# Community Housing Needs Assessment

The City of Grande Prairie

**Final Report - 2019**

The City of Grande Prairie conducted this needs assessment to collect key information about housing in the community such as the current supply of market and non-market housing, as well as the characteristics of households in need of housing supports. The assessment was developed using a range of data sources, notably information from Statistics Canada and the Canada Mortgage and Housing Corporation. The process included original information collection through a Housing Needs Survey and workshops with representatives from community organizations and the housing industry.

Grande Prairie is a rapidly growing community with a young population and high median household incomes. Home prices are low compared to other cities and affordable for the majority of households. This is reflected in the high rate of home ownership.  Rents tend to be high in Grande Prairie and are affordable for the typical household with high incomes. Households with lower than average incomes or with more complicated needs are struggling to find appropriate accommodations that they can afford.

High housing costs can have a significant impact on people's lives. 75% of survey participants answered that they adjust spending on other needs to pay housing costs. The most common need that people reduce spending on is groceries. Participants indicated that housing costs are a significant cause of stress and that they experience instability because of the housing market. The community also identified a number of more severe impacts, such as people staying in unsafe domestic situations to maintain housing for themselves and their children.

The community's economy relies heavily on the oil and gas industry and as such is volatile. It fluctuates in 'boom and bust' cycles. During the 'boom' periods vacancy rates are low, and rents and home prices increase making it difficult for low income households. When the economy declines, vacancies increase, and rents and house prices decrease. The market is reactive to these cycles, producing new housing based on demand. Further, this volatility increases the risk of developing higher density housing, which discourages the construction of lower cost forms of rental housing.

In Grande Prairie, single-detached dwellings are the most common type of housing. Most households are able to afford this type of home and it is the preferred type of housing among residents. There is very little high density development partly because of the volatility of the rental market and partly because of the community's preference for single-detached homes. There are very few options in between, referred to as the 'missing middle', such as row housing.

Approximately 11% of households are in Core Housing Need. In 2016, that represented 2,475 households. At most, 31% of households in need are provided support in the form of affordable housing units. Other households in need are served by rent supplements, subsidized market rentals, or other forms of support. Many do not receive any form of support.

The needs assessment identified several household characteristics that require special consideration: lone-parent households, Indigenous households, seniors (65 and over), and households where someone has an activity limitation (e.g. disability, mental health condition, addiction etc.). Some of these characteristics overlap, for example a high proportion of Indigenous households have someone with an activity limitation.

There is a lack of affordable housing options for low income families. The majority of the permanent affordable housing resources in the community are not suitable for families. Further, low income families are competing in a market with many high income households and worker housing ('crew houses'). In many cases, families are likely paying more to rent a home than it would cost to own it. High rents is one of the factors preventing them from saving a down payment. The need is especially high among lone-parent households, which account for 25% of households in Core Housing Need. As such, the housing strategy should increase the supply of permanent affordable housing resources for families and improve housing options for families.

Based on the medium growth scenario in the assessment, the City should aim to have at least 1,125 affordable housing units by 2030. As of 2017, the City has 766. Meeting the suggested targets would require the development of 359 new units. These targets are based on providing units to 37% of the households in need. New housing developments should reflect the needs of specific household characteristic groups identified in this assessment. The recommended targets include providing a higher proportion of units for seniors and households that require accessible housing, as they may struggle to find market housing that meets their needs.

The recommendations focus on the creation of new units, however the Affordable Housing strategy should consider a range of other solutions to address housing need in the community, such as improving access to market housing and supporting affordable homeownership programs.

The volatility of Grande Prairie's economy has a significant impact on housing. To alleviate some issues, the City should consider measures to address worker housing. Further, the City should time the development of new non-market housing resources to occur during economic down-turns to create work and reduce costs.

The needs assessment determined that many households in need of housing supports are struggling with other challenges, such as chronic illness and addiction. Housing initiatives should be coordinated with other community supports to ensure that people are able to maintain housing and receive the support that they need.

# CONTENTS

## INTRODUCTION

The City of Grande Prairie completed this Community Housing Needs Assessment to inform the development of an Affordable Housing Strategy.

The purpose of the needs assessment is to gain an understanding of the following:

- The current supply of market and non-market housing;
- The demand for housing by type;
- Projected growth of housing demand;
- The specific populations that are most in need of housing supports; and
- The factors influencing the housing market.

Further, the information was used to establish current and projected demand for housing supports and to propose targets for the Affordable Housing Strategy. The information will also be used when considering what measures will be included in the strategy.

## METHODOLOGY

The needs assessment was conducted using data from a range of sources. The majority of the statistics used are from Statistics Canada and the Canada Mortgage and Housing Corporation. The assessment also utilizes information from other studies initiated by the City, such as *Grande Prairie Population and Employment Forecasts (2012-2016)*.

Statistics Canada uses a technique called random rounding to help maintain the confidentiality of information about certain populations. Through this method, numbers are randomly rounded up or down to a multiple of five or ten. As such, some of the data will not match the total value when summed and percentages may not add up to 100% (Statistics Canada, 2016).

The City also collected information in support of this needs assessment through various engagement activities. The City conducted a Housing Needs Survey, which received 282 responses. The survey was disseminated online through the City's engagement website and printed copies were available at a variety of locations across the City including City Hall, the Grande Prairie Friendship Centre, the Salvation Army Food Bank, the Grande Prairie Public Library, the Golden Age Centre, and Seniors Outreach. A kiosk where people could utilize an iPad to complete the survey was also installed at the Eastlink Centre. In addition to the survey, City staff conducted a series of workshops. Two workshops (February 20 and March 1, 2019) were held with representatives from community organizations such as Grande Prairie Residential Society, Centre Point Facilitation and Rotary House. Two workshops (February 20 and March 1, 2019) were also held with representatives from the housing industry including design consultants, home builders and property managers.

**Figure 1 Housing Needs Survey Kiosk at Eastlink Centre**
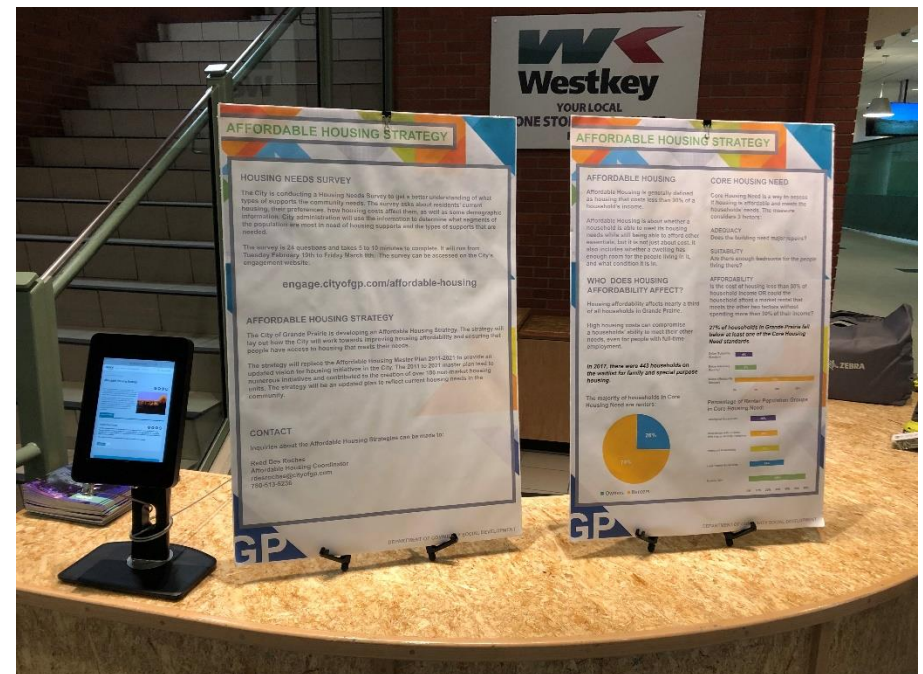
The study covers the City of Grande Prairie in Alberta, Canada.

**Figure 2 Community Housing Needs Assessment Study Area and Regional Context Map**
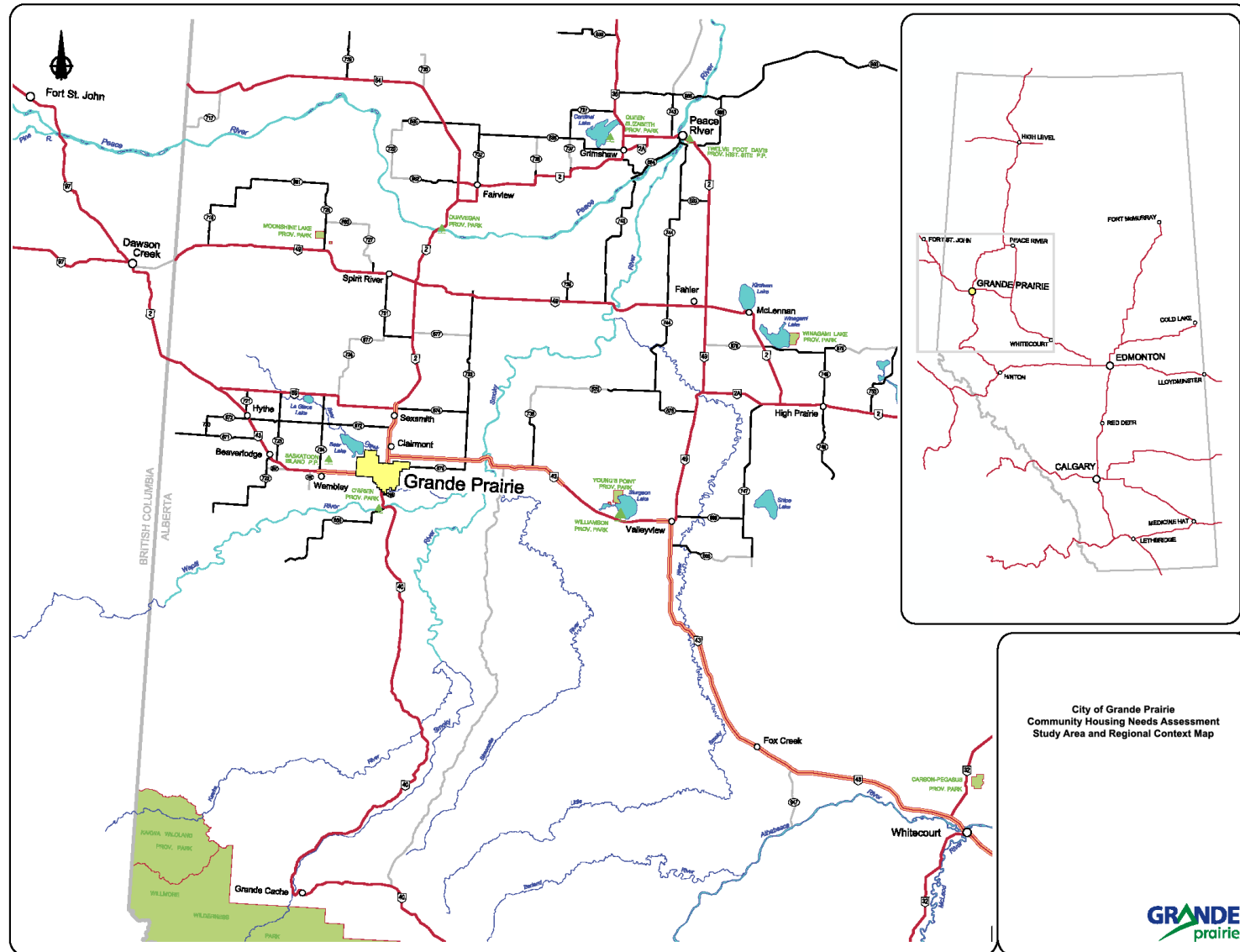
In Grande Prairie, approximately 33% of households in need are provided with some form of housing support. Approximately 31% of households in need are provided with supports in the form of an affordable housing unit. The percentages may actually be lower, as households receiving supports may no longer be counted as being in Core Housing Need.

The specific needs groups remain similar to the findings in the 2011, 2014 and 2017 assessments (City of Grande Prairie, 2011; Ndemeye, 2014; City of Grande Prairie, 2017). The majority of households in Core Housing Need are individuals living alone. Households where at least one person has an activity limitation are in the greatest need. Activity limitations includes a range of circumstances such as physical disabilities, psychological conditions, and substance abuse. There is also a large number of seniors in housing need. Aboriginal (Indigenous) households are disproportionately in Core Housing Need compared to other population groups. Similarly, immigrant households represent a large proportion of households in need. Strategies should be developed with these populations in mind to create projects that meet their unique needs or address the barriers that they face to acquire housing. This will likely require working with organizations that have experience serving these groups. See Table 1 for a breakdown of the characteristics of households in Core Housing Need.

**Table 1: Household Characteristics as Proportion of Households in Core Housing Need, Grande Prairie (Average)**

| Household Characteristic | Percentage |
|---|---|
| Couple with children | 13% |
| Lone-parent | 24% |
| One-person | 50% |
| Seniors | 27% |
| Aboriginal Household | 17% |
| Household where at least one person has an activity limitation | 47% |
| Immigrant Household | 11% |

It is also worth noting that certain population demographics are represented more in areas of need. In general, female led households are more likely to be low income and in need of housing supports. Similarly, youth aged 15 to 24 are more likely to need assistance than other age groups, other than seniors. The strategy should consider the unique barriers creating challenges for these segments of the population.

The targets for new affordable units were developed based on the projections of Core Housing Need in Scenario 2, a medium growth scenario, as it provides a conservative estimate of future growth. The targets are based on the intended level of service. The level of service refers to what percentage of households in Core Housing Need could be served by the number of affordable units. The targets are based on a 37% level of service, which is the average for 2006, 2011 and 2016. Based on this level of service, 359 new units would be required by 2030. Table 2 breaks down the targets into unit types. Two categories of specialized housing were determined to require a higher level of service due to challenges that these types of households may have finding appropriate market housing. For seniors and households requiring accessible housing, the proposed levels of service are based on maintaining the current level of service. These targets indicate that out of the 359 new units, approximately 20 should be accessible and 127 should be for seniors. These targets are proposed as minimums to maintain a consistent level of service for the community.

**Table 2: Proposed Permanent Affordable Housing Targets (2030)**

| | Level of service | Required new units |
|---|---|---|
| **TOTAL** | | **359** |
| Room, bachelor, or 1 bedroom | | 0 |
| 2 or more bedrooms | 37% | 166 |
| Balance (Unit Size Requirement Unknown) | | 193 |
| **Specialized housing** | | |
| Accessible | 57% | 20 |
| Seniors | 65% | 127 |

While housing is affordable for the majority of households, there is a lack of options for low income families with children. A lot of the housing that would meet the needs of families is occupied by high income people without children and by worker housing commonly referred to as 'crew houses'. There is a need for more affordable options for low income families in the community. Generally, families are paying higher monthly shelter costs to rent a home than they would if they owned the dwelling. The Affordable Housing Strategy should have a strong focus on providing affordable options for families. This may include measures to improve access to market housing and encouraging the development of lower cost housing options.

The instability of Grande Prairie's economy creates a number of challenges in housing. The housing strategy should look at ways to create greater stability in housing, if possible. This may include strategies to address worker housing needs. The City should also consider timing non-market housing projects to occur during economic downturns to create work and reduce costs.

The needs assessment found that the majority of the households in need of housing supports faced barriers that should also be addressed. These include, but are not limited to physical disabilities, mental health conditions and addictions. As such, housing initiatives should be coordinated with other supports to ensure that households are able to maintain their housing and receive the support that they need.

In Grande Prairie, there is a broad range of needs in terms of affordable housing. Some households may only need financial assistance to be able to afford market housing, while others may always require subsidized housing and other supports due to their complex needs. Developing and implementing a strategy that meets the needs of the community will require working with industry and local organizations to carry-out a variety of solutions.

Housing is an essential need. Research has shown that stable housing is a strong determinant of health outcomes and family stability (Pomeroy & Marquis-Bisonnette, 2016). Stable housing is important for educational attainment, career development and integration into a community (Catholic Charities of St. Paul and Minneapolis, 2017). Further, affordable housing can have a positive impact on the local economy by increasing household purchasing power, creating jobs and creating new tax revenue (Enterprise Community Partners, 2014).

Housing costs can have a significant impact on Grande Prairie households. 75% of the Housing Needs Survey respondents answered that they adjust spending on other needs to pay housing costs. The most common item that respondents adjust spending on is groceries, followed by transportation. Many respondents noted that housing costs were a major cause of stress.

**Figure 3 Needs that Respondents Adjust Spending on to Pay Housing Costs, Grande Prairie (2019)**



*"We have had to go to the foodbank and our church for help with food and bills as our rent and utilities take up most of the income we have. We fight more about money, we can't afford extra for our kids."*

- *Housing Needs Survey Respondent*

*"I am struggling to move out of a toxic relationship for the benefit of my children. To financially support myself and put a roof over their heads, I need to afford to live and housing costs are at such a rate that even with assistance, I am unsure if I could afford to move into a place that accommodates our needs. It keeps us tethered to a bad situation."*

- *Housing Needs Survey Respondent*

*"Struggling to make ends meet when my husband has a very well paying job. It prevents us from doing anything but paying our monthly bills and we tend to get behind every month. Even if I returned to work, it doesn't work out financially. With the cost of daycare, gas, two vehicles, insurance, repairs, snacks and meals etc."*

- Housing Needs Survey Respondent

Engagement with community organizations and responses from the Housing Needs Survey indicated that some people may be unable to leave an unsafe domestic situation due to a lack of housing options. For example, someone living with an abusive partner may stay in an unsafe situation to maintain housing for themselves and their children. While there are some emergency housing options, they are often full due to a lack of housing options to transition people into.

Engagement with community organizations and survey responses indicated that people need stable housing to be able to consistently access support services, such as home support workers, or treatment for complex needs. Stable housing is important for finding and maintaining employment. It is also an important factor in child development, such as keeping children in school.

People who are injured may struggle to find housing. Feedback from engagement activities indicated that there is a lack of barrier-free housing and most buildings do not have elevators. Further, people who suffer an injury and are unable to work struggle to afford housing and may find that their housing is no longer suitable. There is also a lack of transitional housing for people leaving treatment for medical conditions or addictions, or people being released from prison. The lack of suitable, affordable housing can significantly impair a person's recovery or their ability to create a life for themselves.

## CURRENT POPULATION

According to the 2016 Statistics Canada Census, the population of the City of Grande Prairie is 63,166 people. See Figure 4. There are 23,485 households in private dwellings and 23,555 households of any tenure. The 2018 municipal census conducted by the City of Grande Prairie indicates a population of 69,088. The Alberta Health Services' community profile of the City indicates a population of 78,059 (Alberta Health Services, 2017).

## GROWTH RATE

Grande Prairie experienced a higher rate of population change than Alberta and Canada between the 2001 and 2016 census years. See Figure 5. The City's population grew at an average rate of 3.8% annually between 2001 and 2016. See Figure 5. The rate of growth was highest for the 2001 to 2006 period and declined for the two subsequent periods. Despite slowing down, Grande Prairie's growth rate has been consistently higher than Canada's overall. Between 2001 and 2016, the slowest that the annual growth rate for the City went down to was 2.4%. The City's average annual growth rate from 1971 to 2016 was 4.0% (based on Federal census), illustrating a long trend of rapid growth with a high of 5.5% and a low of 2.0%. See Figure 6.

## PROJECTED GROWTH

In 2013, Applications Management Consulting completed the *Grande Prairie Population and Employment Forecasts (2012-2061)*. The study projected that the City of Grande Prairie (not including the areas annexed in 2016) would reach a population of 107,871 by 2061 in the base scenario. In the high growth scenario, the forecasted 2061 population is 158,634. The study also forecasted an annual growth rate of 1.4% between 2012 and 2042 in the base scenario. The annual growth rate for the same period in the high growth scenario is 2.1%.

## AGE PROFILE

Grande Prairie has a young population. The median age is 31.9 compared to 36.7 for Alberta and 41.2 for Canada. There are 13,495 people 14 or younger. There are 4,465 seniors (65 and over). Seniors make up only 7.2% of the population. There are 44,365 people between the ages of 15 and 64, which is typically considered working age. See Figures 7 and 8.

**Figure 4: Population, Grande Prairie (2001-2016)**
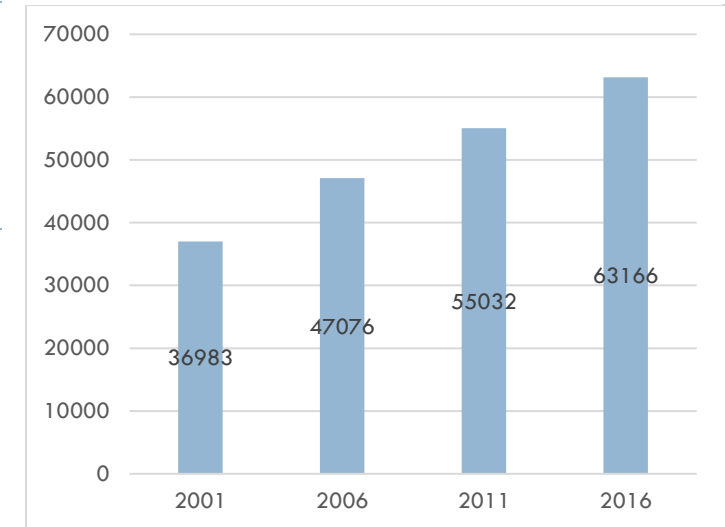


Source: (Statistics Canada 2006, 2011, and 2016)

**Figure 5: Population Percent Change between Census Years, Grande Prairie, Alberta, and Canada (2001-2016)**
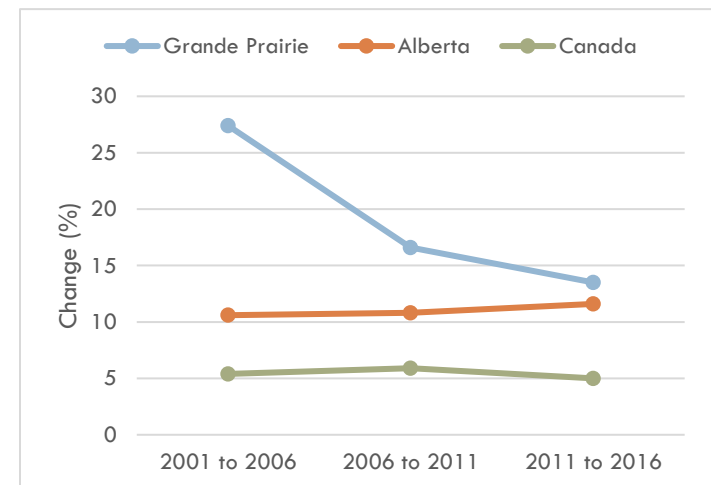


Source: (Statistics Canada 2006, 2011, and 2016)

**Figure 6: Annual Growth Rate by Census Period, Grande Prairie (1971 to 2016)**
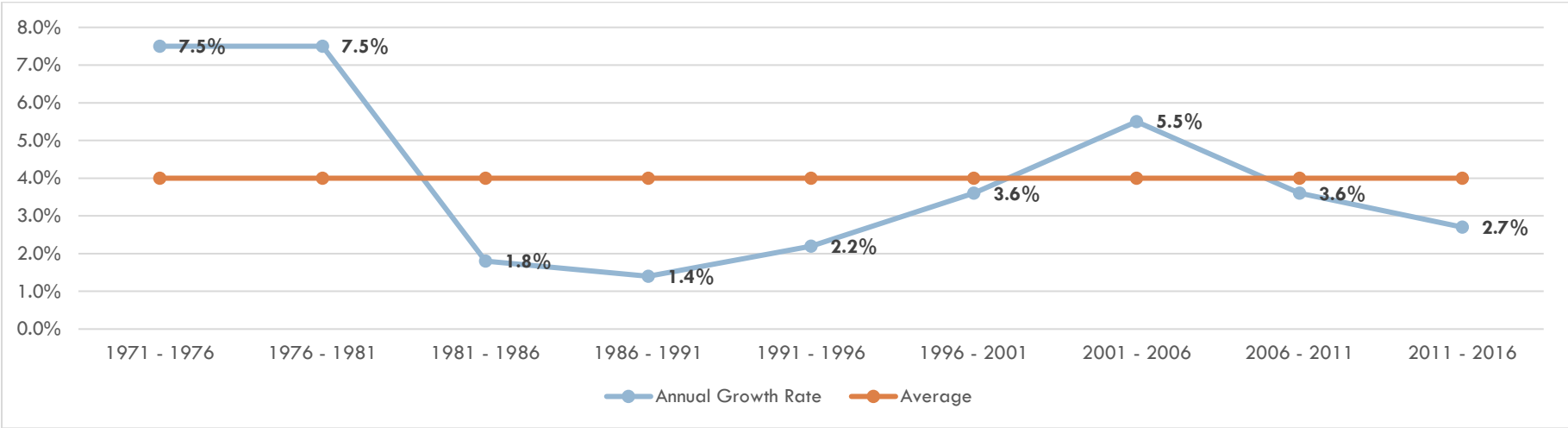


Source: (Statistics Canada, 1971, 1976, 1981, 1986, 1991, 1996, 2001, 2006, 2011, and 2016)

**Figure 8: Population by Age Group, Grande Prairie and Alberta (2016)**
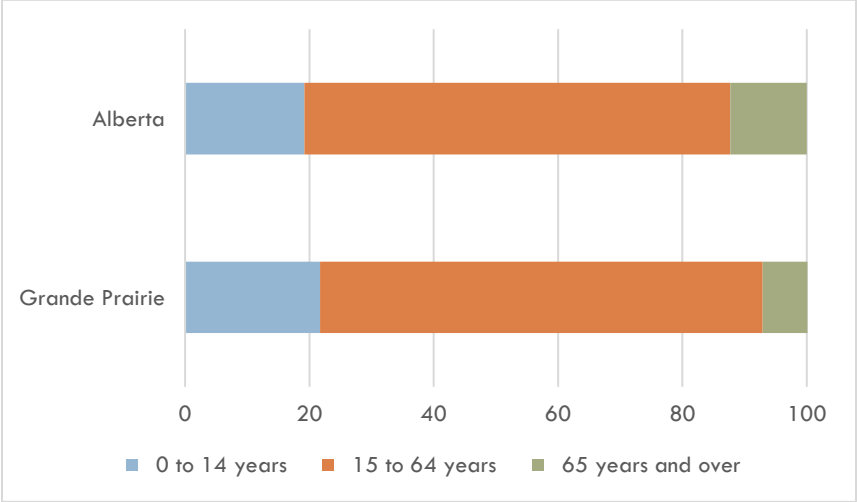


Source: (Statistics Canada, 2016)

**Figure 7: Seniors Population by Age Group, Grande Prairie (2016)**
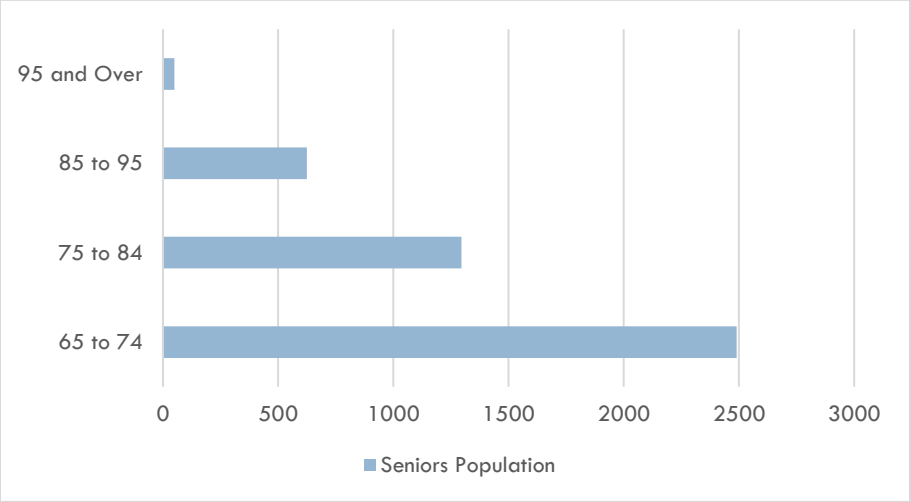


Source: (Statistics Canada, 2016)

## INDIGENOUS POPULATION

The term Aboriginal is currently used in most data sources referring to Canada's Indigenous populations. In this report, the term Aboriginal will be used when referring to data from series that use that term.

