

# Drumheller



## Housing Needs Assessment (2015)

Final Report

November 2015

prepared by

 **housing** *strategies inc.*



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prepared for the

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# Executive Summary

## 1.0 Introduction

The Drumheller Housing Administration, in partnership with the Town of Drumheller, commissioned this study to identify the community's affordable housing needs. The goal is to use this study and its findings to support future capital grant funding applications to develop additional affordable housing units in the community targeted to low- and modest-income residents. The objectives of this study are to provide an analysis of:

1. Population data (e.g., population growth, demographic changes, and population projections);
2. Housing data (e.g., market ownership and rental housing; affordable near-market and non-market rental housing, and dedicated supportive housing);
3. Income data, including estimates of the number and types of households who are likely to be:
  - In Core Housing Need (i.e., earning incomes at or below current *Core Need Income Thresholds*); and
  - At-risk of homeless (i.e., in “severe housing need” paying 50% or more of their income on housing).
4. Additional data where available related to the following five (5) key housing needs and challenges:
  - Affordability (housing costs)
  - Adequacy (quality and safety)
  - Suitability (overcrowding)
  - Accessibility (for persons with mobility challenges)
  - Availability (options and choice)

## 2.0 Population Analysis

### 2.1 Population Growth

- Between 2001 and 2011 (post amalgamation), Drumheller's permanent population increased by an estimated 3.1% (for an average annual growth rate of 0.3%). In comparison, the population of Alberta grew by 22.5% (for an average annual growth rate of 2.3%).
- Observed growth rates in Drumheller over the past 15-20 years suggest a stable population. As a result, growth in the area's permanent population is unlikely to be placing supply and demand pressures on the community's infrastructure, including housing and support services.

### 2.2 Population Projections

- Combining observed trends within the *Census of Population* data with regional projections developed by the Province suggests a total permanent population of 8,515-11,370 residents (for a middle-range projection of 10,615 residents) living in the Town by 2035 – all requiring safe, stable housing that is affordable according to their means.



- Based on Provincial population projections, population growth rates may increase in the foreseeable future – resulting in increasing demand for housing. If these needs cannot be addressed effectively, this continued population growth may increase the risk of housing challenges and hardships (particularly among low- and modest-income households).

### 2.3 **Population Mobility**

- Population mobility between 2006 and 2011 resulted in Drumheller gaining 1,583 new residents while at the same time losing 1,238-1,486 existing residents (15.4% - 18.5%) – for a net growth of 1.2% (97 residents total). This would be considered a high level of population mobility when compared to the 9.5% - 11.3% population turnover rates observed province-wide over the same period.
- High levels of population mobility (i.e., population turnover) are likely to be having a significant effect on the delivery of appropriate housing and support services locally.

### 2.4 **Demographic Changes**

- Over the past 15-20 years, Drumheller has experienced:
  - An increase either in real numbers, percentage (relative proportion), or both – of:
    - Established families
    - Empty-nesters and early retirees
    - Seniors
  - A decline either in real numbers, percentage (i.e., relative proportion), or both – of:
    - Young families
- The age cohorts that appear to be moving into Drumheller at faster rate include those who are more likely to have:
  - Established themselves in their careers and are thus more likely to be earning higher incomes;
  - Already established themselves in the housing market, thus affording them higher equity and savings; and/or
  - Paid off their mortgages.
- The age cohorts that are moving into Drumheller at a slower rate (or potentially leaving the community altogether) include those who are:
  - More likely to be just starting out in their careers; and/or
  - Entering the housing market for the first time.
- This suggests that issues and challenges related to housing availability and affordability may be having an influence on population growth and demographic changes in the community.

### 2.5 **Changing Household Composition**

- Despite a net increase in the total number of all household types over the past 15-20 years, Drumheller has experienced:
  - A 6.1% decrease in the *relative proportion* of **couple households**
  - A 9.8% decrease in the *relative proportion* of **lone-parent households**
  - A 1.0% decrease in the *relative proportion* of **single individuals**
  - A 124.6% increase in the *relative proportion* of **“other” household types**
- Changes in the nature and composition of Drumheller households suggest a need for:
  - Increased housing diversity;



- Greater housing affordability and choice; and/or
- More flexible home designs and options that can accommodate multiple un-related individuals living together while maintaining appropriate levels of privacy and separation (e.g., legally-conforming secondary suites, dormitory-style units, cluster homes, co-housing, etc.).
- An estimated 76.6% of lone-parent families (245) living in Drumheller consisted of single mothers in 2011 (with the remaining 23.4% – or 75 – consisting of single fathers). This represents a 9.0% decrease in the proportion of single mothers and a 114.3% increase in the portion of single fathers over the past 15-20 years.
- Changes in the number and proportion of lone-parent families (as well as changes in the number and proportion of single mothers vs. single fathers) are likely to be a reflection of and have an influence on the affordable housing needs of the community.

## **2.6 Household Co-Habitation**

- 18.8% of lone-parent families (60), 30.4% of single individuals (425), and 12.0% of single seniors ages 65+ (45) were co-habiting either with other family or with non-related families and individuals in 2011.
- When household cohabitation figures are combined with data showing that “other” household types are increasing over time in terms of both real numbers and relative proportion, it suggests the likelihood of housing affordability challenges and the potential for overcrowding – both of which are recognized risk factors for homelessness.

## **2.7 Average Household Size**

- Average household size appears to be increasing slightly over time – from an average of 2.4 persons per dwelling (PPD) in 1996 to an average of 2.5 PPD in 2011 (an increase of 5.9%).
- This data appears consistent with the data showing an increase in both the number and relative percentage of “other” household types (e.g., co-habiting singles, seniors, and lone-parent families, temporary workers, etc.).
- When changing average household size is combined with data indicating a decline in the number and proportion of young families over time, it provides additional evidence to suggest that housing affordability and choice may be a concern for Drumheller. It also suggests a need for increased housing diversity.

## **3.0 Income Analysis**

### **3.1 Median Household Incomes**

- Between 2006 and 2013, median household incomes among:
  - Couple families (i.e., childless couples and couples with children) increased by 20.0%;
  - Lone-parent families increased by 21.2%; and
  - Single individuals increased by 26.0%.
- However, when compared to the province as a whole:
  - The average couple earned 8.9% less than its provincial counterpart;
  - The average lone-parent family earned 2.8% less than its provincial counterpart; and
  - The average single individual earned 14.5% less than his or her provincial counterpart.
- Median household incomes have generally increased at a faster rate than both the Consumer Price Index (CPI) and the Shelter Index (SI) for all three household types.
- Individual households whose incomes either decreased between 2006 and 2013 or whose incomes increased at a slower rate than either the CPI or (especially) the Shelter Index are



more likely to be experiencing housing hardship as their housing costs are likely to be increasing faster than their incomes.

### **3.2 Income Profiles**

- Between 2006 and 2013, Drumheller experienced:
  - A net *increase* in the percentage of households earning:
    - \$100,000+
  - A net *decrease* in the percentage of households earning:
    - \$0 - \$24,999
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999
  - Relative stability in the percentage of households earning:
    - \$75,000 - \$99,999
- However, Drumheller households are generally worse off than their provincial counterparts due to:
  - A *higher* percentage of households earning:
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999
    - \$75,000 - \$99,999
  - A *lower* percentage of households earning:
    - \$100,000+
  - A *comparable* percentage of households earning:
    - \$0 - \$24,999

### **3.3 Labour Force & Employment**

- Between 1996 and 2011 Drumheller experienced the following shifts in employment by industry or sector:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Wholesale & Retail: 280 jobs (56.6% total growth vs. 16.9% relative growth)
    - Finance & Real Estate: 110 jobs (88.0% total growth vs. 40.3% relative growth)
    - Business Services: 150 jobs (125.0% total growth vs. 67.9% relative growth)
    - Other Services: 615 jobs (58.9% total growth vs. 18.6% relative growth)
  - A significant net *decrease* in both the number and percentage of residents employed in:
    - Manufacturing & Construction: -90 jobs (20.9% total decline vs. 41.0% relative decline)
    - Health & Education: -100 jobs (16.4% total decline vs. 37.6% relative decline)
- Drumheller also experienced the following shifts in employment by occupation between 1996 and 2011:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Management: 175 jobs (66.0% total growth vs. 25.2% relative growth)
    - Natural & Applied Sciences: 65 jobs (76.5% total growth vs. 33.0% relative growth)





- Social Science, Education, Government & Religion: 280 jobs (164.7% total growth vs. 99.6% relative growth)
- A significant net *decrease* in both the number and percentage of residents employed in:
  - Business, Finance & Administration: -35 jobs (6.1% total decline vs. 29.2% relative decline)
  - Processing, Manufacturing & Utilities: -70 jobs (41.2% total decline vs. 55.7% relative decline)
- Either as a result or despite these changes, the “top 3” sources of employment among Drumheller residents in 2011 were:
  - By industry or sector (not including the catch-all “other” services):
    - Wholesale & Retail: 775 jobs (18.5%)
    - Health & Education: 510 jobs (12.2%)
    - Agriculture & Resource: 390 jobs (9.3%)
  - By occupation:
    - Sales & Service: 1,240 jobs (29.9%)
    - Trades, Transport & Equipment Operators: 620 jobs (15.0%)
- Between 1996 and 2011, the relative percentage of Drumheller residents employed in occupations *generally* paying:
  - Well-above-average wages and salaries decreased by 3.8%
  - Above-average wages and salaries increased by 6.5%
  - Average wages and salaries increased by 0.2%
  - Below-average wages and salaries increased by 7.4%
  - Well-below-average wages and salaries decreased by 3.2%
- Those who are more likely to be earning generally below-average incomes in Drumheller (and, therefore, more likely to be experiencing housing affordability and related challenges and concerns) include:
  - People working in retail, accommodation and food service jobs (particularly if working part-time);
  - People working in arts, entertainment and recreation jobs;
  - People working in entry-level administrative positions across various sectors;
  - People working in entry-level health sector positions;
  - People with disabilities that limit their overall employability (including mental health, physical health and/or substance misuse);
  - People with limited education and/or job skills (again, limiting their overall employability);
  - Families with children (particularly single mothers/grandmothers) – especially if they lack access to affordable child care (and, therefore, reduced opportunities for full-time employment) or are having difficulty receiving stable and consistent child support;
  - Visible minorities, including Aboriginal people and/or residents who are unable to speak an official language;
  - People with institutional backgrounds, experience with foster care, service in the military, or experience in prisons; and
  - Seniors with limited pensions (especially senior women living alone) who during their prime working years fell into either of the categories listed above.

### **3.4 Social Assistance Rates and Incidences of Poverty**

- Social Assistance rates in Drumheller have decreased over time by 2.5% (from 18.2% in 2006 to 17.8% in 2013).



- Despite these changes, the overall rate of Social Assistance dependency in 2013 was an estimated 49.3% *higher* than the provincial average of 11.9%.
- Overall poverty rates [as determined by the total number and percentage of households earning incomes at or below the after-tax Low-Income Measure (LIM)] have also decreased over time (by 12.5% – or from 10.9% in 2006 to 9.6% in 2013).
- Contrary to the observed Social Assistance rates, the overall poverty rate in 2013 was an estimated 21.4% *lower* than the provincial average of 12.2%.
- The observed changes in poverty rates and Social Assistance dependency are likely helping to moderate local housing affordability challenges *to some extent*.
- There are still an estimated 350 households (9.6%) in Drumheller who are living in poverty for any number of reasons – some of which may be beyond their life skills and/or control.

## **4.0 Housing Supply Analysis**

### **4.1 Dwellings by Type**

- Drumheller has less housing diversity when compared to the province as a whole due to a stronger emphasis on single detached dwellings (i.e., single-family homes).
- Over the past 15-20 years, Drumheller has experienced a decline in the relative proportion of various higher-density housing options, including semi-detached dwellings, rowhouses, and apartments/apartment-style stacked townhouses.

### **4.2 Dwellings by Tenure**

- The majority of homes in Drumheller are owner-occupied (as is the case in the majority of communities across Alberta) but the percentage of owned homes vs. rented homes is changing over time.
- Between 1996 and 2011, Drumheller lost an estimated 60 rental units (a 7.7% decline) and gained an estimated 815 ownership units (a 49.4% increase).
- Due to the net loss of rental units, the relative percentage of units available to renters has declined by an estimated 29.6% over the last 15-20 years.

### **4.3 Seasonal vs. Permanent Ownership**

- In 2011, as many as 236 homes (up to 6.9%) in Drumheller *may* have been owned by seasonal/recreational homeowners and property investors. This represents a 28.5% increase in the percentage of homes potentially owned by seasonal/recreational homeowners and property investors between 2001 and 2011.
- In comparison, an estimated 7.6% of homes province-wide were potentially owned by seasonal/recreational homeowners and property investors (an increase of 31.9% between 2001 and 2011).
- If seasonal/recreational homeownership and property investment from outside the community is in fact increasing as the data would suggest, it can lead to local increased housing constraints and/or hardship – especially for low- and modest-income households who have fewer housing options and less buying power to begin with.

### **4.4 Average Dwelling Values Over Time**

- Between 1996 and 2011, average home values nearly tripled in Drumheller – for an average annual increase of 13.0% (compared to 14.3% province-wide).
- Housing prices have continued to increase since 2011 (by an estimated 18.2%-18.4% – or an average of 4.6% annually).



#### **4.5 Changing Housing Costs Over Time**

- Over time, average housing costs have increased to varying degrees among both homeowners and renters.
- Increasing average housing costs suggests that housing affordability may be declining for renters and homeowners alike.

#### **4.6 Estimated Current Market Housing Costs – Homeownership**

- Depending on the type of dwelling being sought and its location, homes in Drumheller currently sell for anywhere between \$40,000 and \$535,000 – requiring an estimated income of \$10,500 to \$104,500 for a first-time homebuyer;
- The overall median price of homes sold in Drumheller during the first six (6) months of 2015 was an estimated \$240,750 – requiring an estimated income of \$48,750;
- The current “entry-level” housing market in Drumheller consists primarily of lower-density housing types, including:
  - Single-Detached (“Single-Family”) Dwellings: 12 homes (92.3% of the “entry-level” market); and
  - Half-Duplexes: 1 home (7.7% of the “entry-level” market).
- The median price of an “entry-level” home sold during the first six (6) months of 2015 was an estimated \$128,000 (requiring an estimated income of \$27,250), while the lowest-priced “entry-level” home (a single-detached dwelling) sold for \$40,000 (requiring an estimated income of \$10,500) and the highest-priced “entry-level” home (a single-detached dwelling) sold for \$168,000 (requiring an estimated income of \$34,750).
- First-time homebuyers earning incomes of less than \$25,000 are likely to experience significant challenges finding suitable, quality, affordable homes to purchase in Drumheller.
- According to the *Taxfiler* data, approximately 670 census families (18.3%) in Drumheller are estimated to have been earning incomes of less than \$25,000 as of 2013 – and would likely have difficulty buying an entry-level home as a first-time homebuyer today as a result.

#### **4.7 Estimated Current Market Housing Costs – Rental**

- People looking to acquire an *average-priced* rental unit in Drumheller through the formal rental market require the following incomes in order for that housing to be affordable:
  - Bachelor: \$486 (est. income: \$19,450);
  - 1-Bedroom: \$736 (est. income: \$29,450);
  - 2-Bedroom: \$746 (est. income: \$29,850); and
  - 3-Bedroom: \$710 (est. income: \$28,400).
- Finding an affordable unit to rent in Drumheller is likely to be a challenge for:
  - Single residents earning less than \$15,000 per year seeking to live on their own – especially given the limited number of bachelor units available;
  - Childless couples earning combined total incomes of \$20,000 or less (\$10,000 each);
  - Small and/or young families earning combined total incomes of \$25,000 or less (for single parents or \$12,500 each for couples); and
  - Larger families earning combined total incomes of \$30,000 or less (for single parents or \$15,000 each for couples) – especially given the limited number of 3-bedroom units available.
- Once again, approximately 670 households (18.3%) in Drumheller are estimated to be earning incomes of less than \$25,000 as of 2013.
- These households are unlikely to be able to find affordable rental accommodations in



Drumheller without facing other housing issues related to suitability (i.e., living in overcrowded conditions), adequacy (i.e., living in homes in need of major repairs), and/or accessibility (i.e., living in homes that do not provide for people with limited mobility and other health or stamina limitations).

