall population growth, but there has been a downward trend in the number of residents in their post-secondary and early working years, while there has been significant growth in the population that is over 65; this suggests that on the one hand, there will be growing need for a range of housing options for seniors, and on the other, Red Deer may wish to work to ensure that there is housing accessible to younger residents who are entering the workforce and forming new households to encourage this cohort to remain in Red Deer.</p>
<p><b>Projected job creation</b></p> <p><b>Source(s):</b> <i>Alberta Occupational Demand Outlook Total Employment Number</i></p>	<p><b>+2.3%</b> annual average growth expected between 2013-2017</p> <p>This implies continued strong demand for new housing.</p>	<p>An understanding of the factors that drive migration in and out of a community is an important tool to project future demand for housing; job creation is one such factor. This indicator thus provides context for anticipating future housing need in the community, as growth in Red Deer's employment base will likely be accompanied by growth in the population.</p> <p>The current projection of 2.3% annual average growth for the 2013-2017 period suggests that Red Deer will continue to experience population increase for at least the next 3 years, and that demand for new housing will continue. Given that there is an existing shortfall in new housing development in the city, it is anticipated that accelerated growth in the city's housing stock will be required to meet this demand. In the absence of new housing stock, lower-income community members will increasingly be priced out of market-rate rental housing.</p>

## Red Deer Housing Options Framework

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Demographics Indicator	Current Situation	Importance
<p><b>Newcomer households</b></p> <p><i>Source(s): Census; National Household Survey</i></p>	<p><b>2,825 families</b> immigrated to Red Deer during the 2006-2011 Census period. This represents a 43.2% increase over the immigrant population that existed in the city in 2006.</p>	<p>Immigrant families may have unique housing needs, including a desire for multi-family/multi-generation households, and are more likely to be younger and to have more children compared to their Canadian-born peers; this indicator sheds light on the growth of this population.</p> <p>Immigrant families may have unique housing needs, including a desire for multi-family/multi-generation households, and are more likely to be younger and to have more children compared to their Canadian-born peers; this indicator sheds light on the growth of this population.</p> <p>Data from Statistics Canada also indicates that recent immigrants may face financial struggles, particularly during their first few years in Canada. Low-income neighborhoods (neighborhoods where more than 30% of residents are low income) have a higher proportion of immigrants than other neighborhoods, and nearly half of these immigrants had moved to Canada between 2001 and 2011.</p> <p>Going forward, service providers that work with newcomers to Canada, including refugees, should be encouraged to gather and share information on the housing needs of this population in Red Deer to improve understanding of how to best meet those needs.</p>
<p><b>Number of large families (3+ children)</b></p> <p><i>Source(s): Statistics Canada Census</i></p>	<p>Including lone-parent, married couple, and common-law couple households with children, there were <b>2,345 families</b> with 3 or more children living in Red Deer in 2011. This represents 16.2% of all families with children.</p>	<p>Although there is an overall trend toward smaller households across Canada, many families still have 3 or more children and require homes with more bedrooms.</p> <p>Although the Census does not break down the number of families with 3 or more children living in low income, this indicator provides context on the extent of need for housing that can accommodate large families.</p> <p>Lower-income families with many children will face higher barriers, particularly given the limited supply of rental housing units with 3 or more bedrooms in Red Deer.</p>

## Red Deer Housing Options Framework

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Demographics Indicator	Current Situation	Importance
<p><b>Aboriginal Status</b></p> <p><b>Source(s):</b> <i>Statistics Canada Census</i></p>	<p>Aboriginal identity: <b>4590 people</b> (5.2% of the total population)</p> <p>Aboriginal ancestry: <b>6530 people</b> (7.4% of the total population)</p>	<p>As a historically marginalized group, the urban Aboriginal population in Canada faces many barriers to accessing housing and is over-represented among those who are homeless. In addition, the Aboriginal population tends to be younger, is growing faster, and may have distinct housing preferences, including housing that can accommodate multi-generation families.</p> <p>Red Deer has a relatively high proportion of people who identify as Aboriginal. While it is important to emphasize that many Aboriginal people are not homeless or at-risk of homelessness, this group is over-represented in the city’s homeless population and is more likely to be in low income. Service providers who focus on the housing needs of this population do not currently have the capacity to meet the demand.</p> <p>Going forward, service providers should be encouraged to gather and share information on the specific housing needs of this population to improve the community’s understanding of what is required to meet those needs.</p>
<p><b>Prevalence of low-income</b></p> <p><b>Source(s):</b> <i>National Household Survey</i></p>	<p>According to the National Household Survey, in 2011, there were <b>10,330 people</b> living in low income in Red Deer, including 6,815 people aged 18-64 and 565 people aged 65 and older. Overall, 11.6% of the population is identified as low income.</p>	<p>Households in low income are among those who are most likely to struggle to afford market rate housing. This indicator identifies the total number of households in low income after tax as well as the prevalence of households in low income. This indicator provides a measure of the extent of the need for housing that is affordable to residents living in poverty. Many – if not all - of these households will struggle to access housing in the private market and in the absence of housing options that are affordable on low incomes, may have to “double up”, live in housing that is unsafe or overcrowded, and/or be highly vulnerable to eviction or need to move frequently.</p> <p>The prevalence of low income is broken down by age group. There are proportionately fewer low-income seniors compared to 18-64 year-olds (6.8% compared to 11.3%), but these older households may require housing that is both affordable and that provides access to specialized supports to enable seniors to maintain their independence.</p>

## Red Deer Housing Options Framework

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Demographics Indicator	Current Situation	Importance
<p><b>Youth-headed households</b></p> <p><i>Source(s):</i> National Household Survey</p>	<p>There are <b>2,355 households</b> with a primary householder who is 25 or less in Red Deer (5.1% of all private households).</p>	<p>Youth face barriers to accessing housing in the private market, in part because they tend to have lower incomes; younger people are particularly at risk. This indicator sheds light on the number of youth households that may experience these barriers and may therefore require specialized assistance.</p>
<p><b>Senior households</b></p> <p><i>Source(s):</i> Statistics Canada Census</p>	<p>In 2011, there were <b>8,375 people</b> aged 65 and over who lived in private households, including 2455 (29.3%) who lived alone.</p>	<p>Seniors (people over 65) have unique housing needs: they may require supportive housing options and/or in-home supports to remain independent, and seniors who are on fixed incomes may struggle to afford rising housing costs. This number of senior households in the community is an indicator of the size of the population that may require these types of housing and support.</p> <p>In addition, relative to all seniors, those seniors who are living alone tend to be older and are more likely to require some supports and/or accessible housing options to remain as independent as possible; this group also tends to have lower income. Given that nearly 30% of Red Deer's senior population falls into this group, it will be important to ensure that there is a supply of accessible and affordable housing options for single seniors.</p>
<p><b>Lone-parent headed households</b></p> <p><i>Source(s):</i> National Household Survey</p>	<p>Lone-parent families: <b>4,280 families</b> (29.6% of all families with children)</p> <ul style="list-style-type: none"> <li>• With 1 child: 2,605 (60.9% of all lone parent families; 18% of all families with children)</li> <li>• With 2 children: 1230 (28.7% of all lone parent families; 8.5% of all families with children)</li> <li>• With 3+ children: 445 (10.4 % of all lone parent families; 3.1% of all lone parent families with children)</li> </ul>	<p>Households that are headed by lone parents are more likely to live in low income and face barriers to accessing housing in the private market. This indicator provides a measure of the number of households in this situation in Red Deer.</p> <p>There are currently a substantial number of lone-parent headed families who may be at greater risk of housing instability due to lower income and/or the high cost of housing in Red Deer. This includes nearly 1,700 families with multiple children who will need larger dwellings to accommodate their families.</p>

## Red Deer Housing Options Framework

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Demographics Indicator	Current Situation	Importance
<p><b>Number of homeless households, broken down by chronic and episodic homelessness</b></p> <p><b>Source(s):</b> <i>Efforts to Outcomes data, Shelter usage statistics, and Point in Time Counts</i></p>	<p>PIT Count (2012): <b>279 people</b></p> <ul style="list-style-type: none"> <li>• 2011/2012:                             <ul style="list-style-type: none"> <li>– Chronic: 60</li> <li>– Episodic: 75</li> </ul> </li> <li>• 2012-2013:                             <ul style="list-style-type: none"> <li>– Chronic: 64</li> <li>– Episodic: 76</li> </ul> </li> </ul>	<p>This indicator sheds light on the total number of homeless households that require assistance; some of these households will need more or less help than others to return to stable housing.</p> <p>The number of chronic and episodic homeless persons is important to monitor as these two groups are more likely to require intensive assistance and face more barriers.</p> <p>The 2011-2013 Efforts to Outcomes data and the 2012 PIT count suggest that there is ongoing need to ensure that the homeless service system in Red Deer is adequately funded and coordinated.</p>
<p><b>Percentage of homeless households that require ongoing financial support to remain housed</b></p> <p><b>Source(s):</b> <i>Efforts to Outcomes data</i></p>	<p>Approximately <b>15%</b> of homeless households helped in 2012-2013 reported an ongoing rent supplement would be required to maintain housing.</p>	<p>This is an indicator of the need for housing that is affordable to very low-income households that experience homelessness.</p>
<p><b>Percentage of homeless households that become homeless and are housed in the year</b></p> <p><b>Source(s):</b> <i>Efforts to Outcomes data</i></p>	<p><b>Data not available</b></p> <p>In the future, service providers that use Efforts to Outcomes (ETO) should report the total number of households that become homeless and that are housed in a given year for inclusion in this report.</p>	<p>This indicator provides an indicator of how effectively the available supports are serving people in need in Red Deer. It will allow the community to better understand the impact of its homelessness services in enabling a swift end to the homelessness of each individual or family.</p>

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Demographics Indicator	Current Situation	Importance
<p><b>Household acuity (Percent of low, medium and high-acuity individuals)</b></p> <p><i>Source(s):</i> SPDAT data</p>	<p><b>Data not available</b></p> <p>In the future, service providers that administer SPDAT assessments should report on the number of households that are identified as low, medium and high acuity, and these numbers should be aggregated and reported in this field.</p>	<p>Acuity refers to the level of need experienced by an individual or family, and may come in the form of physical or mental disabilities, mental health concerns, or addiction. Low-acuity households may experience housing crises as a result of low income and/or high housing costs, but do not typically experience additional barriers that impact their capacity to obtain housing.</p> <p>This indicator will cast light on how many households require only housing or financial assistance to obtain housing to end their homelessness, and the number that require more intensive supports. These numbers in turn can be compared to the available supports and services to identify gaps.</p> <p>Red Deer has made substantial progress in developing a sophisticated array of services to assist these types of households, particularly if they are experiencing homelessness. The downside to this is a relative lack of options for those who have no acuity issues but are not able to afford market housing. These households may go on social housing wait lists and may get priority access if they are homeless; however, it is important to increase understanding of the number of homeless households whose primary issue is that their income is too low to afford stable housing. An analysis of Red Deer's non-market housing stock indicates that much of this housing serves households with chronic barriers, with proportionally less dedicated to households whose only barrier to housing is low income.</p> <p>This indicator will cast light on how many households require only housing or financial assistance to obtain housing to end their homelessness, and the number that require more intensive supports. These numbers in turn can be compared to the available supports and services to identify gaps.</p>

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Demographics Indicator	Current Situation	Importance
<p><b>Destination of Homeless Households that Have Received Supports</b></p> <p><i>Source(s): Efforts to Outcomes data</i></p>	<ul style="list-style-type: none"> <li>• Market Housing: <b>35%</b></li> <li>• Subsidized Housing: 8%</li> <li>• Supported housing: 9%</li> <li>• Transitional housing: 0%</li> </ul>	<p>This indicator provides valuable context regarding the capacity of available supports for homeless households to help these individuals and families access permanent housing.</p> <p>In the 2012-2013 year, just over half of the people who exited a program for homeless persons was identified as having moved into permanent housing, meaning that nearly one half are not exiting into the only solution that will actually end their homelessness.</p> <p>However, the fact that 35% were able to exit to market housing reinforces the need for housing options for homeless persons that is not acuity based.</p>
<p><b>Percentage of wait listed households that receive housing that are prioritized due to domestic violence or homelessness</b></p> <p><i>Source(s): Non-market housing providers</i></p>	<p><b>Data not available</b></p> <p>In the future, housing providers should be encouraged to report on how applicants are prioritized and the percentage of households that receive housing if they are prioritized compared to those who are not.</p>	<p>Some housing providers have priority policies that grant earlier access to households based on pre-determined criteria. For example, households that are waitlisted for a Red Deer Housing Authority unit may receive priority for several reasons, including if they are leaving a domestic violence situation or if they are homeless.</p> <p>This measure is an indicator of the extent to which the available affordable housing stock is serving the whole community relative to the proportion of the community that has special needs. If there are a significant number of people who do not receive priority status who are never housed each year, this indicates that there is a need for additional housing to meet all needs.</p>



## Red Deer Housing Options Framework

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Housing Affordability Indicator	Current Situation	Importance
<p><b>Number &amp; percentage of households in core housing need (CMHC defined)</b></p> <p><i>Source(s): CMHC Special Calculation</i></p>	<p><b>Data not available</b></p> <p>Core housing need should be addressed in future updates of the Housing Options Framework.</p>	<p>This measure encompasses both the affordability and suitability of the available housing stock.</p> <p>The percentage of households in core housing need is a key measure of the severity of housing affordability challenges.</p>
<p><b>Number &amp; percentage of households spending at least 30% of their annual household income on shelter and related costs</b></p> <p><i>Source(s): National Household Survey</i></p>	<p>Total: <b>9600 households</b></p> <ul style="list-style-type: none"> <li>• Owners: 18.3%</li> <li>• Tenants: 43.4%</li> </ul>	<p>The number of households that spend 30% or more of their income on shelter costs – including rent or mortgage, utilities and taxes – is an important indicator of affordability and highlights the households that face the greatest struggle to access stable housing in the private market. In this report, the priority is placed on renter households, as they typically have lower incomes and are more likely to experience housing instability if they have a high income-housing cost ratio.</p> <p>In Red Deer today, nearly 10,000 households are spending at least 30% of their income on housing, a total that includes close to half of all renter households in the city. This highlights the need for an increase in the rental housing stock, particularly in lower-cost units.</p> <p>Renter households are more likely to have low or moderate incomes and more likely to experience a housing crisis, for example as a result of loss of employment; the community should focus on expanding the supply of affordable rental housing, although adding to the stock of ownership housing that is affordable to moderate-income households can also help to decrease pressure on the rental market.</p>
<p><b>Average amount of rent supplements, by household size</b></p> <p><i>Source(s): Non-market housing providers</i></p>	<p>Currently, approximately <b>625 rent supplements</b> are provided to eligible households in Red Deer.</p> <p>In future updates of the Housing Options Framework, housing providers should report the average amount of rent subsidy provided.</p>	<p>This indicator casts light on the amount of subsidy that is required for low-income households that are eligible for social housing to be able to meet their housing needs in the private market. It should be considered together with the number of households that are on social housing wait lists.</p> <p>Increases in the amount of subsidy required may suggest that housing affordability in Red Deer is eroding.</p>

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Housing Affordability Indicator	Current Situation	Importance
<p><b>Percentage of housing cost to income after receiving rent supplement</b></p> <p><i>Source(s): Non-market housing providers</i></p>	<p><b>Data not available</b></p> <p>In future updates of the Housing Options Framework, the housing providers should report on the average percentage of household income that goes to rent for households receiving rent supplements.</p>	<p>Because there is a limited amount of money available to provide rent supplements, housing providers may have to cap the availability of rent supplements. This indicator will help the community monitor the impact of rent supplements in enabling low- and moderate-income households to access housing in the private market.</p>

Market Housing Stock Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Serviced land supply</b></p> <p><i>Source(s): Red Deer Planning Department</i></p>	<p><b>Data not available</b></p> <p>The Red Deer Planning Department will need to fill in this information.</p>	<p>The supply of serviced land is a limiting factor in housing development. Ensuring that there is an adequate supply of serviced land that is zoned for residential development is a fundamental starting point.</p>		<p>Red Deer should ensure that there is a supply of serviced land available for development of a variety of housing types at any given time.</p> <p>The City of Red Deer should continue to ensure that there is a 5-year supply of serviced land available for residential development, as set out in the <i>Intermunicipal Development Plan</i>.</p>

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Market Housing Stock Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Housing Completions</b></p> <p><b>Sources:</b> <i>Canada Mortgage and Housing Corporation</i></p>	<p>Total: <b>648</b></p> <ul style="list-style-type: none"> <li>• Single-detached: 359 (55.4%)</li> <li>• Semi-detached: 74 (11.4%)</li> <li>• Row: 109 (16.8%)</li> <li>• Apt and other: 106 (16.4%)</li> <li>• Freehold: 436 (67.3%)</li> <li>• Condo: 80 (12.3%)</li> <li>• Rental: 132 (20.4%)</li> </ul>	<p>This indicator provides a measure of the housing that has been created in the community, including both the absolute number of new units that have been added in a given year and the types of housing that have been added.</p> <p>It provides information about whether the community is meeting its projected housing needs each year and whether new developments are adding a diversity of housing types and tenures to the inventory of market rate housing.</p>	<p><b>3.6.1</b></p> <p><b>3.6.5</b></p> <p><b>3.6.6</b></p>	<p>New housing completions should reflect the NPDS targets for diversity of housing types and should include a mix of tenure types.</p> <p>The City of Red Deer will have policies in place that facilitate the construction of rental housing.</p> <p>Ideally 30% of new units should be rental units, reflecting the existing balance in the market between rental and owner households.</p>
<p><b>Trends in new unit housing prices</b></p> <p><b>Source(s):</b> <i>Canada Mortgage and Housing Corporation</i></p>	<p>2013 average price of an absorbed unit: <b>\$510,854</b></p>	<p>An indicator of ownership housing affordability and the cost to enter the market for new homeowners.</p> <p>New housing units have been considered exclusive of resale units because these developments will reflect the impacts of Red Deer's planning context and the efforts of developers to incorporate housing that is affordable to low- and moderate-income households.</p>	<p><b>1.1</b></p> <p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p> <p><b>3.6</b></p>	<p>A greater percentage of new housing units should be affordable to low- and moderate- income households.</p>

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Market Housing Stock Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Housing Starts and Diversity of Housing Starts</b></p> <p><b>Source(s):</b> <i>Canada Mortgage and Housing Corporation</i></p>	<p>2013: <b>784</b></p> <ul style="list-style-type: none"> <li>• Single: 389 (49.6%)</li> <li>• Semi: 78 (9.9%)</li> <li>• Row: 109 (13.9%)</li> <li>• Apt and other: 208 (26.5%)</li> <li>• Freehold: 476 (60.7%)</li> <li>• Condo: 153 (19.5%)</li> <li>• Rental: 155 (19.8%)</li> </ul>	<p>This figure provides an indicator of demand for housing, particularly private market housing.</p> <p>This figure provides a measure of the diversity of future housing stock, and includes: Number of starts in the ownership versus rental market; number of starts by housing type.</p>	<p><b>3.6.1</b></p> <p><b>3.6.5</b></p> <p><b>3.6.6</b></p>	<p>New housing starts should reflect the NPDS targets for diversity of housing types and should include a mix of tenure types.</p> <p>Ideally 30% of starts should be rental units, reflecting the existing balance in the market between rental and owner households.</p>
<p><b>Total Rental Housing Stock</b></p> <p><b>Source(s):</b> <i>Canada Mortgage and Housing Corporation Rental Market Reports</i></p>	<p>Total 2013 universe: <b>4560 units</b></p> <ul style="list-style-type: none"> <li>• Bachelor: 234</li> <li>• 1-bed: 1,734</li> <li>• 2-bed: 2,455</li> <li>• 3-bed+: 137</li> </ul> <p>2012-2013 percent change:</p> <ul style="list-style-type: none"> <li>• Overall: <b>+2.0%</b></li> <li>• Bachelor: -2.1%</li> <li>• 1-bed: 3.8%</li> <li>• 2-bed: 1.4%</li> <li>• 3-bed+: -2.1%</li> </ul>	<p>Rental housing is the most accessible form of housing for low-income households, and newly formed households and households that have recently arrived in an area will often rent before moving on to ownership housing. An adequate supply of rental housing is an essential element of the housing market.</p> <p>Rental housing in the primary market (which does not include secondary suites or dwellings that have been converted to rental housing) makes up approximately 41% of the total supply of rental housing (based on the CMHC rental market survey of the primary market and the total number of rented dwellings identified in the 2011 Census). This is significant as secondary market rental housing is more difficult to regulate and the supply is more likely to fluctuate.</p>	<p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p> <p><b>3.6</b></p>	<p>At a minimum, there should be no year-over-year decrease; preferably, there will be an increase in rental housing stock.</p>

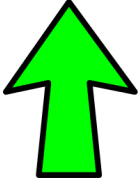
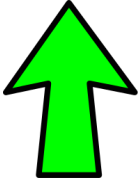
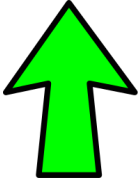
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Market Housing Stock Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Trends in average rents by unit type</b></p> <p><b>Source(s):</b> Canada Mortgage and Housing Corporation Rental Market Reports</p>	<p>October 2013:</p> <ul style="list-style-type: none"> <li>• Bachelor: \$611</li> <li>• 1-bed: \$796</li> <li>• 2-bed: \$937</li> <li>• 3-bed: \$1,057</li> <li>• Overall: <b>\$876</b></li> </ul> <p>2012-2013 percent change:</p> <ul style="list-style-type: none"> <li>• Bachelor: +7.6%</li> <li>• 1-bed: +8.2%</li> <li>• 2-bed: +8.1%</li> <li>• 3-bed: +10%</li> <li>• Overall: <b>+9%</b></li> </ul>	<p>This data provides an indicator of rental housing affordability.</p> <p>Rental rates have increased steadily over the last five years. In October 2013, the average rent was \$876 a month, up from \$794 in 2009. Family-sized rental units have experienced the most rapid price increases. The average cost of a two-bedroom unit in 2013 was \$937, up from \$850 in 2009. Similarly, the average rent of \$1,057 for a three-or-more bedroom unit in 2013 is up from \$938 in 2009. Affordably renting a two-bedroom unit in Red Deer would require an annual household income of at least \$37,480.</p>	<p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p> <p><b>3.6</b></p>	<p>Rent increases in line with inflation.</p> <p>If the supply of rental housing stock is keeping pace with demand, large year-over-year increases in average rents should not occur.</p>
<p><b>Vacancy rate</b></p> <p><b>Source(s):</b> Canada Mortgage and Housing Corporation Rental Market Reports</p>	<ul style="list-style-type: none"> <li>• Bachelor: 2.2%</li> <li>• 1-bed: 2.0%</li> <li>• 2-bed: <b>1.7%</b></li> <li>• 3+ bed: 1.1%</li> </ul>	<p>An indicator of supply and demand for rental housing. 3% is considered a 'healthy' vacancy rate.</p>	<p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p> <p><b>3.6</b></p>	<p>Promote the construction of new rental housing, including secondary suites, to increase the rental housing stock such that is sufficient to maintain a 3% vacancy rate.</p>

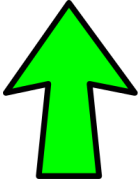
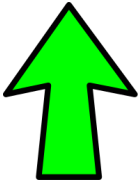
## Red Deer Housing Options Framework

May 2014

Non-Market Housing Stock Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Number of 10% be-low-market units, by number of bedrooms.</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	502 <sup>13</sup>	<p>An indicator of the amount of housing that is affordable to households with low to moderate incomes.</p> <p>This total reflects housing units for which the landlords received grants and must maintain rents that are at least 10% below the area market rate as a condition of that funding. Some of these units are designated for seniors; others are for low-income households more generally.</p> <p>The current inventory does not identify the number of bedrooms per unit; this is a data point that would be valuable to include in the future.</p>	<p>1.1</p> <p>1.2</p> <p>3.1</p> <p>3.2</p> <p>3.3</p> <p>3.5</p>	
<p><b>Number of rent supplements</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	625	<p>An indicator of the amount of private-market housing that is made affordable to households with low to moderate incomes.</p>	<p>1.1</p> <p>1.2</p>	
<p><b>Number of housing units with supports for people with physical and/or cognitive disabilities</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	<p>9 Supported Housing units</p> <p>7 Social Housing units</p>	<p>An indicator of the housing that is available to people with needs for specific supports.</p>	<p>1.1</p> <p>1.2</p> <p>3.1</p> <p>3.2</p> <p>3.3</p> <p>3.5</p> <p>3.6.2</p>	

## Red Deer Housing Options Framework

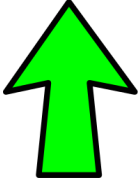
May 2014

Non-Market Housing Stock Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Number of 30% of income units, by number of bedrooms.</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	<p>676<sup>14</sup></p>	<p>An indicator of the amount of housing that is affordable to households with low incomes.</p> <p>This total reflects “rent geared to income” housing, in which tenants pay 30 percent of their income. The difference between the cost to maintain the unit and the rent paid by the tenant is subsidized. The Red Deer Housing Authority is the largest provider of rent-geared-to-income housing.</p> <p>The number of bedrooms in each unit is not available for all housing providers; however, in the future, the number of units by bedroom type should be considered and contrasted with the composition of households on wait lists. Data for the RDHA wait list indicate that there is a mismatch between their available housing stock, which is primarily 2- and 3-bedroom units, and the households on the waitlist, who are primarily single individuals.</p>	<p>1.1</p> <p>1.2</p> <p>3.1</p> <p>3.2</p> <p>3.3</p> <p>3.5</p>	
<p><b>Number of housing units with supports for people with compromised mental health</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	<p>25 Supportive Housing units</p> <p>57 Supported Housing units</p>	<p>An indicator of the housing that is available to people with needs for specific supports.</p>	<p>1.1</p> <p>1.2</p> <p>3.1</p> <p>3.2</p> <p>3.3</p> <p>3.5</p> <p>3.6.2</p>	

<sup>14</sup> City of Red Deer Social Planning Department. Revised Housing Inventory February 11 2014  
OrgCode Consulting Inc.