In Grande Prairie, 11% of the population has Aboriginal identity ((First Nations [North American Indian], Métis, or Inuk [Inuit]). That is an Indigenous population of 6,460. This is significantly higher than the percentage of people with Aboriginal identity in Alberta, which is 7%. In Grande Prairie, 9% of the population has a mix of Aboriginal and non-Aboriginal identity and only 3% has only Aboriginal identity. See Figure 9.

## MINORITY AND IMMIGRANT POPULATION

In Grande Prairie, 11% of the population is immigrants, compared to 21% of Alberta's population. See Figure 11. Non-permanent residents account for another 1% of the population. The immigrant population of Grande Prairie is 6,610 and there are 765 non-permanent residents. Within the immigrant population, the most common place of birth is the Philippines, accounting for 32%. All of Europe only accounts for 21% of immigrants' places of birth and only 13% come from within the Americas.

12% of Grande Prairie's population is visible minorities, accounting for a population of 7,310. Filipinos account for 43% of the visible minority population. The two other largest groups identify as Black (18%) and South Asian (16%). See Figures 10 and 12.



Figure 9: Aboriginal Census Classification as Percentage of Population, Grande Prairie (2016)

Source: (Statistics Canada, 2016)



Figure 11: Immigrants as Proportion of Population, Grande Prairie (2016)
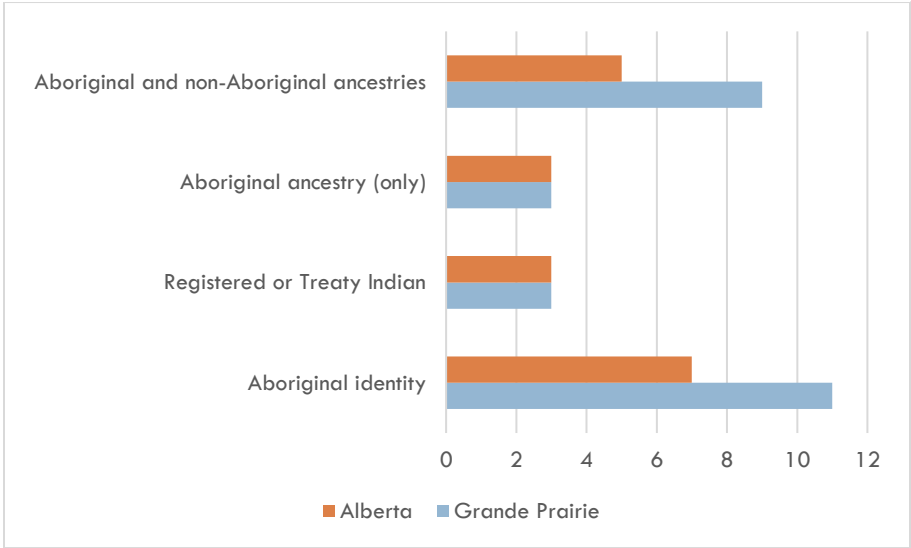
Source: (Statistics Canada, 2016)



Figure 10: Visible Minorities as Proportion of the Population, Grande Prairie and Alberta (2016)
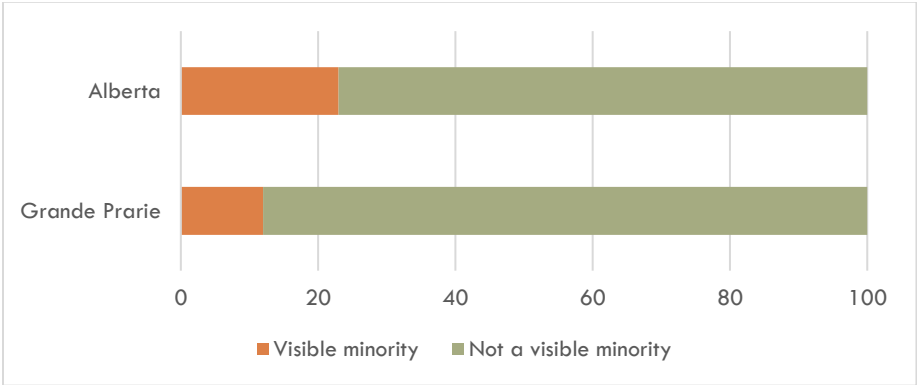
Source: (Statistics Canada, 2016)

Legend:
- South Asian
- Chinese
- Black
- Filipino
- Latin American
- Arab
- Southeast Asian
- West Asian
- Korean
- Japanese
- Visible minority; n.i.e.
- Multiple visible minorities
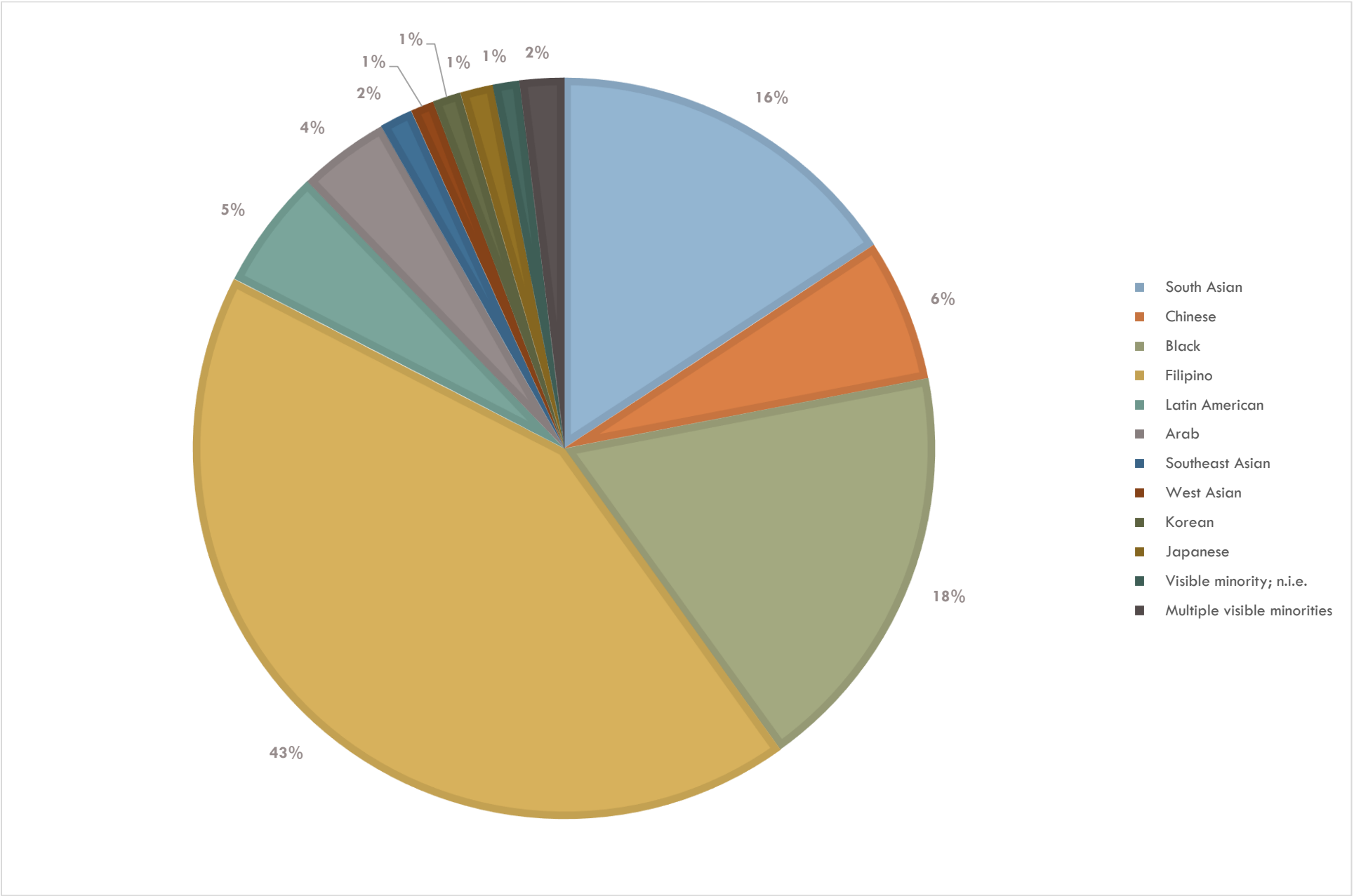
## ACTIVITY LIMITATIONS AND DISABILITIES

### ACTIVITY LIMITATIONS

Activity limitations are conditions that may hinder a person's ability to conduct regular activities or maintain consistent employment. The Housing Needs Survey asked whether anyone in the household had any of the following difficulties or long-term conditions:

- Difficulty seeing (even when wearing glasses or contact lenses);
- Difficulty hearing (even when using a hearing aid);
- Difficulty walking, using stairs, using their hands or fingers or doing other physical activities;
- Difficulty learning, remembering or concentrating;
- Emotional, psychological or mental health conditions (e.g. anxiety, depression, bipolar disorder, substance abuse, anorexia, etc.); and
- Other health problem or long-term condition that has lasted or is expected to last for six months or more.

**Figure 13: Activity Limitations by Type, Housing Needs Survey Responses (2019)**
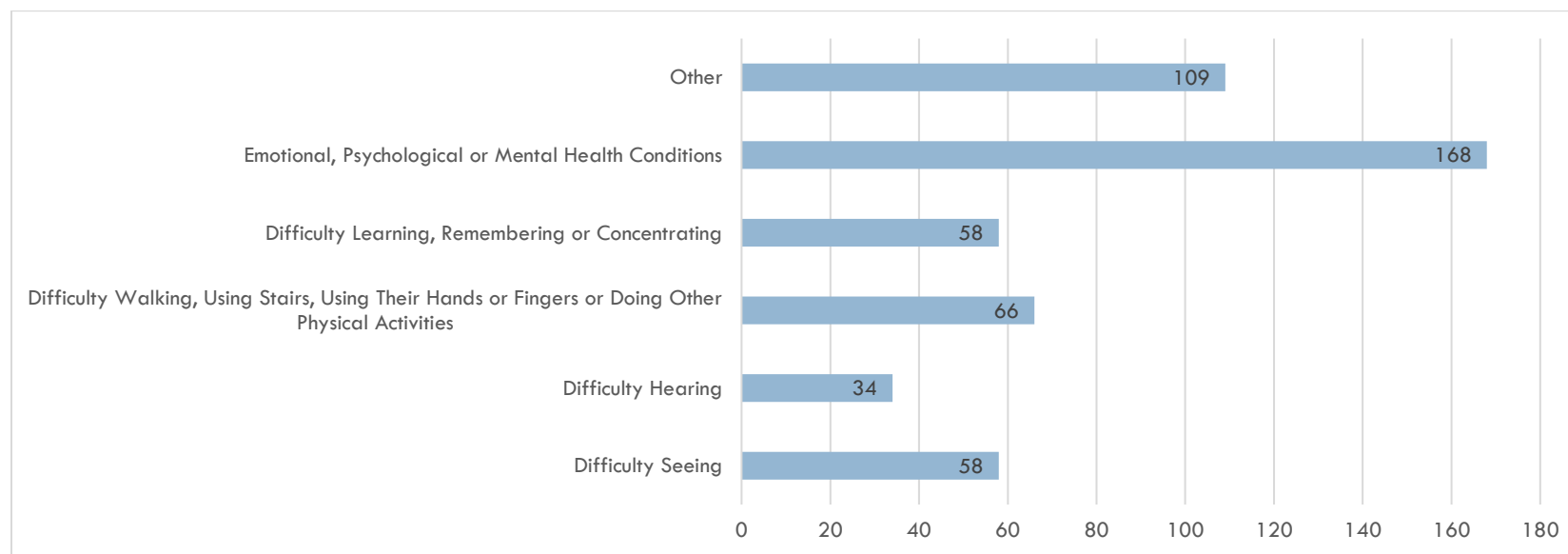


60% of respondents to the Housing Needs Assessment indicated that someone in their household had an activity limitation. Emotional, psychological or mental health conditions were the most common. 71% of Aboriginal respondents indicated that someone in their household had an activity limitation. 51% of senior (65 and over) respondents indicated that someone in their household had an activity limitation. 64 out of 65 of respondents who rated their housing as unaffordable also indicated that someone in their household had an activity limitation.

The survey responses suggest that people who are struggling with housing affordability generally have other factors contributing to their circumstances. In many cases, additional supports are likely required. The high prevalence of activity limitations among Aboriginal respondents, suggests that special measures are required to serve the needs of this community.

## DISABILITIES

Disability information is not currently available at the city level for Grande Prairie. Information from the Canadian Survey on Disability provides valuable information about the distribution of disabilities by type and age of individual (Morris, et al., 2018). 22.3% of Canadians 15 years and over have a disability. The most common types of disabilities are pain-related, flexibility and mobility. The prevalence of disabilities increases with age. For example, 13.1% of people aged 15 to 24 years have a disability and 47% of people 75 years and over have a disability. 71% of people with disabilities have more than one disability. See Table 3 and Figure 14.

**Figure 14: Canadian Population 15 Years and Over with Disability, Proportion of Disability Types (2017)**



Source: (Morris, et al., 2018)

**Table 3: Prevalence of Disabilities by Age Group, Canada (2017)**

| Age Group | Prevalence |
|---|---|
| **Total - aged 15 years and over** | **22.3%** |
| 15 to 24 years | 13.1% |
| **25 to 64 years** | **20.0%** |
| 25 to 44 years | 15.3% |
| 45 to 64 years | 24.3% |
| **65 years and over** | **37.8%** |
| 65 to 74 years | 32.0% |
| 75 years and over | 47.4% |
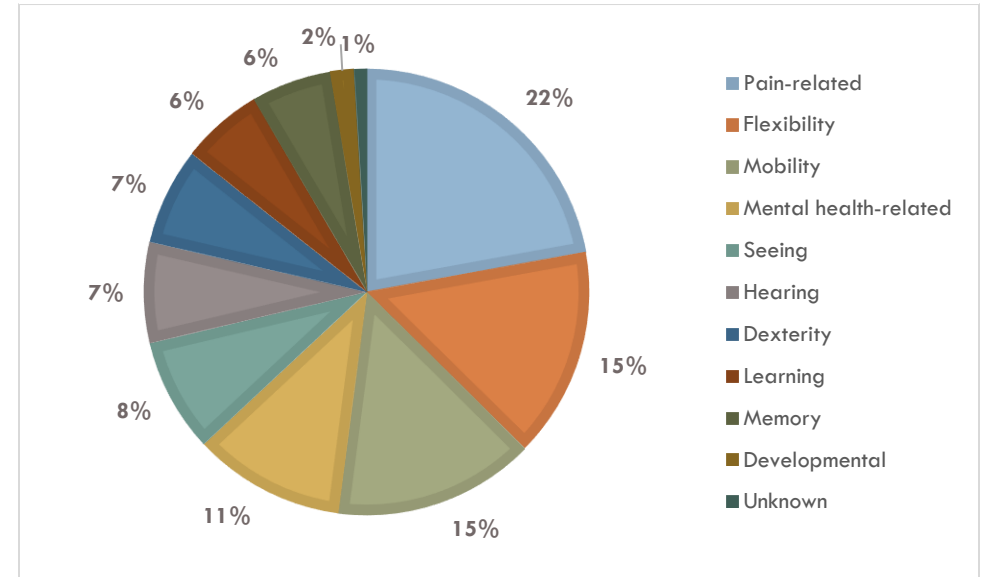
Source: (Morris, et al., 2018)

Grande Prairie's economy follows cycles of highs and lows that are largely dependent on the oil and gas industry and are difficult to predict. This economic volatility poses a number of challenges. For renters, they benefit from lower rents and a better selection of housing when the economy is doing poorly, but suffer rapidly rising rents and greater competition when the economy improves. This makes rental housing unstable and several respondents to the Housing Needs Survey reported having to move regularly or accept high rent increases. The volatile economy increases the risk with developing multi-family projects, as such developers are less inclined to build higher density housing. At the workshops with representatives from the housing industry, participants indicated that it was difficult to create a business case when it is hard to predict what the rental income would be. Further, because of the long timeline for constructing larger projects, it is impossible to predict what state the economy will be in when the project is complete. The nature of Grande Prairie's economy also creates an unusual phenomenon where at some times vacancies are low, rents are high, and new home sales are low. This appears to be because people are coming to Grande Prairie for work, but are hesitant to buy; either because they do not plan on staying long-term or because they are worried about the stability of their employment here.

**Figure 15: Alberta Gross Domestic Product (2013-2017)**
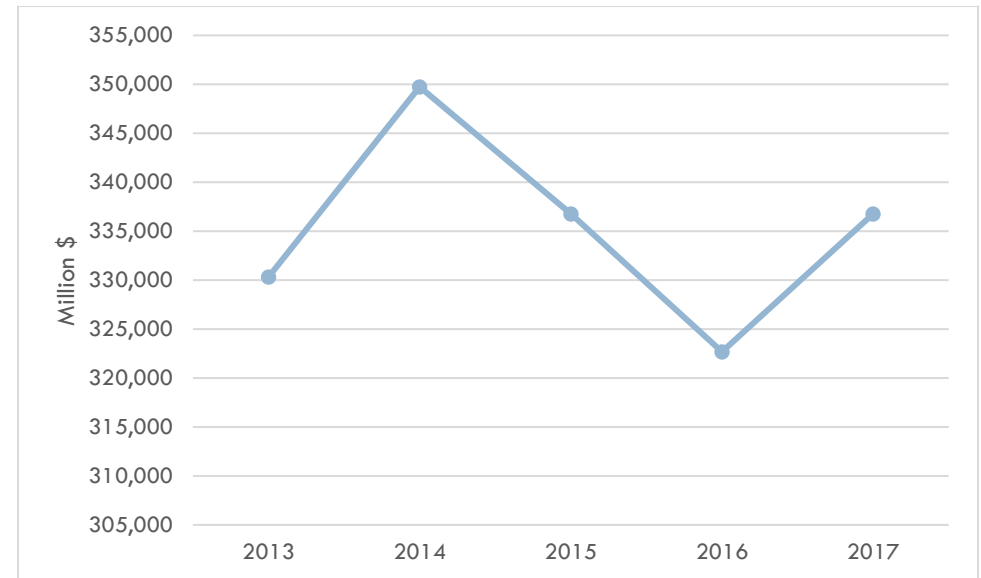


Source: (Statistics Canada, 2019)

## ECONOMY

The local economy is largely reliant on the oil and gas industry, as is the rest of Alberta. Oil and gas extraction accounts for 18% of the province's gross domestic product (GDP), see Figure 16. No other industry comes close to that level of contribution. The second highest is finance, insurance, real estate, rental and leasing and holding companies, which only accounts for 8%. This reliance on a single industry creates a lot of volatility, especially in smaller cities including Grande Prairie. Comparing Alberta's GDP (Figure 15) to the oil and gas extraction contribution to the GDP (Figure 17) highlights this connection, as they follow similar patterns.

These cycles impact housing in a number of ways. When the economy is doing well, the City grows rapidly and housing costs rise in relation to the increased demand. When the economy declines, many people leave the community, vacancy rates increase, and house and rental prices decline. This volatility also makes it difficult for vulnerable populations to maintain long-term housing.

Figure 16: Percentage of Alberta GDP by industry (Top 10 for 2011-2015)

Figure 17: Contribution of Oil and Gas Extraction to Alberta GDP (2011-2015)
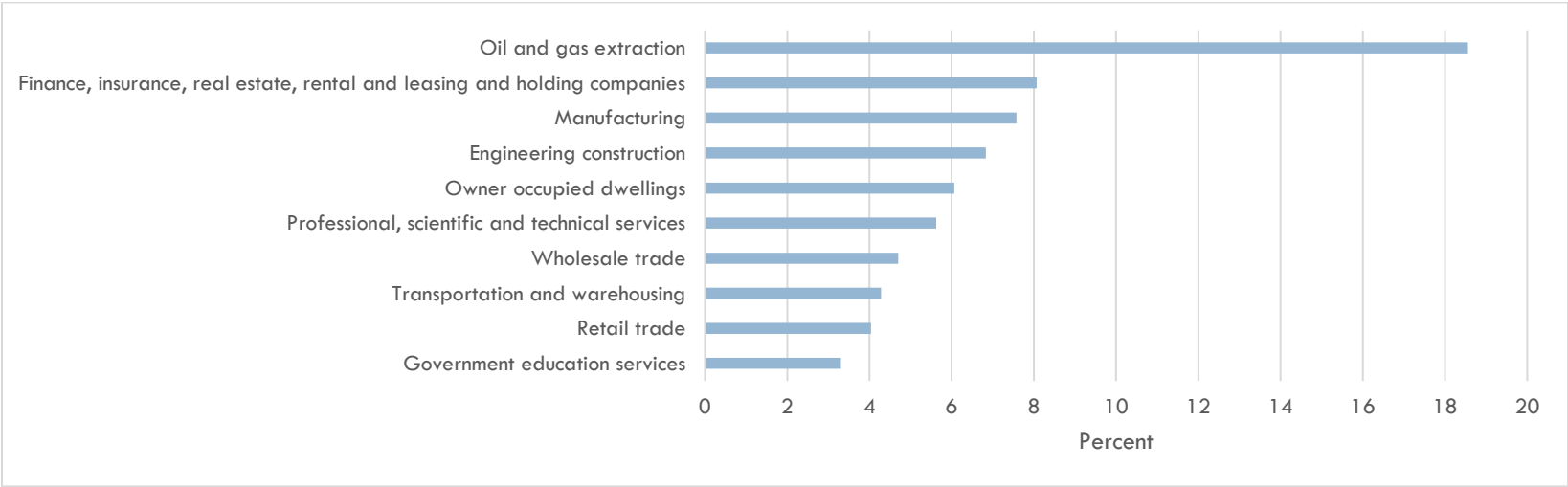


Figure 17: Contribution of Oil and Gas Extraction to Alberta GDP (2011-2015)
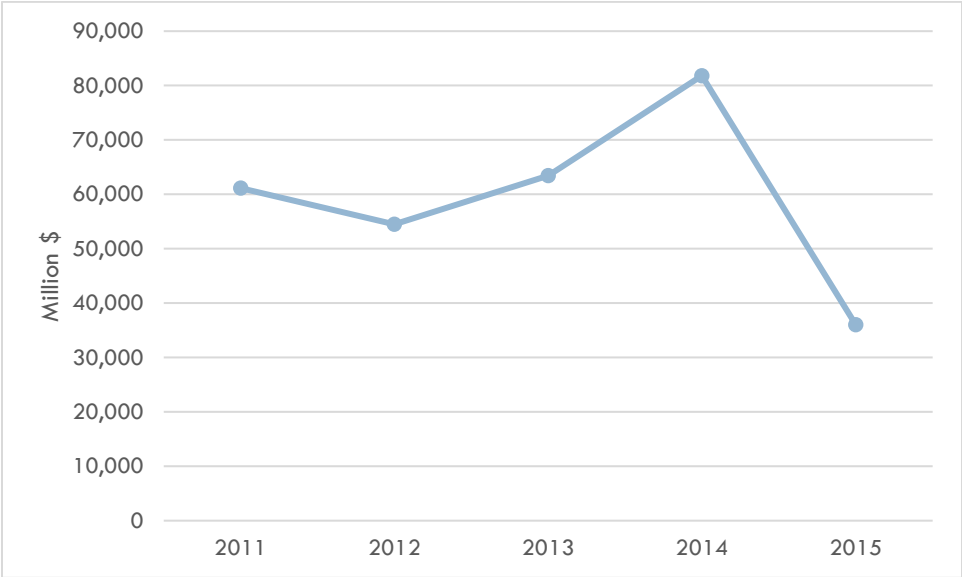
Source: (Statistics Canada, 2019)

The median income for individuals in Grande Prairie is higher than the provincial and national medians, at $47,969. It has also increased significantly over the 10 year period since 2005. The median total income of economic families was $117,692 in 2015. This indicates a very high household income in Grande Prairie. In Grande Prairie, 53% of households have an annual income over $100,000 compared to 47% for Alberta. In Grande Prairie, 11% of households have an annual income over $200,000. See Table 5 and Figure 18 for median incomes by household type comparisons.

The median household income for individuals is $47,969, which is high compared to Canada and Alberta, but low compared to the median Grande Prairie Household. See Table 4. One-person households represent the largest population in Core Housing Need in Grande Prairie. This is likely because individuals living alone are competing in a rental market where the typical household is two or more people with a median household income of $117,692. Similarly, lone-parent households have a lower income, but require more space. As such, they face greater challenges with housing affordability.