#### **4.8 Affordable and Supportive Housing**

- Drumheller does not appear have any non-market housing such as Group Homes, Family Violence Shelters, or Emergency Shelters (either for adults or youth). There is, however, a transitional shelter for adult men recovering from alcohol and/or drug addiction operated by the Drumheller Society for Recovery (i.e., Grace House).
- There are an estimated 65-70 near-market affordable rental units in Drumheller owned and operated by the Drumheller Housing Administration. However, there do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Drumheller.
- The majority of affordable and supportive housing in Drumheller appears to focus on the housing and support needs of seniors (269 units/beds in total).
- Those households whose housing needs are not being met – either by the private market or by local non-profits are likely to have limited options and choices, including:
  - Living un-affordably (e.g., paying more than the CMHC standard of 30% on rental housing to obtain a suitable sized unit);
  - Living in overcrowded conditions (e.g., a family with children renting a one-bedroom unit where the parent(s) and child(ren) are either forced to share a single bedroom or family members are required to “sleep on the couch” – both of which are contrary to National Occupancy Standards);
  - Living in inadequate and/or unsafe conditions (e.g., renting spaces that are affordable either because they are in poor condition or because they are not designed to serve as permanent living spaces);
  - Finding shared accommodations (e.g., living with extended family or friends); or
  - A combination of the above.
- Households living in these conditions are potentially at risk of becoming homeless. In some cases, they may by definition actually be considered homeless.

### **5.0 Housing Needs Analysis**

#### **5.1 Housing Adequacy**

- An estimated 340 homes (10.7%) in Drumheller were in need of major repairs as of 2011. These homes *could* be considered inadequate depending on the specific nature and extent of the repairs needed.
- Comparing these figures to the 2011 provincial average of 7.0% indicates that Drumheller (at 10.7%) has a higher-than-average rate of homes in need of major repairs. The data also shows that both the total number and total percentage of homes in need of major repairs has increased over time (from 311 homes in 2006 to 340 homes in 2011 – a net increase of 9.3%).

#### **5.2 Housing Suitability**

- An estimated 90 households (2.8%) in Drumheller were living in overcrowded conditions in 2011.
- Comparing these figures to the 2011 provincial average of 5.0% suggests that Drumheller has a lower-than-average rate of overcrowding.



### 5.3 **Housing Accessibility**

- An estimated 50-55 residents (approx. 0.7%) living in Drumheller are *potentially* in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).

### 5.4 **Housing Affordability**

- Overall housing affordability – as expressed by both the total number and relative percentage of households spending 30% or more of their income on housing – appears to be declining over time. However, overall housing affordability among tenants appears to be improving – most likely due to the efforts of the Drumheller Housing Administration.
- This is demonstrated by the following dynamics:
  - Actual growth in the total number (#) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 370
    - Homeowners paying 30%+ on housing: increased by 429
    - Renters paying 30%+ on housing: decreased by 62
  - Relative growth in the total percentage (%) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 48.2%
    - Homeowners paying 30%+ on housing: increased by 172.3%
    - Renters paying 30%+ on housing: decreased by 18.5%
  - A comparison between the percentage (%) growth in the total number of households vs. the percentage (%) growth in the total number of households spending 30% or more of their income on housing:
    - % Growth in the total number of households: 30.7%
    - % Growth in the total number of households spending 30% or more on housing: 93.7%
  - As a result of these trends, an estimated 765 households (24.1%) were paying 30% or more of their income on housing in 2011, including 569 homeowners (23.1%) and 193 tenants (26.8%).
- An estimated 840 *census families* (23.0%) in Drumheller are *potentially* in current need of more affordable housing based on their declared incomes in 2013 [i.e., these households are estimated to be earning incomes at or below the 2013 *Core Need Income Thresholds* (CNITs)] – which is consistent with the Census of Population data from 2011.
- This includes an estimated:
  - 45 couples with children (4.5%)
  - 80 couples without children (7.8%)
  - 160 lone-parent families (45.7%)
  - 555 single individuals (43.0%)
- An estimated 315 *census families* (8.6%) in Drumheller are *potentially* in severe need of more affordable housing based on their declared incomes in 2013 [i.e., these households are potentially paying 50% or more of their income on housing, which would place them at risk of becoming homeless if their housing needs are not being meet).
- This includes an estimated:
  - 25 couples with children (2.5%)



- 30 couples without children (2.9%)
- 85 lone-parent families (24.3%)
- 175 single individuals (13.6%)
- A *conservative* estimate suggests that up to 765 households (24.1%) in Drumheller are likely to be currently in need of affordable housing, including:
  - Up to 480 households (15.1%) who are likely to be in “core housing need” (i.e., paying 30%-49% of their income on housing); and
  - Up to 285 households (9.0%) who are likely to be in “severe housing need” (i.e., paying 50% or more of their income on housing – thus placing them at risk of homelessness).

## 5.5 Estimates of Absolute Homelessness

- There may be as many as 15 individuals currently experiencing varying degrees of homelessness in Drumheller. Of these individuals, as many as five (5) may be homeless youth living in the area.

## 6.0 Housing Targets

Using the combined data from each of the preceding chapters, it is possible to identify housing targets for Drumheller. These targets are organized into the following six (6) areas or groups:

- (1) **Acute Needs:** i.e., the homeless, including people in need of short-term emergency and/or transitional shelter and supports (including but not limited to family violence shelters) to help them regain and maintain long-term, stable housing on their own.
- (2) **Deep Needs:** individuals and households who are currently paying 50% or more of their income on housing – placing them in “severe housing need” and, therefore, potentially at risk of homelessness (many of whom are also likely to be in need of assistance dealing with any combination of adequacy, accessibility and/or suitability challenges);
- (3) **Moderate Needs:** individuals and households who are paying between 30%-49% of their income on housing (i.e., those households whose incomes potentially place them in Core Housing Need);
- (4) **Supportive Needs:** individuals and households (regardless of their income) who are currently unable to meet their housing needs due to the presence of a disability (i.e., seniors and persons with severe cognitive and/or developmental disabilities who are unable to remain in their own homes and require ongoing supports);
- (5) **Ancillary Needs:** individuals and households who currently own their homes (with or without a mortgage) who are struggling with the ongoing physical and financial requirements necessary to maintain safe, stable housing given their current incomes, life skills and other means (i.e., those who would benefit from a range of programs and supports specifically aimed at helping them improve their ability to effectively and affordably maintain their current housing); and
- (6) **Bridge Needs:** individuals and households who earn incomes above the *Core Need Income Thresholds* (CNITs) – thus excluding them from many of the traditional affordable housing options and programs – but below the incomes necessary to be able to afford market homeownership (i.e., those who fall within the gap between community-based affordable housing and market housing and, therefore risk “falling through the cracks” unless appropriate housing options and choices can be made available that bridge that gap).





### **6.1 Anticipated Acute Housing Needs Targets**

- There is a suggested need for 10 – 15 supportive housing spaces and supports – preferably designed using a Housing First approach – to help homeless families and individuals regain and maintain long-term, stable, affordable housing.

### **6.2 Anticipated Deep Housing Needs Targets**

- There is a target need for 70 – 80 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of low-income households.
- These households are earning incomes under \$25,000 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$400 per month for a bachelor unit to approximately \$700 per month for a 4-bedroom unit.

### **6.3 Anticipated Moderate Housing Needs Targets**

- There is a target need for 120 – 130 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of modest-income households.
- These households are earning incomes between \$25,000 and \$46,500 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$650 per month for a bachelor unit to approximately \$1,175 per month for a 4-bedroom unit.

### **6.4 Anticipated Supportive Housing Needs Targets**

- Drumheller appears to have a sufficient supply of supportive seniors' housing to meet the minimum needs of the community over the next 5-10 years based on current anticipated growth in the seniors' population. Beyond 2025, an additional 140 – 145 units may be required to meet the growing supportive housing needs of an ageing population over the next 10-20 years.
- Some of this long-term need could potentially be addressed through the introduction of Supportive Living – Levels 4 and 4D to take some of the pressure of the community's Long-Term Care services.

### **6.5 Anticipated Ancillary Housing Needs Targets**

- An estimated 620 – 630 homeowners currently living in Drumheller would likely benefit from external programs and supports to help them maintain the stability of their housing.
- That number could *potentially* increase to an estimated 915 – 920 homeowners over the next 10-20 years.

### **6.6 Anticipated Bridge Housing Needs Targets**

- There is insufficient data to estimate the number of households that might fall within the bridge needs target group as it is unknown how many households within this target are in the ancillary needs target group.
- Initiatives that address some or all of the community's current and projected acute, deep, moderate, supportive and ancillary needs will also likely influence the nature and extent of Drumheller's bridge needs.



## **6.7 Conclusion**

These targets are estimates only based on the available data and are subject to change over time.

It is anticipated that meeting these targets would likely address the majority of housing issues and challenges identified for Drumheller, including those associated with affordability, adequacy, suitability, accessibility and choice. It would also help to reduce the number of households at risk of homelessness.

Prioritizing these needs will require a community-based process or exercise that involves evaluating these identified needs and targets according to:

- The community's existing affordable housing and related support service capacity (including opportunities for partnerships);
- The availability of capital and operating funds to support new or expanded projects and initiatives; and
- The community's core values and beliefs (particularly among the key decision-makers – i.e., political will).





# Table of Contents

Chapter 1: Introduction .....	1
Chapter 2: Population Analysis .....	5
Chapter 3: Income Analysis .....	19
Chapter 4: Housing Supply Analysis.....	37
Chapter 5: Housing Needs Analysis .....	57
Chapter 6: Housing Targets .....	77

Appendix A: Alberta's *Supportive Living Framework*

Appendix B: Tenant Survey Analysis



# CHAPTER 1:

## Introduction

### 1.0 Introduction to the *Drumheller Housing Needs Assessment (2015)*

Over the past two decades, challenges associated with a lack or mismatch of housing affordability and choice have become important issues in a growing number of communities across North America. Increased housing costs have led to housing affordability challenges and reduced choice for a growing number of low- and modest-income households – and more recently, some middle-income households. This can have a variety of adverse effects both on the community as a whole and on those households directly affected (including, but not limited to, an increased risk of homelessness). With an aging population, the current and emerging housing needs of seniors is also an issue – especially in regions where rapid population growth and associated population pressures have led to rapidly escalating housing values and associated property taxes (making it increasingly difficult for seniors who are on limited fixed incomes to be able to afford and maintain their existing homes).

Communities and organizations seeking access to the provincial capital grant funding necessary to begin addressing some of these issues typically must provide documented evidence of the need for additional affordable housing units in order to support their grant applications. This report provides such evidence. This report can also be used to guide the development of policy and special initiatives related to affordable housing and homelessness.

### 2.0 Purpose of the *Drumheller Housing Needs Assessment (2015)*

The Drumheller Housing Administration, in partnership with the Town of Drumheller, commissioned this study to identify the community's affordable housing needs. The goal is to use this study and its findings to support future capital grant funding applications to develop additional affordable housing units in the community targeted to low- and modest-income residents. The objectives of this study are to provide an analysis of:

1. Population data (e.g., population growth, demographic changes, and population projections);
2. Housing data (e.g., market ownership and rental housing; affordable near-market and non-market rental housing, and dedicated supportive housing);
3. Income data, including estimates of the number and types of households who are likely to be:
  - In Core Housing Need (i.e., earning incomes at or below current *Core Need Income Thresholds*); and
  - At-risk of homeless (i.e., in “severe housing need” paying 50% or more of their income on housing).
4. Additional data where available related to the following five (5) key housing needs and challenges:
  - Affordability (housing costs)
  - Adequacy (quality and safety)
  - Suitability (overcrowding)
  - Accessibility (for persons with mobility challenges)
  - Availability (options and choice)



### 3.0 Primary Data Sources

The *primary* quantitative (statistical) data used to conduct this analysis were derived from a combination of sources, including:

- Population, housing and income data collected by Statistics Canada through the *Census of Population*;
- Additional housing and income data collected by Statistics Canada through the *National Household Survey*;
- More detailed income data provided by Statistics Canada Small Area and Data Division (i.e., *Taxfiler* data);
- Homeownership (sales) data available through the Multiple List Service (MLS);
- Rental housing data produced by the Government of Alberta's *Rural Apartment Vacancy & Rental Cost Survey*; and
- *Core Need Income Thresholds* (CNITs) produced by the Government of Alberta.

Additional data has been incorporated into the study where appropriate and available.

### 4.0 Special Considerations

There may be inconsistencies between the three (3) data sources produced by Statistics Canada (i.e., *Census of Population* data, *National Household Survey* data, and *Taxfiler* data) due to the geographic boundaries associated with those different data sets, different methodologies used to obtain and compile those different data sets, and the years in which those different data sets are collected. For example, Statistics Canada collects *Census of Population* data every five years. Since every household in Canada is included in this nationwide Census, it typically provides the most comprehensive and standardized population data sets available.

It should also be noted that the *Census of Population* underwent a significant change in methodology starting in 2011 – namely the removal of the mandatory Long Census Questionnaire in exchange for a voluntary *National Household Survey*. During the 1996, 2001 and 2006 *Census of Population*, data pertaining to household incomes, employment and housing needs (i.e., adequacy, suitability, and affordability) was collected through a *mandatory* Long Census Questionnaire enumerating a 20% sample of all households in each community across Canada. During the 2011 *Census of Population*, that same data was collected through a *voluntary* random sample survey inviting approximately 30% of all private households to participate. Even though the *National Household Survey* selected 30% of Canadian households to participate (as opposed to the 20% sample used during previous *Census of Population* periods), that participation remained *voluntary* and, therefore, not all of the households who were invited actually participated. The percentage of invited households in each community who did not participate in the *National Household Survey* is represented in the data by the Global Non-Response Rate (GNR). According to Statistics Canada:

*For the 2011 National Household Survey (NHS) estimates, the global non-response rate (GNR) is used as an indicator of data quality. This indicator combines complete non-response (household) and partial non-response (question) into a single rate. The value of the GNR is presented to users. A smaller GNR indicates a lower risk of non-response bias and as a result, lower risk of inaccuracy. The threshold used for estimates' suppression is a GNR of 50% or more. For more information, please refer to the National Household Survey User Guide, 2011.<sup>1</sup>*

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<sup>1</sup> <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/help-aide/gnr-tgn.cfm?Lang=E>



According to the 2011 *National Household Survey*, Drumheller had a GNR of 44.3%. In comparison, Alberta had a GNR of 27.4%, while Canada as a whole had a GNR of 26.1%. This means that an estimated 16.7% of Drumheller households responded to the *National Household Survey* compared to 21.8% of Alberta households and 22.2% of households Canada-wide (i.e., the lower the GNR, the better the response rate).

Statistics Canada also compiles and publishes income data declared by all households across Canada who filed their annual tax return with Revenue Canada in any given year (i.e., *Taxfiler* data). *Taxfiler* data may be available either for a specific community and its immediate surroundings or a subset of the larger region depending on the size and location of the community, how mail is delivered in that community, and whether the specific mailing addresses used by local residents when filing their tax returns are their actual home addresses or a post office box address. In other words, the geographic boundaries used to delineate *Taxfiler* data may be different than the municipal boundaries used to delineate *Census of Population* and *National Household Survey* data. Furthermore, income data for rural residents collecting their mail using a post office box located in a neighbouring community will be included in the *Taxfiler* data for that neighbouring community – not the actual municipality in which they reside. This may skew some of the data. Finally, Statistics Canada applies more stringent data suppression rules for *Taxfiler* data than it does for *Census of Population* data or *National Household Survey* data (i.e., because *Taxfiler* data deals with individual and household incomes – which is generally protected under privacy legislation). The smaller the community, the greater the effect of that data suppression (and the greater the potential for additional data skewing).

These special considerations need to be recognized as important limitations and potential sources of bias that may affect both the accuracy and completeness of the various analyses presented in this report. These limitations and potential sources of bias cannot be overcome at the present time.