## Red Deer Housing Options Framework

May 2014

Non-Market Housing Stock Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Number of housing units with supports for seniors</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>	<p><b>305</b> Supportive Housing units<sup>15</sup></p> <p><b>561</b> Social Housing units<sup>16</sup></p>	<p>An indicator of the housing that is available to people with needs for specific supports.</p>	<p><b>1.1</b></p> <p><b>1.2</b></p> <p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p> <p><b>3.6.2</b></p>	
<p><b>Percentage of households that access housing through social housing providers</b></p> <p><i>Source(s):</i> Non-Market Housing Providers</p>	<p>Percentage of RDHA waitlisted households housed in 2013: <b>23.3%</b></p>	<p>This is an indicator of the extent to which the available social housing stock serves the needs of low-income households that cannot access housing in the private market.<sup>17</sup></p> <p>Currently, less than 25% of the households that are on the waitlist for subsidized housing in Red Deer will ever receive housing. While similar to the rates from other communities, this highlights that there is a need for additional units of non-market housing to serve the low- and moderate-income population that cannot access housing in the private market.</p>	<p><b>1.1</b></p> <p><b>1.2</b></p> <p><b>3.1</b></p> <p><b>3.2</b></p> <p><b>3.3</b></p> <p><b>3.5</b></p>	<p>Work toward an increase in the percentage of waitlisted households that are housed in a given year</p>

<sup>15</sup> City of Red Deer Social Planning Department. Revised Housing Inventory February 11 2014. This number reflects non-market housing units that have supports for seniors; it does not reflect the full range of long-term care options or private retirement homes, for example.

<sup>16</sup> City of Red Deer Social Planning Department. Revised Housing Inventory February 11 2014. This number reflects units that the City of Red Deer has identified as “social housing” and that are specifically for seniors; it does not include the full range of social housing

<sup>17</sup> Some non-market housing providers (e.g. the Red Deer Housing Authority) may drop applicants from the waitlist after a pre-determined period of time, which may mask actual need. This indicator should compare the total number of households added to each wait list and the total number of households who were housed in a defined time period.



## Red Deer Housing Options Framework

May 2014

Non-Market Housing Stock Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Gap between social housing wait lists and non-market housing stock</b></p>	<p>Total non-market housing stock: <b>2052</b></p> <p>Total number of households on wait-list (January 2014, RDHA): <b>363</b></p>	<p>The difference between the total supply of non-market housing and the total number of households that are waiting to access this housing provides an approximate measure of the need for additional non-market units.</p> <p>It is important to note that because the total housing supply includes several different housing types, including dedicated seniors' housing and supportive housing, as well as the practice of dropping households from waitlists, there is some nuance in this measure; however, it is a useful approximate measure.</p>		<p>This gap should be decreasing, all else being equal (e.g., this assumes that eligibility requirements are not changed to exclude some households, thereby decreasing the waiting list rather than increasing the household stock).</p>

### **Estimating the Amount and Types of Units Required to Address Identified Gaps**

There is a clear need for additional rental housing in Red Deer, specifically for units with at least two bedrooms, and it is possible to provide some rough estimates of the total numbers of units required. Based upon projections that OrgCode completed for the Government of Alberta in 2012, it is estimated that an additional 100 units of permanent supportive housing will be required in Red Deer before 2020. Failure to fully meet this need will have a compounding effect, resulting in many more units being required. These units must primarily be targeted to individuals whose substance use and need for harm reducing services impact overall housing stability.

***There is a clear need for additional rental housing in Red Deer, specifically for units with at least two bedrooms.***

In regards to affordable housing without supports, one indicator of current need is waitlist data.<sup>18</sup> The RDHA waitlist indicates that there were 130 single individuals, 183 single individuals with children, 15 couples, and 35 couples with children. To eliminate this waitlist today, Red Deer would need an additional 145 one-bedroom units, and 218 two-or-more bedroom units. In the years ahead, Red Deer should compile waitlist data from all affordable housing providers active in the city so as to provide a comprehensive view of what units are needed.

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<sup>18</sup> Two caveats are required in using waitlist data for this purpose. First, individuals on the waitlist have self-selected themselves by applying for housing, and as such it is not a random sample of need. Second, individuals on the RDHA are removed from the list after six months, regardless of if they are housed or not. As such, this estimate represents a point-in-time estimation of unmet need.

### Conclusions

Red Deer's existing non-market and market housing stock and current development patterns are not sufficient to meet the needs of low-income residents for affordable housing.

***The rapidly growing population of seniors indicates that there is continued need to expand the supply of affordable housing for this group, including seniors' lodges; at the same time, low-cost housing for young families will be important to help ensure that people entering the workforce can remain in Red Deer or return if they complete post-secondary education elsewhere.***

Housing development in Red Deer, as in other communities, is heavily influenced by local demographic and economic factors such as those described in the preceding sections. However, provincial and municipal land use policies that provide high-level direction and guidance for residential development also have a considerable impact on the availability of a diversity of housing options to meet the varying needs of community members.

Despite planning policies that call for a mix of housing types, single-detached dwellings still represent the majority of housing starts and completions in the city, and it is not clear if a recent increase in the construction of purpose-built rental units will be sustained in the future. In addition, the average price of new housing units is in the \$500,000 range—significantly higher than the average price of a resale home—suggesting that increasing the mix of housing types through planning policies has not been sufficient to increase the supply of housing that is affordable to low- or moderate-income households.

***Perhaps the most striking conclusion from this study is the recognition that, in many respects, Red Deer's population growth and housing market more closely resembles that of a much larger city. Red Deer is no longer an up-and-coming small city halfway between Calgary and Edmonton.***

It has matured into a large and complex community, with all of the challenges and opportunities that come with this evolution. If the benefits of Red Deer's considerable assets are to be experienced by more of its residents, it will need to institute a policy and regulatory environment that embraces this new status to ensure a full range of housing options are available to meet the community's diverse needs.

The recommendations that follow are intended to help the community achieve that goal.

### A Call to Action

The years to come will bring many challenges. Funding for affordable housing, particularly housing for the lowest-income households, is limited. Community members often do not see it as a priority for public investment, and may harbour stereotypes about "low income housing" that create opposition to building housing options for the most vulnerable households.

However, in a fast-growing and increasingly diverse city like Red Deer, the creation of new affordable housing options is necessary to improve the health and wellbeing of vulnerable and marginalized residents, and also to support sustainable economic development into the future.

***Ultimately, ensuring that sufficient affordable housing options exist will create benefits for the community as a whole, and investing in housing stock that meets the needs of all Red Deer residents is both compassionate and smart economics.***

It will not be easy. Proactive leadership and extensive collaboration and coordination between the new governance and leadership structure of the *EveryOne's Home* project, The City of Red Deer Planning and Social Planning Departments, and the community's many housing and social service providers will be required. However, the will to take action is clear, and this report and the Housing Options Framework provide a map and tools to navigate the challenges and work to ensure that there is an affordable home for everyone in Red Deer.

## Recommendations

This report identifies recommendations, grouped into four strategic directions, for the new leadership and governance structure that will be formed to implement *EveryOne's Home: Red Deer's Five Year Plan to End Homelessness 2014-2018*, The City of Red Deer, and community partners to maintain and enhance the range of housing options available to people in Red Deer, and expand the supply of housing options to reach the current minimum targets of:

- 100 additional units of Permanent Supportive Housing by 2020
- 145 1-bedroom units by 2020
- 218 2+ bedroom units by 2020

These recommendations reflect and respond to the priorities identified in the community consultation that are described in **Section 2**, as well as best practices to facilitate the construction of affordable housing options.

### 1. Improved Coordination of Non-Market Housing Development

*Objective: To establish a new governance and leadership structure to implement EveryOne's Home: Red Deer's Five Year Plan To End Homelessness, 2014-2018. In order to maximize the available resources for non-market housing development, the new governance and leadership structure will be supported by dedicated staff and expertise as well as a proposed Housing Development and Management Committee. The role of this committee is to collaborate with The City of Red Deer, private developers and community-based service providers to facilitate the expansion of non-market affordable and/or supportive housing options in Red Deer.*

*The following actions are recommended to fulfill this objective:*

- 1.1. The proposed Housing Development and Management Committee, as supported by staff, that will be formed as part of the new governance structure of the *EveryOne's Home* project, should work to:

- 1.1.1. Build capacity and expertise to develop non-market housing options, drawing on the experience and knowledge of existing housing providers and non-market housing developers;

- 1.1.2. Coordinate the development of non-market housing options, including emergency and supportive housing options;

- 1.1.3. Collaborate with Red Deer's community-based service providers to identify and monitor local housing needs and set out priorities, actively seek out opportunities for partnerships to leverage funding opportunities, and seek and apply for funding from all sources including the provincial and federal governments and private philanthropists;

- 1.1.4. Seek out a source of funding that can be used to supply limited financial assistance to households that are experiencing homelessness or are at risk of homelessness and do not have other needs, but who cannot accumulate the funds needed for a security deposit; and

- 1.1.5. Develop partnerships with the private sector development community to work with the City and the non-profit sector to incorporate non-market housing into new developments and continuing to involve them in dialogue about expanding the range of housing options in Red Deer.

- 1.2. The proposed Housing Development and Management Committee should examine the feasibility and utility of streamlining non-market housing development by creating or identifying a separate non-profit corporation that would take on the role of obtaining funding, acquiring land and building new housing units

in Red Deer that would then be turned over to existing housing providers to operate.

## 2. Performance Measurement

*Objective: The EveryOne's Home Project Governance and Leadership Structure will develop a reporting structure, with existing housing providers and government, to monitor and report on the impact of efforts to expand the supply of housing options that are affordable to low- and moderate-income households and the supply of supportive housing options.*

*The following actions are recommended to achieve this objective:*

- 2.1. Update the Housing Options Framework on an annual basis and incorporate the findings into the annual housing report.
- 2.2. Add to the annual housing report an inventory of new housing that has been constructed with the intent that it will be affordable to households making below 80% of Area Median Income (or a similar measure).
- 2.3. Continue to monitor and regularly update a readily accessible database of non-market housing that can be used to ensure that all housing providers and the City have a clear understanding of what is available and where there are unmet needs.
- 2.4. Improve understanding of the need for affordable housing through more effective use of Red Deer Housing Authority and Piper Creek Foundation wait list data in order to advocate for additional funding for rent supplements.

## 3. A Supportive Municipal Context

*Objective: The City of Red Deer actively supports the development of a range housing options by market and non-market developers, including those that are affordable to low- and moderate-income households, through the use of municipal policies and financial tools.*

*To achieve this objective, it is recommended that The City of Red Deer take the following actions, in collaboration with the EveryOne's Home governance and leadership structure:*

- 3.1. Establish a municipal Affordable Housing Reserve Fund that can be used to support property tax waivers or development charge deferrals/reductions of new affordable housing projects.
- 3.2. The City should develop a prioritization strategy for affordable housing projects that will receive municipal support, in collaboration with the proposed *EveryOne's Home* governance and leadership structure and the Housing Development and Management Committee.
- 3.3. The City should identify municipally owned sites that would be suitable for sale or long-term lease to social housing providers.
- 3.4. The City should continue to maintain at least a 5-year supply of land available for residential development, as is currently required under the *Intermunicipal Development Plan*.
- 3.5. The City should designate a staff member in the Planning Department to be responsible for development applications that include an affordable housing component operated by a non-profit agency; their role will be to provide assistance and guidance to these proponents and to expedite their applications.
- 3.6. The City of Red Deer should incorporate the following changes to its land use policies to support the construction of housing options that are affordable to low and moderate-income households.
  - 3.6.1. Incorporate stronger language promoting affordable housing into the City's *Municipal Development Plan*, to encourage private sector development of low-end of market housing and facilitate the siting and development of non-market housing. At a minimum, this should include

language specifying that affordable housing that is visually indistinguishable from market housing is encouraged in every area of the city.

- 3.6.2. The City should amend the Land Use By-Law so that certain special care facilities, such as small group homes and assisted living facilities, will be permitted as of right in residential designations.
- 3.6.3. The City should add an affordable housing levy to the existing development charges, indexed to the expected retail cost of the unit. The more expensive the dwelling created, the larger the levy.
- 3.6.4. The City should revise existing Area Redevelopment Plans to include an affordable housing component, potentially with density bonusing, and incorporate affordable housing requirements into future redevelopments.
- 3.6.5. The City should adopt a density bonusing bylaw, at least pertaining to residential development within and in proximity to the downtown, which would prioritize affordable housing as a requirement.
- 3.6.6. The City should revise the NPDS to include a mix of tenures in addition to unit types (e.g., a development that incorporates townhouses, semi-detached houses and single-detached houses with some of the townhouses being rental units would meet the requirement for 4 unit types).
- 3.6.7. The City should include set-asides for affordable housing in Direct Control zones or allow developers to provide cash-in-lieu.

#### 4. Provide Leadership, Education, and Awareness

*Objective: The new governance entity and leadership structure of the EveryOne's Home Project and community partners work with The City of Red Deer to increase understanding of the need for supportive housing options and housing that is affordable to low- and moderate income households.*

*The following actions are recommended to act as a leading voice advocating for housing options in Red Deer:*

- 4.1. Engage in a proactive campaign to educate the community, including municipal councillors, about the value that affordable housing brings to the community. The *Comprehensive Housing Strategy* that is currently under development by The City of Red Deer Social Planning Department will provide an important stepping-stone for this discussion.
- 4.2. Organize a group of "housing champions", including municipal councillors willing to advocate publicly for affordable housing, faith community leaders, and private sector leaders, whose role will be to advocate for affordable housing in every community and serve as objective facilitators when there is conflict or debate.

## **Part 2: Detailed Analyses and Methodology**



## Section 1: Methodology

### Data Collection and Analysis

Demographic, housing, and income data was gathered from several sources:

- Statistics Canada
  - Census data from the 1996, 2001, 2006, and 2011 collections. The national Census is performed every five years, and 2011 is the most recent data.
  - The 2011 National Household Survey (NHS). The NHS replaces the mandatory long-form census, and only one such survey has been performed thus far. Again, 2011 is the most recently available data. It is important to note that the NHS is methodologically different from the long-form census, and therefore cannot be directly compared to previous long-form data. The global non-response rate for the Red Deer NHS is 27.6%. Statistics Canada states that lower non-response rates indicate a lower risk of inaccuracy; data is suppressed when the non-response rate reaches 50%. The non-response rate for Alberta as a whole is 27.4%.
  - Taxfiler data. As of the writing of this report, 2011 is the most recently available year.
- City of Red Deer:
  - Municipal census data from the 2008, 2009, 2010, 2011, and 2013. A municipal census was not performed in 2012.
  - Non-market housing inventory. The inventory used for this report is current as of February 2013.
- Canada Mortgage and Housing Corporation:
  - Vacancy, rental universe and rental rate data was drawn from Alberta Rental Market Reports, 2008 to 2013. Rental market data is collected in April and October. Data from the October collection is used in this report.
  - Housing start data was drawn from the Prairie Region Housing Now Reports, 2008 to 2013.

- The new construction forecast for 2014 was drawn from the Prairie Region Housing Market Outlook.

In all cases, the geographic basis for data collection is the City of Red Deer, and does not include the surrounding County. The Canada Mortgage and Housing Corporation uses the same Census Agglomerations boundaries established by Statistics Canada.

### Document Collection and Analysis

A number of relevant documents were reviewed in the preparation of this report, including:

- Alberta 10-Year Plan to End Homelessness
- Chapter 1 of the Draft Red Deer Corporate Housing Strategy
- *Housing First: An Investment with a Return in Prosperity* (Report of the Alberta Affordable Housing Task Force, 2007)
- Red Deer *Municipal Development Plan*, as well as the Riverlands, Riverside Meadows, and West Park Community area redevelopment plans.
- 2008 Secondary Suites Project Report
- Red Deer *Neighbourhood Planning and Design Standards*
- Red Deer Land Use By-law
- Red Deer *Economic Development Strategy*
- Red Deer Design Charter
- Red Deer Mobility Play Book
- Red Deer's *Five Year Plan Towards Ending Homelessness*
- Red Deer 2012 Homeless Point in Time Count
- *Reports to the Community: Homelessness and Affordable Housing Initiatives, 2010-2011, 2011-2012, 2012-2013*

These documents, among others, were reviewed both to gain clarity on the policy context in Red



Deer and to identify any gaps that may influence the development of affordable housing in the city.

In addition, OrgCode undertook a review of housing policies and plans in other jurisdictions, including Edmonton, Calgary, Lethbridge, Medicine Hat, Grand Prairie, Wood Buffalo, and Metro Vancouver. This review allowed for the creation of a list of best or promising practices that may be applied to Red Deer.

## Community Engagement Survey

A survey designed to assess the current housing situation and housing needs of vulnerable individuals was used to gather broad input from the community.

In total, 408 individuals responded to the survey. Several avenues were used to contact participants, including:

- A link to the online version of the survey on the City of Red Deer website;
- Hard copies of the survey were mailed to tenants living in Red Deer Housing Authority units and Piper Creek Foundation buildings;
- Hard copies of the survey were mailed to households on the wait lists the Red Deer Housing Authority and Piper Creek Foundation;
- Frontline service providers from a range of agencies that provide housing assistance and other services to homeless and at-risk individuals and families were encouraged to ask their clients to participate and received training from OrgCode staff to administer the survey.

The range of methods helped ensure that a strong sample of community members facing housing challenges had an opportunity to participate. The aid of frontline service providers was particularly key to reaching some of the most vulnerable community members, including individuals for whom literacy may be a barrier.

- 41.7% (N=170) who reported annual household incomes of less than \$20,000.00;
- 6.3% (N=26) who reported that they were homeless at the time they completed the survey;

- 21.6% (N=88) who reported that they have been homeless at least once before;

- 10.5% (N=48) who reported that they have been evicted at least once in the last three years because they weren't able to pay their rent;

- 49.7% (N=203) who reported that they have had difficulty finding a place to rent that they could afford in Red Deer within the last three years.

## Key Informant Interviews

OrgCode staff conducted semi-structured interviews with 18 key community stakeholders identified by the Housing Options Working Group. These stakeholders included representatives from the non-profit housing sector, the private sector, a broad range of community-based service agencies, and the municipal government.

The interviews were an opportunity to gather in-depth information about the services and housing options available in Red Deer, the current barriers to housing faced by vulnerable community members, and the strategies and solutions that are currently being pursued or considered.

## Breakthrough Thinking Session

In March, OrgCode facilitated a two-hour workshop with 22 service providers, City staff, and councilors. The workshop employed a Breakthrough Thinking approach, in which participants were asked to individually develop ideas to improve the affordable housing situation in Red Deer. Participants were then asked to discuss their ideas in small groups, before placing them on a strategic opportunities grid that categorized the ideas on the basis of impact and level of difficulty. Finally, participants ranked the ideas through a vote. The workshop generated an abundance of ideas and debate, and provided a clearer picture of the issues and priorities of the community.

## Section 2: Housing Priorities Identified by the Community

One aspect of this project was an identification of the priorities for housing in Red Deer.

Among the Breakthrough Thinking participants, eleven priorities were identified to ensure that everyone in Red Deer has access to housing that they can afford and that is safe and suitable.

1. **New affordable housing stock**
2. **Additional housing with specialized supports**
3. **Use rent supplements and creative funding assistance to leverage existing housing stock**
4. **Create a coordinated approach to finding funding for housing options**
5. **Advocacy and leadership**
6. **Education**
7. **Dedicated housing development entity**
8. **Planning and zoning that facilitate housing options**
9. **Incentives to private housing builders/developers**
10. **Service system coordination**
11. **Outreach services**

These priorities emphasize that Red Deer requires new affordable housing stock. Some of the need for affordable housing can be met through rent supplements and other forms of financial assistance, but as discussed in the preceding sections of this report, Red Deer’s tight rental market and recent population growth, as well as needs for accessible housing and supportive housing, indicate that more buildings are needed as well.

Participants felt that in order to create these additional affordable and supportive housing options, the City of Red Deer, non-profit housing providers and service providers, and the private development industry will need to work together to seek out funding and coordinate development. The creation of a dedicated “Housing Entity” in particular is intended to bring together the existing non-market

housing providers who are engaged in developing new affordable housing stock, in order to pool their expertise and increase their capacity to respond to the community’s housing needs.

There is also a key role for the city, as municipal housing policies heavily influence the development of both low-cost market and non-market housing options.