**Table 4: Median Pre-Tax Incomes of Individuals 15 Years and Over, Grande Prairie, Alberta and Canada (2005, 2010 and 2015)**

|  | 2005 |  | 2010 |  | 2015 |
|---|---|---|---|---|---|
| **Grande Prairie** | $31,976 |  | $41,040 |  | $47,969 |
| Percent change |  | 28% |  | 17% |  |
| **Alberta** | $28,896 |  | $36,269 |  | $42,717 |
| Percent change |  | 26% |  | 18% |  |
| **Canada** | $26,850 |  | $29,878 |  | $34,204 |
| Percent change |  | 11% |  | 14% |  |

Source: (Statistics Canada, 2006, 2011 and 2016)

| Household type including census family structure | Household income statistics | | |
|---|---|---|---|
| | Number of households | Median total income of households ($) | Median after-tax income of households ($) |
| **Total - Household type including census family structure** | **23,680** | **$105,555** | **$88,512** |
| Census family households | 16,460 | $123,264 | $102,648 |
| One-census-family households without additional persons | 14,275 | $119,281 | $99,386 |
| One couple census family without other persons in the household | 12,365 | $128,080 | $105,326 |
| Without children | 5,425 | $115,870 | $96,210 |
| With children | 6,940 | $136,780 | $113,180 |
| One lone-parent census family without other persons in the household | 1,910 | $58,770 | $54,053 |
| With a male lone-parent | 420 | $97,067 | $78,285 |
| With a female lone-parent | 1,490 | $50,987 | $48,112 |
| Other census family households | 2,185 | $146,983 | $125,440 |
| Non-census-family households | 7,215 | $66,057 | $55,457 |

Source: (Statistics Canada, 2016)

**Figure 18: Median After-Tax Income of Households, Grande Prairie (2015)**



| Category | Value |
|---|---|
| All households | 88,512 |
| Census family | 102,648 |
| One-census-family | 99,386 |
| One couple census family | 105,326 |
| Without children | 96,210 |
| With children | 113,180 |
| One lone-parent census family | 54,053 |
| With a male lone parent | 78,285 |
| With a female lone parent | 48,112 |
| Other census family | 125,440 |
| Non-census-family | 55,457 |
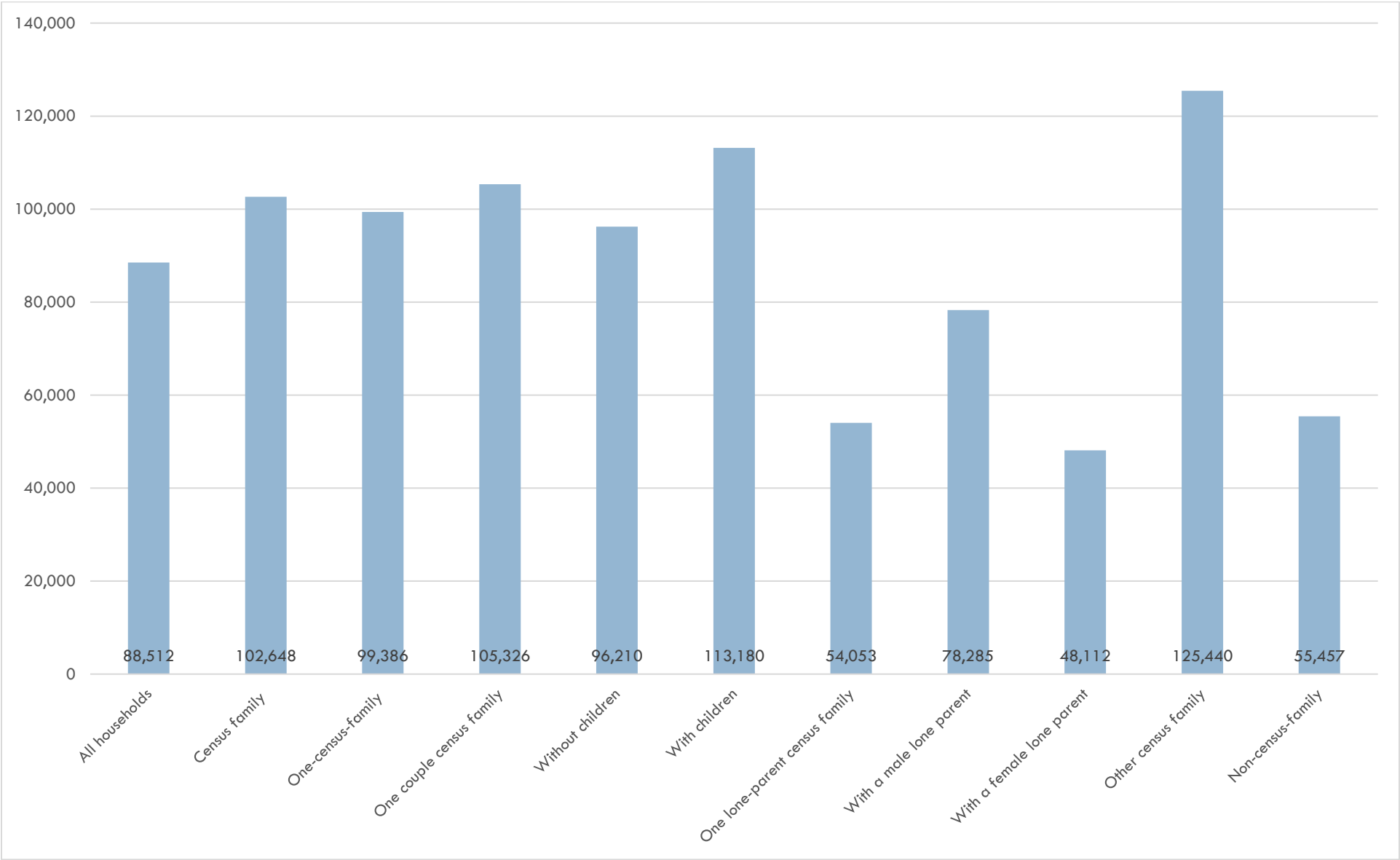
Source: (Statistics Canada, 2016)

The low income measure, after tax (LIM-AT) is an assessment of whether a household makes less than 50% of the median income, adjusted for household composition. There are 4,440 households in Grande Prairie who are considered to be in low income households; this represents 7.2% of the city's population. The prevalence of low income in Grande Prairie is significantly lower than the national average, which is 14.2%, see Figure 20. In general, there are more women in low income households than men. See Figure 21. The highest prevalence of people in low income households are children under the age of 18, which is 10.4%, see Figure 22. Additionally, 23.6% of lone-parent households are low income, which is the highest rate among census family types.

**Figure 19: Household Total Income Groups, Grande Prairie (2015)**

**Figure 20: Percentage of Persons in Low Income, Canada, Alberta and Grande Prairie (2015)**

Source: (Statistics Canada, 2016)

Source: (Statistics Canada, 2016)

Source: (Statistics Canada, 2016)



Source: (Statistics Canada, 2016)

## EMPLOYMENT

In Grande Prairie, the participation rate is high with 78.5% of the population involved in the labor market, see Table 6. People are most commonly employed in sales and service occupations (24%), and trades, transport and equipment operators and related occupations (22%), see Figure 24. Unemployment is high in Grande Prairie and has increased significantly since 2005, when it had hit a historical low of 3.8%, see Table 7. The unemployment rate for 2015 was 9.6%. The statistics represent the unemployment rate at a specific time, every five years. Because of the five year gap in measurement, the numbers may not provide an accurate assessment of employment in Grande Prairie. The unemployment rate for Employment Insurance (EI) economic regions may provide a more accurate picture of unemployment in the region. Grande Prairie is part of the Southern Alberta EI economic region. The EI unemployment rates indicate that unemployment had declined leading up to 2016 when it rose steeply. Unemployment began to decline again in 2017. The unemployment trends displayed in Figure 23 suggest a seven year economic cycle from high unemployment to low unemployment. The Figure also shows that unemployment rises very quickly and declines very slowly. This suggests that there are abrupt changes in the economy with slow recoveries.

**Table 6: Labour Market Participation, Grande Prairie and Alberta (2015)**

| | Grande Prairie | | | Alberta | | |
|---|---|---|---|---|---|---|
| | Total | Male | Female | Total | Male | Female |
| Total | 47,915 | 24,395 | 23,520 | 3,206,050 | 1,602,810 | 1,603,235 |
| In the labour force | 37,610 | 20,500 | 17,105 | 2,302,945 | 1,238,280 | 1,064,655 |
| Employed | 33,980 | 18,185 | 15,800 | 2,096,105 | 1,114,360 | 9,81,745 |
| Unemployed | 3,625 | 2,315 | 1,315 | 206,835 | 123,925 | 82,910 |
| Not in the labour force | 10,305 | 3,895 | 6,415 | 903,105 | 364,525 | 538,580 |
| RATES | | | | | | |
| Participation rate | 78.5% | 84% | 72.7% | 71.8% | 77.3% | 66.4% |
| Employment rate | 70.9% | 74.5% | 67.2% | 65.4% | 69.5% | 61.2% |
| Unemployment rate | 9.6% | 11.3% | 7.7% | 9% | 10% | 7.8% |

Source: (Statistics Canada, 2016)

**Table 7: Unemployment Rates, Grande Prairie, Alberta and Canada (2005, 2010 and 2015)**

| | 2005 | | 2010 | | 2015 |
|---|---|---|---|---|---|
| Grande Prairie | 3.8% | | 5.5% | | 9.6% |
| Percent Change | | 45% | | 75% | |
| Alberta | 4.3% | | 5.8% | | 9.0% |
| Percent Change | | 35% | | 55% | |
| Canada | 6.6% | | 7.8% | | 7.7% |
| Percent Change | | 18% | | -1% | |

Source: (Statistics Canada, 2006, 2011 and 2016)
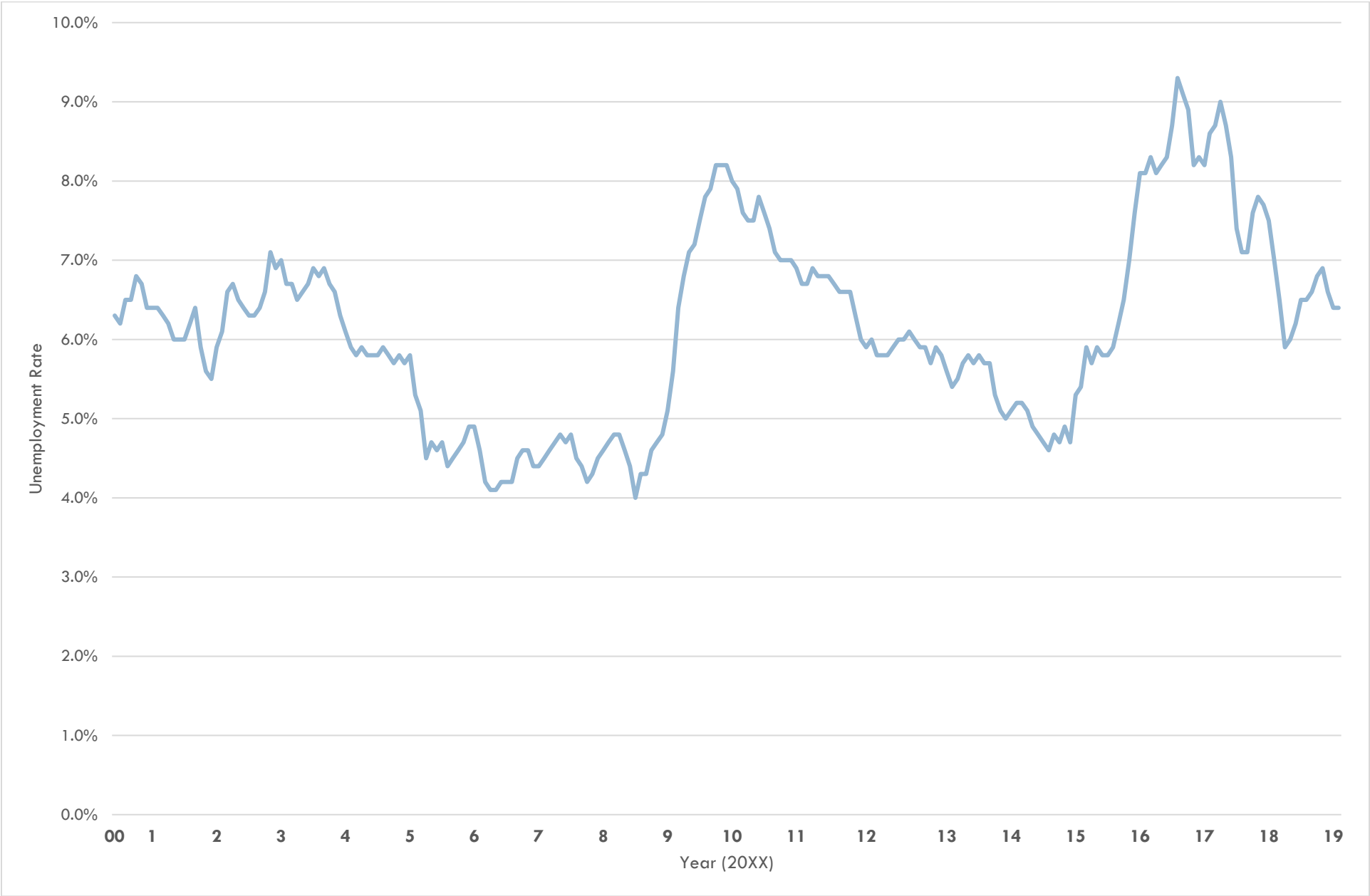
Source: (Government of Canada, 2019)

Figure 24: Employment Occupations, Grande Prairie (2016)

Legend:
- Management occupations
- Business; finance and administration occupations
- Natural and applied sciences and related occupations
- Health occupations
- Occupations in education; law and social; community and government services
- Occupations in art; culture; recreation and sport
- Sales and service occupations
- Trades; transport and equipment operators and related occupations
- Natural resources; agriculture and related production occupations
- Occupations in manufacturing and utilities

Source: (Statistics Canada, 2016)

## HOUSEHOLD STRUCTURE

The household structure provides valuable information for determining what types of housing are required in the community. Families with children are the most common household type in Grande Prairie, representing 42% of all households. This is reflective of the City's young population. The majority of households in the City only have one maintainer responsible for housing costs. The majority of household maintainers are 25 to 34 years old.

### HOUSEHOLD SIZE

The average household size in Grande Prairie is 2.6, which is the same as Alberta overall. The most common household size is 2 persons (33%) followed by one person (23%), then 3 persons (18%). See Figure 25.

### HOUSEHOLD TYPES

The most common type of household in Grande Prairie is families with children, which account for 42% of households, followed by families without children, which account for 25%. 23% of households are people living by themselves. 8% of households are two-or-more person non-census-family households, such as people living with roommates. See Figure 26.

**Figure 25: Household Size as Proportion of Private Households, Grande Prairie (2016)**



Legend:
- 1 person
- 2 persons
- 3 persons
- 4 persons
- 5 or more persons

Source: (Statistics Canada, 2016)

**Figure 26: Household Types as Proportion of Private Households, Grande Prairie (2016)**
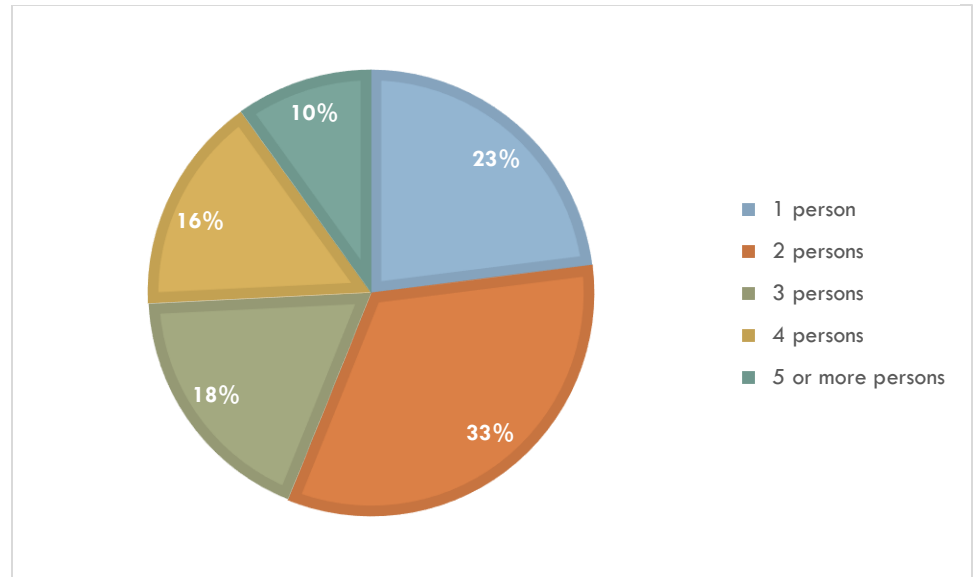


Source: (Statistics Canada, 2016)

## HOUSEHOLD MAINTAINERS

A household maintainer is a person residing in a household who is responsible for paying shelter costs, such as rent or mortgage, taxes, and utilities. 58% of household in Grande Prairie only have one maintainer. 38% of households have two maintainers and 3% have three or more maintainers. Most household maintainers are aged 25 to 34. This may be a reflection of Grande Prairie's relatively young population. There is also a large number of household maintainers between the ages of 35 and 64. See Figures 27 and 29.

## FAMILY STRUCTURES

The average family size in Grande Prairie is three persons. The most common family size is two persons (47.3%) followed by three persons (22.6%) and four persons (20.4%). See Figure 28. Most families are couples with children (46%) and most have two children (18%) or one child (18%). Lone-parent families make up 16% of census families and the majority of lone-parent families have a female parent. Most lone-parent families only have one child.

**Figure 27: Number of Household Maintainers as Proportion of Private Households, Grande Prairie (2016)**
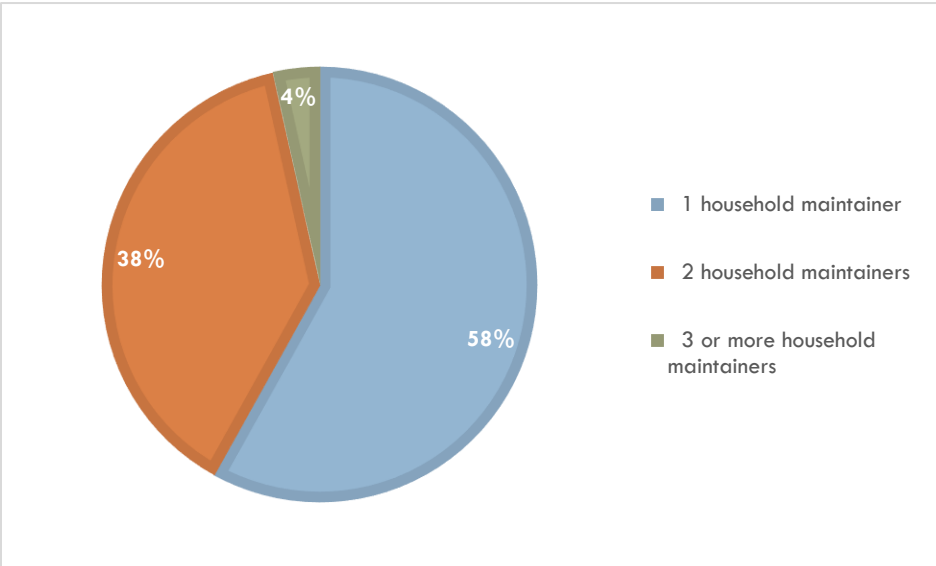


Source: (Statistics Canada, 2016)

**Figure 29: Proportion of Households by Age of Primary Maintainers, Grande Prairie (2016)**
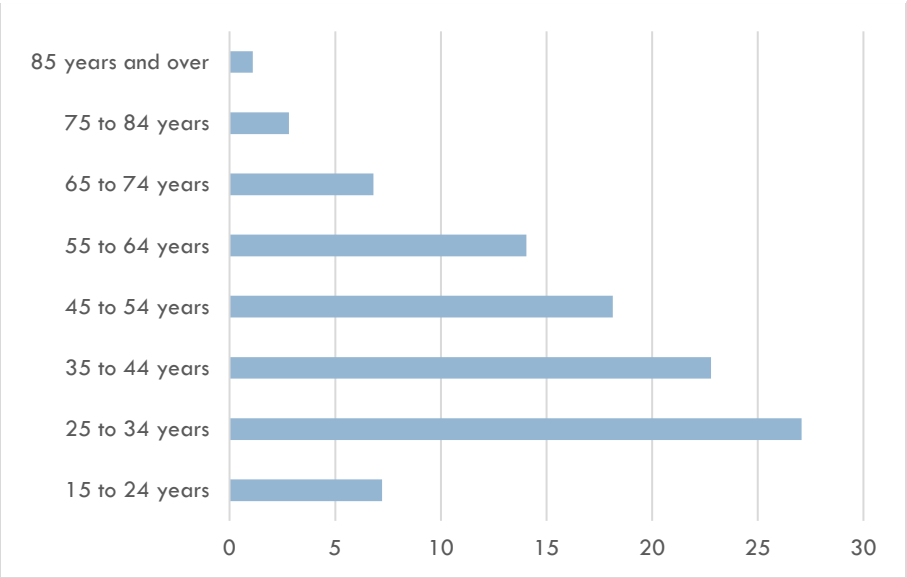


Source: (Statistics Canada, 2016)

**Figure 28: Census Families by Family Size, Grande Prairie (2016)**



Source: (Statistics Canada, 2016)

| | Number of census families | Percentage of total census families |
|---|---|---|
| **Couple families** | 14,005 | 84% |
| Couples without children | 6,270 | 37% |
| Couples with children | 7,730 | 46% |
| 1 Child | 3,020 | 18% |
| 2 Children | 3,185 | 19% |
| 3+ Children | 1,525 | 9% |
| **Lone-parent families** | 2,740 | 16% |
| 1 Child | 1,645 | 10% |
| 2 Children | 765 | 5% |
| 3+ Children | 330 | 2% |
| **Total lone-parent families by sex of parent** | 2,740 | 16% |
| Female parent | 2,140 | 13% |
| Male parent | 600 | 4% |

Source: (Statistics Canada, 2016)

## DWELLING TYPES

Single-detached dwellings are by far the most common type of dwelling in the community at 63%. See Table 9 and Figure 30. The second most common is apartments in buildings with fewer than five storeys at 17%. Only 9.8% of dwellings are part of a condominium. There is very little supply of row housing or semi-detached houses compared to single-detached and apartments.

The mix of housing is similar to the preferences identified in the Housing Needs Survey, see Figure 31. 61% of survey respondents selected single-detached as their preferred type of dwelling. Apartments were the second most preferred option at 15%, followed by semi-detached dwelling at 7%. Many respondents who preferred single-detached dwellings noted wanting to have privacy, outdoor space and space for children. Several respondents noted that they preferred apartments because there were less maintenance costs and they are more manageable for seniors. Several respondents noted that they are not concerned with the type of structure, they would just like stable housing that is in good condition.

At the workshops with representatives from the housing industry, respondents noted that in general, people prefer single-detached dwellings. They commented that what people would prefer does not necessarily reflect their budget. However, they also stated that because of low home prices in Grande Prairie, first time buyers are typically able to afford a single-detached, rather than purchasing a condo or a row house as they would in larger cities.

At the workshops with community organizations, respondents noted a lack of supply of specialized housing that will be discussed in the Non-Market Housing section of this report. Notably, there is a need for more housing geared towards seniors with varying levels of independence and housing for people with disabilities.

**Table 9: Dwellings by Type, Grande Prairie (2016)**

|  | Number of dwellings | Percentage |
|---|---|---|
| **Total - Occupied private dwellings** | **23,450** | **100.0%** |
| Single-detached house | 14,820 | 63.2% |
| Apartment in a building that has five or more storeys | 165 | 0.7% |
| Semi-detached house | 1,520 | 6.5% |
| Row house | 1,080 | 4.6% |
| Apartment or flat in a duplex | 925 | 3.9% |
| Apartment in a building that has fewer than five storeys | 4,055 | 17.3% |
| Movable dwelling | 880 | 3.8% |

Source: (Statistics Canada, 2016)

**Figure 30: Proportion of Dwellings by Type, Grande Prairie (2016)**
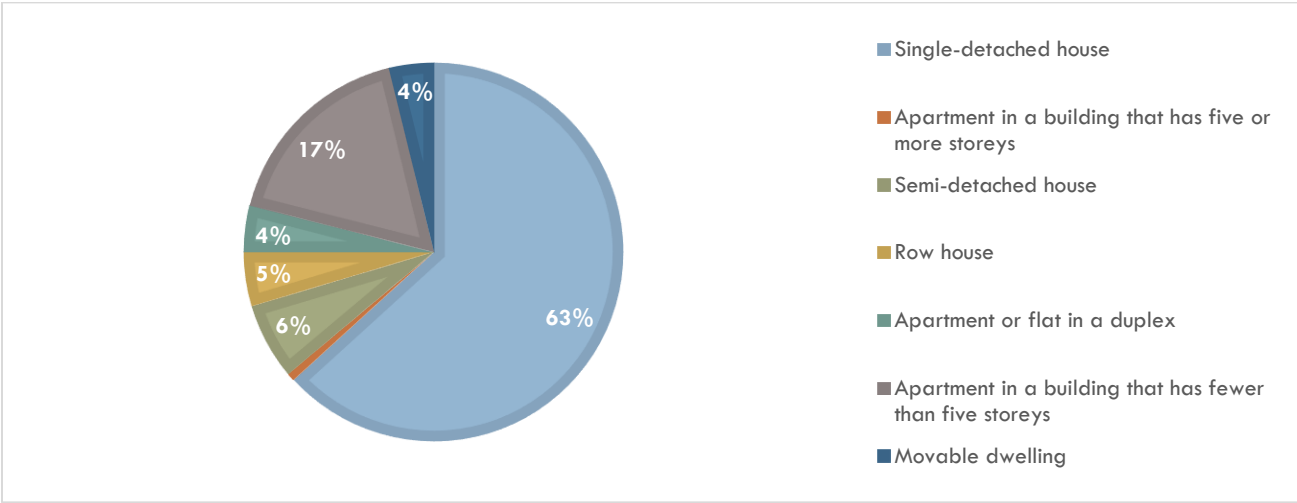


Source: (Statistics Canada, 2016)

**Figure 31: Housing Type Preference Housing Needs Survey, Grande Prairie (2019)**
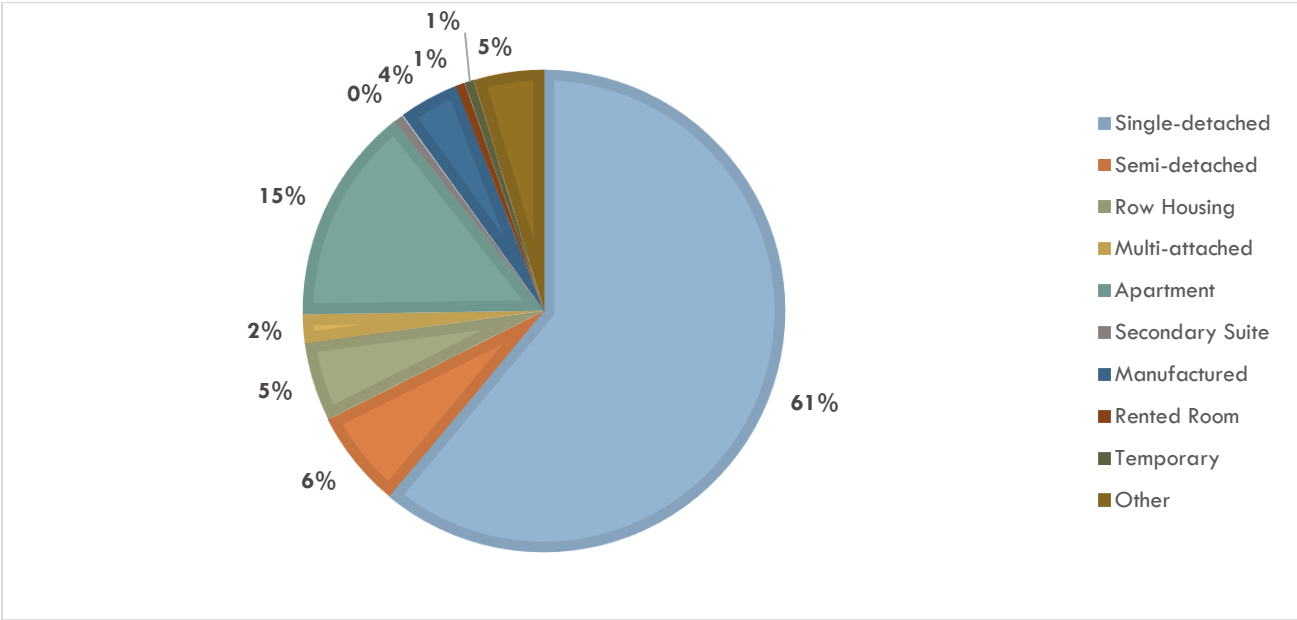
## DWELLING SIZE

The majority of dwellings in Grande Prairie have three or more bedrooms. See Table 10. Dwellings with no bedrooms, such as bachelor or studio apartments only account for 0.47% of units. The large dwelling sizes is reflective of the typical household composition in Grande Prairie. Families with children is the most common type of household. The prevalence of larger homes may also be due to the high median household income. The mix of housing by number of bedrooms in Grande Prairie is very similar to what is seen in Alberta overall.