## **6.0 Format of This Report**

The following report is organized into several distinct chapters:

- *Chapter 2: Population Analysis* provides a summary of population and demographic data and statistics to describe how growth rates and demographic changes may be influencing housing pressures and associated needs.
- *Chapter 3: Income Analysis* provides a summary of income data and statistics to describe how changing levels of affluence may be influencing housing pressures and associated needs.
- *Chapter 4: Housing Supply Analysis* provides a summary of housing data and statistics (e.g., market, near-market and non-market/special-needs housing) to describe both the range of housing options available to meet the varied needs of the local population and the current average cost of housing (rental and homeownership).
- *Chapter 5: Housing Needs Analysis* provides an estimate of the number of households likely to be experiencing housing adequacy, suitability, accessibility, and/or affordability challenges (along with an estimate of the number of individuals and households likely to be either at-risk of or currently experiencing homelessness).
- *Chapter 6: Housing Targets* provides an estimate of the number of housing units required in each of six (6) target areas: acute needs, deep needs; moderate needs, supportive needs, ancillary needs, and bridge needs.





# CHAPTER 2:

## Population Analysis

### 1.0 Introduction

This chapter examines population data and statistics for Town of Drumheller to describe how changing demographics may be influencing housing pressures and associated needs. The analysis is based primarily on Statistics Canada *Census of Population* data along with additional data from the 2011 *National Household Survey*. Statistics Canada collects Census data every five years. Since every household in Canada is included in this nationwide Census, it provides the most comprehensive and standardized population data sets available.

### 2.0 Chapter Highlights

- Between 2001 and 2011 (post amalgamation), Drumheller's permanent population increased by an estimated 3.1% (for an average annual growth rate of 0.3%). In comparison, the population of Alberta grew by 22.5% (for an average annual growth rate of 2.3%).
- Combining observed trends within the *Census of Population* data with regional projections developed by the Province suggests a total permanent population of 8,515-11,370 residents (for a middle-range projection of 10,615 residents) living in the Town by 2035 – all requiring safe, stable housing that is affordable according to their means.
- Population mobility between 2006 and 2011 resulted in Drumheller gaining 1,583 new residents while at the same time losing 1,238-1,486 existing residents (15.4% - 18.5%) – for a net growth of 1.2% (97 residents total). This would be considered a high level of population mobility when compared to the 9.5% - 11.3% population turnover rates observed province-wide over the same period.
- Over the past 15-20 years, Drumheller has experienced:
  - An increase either in real numbers, percentage (relative proportion), or both – of:
    - Established families
    - Empty-nesters and early retirees
    - Seniors
  - A decline either in real numbers, percentage (i.e., relative proportion), or both – of:
    - Young families
- Despite a net increase in the total number of all household types, over the past 15-20 years, Drumheller has experienced:
  - A 6.1% decrease in the *relative proportion* of **couple households**
  - A 9.8% decrease in the *relative proportion* of **lone-parent households**
  - A 1.0% decrease in the *relative proportion* of **single individuals**
  - A 124.6% increase in the *relative proportion* of **“other” household types**
- An estimated 76.6% of lone-parent families (245) living in Drumheller consisted of single mothers in 2011 (with the remaining 23.4% – or 75 – consisting of single fathers). This represents a 9.0% decrease in the proportion of single mothers and a 114.3% increase in the portion of single fathers over the past 15-20 years



- 18.8% of lone-parent families (60), 30.4% of single individuals (425), and 12.0% of single seniors ages 65+ (45) were co-habiting either with other family or with non-related families and individuals in 2011.
- Average household size appears to be increasing slightly over time – from an average of 2.4 persons per dwelling (PPD) in 1996 to an average of 2.5 PPD in 2011 (an increase of 5.9%).
- This data appears consistent with the data showing an increase in both the number and relative percentage of “other” household types (e.g., co-habiting singles, seniors, and lone-parent families, temporary workers, etc.).

### 3.0 Population Characteristics

#### 3.1 Population Growth

Population growth can result in housing supply and demand imbalances if the rate of growth exceeds the ability of various sectors within the community (e.g., the public, private and non-profit sectors – either individually or collectively) to respond effectively to these growth pressures by keeping pace with demand for new infrastructure, including housing and related support services. Supply and demand imbalances can result in escalating housing prices and oversubscription of available support services – increasing the number of households experiencing housing difficulties and potentially increasing the risk of homelessness.

Table 1 shows permanent population changes for Town of Drumheller over time based on Statistics Canada *Census of Population* data. According to this data:

**Table 1: Official Populations for the Town of Drumheller Compared to the Provincial Average (1991, 1996, 2001, 2006 and 2011)**

Characteristics	Drumheller	Alberta
Total Population in 1991	6,263	2,545,553
Total Population in 1996	6,587	2,696,826
Total Population in 2001	7,785	2,974,807
Total Population in 2006	7,932	3,290,350
Total Population in 2011	8,029	3,645,257
1991 to 1996 Total Population Change (%)	5.2%	5.9%
1996 to 2001 Total Population Change (%)	18.2%	10.3%
2001 to 2006 Total Population Change (%)	1.9%	10.6%
2006 to 2011 Total Population Change (%)	1.2%	10.8%
2001 to 2011 Total Population Change (%)	3.1%	22.5%
1996 to 2011 Total Population Change (%)	21.9%	35.2%
1991 to 2011 Total Population Change (%)	28.2%	43.2%
<b>Avg. Annual Pop. Change 1991-2011 (%): 20-Year Trend</b>	<b>1.4%</b>	<b>2.2%</b>
<b>Avg. Annual Pop. Change 1996-2011 (%): 15-Year Trend</b>	<b>1.5%</b>	<b>2.3%</b>
<b>Avg. Annual Pop. Change 2001-2011 (%): 10-Year Trend</b>	<b>0.3%</b>	<b>2.3%</b>
<b>Avg. Annual Pop. Change 2006-2011 (%): 5-Year Trend</b>	<b>0.2%</b>	<b>2.2%</b>

**Data Sources:**

Statistics Canada Census of Population (1996, 2001, 2006, 2011)

NOTE: Data may be subject to rounding and suppression

- Between 2001 and 2011 (post amalgamation), Drumheller’s permanent population increased by an estimated 3.1% (for an average annual growth rate of 0.3%). In





comparison, the population of Alberta grew by 22.5% (for an average annual growth rate of 2.3%).

- Observed growth rates in Drumheller over the past 15-20 years suggest a stable population. As a result, growth in the area’s permanent population is unlikely to be placing supply and demand pressures on the community’s infrastructure, including housing and support services.

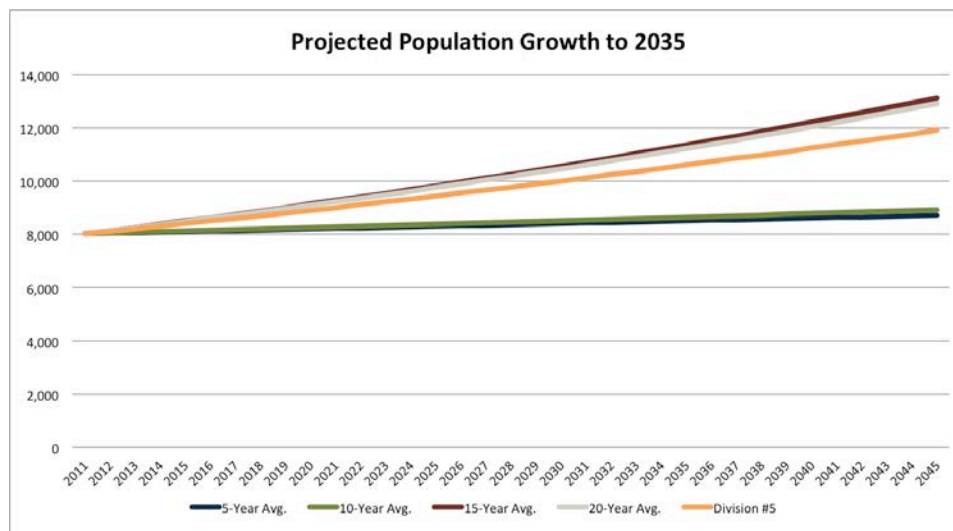
### 3.2 Population Projections

Population projections are made possible based on the observed changes in the *Census of Population* data. Table 2 provides four (4) population projections for Drumheller to 2035 based on the following observed (actual) growth rates within the permanent population:

- (1) The **5-year trend** (i.e., between 2006 and 2011)
- (2) The **10-year trend** (i.e., between 2001 and 2011)
- (3) The **15-year trend** (i.e., between 1996 and 2011)
- (4) The **20-year trend** (i.e., between 1991 and 2011)

**Table 2: Population Projections for the Town of Drumheller to 2035**

Drumheller	5-Year Avg. <sup>1</sup>	10-Year Avg. <sup>1</sup>	15-Year Avg. <sup>1</sup>	20-Year Avg. <sup>1</sup>	Division #5 <sup>2</sup>
2011	0.2%	0.3%	1.5%	1.4%	1.17%
2015	8,029	8,029	8,029	8,029	8,029
2020	8,108	8,130	8,508	8,491	8,411
2025	8,207	8,258	9,147	9,107	8,915
2030	8,308	8,389	9,835	9,768	9,448
2035	8,410	8,521	10,573	10,476	10,014
2035	8,514	8,655	11,368	11,235	10,613



**Data Sources:**

<sup>1</sup> Calculations derived from Statistics Canada 1996 - 2011 Census of Population data

<sup>2</sup> Calculations derived from Alberta Treasury and Finance

These projections are based strictly on observed *past* trends in the Statistics Canada *Census of Population* data. The Province (through Alberta Treasury and Finance) has also developed population projections for the larger region taking a broader range of factors into consideration (e. g., birth rates,



death rates, mobility rates, and the aging of the local population). Although regional in scope, these projections project an overall average *annual growth rate* of approximately 1.17% between 2011 and 2035 and are also included in Table 2 to produce the following conclusions:

- Combining observed trends within the *Census of Population* data with regional projections developed by the Province suggests a total permanent population of 8,515-11,370 residents (for a middle-range projection of 10,615 residents) living in the Town by 2035 – all requiring safe, stable housing that is affordable according to their means.
- Based on Provincial population projections, population growth rates may increase in the foreseeable future – resulting in increasing demand for housing. If these needs cannot be addressed effectively, this continued population growth may increase the risk of housing challenges and hardships (particularly among low- and modest-income households).

### 3.3 Population Mobility

High levels of population mobility (i.e., population turnover) can affect both the demand for and the effectiveness of available housing and related services. In terms of housing, high population turnover can lead to rapidly changing demographics and household composition – which can influence the nature of housing demand in the community as well as related services and supports. Also, each time a person moves, he or she incurs additional expenses (moving expenses, damage deposits, utility hookup fees, etc.) that may or may not be recovered from the previous home. In terms of support services, high population turnover can lead to high levels of client turnover – some of whom may have different needs and priorities than their predecessors. This can affect agency case management and the continued delivery of support services to those clients who have moved. It also means that time and energy must be diverted from the delivery of services to helping those new clients who have moved into the area apply and qualify for supports. There may also be a steep learning curve for new residents moving into the community in terms of building their knowledge and awareness of what support services are available, where those services are located, and how to access them. High population turnover also means that informal supportive relationships and networks (a key protective factor in preventing the risk of homelessness) can also be weakened as neighbours, friends and family members leave the community. Altogether, high levels of population mobility can make planning for and responding effectively and efficiently to the needs of the local population more difficult – thus increasing the risk and likelihood of people “falling through the cracks”.

Table 3 (next page) compiles data from Statistics Canada on the mobility of residents living in Drumheller between 2006 and 2011 based on *National Household Survey* data. This data shows the number and percentage of permanent residents who, five years prior to 2011 (i.e., in 2006), had either lived:

- In the same community *and* in the same home;
- In the same community but in a different home;
- In a different community within Alberta;
- In a different province; or
- In another country altogether.

Based on this data:

- Population mobility between 2006 and 2011 resulted in Drumheller gaining 1,583 new residents while at the same time losing 1,238-1,486 existing residents (15.4% -



18.5%) – for a net growth of 1.2% (97 residents total). This would be considered a high level of population mobility when compared to the 9.5% - 11.3% population turnover rates observed province-wide over the same period.

- High levels of population mobility (i.e., population turnover) are likely to be having a significant effect on the delivery of appropriate housing and support services locally.

What this data is unable to show is how many of those residents who left the community between 2006 and 2011 (i.e., those “living in a different municipality” five years prior) remained in the region (i.e., moved to a neighbouring community) or left the region altogether. Those residents who have remained in the region may still be accessing local support services even though they no longer live within the Town. Furthermore, there does not appear to be any published data for Canada to determine what might constitute a healthy vs. unhealthy rate of population mobility and turnover.

**Table 3: Population Mobility for the Town of Drumheller Compared to the Provincial Average (2006 - 2011)**

Mobility Characteristics (2006 - 2011)	Drumheller		Alberta
	No.	%	%
Lived at the Same Address 5 Years Ago	3,780	55.8%	55.1%
Lived at a Different Address in the Same Municipality 5 Years Ago	1,655	24.4%	23.9%
Lived in a Different Municipality 5 Years Ago	720	10.6%	9.7%
Lived in a Different Province or Territory 5 Years Ago	410	6.1%	6.5%
Lived in a Different Country 5 Years Ago	205	3.0%	4.9%
<b>Published Total Population 5 Years and Over</b>	<b>6,770</b>	<b>100.0%</b>	<b>100.0%</b>
Published Total Pop. Living in the Community 5 Years Ago	5,435	80.3%	78.9%
Published Total Pop. Not Living in the Community 5 Years Ago	1,335	19.7%	21.1%
<b>Total Population (2006)</b>	<b>8,029</b>	<b>100.0%</b>	<b>100.0%</b>
Estimated Total Pop. Living in the Community 5 Years Ago	6,446	80.3%	78.9%
Estimated Total Pop. Not Living in the Community 5 Years Ago	1,583	19.7%	21.1%
<b>Net Population Growth</b>	<b>97</b>	<b>1.2%</b>	<b>10.8%</b>
<b>Est. # (Low) of Residents Leaving the Community</b>	<b>1,238</b>	<b>15.4%</b>	<b>9.5%</b>
<b>Est. # (High) of Residents Leaving the Community</b>	<b>1,486</b>	<b>18.5%</b>	<b>11.3%</b>

**Data Source:**

Statistics Canada 2011 National Household Survey

NOTE: Data may be subject to rounding and suppression

A number of factors could explain why people may leave their home community, including:

- A change in one’s job that requires relocation;
- Changing health needs or obligations (e.g., the need to move in order to provide care to elderly parents living in a different community or to access health and community services not available locally);
- Opportunities to upgrade one’s home (e.g., purchase a larger home on an acreage lot outside the community or elsewhere in the region);
- Lifestyle choices (e.g., the desire to move to a community that offers sought-after employment, recreational or educational opportunities or the desire to get away from changes that are occurring in the home community); and/or
- The need to move to another community in order to find more suitable or more affordable housing because those options are not available locally.

It should also be noted that population mobility is a natural occurrence. It is normal for people to move in an out of a community as their life cycles, lifestyle goals, and/or job opportunities and pursuits change. However, this could be considered problematic for a community if the population that is



leaving is not being replenished by new residents moving in, or if people are leaving the community because housing affordability issues or other dynamics are preventing them from establishing and making a life for themselves no matter how hard they try.

### 3.4 Demographic Changes

Population growth combined with population mobility/turnover can often bring demographic shifts and changing household composition. This can lead to a mismatch between the housing that is available in the community (i.e., types and sizes) and the housing that this growing and changing population needs (or demands). Conversely, the types, sizes, and quality of housing available in the community can influence these trends by either promoting or deterring certain types of growth (e.g., attracting or deterring young families, seniors, empty-nesters, etc.).

Table 4 (next page) shows the breakdown over time of the number of residents living in the Town of Drumheller by age cohort based on *Census of Population* data.<sup>2</sup> This data shows that while the overall population of Drumheller is increasing, certain age cohorts are increasing at a faster rate than others, while others are actually decreasing.