Achieving these goals will also require advocacy, leadership and education. It will be necessary to build community support and demonstrate the broader value that affordable and supportive housing options bring to Red Deer.

*Table 1: Community Needs Assessment Survey Participants’ Preferred Housing Types<sup>19</sup>*

Housing Type	Percentage (Actual)
<b>Apartment</b>	33.1% (135)
<b>Condo</b>	3.9% (16)
<b>Townhouse</b>	9.6% (39)
<b>Attached house</b>	2.2% (9)
<b>Single family house</b>	25% (102)
<b>Duplex</b>	6.9% (28)
<b>Other Descriptions:</b>	
<b>Affordable</b>	2.2% (9)
<b>Accessible</b>	0.9% (4)
<b>Seniors’ housing</b>	3.9% (16)
<b>SRO</b>	0.2% (1)
<b>Other</b>	2.9% (12)

The Community Needs Assessment survey participants also provided input on their priorities for assistance and preferred housing types. As described earlier in this report, survey participants were most likely to select subsidized housing and rent supplements as the most important way the community can help people obtain and sustain affordable housing. Participants’ open-ended responses also frequently described different forms

<sup>19</sup> Some participants selected more than one housing type. All responses have been included in the count. Some open-ended responses were re-classified into the most appropriate category.

of rent control as needed in Red Deer; while this is an option that is not within the authority of the municipality, it reinforces the need to address the shortage of affordable housing and the impact of steadily increasing rents in other ways.

The survey participants' responses also provide some insight on preferred housing forms, and can help to understand what types of housing are required (**Table 1**). Notably, the largest proportion of respondents indicated that their preferred housing type is an apartment; this suggests that Red Deer would be well served by an increase in multi-family residential housing. Preferred location for housing emphasized proximity to grocery stores, medical facilities, and public transportation (**Table 2**).

**Table 2: Community Needs Assessment Survey Participants' Preferred Housing Location**

Amenity	Preferred By
<b>Groceries</b>	65.9% (269)
<b>Doctor/Medical</b>	50.7% (207)
<b>Public Transportation</b>	47.5% (194)
<b>School(s)</b>	27.9% (114)
<b>Employment</b>	22.3% (91)
<b>Parks</b>	28.7% (117)
<b>Community/rec centres</b>	24.5% (100)

### Section 3: Service Matrix

The service matrix below is intended to highlight the available affordable, supported, and supportive housing options in Red Deer that provide permanent housing for several different vulnerable populations within the community, and to illustrate where there are gaps in the housing stock. This matrix does not include the community’s emergency shelters or programs that provide rental assistance and case management support, such as the Red Deer Housing Team’s Housing First and Outreach services. Although these are essential components of the spectrum of housing options in the community, the goal of this table is to present an overview of the physical housing stock that is available for different groups. It is important to not that the availability of programs and units will fluctuate over time. As such, this matrix presents an attempt to capture the current stock, based on the best current understanding of what is available.

In the this matrix, “supportive” refers to housing where accommodation is combined with on-site supports and care, and may be found in congregate or independent living units; “Supported” refers to accommodations with supports arranged off-site; “social housing” refers to units that are owned and operated by government or non-profits. These definitions are consistent with the City of Red Deer’s Integrated Housing and Supports Spectrum.

Table 3: Housing Options Service Matrix

	Supportive Housing	Supported Housing	Social Housing
<b>Youth</b>			
<b>Seniors</b>	305		561
<b>Aboriginal</b>		5	22
<b>Low-income</b>			1,134
<b>Non-acuity (homeless)</b>			
<b>Mid-acuity (homeless)</b>		18	
<b>High-acuity (homeless)</b>	47		
<b>Newcomers</b>			
<b>Large families</b>			22
<b>Victims of Domestic Violence</b>			10
<b>Physical and/or cognitive disabilities</b>		9	7
<b>Mental health</b>	25	57	

## Section 4: Red Deer’s Current Demographic and Housing Status

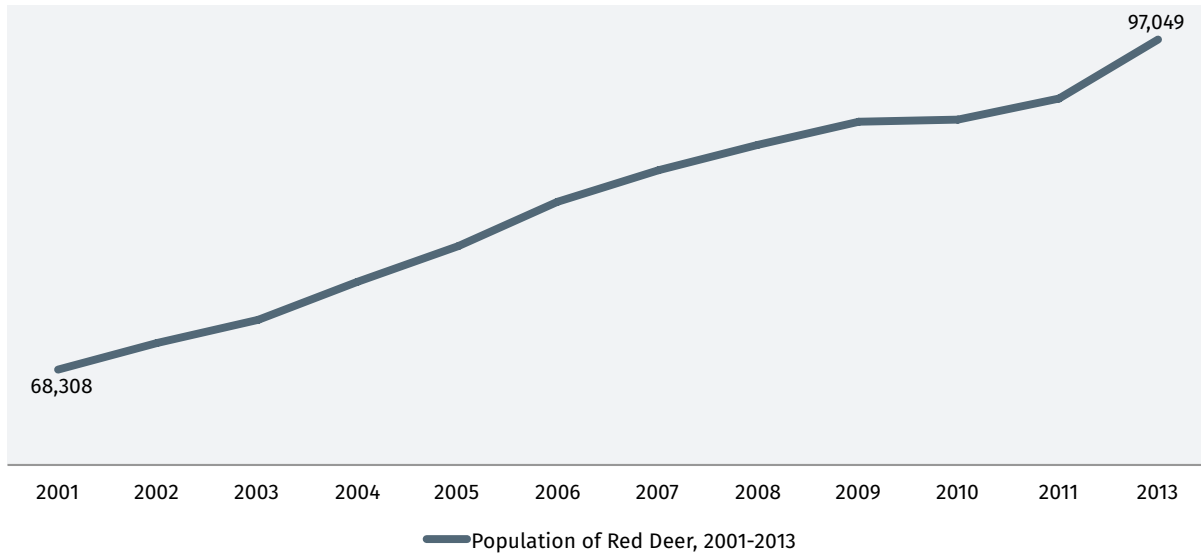


Figure 1: Red Deer Population Growth, 2003-2013<sup>20</sup>

### Demographics

A major driver of housing market dynamics is the demographics of the local population. Population growth, through migration or childbirth, creates demands for new housing units. Meanwhile, the age of a population can influence the type of housing that is needed. Aging members of a community require housing that is easier to maintain and more accessible, while younger members may require homes big enough to accommodate growing families.

Red Deer’s population has grown 33.5% over the last ten years, with a faster rate of growth occurring in the first half of that period (**Figure 1**). In fact, of the 24,358 new residents who lived in Red Deer by 2013, slightly over half were present by 2007. By 2013, the City’s population reached 97,049.<sup>21</sup>

Immigration has played a substantial role in this population growth. According to the 2011 National Household Survey, 4,260 immigrants arrived in Red Deer between 2001 and 2011 (**Table 4**). To put this into perspective, the amount of immigration in this

ten-year period is higher than the three previous decades combined. Of the recent immigrants who moved to Red Deer between 2006 and 2011, a strong majority came from Asia (**Table 5**).

Table 4: Immigrants to Red Deer, by Period<sup>22</sup>

Immigration Period	Percentage (Actual)
<b>Before 1971</b>	18% (1720)
<b>1971 to 1980</b>	10% (935)
<b>1981 to 1990</b>	13% (1180)
<b>1991 to 2000</b>	14% (1270)
<b>2001 to 2011</b>	45% (4260)
<b>Total</b>	<b>100% (9365)</b>

<sup>20</sup> Red Deer Municipal Census

<sup>21</sup> Based on the municipal census. The Red Deer municipal census is distinct from the Statistics Canada Census, and the results may not be directly comparable.

<sup>22</sup> National Household Survey, 2011

**Table 5: Recent Immigrants to Red Deer, by Origin<sup>23</sup>**

Immigration Origin	Percentage (Actual)
<b>Americas</b>	20% (565)
<b>Europe</b>	12% (340)
<b>Africa</b>	6% (175)
<b>Asia</b>	61% (1725)
<b>Oceania and other</b>	1% (15)
<b>Total</b>	<b>100% (2820)</b>

Just over 12.1% (N=47) of the participants in the Community Needs assessment survey indicated that they were born outside of Canada, although the majority are Canadian citizens or permanent residents and have lived in Canada for at least five years. These participants identified 21 different countries of origin, including six African countries, Asia and Southeast Asia, and the Middle East, as well as Europe. Nearly all of these participants are Canadian citizens or Permanent Residents (PR). Only one person not born in Canada reported that they are not a Canadian citizen or PR, and four individuals in total reported that they are not a Canadian citizen or PR.

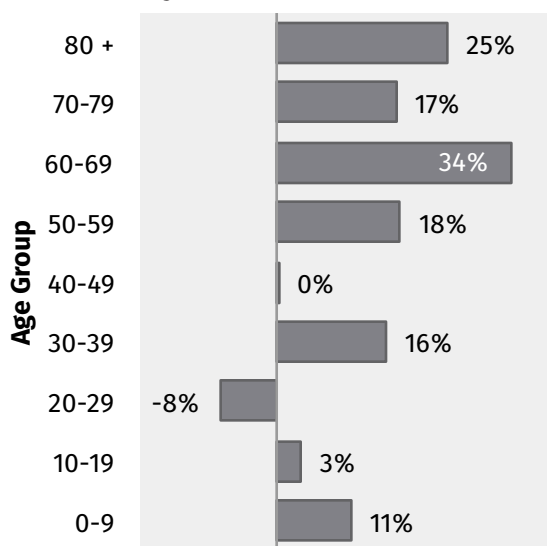
Over the last five years, the age cohorts experiencing the greatest growth are those comprising residents aged 50 and above (**Figure 2**). Residents aged 60-69 were the fastest growing overall, followed by those residents aged 80 and above. The very slight increase in the 40-49 cohort suggests a polarization in age cohorts between those aged under 39 and over 50. The main exception to this trend is moderate decline in individuals aged 20-29 over the same period.

Immigration appears to be an important source of population growth for younger residents. Approximately 54% of individuals were under 24 at the time of their moving to Red Deer (**Table 6**).

**Table 6: Age of Individual at Time of Immigration, Red Deer<sup>25</sup>**

Age at Immigration	Percentage (Actual)
<b>Under 5 years</b>	12% (1170)
<b>5 to 14 years</b>	20% (1835)
<b>15 to 24 years</b>	22% (2050)
<b>25 to 44 years</b>	39% (3665)
<b>45 years and over</b>	7% (645)
<b>Total</b>	<b>100% (9365)</b>

**Figure 2: Growth in Age Cohorts, 2009-2013<sup>24</sup>**



Marriages, divorces, and child rearing all have an impact on the type of housing that is needed in a community, as well as a household's overall financial capacity. Information on family formation comes from the Statistics Canada Census, with the most recent data found in the 2011 Census.

By a wide margin, Red Deer experienced a faster growth in separations and divorces than the province as a whole from 2001-2011, but also experienced considerable growth in married couples over this time (**Figure 3**). The number of common-law families grew faster than married couples, while lone-parent families grew at essentially the same pace as married couples (**Figure 4**). Nevertheless, married couple families have declined slightly as a proportion of total families, making up 66.8% of all families in 2011, down from 68.5% in 2001.

<sup>23</sup> National Household Survey, 2011  
<sup>24</sup> Red Deer Municipal Census

<sup>25</sup> National Household Survey, 2011

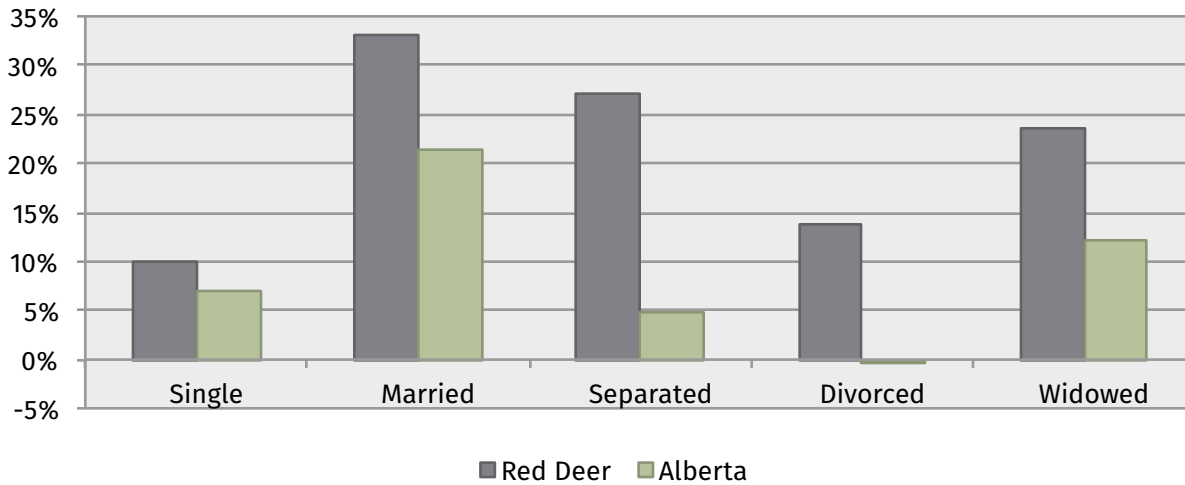


Figure 3: Growth or Decline of Relationship Type, 2001-2011<sup>26</sup>

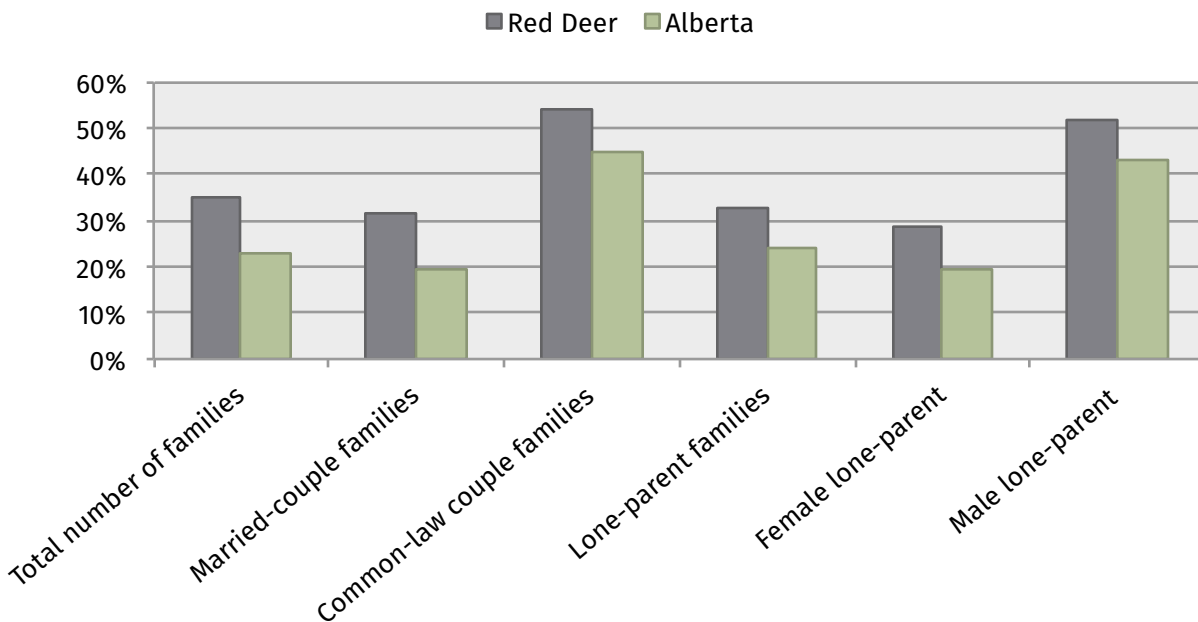


Figure 4: Growth or Decline of Family Types, 2001-2011<sup>27</sup>

An increase in the number of common-law couple families over time will likely coincide with a decrease in the number of children. Almost two-thirds of common law families do not have children, and a majority of those that do have just one child (Table 7 and Table 8). In contrast, over half of married couple families have children, and two-thirds of those families had at least two children. Similarly, male lone parent families grew at an equal pace to

common-law families and also show a prevalence of one-child households.

Table 7: Red Deer Families, With or Without Children, 2011<sup>28</sup>

Family Type	Childless	With Children	Total
<b>Married</b>	47.10%	52.90%	<b>100%</b>
<b>Common Law</b>	60.80%	39.10%	<b>100%</b>

26 Statistics Canada Census, 2001-2011

27 Statistics Canada Census, 2001-2011

28 Statistics Canada Census, 2011

**Table 8: Red Deer Families With Children, by Family Size, 2011<sup>29</sup>**

	Number of Children			Total
	1	2	3+	
<b>Married</b>	37.4%	43.2%	19.3%	<b>100%</b>
<b>Common Law</b>	52.1%	32.7%	14.9%	<b>100%</b>
<b>Lone Parent, Female</b>	59.3%	29.3%	11.4%	<b>100%</b>
<b>Lone Parent, Female</b>	66.9%	26.5%	6.6%	<b>100%</b>

## Housing

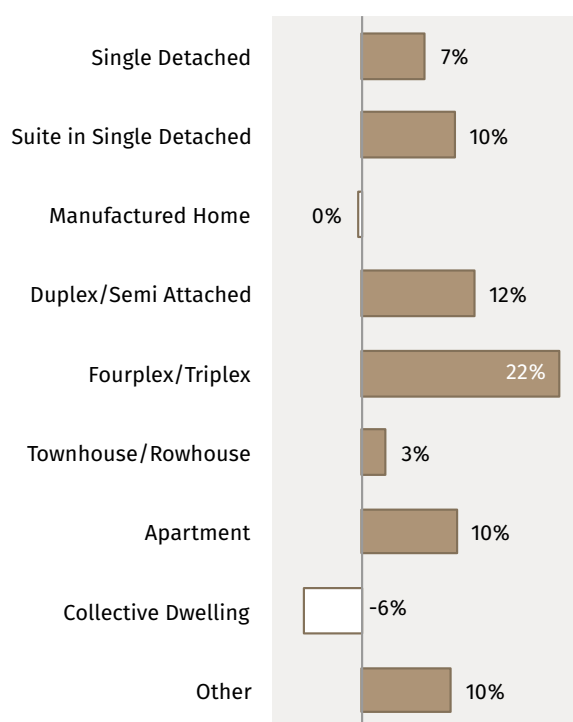
Red Deer’s housing stock is primarily composed of single detached units, but the city has experienced an impressive degree of diversification over the last five years. In 2013, a little over half of Red Deer’s housing stock consisted of single detached units, with apartments making up 21% (**Table 9**). Other ground-related units (e.g., semi attached homes and townhouses) do exist, but in relatively minor amounts.

**Table 9: Housing Stock Composition, 2013<sup>30</sup>**

Type	Percentage
<b>Single Detached</b>	53%
<b>Suite in Single Detached</b>	2%
<b>Manufactured Home</b>	3%
<b>Duplex/Semi Attached</b>	8%
<b>Fourplex/Triplex</b>	4%
<b>Townhouse/Rowhouse</b>	9%
<b>Apartment</b>	21%
<b>Collective Dwelling</b>	0%

On the other hand, it is these other types that are amongst the fastest growing in the City; fourplexes/ triplexes and duplexes/semi-attached units out-paced both single detached and apartment units between 2009 and 2013 (**Figure 5**). According to the 2011 National Household Survey, 67% of Red Deer’s households are in the ownership market, while 33% of households are renters.

**Figure 5: Change in Housing Stock by Type, 2009-2013<sup>31</sup>**



The City of Red Deer’s *Economic Development Strategy* anticipates that by 2041, the city of Red Deer will need more than 75,000 homes, nearly twice the 2011 housing inventory. However, the number and type of units being constructed in the city are not keeping pace with population growth or socio-economic changes. The Strategy projects that approximately 1,140 new units of housing are needed every year for the next 10 years to accommodate population growth in Red Deer.<sup>32</sup> To illustrate the challenge this poses to the city, **Figure 6** indicates historical and projected housing starts for the last 5 years.

<sup>29</sup> Statistics Canada Census, 2011  
<sup>30</sup> Red Deer Municipal Census

<sup>31</sup> Red Deer Municipal Census  
<sup>32</sup> The EDS does break this projection down by type of unit.



Figure 6: Projected Needs and Historical Housing Starts<sup>33</sup>

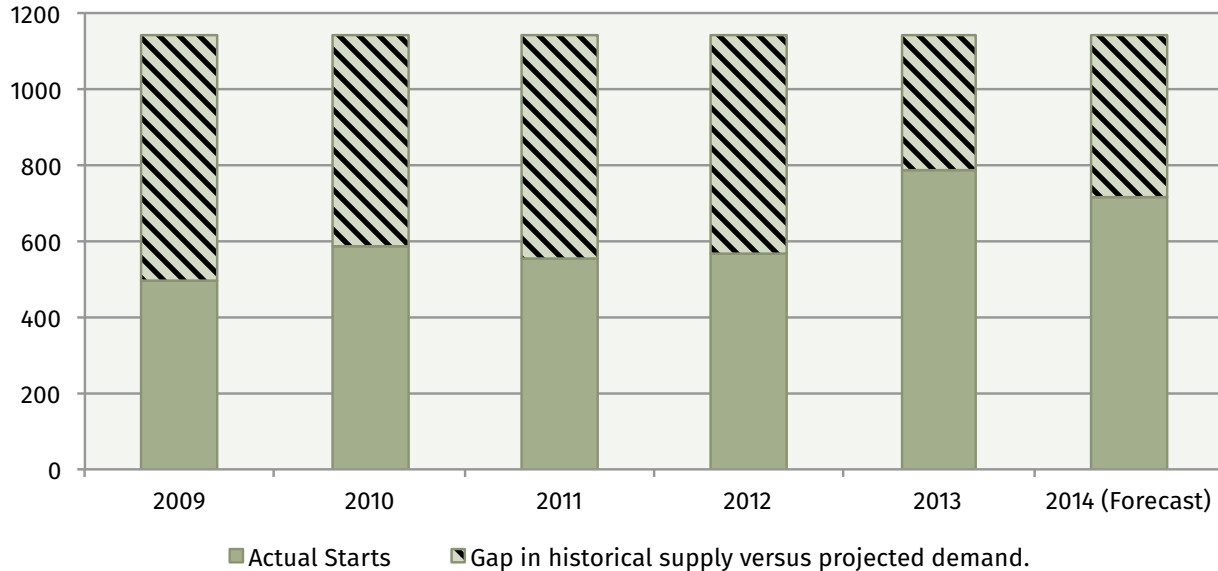
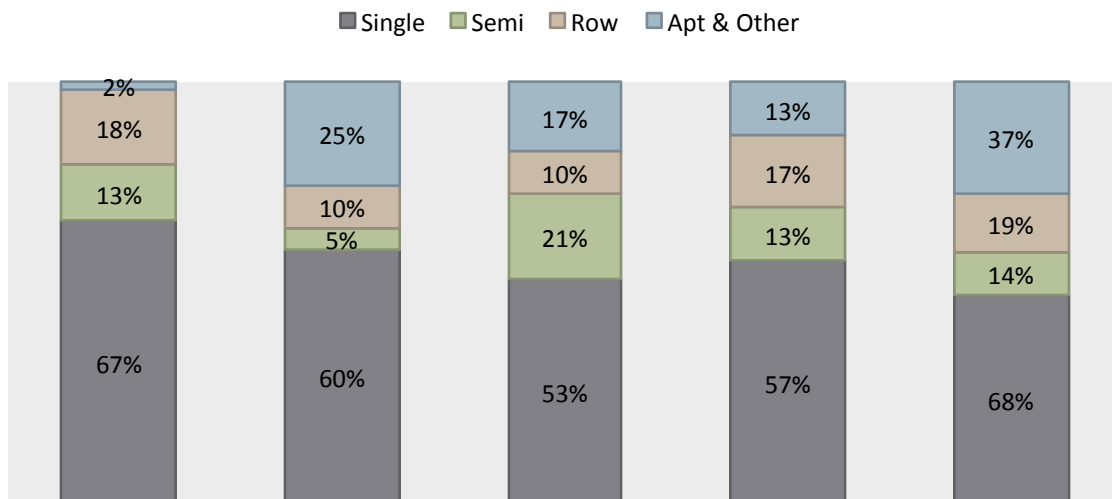


Figure 7 and Figure 8 illustrate the types of new housing that is being produced in Red Deer. Over the last five years, singles have been the predominant new housing type (Figure 7), while a strong majority of these units have been built for freehold ownership (Figure 8). Condominium ownership has also grown in importance over this time.