**Table 10: Dwellings by Number of Bedrooms, Grande Prairie and Alberta (2016)**

| Number of bedrooms | Grande Prairie | | Alberta | |
|---|---|---|---|---|
| | **Number** | **Percentage** | **Number** | **Percentage** |
| No bedrooms | 110 | 0.47% | 5,440 | 0.36% |
| 1 bedroom | 1,670 | 7.11% | 139,820 | 9.15% |
| 2 bedrooms | 4,795 | 20.42% | 322,370 | 21.10% |
| 3 bedrooms | 8,115 | 34.55% | 540,505 | 35.38% |
| 4 or more bedrooms | 8,795 | 37.45% | 519,545 | 34.01% |
| **Total occupied private dwellings** | **23,485** | **100.00%** | **1,527,680** | **100.00%** |

Source: (Statistics Canada, 2016)

## DWELLING AGE

A large proportion of the dwellings in Grande Prairie were built before the year 1990 (38.8%). See Figure 32. There appears to have been a boom in housing construction between 2006 and 2010, as 20% of dwellings were built in that period. Only 11.8% of dwellings in Alberta were constructed in the same period. In general, Grande Prairie's housing stock is newer than Alberta's. This is likely related to the economic decline during the 1980's resulting in fewer new homes being constructed during that period. Similarly, the 2008 recession likely impacted housing construction. Having a supply of older homes is important for providing entry-level opportunities for home ownership. Grande Prairie's large supply of newer homes is likely a reflection of the rapid growth that has occurred in the City.

| | | | | | | |
|---|---|---|---|---|---|---|
| 1,125 | 5,565 | 2,420 | 3,510 | 3,360 | 4,700 | 2,805 |
| 1960 or before | 1961 to 1980 | 1981 to 1990 | 1991 to 2000 | 2001 to 2005 | 2006 to 2010 | 2011 to 2016 |
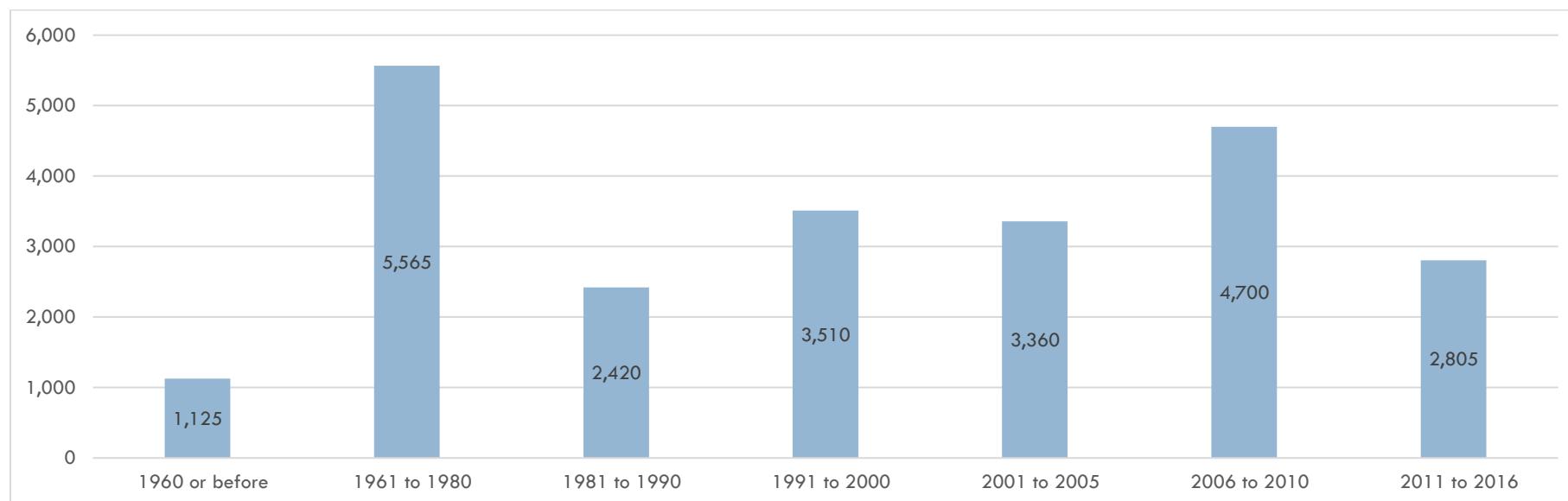
Source: (Statistics Canada, 2016)

## MAINTENANCE REQUIRED

The majority of dwellings in Grande Prairie only require regular maintenance and not major repairs. See Table 11. This indicates that the housing stock is in good condition. It is also probably a reflection of the City having a large supply of homes built within the past 15 years.

Table 11: Occupied Private Dwellings by Dwelling Condition, Grande Prairie (2016)

| Dwelling Condition | Number | Percentage |
|---|---|---|
| Total - Occupied private dwellings | 23,485 | 100% |
| Only regular maintenance or minor repairs needed | 22,405 | 95% |
| Major repairs needed | 1,080 | 5% |

Source: (Statistics Canada, 2016)

In Grande Prairie, housing starts peaked in 2006 and 2007 and decline rapidly afterwards. See Figure 34. In 2018, housing starts reached a historical low. The average for Grande Prairie is 711 starts per year, however this does not provide an accurate assessment of housing starts in the City because this includes a high of 1,624 and a low of 167. Single-detached houses made up 67% of starts from 2000 to 2017. The second most common was apartments, which made up 19%. See Figure 33 for housing starts by dwelling type.

At the workshops with representatives from the housing industry, participants noted that housing construction is reactive to demand. This is reflected in the housing starts, which generally appear to follow the City's economic cycles. Participants also noted that the types of housing being built is reflective of demand, as people expect to be able to own a single-detached here, there is less demand for other forms of housing, such as row houses.

**Figure 34: Housing Starts, Grande Prairie (2000-2017)**
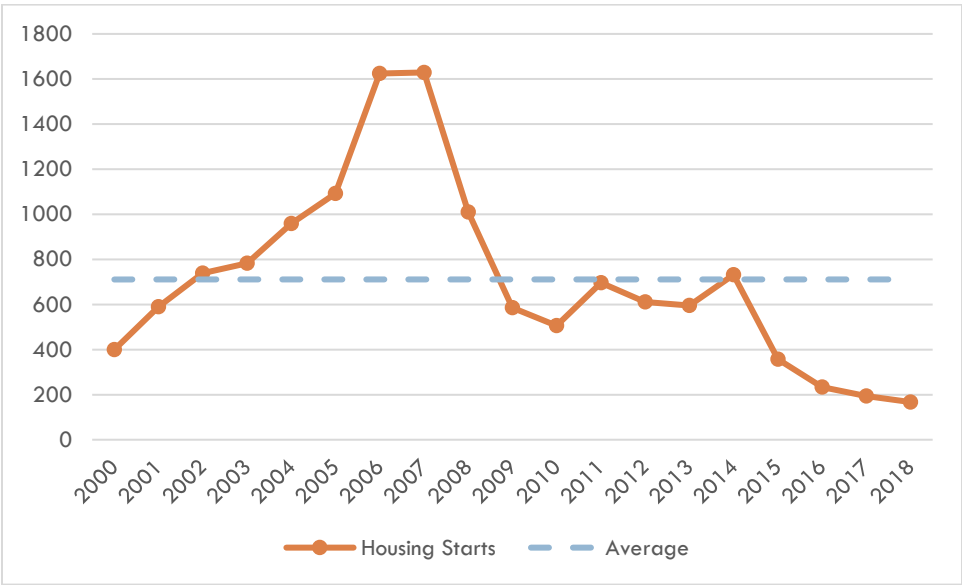


Source: (Canada Mortgage and Housing Corporation, 2019)

**Figure 33: Housing Starts by Dwelling Type, Grande Prairie (2000-2017)**



Source: (Canada Mortgage and Housing Corporation, 2019)

Grande Prairie's housing patterns are affected by regional growth. A review of housing starts between 2013 and 2019 (year-to-date) indicate a shift in regional dynamics. On a regional level (City and County of Grande Prairie), housing starts peaked in 2014 and declined rapidly for 2015 and 2016. Regionally, housing starts stabilized somewhat in 2017 and 2018, even increasing slightly in 2018. However, comparing the City and the County indicates a major shift. In 2013 and 2014, housing starts in the City were significantly higher than those in the County. By 2016 the numbers are much closer. For 2017, 2018 and 2019 (year-to-date), County housing starts have outpaced the City. This analysis is partially limited because housing starts for the County are only available beginning in 2013, from the CMHC data portal. See Figure 36. The year-to-year change in housing starts illustrated in Figure 35 indicates a similar trend in the City and County, but a quicker recovery in the County from the 2015 crash.

There are several potential factors influencing this pattern. The nature of rural development and the slower pace of rural growth may mean that development is more stable in the County, while City development is affected more by economic patterns that create 'boom and bust' cycles because of its scale. Additionally some changes have facilitated higher densities of residential development in the County, such as water and sanitary infrastructure extensions. While this analysis provides a general overview of the regional trends, a more detailed study would be required to understand the regional dynamics of development.

**Figure 36: City and County of Grande Prairie Housing Starts (2013-2019)**
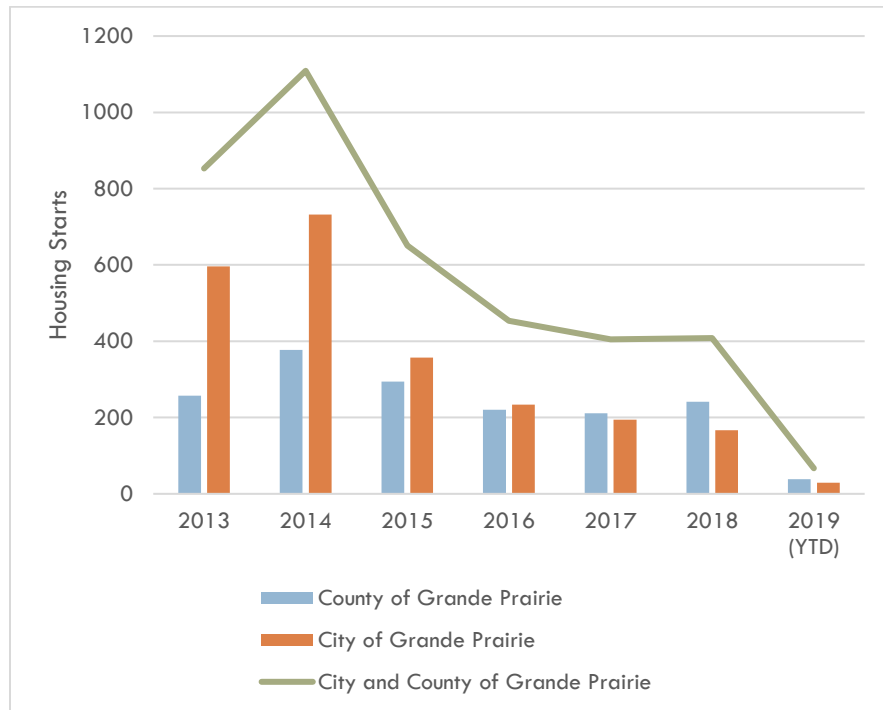


Source: (Canada Mortgage and Housing Corporation, 2019)

**Figure 35: Housing Starts Year-to-Year Change, City and County of Grande Prairie (2013 to 2018)**
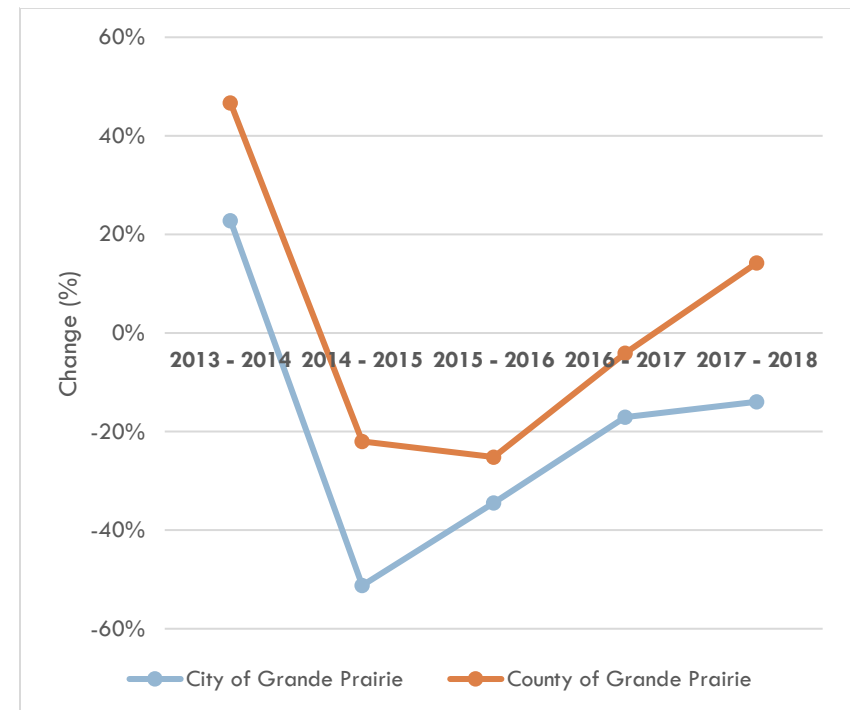


Source: (Canada Mortgage and Housing Corporation, 2019)

In Grande Prairie, 65% of households own their home and 35% are renters. See Figure 37 and Table 12. In Alberta, ownership rates are also high at 75%, with 24% renters and 1% in band housing. In Grande Prairie, home ownership is lower than the provincial average, this may be because of the transient population. Among respondents to the Housing Needs Survey, 72% owned their home and 28% were renters. Several respondents who indicated that home ownership was not a priority for them indicated that they did not intend to stay in Grande Prairie long-term.

**Figure 37: Proportion of Housing by Tenure, Grande Prairie (2016)**
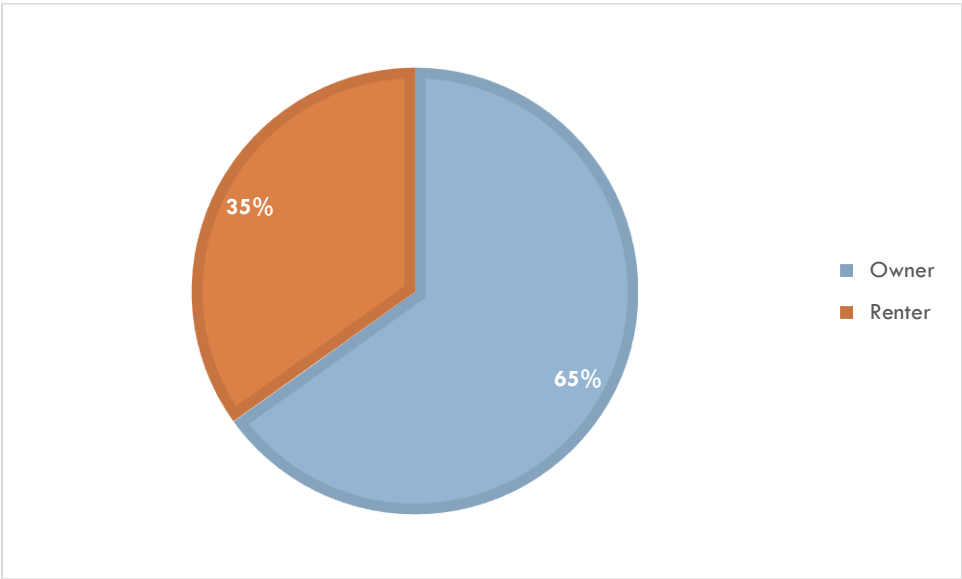


Source: (Statistics Canada, 2016)

**Table 12: Housing Tenure, Grande Prairie (2006, 2011 and 2016)**

|  | 2006 |  | 2011 |  | 2016 |
|---|---|---|---|---|---|
| **Owner** | 67% |  | 65% |  | 65% |
| Percent change |  | -3% |  | 0% |  |
| **Renter** | 33% |  | 35% |  | 35% |
| Percent change |  | 6% |  | 0% |  |

Source: (Statistics Canada, 2006, 2011 and 2016)

## SUPPLY

The majority of rentals are two bedroom units, followed by one bedroom units. See Figure 38. There are very few bachelor units and units with three or more bedrooms. Between 2000 and 2018 the number of rental apartments increased by 1,371 (51%). From 2000 to 2016, the population grew by 27,204 (76%). Based on the average proportion of renters from 2006 to 2016 (34%) and an average household size of 2.6 people, the population increase would have required an estimated 3,557 units. The discrepancy may be because only approximately 52% of renters live in apartments or duplexes, the remainder live in single-detached houses, row houses, semi-detached houses or movable dwellings. See Figure 39. The CMHC Rental Market Survey only considers structures with three or more units (Canada Mortgage and Housing Corporation, 2019). 42% of renters live in apartments in buildings with fewer than five storeys and 25% live in single-detached homes. Because the typical Grande Prairie household has three bedrooms, it is likely that there is a large supply of three bedroom rentals in buildings not captured by the CMHC survey, such as single-detached and semi-detached dwellings.

**Figure 38: Rental Universe by Number of Bedrooms, Grande Prairie (2000-2018)**
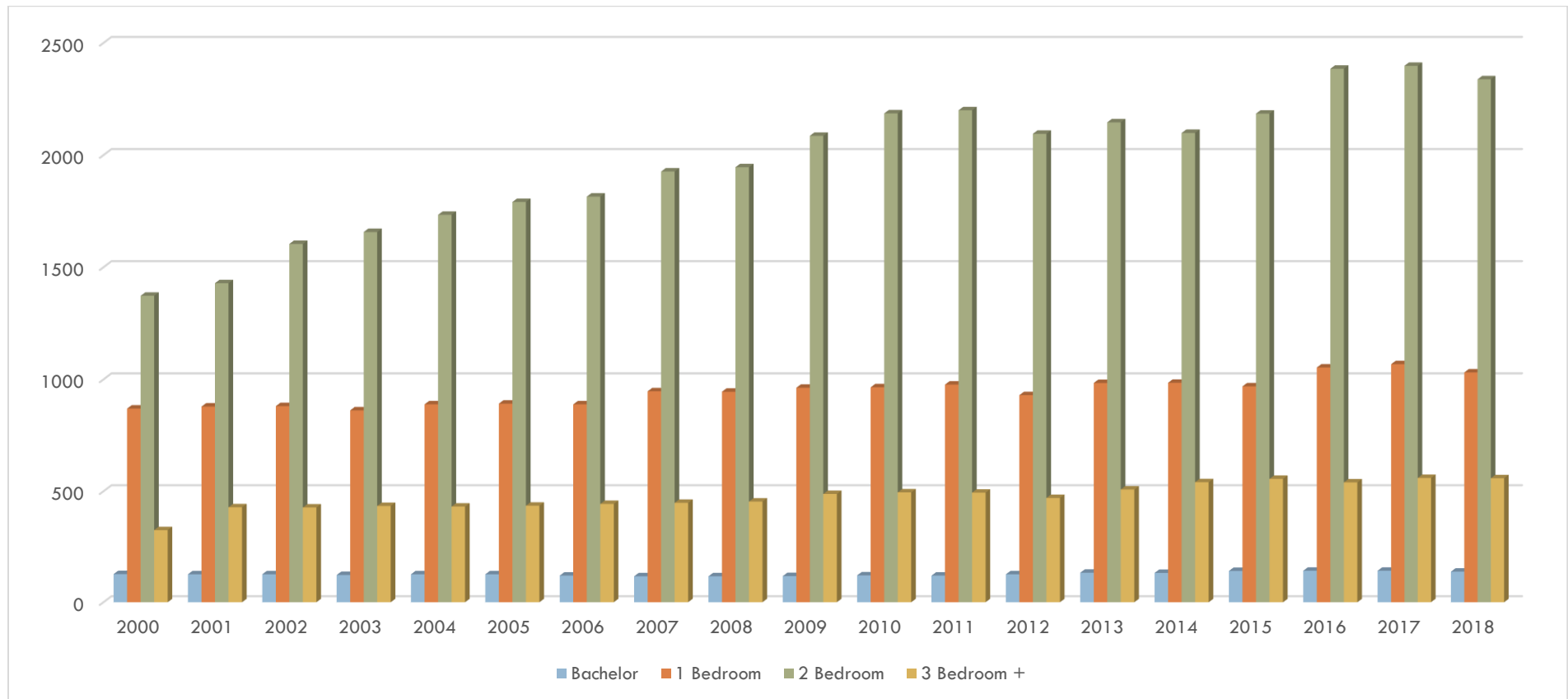


Source: (Canada Mortgage and Housing Corporation, 2019)

Legend:
- Apartment in Duplex
- Apartment in a Building with 5+ Storeys
- Apartment in a Building with <5 Storeys
- Single-Detached House
- Semi-Detached House
- Row House
- Movable Dwelling
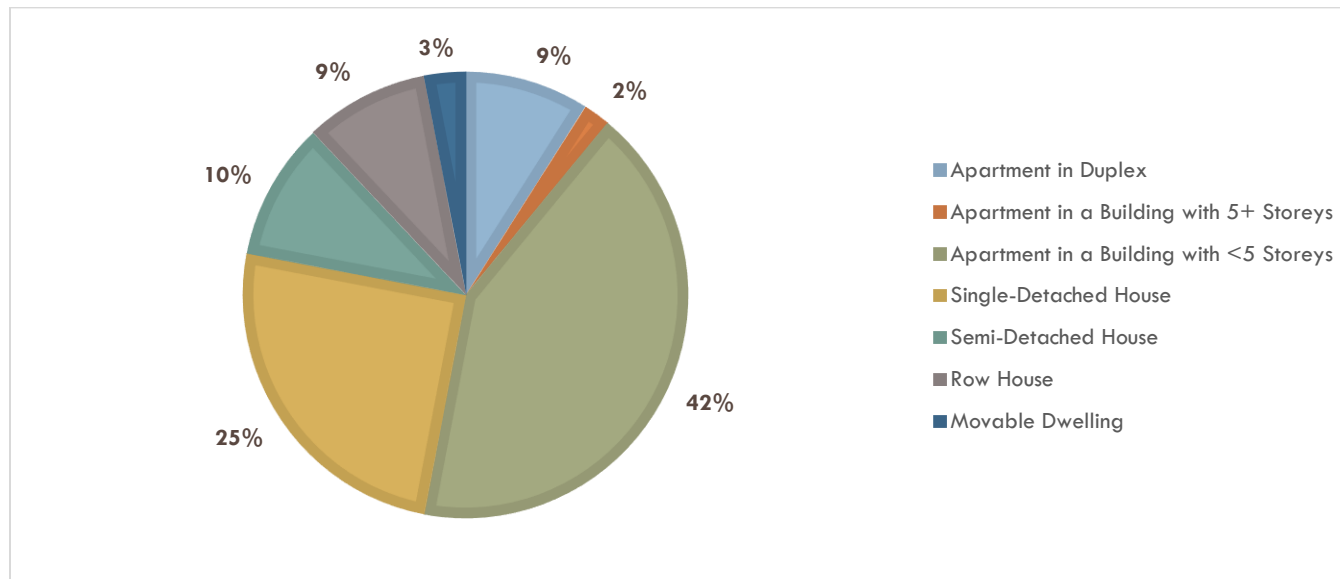
Source: (Statistics Canada, 2016)

## VACANCY RATES

Vacancy rates in Grande Prairie are volatile and have fluctuated between a low of 0.5% and a high of 22%. See Figure 40. The high of 22% in 2016 may have been inflated by new construction becoming available around the time that the data was collected; however, the methodology is designed to account for new construction and engagement with industry indicated that this figure is accurate. The 2016 peak coincides with a rise in unemployment and a decline in housing starts. It is also worth noting that the methodology for the rental market survey only includes buildings with three or more units (Canada Mortgage and Housing Corporation, 2019). This potentially leaves out 56% of the rental market, as only 44% of renters live in apartment buildings. As such, the vacancy rate may be somewhat exaggerated.

The data provides a strong indication of one of the key challenges with planning for multi-family development. The rental market volatility makes it more difficult to create large housing projects such as apartment buildings. The unstable vacancy rate significantly increases the risk involved in medium and high density development. The vacancy rate changes also influence rents, which increase when vacancies are low and decrease when vacancies are high.

In general, vacancy rates tend to be highest for units in the $1,250 to $1,499 and the $750 to $999 rent ranges, but there is a lot of variability. The data is difficult to interpret because there are significant gaps for the $1,250 to $1,499 and the $1,500 and over rent ranges. See Figure 41.
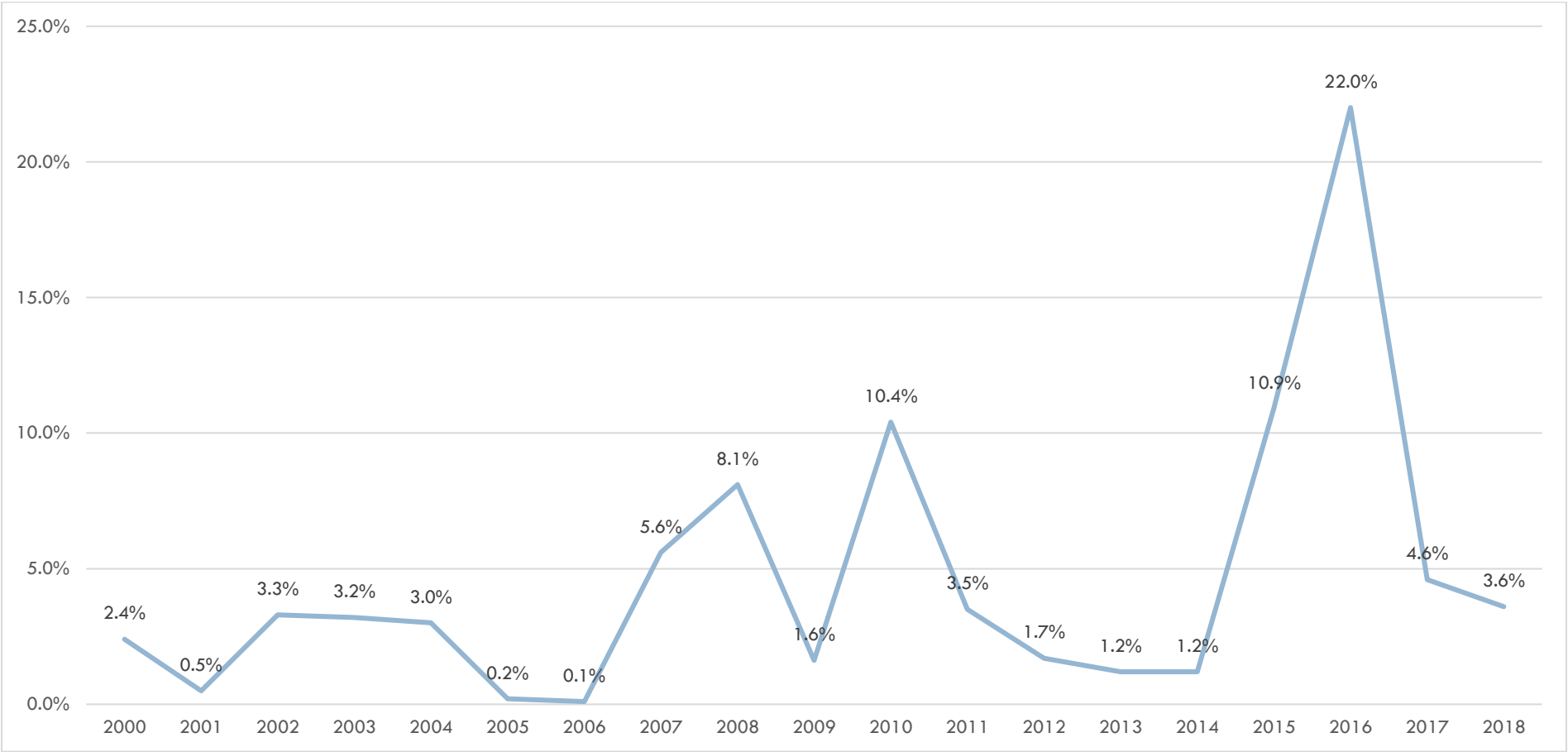
Source: (Canada Mortgage and Housing Corporation, 2019)
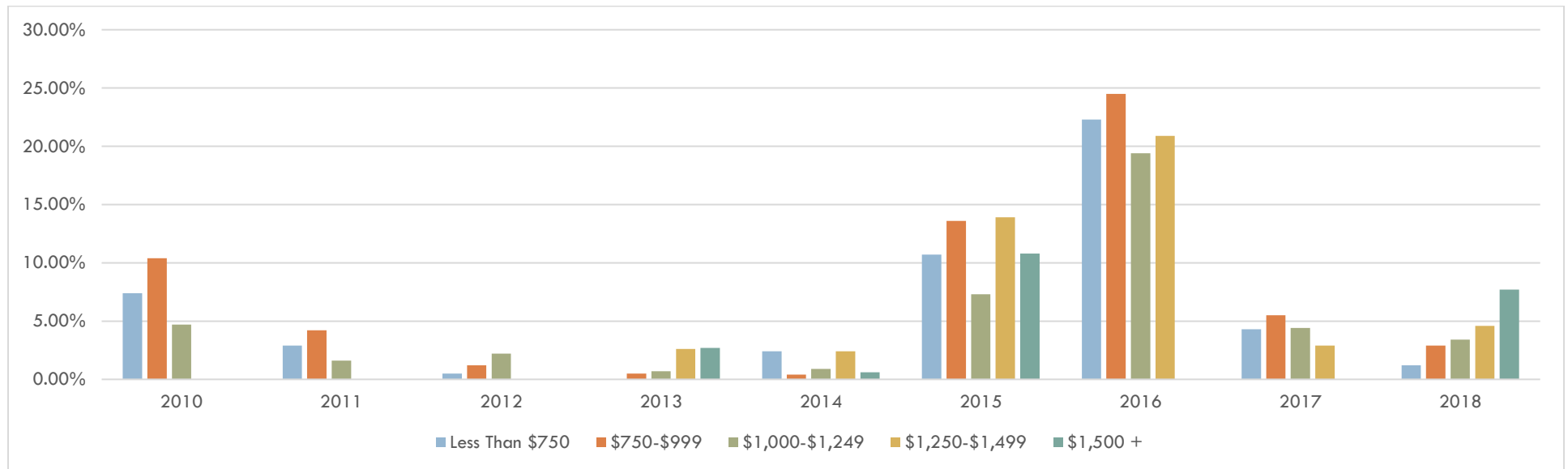
(Data not available for $1,250-$1,499 for the years 2010, 2011 and 2012; and for $1,500 + for the years 2010, 2011, 2012, 2016, and 2017)

Source: (Canada Mortgage and Housing Corporation, 2019)

## RENT

Despite volatility in unemployment and vacancy rates, the average rent in Grande Prairie has steadily increased at a rate of 3% per year. See Figure 42. This may be due to fixed costs associated with buildings such as mortgages, insurance, property taxes and utilities that have gradually increased. Rents do follow the local economic trends rising during 'boom' periods and declining during downturns. Rents are currently rising with the average rent for a bachelor apartment at $806 and the cost for a two bedroom apartment at $1,127. As was mentioned with the vacancy rates, the average rents provided by CMHC do not accurately reflect Grande Prairie's rental market. The CMHC data only represents rental dwellings in buildings with three or more units and does not factor in if the rental rates include utilities or other amenities (Canada Mortgage and Housing Corporation, 2019). In Grande Prairie, only 44% of renters live in apartments. A large proportion of renters live in single-detached homes, as this is the most popular form of housing in the community and there are a lot of young families. However, based on data from Rent Board, the average monthly rent for a house is $1,322 for two bedrooms, $1,786 for three bedrooms, $2,585 for four bedrooms, and $2,646 for five bedrooms (2019). See Table 13.