- Over the past 15-20 years, Drumheller has experienced:
  - An increase either in real numbers, percentage (relative proportion), or both – of:
    - Established families
    - Empty-nesters and early retirees
    - Seniors
  - A decline either in real numbers, percentage (i.e., relative proportion), or both – of:
    - Young families
- The age cohorts that appear to be moving into Drumheller at faster rate include those who are more likely to have:
  - Established themselves in their careers and are thus more likely to be earning higher incomes;
  - Already established themselves in the housing market, thus affording them higher equity and savings; and/or
  - Paid off their mortgages.
- The age cohorts that are moving into Drumheller at a slower rate (or potentially leaving the community altogether) include those who are:
  - More likely to be just starting out in their careers; and/or
  - Entering the housing market for the first time.
- This suggests that issues and challenges related to housing availability and affordability may be having an influence on population growth and demographic changes in the community.

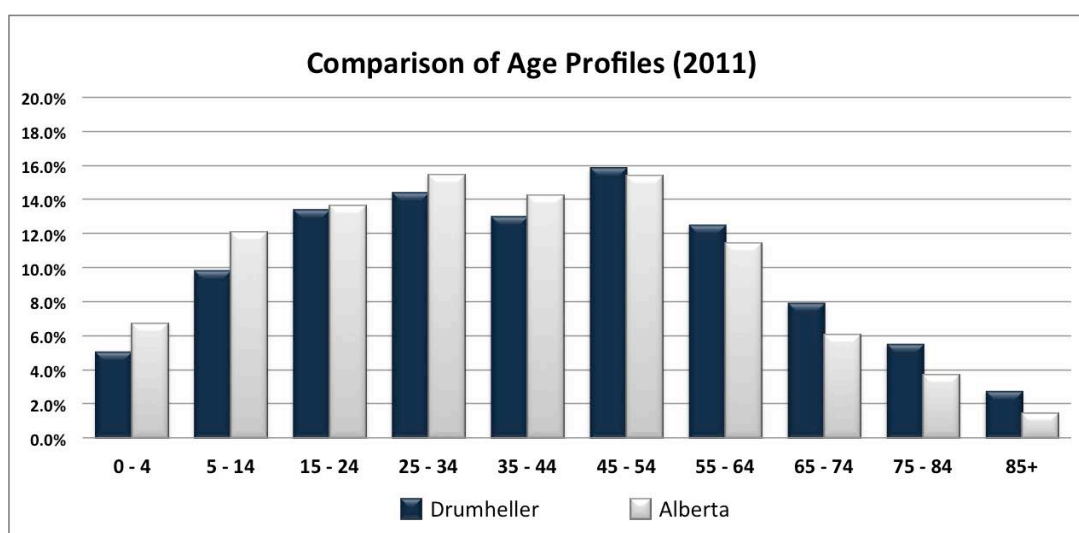
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<sup>2</sup> The specific age cohort categories used are based on those presented in the 2001 *Census of Population* data. More recent census data organizes age cohort data into a broader and more detailed series of categories as does a recent republishing of data from the 1996 Census. However, in order to compare data across the three census periods, the 2001 cohorts had to be used.



**Table 4: Changing Age Characteristics for the Town of Drumheller (1996, 2001, 2006 and 2011)**

Drumheller Age Cohorts	1996		2001		2006		2011		Change ('96-'11) *	
	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%
Age 0-4	380	5.8%	390	5.0%	405	5.1%	405	5.0%	6.6%	-12.6%
Age 5-14	845	12.8%	1,005	12.9%	820	10.3%	785	9.8%	-7.1%	-23.8%
Age 15-19	380	5.8%	530	6.8%	550	6.9%	495	6.2%	30.3%	6.8%
Age 20-24	470	7.1%	515	6.6%	640	8.1%	580	7.2%	23.4%	1.2%
Age 25-44	2,215	33.7%	2,330	29.9%	2,200	27.7%	2,195	27.4%	-0.9%	-18.7%
Age 45-54	720	10.9%	1,070	13.7%	1,215	15.3%	1,270	15.8%	76.4%	44.6%
Age 55-64	535	8.1%	760	9.8%	865	10.9%	1,000	12.5%	86.9%	53.3%
Age 65-74	495	7.5%	580	7.5%	600	7.6%	635	7.9%	28.3%	5.2%
Age 75-84	375	5.7%	440	5.7%	430	5.4%	440	5.5%	17.3%	-3.8%
Age 85+	165	2.5%	165	2.1%	210	2.6%	220	2.7%	33.3%	9.3%
<b>Est. Total</b>	<b>6,580</b>	<b>100.0%</b>	<b>7,785</b>	<b>100.0%</b>	<b>7,935</b>	<b>100.0%</b>	<b>8,025</b>	<b>100.0%</b>	<b>22.0%</b>	<b>0.0%</b>
<b>Pub. Total</b>	<b>6,585</b>	<b>100.1%</b>	<b>7,785</b>	<b>100.0%</b>	<b>7,935</b>	<b>100.0%</b>	<b>8,030</b>	<b>100.1%</b>	<b>21.9%</b>	<b>0.0%</b>
<b>Median Age</b>	**	**	38.4	N/A	39.7	N/A	40.4	N/A	N/A	5.2%



**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population  
 \* Median age % change over time is calculated between 2001 and 2011  
 \*\* Data is not currently available for analysis

NOTE: Age categories are determined by the level of detail available from the 2001 Census of Population  
 NOTE: Data may be subject to rounding and suppression

When the Town’s current demographic profile is compared that of the province as a whole, it reveals a higher percentage of older residents (i.e., adults ages 45 and above) and a lower percentage of younger residents (i.e., people under the age of 45) than the provincial average. These trends are further demonstrated by the changing median age of the Town’s population. For example, between 2001 and 2011, the median age of Drumheller increased by 5.2% (from 38.4 to 40.4). In comparison, the provincial median age increased by 4.3% (from 35.0 to 36.5).

### 3.5 Household Characteristics

#### 3.5.1 Marital Status

Marital status can directly affect household income (i.e., influencing whether a household has access to one income or two) and, therefore, housing affordability. It can also affect housing needs in terms of overall size and number of bedrooms – particularly among families with children.



An increase in the number or proportion of single individuals (i.e., one-person households) over time can have an effect on housing affordability issues – particularly if there are limited housing choices that are suitable for individuals living alone. Single individuals typically require smaller homes (e.g., townhouses, duplexes and apartments – which are generally in limited supply in small rural communities) and only have a single income with which to afford rent or mortgage payments unless they share their accommodations.

An increase in the proportion of lone-parent households over time can also have an effect. Single-parent families typically require homes similar in size to two-parent families yet typically only have one income with which to afford rent or mortgage payments (i.e., support payments vary and are not always collected consistently). This can be especially problematic when the vast majority of single parents are single mothers – since women *on average* tend to earn less than men. It can also be a problem for the non-custodial parent regardless of gender if the non-custodial parent does not earn enough income to be able to afford a large enough home to allow his or her children to visit for extended periods.

An increase in the number and/or proportion of “other” household types over time is usually an indication of growing affordability challenges, declining choice (i.e., households being compelled to “double up” and share accommodations in order to make ends meet because they cannot afford housing on their own or because there are too few suitable housing options available to them), and/or cultural changes (e.g., the introduction or increase in the number of Temporary Foreign Workers into the community who are sharing accommodations provided by their employers).

If the local housing market is focusing most of its attention on housing that meets the needs of couples and larger families (e.g., larger single-detached homes geared towards two-parent, dual-income couples with children), then single individuals and lone-parent families are likely to have fewer housing options and choices available to them – thereby increasing incidence rates for housing hardship, the likelihood of households “doubling up”, and the risk of homelessness.

Table 5 (next page) shows the distribution of households by type for the Town of Drumheller based on *Census of Population* data.

According to this data:

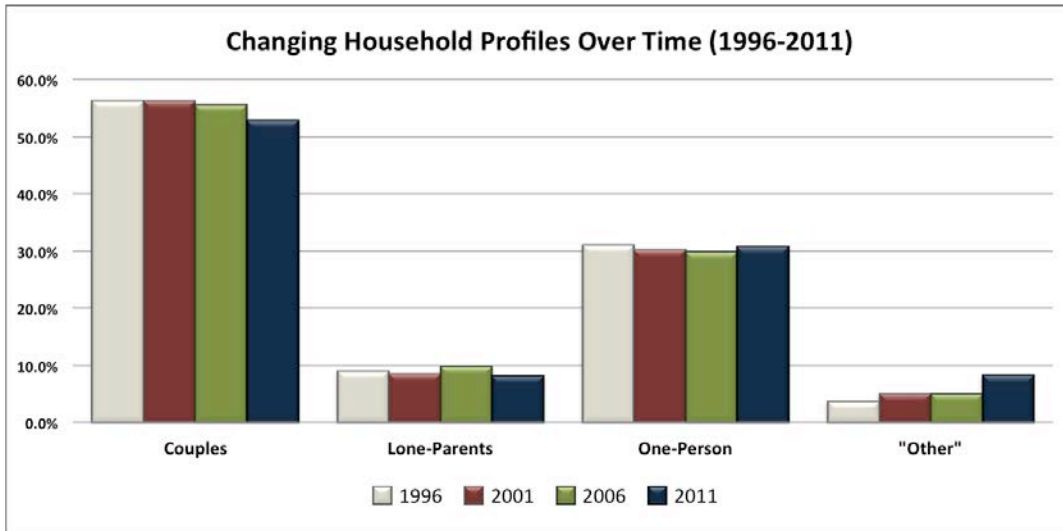
- Despite a net increase in the total number of all household types over the past 15-20 years, Drumheller has experienced:
  - A 6.1% decrease in the *relative proportion* of **couple households**
  - A 9.8% decrease in the *relative proportion* of **lone-parent households**
  - A 1.0% decrease in the *relative proportion* of **single individuals**
  - A 124.6% increase in the *relative proportion* of **“other” household types**
- Changes in the nature and composition of Drumheller households suggest a need for:
  - Increased housing diversity;
  - Greater housing affordability and choice; and/or
  - More flexible home designs and options that can accommodate multiple un-related individuals living together while maintaining appropriate levels of privacy and separation (e.g., legally-conforming secondary suites, dormitory-style units, cluster homes, co-housing, etc.).





**Table 5: Changing Household Characteristics for the Town of Drumheller Compared to Provincial Averages (1996, 2001, 2006 and 2011)**

Drumheller Households	1996		2001		2006		2011		Change ('96-'11)		Alberta 2011
	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	
Couples	1,365	56.2%	1,705	56.2%	1,705	55.4%	1,680	52.7%	23.1%	-6.1%	55.0%
Lone-Parents	220	9.1%	260	8.6%	300	9.8%	260	8.2%	18.2%	-9.8%	7.7%
One-Person	755	31.1%	915	30.1%	915	29.8%	980	30.8%	29.8%	-1.0%	24.7%
"Other" *	90	3.7%	155	5.1%	155	5.0%	265	8.3%	194.4%	124.6%	12.7%
<b>Est. Total</b>	<b>2,430</b>	<b>100.0%</b>	<b>3,035</b>	<b>100.0%</b>	<b>3,075</b>	<b>100.0%</b>	<b>3,185</b>	<b>100.0%</b>	<b>N/A</b>	<b>N/A</b>	<b>100.0%</b>
<b>Pub. Total</b>	<b>2,430</b>	<b>100.0%</b>	<b>3,035</b>	<b>100.0%</b>	<b>3,080</b>	<b>100.2%</b>	<b>3,180</b>	<b>99.8%</b>	<b>N/A</b>	<b>N/A</b>	<b>100.0%</b>



**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population

NOTE: Data may be subject to rounding and suppression

\* Estimates based on the total number of households indicated in the Census of Population data minus the sum total of couple, lone-parent and one-person households

### 3.5.2 Lone-Parent Families

As mentioned above, men continue to earn *on average* higher incomes than women. As sole income earners, male-led lone parent families are, thereby, more likely to earn higher incomes *on average* than female-led lone parent families. Thus the distribution of single mothers vs. single fathers can be an indicator of the likely prevalence of housing affordability challenges in the community. For example, in communities where housing is becoming increasingly unaffordable to modest-income households, single mothers who cannot make ends meet due to their higher housing needs combined with a lower-than-average incomes, may find themselves having to leave the community in search of more affordable housing elsewhere. This can lead to single mothers leaving the region altogether or moving into one of the area's smaller and more remote communities in search of suitable housing that they can afford (i.e., larger units with more bedrooms suitable for families with children). However, moving out into the smaller, more remote communities can lead to transportation challenges along with reduced access to employment and support services – all of which can increase the risk of homelessness for these households, especially if housing costs are also increasing in those smaller communities.

Table 6 (next page) shows the changing number of lone-parent families living in Drumheller based on whether they are led by single fathers or by single mothers according to *Census of Population* data. In most communities across Canada, single mothers vastly outnumber single-fathers. This trend is maintained in Drumheller.



**Table 6: Changing Nature of Lone-Parent Households Living in the Town of Drumheller Compared to the Provincial Average (1996, 2001, 2006 and 2011)**

<b>Drumheller</b>	<b>Pub. Total</b>	<b># Female-Led</b>	<b>% Female-Led</b>	<b># Male-Led</b>	<b>% Male-Led</b>
<b>1996</b>	220	185	84.1%	35	15.9%
<b>2001</b>	260	205	78.8%	55	21.2%
<b>2006</b>	300	220	73.3%	80	26.7%
<b>2011</b>	320	245	76.6%	75	23.4%
<b>% Change</b>	<b>45.5%</b>	<b>32.4%</b>	<b>-9.0%</b>	<b>114.3%</b>	<b>47.3%</b>

<b>Alberta</b>	<b>Pub. Total</b>	<b># Female-Led</b>	<b>% Female-Led</b>	<b># Male-Led</b>	<b>% Male-Led</b>
<b>1996</b>	92,480	75,930	82.1%	16,550	17.9%
<b>2001</b>	116,520	92,945	79.8%	23,575	20.2%
<b>2006</b>	130,265	102,555	78.7%	27,710	21.3%
<b>2011</b>	144,510	110,800	76.7%	33,710	23.3%
<b>% Change</b>	<b>56.3%</b>	<b>45.9%</b>	<b>-6.6%</b>	<b>103.7%</b>	<b>30.3%</b>

**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population

NOTE: Data may be subject to rounding and suppression

\* Data is not currently available for analysis

Based on these figures:

- An estimated 76.6% of lone-parent families (245) living in Drumheller consisted of single mothers in 2011 (with the remaining 23.4% – or 75 – consisting of single fathers). This represents a 9.0% decrease in the proportion of single mothers and a 114.3% increase in the portion of single fathers over the past 15-20 years.
- Changes in the number and proportion of lone-parent families (as well as changes in the number and proportion of single mothers vs. single fathers) are likely to be a reflection of and have an influence on the affordable housing needs of the community.

### 3.5.3 Household Co-Habitation

People experiencing housing affordability challenges are more likely to seek out roommates (i.e., to co-habitate) in order to share and thereby lower their housing costs. Co-habitation rates can therefore serve as an indicator of housing affordability challenges. They can also be an indicator of the likelihood of other housing challenges – particularly suitability (i.e., overcrowding). When the decision to share housing is *compelled* out of a need for greater affordability rather than *sought* for lifestyle reasons, personality and/or compatibility issues can arise as well as increase the risk of overcrowding. Both can lead to eviction. Both can also lead to physical and mental health problems. For example, overcrowding has been shown to increase the risk of illness/disease transmission. It has also been shown to increase the risk of personality conflicts. Overcrowding combined with personality conflicts has been shown to increase the risk of mental health challenges including stress, anxiety and depression. Overcrowding combined with personality conflicts and mental health challenges can potentially lead to family/household violence.