Another way to illustrate this change in housing production is to compare actual numbers of starts by intended market. Here, the upswing in condominium development is notable, but it is rental production in particular that stands out. The outsized percentage growth of rental starts from 2009 to 2013 is attributable to the meager amount of rental starts in 2009 (Table 10).

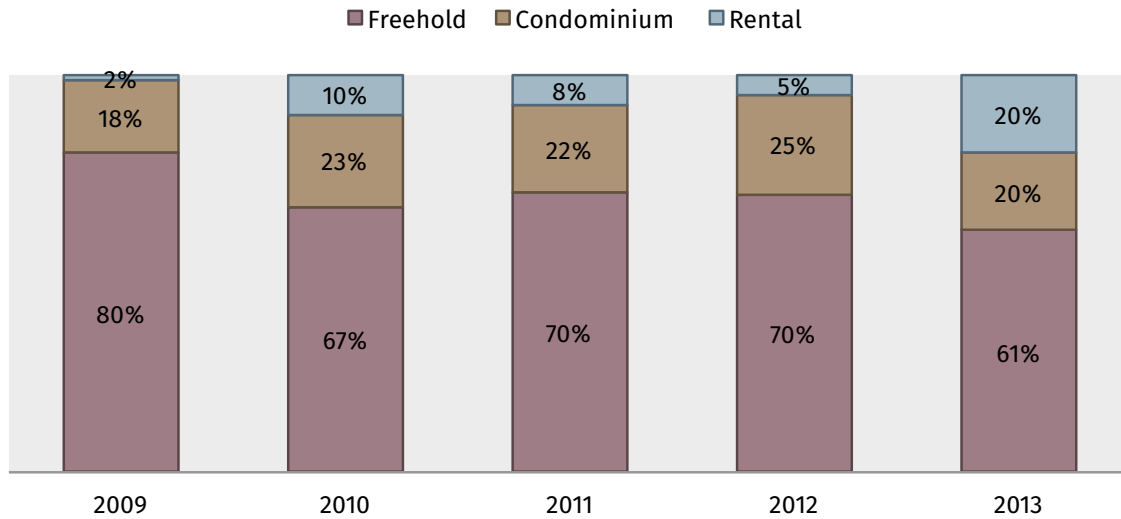
Figure 7: Housing Starts by Dwelling Type, 2009-2013<sup>34</sup>



33 Red Deer Economic Strategy; CMHC Housing Now, 2009-2013, CMHC Housing Market Outlook

34 CMHC, Housing Now, 2009-2013

**Figure 8: Housing Starts by Intended Market, 2009-2013<sup>35</sup>**

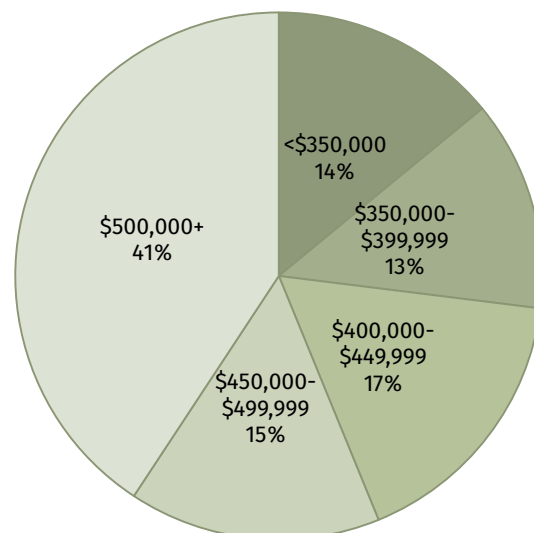


**Table 10: Change in Starts, by intended market, 2009-2013<sup>36</sup>**

	2009	2010	2011	2012	2013	% Change, 2009-2013
<b>Freehold</b>	399	391	391	398	476	<b>19.3%</b>
<b>Condominium</b>	90	136	122	141	153	<b>70.0%</b>
<b>Rental</b>	8	58	42	29	155	<b>1,837.5%</b>
<b>Total</b>	497	585	555	568	784	<b>57.7%</b>

**Figure 9: Price of Absorbed Housing Units, 2013<sup>37</sup>**

In regards to price, forty percent of Red Deer’s new housing units sold for over \$500,000 in 2013, while units priced between \$350,000 and \$499,999 made up 45% of absorptions (**Figure 9**).



Red Deer has experienced a substantial tightening in its rental market over the last five years, with vacancy rates dropping from highs of over eight percent in 2009 to under two percent by 2012 (**Figure 10**). The most volatile unit type are bachelors, which reached a nearly ten percent vacancy rate in 2010 before plunging to a near zero vacancy rate the next year. The total number of rental units has increased from 2009 to 2013, but the number of two-bedroom units has declined (**Figure 11**).

35 CMHC, Housing Now, 2009-2013  
 36 CMHC, Housing Now, 2009-2013

37 CMHC Housing Now, 2013

Figure 10: Red Deer Vacancy Rates, 2009-2013<sup>38</sup>

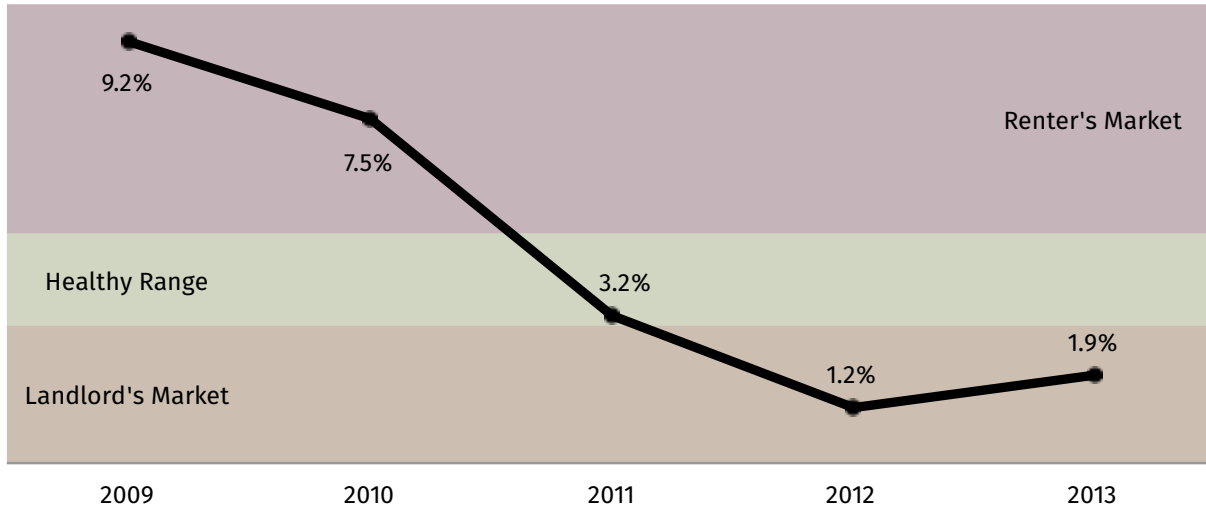
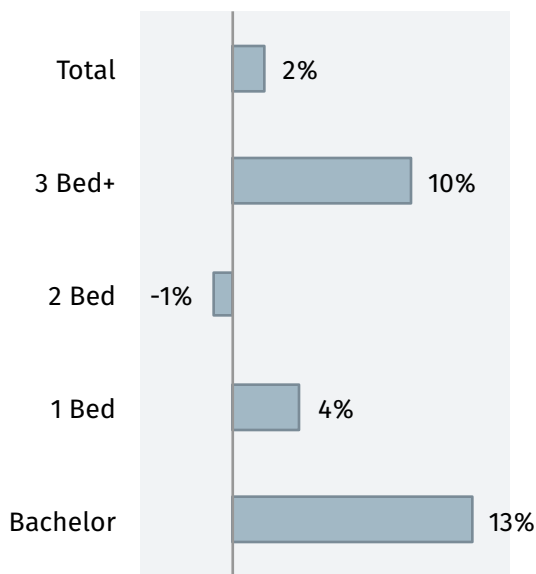


Figure 11: Change in Number of Units, 2009-2013<sup>39</sup>



Red Deer is an expensive rental market. Sixty-three percent of the Community Needs Assessment survey participants reported that it is either “Very Hard” (N=147) or “Hard” (N=100) to find a place to rent in Red Deer, and 66% indicated that it is “Very Hard” (N=205) or “Hard” (N=57) to find a place to rent that is affordable.

For comparison purposes, **Table 11** shows Red Deer’s average market rent and vacancy in relation to cities of similar population size across Canada for which data is available, along with Calgary and Edmonton. On the basis of this comparison, it is evident that Red Deer has a vacancy rate more in line with cities several times its size, and is second only to Victoria (in terms of similarly sized cities) in rental costs.

Table 11: Vacancy Rate and Average Rental Cost for Comparable Cities, 2013<sup>40</sup>

	Vacancy Rate	Monthly Rent
<b>Saint-Jean-Sur-Richelieu</b>	2.6%	\$639
<b>Cape Breton</b>	4.4%	\$687
<b>Nanaimo</b>	5.3%	\$741
<b>Kamloops</b>	3.5%	\$775
<b>Brantford</b>	2.9%	\$814
<b>Lethbridge</b>	4.8%	\$815
<b>Red Deer</b>	<b>1.9%</b>	<b>\$876</b>
<b>Victoria</b>	2.8%	\$898
<b>Edmonton</b>	1.4%	\$1,028
<b>Calgary</b>	1.0%	\$1,118

38 CMHC Rental Market Report, 2009-2013

39 CMHC Rental Market Report, 2009-2013

40 CMHC Rental Market Report, 2013

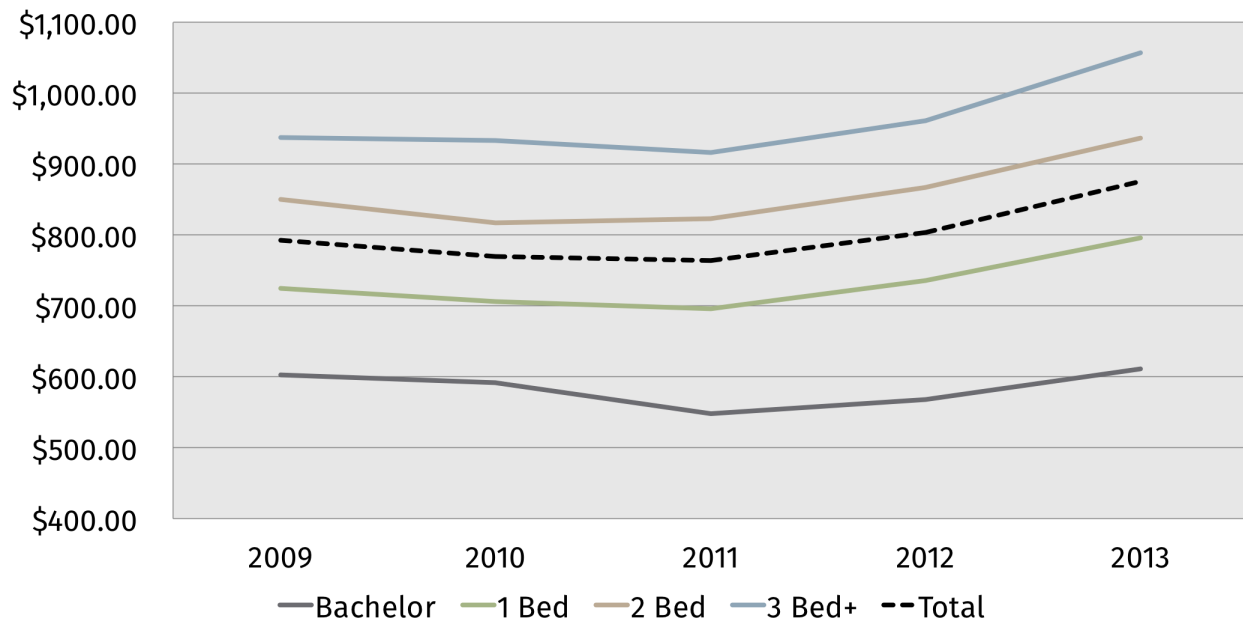


Figure 12: Rental Rates by Unit Type, 2009-2013<sup>41</sup>

Figure 12 shows the evolution of the city’s rental costs over the last five years. As of 2013, bachelor units had an average rent of \$611 per month, one-bedroom units \$796 per month, two-bedroom units \$937 per month, and three-or-more bedrooms \$1,057 per month.

To put these costs into perspective, it is possible to consider the monthly and yearly income required to affordably rent an apartment in Red Deer. The most commonly used standard of affordability is that a household should not spend more than 30% of its gross monthly income on housing expenses. Table 12 indicates the gross level of income needed to afford a rental unit in Red Deer.

Table 12: Affordability of Rental Units, by Type

Unit Type	Required Monthly Income	Required Yearly Income
Bachelor	\$2,037	\$24,440
1 Bed	\$2,653	\$31,840
2 Bed	\$3,123	\$37,480
3 Bed+	\$3,523	\$42,280

How many people in Red Deer are able to afford these rents? Income data at the household and individual level is available, but is somewhat dated compared to the newest rental market data. For instance, the 2011 National Household Survey indicates that Red Deer’s median household income is \$72,385. Individual income levels can also be gleaned from taxfiler data, but here again the most recent available data is from 2011. Nevertheless, taxfiler data does present some useful information for considering affordability in Red Deer.

In total, around 55% of taxfiling residents made under \$40,000 a year in 2011 (Table 13). The proportion of residents in the bottom quintile (under \$20,000) held steady at 29% over the four-year period before 2011, while the proportion of those in the upper quintiles (\$60,000 and above) either stayed the same or increased. On the other hand, the proportion of middle quintiles—representing incomes from \$20,000 to \$59,999—decreased slightly. These developments should be considered in light of the city’s overall population growth, which would suggest that the actual number of residents who are poor or are experiencing downward mobility is increasing.

41 CMHC, Rental Market Reports, 2009-2013

**Table 13: Income by Quintile, 2008-2011<sup>42</sup>**

	2008	2009	2010	2011
<b>Percentage with total income of less than \$20,000</b>	29%	29%	29%	29%
<b>Percentage with total income between \$20,000 and \$39,999</b>	27%	27%	27%	26%
<b>Percentage with total income between \$40,000 and \$59,999</b>	18%	18%	17%	17%
<b>Percentage with total income between \$60,000 and \$79,999</b>	11%	10%	10%	11%
<b>Percentage with total income of \$80,000 or more</b>	16%	15%	16%	17%

For the majority of individuals, who are making under \$40,000 a year, monthly affordability might peak at \$1,000 per month (**Table 14**). This assumes no other sources of income from a spouse or common law partner. **Figure 13** shows the affordability range of each income quintile, compared to current rental levels. It is important to note that the taxfiling data comes from 2011, while the rental costs data is drawn from 2013. As such, these numbers should be treated as indicative and not definitive. Most strikingly, residents making \$20,000 or less are unable to afford, on their own, any rent in Red Deer; this income group makes up approximately 29% of the taxfiling population.

**Table 14: Monthly Housing Affordability by Quintile**

Annual Income	Affordable Monthly Shelter Expenditure
<b>Less than \$20,000</b>	Max \$500
<b>Between \$20,000 and \$39,999</b>	\$500-\$999.98
<b>Between \$40,000 and \$59,999</b>	\$1000-\$1499.98
<b>Between \$60,000 and \$79,999</b>	\$1500-\$1999.98
<b>\$80,000 or more</b>	\$2000+

Household income data is available from the 2011 National Household Survey, and presents a very different picture. Household data includes situations with more than one income, and as **Table 14** shows, households earning the median income of \$72,385 would face little difficulty in affording rent

of any type. The contrast between individual and household income highlights the difficulties faced by singles and single-parent families in accessing affordable housing. Simply put, to find affordable housing in Red Deer most households will need more than one income.

**Table 15: Rental Affordability for Median Income Earners<sup>43</sup>**

	Monthly Rental Unit Cost	% of Median Household Monthly Income (\$6,032)
<b>Bachelor</b>	\$611	10.1%
<b>1 Bedroom</b>	\$796	13.2%
<b>2 Bedroom</b>	\$937	15.5%
<b>3+ Bedroom</b>	\$1,057	17.5%

Among all Community Needs Assessment survey participants, the average reported housing cost was \$901.00. However, when only those participants renting in the private market are included, the average reported rent was \$921.00. The average private market rent for participants who reported that their household income is less than \$20,000.00 per year was \$760.00 (not including utilities), representing 45% of the income of these households (N=170, 41.7% of the survey participants).

42 Statistics Canada

43 National Household Survey, 2011; CMHC Rental Market Report

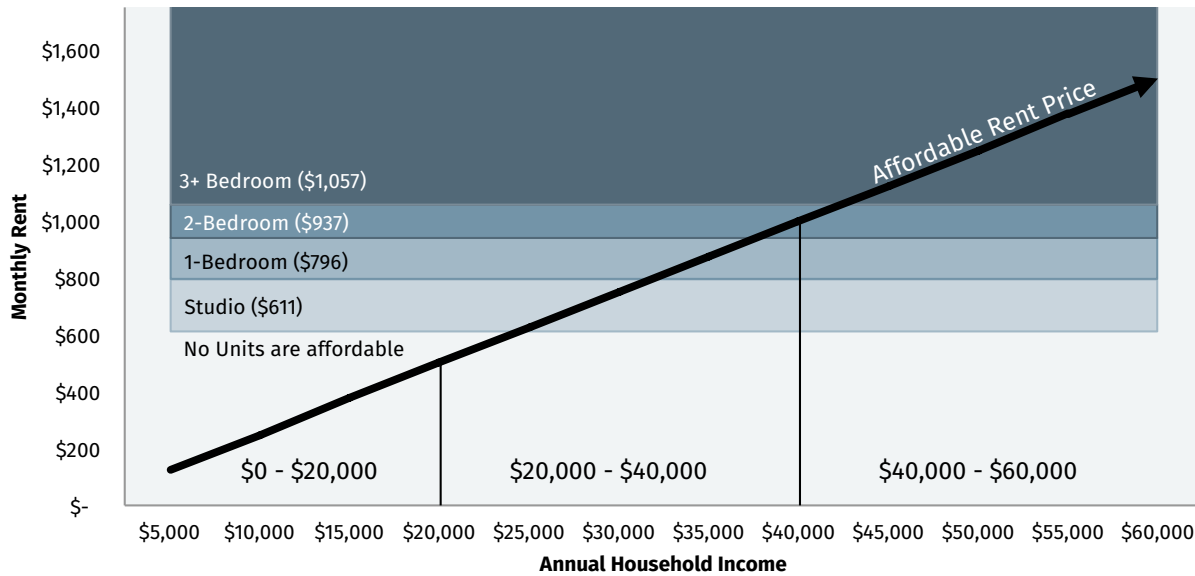


Figure 13: Monthly Housing Affordability versus Average Rent, by Unit Type

Residents who will face the largest affordability challenges will be those drawing their livelihood from Income Support. **Table 17** and **Table 18** present several illustrative examples of the types of financial support an individual or family may draw upon to make ends meet in Red Deer. These tables provide a rough guideline of income sources for low income residents. It is evident, however, that most low income households will find it nearly impossible afford a rental unit in the city.

Recipients of Assured Income for Severely Handicapped (AISH) fare slightly better, as the maximum monthly allowance in this program is considerably higher than what is provided by Income Support. As **Table 16** shows, rental rates will still consume more than 30% of a recipient’s income regardless of the unit type.

Finally, it is possible to refer once again to the 2011 National Household Survey. According to this source, 26.5% of all households are paying more than 30% of their income on housing costs. There are, however, stark differences between owner and rental households in regards to affordability: 43.4% of tenant households spent more than 30% of their total income on shelter costs, compared to 18.3% of owner households. In this context, it is also worth considering the prevalence of low

income individuals in Red Deer, as reported by the National Household Survey. In total, 10,330 respondents were identified as low income in 2010.<sup>44</sup> Of these, 2,955 were 18 years old or under, while 6,815 were between 18 and 65. Interestingly, the National Household Survey reported that just 565 individuals over the age of 65 were in low income.

Table 16: Rental Affordability for AISH Recipients

	Monthly Rental Unit Cost	% of AISH Monthly Living Allowance (\$1,588)
<b>Bachelor</b>	\$611	38.5%
<b>1 Bedroom</b>	\$796	50.1%
<b>2 Bedroom</b>	\$937	59.0%
<b>3+ Bedroom</b>	\$1,057	66.6%

<sup>44</sup> Based on Statistics Canada after-tax Low Income Measure.