*"I was working full-time at McDonald's and was trying to get a place of my own for me and my kids and was told a few times after meeting with landlords and filling out papers that I didn't make enough money to be approved for the place."*

- Housing Needs Survey Respondent
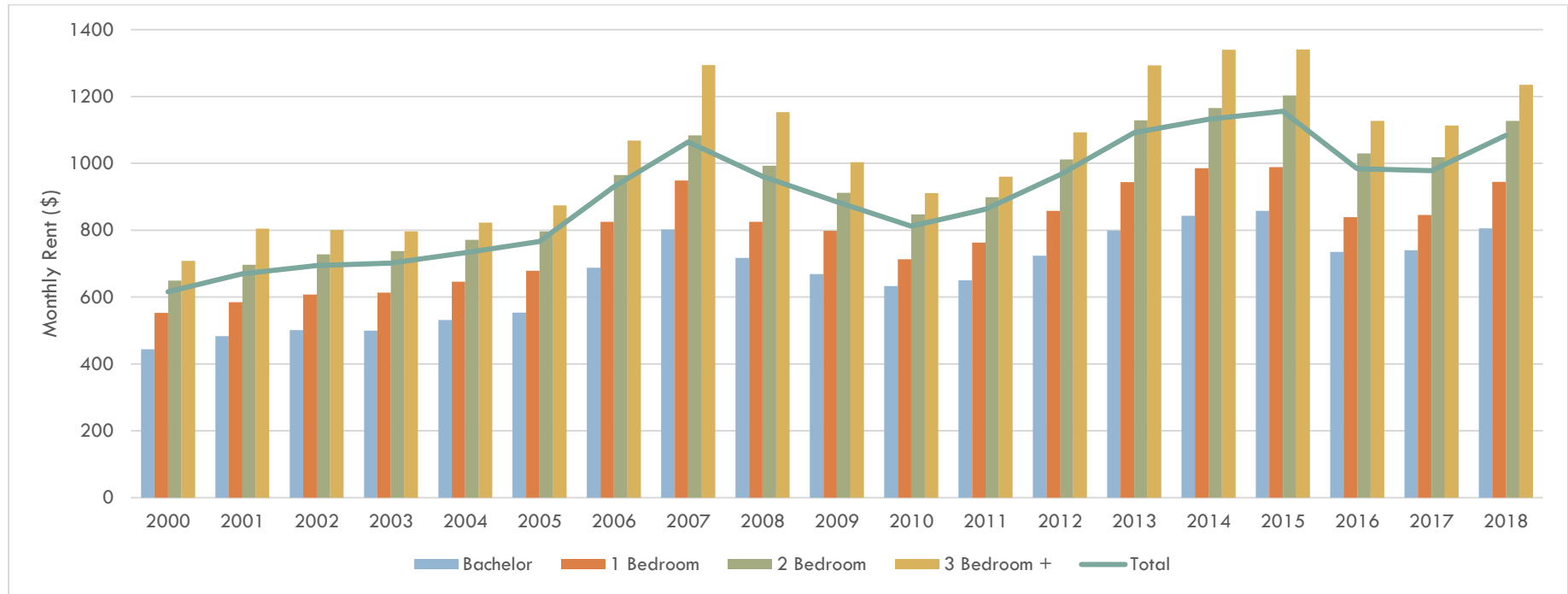
Source: (Canada Mortgage and Housing Corporation, 2019)

Table 13: House Rental Rates, Grande Prairie (2019)

| Number of Bedrooms | Monthly rent for a house | | |
|---|---|---|---|
| | Average | Minimum | Maximum |
| 1 bedroom | $1,050 | $1,050 | $1,050 |
| 2 bedrooms | $1,322 | $880 | $1,800 |
| 3 bedrooms | $1,786 | $1,100 | $3,300 |
| 4 bedrooms | $2,585 | $1,495 | $3,820 |
| 5 bedrooms | $2,646 | $1,800 | $4,000 |

Source: (Rent Board, 2019)

85% of respondents to the Housing Needs Survey indicated that home ownership was important to them. Some of the most commonly cited reasons were to have stability, privacy, and security. Numerous respondents commented that they would rather be paying a mortgage towards an investment, than paying rent to someone else. Several respondents commented that they believed renting was more expensive than ownership. 15% of respondents answered that home ownership was not important to them. The feedback suggested that those who did not prioritize ownership preferred having less maintenance or were more concerned with having stable housing than whether or not they owned it. Others, noted that they do not plan on staying in Grande Prairie long-term. Figure 43 is a word cloud based on survey responses about why respondents said that homeownership was important to them.

**Figure 43: Word Cloud Reasons Home Ownership Is Important to Respondents, Housing Needs Survey (2019)**



The high rate of home ownership in Grande Prairie is likely due to the lower than average home prices and higher than average incomes. The home price to income ratio is 3.58, which is significantly lower than Edmonton (4.45) (Brownell, 2018). The median dwelling value in Grande Prairie is $321,311, which is low compared to the provincial median of $400,104. Single-detached dwellings tend to be the most expensive and mobile homes and apartments are the least expensive. See Table 14 and Figure 44. Grande Prairie ranked number 17 in Money Sense's *Top 100 Canadian Cities with Affordable Housing in 2018* list, which considers a number of criteria including housing affordability, wealth and taxes (Brownell, 2018). In January 2019, the average sale price for a Grande Prairie home was $283,914 compared to the average for Alberta which was $361,333 (The Canadian Real Estate Association, 2019).

Homeownership is affordable for approximately 70% of households in Grande Prairie based on incomes and median shelter costs. A typical household would need to earn $70,000 or more pre-tax for homeownership to be affordable. According to the affordability profiles in this report, homeownership is not affordable for the typical one-person household or lone-parent household. As many of the Housing Survey respondents noted, there are a lot of other costs to home ownership in addition to a mortgage, such as property taxes, utility bills and home repairs.

A household with two people working 40 hours per week and earning minimum wage ($15/hour) could hypothetically afford a home up to approximately $280,000 in Grande Prairie, with a monthly shelter cost of approximately $1,570. However, there are a number of other barriers to consider. This scenario would require a minimum down payment of $14,000. Many households may struggle to save a down payment, or to qualify for a mortgage based on credit and other debt. For low income families with children, it may be even more challenging, as they need to spend more than they can afford on a rental that meets their needs.

**Table 14: Owner Estimated Dwelling Value, Grande Prairie and Alberta (2016)**

|  | Grande Prairie | Alberta |
| --- | --- | --- |
| Median value of dwellings ($) | $321,311 | $400,104 |
| Average value of dwellings ($) | $324,996 | $449,790 |

Source: (Statistics Canada, 2016)

## FACTORS AFFECTING NEW HOME COSTS

There are a number of factors that affect the minimum costs of a home. Engagement with representatives from the housing industry indicated that the sale price of a new single-detached home needs to be at least $320,000 for it to be financially feasible to develop. Some of the basic costs are land, servicing, materials and labor. The workshops revealed several other challenges that may affect prices such as new building code requirements, increased trade tariffs on materials, City permits and inspections, and holding costs, such as property taxes. Participants identified several opportunities that the City could consider to reduce the costs of developing new housing such as reducing minimum lot sizes, reviewing the requirement for a lot grading permit, reducing the number of required inspections, reducing permit fees, reducing additional design requirements in infill areas, and adjusting property taxes on unoccupied dwellings.

*"I'd like to be able to be a home owner eventually; however, it seems as soon as I'd have even a small down payment saved, I would need a car repair, need time off work (sick etc.) so it has been an unobtainable goal as of now."*

- Housing Needs Survey Respondent

**Figure 44: Owner Estimated Value by Dwelling Type, Grande Prairie (2016)**
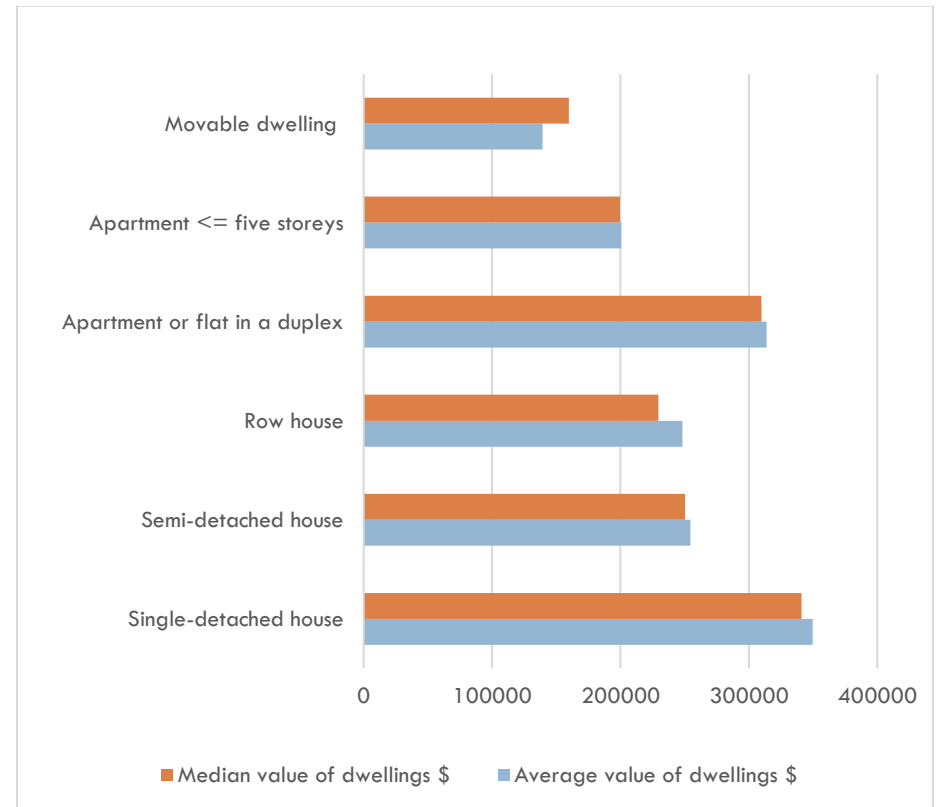


Source: (Statistics Canada, 2016)

The median monthly shelter cost in Grande Prairie is $1,603. See Figure 45. Median monthly shelter costs are lowest for people who own their homes and are not paying a mortgage. See Table 15. The highest shelter costs are for owners who are paying a mortgage. 78% of owner households are paying a mortgage and 13.9% of owner households are paying more than 30% of their income on housing costs. The average monthly shelter cost for renters is $1,324, which is significantly higher than the average for the province. The average monthly housing costs for renters based on the Housing Needs Survey, was $1,414 and the median was $1,250. 30.4% of households are paying more than 30% of their income on shelter costs, which is much lower than the provincial rate (36%). The rate for renters (30%) is significantly higher than the rate for owners (14%). This indicates that renters struggle more with housing costs and is likely because lower income households are more likely to rent.

Of the renter households who responded to the Housing Needs Survey, 21% rated their housing as affordable (not struggling to pay), 46% rated it as somewhat unaffordable (sometimes struggling to pay), and 33% rated it as unaffordable (frequently struggling to pay). Among the owner households that responded to the Housing Needs Survey, 39% rated their housing as affordable (not struggling to pay), 45% rated it as somewhat unaffordable (sometimes struggling to pay), and 16% rated it as unaffordable (frequently struggling to pay). See Figure 46. This data also suggests that renters face greater affordability challenges.

**Figure 45: Monthly Shelter Costs by Tenure, Grande Prairie (2016)**



Source: (Statistics Canada, 2016)

The high proportion of renters struggling with housing costs may be partly because lower income households are more likely to rent. However, in some cases renting may be more expensive than owning the same dwelling. For example, a family with children renting a three bedroom home pays $1,786 per month for rent on average before utilities and other costs. The average monthly shelter cost for a home with a mortgage is $2,022, which includes associated costs like utilities, insurance and property taxes. The average monthly shelter cost for an owner is only $236 more than the average monthly rent for a three bedroom home. After utilities and other costs, a renter household is likely paying more. The high rents prevent lower income families from saving a down payment for home ownership, which would likely reduce their housing costs.

**Table 15: Shelter Costs by Tenure, Grande Prairie (2016)**

| Shelter Cost | Total - Tenure | Owner | With mortgage | Without mortgage | Renter | Subsidized housing | Not subsidized housing |
|---|---|---|---|---|---|---|---|
| Average shelter costs | $1,603 | $1,726 | $2,022 | $685 | $1,373 | $881 | $1,428 |
| Median shelter costs | $1,588 | $1,800 | $1,985 | $674 | $1,325 | $802 | $1,368 |

Source: (Statistics Canada, 2016)

| Households spending 30% or more of its income on shelter costs | Grande Prairie | Alberta |
|---|---|---|
| Owner Households | 13.9% | 15.1% |
| Tenant Households | 30.4% | 36% |

Source: (Statistics Canada, 2016)

**Figure 46: Respondent Ranked Affordability by Tenure, Grande Prairie (2019)**
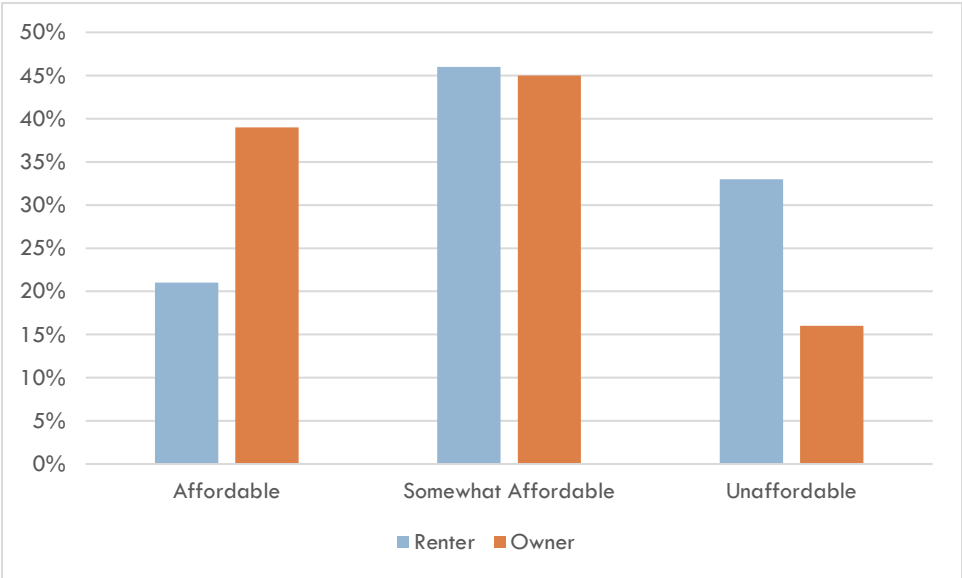
Non-market housing refers to housing that is intended for people who meet certain needs criteria. This may include, but is not limited to emergency shelters, transitional housing and permanent affordable housing. In 2017, the City completed an inventory of housing that provided data on the number of available units and waitlists (The City of Grande Prairie, 2017). As part of this needs assessment, the inventory was reviewed based on property records to provide a history of affordable housing development in the City. The review of the inventory revealed additional units that were not captured in the 2017 inventory, because the operating organization had not participated in the reporting. Part of this analysis will be based on the updated inventory and some of it will be based on the 2017 inventory, as it contains information on waitlists and emergency housing. Also, there is likely a number of units that were not captured in the 2017 inventory or this review, such as those offered by less publicized organizations or communities of faith.

Feedback from engagement activities indicated that there is an insufficient supply for most types of non-market housing. People reported being discouraged by the long waitlists for housing. Many people who would be considered 'hidden homeless' may struggle to access housing supports, as they are provisionally housed, which means that they do not meet the criteria for many housing programs. There is a lack of affordable transitional housing to get people out of emergency accommodations. There is also a lack of barrier-free, accessible housing. The majority of people in need of housing supports are people living alone; however, there is a large number of families struggling to find affordable housing and there are very few non-market resources for them.

Compared to other major cities, Grande Prairie's supply of non-market rentals relative to the number of households is slightly below average.  See Figure 47. This is partially because the high ratio in Toronto significantly increases the average. Grande Prairie's ratio of non-market rental housing to number of households is low compared to Edmonton and Toronto, but higher than Vancouver and Calgary.

*"Anything decent to live in is very expensive. I have mobility issues, so I have needs in the bathroom, rails, higher toilet, for the days when my fibromyalgia is bad. I currently live on Alberta Works, and am on the AISH wait list. I need a safe place to live."*

- Housing Needs Survey Respondent

**Figure 47: Number of Non-Market Rental Housing Units per 500 Households (2016)**
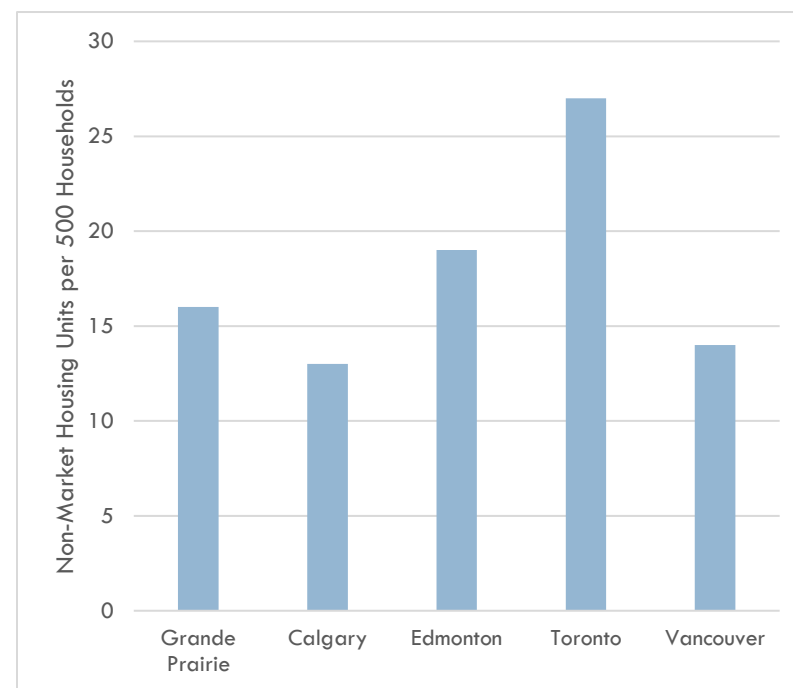


Source: (City of Calgary, 2016)

There are approximately 766 affordable rental units in the City. This includes permanent affordable housing units and fixed-term affordable units. This does not include student and youth housing, or shelter units. There may be units that were missed in the inventory, as some organizations may not publicize their units or are not known for providing housing. There may also be units counted in the inventory that are no longer used for affordable housing, as it was not possible to confirm the numbers with every organization.

The total current supply is approximately 766 units. See Table 17. The majority of the units are bachelor/studio apartments. There are very few units with three or more bedrooms. However, the 32 units for which the number of bedrooms is not available are all houses, which likely have two or three bedrooms based on the typical house. The majority of units are in buildings with three or more units; however there is a large number of houses. The majority of the units are intended for seniors. There is a small supply of units geared towards other populations including households requiring accessible housing, persons with complex needs, families, Indigenous households and women in need of transitional housing.

**Table 17: Affordable Rental Housing, Grande Prairie (2019)**

|  | Number of units | Percentage of units |
|---|---|---|
| **UNITS BY SIZE** | | |
| Room | 16 | 2.1% |
| Bachelor / Studio | 364 | 47.5% |
| 1 Bedroom | 166 | 21.7% |
| 2 Bedroom | 141 | 18.4% |
| 3 Bedroom | 44 | 5.7% |
| 4+ Bedroom | 3 | 0.4% |
| Number of Bedrooms Data Missing (Houses) | 32 | 4.2% |
| **TOTAL** | **766** | **100.0%** |
| **UNITS BY STRUCTURE TYPE** | | |
| House (Single-Detached, Duplex, or Semi-Detached) | 73 | 9.5% |
| Apartment (in a building with 3+ units) | 694 | 90.6% |
| **UNITS BY TARGET POPULATION** | | |
| Accessible* | 57 | 7.4% |
| Complex Needs | 58 | 7.6% |
| Families | 40 | 5.2% |
| Indigenous | 48 | 6.3% |
| Seniors | 374 | 48.8% |
| Women's Transitional Housing | 14 | 1.8% |

*In this table, accessible refers to units specifically intended for people who require accessible housing. There is also a large number of senior's units that are generally accessible.

The first non-market housing in Grande Prairie was created by Grande Spirit Foundation in the 1960's. The organization was originally created to provide senior's housing, but has expanded to become a regional housing management body with a wide range of units. In the 1970's, the City grew rapidly due to the Alberta oil boom. During this period, affordable family housing was developed in the Mountview area providing 28 homes. The homes were sold in 2013, due to the need for major renovations and the funds were set aside for future affordable housing projects.

In the 1980's, oil prices dropped and Grande Prairie faced a major economic recession. Property values went down rapidly and many homeowners were left with a mortgage that was for a much larger amount than the home was worth. Non-recourse mortgages were common in Alberta at the time. These types of mortgages only allowed banks to seize the property in the event of default and did not allow them to seek other forms of financial restitution. As such, it was much easier for people to walk away from their homes. Many Albertans did, resulting in a rise in 'jingle mail' a term referring to people mailing their house keys to the bank and abandoning the property. The Alberta Home Mortgage Corporation, which offered mortgages to lower income Albertans, lost hundreds of millions of dollars as a result (Alberta Law Reform Institute, 1994). The resulting foreclosures added approximately 102 houses and 8 apartments to the non-market rental inventory in Grande Prairie for the Alberta Home Mortgage Corporation, the Alberta Social Housing Corporation (the two merged to become the Alberta Housing and Mortgage Corporation), and the Métis Urban Housing Corporation (currently Métis Capital Housing). The majority of these units were sold in the 2000's and the funds were designated for affordable housing projects. In the late 1980's, Grande Prairie Residential Society developed several projects geared towards people and families requiring accessible housing, creating 16 units.

The next major increase in supply was in the 2000's when the City and the province made major investments in affordable housing. The efforts of the province, the City, and local organizations and builders resulted in 359 new units between 2002 and 2015. This included projects such as CAIRN on the Boulevard and Margaret Edgson Manor. See Figure 48 for an illustrations for the City's affordable rental unit supply over time with gains and losses over time.
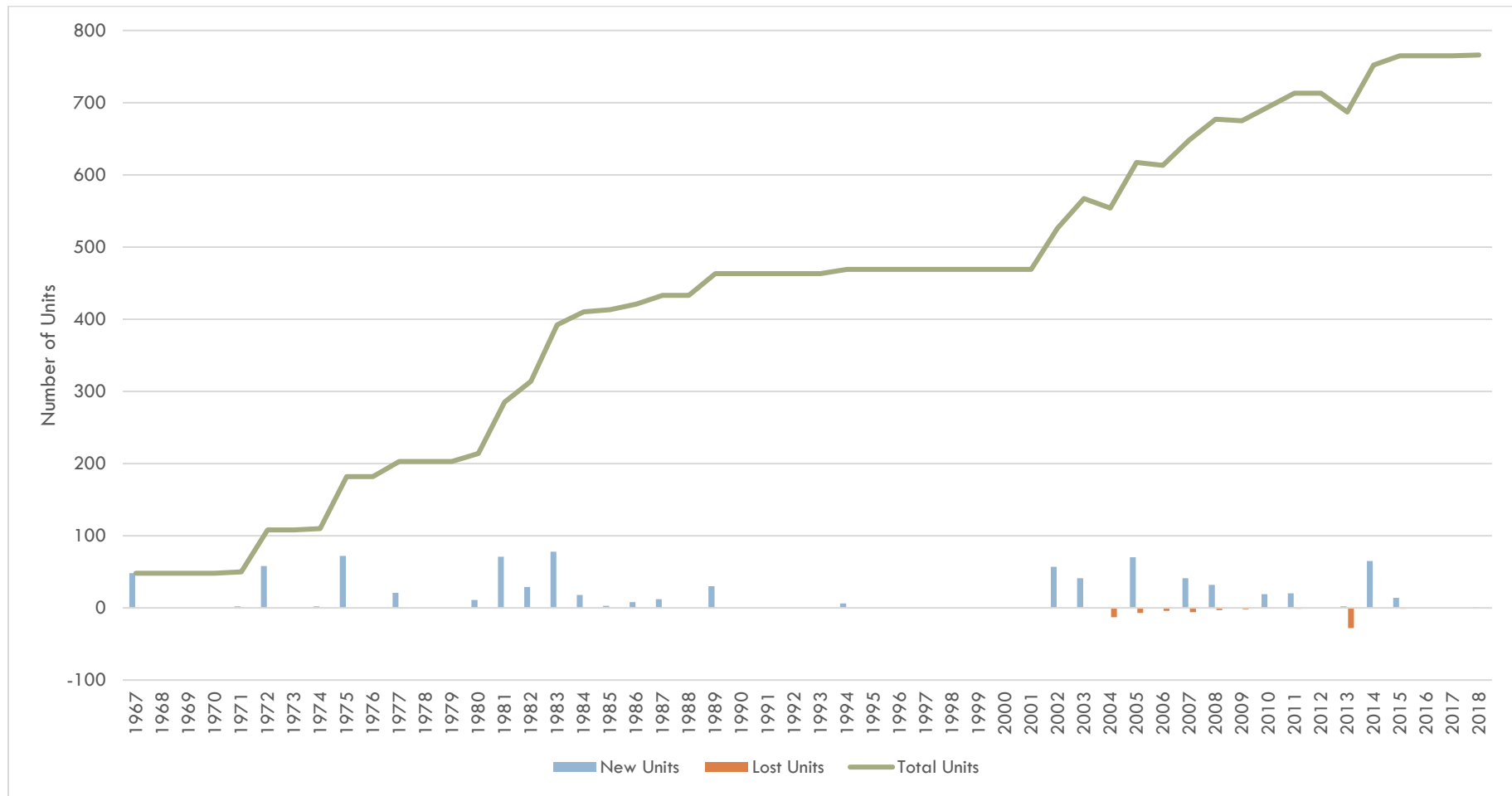
## SUBSIDIZED HOUSING

According to the 2016 census, there were 825 households in subsidized housing; that is approximately 3.5% of all households. Households in subsidized housing also account for approximately 9.6% of households paying more than 30% of their income on shelter costs. Subsidized housing refers to rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. 12% of respondents to the Housing Needs Survey lived in subsidized housing.