Table 7 shows co-habitation data for Drumheller based on *Census of Population* data for 2011<sup>3</sup>. According to this data:

- 18.8% of lone-parent families (60), 30.4% of single individuals (425), and 12.0% of single seniors ages 65+ (45) were co-habiting either with other family or with non-related families and individuals in 2011.
- When household cohabitation figures are combined with data showing that “other” household types are increasing over time in terms of both real numbers and relative proportion, it suggests the likelihood of housing affordability challenges and the potential for overcrowding – both of which are recognized risk factors for homelessness.

**Table 7: Co-Habitation Rates by Household Type Living in the Town of Drumheller Compared to the Provincial Average (2011)**

Household Cohabitation	Drumheller		Alberta	
	N <sup>o</sup>	%	N <sup>o</sup>	%
<b>Other Households (2011)</b>				
One-Family Households w/ Non-Family Members	115	43.4%	71,170	40.2%
Two-or-More Family Households	25	9.4%	27,900	15.8%
Two-or-More Non-Family Persons	125	47.2%	77,790	44.0%
<b>Total Other Households</b>	<b>265</b>	<b>100.0%</b>	<b>176,860</b>	<b>100.0%</b>
<b>Lone-Parent Households (2011)</b>				
Total Lone-Parent Households	320	100.0%	144,510	100.0%
Total One-Family Only Lone-Parent Households	260	81.3%	106,550	73.7%
Total More-Than-One-Family Lone-Parent Households	60	18.8%	37,960	26.3%
<b>Non-Census-Family Persons (2011)</b>				
Total Persons Not in Census Families	1,400	100.0%	616,070	100.0%
Total Living Alone	980	70.0%	342,730	55.6%
Total Living with Non-Relatives Only	320	22.9%	187,325	30.4%
Total Living with Relatives *	105	7.5%	86,005	14.0%
Total Not Living Alone (Co-habiting)	425	30.4%	273,330	44.4%
<b>Non-Census-Family Persons 65+ (2011)</b>				
Total Persons 65+ Not in Census Families	375	100.0%	114,455	100.0%
Total Living Alone	330	88.0%	91,355	79.8%
Total Living with Non-Relatives Only	25	6.7%	7,200	6.3%
Total Living with Relatives *	20	5.3%	15,895	13.9%
Total Not Living Alone (Co-habiting)	45	12.0%	23,095	20.2%

**Data Source:**

Statistics Canada 2011 Census of Population (corresponding data for 1996, 2001 and 2006 is currently unavailable)

NOTE: Data may be subject to rounding and suppression

\* May include households living with both relatives and non-relatives

Since comparable *Census of Population* data for 1996, 2001 and 2006 was either not collected or was not analyzed by Statistics Canada for publication, it is not possible to assess how and where these rates are increasing or decreasing over time among particular household groups (or the degree to which changing levels of housing affordability may be influencing these trends) among particular household groups in Drumheller. However, the data does show that co-habitation is occurring to differing degrees and to different household types.

<sup>3</sup> *Census of Population* data for 1996, 2001 and 2006 was either not collected or was not analyzed by Statistics Canada for publication.



### 3.5.4 Average Household Size

Average household size can influence housing needs in the community and serve as a further indicator of changing demographics and household composition. As average household size declines, a greater number of housing units are required to meet the needs of the same population – placing increased supply and demand pressures on a community’s housing and infrastructure.

Table 8 shows changing average household sizes for the Town of Drumheller based on *Census of Population* data. According to these figures:

- Average household size appears to be increasing slightly over time – from an average of 2.4 persons per dwelling (PPD) in 1996 to an average of 2.5 PPD in 2011 (an increase of 5.9%).
- This data appears consistent with the data showing an increase in both the number and relative percentage of “other” household types (e.g., co-habiting singles, seniors, and lone-parent families, temporary workers, etc.).
- When changing average household size is combined with data indicating a decline in the number and proportion of young families over time, it provides additional evidence to suggest that housing affordability and choice may be a concern for Drumheller. It also suggests a need for increased housing diversity.

**Table 8: Changing Average Household Size (Persons Per Household – PPH) within the Town of Drumheller Compared to Provincial Averages (1996, 2001, 2006 and 2011)**

<b>Drumheller</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>% Change</b>
Total Population	5,790	7,785	7,932	8,029	<b>38.7%</b>
Total Private Dwellings Occupied by Usual Residents	2,430	3,030	3,079	3,182	<b>30.9%</b>
<b>Average Household Size</b>	<b>2.4</b>	<b>2.6</b>	<b>2.6</b>	<b>2.5</b>	<b>5.9%</b>

<b>Alberta</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>% Change</b>
Total Population	2,647,110	2,974,807	3,290,350	3,645,257	<b>37.7%</b>
Total Private Dwellings Occupied by Usual Residents	979,175	1,104,100	1,256,192	1,390,275	<b>42.0%</b>
<b>Average Household Size</b>	<b>2.7</b>	<b>2.7</b>	<b>2.6</b>	<b>2.6</b>	<b>-3.0%</b>

**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population

NOTE: Data may be subject to rounding and suppression

## 4.0 Conclusion

Changing population dynamics can have a variety of effects on housing needs, including affordable housing needs, in a community. Rapid population growth can cause housing supply and demand imbalances that can result in escalating housing prices and oversubscription of available support services – increasing the number of households experiencing housing difficulties. High levels of population turnover and mobility can also cause difficulties associated with the delivery of appropriate housing and support services to an ever-changing population.

Population and demographic data for Drumheller reveals the following:

- Observed growth rates in Drumheller over the past 15-20 years suggest a stable population. As a result, growth in the area’s permanent population is unlikely to be placing



supply and demand pressures on the community's infrastructure, including housing and support services.

- Based on Provincial population projections, population growth rates may increase in the foreseeable future – resulting in increasing demand for housing. If these needs cannot be addressed effectively, this continued population growth may increase the risk of housing challenges and hardships (particularly among low- and modest-income households).
- High levels of population mobility (i.e., population turnover) are likely to be having a significant effect on the delivery of appropriate housing and support services locally.
- The age cohorts that appear to be moving into Drumheller at faster rate include those who are more likely to have:
  - Established themselves in their careers and are thus more likely to be earning higher incomes;
  - Already established themselves in the housing market, thus affording them higher equity and savings; and/or
  - Paid off their mortgages.
- The age cohorts that are moving into Drumheller at a slower rate (or potentially leaving the community altogether) include those who are:
  - More likely to be just starting out in their careers; and/or
  - Entering the housing market for the first time.
- This suggests that issues and challenges related to housing availability and affordability may be having an influence on population growth and demographic changes in the community.
- Changes in the nature and composition of Drumheller households suggest a need for:
  - Increased housing diversity;
  - Greater housing affordability and choice; and/or
  - More flexible home designs and options that can accommodate multiple un-related individuals living together while maintaining appropriate levels of privacy and separation (e.g., legally-conforming secondary suites, dormitory-style units, cluster homes, co-housing, etc.).
- Changes in the number and proportion of lone-parent families (as well as changes in the number and proportion of single mothers vs. single fathers) are likely to be a reflection of and have an influence on the affordable housing needs of the community.
- When household cohabitation figures are combined with data showing that “other” household types are increasing over time in terms of both real numbers and relative proportion, it suggests the likelihood of housing affordability challenges and the potential for overcrowding – both of which are recognized risk factors for homelessness.
- When changing average household size is combined with data indicating a decline in the number and proportion of young families over time, it provides additional evidence to suggest that housing affordability and choice may be a concern for Drumheller. It also suggests a need for increased housing diversity.

Overall, this analysis of population data for Drumheller suggests that a variety of growth pressures are likely to continue into the foreseeable future – resulting in increasing demand for housing and escalation of housing prices if supply pressures cannot be managed or addressed. These pressures will likely require increased density and new housing forms that may or may not be compatible with existing values and expectations regarding community character and the look and feel of the built environment. “Not In My Back Yard” (NIMBY) opposition to higher density housing forms may limit opportunities to introduce more affordable and innovative housing to help reduce some the growth pressures.





# CHAPTER 3:

## Income Analysis

### 1.0 Introduction

This chapter looks at the changing nature of household incomes for residents living in Drumheller where data is both available and can be compared over time in order to understand the degree to which changing levels of affluence may be influencing housing pressures and associated needs. The summaries presented in this chapter combine data from three (3) key Statistics Canada sources: *Census of Population* data, *National Household Survey* data, and *Taxfiler* data.

Income data derived from the *Census of Population* is based solely on the incomes declared by a 20% *random* sample of all households in Drumheller who responded to the Census Long Questionnaire in any given Census year. In 2011, the Census Long Questionnaire was replaced with the *National Household Survey*. Income data derived from that survey represents a 16.7% *self-selecting* sample of local households. Finally, income data derived from *Taxfiler* sources is based on the incomes declared by *all* households living in and around Drumheller who filed their annual tax return in any given year.

### 2.0 Chapter Highlights

- Between 2006 and 2013, median household incomes among:
  - Couple families (i.e., childless couples and couples with children) increased by 20.0%;
  - Lone-parent families increased by 21.2%; and
  - Single individuals increased by 26.0%.
- However, when compared to the province as a whole:
  - The average couple earned 8.9% less than its provincial counterpart;
  - The average lone-parent family earned 2.8% less than its provincial counterpart; and
  - The average single individual earned 14.5% less than his or her provincial counterpart.
- Median household incomes have generally increased at a faster rate than both the Consumer Price Index (CPI) and the Shelter Index (SI) for all three household types.
- Between 2006 and 2013, Drumheller also experienced:
  - A net *increase* in the percentage of households earning:
    - \$100,000+
  - A net *decrease* in the percentage of households earning:
    - \$0 - \$24,999
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999
  - Relative stability in the percentage of households earning:
    - \$75,000 - \$99,999
- However, Drumheller households are generally worse off than their provincial counterparts due to:
  - A *higher* percentage of households earning:
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999



- \$75,000 - \$99,999
  - A *lower* percentage of households earning:
    - \$100,000+
  - A *comparable* percentage of households earning:
    - \$0 - \$24,999
- Between 1996 and 2011 Drumheller experienced the following shifts in employment by industry or sector:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Wholesale & Retail: 280 jobs (56.6% total growth vs. 16.9% relative growth)
    - Finance & Real Estate: 110 jobs (88.0% total growth vs. 40.3% relative growth)
    - Business Services: 150 jobs (125.0% total growth vs. 67.9% relative growth)
    - Other Services: 615 jobs (58.9% total growth vs. 18.6% relative growth)
  - A significant net *decrease* in both the number and percentage of residents employed in:
    - Manufacturing & Construction: -90 jobs (20.9% total decline vs. 41.0% relative decline)
    - Health & Education: -100 jobs (16.4% total decline vs. 37.6% relative decline)
- Drumheller also experienced the following shifts in employment by occupation between 1996 and 2011:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Management: 175 jobs (66.0% total growth vs. 25.2% relative growth)
    - Natural & Applied Sciences: 65 jobs (76.5% total growth vs. 33.0% relative growth)
    - Social Science, Education, Government & Religion: 280 jobs (164.7% total growth vs. 99.6% relative growth)
  - A significant net *decrease* in both the number and percentage of residents employed in:
    - Business, Finance & Administration: -35 jobs (6.1% total decline vs. 29.2% relative decline)
    - Processing, Manufacturing & Utilities: -70 jobs (41.2% total decline vs. 55.7% relative decline)
- Either as a result or despite these changes, the “top 3” sources of employment among Drumheller residents in 2011 were:
  - By industry or sector (not including the catch-all “other” services):
    - Wholesale & Retail: 775 jobs (18.5%)
    - Health & Education: 510 jobs (12.2%)
    - Agriculture & Resource: 390 jobs (9.3%)
  - By occupation:
    - Sales & Service: 1,240 jobs (29.9%)
    - Trades, Transport & Equipment Operators: 620 jobs (15.0%)
- Social Assistance rates in Drumheller have decreased over time by 2.5% (from 18.2% in 2006 to 17.8% in 2013). Despite these changes, the overall rate of Social Assistance dependency in 2013 was an estimated 49.3% *higher* than the provincial average of 11.9%.
- Overall poverty rates [as determined by the total number and percentage of households earning incomes at or below the after-tax Low-Income Measure (LIM)] have also decreased over time (by 12.5% – or from 10.9% in 2006 to 9.6% in 2013).



- Contrary to the observed Social Assistance rates, the overall poverty rate in 2013 was an estimated 21.4% *lower* than the provincial average of 12.2%.
- There are still an estimated 350 households (9.6%) in Drumheller who are living in poverty for any number of reasons – some of which may be beyond their life skills and/or control.

### 3.0 Household Incomes

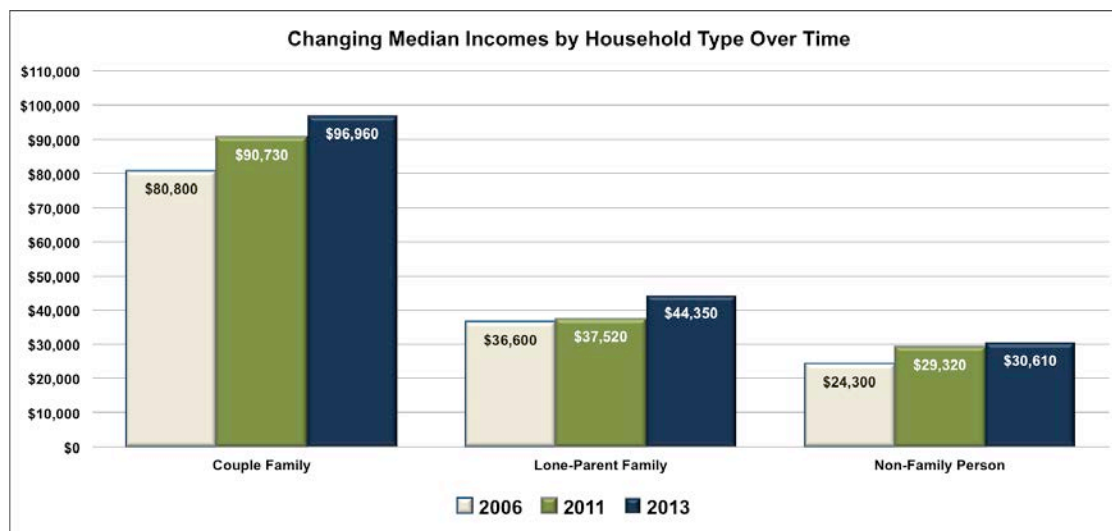
Income growth and change can affect local housing needs and emerging challenges. For most people and in most circumstances, a steady, stable, and *sufficient* income is required in order to maintain one’s housing (i.e., to be able to continue making rent or mortgage payments on time yet still have enough money left over to cover utilities and a wide range of other basic needs). As with the population data discussed in Chapter 2 – *Population Analysis*, it isn’t just income *growth* that matters, it’s about the unique and specific nature of that growth and how the local housing market may or may not be responding to the pressures created by that growth. For example, if incomes are not keeping pace with cost of living increases, if housing costs are increasing at a faster rate than incomes, or if incomes are beginning to polarize (i.e., gaps between the wealthy and the poor living in the community are emerging and/or growing) housing challenges are likely to increase in terms of real numbers, in terms of the relative proportion/percentage of the population experiencing those challenges, and even in terms of the income levels affected.

### 3.1 Median Household Incomes

Table 9 shows changing median household incomes by household type in Drumheller between 2006 and 2013 based on Statistics Canada *Taxfiler* data. This figure shows that median household incomes (i.e., those incomes where 50% of households earn higher incomes and 50% of households earn lower incomes) increased to varying degrees for all household types: couples, lone-parents and single individuals.