## Red Deer Housing Options Framework

May 2014

*Table 17: Affordability Scenarios, Low Income Individuals and Families*

Employment Status	Barriers to Full Employment						Expected to Work						Minimum Wage Income	
	Single Adult			Two Adults			Single Adult			Two Adults			Single Income	
Number of Adults														
Number of Children	0	1	2	0	1	2	0	1	2	0	1	2	0	1
<b>Core Essential Payment</b>	\$408	\$504	\$564	\$677	\$722	\$790	\$304	\$387	\$431	\$520	\$565	\$622		
<b>Core Shelter Payment</b>	\$323	\$546	\$566	\$436	\$575	\$595	\$323	\$546	\$566	\$436	\$575	\$595		
<b>Employment income</b>													\$1393	\$1393
<b>UCCB</b>		\$100	\$200		\$100	\$200		\$100	\$200		\$100	\$200		\$100
<b>National Child Benefit Supplement</b>		\$295.08	\$568.75		\$295.08	\$568.75		\$295.08	\$568.75		\$295.08	\$568.75		\$355.75
<b>GST Credit</b>	\$16.77	\$41.81	\$50.5	\$33.13	\$41.81	\$50.50	\$33.13	\$41.81	\$50.5	\$33.13	\$41.81	\$50.5	\$25.25	\$41.81
<b>Working income tax credit</b>													\$30.28	\$129.66
<b>Total Monthly Income</b>	<b>\$747.77</b>	<b>\$1486.89</b>	<b>\$1949.25</b>	<b>\$1146.13</b>	<b>\$1733.89</b>	<b>\$2204.25</b>	<b>\$660.13</b>	<b>\$1369.89</b>	<b>\$1816.25</b>	<b>\$989.13</b>	<b>\$1576.89</b>	<b>\$2036.25</b>	<b>\$1448.53</b>	<b>\$2020.22</b>

## Red Deer Housing Options Framework

May 2014

**Table 18: Cost of Housing as a Percentage of Monthly Income, by Affordability Scenario<sup>45</sup>**

Employment Status	Barriers to Full Employment						Expected to Work						Minimum Wage Income	
Number of Adults	Single Adult			Two Adults			Single Adult			Two Adults			Single Income	
Number of Children	0	1	2	0	1	2	0	1	2	0	1	2	0	1
<b>Total Monthly Income</b>	747.77	1486.89	1949.25	1146.13	1733.89	2204.25	660.13	1369.89	1816.25	989.13	1576.89	2036.25	1448.53	2020.22
<b>Bachelor (\$611)</b>	81.7%	41.1%	31.3%	53.3%	35.2%	27.7%	92.6%	44.6%	33.6%	61.8%	38.7%	30.0%	42.2%	30.2%
<b>1 Bedroom (\$796)</b>	106.4%	53.5%	40.8%	69.5%	45.9%	36.1%	120.6%	58.1%	43.8%	80.5%	50.5%	39.1%	55.0%	39.4%
<b>2 Bedroom (\$937)</b>	125.3%	63.0%	48.1%	81.8%	54.0%	42.5%	141.9%	68.4%	51.6%	94.7%	59.4%	46.0%	64.7%	46.4%
<b>3+ Bedroom (\$1057)</b>	141.4%	71.1%	54.2%	92.2%	61.0%	48.0%	160.1%	77.2%	58.2%	106.9%	67.0%	51.9%	73.0%	52.3%

<sup>45</sup> For quick reference, the chart has been colour-coded as follows: green cells represent scenarios in which a household is paying less than 30% of their income on housing; yellow cells represent scenarios in which a household is paying 30%-50% of their income on housing; red cells represent scenarios in which a household is paying 50%-75% of their income on housing; and black cells represent scenarios in which a household is paying more than 75% of their income on housing.



## Non-Market Housing

Non-market housing in Red Deer includes a wide range of housing types intended to meet different needs. As of February 2014, Red Deer had a total of 2,052 non-market housing units or spaces. When these numbers are parsed out by program, however, it is evident that very few of these units and or spaces are available for individuals whose only barrier to housing is low income.

There are five programs among three organizations providing emergency shelter in Red Deer, operating a total of 116 beds or mats. Of these, 36 spaces belong to the Central Alberta Women’s Emergency Shelter, and 19 belong to the Red Deer Youth and Volunteer Center. Consequently, there are just 61 spaces for the “general” population who might need emergency housing. The Central Alberta Safe Harbour Society operates all 61 of these spaces.

There are 377 Supportive Housing units in Red Deer, operated by six programs or organizations. The City of Red Deer defines “Supportive Housing” as housing that combines accommodation with on-site supports and care of varying intensity to meet a number of different needs among different populations.<sup>46</sup> All but 72 of these units are seniors housing. Bethany Collegesside operates 110 seniors units of varying sizes, while Piper Creek Foundation operates 65 units apiece at Parkvale Lodge, Pines Lodge, and Piper Creek Lodge. The remaining 72 units are found in Harbour House, Kentwood Place, and the Buffalo, and all are directed at individuals with high-acuity.

A total of 66 units of Supported Housing can be found in Red Deer, primarily serving individuals with mental health concerns. “Supported Housing” is accommodation with support arranged off-site, customized to each individual, to increase or maintain housing stability.<sup>47</sup> Fifty-seven of these units are directed towards individuals transitioning out of AHS mental health treatment services, or who are living with schizophrenia.

Another 110 units are available in the Provisional Accommodation category. These units offer temporary accommodation directed at individuals who are overcoming addiction or are in recovery, are transitioning out of the penal system, or are currently in treatment.<sup>48</sup>

The largest category of non-market housing is Social Housing, comprising 1,163 units that are owned and operated by government or non-profits.<sup>49</sup> Approximately 531 of these units are seniors housing, while another 30 are dedicated to women and their families fleeing domestic violence. As such, nearly half of the City’s social housing stock is dedicated to specialized populations. Of the remaining units in this category, the Red Deer Housing Authority (RDHA) is the largest single provider. The RDHA owns or operates 289 units for low-income individuals or families. In addition, the RDHA provides 600 rental subsidies that allow eligible low-income households to access private market rental housing at an affordable rate.

Wait list data shared by the Red Deer Housing Authority provides valuable insight into the extent to which the current supply of non-market housing meets the demand in Red Deer, particularly among low-income households. The RDHA drops applicants from its wait list after six months, although households may re-apply.<sup>50</sup> The RDHA also uses a points system to prioritize applicants, such that households that are fleeing domestic abuse, homeless households and households with children will be served first.

As of February 2014, there were 809 households in RDHA housing units or receiving a rent supplement, compared to 363 households on the waitlist. However, in 2013, a total of 793 households were added to the waitlist, while only 185 – 23.3% – of the households on the waitlist were housed (**Table 19**). This indicates a significant need for additional housing for low-income households in Red Deer.

<sup>46</sup> City of Red Deer Social Planning Department. (2013). *Draft Housing and Supports Spectrum*

<sup>47</sup> *Draft Housing and Supports Spectrum*

<sup>48</sup> *Draft Housing and Supports Spectrum*

<sup>49</sup> *Draft Housing and Supports Spectrum*

<sup>50</sup> This is a typical practice for Housing Authorities in Alberta, although the specific timeframe and procedure for dropping applicants varies by community.

Table 19: Red Deer Housing Authority, Housed and on Wait List<sup>51</sup>

Households currently in RDHA housing (including Community Housing units and receiving rent supplements)	809
Number of households on waitlist	363
Number of new households added to waitlist (2013)	793
Households housed in RDHA units (2013)	185

Figure 14 and Figure 15 show that there is a discrepancy between the composition of the households on the Red Deer Housing Authority waitlist and the available community housing stock. In 2013, 50% of households on the RDHA waitlist were single parents, while another 36% were single individuals. Couples with children made up 10% of the waitlist, while couples without children accounted for just four percent. When the waiting list is compared to actual RDHA stock, disconnects between demand and available supply become apparent. There is an abundance of family-sized units, with two-bedroom units comprising 50% of stock, and three bedroom units making up another 36% (Figure 15). In contrast, one-bedroom units accounted for just six percent of stock. Although households with children will benefit from these multi-bedroom units, 46% of the waiting list consists of households without children. This 46% of households is “served” by the six percent of the stock that are one-bedroom units. While some households may be accommodated in private market rental housing with a rent supplement, the low vacancy rates and high rents in Red Deer present a barrier.

The need for housing is further emphasized by the feedback from participants in the Community Needs Assessment survey, who identified subsidized housing and rent supplements as the two most important ways to ensure that Red Deer residents are all able to access safe, affordable housing – receiving more than twice as many responses as any other form of assistance. However, the existing non-market housing stock is not sufficient to meet the current level of demand, and future population growth will likely exacerbate this situation,

particularly if residential development in Red Deer continues to lag behind.

Figure 14: RDHA Waitlist by Household Composition

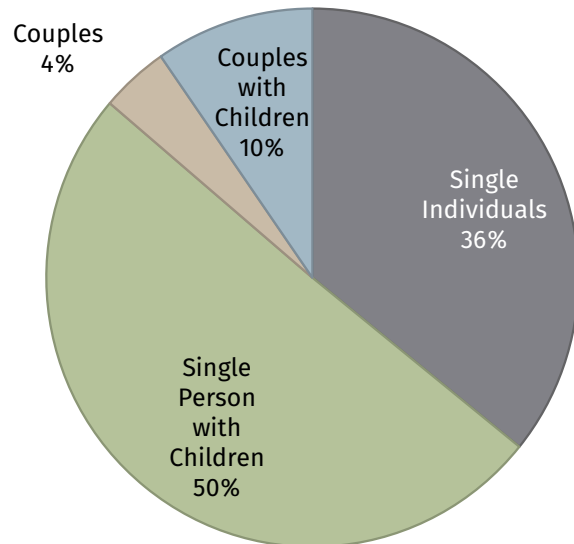
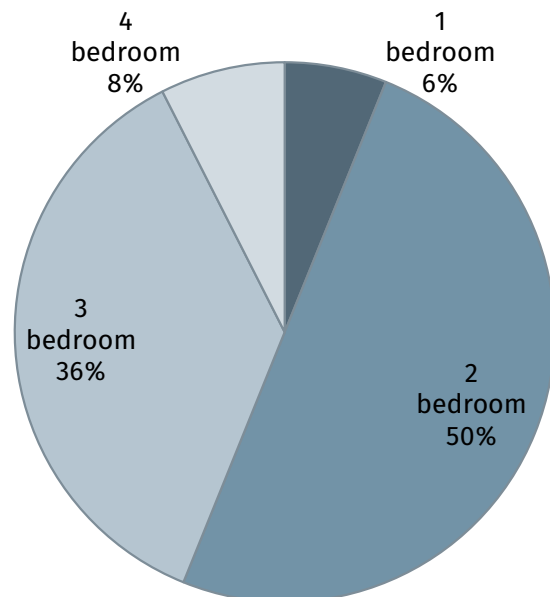
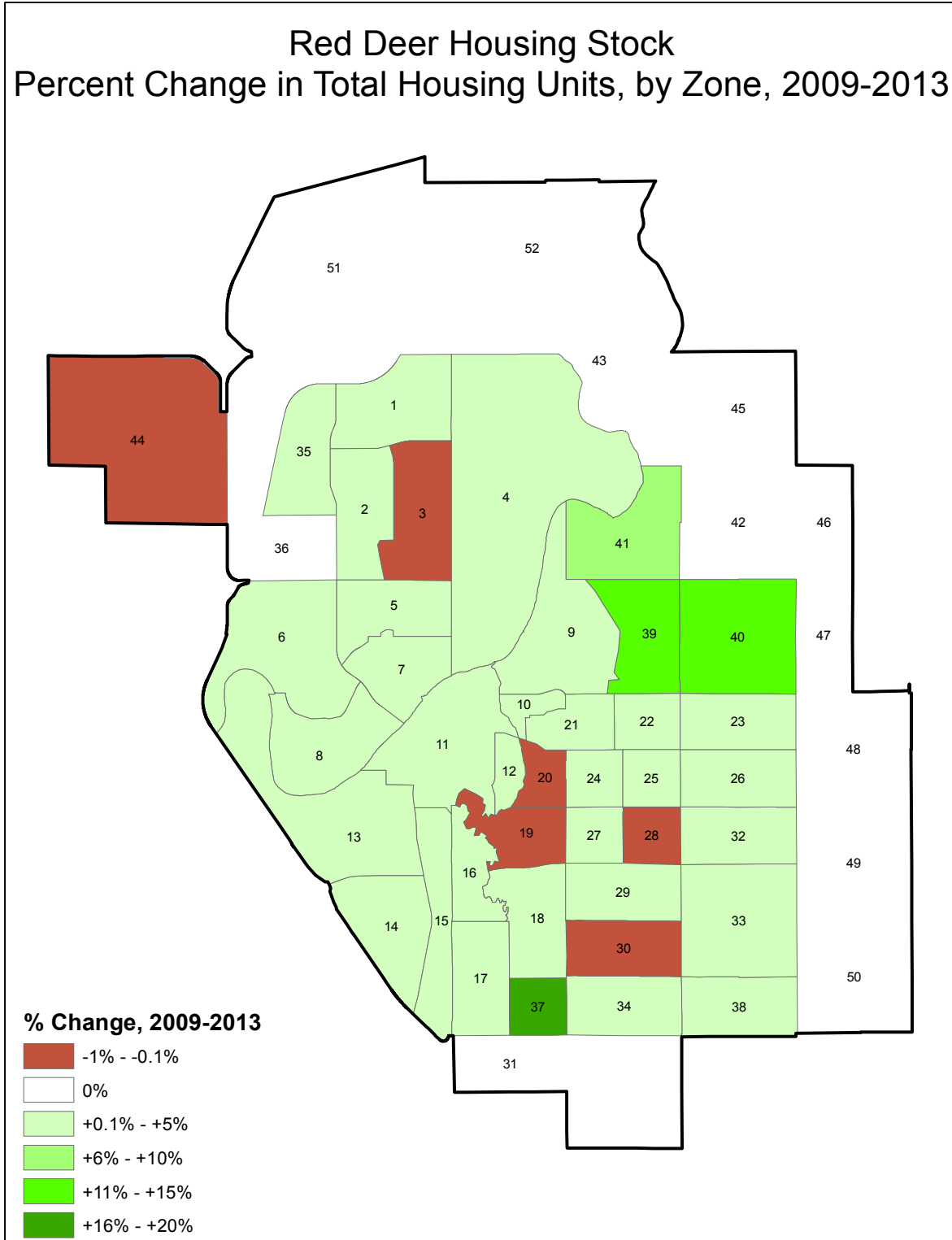


Figure 15: RDHA Community Housing Stock



51 Red Deer Housing Authority, 2013 waitlist statistics and wait list as of February 2014

Section 5: Mapping the Change in Red Deer’s Housing Stock, 2009-2013



## Section 6: Homelessness

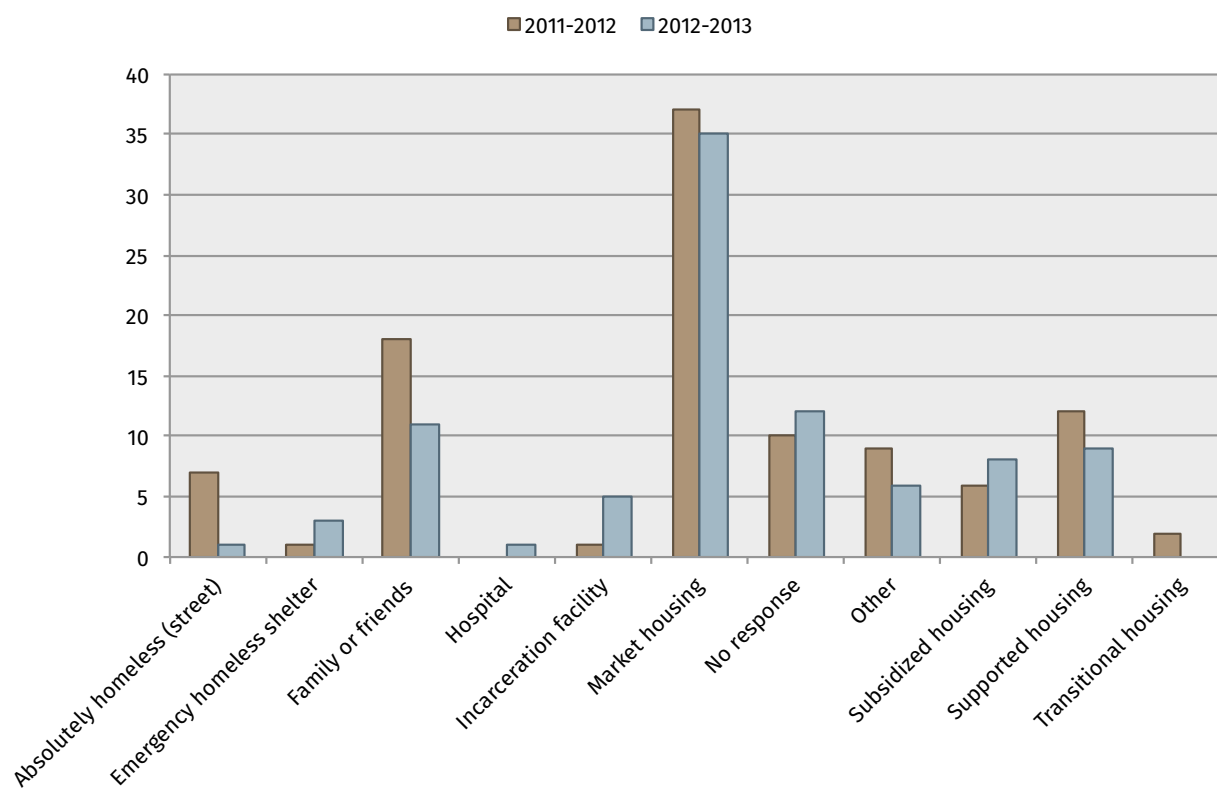


Figure 16: Housing Program Participants' Destination at Exit<sup>52</sup>

Red Deer conducted its first Point-in-Time (PIT) Count in October of 2012. At that time, 263 adults and 16 children were identified, of whom 30% had been homeless for at least one year (Table 20).

Aboriginal community members may be over-represented among the Red Deer's homeless population. Among the survey participants, nearly half of the persons who indicated that they were homeless (N=12, 44.4%) also identified as Aboriginal. This speaks to the importance of housing assistance that is culturally appropriate and focused on Aboriginal needs.

Table 20: Red Deer 2012 Homeless PIT Count Results<sup>53</sup>

	Adults	Accompanied Children	Total
<b>Unsheltered</b>	183	1	184
<b>Sheltered</b>	80	15	96
Emergency Shelters	78	15	93
Jails	2	0	2
Hospitals	0	0	0
<b>Total</b>	<b>263</b>	<b>16</b>	<b>279</b>

52 Aggregated ETO Data, 2011-2012 and 2012-2013

53 Red Deer Point in Time (PIT) Homeless Count 2012 Final Report

Efforts to Outcomes (ETO) data for 2011-2013 provide information about the needs of households participating in a housing assistance program, the supports they received while in the program, and their outcomes. At program exit, the largest proportion of participants were in market-rate housing for both the 2011-2012 and 2012-2013 fiscal years (Figure 16).

Figure 17 illustrates that a significant proportion of people exiting housing assistance programs in Red Deer needs ongoing assistance with rent and other support services.

In addition to assistance with rent, households exiting these programs identified other needs, as described in Figure 18.

This data indicates that there is a segment of the population receiving homelessness assistance in Red Deer that will continue to require both financial assistance and other supports to maintain stable housing.

Feedback from 27 individuals with lived experience of homelessness who participated in focus groups and one-on-one interviews at the Women’s Shelter, the Berachah Place drop-in centre, and People’s Place reinforces the importance of affordable housing and rental assistance for this population. “More housing” and “lower rents” were overwhelmingly the answers when participants were asked what would help them most; many stressed that a rent cap or limits on landlords’ ability to raise rents would be of benefit in lowering rents, although it is understood that these are strategies that are outside the jurisdiction of the City.

Figure 17: Rent and Support Services Required at Exit<sup>54</sup>

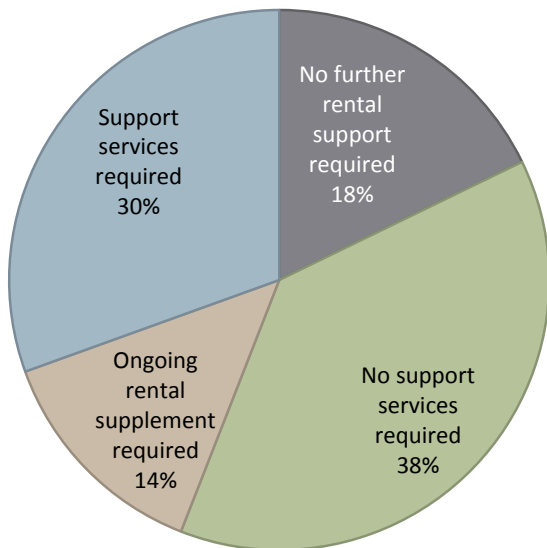
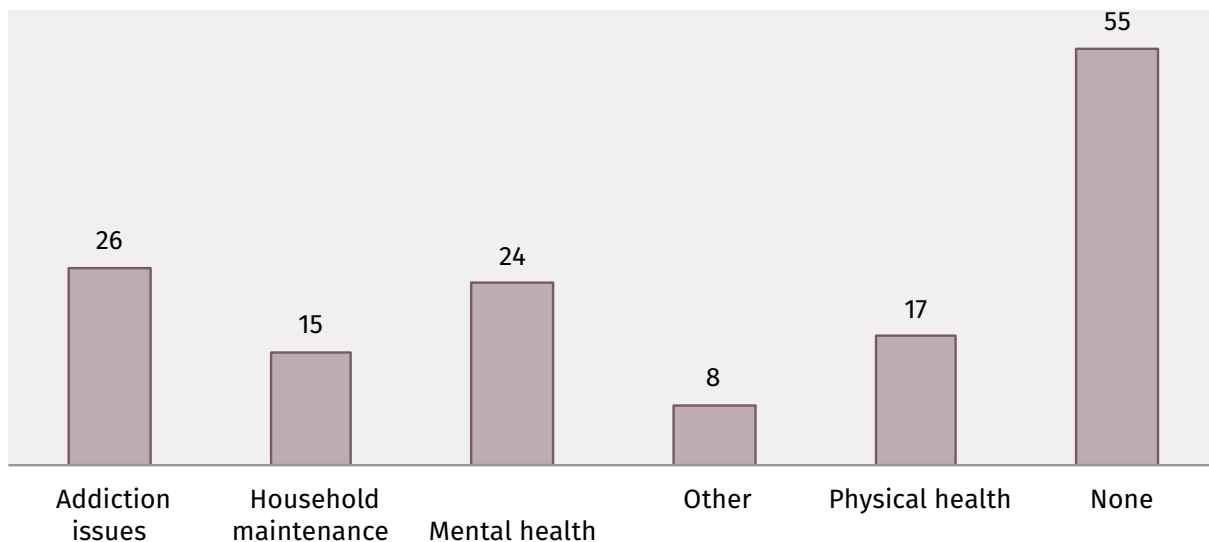


Figure 18: Types of Support Services Required at Program Exit<sup>55</sup>



54 Aggregated ETO Data, 2011-2012 and 2012-2013

55 Aggregated ETO Data, 2011-2012 and 2012-2013

While the focus group participants agreed that ongoing financial assistance, such as a rent supplement, would help them to access housing and maintain it, they also stressed that the need to save up a security deposit poses one of the most significant barriers to obtaining housing in the private rental market. Many participants believed that with this relatively small form of short-term financial assistance they would be able to find a place that they would be able to sustain, although it might require more than 30% of their gross household income.

Several participants described a “catch-22” situation in which they struggle to get work because of their homelessness - partly due to discrimination, partly due to the difficulty of maintaining contact with employers while staying in shelter, and partly due to the physical and mental strain of the shelter environment – but they are unable to obtain financial assistance to cover a security deposit through Alberta Income Support until they are employed.

## Section 7: The Policy Context Impacting Available Housing Options in Red Deer

Provincial and municipal land use policies provide high-level direction and guidance for residential development and have a considerable impact on the availability of a diversity of housing options to meet the varying needs of community members.

The core planning policies in Red Deer – the *Municipal Development Plan (MDP)* of the City of Red Deer and the draft *Neighbourhood Planning and Design Standards (NPDS)* – are consistent with provincial requirements for municipalities to “contribute” to the development of a high-quality residential environment and the provision of adequate and affordable housing for all Albertans.<sup>56</sup> Red Deer’s current *Municipal Development Plan* identifies affordable housing and “housing options” as general housing goals, and the *Neighbourhood Planning and Design Standards* set out some requirements for a mix of housing types to be included in new developments.