Grande Prairie's permanent affordable housing supply houses 819 households and there is an additional 683 households on waitlists. See Table 18. This does not include fixed-term housing, or Métis Capital Housing units. The waitlists indicate significant demand for non-market housing. Comparing the number of available units to the waitlists suggests that the current supply is only meeting a little over half of the demand. The waitlists also indicate a large shortage of affordable housing units for families. However, many families in need may be receiving rent supplements. Despite seniors housing accounting for most of the affordable housing in the community, there is still a long waitlist for seniors housing.

**Table 18: Permanent Affordable Housing Current Residents and Waitlist, Grande Prairie (2017)**

| | Proportion | Total | Require accessible units | History of homelessness |
|---|---|---|---|---|
| **CURRENT RESIDENTS** | | | | |
| **Total (Excluding Dependents)** | **100%** | **819** | **43** | **106** |
| Seniors | 37% | 299 | 0 | 17 |
| Families | 11% | 90 | 0 | 0 |
| Require accessible unit | 5% | 43 | -- | N/A |
| Complex needs | 13% | 106 | N/A | -- |
| **HOUSEHOLDS ON WAITLIST** | | | | |
| **Total (Excluding Dependents)** | **100%** | **683** | **N/A** | **37** |
| Seniors | 65% | 281 | N/A | 29 |
| Families 477 households on waitlist (December, 2016) | | | | |
| History of homelessness | 9% | 37 | N/A | -- |
| Require accessible unit | N/A | N/A | -- | N/A |

Source: (The City of Grande Prairie, 2017)

## TEMPORARY HOUSING AND SHELTER RESOURCES

Temporary housing refers to housing where the tenant may only stay for a fixed period of time. Most temporary housing resources are rooms or beds. The majority of temporary housing units are for students.  If you do not include student housing, there are 69 temporary housing units. There are also 146 spaces in shelters. See Tables 19 and 20. For this report, the Serenity Place units were counted in the total number of affordable units. They are permanently dedicated units, but each tenant may only stay up to two years.

**Table 19: Temporary Housing Resources, Grande Prairie (2017)**

| | March 2017 residents | Total units | Bachelor | 1 bedroom | 2 bedrooms | 3+ bedrooms | Rooms & beds | Accessible units |
|---|---|---|---|---|---|---|---|---|
| Rising Above | 31 | 31 | | | | | Dorm Style 31 Beds | 2 |
| Youth House | 2 | 4 | | | | | 4 Rooms; 4 Beds | |
| GPRC Student | 379 | 371 | | | | 9 | 362 Rooms; 362 Beds | |
| Serenity Place | 10 | 14 | 3 | 8 | 3 | | | 6 |
| **Total** | **422** | **420** | **3** | **8** | **3** | **9** | **397 Beds** | |
| **Proportion** | | | **1%** | **2%** | **1%** | **2%** | **95%** | **2%** |

Source: (The City of Grande Prairie, 2017)

**Table 20: Shelter Resources, Grande Prairie (2017)**

| | Beds/mats |
|---|---|
| Odyssey House | 42 |
| Rotary House (cots) | 52 |
| Rotary House (mats) | 40 |
| Sunrise House | 12 |
| **Total** | **146** |

Source: (The City of Grande Prairie, 2017)

## AFFORDABLE HOME OWNERSHIP

Between 2009 and 2017, 101 households were supported through affordable homeownership programs. See Table 21. This included City administered programs that were supported by provincial funding: the Aboriginal Homeownership Assistance Program and the Affordable Homeownership Assistance Program. Habitat for Humanity has also developed several affordable homeownership projects in the community.

**Table 21 Affordable Homeownership, Grande Prairie**

| Program | Number of Homes |
|---|---|
| Aboriginal Homeownership Assistance Program | 18 |
| Affordable Homeownership Assistance Program | 75 |
| Habitat for Humanity | 8 |
| Total | 101 |

Housing needs are measured with three key indicators: suitability, adequacy, and affordability. Suitability refers to whether there is an appropriate number of bedrooms for the household size. A dwelling is considered adequate if it does not require more than minor repairs and/or regular maintenance. Affordability refers to whether shelter costs exceed 30% of the household income and if the household does not meet either of the other two standards, whether they could afford market housing that met those needs without exceeding 30% of their income. A household is considered in Core Housing Need if the shelter does not meet the above mentioned thresholds.

10.8% of households in Grande Prairie were in Core Housing Need according to the 2016 census (Statistics Canada, 2017). This shows an increase from 2011 when the rate was 8.5% and 2006 when it was 9.1%. The data available from the 2016 census is limited and only provides information about what rates the standards are being met at.  The 2016 data indicates that 3% of Grande Prairie households are in housing that is not suitable. The average for Alberta is 4%.  Approximately 4% of households in Grande Prairie are in housing that is not adequate and the provincial rate is 5%. Approximately 20% of households are spending more than 30% of their income on shelter costs. The provincial rate is only slightly higher at 21%. This rate is significantly higher for renters (30%), than for homeowners (14%).

**Figure 49 Housing Indicators by Tenure, Grande Prairie and Alberta (2016)**

| Housing Indicators | Total | Owner | With mortgage | Without mortgage | Renter | Subsidized | Not subsidized | Alberta - Total |
|---|---|---|---|---|---|---|---|---|
| Total households | 23,555 | 15,400 | 11,980 | 3,420 | 8,155 | 825 | 7,330 | 1,479,270 |
| Adequacy: Major repairs needed | 1,085 | 590 | 430 | 160 | 495 | 80 | 415 | 78,680 |
| Percentage | 4.61% | 3.83% | 3.59% | 4.68% | 6.07% | 9.70% | 5.66% | 5.32% |
| Suitability: Not suitable | 805 | 300 | 250 | 50 | 510 | 50 | 455 | 64,505 |
| Percentage | 3.42% | 1.95% | 2.09% | 1.46% | 6.25% | 6.06% | 6.21% | 4.36% |
| Affordability: 30% or more of income spent on shelter costs | 4,625 | 2,145 | 1,895 | 255 | 2,475 | 390 | 2,085 | 308,485 |
| Percentage | 19.63% | 13.93% | 15.82 | 7.46% | 30.35% | 47.27% | 28.44% | 20.85% |

Source: (Statistics Canada, 2016)

The most recent available Core Housing Need data for Grande Prairie that includes household characteristics is from 2011. The 2016 statistics indicate that 27% of Grande Prairie households fall below one or more of the housing standards. In 2011, 8.5% of households were in Core Housing Need, decreasing from the 2006 rate (9.1%). See Table 23. In 2016, it rose to 11%, while the average was 11% for Alberta and 13% for Canada. The population groups with the highest prevalence of housing need are households led by seniors (22%) and households led by youth ages 15 to 24 (11%). See Table 24. The highest prevalence of housing need is with people living alone, households with children, and seniors. See Table 25. Also, female households in each household type had a much higher prevalence of housing need than male households. Immigrant households have a higher prevalence (13%) than non-immigrant households (8%). See Table 26. There is also a high prevalence among aboriginal households (14%) and households where one or more person has an activity limitation (13%), such as a physical disability. See Table 27. The median household income for households in housing need is $20,825, which is approximately four times lower than the median for all households in 2011 ($92,291). See Table 28.

Approximately half of the households in Core Housing Need are persons living alone. 27% of them are seniors and 24% are lone-parent families. Aboriginal households represent 17% and immigrant households represent 11%. See Table 29 for the characteristics of households in need.

Figure 50: Shelter-Cost-to-Income Ratio by Tenure, Grande Prairie (2016)
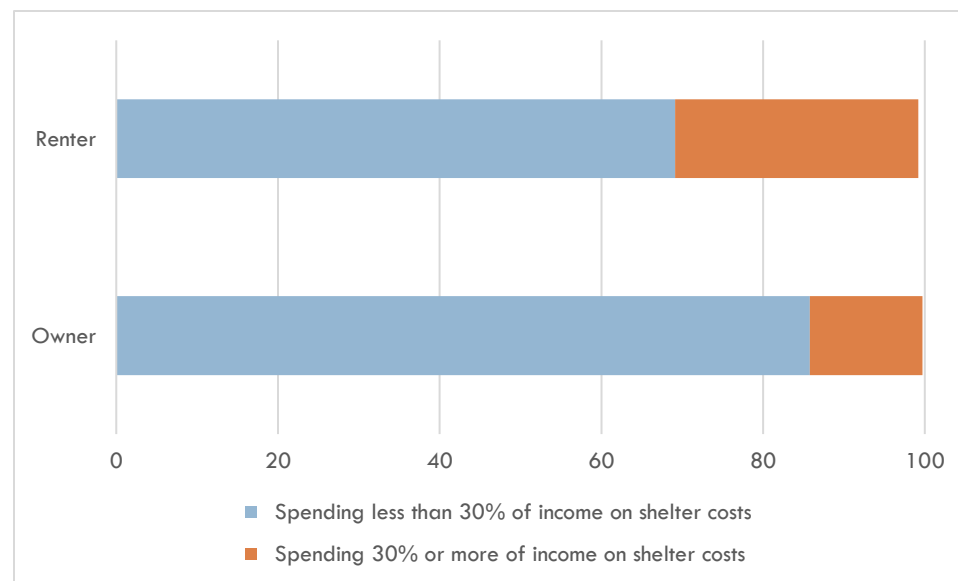
Source: (Statistics Canada, 2016)

**Table 22: Housing Standards for Core Housing Need by Tenure, Grande Prairie (2011)**

| | Total households | | Owner households | | Renter households | |
|---|---|---|---|---|---|---|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| Above housing standards | 14,810 | 73% | 10,610 | 79% | 4,200 | 61% |
| Below one or more housing standards | 5,450 | 27% | 2,810 | 21% | 2,640 | 39% |
| Below affordability standards | 3,915 | 19% | 2,045 | 15% | 1,870 | 27% |
| Below adequacy standards | 1,075 | 5% | 620 | 5% | 455 | 7% |
| Below suitability standards | 795 | 4% | 270 | 2% | 525 | 8% |
| Total households tested | 20,260 | 100% | 13,420 | 100% | 6,840 | 100% |

Source: (Canada Mortgage and Housing Corporation, 2019)

**Table 23: Core Housing Need Census Year Comparison, Grande Prairie (2006 and 2011)**

| | Households in Core Housing Need | | | Percentage of households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| | Total | Owner | Renter | Total | Owners | Renters |
| 2011 | 1,720 | 440 | 1,285 | 8.5% | 3.3% | 18.8% |
| 2006 | 1,530 | 510 | 1,015 | 9.1% | 4.5% | 18.9% |
| Percent Change (2006-2011) | 11.1% | -15.9% | 21.0% | | | |

Source: (Canada Mortgage and Housing Corporation, 2019)

**Table 24: Core Housing Need by Age of Primary Household Maintainer, Grande Prairie (2011)**

| | Households in Core Housing Need | | | Percentage of households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| Age of primary household maintainer | Total | Owner | Renter | Total | Owner | Renter |
| 15 to 24 years | 210 | 0 | 195 | 11.2% | 0.0% | 14.0% |
| 25 to 34 years | 355 | 60 | 295 | 6.2% | 1.7% | 14.0% |
| 35 to 44 years | 315 | 80 | 240 | 7.6% | 2.8% | 18.6% |
| 45 to 54 years | 200 | 65 | 135 | 5.1% | 2.1% | 14.9% |
| 55 to 64 years | 190 | 90 | 95 | 7.5% | 4.6% | 16.0% |
| 65 years and over | 450 | 130 | 320 | 22.1% | 8.7% | 59.3% |

Source: (Canada Mortgage and Housing Corporation, 2019)

**Table 25: Core Housing Need by Household Type, Grande Prairie (2011)**

| Household Type | Households in Core Housing Need | | | Percentage of households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| | Total | Owner | Renter | Total | Owner | Renter |
| Couple with children | 215 | 95 | 120 | 3.3% | 1.8% | 9.5% |
| Couple without children | 75 | 30 | 45 | 1.4% | 0.8% | 9.5% |
| Senior-led (65+) couple without children | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Lone-parent household | 430 | 80 | 350 | 21.8% | 8.2% | 35.5% |
| Female lone-parent household | 360 | 60 | 305 | 25.2% | 9.5% | 38.1% |
| Male lone-parent household | 70 | 25 | 50 | 13.0% | 7.1% | 27.0% |
| Multiple-family household | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| One-person household | 935 | 225 | 710 | 20.5% | 9.2% | 33.5% |
| Female one-person household | 690 | 185 | 510 | 31.2% | 16.8% | 46.0% |
| Senior (65+) female living alone | 350 | 105 | 245 | 41.4% | 20.6% | 73.1% |
| Male one-person household | 250 | 40 | 205 | 10.6% | 3.0% | 20.3% |
| Senior (65+) male living alone | 75 | 0 | 65 | 38.5% | 0.0% | 68.4% |
| Other non-family household | 55 | 0 | 45 | 3.1% | 0.0% | 4.0% |

Source: (Canada Mortgage and Housing Corporation, 2019)

**Table 26: Core Housing Need by Immigration, Grande Prairie (2011)**

| Immigration | Households in Core Housing Need | | | Percentage of households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| | Total | Owner | Renter | Total | Owner | Renter |
| Non-immigrant | 1,480 | 395 | 1,085 | 8.0% | 3.2% | 17.8% |
| Non-permanent resident | 0 | 0 | 0 | 0.0% | 0.0% | 0.0% |
| Immigrant Household | 215 | 45 | 170 | 13.4% | 4.3% | 29.8% |
| Landed before 1996 | 160 | 45 | 120 | 15.3% | 6.0% | 40.7% |
| Landed 1996 to 2005 | 35 | 0 | 35 | 11.5% | 0.0% | 24.1% |
| Recent immigrants (landed 2006-2011) | 20 | 0 | 0 | 7.6% | 0.0% | 0.0% |

Source: (Canada Mortgage and Housing Corporation, 2019)

| | Households in Core Housing Need | | | Percentage of households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| | Total | Owner | Renter | Total | Owners | Renters |
| Household has at least one senior (65+) | 455 | 130 | 320 | 20.8% | 8% | 57.1% |
| Households has at least one child less than 18 years old | 595 | 155 | 440 | 8.1% | 3% | 20.8% |
| Household has at least one person with activity limitations | 800 | 195 | 605 | 13.1% | 4.9% | 27.8% |
| Aboriginal households | 325 | 20 | 300 | 13.9% | 2% | 25.5% |

Source: (Canada Mortgage and Housing Corporation, 2019)

Table 28: Core Housing Need by Income and Shelter Costs, Grande Prairie (2011)

| | All households tested | | | Households in Core Housing Need | | |
|---|---|---|---|---|---|---|
| Incomes, shelter costs, and STIRs | Total | Owner | Renter | Total | Owner | Renter |
| Average household income before taxes ($) | $101,377 | $115,106 | $74,440 | $22,509 | $22,176 | $22,623 |
| Average monthly shelter costs ($) | $1,395 | $1,551 | $1,085 | $969 | $1,122 | $916 |
| Average STIR before taxes (%) | 22.0% | 20.5% | 26.0% | 54.1% | 63.0% | 50.9% |
| Median household income before taxes ($) | $92,291 | $104,307 | $60,613 | $20,825 | $20,085 | $21,011 |
| Median monthly shelter costs ($) | $1,382 | $1,603 | $1,018 | $900 | $1,176 | $864 |
| Median STIR before taxes (%) | 19.0% | 18.2% | 21.0% | 50.2% | 60.0% | 46.5% |

Source: (Canada Mortgage and Housing Corporation, 2019)

**Table 29: Household Characteristics as Proportion of Households in Core Housing Need, Grande Prairie (2006 and 2011)**

|  | 2006 | 2011 | Average |
|---|---|---|---|
| Couple with children | 13% | 13% | 13% |
| Lone-parent families | 24% | 25% | 24% |
| One-person households | 44% | 55% | 50% |
| Households with seniors 65+ | 29% | 26% | 27% |
| Indigenous households | 15% | 19% | 17% |
| Activity limitation households | 47% | 47% | 47% |
| Immigrant household | 9% | 13% | 11% |

Source: (Canada Mortgage and Housing Corporation, 2019)

## AFFORDABILITY PROFILES

The affordability profiles explore whether different household types are able to afford housing in Grande Prairie based on median shelter costs and incomes. The profiles also explore affordability for different household types at different levels of income and different types of tenure. The purpose is to provide an overview of how different households experience affordability in the housing market. The affordability gap refers to how much a household is spending above 30% of their income on shelter costs.

### SENIORS' HOUSEHOLDS

Seniors living alone are one of the groups with the biggest challenge affording housing. Based on median incomes, a senior renter living alone needs to spend $352 to $537 more than they can afford on housing. However, seniors living alone who own their home have housing costs that are very affordable. See Tables 30 and 31.

Table 30: Affordability Profile for Senior Renter Living Alone, Grande Prairie

|  | Values | Affordability gap |
|---|---|---|
| **Income measure** | | |
| Median income of senior renter living alone | $23,733 | |
| Affordable shelter cost (Annual income/12)*30% | $593 | |
| **Cost measures** | | |
| Median shelter cost of one-person renter household | $1,066 | -$473 |
| Median shelter cost of one-person non-subsidized renter household | $1,130 | -$537 |
| Average rents for 1 bedroom | $945 | -$352 |

Source: (Statistics Canada, 2016)

Table 31: Affordability Profile for Senior Owner Living Alone, Grande Prairie

|  | Values | Affordability gap |
|---|---|---|
| **Income measure** | | |
| Median income of senior owner living alone | $35,196 | |
| Affordable shelter cost (Annual income/12)*30% | $880 | |
| **Cost measures** | | |
| Median shelter cost of one-person owner household without mortgage | $592 | $288 |

Source: (Statistics Canada, 2016)

## ONE-PERSON HOUSEHOLDS

One-person households represent the largest segment of the population in housing need. An individual needs to have an annual income of approximately $40,000 or more for a rental to be affordable. The median pre-tax household income for a one-person household is $54,067, which suggests that rentals are affordable for most one-person households. Low wage earners make up approximately 13% of Alberta's workforce and the majority of them work 40 hours per week (Province of Alberta, 2018). Based on a $15 minimum wage, an individual working 40 hours per week would earn approximately $31,457 annually before deductions. Based on the affordability profile, an individual renter making minimum wage would not be able to afford housing in Grande Prairie. An individual needs to have an income of approximately $70,000 or more for homeownership to be affordable. See Table 32.

| One-Person Households | | Income brackets | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total households | Less than $10,000 | $10,000 to $19,999 | $20,000 to $29,999 | $30,000 to $39,999 | $40,000 to $49,999 | $50,000 to $59,999 | $60,000 to $69,999 | $70,000 to $79,999 | $80,000 to $89,999 | $90,000 to $99,999 | $100,000 and over |
| Number of households (2015) | 5,425 | 240 | 445 | 775 | 530 | 500 | 480 | 415 | 385 | 325 | 325 | 985 |
| Income midpoint | | $5,000 | $15,000 | $25,000 | $35,000 | $45,000 | $55,000 | $65,000 | $75,000 | $85,000 | $95,000 | $120,000 |
| Affordable shelter cost ([Income midpoint / 12] * 0.3) | | $125 | $375 | $625 | $875 | $1,125 | $1,375 | $1,625 | $1,875 | $2,125 | $2,375 | $3,000 |
| **Costs** | | | | | | | | | | | | |
| | **Costs** | **Affordability gap** | | | | | | | | | | |
| **Renter** | | | | | | | | | | | | |
| Median renter shelter cost for one-person households (2016) | $1,066 | -$941 | -$691 | -$441 | -$191 | $59 | $309 | $59 | $809 | $1,059 | $1,309 | $1,934 |
| Average rent for bachelor (October 2018) | $806 | -$681 | -$431 | -$181 | $69 | $319 | $569 | $819 | $1,069 | $1,319 | $1,569 | $2,194 |
| Average market rent for 1 bedroom (October 2018) | $945 | -$820 | -$570 | -$320 | -$70 | $180 | $430 | $680 | $930 | $1,180 | $1,430 | $2,055 |
| **Owner - with mortgage** | | | | | | | | | | | | |
| Median owner shelter cost for one-person household (2016) | $1,730 | -$1,605 | -$1,355 | -$1,105 | -$855 | -$605 | -$355 | -$105 | $145 | $395 | $645 | $1,270 |
| **Owner - without mortgage** | | | | | | | | | | | | |
| Median owner shelter cost for one-person household (2016) | $592 | -$467 | -$217 | $33 | $283 | $533 | $783 | $1,033 | $1,283 | $1,533 | $1,783 | $2,408 |

## FAMILIES WITHOUT CHILDREN

A family without children needs to earn over $50,000 for a rental to be affordable. They would need to earn over $80,000 for homeownership to be affordable. The median pre-tax income for a census family household without children is $115,870.  See Table 33.

## FAMILIES WITH CHILDREN

A family with children needs to earn approximately $50,000 or more to afford a rental and more than approximately $90,000 for ownership to be affordable. The median pre-tax income for a census family with children household is $136,780. Many of the respondents to the Housing Needs Survey were families with children who noted that it was challenging to find affordable housing that could accommodate a family. See Table 34.

## LONE-PARENTS

A lone-parent household needs to earn approximately $50,000 or more for a rental to be affordable. They would need to earn approximately $70,000 or more pre-tax for homeownership to be affordable. The median pre-tax income for a lone-parent household is $58,770. This indicates that housing in the rental market is affordable for the typical lone-parent household, but ownership is not. The Housing Needs Survey respondents indicated that there are a number of additional challenges for lone-parent households. Lone-parent households with multiple children will face more challenges because they require more expensive housing to have enough space. People who are fleeing unsafe domestic situations may have a number of additional barriers such as lack of credit, or being financially dependent on a domestic partner. See Table 35.

*"As a single mother, going to school and working part time, I'm forced to live with family instead of being able to afford a space for my daughter and myself. Grande Prairie's rent is set to the "oil field standard". People can't afford $1,700 for a 2 bedroom apartment, plus utilities. It's unrealistic, and unfair."*

- Housing Needs Survey Respondent

| Couple households without children | | Income brackets | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total households | Less than $10,000 | $10,000 to $19,999 | $20,000 to $29,999 | $30,000 to $39,999 | $40,000 to $49,999 | $50,000 to $59,999 | $60,000 to $69,999 | $70,000 to $79,999 | $80,000 to $89,999 | $90,000 to $99,999 | $100,000 and over |
| Number of households (2015) | 6,345 | 45 | 45 | 100 | 280 | 285 | 320 | 355 | 375 | 415 | 440 | 3,675 |
| Income midpoint | | $5,000 | $15,000 | $25,000 | $35,000 | $45,000 | $55,000 | $65,000 | $75,000 | $85,000 | $95,000 | $120,000 |
| Affordable shelter cost ([Income midpoint / 12] * 0.3) | | 125 | 375 | 625 | 875 | 1,125 | 1,375 | 1,625 | 1,875 | 2,125 | 2,375 | 3,000 |
| **Costs** | | | | | | | | | | | | |
| | Costs | Affordability gap | | | | | | | | | | |
| **Renter** | | | | | | | | | | | | |
| Median renter shelter cost for one-person households (2016) | $1,349 | -$1,224 | -$974 | -$724 | -$474 | -$224 | $26 | $276 | $526 | $776 | $1,026 | $1,651 |
| Average rent for 2 bedroom (October 2018) | $1,127 | -$1,002 | -$752 | -$502 | -$252 | -$2 | $248 | $498 | $748 | $998 | $1,248 | $1,873 |
| Average market rent for 3+ bedroom (October 2018) | $1,235 | -$1,110 | -$860 | -$610 | -$360 | -$110 | $140 | $390 | $640 | $890 | $1,140 | $1,765 |
| **Owner - with mortgage** | | | | | | | | | | | | |
| Median owner shelter cost per household (2016) | $1,940 | -$1,815 | -$1,565 | -$1,315 | -$1,065 | -$815 | -$565 | -$315 | -$65 | $185 | $435 | $1,060 |
| **Owner - without mortgage** | | | | | | | | | | | | |
| Median owner shelter cost per couple household without children (2016) | $680 | -$555 | -$305 | -$55 | $195 | $445 | $695 | $945 | $1,195 | $1,445 | $1,695 | $2320 |

| Couple with children | | Income brackets | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total households | Less than $10,000 | $10,000 to $19,999 | $20,000 to $29,999 | $30,000 to $39,999 | $40,000 to $49,999 | $50,000 to $59,999 | $60,000 to $69,999 | $70,000 to $79,999 | $80,000 to $89,999 | $90,000 to $99,999 | $100,000 and over |
| Number of households (2015) | 7,840 | 40 | 45 | 60 | 115 | 80 | 210 | 265 | 335 | 370 | 475 | 5740 |
| Income midpoint | | $5,000 | $15,000 | $25,000 | $35,000 | $45,000 | $55,000 | $65,000 | $75,000 | $85,000 | $95,000 | $120,000 |
| Affordable shelter cost ([Income midpoint / 12] * 0.3) | | $125 | $375 | $625 | $875 | $1,125 | $1,375 | $1,625 | $1,875 | $2,125 | $2,375 | $3,000 |
| **Costs** | | | | | | | | | | | | |
| | **Costs** | **Affordability gap** | | | | | | | | | | |
| **Renter** | | | | | | | | | | | | |
| Median renter shelter cost per household (2016) | $1,646 | -$1,521 | -$1,271 | -$1,021 | -$771 | -$521 | -$271 | -$21 | $229 | $479 | $729 | $1,354 |
| Average rent for 2 bedroom (October 2018) | $1,127 | -$1,002 | -$752 | -$502 | -$252 | -$2 | $248 | $498 | $748 | $998 | $1,248 | $1,873 |
| Average market rent for 3+ bedroom (October 2018) | $1,235 | -$1,110 | -$860 | -$610 | -$360 | -$110 | $140 | $390 | $640 | $890 | $1,140 | $1,765 |
| **Owner - with mortgage** | | | | | | | | | | | | |
| Median owner shelter cost per couple with children household (2016) | $2,177 | -$2,052 | -$1,802 | -$1,552 | -$1,302 | -$1,052 | -$802 | -$552 | -$302 | -$52 | $198 | $823 |
| **Owner - without mortgage** | | | | | | | | | | | | |
| Median owner shelter cost per couple with children household (2016) | $712 | -$587 | -$337 | -$87 | $163 | $413 | $663 | $913 | $1,163 | $1,413 | $1,663 | $2,288 |

| Lone-parent households | | Income brackets | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total households | Less than $10,000 | $10,000 to $19,999 | $20,000 to $29,999 | $30,000 to $39,999 | $40,000 to $49,999 | $50,000 to $59,999 | $60,000 to $69,999 | $70,000 to $79,999 | $80,000 to $89,999 | $90,000 to $99,999 | $100,000 and over |
| Number of households (2015) | 2,755 | 155 | 195 | 305 | 310 | 295 | 255 | 230 | 180 | 140 | 145 | 545 |
| Income midpoint | | $5,000 | $15,000 | $25,000 | $35,000 | $45,000 | $55,000 | $65,000 | $75,000 | $85,000 | $95,000 | $120,000 |
| Affordable shelter cost ([Income midpoint / 12] * 0.3) | | $125 | $375 | $625 | $875 | $1,125 | $1,375 | $1,625 | $1,875 | $2,125 | $2,375 | $3,000 |
| **Costs** | | | | | | | | | | | | |
| | **Costs** | **Affordability gap** | | | | | | | | | | |
| **Renter** | | | | | | | | | | | | |
| Median renter shelter cost for lone-parent households (2016) | $1,301 | -$1,176 | -$926 | -$676 | -$426 | -$176 | $74 | $324 | $574 | $824 | $1,074 | $1,699 |
| Average rent for 2 bedroom (October 2018) | $1,127 | -$1,002 | -$752 | -$502 | -$252 | -$2 | $248 | $498 | $748 | $998 | $1,248 | $1,873 |
| Average market rent for 3+ bedroom (October 2018) | $1,235 | -$1,110 | -$860 | -$610 | -$360 | -$110 | $140 | $390 | $640 | $890 | $1,140 | $1,765 |
| **Owner - with mortgage** | | | | | | | | | | | | |
| Median owner shelter cost for lone-parent household (2016) | $1,816 | -$1,691 | -$1,441 | -$1,191 | -$941 | -$691 | -$441 | -$191 | $59 | $309 | $559 | $1,184 |
| **Owner - without mortgage** | | | | | | | | | | | | |
| Median owner shelter cost for lone-parent household (2016) | $666 | -$541 | -$291 | -$41 | $209 | $459 | $709 | $959 | $1,209 | $1,459 | $1,709 | $2,334 |

## HOMELESSNESS

In 2018, 228 people were counted as experiencing homelessness in Grande Prairie. See Table 36. This indicates an increase since the 2016 count. 63% of those counted were male and 37% were female. 49% were between the ages of 25 and 44, 30% were 45 to 64, 14% were independent youth between 13 and 24, and 8% were dependents. 61% of those counted were staying in an emergency shelter. 44% of those counted were Indigenous; however Indigenous people only make up 10% of the general population. 54 of the people surveyed (24%) reported having arrived in Grande Prairie within the past year. 31% of new arrivals reported migrating to Grande Prairie to access community supports, 6% to access emergency shelters, and 13% to find housing. 56% of those surveyed were experiencing chronic homelessness. 17% of respondents indicated that their reason for housing loss was being unable to pay rent or mortgage; 38% responded that it was due to addiction or substance abuse.