**Table 9: Changing Median Household Incomes for the Town of Drumheller (2006-2013)**

Household Type	2006	2011	2013	% Change
Couple Family	\$80,800	\$90,730	\$96,960	20.0%
Lone-Parent Family	\$36,600	\$37,520	\$44,350	21.2%
Non-Family Person	\$24,300	\$29,320	\$30,610	26.0%



**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)  
 NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

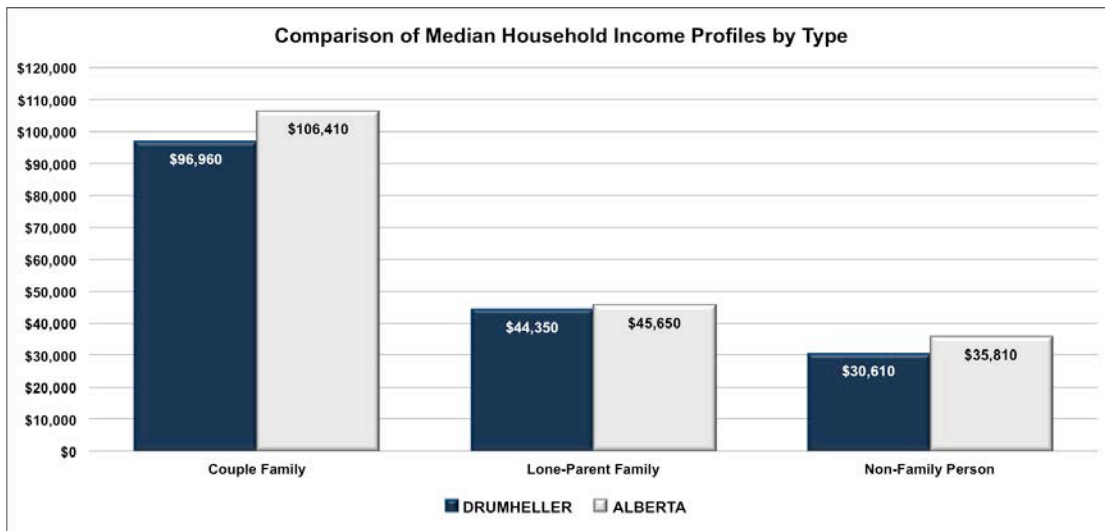




Table 10 compares 2013 median household incomes for the same three household types to the provincial averages for that year. This figure also shows that median household incomes in Drumheller vary in comparison to provincial averages – but are consistently lower than provincial averages for all household types: couples, lone-parents and single individuals.

**Table 10: Comparison of 2013 Median Household Incomes for the Town of Drumheller Compared to Provincial Averages**

Household Type	Drumheller	Alberta	Difference (%)
Couple Family	\$96,960	\$106,410	-8.9%
Lone-Parent Family	\$44,350	\$45,650	-2.8%
Non-Family Person	\$30,610	\$35,810	-14.5%



**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)  
 NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

It is also important to note the degree to which incomes are keeping pace with the cost of living as expressed through the Consumer Price Index (CPI) and the cost of shelter as expressed through the Shelter Index (SI). Between December 2006 and December 2013, the CPI for Alberta increased by an estimated 13.0% (from 114.2 to 129.1 based on a 2002 index). During that same period, the Shelter Index increased by an estimated 18.3% (from 133.6 to 158.0).

Table 11 compares median income growth among the three dominant household types (couples, lone parents, and single individuals) for Drumheller to changes in CPI and the Shelter Index.

**Table 11: Median Income Growth by Household Type for the Town of Drumheller Compared to CPI and the Shelter Index (December 2006 – December 2013)**

Household Type	2006	2011	2013	% Change	CPI	SI
Couple Family	\$80,800	\$90,730	\$96,960	20.0%	↑	↑
Lone-Parent Family	\$36,600	\$37,520	\$44,350	21.2%	↑	↑
Non-Family Person	\$24,300	\$29,320	\$30,610	26.0%	↑	↑

**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)  
 NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return





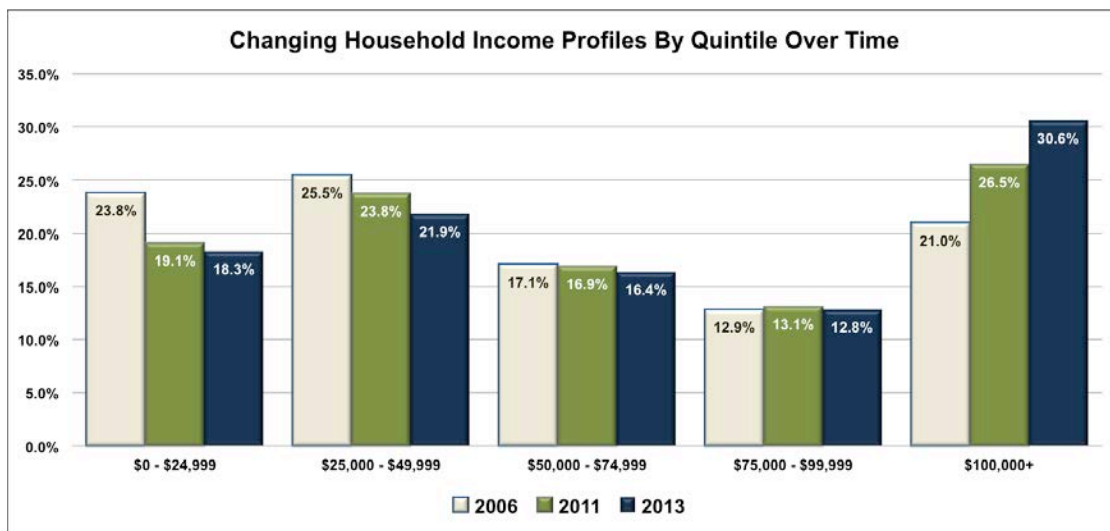
When these data are combined, the following patterns are revealed:

- Between 2006 and 2013, median household incomes among:
  - Couple families (i.e., childless couples and couples with children) increased by 20.0%;
  - Lone-parent families increased by 21.2%; and
  - Single individuals increased by 26.0%.
- However, when compared to the province as a whole:
  - The average couple earned 8.9% less than its provincial counterpart;
  - The average lone-parent family earned 2.8% less than its provincial counterpart; and
  - The average single individual earned 14.5% less than his or her provincial counterpart.
- Median household incomes have generally increased at a faster rate than both the Consumer Price Index (CPI) and the Shelter Index (SI) for all three household types.
- Individual households whose incomes either decreased between 2006 and 2013 or whose incomes increased at a slower rate than either the CPI or (especially) the Shelter Index are more likely to be experiencing housing hardship as their housing costs are likely to be increasing faster than their incomes.

### 3.2 Detailed Household Incomes

Figure 1 shows more detailed income data for Drumheller based on 2006, 2011 and 2013 *Taxfiler* data as organized into increments of \$25,000.

**Figure 1: Changing Household Income Profiles for the Town of Drumheller (2006 – 2013)**



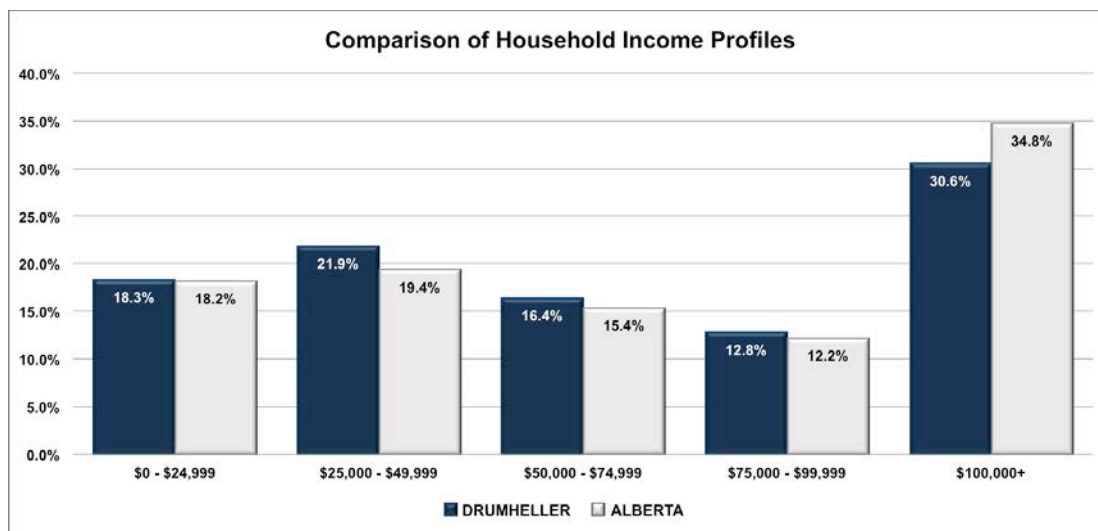
**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)  
 NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

Figure 2 (next page) compares Drumheller’s 2013 household income profiles organized into the same increments of \$25,000 to that of the province as a whole to provide a more detailed look at relative affluence. Together, this data shows greater detail about the degree to which incomes have changed over time, where the most significant improvements and declines in household incomes are occurring, and income disparity.



**Figure 2: Comparison of 2013 Household Income Profiles of the Town of Drumheller to Provincial Averages**



**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)

NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

According to this data:

- Between 2006 and 2013, Drumheller experienced:
  - A net *increase* in the percentage of households earning:
    - \$100,000+
  - A net *decrease* in the percentage of households earning:
    - \$0 - \$24,999
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999
  - Relative stability in the percentage of households earning:
    - \$75,000 - \$99,999
- However, Drumheller households are generally worse off than their provincial counterparts due to:
  - A *higher* percentage of households earning:
    - \$25,000 - \$49,999
    - \$50,000 - \$74,999
    - \$75,000 - \$99,999
  - A *lower* percentage of households earning:
    - \$100,000+
  - A *comparable* percentage of households earning:
    - \$0 - \$24,999

As noted above, these findings are for the period between 2006 and 2013 and, therefore, do not reflect changes that may have occurred to the local and regional economy or any special initiatives that may have been introduced since 2013 – including the recent increases in minimum wages that came into effect on October 1, 2015.



### 3.3 Income (In)Equality and (In)Stability

Economic diversification can promote greater economic stability. It can also bring new job opportunities into the community for those who are currently unemployed or under-employed and, depending on the nature of that diversification, higher-paying jobs. However, economic diversification can also bring about economic *instability* for households with limited education and/or limited job skills (e.g., those who may not be able to adjust quickly and/or develop the knowledge and skills necessary to meet the new demands of a changing local economy). Furthermore, some of the new jobs being created as the local economy diversifies may actually offer lower wages, fewer hours, and limited or no benefits when compared to those jobs that were lost during the diversification (e.g., when higher-paying, year-round, full-time jobs within primary and manufacturing industries are replaced with lower-paying, part-time, entry-level jobs within the retail and service sectors).

Understanding how economic diversification can lead to increased housing affordability challenges requires an understanding of the relationship and interplay between economic restructuring and income inequality. For example, if income inequality is deepening, new pockets of poverty may be emerging that require more affordable and supportive housing to address. At the same time, deepening income inequality can also create housing imbalances brought about when the number of higher-income households (including local residents and recreational property investors) reaches a critical mass where they begin to drive the local housing market (i.e., housing prices) upwards and out of reach of low- and modest-income households who, in previous years, might have been able to afford local housing prices. If income inequality and/or polarization is occurring (i.e., a growing gap between those households earning above-average incomes and those households earning below-average incomes) or if individual household incomes are not keeping pace with housing costs, housing affordability challenges are likely to increase – along with other housing-related challenges (e.g., adequacy, suitability, accessibility, and/or choice). Thus, growing income inequality increases the need for a wider range and diversity of housing options and choices to meet a growing range and diversity of income and affordability limitations. For example, when there is a strong and sustainable “middle class”, a preponderance of single-family homes may be perfectly adequate to serve the housing needs and incomes of the majority of local residents. However, in a community where there is a growing gap between the incomes of high-income households and modest-to-lower-income-earning households, those single-family homes may no longer be affordable to an increasing number of residents.

Like water, money and investment (including housing investment) naturally follows the path of least resistance (and greatest gain/return). In the case housing, single-family market housing (including the higher ends of market housing) often provides lower resistance (i.e., fewer development barriers and/or risk of NIMBY – “Not in My Back Yard”) combined with higher profit margins (i.e., greater potential returns on investment). Conversely, affordable and supportive housing are more likely to produce a number of barriers for potential developers and investors, including “high construction costs, economic uncertainty, a lack of viable housing markets, opposition to low-income housing (NIMBYism), limited economic returns on low-income housing investments, a lack of community leadership, and an absence of supportive public policy, incentives, and regulations...”<sup>4</sup>

While discussions around income inequality in Canada are growing, reliable published data that can be compared over time (i.e., longitudinal data) in order to document changing levels of income inequality remains limited – especially for small and rural communities. What has emerged from these discussions is the recognition that income inequality is closely tied to the economic restructuring throughout both the developed and developing world:

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<sup>4</sup> Halseth, Greg and Laura Ryser, *A Primer For Understanding Issues Around Rural Poverty*, The Community Development Institute at UNBC. September 2010, p. 14.



*“Inequality in market income has been growing in almost all advanced economies for the past several decades as a consequence of economic globalization, technological change, reduced progressivity in taxation, and the shift from an industrial to a service-based economy. Increased integration of the global economy and rapid technological change have brought greater rewards for highly-skilled workers and managers. Lower-skilled workers, by contrast, have been forced to compete with workers in developing economies and have seen far smaller gains.”<sup>5</sup>*

These changes have generally resulted in the loss of middle-income jobs combined with growth in both high-income jobs (e.g., in business services, finance, sales and management) and low-income jobs with limited protection and few benefits (e.g., service-sector jobs).<sup>6</sup> It is also important to note that simply increasing the number of jobs available in the community (including the number of jobs being provided in traditionally higher-paying industries or sectors) may not be enough to bring about greater income equality and can actually lead to greater income *instability* – which also has important implications for housing affordability as well. For example, economic restructuring has led to “significant changes in labour allocation, including a replacement of permanent, full-time jobs with consultants, casual, short-term, or contracted labour.”<sup>7</sup> Thus, while someone may be working at a job in a higher-income-paying industry or sector, that person may be working only part-time on a contractual basis with few or no benefits and very little long-term income and job stability. Furthermore:

*“As manufacturing jobs in various resource sectors have declined, lower paying service sector jobs have been on the rise ... Commonly based upon part-time work with low wages and limited or no benefits, service sector jobs, frequently occupied by women, have not enabled families to maintain their standard of living or sustain existing household expenses ...”<sup>8</sup>*

These dynamics can be particularly problematic for rural communities:

*“Economic restructuring has not only driven industry consolidation and closures, but also means that boom and bust cycles in rural and small town places are becoming more severe ... Together, these challenges and disadvantages increase the likelihood of sudden job losses and limit long-run opportunities for those with limited skills or education.”<sup>9</sup>*

*“The employment and financial security of rural residents has been impacted by job losses, seasonal employment, part-time or underemployment with no benefits, low wages, and low social assistance rates ... There are also fewer opportunities for promotion or job progression in rural and small town places ... and low-income rural residents are also less likely to benefit from wage increases ...”<sup>10</sup>*

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<sup>5</sup> Cameron, Mark “Why Canadians Should Care about Income Inequality”, pp. 2-3 – as presented in Canada 2020, *Reducing Income Disparities and Polarization, The Canada We Want in 2020: Towards a Strategic Policy Roadmap for the Federal Government*. November 2011.

<sup>6</sup> Library of Parliament, *Income Inequality in Canada: An Overview – Report to the Standing Committee on Finance (James Rajotte, Chair)*. December 2013, p. 25.

<sup>7</sup> Halseth, Greg and Laura Ryser, *A Primer For Understanding Issues Around Rural Poverty*, The Community Development Institute at UNBC. September 2010, p. 5.

<sup>8</sup> *Ibid.*

<sup>9</sup> *Ibid.*

<sup>10</sup> *Ibid.*, pp. 8-9.