However, Red Deer currently uses only a few of the planning and regulatory tools that are available to actively facilitate and encourage the construction of affordable housing options, and the tools that are currently used do not necessarily add to the non-market housing stock that serves households with low incomes and vulnerable populations.

While the *MDP* and *NPDS* require that new developments incorporate housing types of different sizes, and the City’s planning policies permit a mix of densities, and allow secondary suites to be built as of right in up to 15% of the single-detached houses in defined zones, tools that can be used to incentivize or require housing that is affordable to low and moderate-income households in new developments, such as density bonusing or direct control zoning, are not used. Although the *MDP* does include a definition of “affordable housing”, the housing policies in the *MDP* and the *NPDS* are not sufficient to promote or encourage housing that meets that definition (housing that is affordable to low- and moderate-income households without requiring more than 30% of their income).

The City has also not adopted clear targets for the mix of housing types to be included in new development. Instead, the *MDP* and the *NPDS* establish requirements for a minimum number of housing types, with the precise mix to be determined by the developer. This approach can encourage private sector developers to incorporate a broader range of housing forms in residential areas, within the constraints imposed by the Land Use Bylaw, which will help ensure that there are housing options suitable for people at different life stages and with different needs. A mix of housing types that includes some multi-family options or smaller units or lot sizes can also produce housing that is affordable when compared to the single-detached homes that currently dominate new residential construction in Red Deer, but may not result in the creation of housing that is affordable to low- and moderate-income residents without requiring more than 30% of their income.

Furthermore, although the City is pursuing strategies that increase affordability through efficient use of land, such as intensification of residential development in the downtown core, to date the majority of new residential development remains low-density and is taking place on the periphery.<sup>57</sup> There are thus opportunities to strengthen Red Deer’s planning policies to help address the gaps in the city’s housing inventory described in the preceding sections.

Neither the *MDP* nor the *NPDS* provide direction to encourage or facilitate the construction of rental housing by requiring or encouraging a mix of different tenure types. Furthermore, although rental housing starts did spike in 2013 in response to market demand, the new rental units that will be added to the housing stock are not expected to be affordable to low- and moderate-income households.

<sup>56</sup> Government of Alberta. (1996) *Provincial Land Use Policy*

<sup>57</sup> See *Mapping the Change in Red Deer’s Housing Stock, 2009-2013*.

In contrast, cities like Calgary and Edmonton have addressed strategies to promote housing that is affordable in addition to policies to promote diversity in housing types. While Red Deer is a unique community with distinct needs, the substantial growth that has occurred over the past decade and the clear shortage of affordable housing suggests that adopting similar language in planning policies, adapted to the local context, may be of benefit. (See **Section 8** for a comparison of the affordable housing policies set out in Red Deer's *Municipal Development Plan* with those of other major Alberta cities.)

### **Policy and Planning Tools that Facilitate Affordable Housing Development**

There is a wide range of policy tools that are available to municipal governments to promote residential development that is affordable to low- and moderate-income households. These tools may either require private developers to make contributions to the community's overall social welfare as a condition for participation in the local housing market, or they may provide incentives to incorporate affordable housing into new residential development.<sup>58</sup> They include both regulatory initiatives with low direct costs for the municipal government, and financial tools that are more expensive.<sup>59</sup> It must also be emphasized that no single tool will provide a solution to the shortage of affordable housing in a given city, and not every tool is useful in every situation.

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58 Tsenkova, S. & M. Witwer. (2011). Bridging the Gap: Policy Instruments to Encourage Private Sector Provision of Affordable Rental Housing in Alberta. *Canadian Journal of Urban Research*, 20(1), p. 52-80.

59 Metro Vancouver Regional Housing. (2012). *What Works: Affordable Housing Initiatives in Metro Vancouver Municipalities*.



Regulatory Measures	Use in Red Deer
<b>Inclusionary Zoning</b>	
<p>Requires that a percentage of new residential units be affordable in every development as a condition of approval. This can potentially increase the supply of affordable housing <i>provided</i> there is a strong development environment (high-growth areas, large-scale projects).</p> <p>Alberta’s <i>Municipal Government Act</i> does not currently permit mandatory inclusionary zoning, but voluntary inclusionary policies can be considered.<sup>60</sup></p> <p>Inclusionary zoning policies, where they are implemented, often are accompanied by measures such as density bonusing (described below) to offset the cost of including affordable housing or by financial incentives to include affordable housing.</p>	<p>The 2013 <i>Economic Development Strategy</i> recommends the use of internal targets and benchmarks for numbers of units, housing types and geographic locations that align with other city goals.</p> <p>Targets have been established for the number of housing forms that must be present in new developments through the NPDS, to ensure that there is diversity of housing, but there are no targets for affordable housing and there are no benchmark numbers currently available.</p> <p>Key informant interviews indicate that this option is not favoured by the development community in Red Deer. However, it is not clear if past dialogue about inclusionary housing policies, such as a requirement for a minimum percentage of affordable housing, included discussion of potential incentives for developers to be involved in the process.</p> <p>While never a popular option in the development industry, inclusionary zoning can be an effective means to facilitate affordable housing construction in a fast-growing community like Red Deer. Given the high level of demand for affordable housing options, the City should seek out opportunities to engage with the development community and discuss how inclusionary policies could benefit or be made more acceptable to private sector developers while expanding the supply of affordable housing.</p>
<b>Direct Control Zoning</b>	
<p>Direct Control Zoning is site-specific zoning that has regulations developed to meet particular uses, and are commonly used in established areas.</p> <p>Direct Control zoning can be used to negotiate for affordable housing units in situ or as a land set-aside or as cash-in-lieu, and may be used in combination with other tools such as density bonusing.</p> <p>The use of Direct Control Zoning to require affordable housing development is a type of inclusionary zoning policy that would apply only in designated areas of the city.</p>	<p>Red Deer currently has a number of Direct Control zones identified in the Land Use Bylaw, but does not appear to be currently using this designation to require affordable housing development.</p>

60 CitySpaces Consulting. (2006) *Key Connections: Affordable Housing and Land Use Planning*. Report prepared for the City of Edmonton.

Regulatory Measures	Use in Red Deer
<b>Density Bonusing</b>	
<p>Density bonusing policies permit developers to add more floor area or density in exchange for community benefits, which may include affordable housing.</p> <p>Density bonusing policies are permitted in Alberta but have not been used to require the creation of affordable housing.</p>	<p>Density bonusing is not currently used in Red Deer. However, as a city that has experienced significant population growth over the past decade while residential construction has lagged behind demand, density bonusing may be a valuable option to include in Red Deer’s policy tool kit, particularly as the city is also anticipating significant redevelopment of industrial lands in and around the downtown.</p> <p>Current <i>MDP</i> policies and the Area Redevelopment Plan for downtown are intended to facilitate higher-density development in the future, and the <i>EDS</i> calls for the creation of higher density development Downtown and the creation of more rental apartments in the Greater Downtown area. Density bonusing could facilitate the inclusion of affordable rental housing in these neighbourhoods.</p>
<b>Alternative Development Standards</b>	
<p>Flexible planning and engineering requirements and regulations that allow alternatives in design or construction, such as reduced setbacks or narrow lots, leading to more efficient land use in affordable housing projects.</p>	<p>Red Deer’s <i>MDP</i> leaves open this possibility, and the City has land use designations for small lots.</p>
<b>Promotion of brownfield redevelopment and intensification.</b>	
<p>These often require government intervention and support to deal with land remediation or the provision of affordable housing.<sup>61</sup></p> <p>In addition, although higher-density development may be <i>relatively</i> more affordable when contrasted with traditional low-density development, it does not typically result in housing that is affordable to low-income households (e.g., households receiving social assistance) without additional financial support.</p>	<p>Red Deer’s <i>EDS</i> does call for the city to leverage brownfields for higher-density infill developments, and the <i>MDP</i> promotes the practice of infill. However, the extent to which existing brownfield sites in the city are being leveraged for higher-density infill is unclear, nor is it clear that current policies facilitate affordable housing on these sites.</p>

61 Ibid.

Regulatory Measures	Use in Red Deer
<b>Promotion of brownfield redevelopment and intensification (continued)</b>	
	<p>For example, the <i>Riverside Meadows (2009)</i> plan is intended to guide an area that is evolving away from industrial uses. The ARP envisions a mix of residential and commercial uses, permitting detached dwelling units, home occupations, and accessory uses, but all other residential uses are discretionary, as are commercial/retail uses which limits the opportunity for more compact development. There are minimum site coverage regulations (40%), maximum building heights (4 storeys), a 4m minimum for residential front yards and a 7.5m minimum for residential rear yards, policies that may serve to exclude denser and/or more affordable residential development. There are some existing apartment buildings that will be permitted to redevelop as multi-family residential under site-specific exceptions to the prevailing zoning, but they will be limited to the same gross floor area as the existing building to a maximum height of 2 storeys (10m measured from the average of the lot grade), which limits the opportunity to increase the available multi-family residential housing if these properties are redeveloped. This ARP also does not address how affordable housing be provided in this area.</p> <p>The <i>Riverlands Area Redevelopment Plan (2011)</i> is intended to convert this area from its present use as commercial and light industrial to residential-commercial-mixed use. It is zoned as “DC(21) – a Direct Control District – this zoning is intended to assist in the development of the area as a sustainable mixed-use community that blends residential, retail/commercial, and civic and opens paces. The zoning sets minimum and maximum building heights (2-5 storeys), and allows there to be residential development without minimum front yard space.</p> <p>This ARP does not set out specific policies on affordable housing, but the intent to develop compact residential may result in a variety of smaller units and apartments that are more affordable to small households compared to single-detached dwellings.</p>

Regulatory Measures	Use in Red Deer
<b>Secondary Suites</b>	
<p>Permitting secondary suites in single-detached homes as of right is a low-cost way for the municipality to encourage the creation of relatively affordable rental housing and can also make home ownership itself more affordable.</p>	<p>The City of Red Deer already permits secondary suites as of right in new residential developments, and licenses this form of housing. The City does not currently provide incentives or financial assistance to homeowners to renovate their secondary suites, and existing unlicensed secondary suites are subject to bylaw enforcement.</p> <p>Key informant interviews raised the concern that secondary suites are not necessarily affordable to low- and moderate-income households, but this perception is difficult to confirm. Some of the financial tools that are described below, such as a revolving loan fund for affordable housing, may make it possible for existing homeowners to create more secondary suites and repay the loan over a period of time to the City.</p>
<b>Limits on rental conversions</b>	
<p>In some communities in Canada, “no net loss” policies require property owners to replace rental units that are demolished or converted to condominiums.</p> <p>Although municipalities in Alberta are extremely limited in their ability to mandate a “no net loss” policy for rental housing, the City of Edmonton encourages this approach for infill development.</p>	<p>Red Deer does not currently encourage a “no net loss” approach to infill and redevelopment.</p> <p>Some key informant interviews suggested that condominium conversions are a factor that limits the supply of rental housing in Red Deer. It may be of benefit to the city to incorporate language that encourages the replacement of rental housing in redevelopment projects.</p>
Financial Tools	Use in Red Deer
<b>Reduce or waive municipal fees.</b>	
<p>Municipalities may cover the administrative costs of development applications through permit fees and development levies. The <i>Municipal Government Act</i> allows municipal governments to reduce these fees for affordable rental housing. However, the reduction in the cost to construct these units may be insufficient to incentivize private developers.</p>	<p>There is currently no indication that Red Deer waives fees, such as development levies, for affordable housing built by private sector developers or non-market housing providers.</p>
<b>Property Tax Waivers for Affordable Housing</b>	
<p>Communities may waive or defer all or a portion of property taxes for affordable housing providers, lowering the ongoing operating costs.</p>	<p>There is no mention of financial measures to promote affordable housing in any of the policy documents reviewed, including tax incentives or grants from the city that are used to facilitate affordable housing development.</p>

## Red Deer Housing Options Framework

May 2014

Financial Tools	Use in Red Deer
<b>Housing Reserve Funds</b>	
Affordable housing reserve funds can be used to provide seed money in the form of grants or loans to affordable housing developers, which in turn can enable these parties to acquire land and leverage funding from senior orders of government.	Red Deer does not currently have a reserve fund dedicated to affordable housing.

Institutional Measures	Use in Red Deer
<b>Housing Trusts</b>	
Partnership of non-profit groups, business/industry professionals, government representatives that work together to increase and preserve affordable housing. Housing Trusts are most effective if they are based locally, but difficult to establish without a dedicated funding source (usually provincial government funding established through legislation). They are beneficial for private sector agents in that they can provide funding efficiently without a requirement to apply for a government grant (this benefits other housing developers as well).	Red Deer does not currently have a Housing Trust.
<b>Land Trusts</b>	
These are organizations that act as stewards for land they own on behalf of the community, usually used for affordable housing. They allow others to develop land for specific purposes under long-term lease agreements, and facilitate acquisition of land as they can collaborate more easily with government and sometimes acquire land at reduced costs.	Red Deer does not currently have a land trust.
<b>Land Banking</b>	
Some communities use their land bank properties to leverage affordable housing development.	It is not clear if Red Deer uses this tool to promote affordable housing, although the City does have land bank properties.

Process Measures	Use in Red Deer
<b>Streamline planning processes for affordable housing developments.</b>	
An expedited approval process for residential development applications that include affordable housing or other housing types that have been identified as requirements can provide an incentive for developers to incorporate these elements into new proposals.	Red Deer does not currently appear to have a process to expedite or facilitate residential development applications that include an affordable housing component.

Process Measures	Use in Red Deer
<b>Address “Not in My Back Yard” (NIMBY) concerns</b>	
<p>Community members often fear the impacts of affordable and supportive housing options. Common concerns relate to the impacts of increased traffic and lowered property values, as well as safety.</p> <p>There are several ways to deal with these types of concerns.</p> <p>Proactive education and information is valuable to ensure that community members are aware of potential uses for land set aside for Social Care Facilities, for example. However, educational efforts can be less effective if it is begun after community members have formed initial impressions about a proposed project.</p> <p>Where affordable or supportive housing options can be built as of right, there is no need to obtain a zoning amendment or <i>MDP</i> amendment, which results in less opportunity for community opposition to coalesce, although it can also lead to frustration if residents feel they are not kept informed about changes in their neighbourhoods.</p> <p>When community consultations do take place prior to development of affordable or supportive housing, framing the conversation appropriately is important. A neutral facilitator, ideally an individual who is respected and known in the community, can be beneficial by helping to prevent meetings from becoming direct confrontations between project proponents and opponents. It is also important for the facilitators to be explicit that opposition to <b><i>the people who will live in the proposed housing</i></b> is not a valid planning concern.</p>	<p>The City does not currently have a specific strategy to address community concern, but could do so in several ways, including modification of the Land Use Bylaw to permit certain uses (e.g., small-scale supportive housing) as of right, seeking out “project champions” who are respected in the community to help build support for the construction of affordable and supportive housing options, and working proactively with project proponents in design and consultation phases to help them anticipate concerns (e.g., traffic impacts).</p> <p>Although affordable housing options can be built anywhere in the city, they are not explicitly encouraged to be located anywhere in the <i>MDP</i>. In addition, the Land Use Bylaw does not permit most Social Care Facilities to be built as of right in residential zones, although they may be discretionary uses; there may be opportunities to amend the <i>MDP</i> and LUB to more explicitly support these housing options.</p> <p>Key informant interviews indicate that community opposition has resulted in significant challenges to the construction of affordable and supportive housing in Red Deer in the past; in at least one instance, a project had to be relocated. This can result in significant increases in cost or hamper the development of a project altogether. There would thus be benefit in incorporating strategies to address “NIMBY” type concerns in the community.</p>

## Section 8: Selected Municipal Housing Policies from Red Deer and Other Alberta Cities

Red Deer	
<b>Housing Objectives</b>	<p>The <i>Municipal Development Plan</i> identifies the following housing objectives:</p> <ul style="list-style-type: none"> <li>• Promote the establishment of neighbourhoods that are designed based on the principles of social, environmental and economic sustainability;</li> <li>• Provide for a mix of housing types to meet a variety of lifestyles, special needs, life cycle demands and market preferences;</li> <li>• Encourage re-investment and infill in older neighbourhoods;</li> <li>• Promote the creation of affordable housing and housing for special needs; and</li> <li>• Promote the efficient utilization of land by achieving increased residential densities.</li> </ul>
<b>Diversity in housing types</b>	<p>A minimum density (14.8 units per ha). Minimum density requirements encourage more efficient use of space in the community and can ensure that the mix of dwelling units includes some multi-family residential and/or smaller lots that are more affordable. (<i>Municipal Development Plan</i>)</p> <p>A mix of housing types and forms is required in all residential neighbourhoods. This supports the minimum density requirement and ensures that new residential development contains a range of housing options. Direction on the specific mix of housing types, including targets for each major type of housing and ways to avoid concentration of any single type of housing, is intended to be part of the <i>NPDS</i> although developers are afforded a great deal of flexibility in how they fulfill those standards. (<i>Municipal Development Plan</i>, s. 10.3)</p> <p>A variety of housing forms, including mixed-use, live-work units, and secondary suites will be encouraged. (<i>Municipal Development Plan</i>, s. 10.4)</p> <p>Alternative (“innovative”) housing forms that broaden housing choices and address affordability will be encouraged. (<i>Municipal Development Plan</i>, s. 10.5)</p> <p>Infill and intensification are to be encouraged, in accordance with guidelines set by the City of Red Deer. (<i>Municipal Development Plan</i>, s. 10.9)</p>
<b>Promote affordable housing</b>	<p>The City will partner with other orders of government and private, public and non-profit organizations in the creation of affordable housing and special needs housing. (<i>Municipal Development Plan</i>, s. 10)</p>
<b>Affordable Housing Definition</b>	<p>Housing that is adequate in meeting the size and safety requirements of individuals and families and that households at or below Red Deer’s median income can access without spending more than 30% of their income on housing. (<i>Municipal Development Plan</i>)</p>

<b>Calgary</b>	
<b>Housing Objectives</b>	Housing: Objective: Ensure a choice of housing forms, tenures and affordability to accommodate the needs of current and future Calgarians and create a sustainable local communities. (section 2.3.1)
<b>Diversity in housing types</b>	<p>Provide for a wide range of housing types, tenures (rental and ownership) and densities to create diverse neighbourhoods that include a mix of housing types and a mix of housing choices. (section 2.3.1.a)</p> <p>Promote a broader range of housing choice for all ages, income groups, family types and life styles by: Encouraging housing opportunities for low- and moderate-income households in all communities and promoting innovative housing types as alternative means to accommodate residential growth and provide affordable housing options. (section 2.3.1.b)</p> <p>Include supportive land use policies and development strategies in the implementation Guidebooks and/or Local Area Plans that encourage the provision of a broad range of housing affordable to all income levels. (section 2.3.1.b.iii)</p> <p>Ensure a sufficient land supply for residential development in Developed and Developing Areas. (section 2.3.1.c)</p> <p>Promote methods to efficiently use or adapt the city's existing housing stock to enable changing households to remain in the same home or neighbourhood for many years, including allowing accessory units in low-density areas and other methods determined through community planning processes. (section 2.3.1.d)</p> <p>A special care facilities policy in the <i>MDP</i> calls for small-scale facilities that provide a range of specialized accommodation and care to be located in residential and mixed-use communities, to include nursing homes, adult group homes, youth care facilities rehabilitative homes and transitional facilities. (section 2.3.1.g)</p>
<b>Promote affordable housing</b>	<p>Recognize and encourage affordable housing as an integral part of competitive communities. (section 2.3.1.e)</p> <p>Create affordable housing by encouraging: A varied community composition by providing opportunities for small-scale affordable housing to locate in all areas of the city; affordable housing to locate in all areas of the city, with a focus on locations served by transit and appropriate services; affordable housing serving families to locate in areas close to parks, schools, recreation facilities, and commercial nodes; new development and redevelopment to incorporate affordable housing that is visually indistinguishable from market housing; affordable housing units of different sizes and types within market residential developments; the provision of an adequate supply of rental housing across the city that is affordable to low- and moderate-income households; partnerships with developers, other orders of government and non-governmental agencies to pursue measures to ensure affordable housing is build in multi-unit development projects, in new communities and within redevelopment areas. (section 2.3.1.f)</p>



<b>Affordable Housing Definition</b>	n/a
<b>Edmonton</b>	
<b>Housing Objectives</b>	<p>4.4.1 Ensure neighbourhoods have a range of housing choice to meet the needs of a demographic and income groups and create more socially sustainable communities.</p> <p>4.5.1: Provide, in partnership with others, safe, accessible and long-term affordable housing in all areas of the city with a focus on LRT stations and transit centres.</p>
<b>Diversity in housing types</b>	<p>4.4.1.1 Provide a broad and varied housing choice, incorporating housing for various demographic and income groups in all neighbourhoods.</p> <p>4.4.1.2 Provide a greater range of housing choice in association with the location fo education, recreation and health uses.</p> <p>4.4.1.3 Develop a strategy to address the distribution of housing types within neighbourhoods.</p> <p>4.4.1.4 Develop higher density housing and a mix of uses in proximity to LRT stations and transit centres.</p> <p>4.4.1.5 Preference for multiple unit density will be given to neighbourhoods with LRT and transit centres.</p>

<b>Promote affordable housing</b>	<p>4.5.1.1 Work proactively and in partnership with others to meet a wide range of affordable housing needs in all areas of the city with a focus on LRT stations and transit centres.</p> <p>4.5.1.2 Encourage new development and infill redevelopment to incorporate affordable housing that is visually indistinguishable from market housing.</p> <p>4.5.1.3 Work in partnership with other orders of government, private owners and landlords and the community to maintain, upgrade and expand the new and existing affordable rental housing supply in the city.</p> <p>4.5.1.4 Guide non-government organization proponents of land use proposals that include an affordable housing component through the civic planning and development approval process.</p> <p>4.5.1.5 Review the potential of acquiring and using surplus lands owned by all orders of government to accommodate the development of long-term affordable housing units.</p> <p>4.5.1.6 Leverage capital funding for the provision of long-term affordable housing projects.</p> <p>4.5.1.7 Work in partnership with developers, other orders of government and non-governmental agencies to pursue measures to achieve affordable housing provision in multiple unit projects with a minimum target of 5% of total units.</p> <p>4.5.1.8 Promote collaboration and partnership between the City and housing agencies to resolve issues related to affordable housing and land use needs on a continuing basis.</p> <p>4.5.1.9 Encourage a “no net loss” approach to affordable housing during infill development.</p>
<b>Affordable Housing Definition</b>	Housing that requires no ongoing subsidies and that is targeted for occupancy by households who earn less than the median income for their household size and pay no more than 30% of that income for housing and require no in-situ support services.
<b>Grande Prairie</b>	
<b>Housing Objectives</b>	<p>Section 6: Residential Development Neighbourhoods and Housing</p> <ul style="list-style-type: none"> <li>• To encourage intensification and infill in mature neighbourhoods;</li> <li>• To provide for a mix of housing types to meet a variety of life cycle demands and market preferences;</li> <li>• To encourage the development of affordable housing;</li> <li>• To promote the efficient utilization of land by achieving increased densities.</li> </ul>