Table 36: Homeless Count, Grande Prairie (2006-2018)

| Year | 2006 | 2008 | 2012 | 2014 | 2016 | 2018 |
|---|---|---|---|---|---|---|
| Count | 179 | 122 | 200 | 166 | 127 | 228 |

(Note: The methodology changed from year-to-year, which impacts the variation in counts.)

Source: (City of Grande Prairie, 2018)

## HIDDEN HOMELESS

The hidden homeless population, sometimes referred to as the provisionally housed is a segment of the population that is living temporarily with others without a guarantee of continued residency. This includes people staying with family or 'couch-surfing'. This population is considered hidden because they are not accessing homeless supports. Homeless Hub estimates that the national average ratio is three unhoused persons for every one person experiencing homelessness (Homeless Hub, 2018). Based on the City's homeless count this would suggest that Grande Prairie's hidden homeless population is approximately 684 people.

## HOUSING NOT CAPTURED IN DATA

There is a significant population living in accommodations that are not captured in the housing datasets. This includes the City's large transient population, many of which live in hotels, boarding houses or rent a single room in a dwelling. There is also a small number of people living in recreational vehicles on a permanent basis. There is also a segment of the population that is housed, but are in need of affordable housing to leave an unsafe situation. For example, someone living with an abusive spouse or partner may require access to affordable housing to leave that situation. People in these types of situations are not reflected in available housing data. Grande Prairie is also a regional hub for services, the homeless count and public engagement indicated that people come to Grande Prairie from other municipalities to access housing supports.

The housing need projections provide an estimation of the population in need of housing support until the year 2030. The projections estimate the number of people in Core Housing Need based on census data. The projections begin with 2016 as a base year. Only the number of households tested and the number of households in Core Housing Need was available for 2016. The number of each household type was estimated based on the average proportions from 2006 and 2011. The proportion of Core Housing Need for each household type was also calculated based on the average from the 2006 and 2011 census data. There is very little difference in the proportions from 2006 to 2011.

The projections are based on three growth scenarios:

- Growth Scenario 1 is the highest growth scenario based on the City's average growth rate from 2001 to 2016, which was 3.8%.
- Growth Scenario 2 is the moderate growth Scenario based on the high scenario from the population forecast study, which is 2.1% (Applications Management Consulting Ltd, 2013).
- Growth Scenario 3 is the low growth Scenario based on the base scenario from the population forecast study, which is 1.4% (Applications Management Consulting Ltd, 2013).

The growth scenarios from the 2013 study were well below the City's historic averages (Applications Management Consulting Ltd, 2013). The projections are calculated using a consistent annual growth rate; however, actual growth rates in Grande Prairie vary significantly year-to-year. The projections also assume that the proportions of households in Core Housing Need by household characteristic will remain consistent. The rate of Core Housing Need was somewhat consistent for 2006 and 2011, but there was a significant increase in 2016. There is also a portion of the population in need of housing supports that is not covered by this data.

The projections assume that the proportions of each household type will remain the same over time. These proportions may not remain the same. For example, population growth is primarily through migration, as such the number of Indigenous households is not likely to increase at the same rate as the overall population. In Canada, there is a rapidly growing proportion of the population that is or will be over 65 in the near future, due to the aging 'baby boomer' generation. This appears to have less of an impact in Grande Prairie, as the City has a relatively young population, but may be a factor. The growth rate for couples with children, lone-parent families, households where a person has an activity limitation and one-person households are more likely to remain a somewhat consistent proportion of the overall population. However, rapid growth and migration of young people to the area is dependent on continued economic growth.

| Households in Core Housing Need | Scenario 1 (3.8%) | | Scenario 2 (2.1%) | | Scenario 3 (1.4%) | |
|---|---|---|---|---|---|---|
| | 2025 | 2030 | 2025 | 2030 | 2025 | 2030 |
| Total | 3,179 | 3,831 | 2,740 | 3,040 | 2,576 | 2,761 |
| Couple with children | 379 | 457 | 327 | 363 | 307 | 329 |
| Lone-parent | 712 | 858 | 614 | 681 | 577 | 619 |
| Senior household | 805 | 970 | 694 | 770 | 652 | 699 |
| Aboriginal household | 494 | 596 | 426 | 473 | 401 | 429 |
| Household with someone who has an activity limitation | 1,394 | 1,680 | 1,201 | 1,333 | 1,129 | 1,211 |
| Immigrant household | 312 | 376 | 269 | 298 | 253 | 271 |
| One-person household | 1,440 | 1,735 | 1,241 | 1,377 | 1,166 | 1,250 |

Figure 51: Households in Core Housing Need Projections, Grande Prairie (2016-2030)
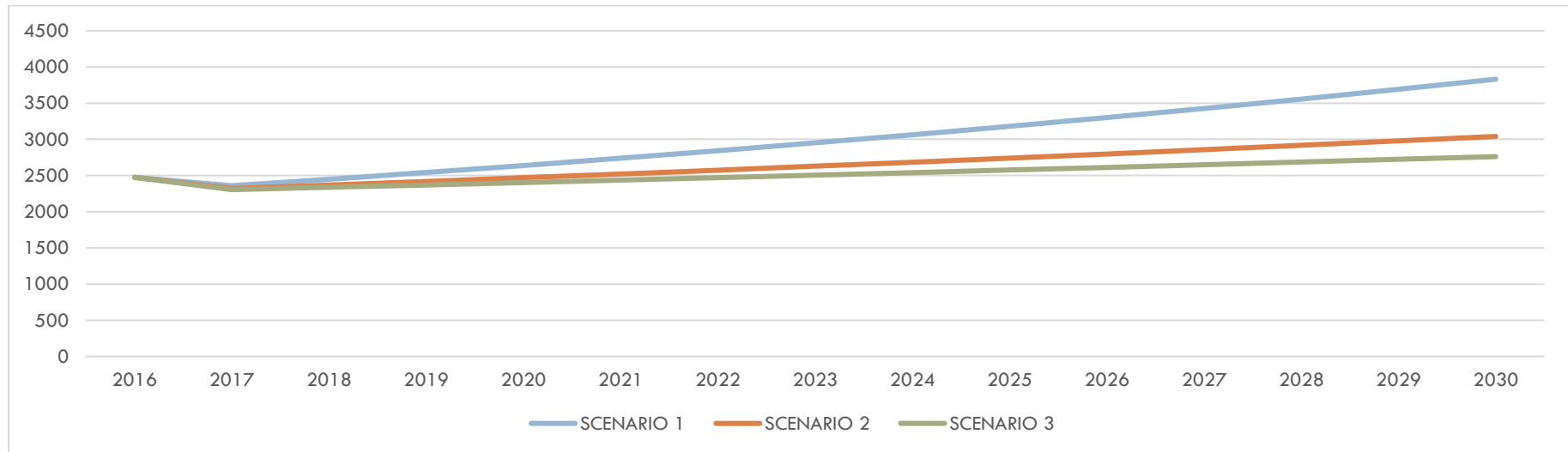
Figure 52: Households with Seniors in Core Housing Need Projections, Grande Prairie (2016-2030)
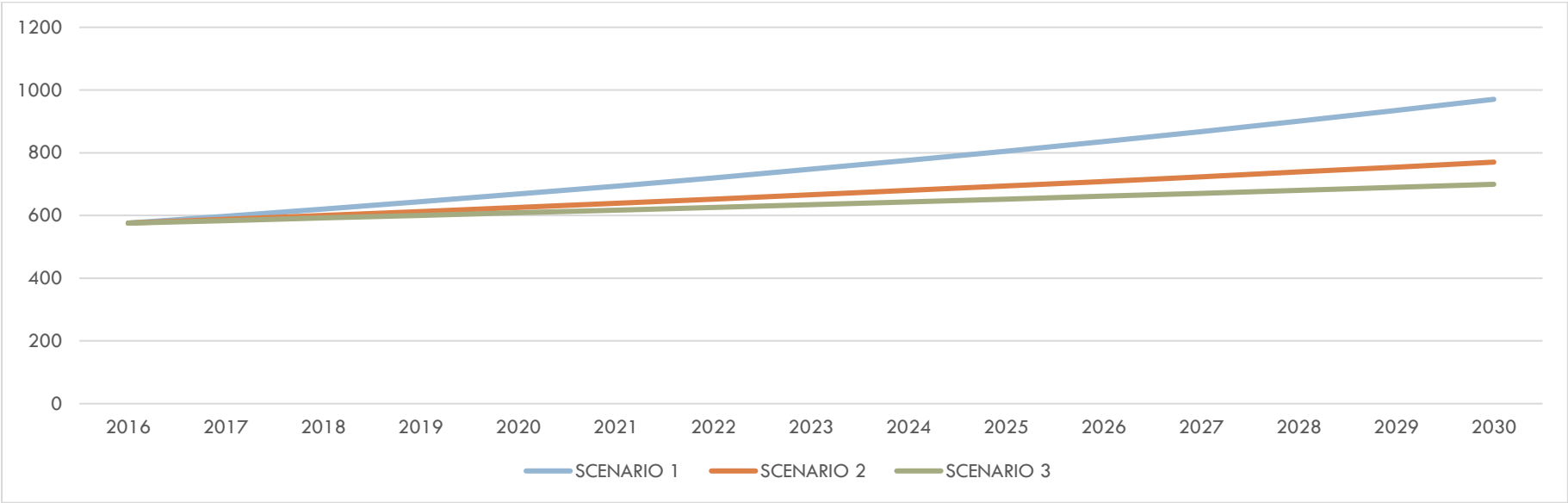
Figure 53: Couples with Children and Lone-Parent Households in Core Housing Need Projections, Grande Prairie (2016-2030)
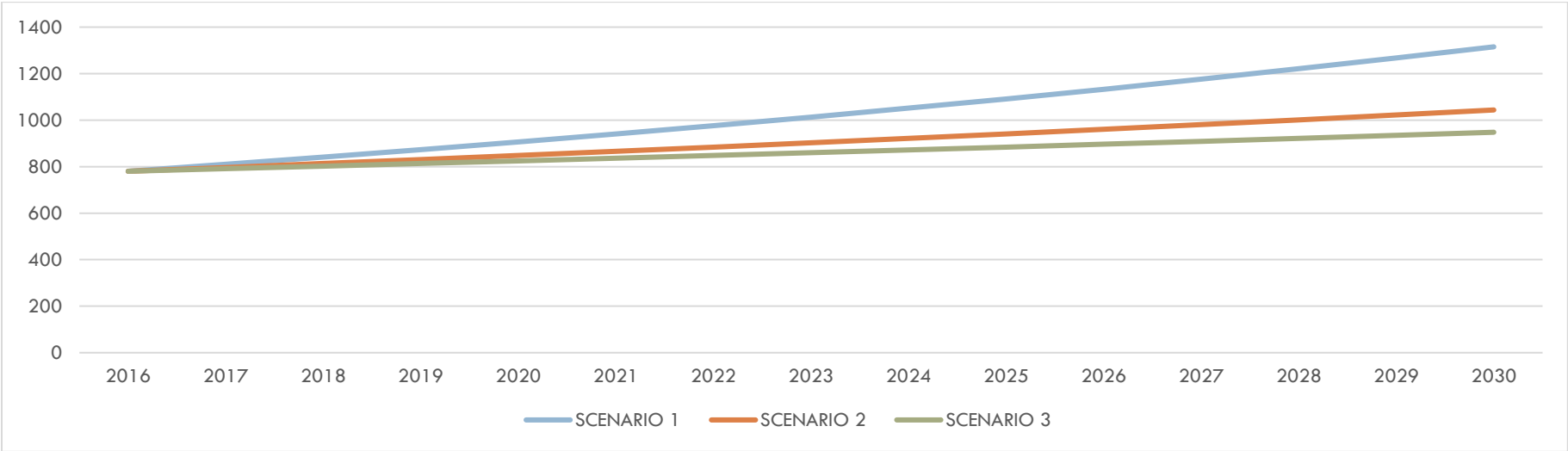
Figure 54: One-Person Households in Core Housing Need Projections, Grande Prairie (2016-2030)
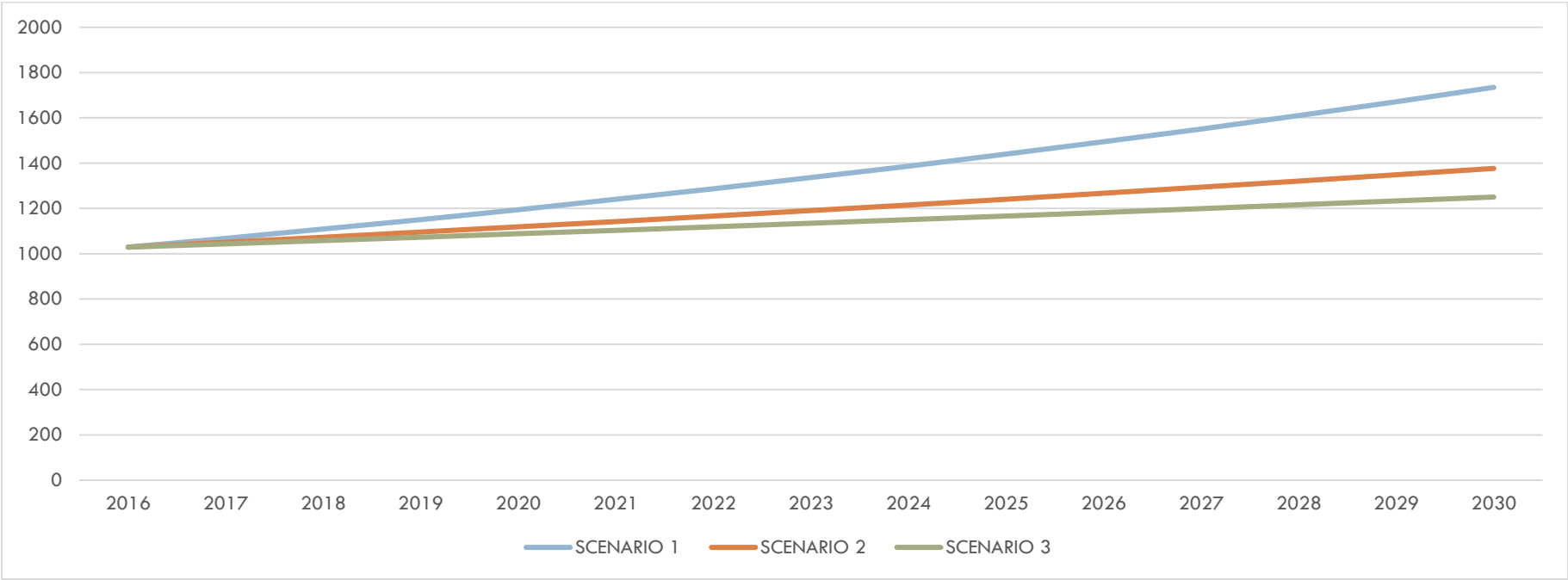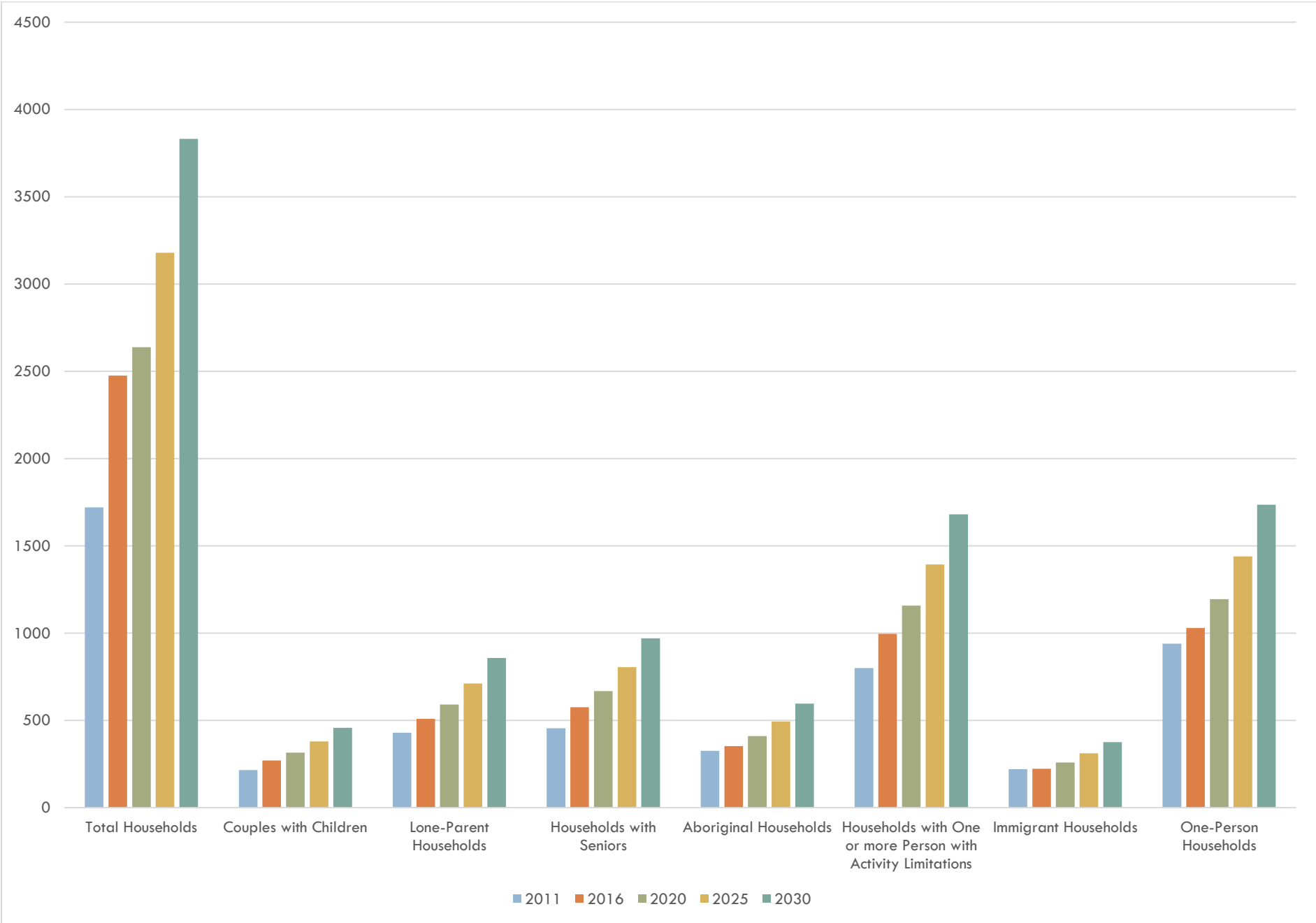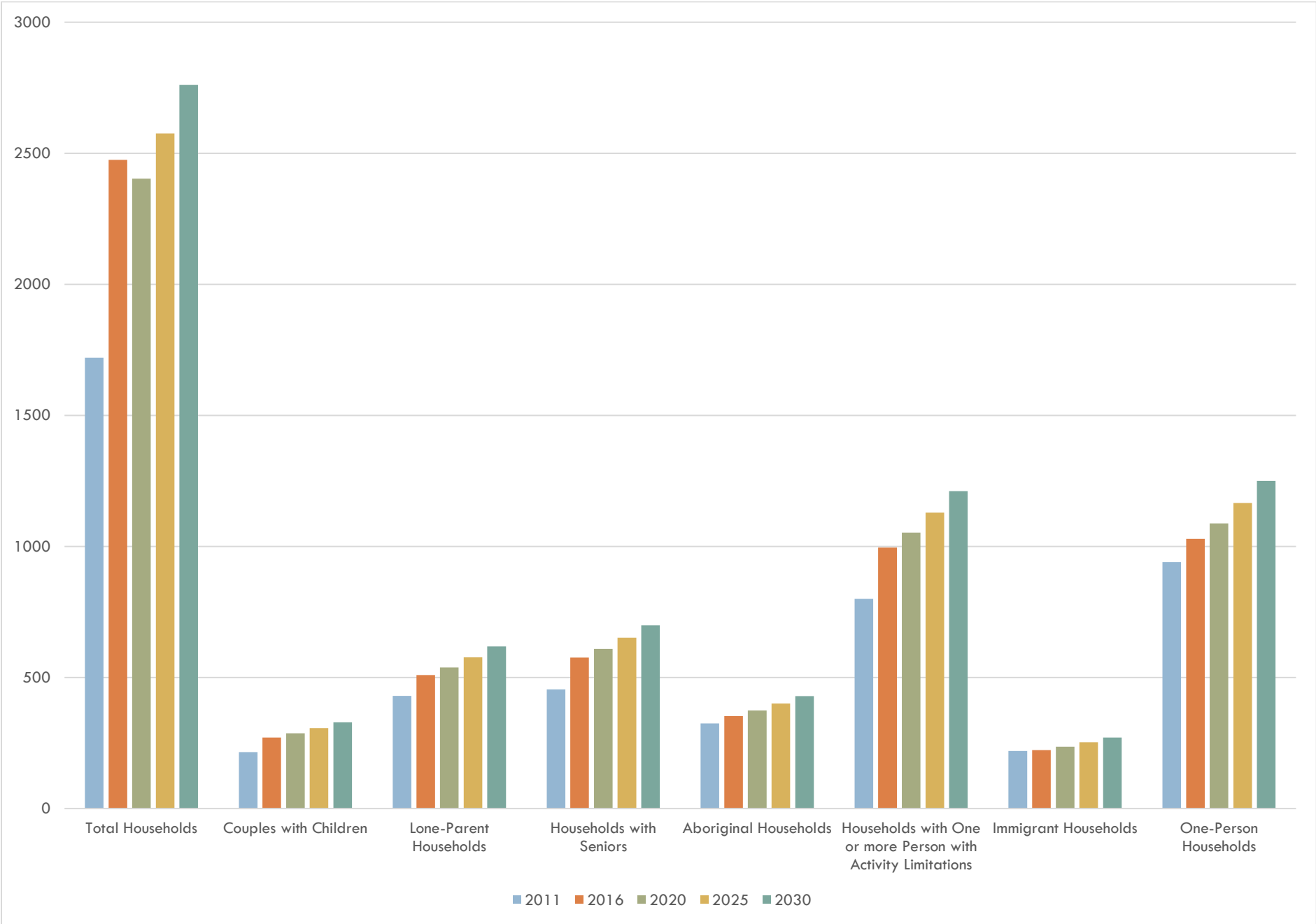
## ESTIMATED REQUIREMENTS FOR AFFORDABLE HOUSING UNITS

The projections indicate that there will be between 2,761 and 3,532 households in Core Housing Need by 2030, based on a range of growth scenarios. Scenario 1, may be the most likely as it is based on long-term growth trends. However, it assumes continued rapid growth. Scenario 2 provides a more conservative growth projection and will provide more moderate demand estimates for establishing minimum targets. As such, the projections from Scenario 2 were used to estimate the required number of units. The estimates for required number of units is based on the ratio of affordable units to the number of households in need, which will be referred to as the level of service. Grande Prairie's historical levels of service are used to establish a range of target options. The level of service is also explored for specialized housing categories where a higher level of service is likely required. Lastly, this section provides recommended targets that may be applied to the Affordable Housing Strategy, which is being developed.

## HISTORICAL LEVELS OF SERVICE

The level of service is somewhat consistent between 2006 and 2011, but drops significantly in 2016. Even though 2016 is when the City had the most affordable units, the rate of Core Housing Need was very high due to economic slow down. The average for the three assessed years is a 37% level of service. Affordable rental units are one component in a number of other possible strategies that can support households in need. Various other programs exist in the community including rent supplements and the housing first subsidized rental program. Table 39 summarizes how many households in need are served by various supports. There may be other programs serving households in need in the community that are not represented in the table.

**Table 38: Affordable Housing Level of Service, Grande Prairie (2006, 2011 and 2016)**

| Year | Households in Core Housing Need | Number of affordable units | Level of service |
|------|---------------------------------|----------------------------|------------------|
| 2006 | 1,530 | 613 | 40% |
| 2011 | 1,720 | 712 | 41% |
| 2016 | 2,475 | 766 | 31% |
| **Average** | | | **37%** |

**Table 39: Households in Core Housing Need Served by Housing Programs, Grande Prairie**

| | Number of Households | Percentage of Households |
|------|---------------------|--------------------------|
| Households in Core Housing Need (2016) | 2,475 | 100% |
| Affordable Rental Units (2016) | 766 | 31% |
| Rent Supplements, Grande Spirit Foundation (2018) | 460 | 19% |
| Housing First Supports (2016) | 80 | 3% |
| **Households in Need Served by these Programs** | **1,306** | **53%** |

The estimated number of affordable units required includes five level of service options: a low (31%), an average (37%), a high (41%) and an alternative (45%). This provides a wide range of potential targets to consider. The estimate of required units includes a breakdown of need by unit type. Unit size needs are based on assumptions about the needs of different types of households, based generally on the number of people that would likely be living there. The room, bachelor, or one bedroom apartment requirement is based on the number of one-person households in Core Housing Need. The dwellings with two or more bedrooms requirement is based on the number of couples with children and lone-parent households in Core Housing Need. The balance is the number of required units where the needs of the potential tenants are unknown, as the Core Housing Need data does not include data for all household types. The balance households refers to a range of potential household structures such as people living with roommates, couples without children or a parent living with an adult child. The other household types could require a range of unit types, but the majority would require either one or two bedrooms, as there would be at least two adults and no children.