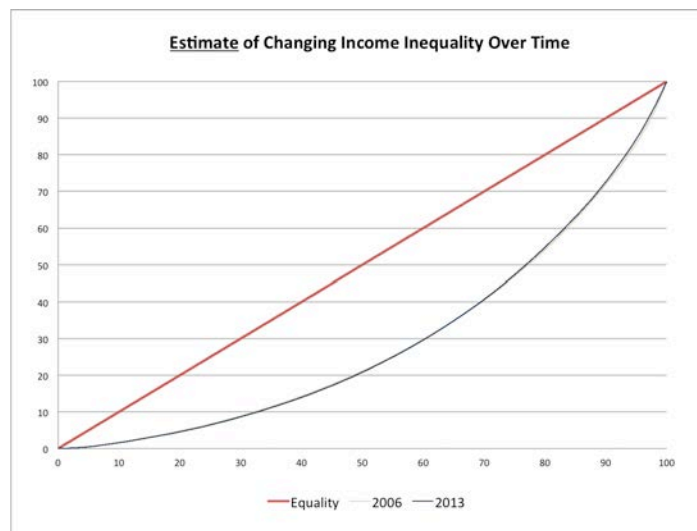


Thus income inequality combined with income instability has led to the creation of new and emerging pockets of poverty – especially in rural communities – that defy long-held assumptions about who may or may not be in need of affordable housing:

*“For example, the rural poor are more likely to be working, self-employed, between the ages of 35 and 44, Caucasian, and less likely to be receiving government benefits ... Fortin (2008) further adds that rural workers living in poverty are older and work more hours than their urban counterparts. Those who work in farming occupations are also more likely to be poor in rural areas ... Furthermore, Brabant and Gramling (1997) suggests that a new group of poor has been emerging in rural and small town places. This consists of unemployed workers who formerly had high paying jobs either in middle management or labour positions, high levels of education, and large mortgages. After becoming accustomed to periods of shut-down, strikes, and temporary lay-offs, as well as seasonal periods of employment, it has become acceptable for these resource industry workers to draw upon unemployment insurance due to a strong mindset that the work has always and will eventually reappear (Sherman 2006). Poor financial planning has left these ‘new poor’ unprepared to deal with the shock of a busting resource economy. Another key characteristic of the ‘new poor’ is that many have never lived in poverty before.”<sup>11</sup>*

Figure 3 shows a **modified** version of a Lorenz Curve to demonstrate whether or not growing levels of income inequality (and/or instability) may be a concern for Drumheller. It is essential to note that Figure 3 is **not** a true Lorenz Curve as obtaining the necessary data from Statistics Canada would require a custom purchase, which is cost-prohibitive. Rather, Figure 3 shows a *modified* curve using aggregated *Taxfiler* data. What this data *suggests* is that income inequality may be an issue in Drumheller – and one that appears to be remaining relatively stable over time. This may have implications for housing needs and emerging challenges per the discussion above.

**Figure 3: Estimated Levels of Income Inequality in Drumheller (2006-2013)**



**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)

NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

NOTE: Data is also subject to the modified methodology used to develop the graph

<sup>11</sup> Halseth, Greg and Laura Ryser, *A Primer For Understanding Issues Around Rural Poverty*, The Community Development Institute at UNBC. September 2010, p. 8.



It is also important to note that the red straight line in Figure 1 shows the line of perfect income equality and the blue bowl-shaped line shows Drumheller's estimated level of income inequality in 2013. It is also important to note that a tan-coloured line sits almost directly underneath the blue line. The tan-coloured line shows Drumheller's estimated level of income inequality in 2006. While difficult to see in the graph, there is a very slight difference between the two lines – and one that suggests a marginal increase in income inequality between 2006 and 2013 that may be the result of the modified methodology used to develop the graph rather than actual changes in income inequality over that period.

What follows is a discussion about what changes to the local economy, including economic restructuring, may be leading to increased income inequality in Drumheller.

#### **4.0 Labour Force & Employment**

Table 12 (next page) shows changing employment dynamics rates in Drumheller between 1996 and 2011 by detailing the number and percentage of residents employed in different industries or sectors. Data for 1996 to 2006 is based on Statistics Canada *Census of Population* data while data from 2011 is based on *National Household Survey* data. This data offers a sense of how the local economy may be growing and/or diversifying over time based on the number and percentage of residents employed in various ***industries or sectors***.

It is important to note that not all of these jobs are necessarily being provided *in* the community. Certain industries – particularly the resource sector (e.g., oil and gas extraction and mining) – provide workers the opportunity to live in their preferred home community while taking advantage of a “fly-in-fly-out” commute to work in remote areas (including areas outside the province) typically on a four-on-four-off or seven-on-seven-off shiftwork basis.

It is also important to note that changes over time to the specific categories used/published by Statistics Canada between *Census of Population* periods makes more detailed comparisons of the changes occurring between those periods difficult and open to interpretation. For example, Industry data published from the 2011 *National Household Survey* uses the 20 different industry categories from the 2007 *North American Industry Classification System* (NAICS). However, in 2006, Statistics Canada published industry data using ten (10) different categories. In 2001, those same ten (10) categories were used – however, certain pairs of industry categories were combined in 2001 to produce a total of seven (7) different industry categories. In recent years, Statistics Canada has re-published the 1996 *Census of Population* data. The re-published 1996 data uses 18 different industry categories – only some of which are directly comparable to the categories used in other Census periods. Furthermore, industry data from 1996, 2001 and 2006 are based on *mandatory census* enumerations. Industry data from 2011 were derived using a *voluntary survey* process. These combined challenges may affect the accuracy of both the data collected and the interpretations made of that data.

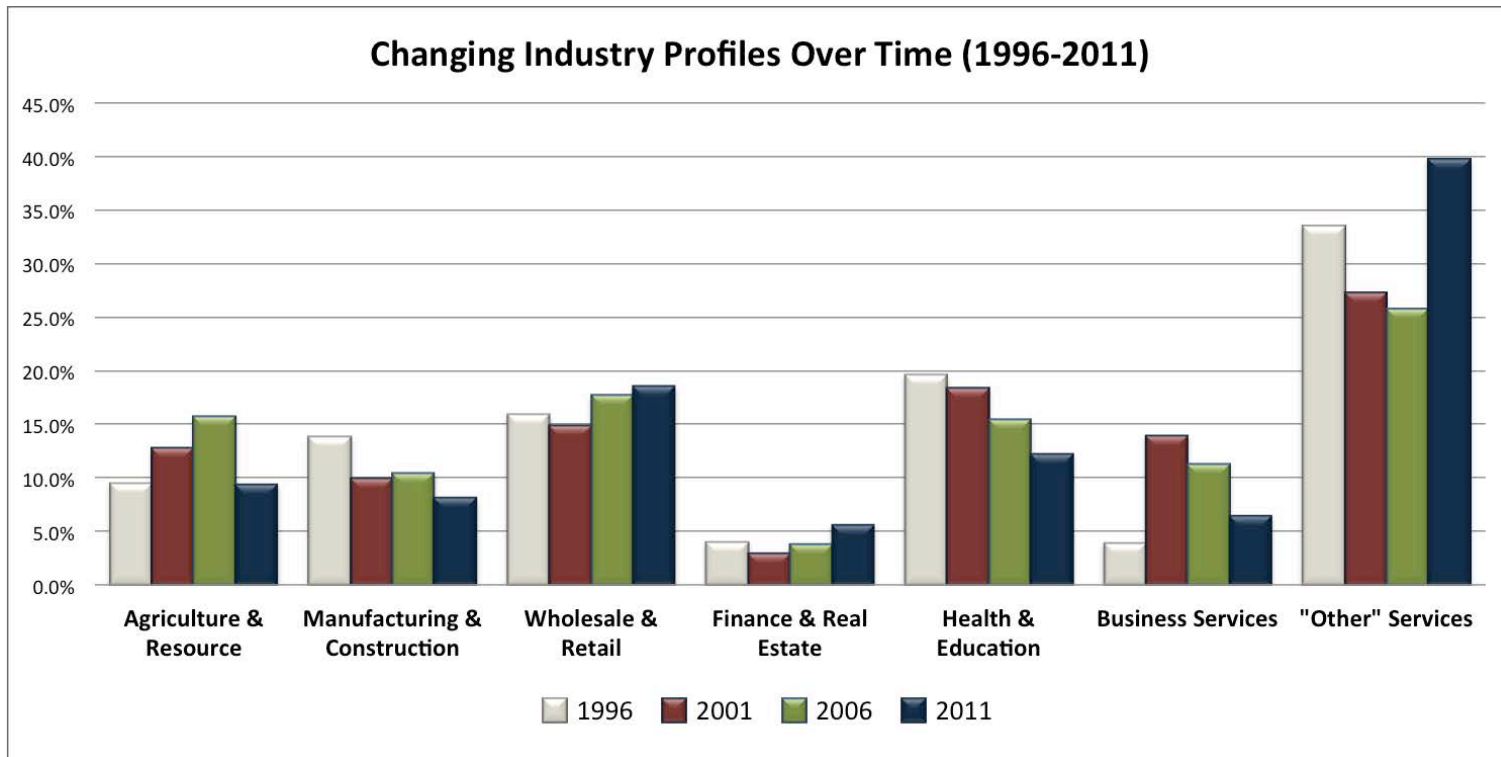
Table 13 (following page) takes another look at changing employment dynamics in Drumheller between 1996 and 2011 (once again using a combination of *Census of Population* data and *National Household Survey* data). This data offers a closer look at how incomes may be changing over time based on the number and percentage of residents employed in different ***occupations***.





**Table 12: Changing Industry Profiles for the Town of Drumheller (1996, 2001, 2006 and 2011)**

Drumheller Industries	1996		2001		2006		2011		Total Jobs N <sup>o</sup>	Change ('96-'11)	
	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%		N <sup>o</sup>	%
Agriculture & Resource	295	9.5%	500	12.8%	670	15.7%	390	9.3%	95	32.2%	-1.3%
Manufacturing & Construction	430	13.8%	390	10.0%	445	10.4%	340	8.1%	-90	-20.9%	-41.0%
Wholesale & Retail	495	15.9%	580	14.8%	755	17.7%	775	18.5%	280	56.6%	16.9%
Finance & Real Estate	125	4.0%	115	2.9%	160	3.7%	235	5.6%	110	88.0%	40.3%
Health & Education	610	19.6%	720	18.4%	660	15.5%	510	12.2%	-100	-16.4%	-37.6%
Business Services	120	3.8%	545	13.9%	480	11.2%	270	6.5%	150	125.0%	67.9%
"Other" Services	1,045	33.5%	1,065	27.2%	1,100	25.8%	1,660	39.7%	615	58.9%	18.6%
<b>Est. Total</b>	<b>3,120</b>	<b>100.0%</b>	<b>3,915</b>	<b>100.0%</b>	<b>4,270</b>	<b>100.0%</b>	<b>4,180</b>	<b>100.0%</b>	<b>1,060</b>	<b>34.0%</b>	<b>N/A</b>
<b>Pub. Total</b>	<b>3,130</b>	<b>100.3%</b>	<b>3,920</b>	<b>100.1%</b>	<b>4,270</b>	<b>100.0%</b>	<b>4,160</b>	<b>99.5%</b>	<b>1,030</b>	<b>32.9%</b>	<b>N/A</b>



**Data Sources:**

<sup>1</sup> Statistics Canada 1996, 2001 and 2006 Census of Population

<sup>2</sup> Statistics Canada 2011 National Household Survey

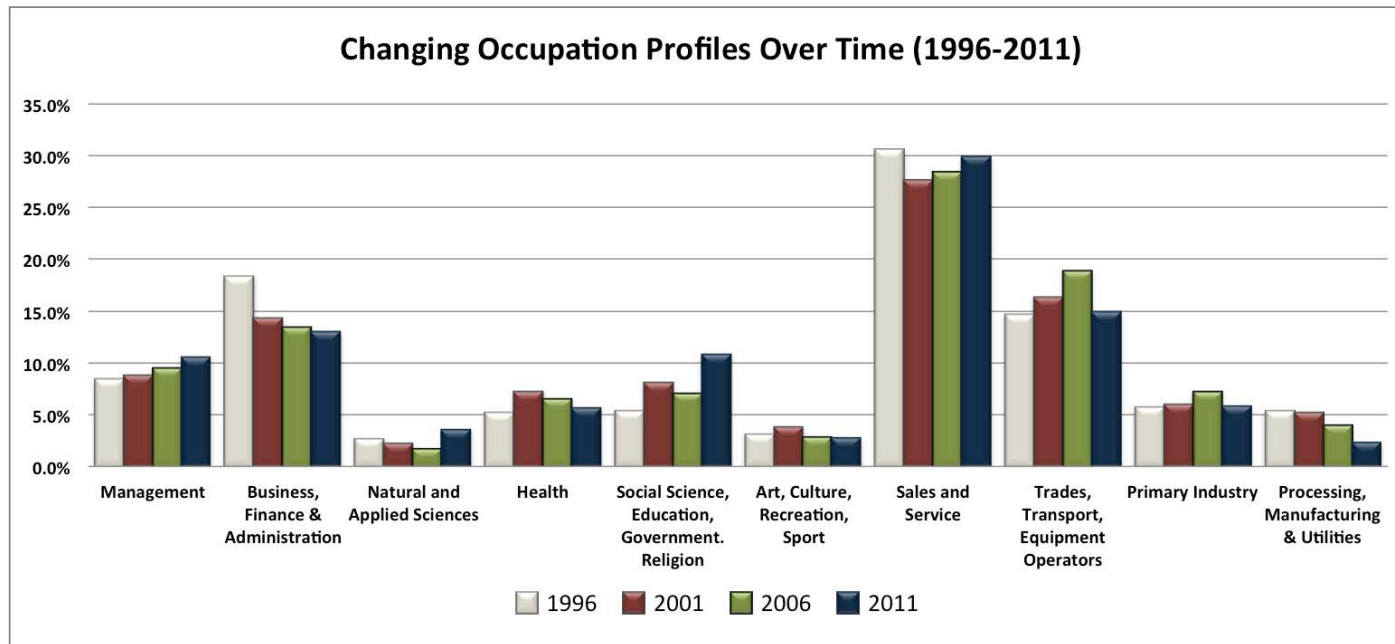
NOTE: Data may be subject to rounding and suppression





Table 13: Changing Occupation Profiles for the Town of Drumheller (1996, 2001, 2006 and 2011)

Drumheller Occupations	1996 <sup>1</sup>		2001 <sup>1</sup>		2006 <sup>1</sup>		2011 <sup>2</sup>		Total Jobs N <sup>o</sup> :	Change ('96-'11)	
	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%		N <sup>o</sup> :	%
Management	265	8.5%	345	8.8%	405	9.5%	440	10.6%	175	66.0%	25.2%
Business, Finance & Administration	575	18.4%	560	14.3%	575	13.5%	540	13.0%	-35	-6.1%	-29.2%
Natural and Applied Sciences	85	2.7%	90	2.3%	75	1.8%	150	3.6%	65	76.5%	33.0%
Health	165	5.3%	285	7.3%	280	6.6%	235	5.7%	70	42.4%	7.4%
Social Science, Education, Government, Religion	170	5.4%	320	8.2%	300	7.1%	450	10.9%	280	164.7%	99.6%
Art, Culture, Recreation, Sport	100	3.2%	150	3.8%	125	2.9%	115	2.8%	15	15.0%	-13.3%
Sales and Service	955	30.6%	1,080	27.6%	1,210	28.4%	1,240	29.9%	285	29.8%	-2.1%
Trades, Transport, Equipment Operators	460	14.7%	640	16.4%	805	18.9%	620	15.0%	160	34.8%	1.6%
Primary Industry	180	5.8%	235	6.0%	310	7.3%	245	5.9%	65	36.1%	2.6%
Processing, Manufacturing & Utilities	170	5.4%	205	5.2%	170	4.0%	100	2.4%	-70	-41.2%	-55.7%
"Not Applicable"	*	*	*	*	*	*	10	0.2%	N/A	N/A	N/A
<b>Est. Total</b>	<b>3,125</b>	<b>100.0%</b>	<b>3,910</b>	<b>100.0%</b>	<b>4,255</b>	<b>100.0%</b>	<b>4,145</b>	<b>100.0%</b>	<b>1,020</b>	<b>32.6%</b>	<b>N/A</b>
<b>Pub. Total</b>	<b>3,125</b>	<b>100.0%</b>	<b>3,920</b>	<b>100.3%</b>	<b>4,270</b>	<b>100.4%</b>	<b>4,155</b>	<b>100.2%</b>	<b>1,030</b>	<b>33.0%</b>	<b>N/A</b>



**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

NOTE: Data may be subject to rounding and suppression

\* Data is not currently available for analysis



As mentioned above, not all of these jobs are necessarily being provided *within* the community. Some of these jobs may involve local and regional commutes by permanent residents while others may involve extended “fly-in-fly-out” shiftwork to remote areas (including areas outside the province).