<b>Diversity in housing types</b>	<p>6.7 Limit low density residential district to no more than 25% of the net developable area of any individual OP. Council will provide an incentive for more affordable housing options by setting a minimum lot width of 10.37 metres.</p> <p>6.9 Council will review the residential districts in the land use bylaw to ensure that greater diversity in single family lot sizes such that meaningful choices are provided to meet the varied and unique lot size needs of residents.</p> <p>6.11 High-density regulation. Council may undertake a review of the locational criteria for high-density residential development, including a definition that distinguishes it from medium-density residential.</p> <p>6.12 Rental accommodation. Council will encourage, through the application of smart growth principles, the provision of an adequate supply of rental accommodation for different socio-economic groups in all parts of the city as a means of providing consumer choice and affordable housing options.</p> <p>6.16 Secondary suites. Council supports secondary suites and shall amend the land use bylaw to ensure compatibility and protect the integrity of the neighbourhood through adequate onsite parking amongst other factors.</p>
<b>Promote affordable housing</b>	<p>6.13 Council will strive, through FCSS, to create formal partnerships between Provincial housing officials who control funds for social housing projects, special needs groups such as disabled persons, seniors that require housing and the private sector that builds and operates facilities.</p> <p>6.14 Community Housing Integration. Council to review and identify locational guidelines for the integration of community housing projects in existing and developing neighbourhoods, with consideration of the Affordable Housing Master Plan.</p> <p>6.15 Density bonusing. Council shall investigate density bonusing guidelines and amend the Land Use Bylaw to encourage developers to provide affordable housing units and/or other amenities as part of the development process.</p>
<b>Affordable Housing Definition</b>	n/a
<b>Lethbridge</b>	
<b>Housing Objectives</b>	6.2.1 Lethbridge has a range of housing that meets everyone's needs.
<b>Diversity in housing types</b>	<p>6.2.1.2 Integrate a range of housing types throughout the city.</p> <p>6.2.1.5 City services encourage and promote programs that assist seniors to remain in their homes as long as possible.</p>

<p><b>Promote affordable housing</b></p>	<p>6.2.1.1 Collaborate with all levels of government and housing organizations to provide safe and accessible housing options.</p> <p>6.2.1.3 Encourage and facilitate the adequate supply of housing for all income groups.</p> <p>6.2.1.4 Develop accessible housing in areas where ancillary neighbourhood facilities are currently available or will be developed in the future.</p> <p>Example actions:</p> <ul style="list-style-type: none"> <li>• Use federal, provincial and municipal grants to provide accessible housing units;</li> <li>• Establish and implement accessible housing targets;</li> <li>• Investigate changes to the application of property taxes to encourage a range of housing types;</li> <li>• Investigate approaches to reduce regulatory hurdles that impede the provision of accessible housing and ancillary community supports;</li> <li>• Investigate actions that reduce the cost of living in Lethbridge for low income residents.</li> </ul>
<p><b>Affordable Housing Definition</b></p>	<p>“Accessible housing” is housing that meets the needs of households who earn less than the median income for their household size and are spending 30% or more of their gross annual household income on shelter. (Glossary)</p>
<p><b>Medicine Hat</b></p>	
<p><b>Housing Objectives</b></p>	<p>n/a</p>
<p><b>Diversity in housing types</b></p>	<p>5.1.4 (d) New residential development in Greenfield Areas should be designed, where appropriate, to allow for adaptation and evolution over time, so that the city’s housing stock can evolve to meet the changing needs of Medicine Hat residents over time. This may include, for example, housing mixes, lot coverage and lot sizes that allow housing to be adapted in such a way that changing households can remain in the same home or neighbourhood for many years.</p>

<p><b>Promote affordable housing</b></p>	<p>5.1.4(a) Affordable housing is encouraged to locate close to schools, parks, playgrounds and shopping areas in all parts of the city, with a focus on locations well-served by public transit, while avoiding an overconcentration of affordable housing in any one area.</p> <p>(b) New development in Greenfield Areas should integrate affordable housing that is visually indistinguishable from neighbouring and nearby market housing.</p> <p>(c)The city of Medicine Hat will support the private sector, public agencies and other orders of government in the provision of affordable and accessible housing through championing new and innovative pilot developments, and encouragement of private sector, public sector or non-governmental organization initiatives and partnerships.</p> <p>(e) The City of Medicine Hat will implement federal and provincial accessibility standards for people with special needs in the development of new neighbourhoods and redevelopment and intensification of existing neighbourhoods. This should include barrier free guidelines for dwellings and commercial developments as well as for City-owned facilities and infrastructure.</p>
<p><b>Affordable Housing Definition</b></p>	<p>n/a</p>
<p><b>Wood Buffalo</b></p>	
<p><b>Housing Objectives</b></p>	<p>4.2 Diverse and attainable housing choices.</p>
<p><b>Diversity in housing types</b></p>	<p>4.2.1 Encourage a diverse range of housing types, densities, sizes and tenures for different income, age and demographic groups. The Municipality will plan for a wider range of housing choices in new subdivisions and in new housing developments in existing neighbourhoods and communities. The Municipality will promote infill and mixed-use development, where appropriate, to contribute to diversity within the region’s housing stock.</p>
<p><b>Promote affordable housing</b></p>	<p>4.2.2 Expand affordable housing supply. The Municipality will actively work with land developers, home builders, government and non-governmental agencies to increase the proportion of affordable housing units. Smaller, less costly units can reduce rents, while land use policies, regulations and standards will be made flexible to support affordable housing. Placing affordable units close to transit and amenities will reduce additional costs for those in need.</p>
<p><b>Affordable Housing Definition</b></p>	<p>“Affordable housing” units are intended for low- and moderate-income residents who would otherwise spend more than 30% of their gross income to pay for average market rent.</p>

## Section 9: Community Needs Assessment Survey Responses

In total, there were 408 responses to the survey, including 289 female participants, 112 male participants, and 6 that did not report gender. The discrepancy between male and female participants may reflect the fact that there was strong participation from Red Deer Housing Authority tenants and Piper Creek Foundation tenants.

Forty-five participants who reported that they have lived in Red Deer for less than a year have been in the city for an average of 7 months. Range: 1-18 months.

The 320 participants who reported they have lived in Red Deer for at least a year have lived in the city for an average of 19 years. Range: 1-83 years.

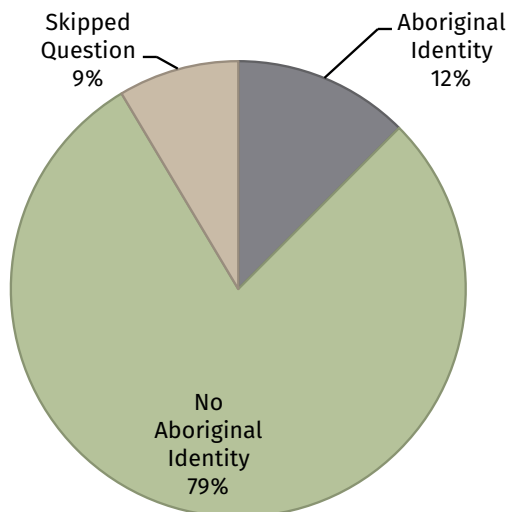
### Ethnicity

The survey explored participants' ethnic background and length of time in Canada to improve our understanding of the needs of urban Aboriginal people in Red Deer and newcomers to Canada.

### Aboriginal Identity

A total of 12.5% of the participants reported that they self-identify as Inuit, First Nations or Metis. This community is over-represented among the survey participants when compared to the proportion of the population that identified as Inuit, First Nations

Figure 19: Survey Responses, Aboriginal Identity



or Metis in the 2011 National Household Survey, but given that the Aboriginal community has long been challenged by marginalization and poverty, this is not surprising and reinforces the need to ensure that future affordable housing strategies include Aboriginal voices and responses that are tailored to Aboriginal communities' needs.

### Immigration and Newcomers to Canada

Forty-seven participants (11.5%) were born outside of Canada. Among them, they reported 21 different countries of origin. Countries that were identified by multiple participants are identified by name; countries that were identified by only one participant have been grouped by region. (Figure 20)



Figure 20: Survey Responses, Country of Origin

Nearly all of these participants are Canadian citizens or permanent residents. Only one person not born in Canada reported that they are not a

Canadian citizen or PR, and four persons in total reported that they are not a Canadian citizen or PR.

Among those not born in Canada, 46 reported the length of time they have lived in the country (**Table 21**).

**Table 21: Survey Responses, Length of Time in Canada**

Length of Time in Canada	Actual
<1 year	2
1 year	1
1-3 years	6
3-5 years	1
5+ years	36

Just over one half (55.3%, N=26) of the participants born outside of Canada have lived in Red Deer for at least five years, while 19% (N=9) reported that they have lived in Red Deer for less than 2 years, with an average of 11 months (range 3-18 months). Sixty-eight percent (N=32) reported that they have lived in Canada for at least one year, with the average being 16 years (range 1-55 years). Of these, six have lived in Red Deer fewer than 5 years.

## Relationship Status

A large majority defined their relationship status as a single adult (including people who identified as single, separated, divorced, or widowed).

**Table 22: Survey Responses, Relationship Status**

Status	Actual
Single	130
Separated	27
Divorced	76
Common-law	26
Married	85
Widowed	58

## Employment and Income

The majority of the survey participants indicated that they are not employed (64.2%, N=262), although this number includes some seniors who are retired. Of those who are employed, most (N=80, 60.2%) reported that they work full-time, and an additional 34 (25.6%) work part-time.

The majority of the participants reported very low annual household incomes (**Table 23**).

**Table 23: Survey Responses, Household Income**

Income Bracket	Percentage (Actual)
<20,000	41.7% (170)
20K-29,999	19.6% (80)
30K-49,999	12.7% (52)
50K-69,999	5.1% (21)
70K-90K	2.9% (12)
90K+	7.8% (32)

When only those who are employed are included, reported household income levels are higher, but one quarter still report household incomes below \$20,000.00, demonstrating that even among people who are employed, it can be challenging to earn enough to be able to access private market housing.

**Table 24: Survey Responses, Household Income, Employed Households Only**

Income Bracket	Percentage (Actual)
<20,000	25% (34)
20K-29,999	15.4% (21)
30K-49,999	17.6% (24)
50K-69,999	11.0% (15)
70K-90K	7.3% (10)
90K+	19.8% (27)

Aboriginal participants in the survey were equally likely to report that they are employed (N=16, 31.4%) when compared to all participants, but were significantly more likely to report annual household incomes under \$20,000.00 (N=28, 54.9%).

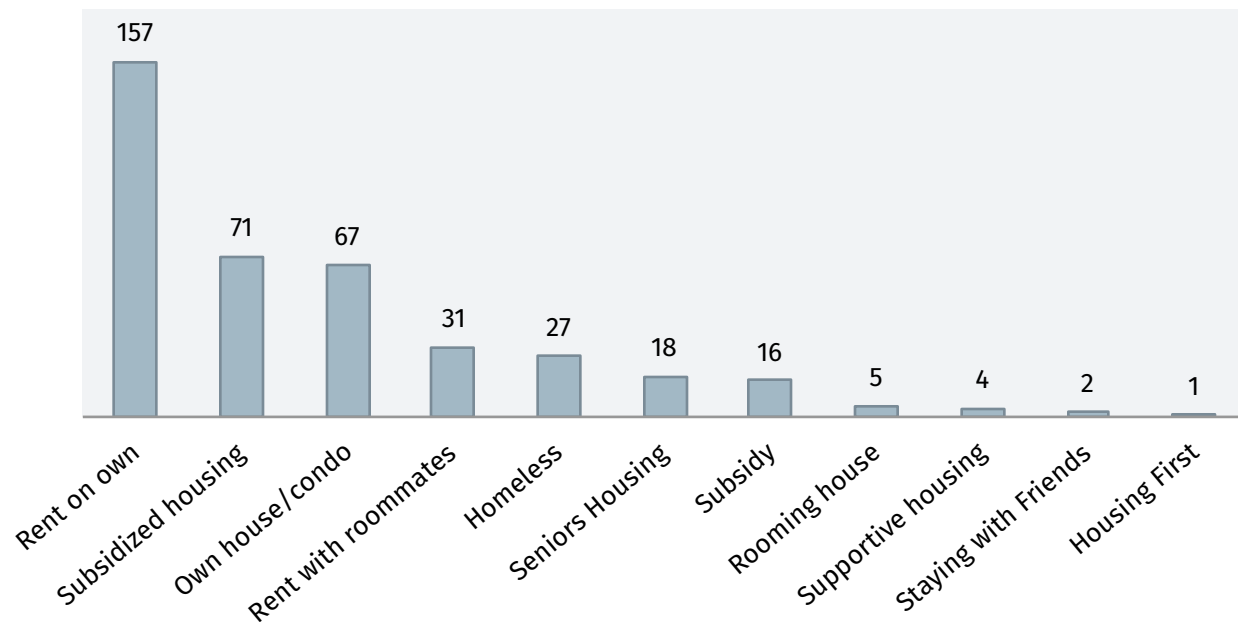
Seven of the participants who are homeless reported that they are employed. This includes two full-time workers, two who are part time (two on contract) and two people who do informal work or day labour. However, the majority of the homeless participants reported that their annual household income is under \$20,000.00 (N=17, 63%).

### Housing Status

The majority of the survey participants indicated that they are renters, either on their own or with roommates, followed by those who live in subsidized housing (**Figure 21**).

Just under 7% (N=27) reported that they were homeless at the time they completed the survey. Aboriginal participants constitute close to half of this group (N=12, 44.4%). In addition, a small number of participants wrote in answers such as “staying with friends” that could also be considered to be homeless.

**Figure 21: Survey Responses, Housing Status**



Sixteen respondents, or 10.2% of the 157 participants who indicated that they rent on their own, also wrote in that they receive a rent supplement.

Among those who are homeless, most sleep at an emergency shelter (N=15, 55%); followed by staying with another person (N=7, 26.9%), motel (N=3, 11.5%) and on the street (N=1, 3.9%).

Eighty-eight participants reported that they have been homeless in the past. The average number of reported episodes of homelessness was 18; however, there are two outlier responses that dramatically increase this number. When these two responses are excluded, the average number of homeless episodes is 2.3. Of the 88, 18 also reported that they were homeless when they completed the survey (66.6% of all homeless participants.)

### Housing Costs

On average, the participants reported that they spend \$901 on their housing costs (rent or mortgage) and \$203 on utilities.

The lowest-income households (earning less than \$20,000/year) reported that they spend an average of \$760 just on rent or mortgage costs – at least 45% of their annual household income.



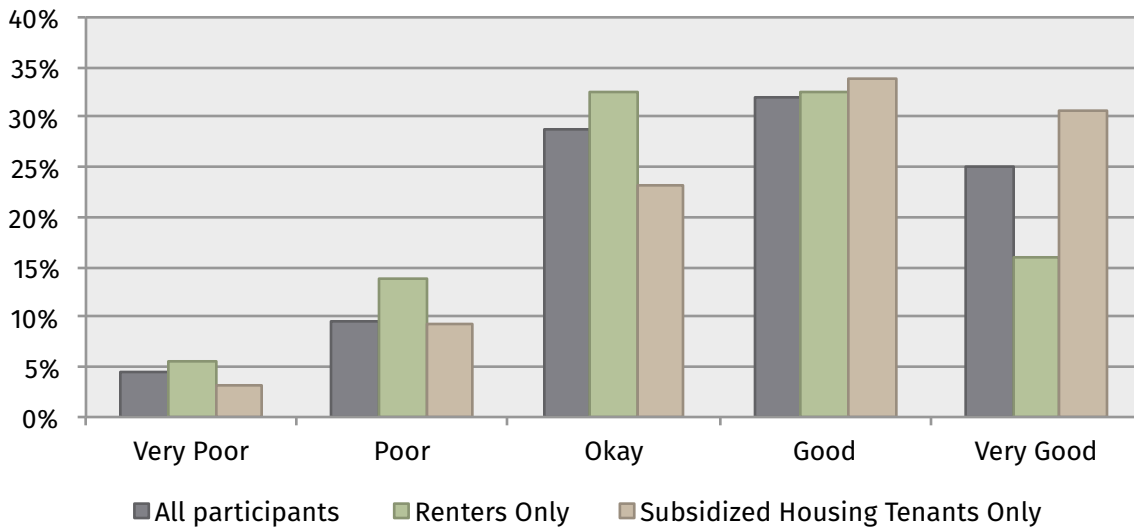


Figure 22: Survey Responses, Condition of their Housing

### Housing Condition

Overall, the participants described the housing stock in Red Deer as being in good condition, with just under half describing their housing as “good” (N=112, 27.4%) or “very good” (N=88, 21.6%) (Figure 22).

When only renters are included (participants who identified as renting on their own or with a roommate), they are somewhat more likely to describe the housing as “okay” or “good”. Interestingly, tenants in subsidized housing units were more likely to describe their housing as “good” or “very good”, which reflects positively on the quality of the public housing stock in Red Deer.

### Measures of Housing Instability and Stability

Participants were asked about the number of times they have moved in the past three years, and their experience with evictions, to improve understanding of housing instability in Red Deer.

A total of 193 participants reported that they have moved in past 3 years; the average number of moves is 2, with a range from 1-10.

Close to half of the participants have worried about having to leave their housing within the past three years (N=180, 44%) because of the cost, and just under half reported that they had difficulty finding a place they could afford to live (N=203, 49.7%). Respectively, 43 participants (10.5%) reported that they have been evicted within the past three years due to non-payment of rent, and 37 (N=9.1%) have been evicted for another reason.

Residents with very low annual household incomes (less than \$20,000.00) exhibited a higher degree of housing instability. These individuals were much more likely to have moved within the past three years (N=91, 53.5%). They were also more likely to report an eviction for either non-payment of rent (N=26, 15.3%) or an eviction for other reasons (N=21, 12.3%), and significantly more likely to report concern about having to leave their housing because

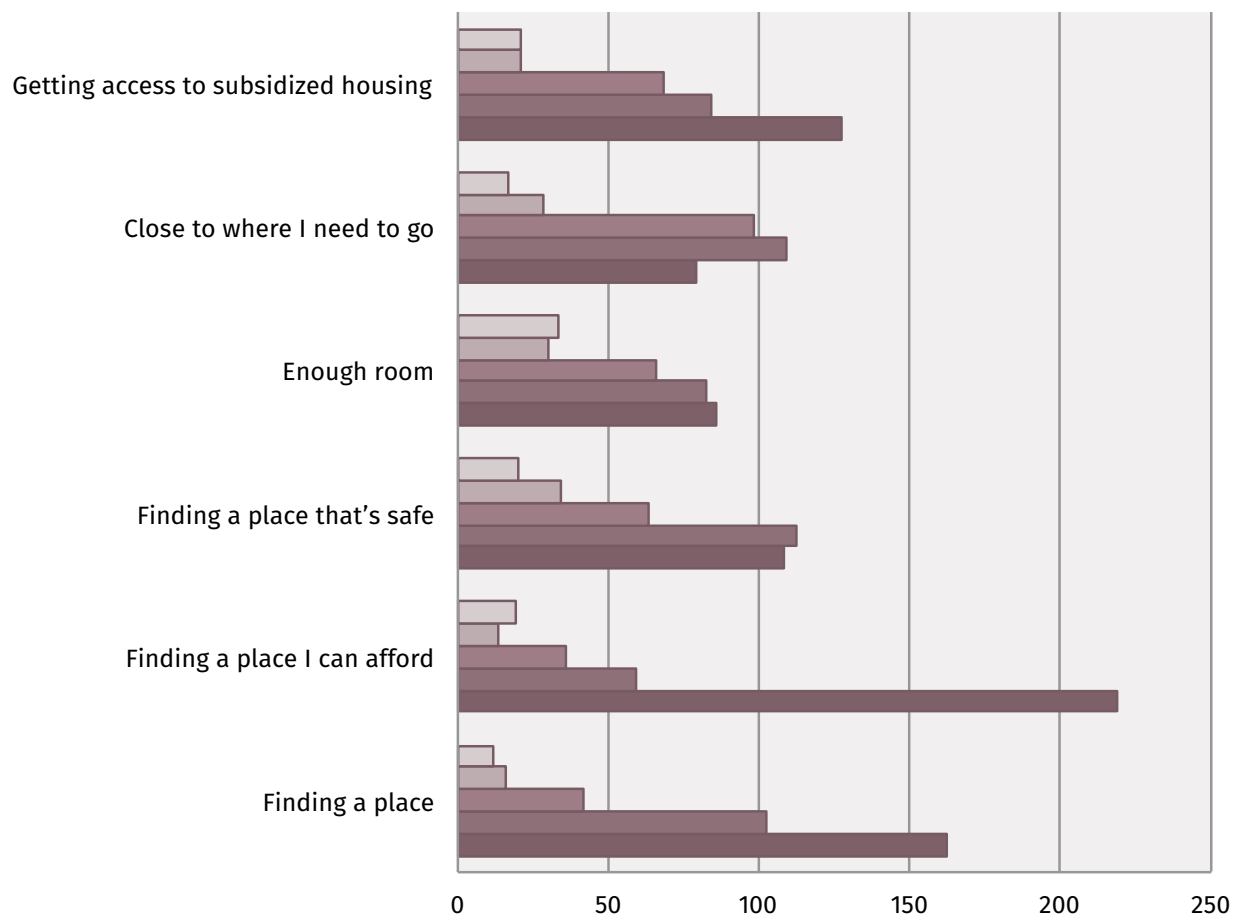
of cost (N=88, 51.7%) and to experience difficulty finding a place to rent (N=101, 59.4%).

### Barriers to Housing

Many people experience significant barriers to housing in Red Deer, particularly when it comes to finding a place that’s affordable or gaining access to subsidized housing (**Figure 23**).