The level of service options provide a range of targets for affordable housing units from 943 to 1,368. The low scenario represents the 2016 level of service and would require 943 units by 2030. The average scenario is based on the average level of service for 2006, 2011 and 2016 and would require 1,125 units by 2030. The high scenario is based on the historical high from 2011 and would require 1,247 units by 2030. The alternative option provides a more ambitious target and would require 1,368 units by 2030. The number of units is the total number of units would need to have. The City currently has approximately 766 affordable units. The required number of new units is the difference between the number of existing units and the targets. The number of additional units that would be required for each option is summarized in Table 41.

**Table 40: Total Required Number of Affordable Housing Units Based on Level of Service Options**

|  | Low (31%) | Average (37%) | High (41%) | Alternative (45%) |
|---|---|---|---|---|
| TOTAL | 943 | 1,125 | 1,247 | 1,368 |
| Room, Bachelor or 1 Bedroom | 427 | 510 | 565 | 620 |
| Dwellings with 2 or more bedrooms | 324 | 387 | 429 | 470 |
| Balance (Unit Size Requirement Unknown) | 192 | 230 | 254 | 279 |

**Table 41: New Affordable Units Required Based on Level of Service Options**

|  | Low (31%) | Average (37%) | High (41%) | Alternative (45%) |
|---|---|---|---|---|
| TOTAL | 176 | 359 | 480 | 602 |
| Room, bachelor, or 1 bedroom | 0 | 0 | 19 | 74 |
| 2 or more bedrooms | 104 | 166 | 208 | 250 |
| Balance (Unit Size Requirement Unknown) | 73 | 193 | 254 | 279 |

Breaking down the level of service for specific populations and specialized housing categories can also help to refine the targets. Based on the available data we can determine the approximate level of service for Indigenous households, households that require accessible housing, seniors and families. The required number of accessible units was estimated as 10% of households with activity limitations having someone with mobility limitations, based on national averages.

The level of service indicates that people in need of accessible housing and seniors are served at a much higher level of service than other types of households. This is likely because it is more difficult for their needs to be met with market housing. Other types of households are able to find housing that meets their needs on the market and can be supported with subsidies. As such, senior households and households in need of accessible housing should continue to have a higher level of service in terms of dedicated units.

Similarly to the options provided for the total number of required units, the potential targets for specialized housing include the low, average, high and alternative levels of service options, with the addition of the option to maintain the current level of service. The options were only assessed for accessible and seniors housing. Family housing is covered in the requirements for dwellings for units with two or more bedrooms and the level of service calculation was based on the number of units that were specifically designated for families, though more of the existing units could potentially serve families. Similarly, the level of service for Indigenous households was based on the number of units specifically designated for Indigenous households and other units in the inventory are serving these households as well.

The low, average, high and alternative options would not require any new units in most cases, and very few units when they are required. A significant number of units are required in the current level of service option. The current level of service option would require 21 new accessible units and 127 new seniors units. See Table 44.

**Table 42: Affordable Housing Level of Service by Specialized Housing Type**

| | Households in core housing need (2016) | Number of units | Level of service |
|---|---|---|---|
| TOTAL | 2,475 | 766 | 31% |
| Accessible | 100 | 57 | 57% |
| Families | 780 | 40 | 5% |
| Indigenous Households | 353 | 48 | 14% |
| Seniors | 576 | 374 | 65% |

**Table 43: Total Required Number of Affordable Housing Units for Specialized Housing Based on Level of Service Options**

|  | Low (31%) | Average (37%) | High (41%) | Alternative (45%) | Current (57% and 65%) |
|---|---|---|---|---|---|
| Accessible | 42 | 50 | 55 | 61 | 77 |
| Seniors | 239 | 285 | 316 | 347 | 501 |

**Table 44: New Affordable Units Required for Specialized Housing Based on Level of Service Options**

|  | Low (31%) | Average (37%) | High (41%) | Alternative (45%) | Current (57% and 65%) |
|---|---|---|---|---|---|
| Accessible | -15 | -7 | -2 | 5 | 21 |
| Seniors | -136 | -90 | -59 | -28 | 127 |

## RECOMMENDED TARGETS

The estimated number of required units analysis provided a range of options for establishing targets. For the general number of units required using the average (37%) level of service provides a baseline for maintaining the historical level of service for addressing Core Housing Need. The National Housing Strategy's target is to remove 530,000 households from housing need (Government of Canada, 2018). There are 1,693,775 households in Core Housing Need in Canada (Statistics Canada, 2017). Applying the methods from this report, that is a target level of service of 31%. Though this is likely in addition to households in need currently receiving supports. A target of 31% level of service would be the City's 2016, historical low rate. The 2016 rate is exceptionally low due to a recession. As the economy recovers, the rate of need in Grande Prairie is likely to decrease back to similar levels to those in 2006 and 2011. This is reflected somewhat in the projections, as the number of households in Core Housing Need drops from 2016 to 2017 because the projections are based on historical averages. Basing targets on a 37% level of service will help to maintain the City's historical level of service, keeping in mind that the level of service when the City is not in a recession is likely around 40%, as it was in 2006 and 2011.

Basing the targets on a 37% level of service would require the creation of 359 new affordable units by 2030, which is approximately 36 units per year. During the City's peak in affordable housing development between 2002 and 2015, 362 new units were added to the inventory, which is approximately 26 units per year. The proposed target assumes that the City intends to outperform its historical rates for affordable housing development.

The recommended targets for accessible and seniors housing are based on maintaining the current level of service. This was the only option where new units were required, other than the alternative (45%), which required an additional five accessible units. As it may be more difficult to find housing that is accessible or is designated for seniors in the market, it is reasonable to provide a higher level of service for these types. These targets propose maintaining the current levels of service as a minimum. This would require 20 additional accessible units and 127 seniors units. These units are sub-categories of the overall unit target, meaning that out of the 359 new units, 20 should be accessible and 127 should be for seniors to meet the minimum target.

| | Level of service | Required new units |
|---|---|---|
| **TOTAL** | | **359** |
| Room, bachelor, or 1 bedroom | | 0 |
| 2 or more bedrooms | 37% | 166 |
| Balance (Unit Size Requirement Unknown) | | 193 |
| **Specialized housing** | | |
| Accessible | 57% | 20 |
| Seniors | 65% | 127 |

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**Activity Limitations**

Activity limitations is a measure that identifies respondents who experienced activity limitations imposed by a condition or by long-term physical and/or mental health problem that lasted or is expected to last more than six months. The measure is not specific to a single condition and does not identify whether multiple conditions are present.

**Affordable Housing**

Housing is considered affordable if a household is spending less than 30% of its pre-tax income on housing costs.

**Complex Needs**

An individual is considered to have complex needs if they are experiencing a combination of needs that span social and health issues. These individuals typically require a range of on-going supports to maintain housing.

**Core Housing Need**

Core Housing Need is a measure of whether a household has housing that is affordable and meets their basic needs. A household is considered in Core Housing Need if it does not meet one of the three thresholds and could not obtain a market dwelling that is adequate and suitable without spending more than 30% of its income.

- **Adequacy**
  Adequacy refers to the condition of the building and whether it requires any major repairs.

- **Affordability**
  Affordability refers to whether the household is spending 30% or more of its pre-tax income on shelter costs.

- **Suitability**
  Suitability refers to whether there is an appropriate number of bedrooms for the household size.

**Hidden Homeless (Provisionally Housed)**

The hidden homeless, often referred to as provisionally housed are people who have access to accommodations, but no immediate prospect of permanent housing. These individuals are often staying with friends or family, or in other non-permanent accommodations.

**Household Maintainer**

Refers to the person or persons responsible for paying shelter costs.

**Low- Income Measure After-Tax Measure (LIM-AT)**

A measure of low income that refers to whether a household's after-tax income is below 50% of the median household income, when adjusted for household composition.

**Non-Market Housing**

Non-market housing is reserved for specific needs groups who face challenges accessing or affording market housing. This includes permanent supported housing, below market rentals, rent geared to income units, units in emergency shelters and other types of housing reserved for specific needs.

**Permanent Supportive / Supportive Housing**

Housing that combines rental assistance with support services for people with high needs related to physical or mental health, developmental disabilities or substance abuse.

**Random Rounding**

A technique for randomly rounding numbers to multiples of 5 or 10 in order to maintain the confidentiality of information about certain populations. This technique is used by Statistics Canada.

**Shelter Costs**

Shelter costs are the costs associated with maintaining housing, such as mortgage or rent, utility bills, insurance, and property taxes.

**Shelter-Cost-to-Income Ratio**

Refers to the proportion of average household income that is spent on shelter costs.

**Social Housing**

Housing that is owned by a government or other organization that do not make a profit, and are rented to low income households.

**Subsidized Housing**

Subsidized housing refers to rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

# APPENDIX 1: GROWTH PROJECTION TABLES

**Table 46: Scenario 1 Growth Projection (2016-2030)**

| GROWTH SCENARIO 1 (3.8%) | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Proportions | | | | Actual | | | Estimate | Projection | | | | | | | | | | | | | | |
| | 2006 | 2011 | 2016 | Average | 2006 | 2011 | 2016 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 |
| Households tested | | | | | 16,805 | 20,260 | 23,675 | 23,675 | 24,575 | 25,508 | 26,478 | 27,484 | 28,528 | 29,612 | 30,738 | 31,906 | 33,118 | 34,377 | 35,683 | 37,039 | 38,446 | 39,907 |
| Households in Core Housing Need | 9.1% | 8.9% | 10.8% | 9.6% | 1,530 | 1,720 | 2,475 | 2,475 | 2,359 | 2,449 | 2,542 | 2,638 | 2,739 | 2,843 | 2,951 | 3,063 | 3,179 | 3,300 | 3426 | 3,556 | 3,691 | 3,831 |
| Couple with children | 35.3% | 32.0% | -- | 33.7% | 5,935 | 6,490 | -- | 7,974 | 8,277 | 8,591 | 8,918 | 9,257 | 9,608 | 9,973 | 10,352 | 1,0746 | 11,154 | 11,578 | 12,018 | 12,475 | 12,949 | 13,441 |
| In Core Housing Need | 3.5% | 3.3% | -- | 3.4% | 205 | 215 | -- | 271 | 281 | 292 | 303 | 315 | 327 | 339 | 352 | 365 | 379 | 394 | 409 | 424 | 440 | 457 |
| Lone-parent families | 9.0% | 9.7% | -- | 9.4% | 1,510 | 1,970 | -- | 2,214 | 2,298 | 2,385 | 2,476 | 2,570 | 2,667 | 2,769 | 2,874 | 29,83 | 3,097 | 3,214 | 3,336 | 3,463 | 3,595 | 3,731 |
| In Core Housing Need | 23.8% | 22.1% | -- | 23.0% | 360 | 430 | -- | 509 | 528 | 549 | 569 | 5,91 | 614 | 637 | 661 | 686 | 712 | 739 | 767 | 797 | 827 | 858 |
| Households with seniors 65+ | 12.3% | 10.8% | -- | 11.58% | 2,070 | 2,195 | -- | 2,742 | 2,846 | 2,954 | 3,066 | 3,183 | 3,304 | 3,429 | 3,559 | 3,695 | 3,835 | 3,981 | 4,132 | 4,289 | 4,452 | 4,621 |
| In Core Housing Need | 21.3% | 20.7% | -- | 21.0% | 440 | 455 | -- | 576 | 598 | 620 | 644 | 668 | 694 | 720 | 747 | 776 | 805 | 836 | 868 | 901 | 935 | 970 |
| Aboriginal households | 11.1% | 11.6% | -- | 11.3% | 1,860 | 2,340 | -- | 2,678 | 2,779 | 2,885 | 2,995 | 3,108 | 3,227 | 3,349 | 3,476 | 3,609 | 3,746 | 3,888 | 4,036 | 4,189 | 4,348 | 4,514 |
| In Core Housing Need | 12.4% | 13.9% | -- | 13.2% | 230 | 325 | -- | 353 | 367 | 381 | 395 | 410 | 426 | 442 | 459 | 476 | 494 | 513 | 533 | 553 | 574 | 596 |
| Activity limitation households | 29.0% | 30.3% | -- | 29.6% | 4,870 | 6,135 | -- | 7,169 | 7,441 | 7,724 | 8,017 | 8,322 | 8,638 | 8,967 | 9,307 | 9,661 | 1,0028 | 10,409 | 1,0805 | 11,215 | 11,642 | 12,084 |
| In Core Housing Need | 14.8% | 13.0% | -- | 13.9% | 720 | 800 | -- | 996 | 1,034 | 1,074 | 1,114 | 1,157 | 1,201 | 1,246 | 1,294 | 1,343 | 1394 | 1,447 | 1,502 | 1,559 | 1,618 | 1,680 |
| Immigrant households | 7.9% | 8.0% | -- | 7.9% | 1,320 | 1,615 | -- | 1,873 | 1,944 | 2,018 | 2,094 | 2,174 | 2,257 | 2,342 | 2,431 | 2,524 | 2,620 | 2,719 | 2,823 | 2,930 | 3,041 | 3,157 |
| In Core Housing Need | 10.2% | 13.6% | -- | 11.9% | 135 | 220 | -- | 223 | 231 | 240 | 249 | 259 | 269 | 279 | 289 | 300 | 312 | 324 | 336 | 349 | 362 | 376 |
| One-person households | 19.3% | 22.5% | -- | 20.9% | 3,238 | 4,565 | -- | 4,948 | 5,136 | 5,331 | 5,534 | 5,744 | 5,962 | 6,189 | 6,424 | 6,668 | 6,922 | 7,185 | 7,458 | 7,741 | 8,035 | 8,341 |
| In Core Housing Need | 21.0% | 20.6% | -- | 20.8% | 680 | 940 | -- | 1,029 | 1,068 | 1,109 | 1,151 | 1,195 | 1,240 | 1,287 | 1,336 | 1,387 | 1,440 | 1,494 | 1,551 | 1,610 | 1,671 | 1,735 |

**Table 47: Scenario 2 Growth Projection (2016-2030)**

| GROWTH SCENARIO 2 (2.1%) | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Proportions | | | | Actual | | | Estimate | Projection | | | | | | | | | | | | |
| | 2006 | 2011 | 2016 | Average | 2006 | 2011 | 2016 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 |
| Households tested | | | | | 16,805 | 20,260 | 23,675 | 23,675 | 24172 | 24,680 | 25,198 | 25,727 | 26,267 | 26,819 | 27,382 | 27957 | 28,544 | 29,144 | 29,756 | 30,381 | 31,019 | 31,670 |
| Households in Core Housing Need | 9.1% | 8.9% | 10.8% | 9.6% | 1,530 | 1,720 | 2,475 | 2,475 | 2,321 | 2,369 | 2,419 | 2,470 | 2,522 | 2,575 | 2,629 | 2684 | 2,740 | 2,798 | 2,857 | 2,917 | 2,978 | 3,040 |
| Couple with children | 35.3% | 32.0% | -- | 33.7% | 5,935 | 6,490 | -- | 7,974 | 8,141 | 8,312 | 8,487 | 8,665 | 8,847 | 9,033 | 9,222 | 9416 | 9,614 | 9,816 | 10,022 | 10,232 | 10,447 | 10,667 |
| In Core Housing Need | 3.5% | 3.3% | -- | 3.4% | 205 | 215 | -- | 271 | 277 | 283 | 289 | 295 | 301 | 307 | 314 | 320 | 327 | 334 | 341 | 348 | 355 | 363 |
| Lone-parent families | 9.0% | 9.7% | -- | 9.4% | 1,510 | 1,970 | -- | 2,214 | 2,260 | 2,308 | 2,356 | 2,405 | 2,456 | 2,508 | 2,560 | 2614 | 2,669 | 2,725 | 2,782 | 2,841 | 2,900 | 2,961 |
| In Core Housing Need | 23.8% | 22.1% | -- | 23.0% | 360 | 430 | -- | 509 | 520 | 531 | 542 | 553 | 565 | 577 | 589 | 601 | 614 | 627 | 640 | 653 | 667 | 681 |
| Households with seniors 65+ | 12.3% | 10.8% | -- | 11.58% | 2,070 | 2,195 | -- | 2,742 | 2,799 | 2,858 | 2,918 | 2,979 | 3,042 | 3,106 | 3,171 | 3237 | 3,305 | 3,375 | 3,446 | 3,518 | 3,592 | 3,667 |
| In Core Housing Need | 21.3% | 20.7% | -- | 21.0% | 440 | 455 | -- | 576 | 588 | 600 | 613 | 626 | 6,39 | 652 | 666 | 680 | 694 | 709 | 724 | 739 | 754 | 770 |
| Aboriginal households | 11.1% | 11.6% | -- | 11.3% | 1,860 | 2,340 | -- | 2,678 | 2,734 | 2,791 | 2,850 | 2,910 | 2,971 | 3,033 | 3,097 | 3162 | 3,228 | 3,296 | 3,365 | 3,436 | 3,508 | 3,582 |
| In Core Housing Need | 12.4% | 13.9% | -- | 13.2% | 230 | 325 | -- | 353 | 361 | 368 | 376 | 384 | 392 | 400 | 409 | 417 | 426 | 435 | 444 | 454 | 463 | 473 |
| Activity limitation households | 29.0% | 30.3% | -- | 29.6% | 4,870 | 6,135 | -- | 7,169 | 7,319 | 7,473 | ,7630 | 7,790 | 7,954 | 8,121 | 8,291 | 8465 | 8,643 | 8,825 | 9,010 | 9,199 | 9,392 | 9,590 |
| In Core Housing Need | 14.8% | 13.0% | -- | 13.9% | 720 | 800 | -- | 996 | 1,017 | 1,039 | 1,061 | 1,083 | 1,106 | 1,129 | 1,152 | 1177 | 1,201 | 1,227 | 1,252 | 1,279 | 1,306 | 1,333 |
| Immigrant households | 7.9% | 8.0% | -- | 7.9% | 1,320 | 1,615 | -- | 1,873 | 1,912 | 1,952 | 1,993 | 2,035 | 2,078 | 2,121 | 2,166 | 2,211 | 2,258 | 2,305 | 2,354 | 2,403 | 2,454 | 2,505 |
| In Core Housing Need | 10.2% | 13.6% | -- | 11.9% | 135 | 220 | -- | 223 | 228 | 232 | 237 | 242 | 247 | 252 | 258 | 263 | 269 | 274 | 280 | 286 | 292 | 298 |
| One-person households | 19.3% | 22.5% | -- | 20.9% | 3,238 | 4,565 | -- | 4,948 | 5,052 | 5,158 | 5,266 | 5,377 | 5,490 | 5,605 | 5,723 | 5843 | 5,966 | 6,091 | 6,219 | 6,350 | 6,483 | 6,619 |
| In Core Housing Need | 21.0% | 20.6% | -- | 20.8% | 680 | 940 | -- | 1,029 | 1,051 | 1,073 | 1095 | 1,118 | 1,142 | 1,166 | 1190 | 1215 | 1,241 | 1,267 | 1,294 | 1,321 | 1,348 | 1,377 |

**Table 48: Scenario 3 Growth Projection (2016-2030)**

| GROWTH SCENARIO 3 (1.4%) | Proportions | | | | Actual | | | Estimate | Projection | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2006 | 2011 | 2016 | Average | 2006 | 2011 | 2016 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 |
| Households tested | | | | | 16,805 | 20,260 | 23,675 | 23,675 | 24,006 | 24,343 | 24,683 | 25,029 | 25,379 | 25,735 | 26,095 | 26,460 | 26,831 | 27,206 | 27,587 | 27,973 | 28,365 | 28762 |
| Households in Core Housing Need | 9.1% | 8.9% | 10.8% | 9.6% | 1,530 | 1,720 | 2,475 | 2,475 | 2,305 | 2,337 | 2,370 | 2,403 | 2,436 | 2,471 | 2,505 | 2,540 | 2,576 | 2,612 | 2,648 | 2,685 | 2,723 | 2,761 |
| Couple with children | 35.3% | 32.0% | -- | 33.7% | 5,935 | 6,490 | -- | 7,974 | 8,085 | 8,199 | 8,313 | 8,430 | 8,548 | 8,667 | 8,789 | 8,912 | 9,037 | 9,163 | 9,291 | 9,421 | 9,553 | 9,687 |
| In Core Housing Need | 3.5% | 3.3% | -- | 3.4% | 205 | 215 | -- | 271 | 275 | 279 | 283 | 287 | 291 | 295 | 299 | 303 | 307 | 312 | 316 | 320 | 325 | 329 |
| Lone-parent families | 9.0% | 9.7% | -- | 9.4% | 1,510 | 1,970 | -- | 2,214 | 2,245 | 2,276 | 2,308 | 2,340 | 2,373 | 2,406 | 2,440 | 2,474 | 2,509 | 2,544 | 2,579 | 2,616 | 2,652 | 2,689 |
| In Core Housing Need | 23.8% | 22.1% | -- | 23.0% | 360 | 430 | -- | 509 | 516 | 523 | 531 | 538 | 546 | 553 | 561 | 569 | 577 | 585 | 593 | 602 | 610 | 619 |
| Households with seniors 65+ | 12.3% | 10.8% | -- | 11.58% | 2,070 | 2,195 | -- | 2,742 | 2,780 | 2,819 | 2,858 | 2,898 | 2,939 | 2,980 | 3,022 | 3,064 | 3,107 | 3,150 | 3,195 | 3,239 | 3,285 | 3,331 |
| In Core Housing Need | 21.3% | 20.7% | -- | 21.0% | 440 | 455 | -- | 576 | 584 | 592 | 600 | 609 | 617 | 626 | 635 | 643 | 652 | 662 | 671 | 680 | 690 | 699 |
| Aboriginal households | 11.1% | 11.6% | -- | 11.3% | 1,860 | 2,340 | -- | 2,678 | 2,715 | 2,753 | 2,792 | 2,831 | 2,870 | 2,911 | 2,951 | 2,993 | 3,035 | 3,077 | 3,120 | 3,164 | 3,208 | 3,253 |
| In Core Housing Need | 12.4% | 13.9% | -- | 13.2% | 230 | 325 | -- | 353 | 358 | 363 | 369 | 374 | 379 | 384 | 390 | 395 | 401 | 406 | 412 | 418 | 423 | 429 |
| Activity limitation households | 29.0% | 30.3% | -- | 29.6% | 4,870 | 6,135 | -- | 7,169 | 7,269 | 7,371 | 7,474 | 7,579 | 7,685 | 7,792 | 7,902 | 8,012 | 8,124 | 8,238 | 8,353 | 8,470 | 8,589 | 8,709 |
| In Core Housing Need | 14.8% | 13.0% | -- | 13.9% | 720 | 800 | -- | 996 | 1,010 | 1,025 | 1,039 | 1,053 | 1,068 | 1,083 | 1,098 | 1,114 | 1,129 | 1,145 | 1,161 | 1,177 | 1,194 | 1,211 |
| Immigrant households | 7.9% | 8.0% | -- | 7.9% | 1,320 | 1,615 | -- | 1,873 | 1,899 | 1,925 | 1,952 | 1,980 | 2,008 | 2,036 | 2,064 | 2,093 | 2,122 | 2,152 | 2,182 | 2,213 | 2,244 | 2,275 |
| In Core Housing Need | 10.2% | 13.6% | -- | 11.9% | 135 | 220 | -- | 223 | 226 | 229 | 232 | 236 | 239 | 242 | 246 | 249 | 253 | 256 | 260 | 263 | 267 | 271 |
| One-person households | 19.3% | 22.5% | -- | 20.9% | 3,238 | 4,565 | -- | 4,948 | 5,017 | 5,088 | 5,159 | 5,231 | 5,304 | 5,379 | 5,454 | 5,530 | 5,608 | 5,686 | 5,766 | 5,846 | 5,928 | 6,011 |
| In Core Housing Need | 21.0% | 20.6% | -- | 20.8% | 680 | 940 | -- | 1,029 | 1,044 | 1,058 | 1,073 | 1,088 | 1,103 | 1,119 | 1,134 | 1,150 | 1,166 | 1,183 | 1,199 | 1,216 | 1,233 | 1,250 |

Appendix 1: Growth Projection Tables

**Table 49: Growth Projection of Households in Core Housing Need, Scenario Comparison (2016-2030)**

| Households in Core Housing Need | Base Year 2011 | Estimated 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2036 | 2027 | 2028 | 2029 | 2030 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Total** | | | | | | | | | | | | | | | | |
| SCENARIO 1 | 1,720 | 2,475 | 2,359 | 2,449 | 2,542 | 2,638 | 2,739 | 2,843 | 2,951 | 3,063 | 3,179 | 3,300 | 3,426 | 3,556 | 3,691 | 3,831 |
| SCENARIO 2 | 1,720 | 2,475 | 2,321 | 2,369 | 2,419 | 2,470 | 2,522 | 2,575 | 2,629 | 2,684 | 2,740 | 2,798 | 2,857 | 2,917 | 2,978 | 3,040 |
| SCENARIO 3 | 1,720 | 2,475 | 2,305 | 2,337 | 2,370 | 2,403 | 2,436 | 2,471 | 2,505 | 2,540 | 2,576 | 2,612 | 2,648 | 2,685 | 2,723 | 2,761 |
| **Households with Seniors** | | | | | | | | | | | | | | | | |
| SCENARIO 1 | 455 | 576 | 598 | 620 | 644 | 668 | 694 | 720 | 747 | 776 | 805 | 836 | 868 | 901 | 935 | 970 |
| SCENARIO 2 | 455 | 576 | 588 | 600 | 613 | 626 | 639 | 652 | 666 | 680 | 694 | 709 | 724 | 739 | 754 | 770 |
| SCENARIO 3 | 455 | 576 | 584 | 592 | 600 | 609 | 617 | 626 | 635 | 643 | 652 | 662 | 671 | 680 | 690 | 699 |
| **Households with children** | | | | | | | | | | | | | | | | |
| SCENARIO 1 | 645 | 780 | 810 | 841 | 873 | 906 | 940 | 976 | 1,013 | 1,051 | 1,091 | 1,133 | 1,176 | 1,221 | 1,267 | 1,315 |
| SCENARIO 2 | 654 | 780 | 797 | 813 | 830 | 848 | 866 | 884 | 902 | 921 | 941 | 960 | 981 | 1,001 | 1,022 | 1,044 |
| SCENARIO 3 | 645 | 780 | 791 | 802 | 813 | 825 | 836 | 848 | 860 | 872 | 884 | 897 | 909 | 922 | 935 | 948 |
| **Individuals living alone** | | | | | | | | | | | | | | | | |
| SCENARIO 1 | 940 | 1,029 | 1,068 | 1,109 | 1,151 | 1,195 | 1,240 | 1,287 | 1,336 | 1,387 | 1,440 | 1,494 | 1,551 | 1,610 | 1,671 | 1,735 |
| SCENARIO 2 | 940 | 1,029 | 1,051 | 1,073 | 1,095 | 1,118 | 1,142 | 1,166 | 1,190 | 1,215 | 1,241 | 1,267 | 1,294 | 1,321 | 13,48 | 1,377 |
| SCENARIO 3 | 940 | 1,029 | 1,044 | 1,058 | 1,073 | 1,088 | 1,103 | 1,119 | 1,134 | 1,150 | 1,166 | 1,183 | 1,199 | 1,216 | 1,233 | 1,250 |
| **Households where at least one person has activity limitations** | | | | | | | | | | | | | | | | |
| SCENARIO 1 | 800 | 996 | 1,034 | 1,074 | 1,114 | 1,157 | 1,201 | 1,246 | 1,294 | 1,343 | 1,394 | 1,447 | 1,502 | 1,559 | 1,618 | 1,680 |
| SCENARIO 2 | 800 | 996 | 1,017 | 1,039 | 1,061 | 1,083 | 1,106 | 1,129 | 1,152 | 1,177 | 1,201 | 1,227 | 1,252 | 1,279 | 1,306 | 1,333 |
| SCENARIO 3 | 800 | 996 | 1,010 | 1,025 | 1,039 | 1,053 | 1,068 | 1,083 | 1,098 | 1,114 | 1,129 | 1,145 | 1,161 | 1,177 | 1,194 | 1,211 |