“Finding a place to rent in Red Deer” is described as “very hard” (N=162, 39.7%) or “hard” (N=102, 25%) by the majority of participants. “Finding a place I can afford” is much more likely to be seen as “very hard” (N=219, 53.7%) or “somewhat hard” (N=59, 14.5%). Getting subsidized housing is most frequently described as “very hard” (N=127, 31.1%), followed by somewhat hard (N=84, 20.5%); only about 10% identify it as “easy” or “very easy”. These responses are not that surprising given that many

Figure 23: Survey Responses, Barriers to Housing



	Finding a place	Finding a place I can afford	Finding a place that's safe	Enough room	Close to where I need to go	Getting access to subsidized housing
Very easy	12	19	20	33	17	21
Somewhat easy	16	13	34	30	28	21
Not Hard or Easy	42	36	63	66	98	68
Somewhat hard	102	59	112	82	109	84
Very hard	162	219	108	86	79	127

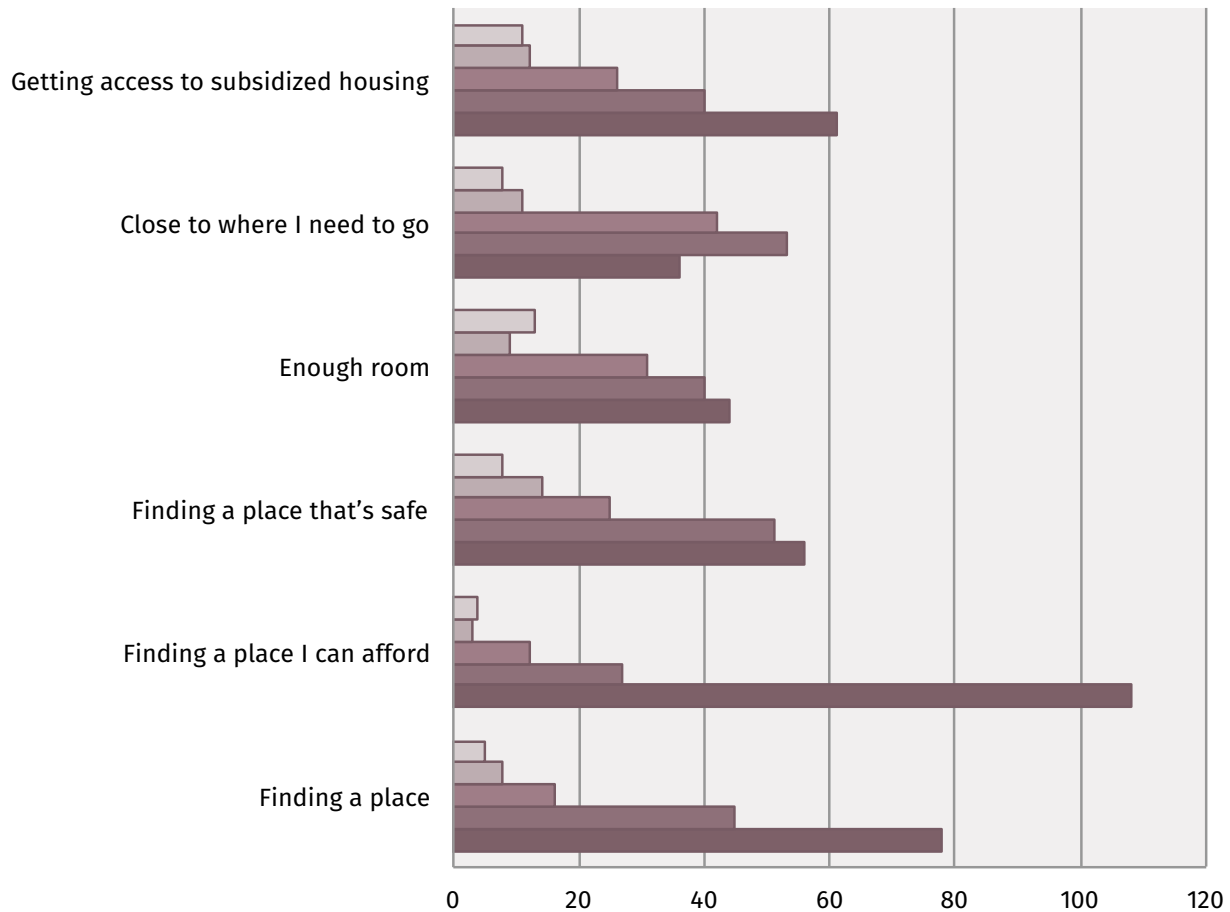
participants were recruited through RDHA, but it's interesting to note that even so, very few people described it as easy to get subsidized housing.

The challenges are clearer when only participants with very low household incomes (less than \$20,000.00) are included. A large majority of low-income households describe finding a place that is affordable to rent as either very hard (N=108, 63.5%) or hard (N=27, 15.8%) (**Figure 24**).

### Sources of Assistance

Red Deer Housing Authority is the most commonly identified source of housing assistance among the participants (N=90, 68%), followed by Red Deer Housing Team (N=28, 21.2%) and Safe Harbour Society (N=22, 16.7%) (**Table 25**).

**Figure 24: Survey Responses, Barriers to Housing, Participants with Annual Household Incomes Under \$20,000**



	Finding a place	Finding a place I can afford	Finding a place that's safe	Enough room	Close to where I need to go	Getting access to subsidized housing
Very easy	5	4	8	13	8	11
Somewhat easy	8	3	14	9	11	12
Not Hard or Easy	16	12	25	31	42	26
Somewhat hard	45	27	51	40	53	40
Very hard	78	108	56	44	36	61

**Table 25: Survey Responses, Sources of Assistance**

Source	Actual
<b>The Buffalo</b>	3
<b>Potters Hands</b>	10
<b>Red Deer Native Friendship Society</b>	8
<b>Red Deer Housing Authority</b>	111
<b>Red Deer Housing Team</b>	31
<b>Safe Harbour Society</b>	23
<b>Other (Piper Creek)</b>	25

## Housing Preferences

Participants were most likely to identify either an apartment or a single-family house as their preferred type of housing (**Table 26**).

**Table 26: Survey Responses, Preferred Housing Form**

Housing Type	Percentage (Actual)
<b>Apartment</b>	33.1% (135)
<b>Condo</b>	3.9% (16)
<b>Townhouse</b>	9.6% (39)
<b>Attached house</b>	2.2% (9)
<b>Single family house</b>	25% (102)
<b>Duplex</b>	6.9% (28)
<b>Other Descriptions:</b>	
<b>Affordable</b>	2.2% (9)
<b>Accessible</b>	0.9% (4)
<b>Seniors' housing</b>	3.9% (16)
<b>SRO</b>	0.2% (1)
<b>Other</b>	2.9% (12)

The preference for apartments and houses is an important finding, given that Red Deer's planning policies tend to emphasize increasing density and increasing the range of housing types through the construction of units such as townhouses and duplexes. Multi-family residential housing,

particularly rental housing, can be challenging for private developers to finance and build, and this is especially true if the goal for this housing is to be affordable to low- and moderate-income residents. However, these responses suggest that more apartment-style dwellings are of interest to a significant sub-set of this population. Ideally, affordable dwellings should also be close to community amenities, particularly grocery stores, medical offices, and public transportation (**Table 27**).

**Table 27: Survey Responses, Preferred Proximity to Amenities**

Amenity	Percentage (Actual)
<b>Groceries</b>	65.9% (269)
<b>Doctor/Medical</b>	50.7% (207)
<b>Public Transportation</b>	47.5% (194)
<b>School(s)</b>	27.9% (114)
<b>Employment</b>	22.3% (91)
<b>Parks</b>	28.7% (117)
<b>Community/recreation centres</b>	24.5% (100)

By far, financial assistance and more affordable housing are the most important forms of support identified by participants (**Table 28**).

**Table 28: Survey Responses, Preferred Supports/Services**

Support/Service Type	Percentage (Actual)
<b>Case management</b>	5.1% (21)
<b>Rent supplement</b>	34.3% (140)
<b>Subsidized housing</b>	40.7% (166)
<b>Help to find a place</b>	17.9% (73)
<b>Help to clean/cook</b>	8.6% (35)
<b>Help to learn how to care form home</b>	3.4% (14)
<b>Already in preferred housing</b>	17.1% (70)
<b>Don't need assistance</b>	16.7% (68)

### Homeless Persons

Twenty seven persons were homeless at the time of the survey (see **Figure 21** on page 80). Of those, 17 were male; 10 were female.

Most of the homeless participants in the survey have lived in Red Deer for at least one year (N=16, 59.2%), with an average of 13 years. Among the five who have lived in the city for less than a year, on average they have lived in the city for three months (ranging from 0-8 months).

Five of the homeless participants (18.5%) reported that they have at least one child under 18 with them; the average number of children is 1.8.

Participants who are homeless reported that they are most likely to stay in emergency shelter or to stay with a friend or relative (**Figure 25**).

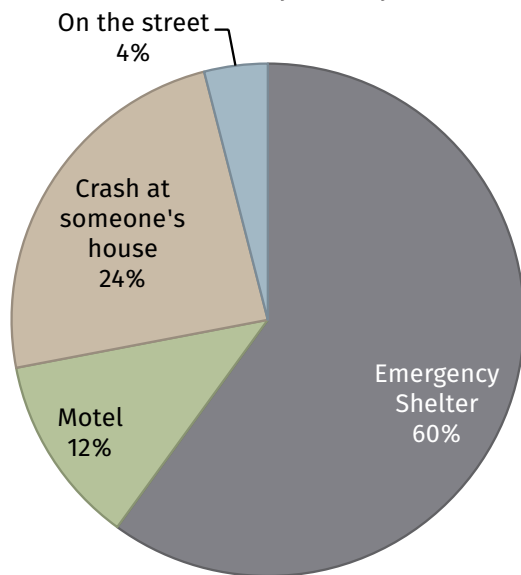
Seven participants reported they have been homeless for a period of years (ranging from 3-20; average 8); 14 have been homeless for less than 1 year but more than one month (ranging from 1 to 6 months, average of 3 months). One person reported they were homeless for less than one month. 15 of 21 reported that they have moved in the last three years; average number of moves is two, range from 0-4.

### Survey Participants' Key Priorities

276 of the 408 survey participants responded to the question: "What is the most important thing that could be done in Red Deer to make sure everyone has a place to live that's safe and affordable?"

The majority of their responses reflect the need for more affordable housing for low income residents (29.7%), particularly seniors (9.7%), or lower rents in Red Deer (24.7%). Other common themes in the responses include safe neighbourhoods and secure buildings and improved income support policies. Not all of these suggestions are within the power of the municipality to implement – for example, rent control and changes to Alberta Income Support are provincial matters – but the community can take action to address the shortage of affordable housing for low- and moderate-income residents of Red Deer.

**Figure 25: Where Homeless Participants Sleep**



## Appendix A: Housing Options Framework Template

### Socio-economic and demographic context

The socio-economic and demographic context identifies key trends and changes in Red Deer that will influence the demand for housing. The associated indicators also highlight specific population segments that face barriers to accessing housing that is affordable and appropriate, including youth and seniors, newcomers to Canada, people who identify as Aboriginal, low-income households, and homeless households; these figures shed light on the extent of demand for housing for these groups.

The population segment indicators may overlap; for example, an immigrant family consisting of a single parent and three children would be captured by multiple indicators.

Indicator	Current Situation	Importance
<p><b>Population Change</b></p> <p><b>Source(s):</b> Statistics Canada, municipal Census or taxfiler data</p>		<p>A measure of overall population change provides a general indicator of the community’s growth or decline, which in turn provides information about the extent of new housing development that will be required to meet the needs of the population.</p> <p>Different age cohorts may change at different rates and this provides useful context about the likely demand for housing for population segments with different needs.</p>
<p><b>Projected job creation</b></p> <p><b>Source(s):</b> Alberta Occupational Demand Outlook Total Employment Number</p>		<p>An understanding of the factors that drive migration in and out of a community is an important tool to project future demand for housing; job creation is one such factor. This indicator thus provides context for anticipating future housing need in the community, as growth in Red Deer’s employment base will likely be accompanied by growth in the population.</p>
<p><b>Newcomer households</b></p> <p><b>Source(s):</b> Census; National Household Survey. Other data from service providers should be gathered as appropriate.</p>		<p>Immigrant families may have unique housing needs, including a desire for multi-family/multi-generation households, and are more likely to be younger and to have more children compared to their Canadian-born peers; this indicator sheds light on the growth of this population.</p>

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Indicator	Current Situation	Importance
<p><b>Aboriginal Status</b></p> <p><b>Source(s):</b> <i>Statistics Canada Census</i></p>		<p>As a historically marginalized group, the urban Aboriginal population in Canada faces many barriers to accessing housing and is over-represented among those who are homeless. In addition, the Aboriginal population tends to be younger, is growing faster, and may have distinct housing preferences, including housing that can accommodate multi-generation families.</p>
<p><b>Number of large families (3+ children)</b></p> <p><b>Source(s):</b> <i>Statistics Canada Census</i></p>		<p>Although there is an overall trend toward smaller households across Canada, many families still have 3 or more children and require homes with more bedrooms.</p> <p>Although the Census does not break down the number of families with 3 or more children living in low income, this indicator provides context on the extent of need for housing that can accommodate large families.</p> <p>Lower-income families with many children will face higher barriers, particularly given the limited supply of rental housing units with 3 or more bedrooms in Red Deer.</p>
<p><b>Prevalence of low-income</b></p> <p><b>Source(s):</b> <i>National Household Survey. This data can be supplemented by other information such as statistics on Alberta Seniors Benefit recipients.</i></p>		<p>Households in low income are among those who are most likely to struggle to afford market rate housing. This indicator identifies the total number of households in low income after tax as well as the prevalence of households in low income. This indicator provides a measure of the extent of the need for housing that is affordable to residents living in poverty. Many – if not all – of these households will struggle to access housing in the private market and in the absence of housing options that are affordable on low incomes, may have to “double up”, live in housing that is unsafe or overcrowded, and/or be highly vulnerable to eviction or need to move frequently.</p>
<p><b>Youth-headed households</b></p> <p><b>Source(s):</b> <i>National Household Survey</i></p>		<p>Youth face barriers to accessing housing in the private market, in part because they tend to have lower incomes; younger people are particularly at risk. This indicator sheds light on the number of youth households that may experience these barriers and may therefore require specialized assistance.</p>

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Indicator	Current Situation	Importance
<p><b>Senior households</b></p> <p><i>Source(s):</i> Statistics Canada Census</p>		<p>Seniors (people over 65) have unique housing needs: they may require supportive housing options and/or in-home supports to remain independent, and seniors who are on fixed incomes may struggle to afford rising housing costs. This number of senior households in the community is an indicator of the size of the population that may require these types of housing and support.</p>
<p><b>Lone-parent headed households</b></p> <p><i>Source(s):</i> National Household Survey</p>		<p>Households that are headed by lone parents are more likely to live in low income and face barriers to accessing housing in the private market. This indicator provides a measure of the number of households in this situation in Red Deer.</p>
<p><b>Number of homeless households, broken down by chronic and episodic homelessness</b></p> <p><i>Source(s):</i> Efforts to Outcomes data, Shelter usage statistics, and Point in Time Counts</p>		<p>This indicator sheds light on the total number of homeless households that require assistance; some of these households will need more or less help than others to return to stable housing.</p> <p>The number of chronic and episodic homeless persons is important to monitor as these two groups are more likely to require intensive assistance and face more barriers.</p>
<p><b>Household acuity (Percent of low, medium and high-acuity individuals)</b></p> <p><i>Source(s):</i> SPDAT data</p>		<p>Acuity refers to the level of need experienced by an individual or family, and may come in the form of physical or mental disabilities, mental health concerns, or addiction. Low-acuity households may experience housing crises as a result of low income and/or high housing costs, but do not typically experience additional barriers that impact their capacity to obtain housing.</p> <p>This indicator will cast light on how many households require only housing or financial assistance to obtain housing to end their homelessness, and the number that require more intensive supports. These numbers in turn can be compared to the available supports and services to identify gaps.</p>



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Indicator	Current Situation	Importance
<p><b>Percentage of homeless households that require ongoing financial support to remain housed</b></p> <p><i>Source(s): Efforts to Outcomes data</i></p>		<p>This is an indicator of the need for housing that is affordable to very low-income households that experience homelessness.</p>
<p><b>Percentage of homeless households that become homeless and are housed in the year</b></p> <p><i>Source(s): Efforts to Outcomes data</i></p>		<p>This indicator provides an indicator of how effectively the available supports are serving people in need in Red Deer. It will allow the community to better understand the impact of its homelessness services in enabling a swift end to the homelessness of each individual or family.</p>
<p><b>Destination of homeless households that have received supports</b></p> <p><i>Source(s): Efforts to Outcomes data</i></p>		<p>This indicator provides valuable context regarding the capacity of available supports for homeless households to help these individuals and families access permanent housing.</p>

Indicator	Current Situation	Importance
<p><b>Percentage of wait listed households that receive housing that are prioritized due to domestic violence or homelessness</b></p> <p><i>Source(s): Non-market housing providers</i></p>		<p>Some housing providers have priority policies that grant earlier access to households based on pre-determined criteria. For example, households that are waitlisted for a Red Deer Housing Authority unit.</p> <p>Households that are waitlisted for social housing may receive priority for several reasons, including if they are leaving a domestic violence situation or if they are homeless.</p>

### Housing Affordability

As has been noted, “housing affordability” is challenging to measure. However, these indicators provide some information about the number of households that are most likely to struggle with the cost of housing in Red Deer. This contextual information in turn informs understanding of the city’s need for low-cost market housing and non-market housing options, described in the two following sections.

Indicator	Current Situation	Importance
<p><b>Number &amp; percentage of households in core housing need (CMHC defined)</b></p> <p><i>Source(s): CMHC Special Calculation</i></p>		<p>This measure encompasses both the affordability and suitability of the available housing stock.</p> <p>The percentage of households in core housing need is a key measure of the severity of housing affordability challenges.</p>

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Indicator	Current Situation	Importance
<p><b>Number &amp; percentage of households spending at least 30% of their annual household income on shelter and related costs</b></p> <p><i>Source(s): National Household Survey</i></p>		<p>The number of households that spend 30 percent or more of their income on shelter costs – including rent or mortgage, utilities and taxes – is an important indicator of affordability and highlights the households that face the greatest struggle to access stable housing in the private market. In this report, the priority is placed on renter households, as they typically have lower incomes and are more likely to experience housing instability if they have a high income-housing cost ratio.</p> <p>In Red Deer today, nearly 10,000 households are spending at least 30% of their income on housing, a total that includes close to half of all renter households in the city. This highlights the need for an increase in the rental housing stock, particularly in lower-cost units.</p> <p>Renter households are more likely to have low or moderate incomes and more likely to experience a housing crisis, for example as a result of loss of employment; the community should focus on expanding the supply of affordable rental housing, although adding to the stock of ownership housing that is affordable to moderate-income households can also help to decrease pressure on the rental market.</p>
<p><b>Average amount of rent supplements, by household size</b></p> <p><i>Source(s): Non-market housing providers</i></p>		<p>This indicator casts light on the amount of subsidy that is required for low-income households that are eligible for social housing to be able to meet their housing needs in the private market. It should be considered together with the number of households that are on social housing wait lists.</p> <p>Increases in the amount of subsidy required may suggest that housing affordability in Red Deer is eroding.</p>
<p><b>Percentage of housing cost to income after receiving rent supplement</b></p> <p><i>Source(s): Non-market housing providers</i></p>		<p>Because there is a limited amount of money available to provide rent supplements, housing providers may have to cap the availability of rent supplements. This indicator will help the community monitor the impact of rent supplements in enabling low- and moderate-income households to access housing in the private market.</p>

### Market Housing Stock

The majority of housing needs are met through private, for-profit residential development. However, it is important that housing built for both the ownership and rental market include a full range of housing and tenure types, to ensure that there are housing options that are accessible to low- and moderate-income households. The indicators identified below provide a baseline for the current types of market housing that are being constructed in Red Deer and their cost, as well as the range of market-rate rental housing that is available.

Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Serviced land supply</b></p> <p><i>Source(s):</i> Red Deer Planning Department</p>		<p>The supply of serviced land is a limiting factor in housing development. Ensuring that there is an adequate supply of serviced land that is zoned for residential development is a fundamental starting point.</p>		
<p><b>Housing Completions and Diversity of Housing Completions</b></p> <p><i>Sources:</i> Canada Mortgage and Housing Corporation</p>		<p>This indicator provides a measure of the housing that has been created in the community, including both the absolute number of new units that have been added in a given year and the types of housing that have been added.</p> <p>It provides information about whether the community is meeting its projected housing needs each year and whether new developments are adding a diversity of housing types and tenures to the inventory of market rate housing.</p>		
<p><b>Housing Starts and Diversity of Housing Starts</b></p> <p><i>Source(s):</i> Canada Mortgage and Housing Corporation</p>		<p>This figure provides an indicator of demand for housing, particularly private market housing.</p> <p>This figure provides a measure of the diversity of future housing stock, and includes: Number of starts in the ownership versus rental market; number of starts by housing type.</p>		

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Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Trends in new unit housing prices</b></p> <p><i>Source(s): Canada Mortgage and Housing Corporation</i></p>		<p>An indicator of ownership housing affordability and the cost to enter the market for new homeowners.</p> <p>New housing units have been considered exclusive of resale units because these developments will reflect the impacts of Red Deer’s planning context and the efforts of developers to incorporate housing that is affordable to low- and moderate-income households.</p>		
<p><b>Total Rental Housing Stock</b></p> <p><i>Source(s): Canada Mortgage and Housing Corporation Rental Market Reports</i></p>		<p>Rental housing is the most accessible form of housing for low-income households, and newly formed households and households that have recently arrived in an area will often rent before moving on to ownership housing. An adequate supply of rental housing is an essential element of the housing market.</p> <p>Rental housing in the primary market (which does not include secondary suites or dwellings that have been converted to rental housing) makes up approximately 41% of the total supply of rental housing (based on the CMHC rental market survey of the primary market and the total number of rented dwellings identified in the 2011 Census). This is significant as secondary market rental housing is more difficult to regulate and the supply is more likely to fluctuate.</p>		

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Indicator	Current Situation	Importance	Associated Recommendations	Desired Outcomes
<p><b>Trends in average rents by unit type</b></p> <p><i>Source(s):</i> Canada Mortgage and Housing Corporation Rental Market Reports</p>		<p>This data provides an indicator of rental housing affordability.</p>		
<p><b>Vacancy rate</b></p> <p><i>Source(s):</i> Canada Mortgage and Housing Corporation Rental Market Reports</p>		<p>An indicator of supply and demand for rental housing. 3% is considered a 'healthy' vacancy rate.</p>		

### Non-Market Housing Stock

The non-market housing stock in Red Deer includes a wide range of supportive housing options and subsidized housing that is intended to serve low-income households who are unable to meet their housing needs in the private market. The indicators outlined below provide an overview of the current stock of non-market housing and highlight the gaps between the supply and demand.

Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Number of 10% below-market units, by number of bedrooms.</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the amount of housing that is affordable to households with low to moderate incomes.</p> <p>This total reflects housing units for which the landlords received grants and must maintain rents that are at least 10% below the area market rate as a condition of that funding. Some of these units are designated for seniors; others are for low-income households more generally.</p>		
<p><b>Number of 30% of income units, by number of bedrooms.</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the amount of housing that is affordable to households with low incomes.</p> <p>This total reflects “rent geared to income” housing, in which tenants pay 30% of their income. The difference between the cost to maintain the unit and the rent paid by the tenant is subsidized.</p>		
<p><b>Number of rent supplements</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the amount of private-market housing that is made affordable to households with low to moderate incomes.</p>		

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Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Number of housing units with supports for seniors</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the housing that is available to people with needs for specific supports.</p>		
<p><b>Number of housing units with supports for people with physical and/or cognitive disabilities</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the housing that is available to people with needs for specific supports.</p>		
<p><b>Number of housing units with supports for people with compromised mental health</b></p> <p><i>Source(s):</i> Red Deer Non-Market Housing Inventory</p>		<p>An indicator of the housing that is available to people with needs for specific supports.</p>		



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Indicator	Current Situation	Importance	Recommended Actions	Desired Outcomes
<p><b>Percentage of households that access housing through social housing providers</b></p> <p><i>Source(s): Non-Market Housing Providers</i></p>		<p>This is an indicator of the extent to which the available social housing stock serves the needs of low-income households that cannot access housing in the private market.</p>		
<p><b>Gap between social housing wait lists and non-market housing stock</b></p>		<p>The difference between the total supply of non-market housing and the total number of households that are waiting to access this housing provides an approximate measure of the need for additional non-market units.</p>		