According to this data:

- Between 1996 and 2011 Drumheller experienced the following shifts in employment by industry or sector:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Wholesale & Retail: 280 jobs (56.6% total growth vs. 16.9% relative growth)
    - Finance & Real Estate: 110 jobs (88.0% total growth vs. 40.3% relative growth)
    - Business Services: 150 jobs (125.0% total growth vs. 67.9% relative growth)
    - Other Services: 615 jobs (58.9% total growth vs. 18.6% relative growth)
  - A significant net *decrease* in both the number and percentage of residents employed in:
    - Manufacturing & Construction: -90 jobs (20.9% total decline vs. 41.0% relative decline)
    - Health & Education: -100 jobs (16.4% total decline vs. 37.6% relative decline)
- Drumheller also experienced the following shifts in employment by occupation between 1996 and 2011:
  - A significant net *increase* in both the number and percentage of residents employed in:
    - Management: 175 jobs (66.0% total growth vs. 25.2% relative growth)
    - Natural & Applied Sciences: 65 jobs (76.5% total growth vs. 33.0% relative growth)
    - Social Science, Education, Government & Religion: 280 jobs (164.7% total growth vs. 99.6% relative growth)
  - A significant net *decrease* in both the number and percentage of residents employed in:
    - Business, Finance & Administration: -35 jobs (6.1% total decline vs. 29.2% relative decline)
    - Processing, Manufacturing & Utilities: -70 jobs (41.2% total decline vs. 55.7% relative decline)
- Either as a result or despite these changes, the “top 3” sources of employment among Drumheller residents in 2011 were:
  - By industry or sector (not including the catch-all “other” services):
    - Wholesale & Retail: 775 jobs (18.5%)
    - Health & Education: 510 jobs (12.2%)
    - Agriculture & Resource: 390 jobs (9.3%)
  - By occupation:
    - Sales & Service: 1,240 jobs (29.9%)
    - Trades, Transport & Equipment Operators: 620 jobs (15.0%)
    - Business, Finance & Administration: 540 jobs (13.0%)



Table 14 shows the degree to which jobs in each of the occupation categories listed in Table 13 above compare to the overall average income for all occupations in October 2012 based on data provided through the *Labour Force Survey* (LFS) to gain a sense as to whether or not income inequality is likely to be increasing or decreasing over time.

**Table 14: Changing Occupation Profiles for the Town of Drumheller by Relative Average Earning Potential (1996, 2001, 2006 and 2011)**

Drumheller Labour Force Characteristics	1996 <sup>1</sup>		2001 <sup>1</sup>		2006 <sup>1</sup>		2011 <sup>2</sup>		1996-2011 % Change
	N <sup>o</sup> .	%	N <sup>o</sup> .	%	N <sup>o</sup> .	%	N <sup>o</sup> .	%	
<b>Generally Well-Above Average<sup>3</sup></b>	<b>615</b>	<b>19.7%</b>	<b>785</b>	<b>20.1%</b>	<b>885</b>	<b>20.8%</b>	<b>785</b>	<b>18.9%</b>	<b>-3.8%</b>
Primary Industry	180	5.8%	235	6.0%	310	7.3%	245	5.9%	2.6%
Processing, Manufacturing & Utilities	170	5.4%	205	5.2%	170	4.0%	100	2.4%	-55.7%
Management	265	8.5%	345	8.8%	405	9.5%	440	10.6%	25.2%
<b>Generally Above Average<sup>3</sup></b>	<b>545</b>	<b>17.4%</b>	<b>730</b>	<b>18.7%</b>	<b>880</b>	<b>20.7%</b>	<b>770</b>	<b>18.6%</b>	<b>6.5%</b>
Natural & Applied Sciences	85	2.7%	90	2.3%	75	1.8%	150	3.6%	33.0%
Trades, Transport & Equip. Operators	460	14.7%	640	16.4%	805	18.9%	620	15.0%	1.6%
<b>Generally Average<sup>3</sup></b>	<b>745</b>	<b>23.8%</b>	<b>880</b>	<b>22.5%</b>	<b>875</b>	<b>20.6%</b>	<b>990</b>	<b>23.9%</b>	<b>0.2%</b>
Business, Finance & Administration *	575	18.4%	560	14.3%	575	13.5%	540	13.0%	-29.2%
Soc. Sci., Educ'n, Gov.'t & Religion **	170	5.4%	320	8.2%	300	7.1%	450	10.9%	99.6%
<b>Generally Below Average<sup>3</sup></b>	<b>165</b>	<b>5.3%</b>	<b>285</b>	<b>7.3%</b>	<b>280</b>	<b>6.6%</b>	<b>235</b>	<b>5.7%</b>	<b>7.4%</b>
Health	165	5.3%	285	7.3%	280	6.6%	235	5.7%	7.4%
<b>Generally Well-Below Average<sup>3</sup></b>	<b>1,055</b>	<b>33.8%</b>	<b>1,230</b>	<b>31.5%</b>	<b>1,335</b>	<b>31.4%</b>	<b>1,355</b>	<b>32.7%</b>	<b>-3.2%</b>
Art, Culture, Recreation & Sport	100	3.2%	150	3.8%	125	2.9%	115	2.8%	-13.3%
Sales & Service	955	30.6%	1,080	27.6%	1,210	28.4%	1,240	29.9%	-2.1%
<b>Unknown</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>10</b>	<b>0.2%</b>	<b>N/A</b>
Occupation – Not Applicable	***	***	***	***	***	***	10	0.2%	N/A
<b>Estimated Total</b>	<b>3,125</b>	<b>100.0%</b>	<b>3,910</b>	<b>100.0%</b>	<b>4,255</b>	<b>100.0%</b>	<b>4,145</b>	<b>100.0%</b>	<b>N/A</b>
<b>Published Total</b>	<b>3,125</b>	<b>100.0%</b>	<b>3,920</b>	<b>100.3%</b>	<b>4,270</b>	<b>100.4%</b>	<b>4,155</b>	<b>100.2%</b>	<b>N/A</b>

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

<sup>3</sup> Statistics Canada Labour Force Survey (October 2012)

NOTE: Data may be subject to rounding and suppression

\* Business & Finance = Above Average; Administration = Below Average

\*\* Government = Above Average; Social Science, Education and Religion = Below Average

\*\*\* Data is not currently available for analysis

Based on this combined data:

- Between 1996 and 2011, the relative percentage of Drumheller residents employed in occupations *generally* paying:
  - Well-above-average wages and salaries decreased by 3.8%
  - Above-average wages and salaries increased by 6.5%
  - Average wages and salaries increased by 0.2%
  - Below-average wages and salaries increased by 7.4%
  - Well-below-average wages and salaries decreased by 3.2%
- This suggests that changes within the local economy over the past 15-20 years have likely resulted in maintaining relative levels of income inequality over time (rather than exacerbating them) due mainly to the increased percentage of residents employed in occupations paying wages and salaries in the mid ranges combined with the decrease in the percentage of residents employed in occupations paying wages and salaries at either extreme.



- Those who are more likely to be earning generally below-average incomes in Drumheller (and, therefore, more likely to be experiencing challenges and concerns related to housing affordability and choice) include:
  - People working in retail, accommodation and food service jobs (particularly if working part-time);
  - People working in arts, entertainment and recreation jobs;
  - People working in entry-level administrative positions across various sectors;
  - People working in entry-level health sector positions;
  - People with disabilities that limit their overall employability (including mental health, physical health and/or substance misuse);
  - People with limited education and/or job skills (again, limiting their overall employability);
  - Families with children (particularly single mothers/grandmothers) – especially if they lack access to affordable child care (and, therefore, reduced opportunities for full-time employment) or are having difficulty receiving stable and consistent child support;
  - Visible minorities, including Aboriginal people and/or residents who are unable to speak an official language;
  - People with institutional backgrounds, experience with foster care, service in the military, or experience in prisons; and
  - Seniors with limited pensions (especially senior women living alone) who during their prime working years fell into either of the categories listed above.

As noted, these findings are for the period between 1996 and 2011 and, therefore, do not reflect changes that may have occurred to the local and regional economy or any special initiatives that may have been introduced since 2011.

## 5.0 Social Assistance Rates and Incidences of Poverty

*Taxfiler* data also provides a look at incidents of poverty in Drumheller – showing data on the changing number of households between 2006 and 2013 that had received Social Assistance or were earning incomes at or below the after-tax Low-Income Measure (LIMs). Social Assistance rates provide an indication of households unable to work while Low-Income Measure (LIMs) remain the most commonly accepted and internationally-comparable measure of relative poverty in use since the late 1980s.<sup>12</sup> LIMs provide a more direct reflection of poverty than the Social Assistance rates.

Table 15 (next page) shows the total number and percentage of households reporting having received Social Assistance in 2006, 2011 and 2013 along with those earning incomes at or below the after-tax Low-Income Measure (LIMs) compared to the province as a whole. This data shows that:

- Social Assistance rates in Drumheller have decreased over time by 2.5% (from 18.2% in 2006 to 17.8% in 2013).
- Despite these changes, the overall rate of Social Assistance dependency in 2013 was an estimated 49.3% *higher* than the provincial average of 11.9%.
- Overall poverty rates [as determined by the total number and percentage of households earning incomes at or below the after-tax Low-Income Measure (LIM)] have also decreased over time (by 12.5% – or from 10.9% in 2006 to 9.6% in 2013).
- Contrary to the observed Social Assistance rates, the overall poverty rate in 2013 was an estimated 21.4% *lower* than the provincial average of 12.2%.

<sup>12</sup> <http://www.statcan.gc.ca/pub/75f0002m/2012002/lim-mfr-eng.htm>



- The observed changes in poverty rates and Social Assistance dependency are likely helping to moderate local housing affordability challenges *to some extent*.
- There are still an estimated 350 households (9.6%) in Drumheller who are living in poverty for any number of reasons – some of which may be beyond their life skills and/or control.

**Table 15: Total Households Receiving Social Assistance and Total Households Earning Incomes at or Below the After-Tax Low-Income Measure (LIM) Living in the Town of Drumheller Compared to Provincial Averages (2006 and 2013)**

Social Assistance		Drumheller		Alberta	Difference (%)
Year	N <sup>o</sup>	%	%	%	%
2006	650	18.2%	12.8%	42.7%	
2011	670	18.4%	12.8%	43.7%	
2013	650	17.8%	11.9%	49.3%	
<b>Change (%)</b>	<b>0.0%</b>	<b>-2.5%</b>	<b>-6.7%</b>	<b>N/A</b>	

After-Tax Low-Income Measure (LIM)		Drumheller		Alberta	Difference (%)
Year	N <sup>o</sup>	%	%	%	%
2006	390	10.9%	12.3%	-11.0%	
2011	390	10.7%	12.9%	-17.1%	
2013	350	9.6%	12.2%	-21.4%	
<b>Change (%)</b>	<b>-10.3%</b>	<b>-12.5%</b>	<b>-0.9%</b>	<b>N/A</b>	

**Data Source:**

Statistics Canada Small Area and Data Division Taxfiler Data (2006, 2011 and 2013 tax years)  
 NOTE: Data may be subject to rounding, suppression and/or people failing to file their tax return

## 6.0 Conclusion

For most people and in most circumstances, a steady, stable, and *sufficient* income is required in order to maintain one’s housing (i.e., to be able to continue making rent or mortgage payments on time yet still have enough money left over to cover utilities and a wide range of other basic needs). However, if incomes are not keeping pace with cost of living increases, if housing costs are increasing at a faster rate than incomes, or if incomes are beginning to polarize (i.e., gaps between the wealthy and the poor living in the community are emerging and/or growing) housing challenges are likely to increase. Income inequality combined with income instability can also lead to the creation of new and emerging pockets of poverty – especially in rural communities – that defy long-held assumptions about who may or may not be in need of affordable housing:

Income and employment data for Drumheller reveals the following:

- Individual households whose incomes either decreased between 2006 and 2013 or whose incomes increased at a slower rate than either the CPI or (especially) the Shelter Index are more likely to be experiencing housing hardship as their housing costs are likely to be increasing faster than their incomes.
- Between 1996 and 2011, the relative percentage of Drumheller residents employed in occupations *generally* paying:
  - Well-above-average wages and salaries decreased by 3.8%
  - Above-average wages and salaries increased by 6.5%
  - Average wages and salaries increased by 0.2%
  - Below-average wages and salaries increased by 7.4%
  - Well-below-average wages and salaries decreased by 3.2%



- This suggests that changes within the local economy over the past 15-20 years have likely resulted in maintaining relative levels of income inequality over time (rather than exacerbating them) due mainly to the increased percentage of residents employed in occupations paying wages and salaries in the mid ranges combined with the decrease in the percentage of residents employed in occupations paying wages and salaries at either extreme.
- The observed changes in poverty rates and Social Assistance dependency are likely helping to moderate local housing affordability challenges *to some extent*.
- There are still an estimated 350 households (9.6%) in Drumheller who are living in poverty for any number of reasons – some of which may be beyond their life skills and/or control.

Those who are more likely to be earning generally below-average incomes in Drumheller (and, therefore, more likely to be experiencing challenges and concerns related to housing affordability and choice) include:

- People working in retail, accommodation and food service jobs (especially if they are only able to work on a part-time basis);
- People working in arts, entertainment and recreation jobs;
- People working in entry-level administrative positions across various sectors;
- People working in entry-level health sector positions;
- People with disabilities that limit their overall employability (including mental health, physical health and/or substance misuse);
- People with limited education and/or job skills (again, limiting their overall employability);
- Families with children (particularly single mothers/grandmothers) – especially if they lack access to affordable child care (and, therefore, reduced opportunities for full-time employment) or are having difficulty receiving stable and consistent child support;
- Visible minorities, including Aboriginal people and/or residents who are unable to speak an official language;
- People with institutional backgrounds, experience with foster care, service in the military, or experience in prisons; and
- Seniors with limited pensions (especially senior women living alone) who during their prime working years fell into either of the categories listed above.







# CHAPTER 4:

## Housing Supply Analysis

### 1.0 Introduction

This chapter looks at the existing supply of housing in Drumheller where data is available to gain a better understanding of both the range of housing options available to meet the varied needs of the local population and the current average costs of housing (rental and homeownership). Housing supply is organized into three categories:

- (1) **Market housing:** rental and ownership housing available on the open market;
- (2) **Near-market housing:** rental and ownership housing targeted specifically to low- and moderate-income households; and
- (3) **Non-market housing:** a combination of social housing, supportive housing, transitional housing and emergency shelters targeted to special-needs populations and/or circumstances.

### 2.0 Chapter Highlights

- Over the past 15-20 years, Drumheller has experienced a decline in the relative proportion of various higher-density housing options, including semi-detached dwellings, rowhouses, and apartments/apartment-style stacked townhouses.
- The majority of homes in Drumheller are owner-occupied (as is the case in the majority of communities across Alberta) but the percentage of owned homes vs. rented homes is changing over time.
- Between 1996 and 2011, Drumheller lost an estimated 60 rental units (a 7.7% decline) and gained an estimated 815 ownership units (a 49.4% increase).
- In 2011, as many as 236 homes (up to 6.9%) in Drumheller *may* have been owned by seasonal/recreational homeowners and property investors. This represents a 28.5% increase in the percentage of homes potentially owned by seasonal/recreational homeowners and property investors between 2001 and 2011.
- In comparison, an estimated 7.6% of homes province-wide were potentially owned by seasonal/recreational homeowners and property investors (an increase of 31.9% between 2001 and 2011).
- Between 1996 and 2011, average home values nearly tripled in Drumheller – for an average annual increase of 13.0% (compared to 14.3% province-wide).
- Housing prices have continued to increase since 2011 (by an estimated 18.2%-18.4% – or an average of 4.6% annually).
- Depending on the type of dwelling being sought and its location, homes in Drumheller currently sell for anywhere between \$40,000 and \$535,000 – requiring an estimated income of \$10,500 to \$104,500 for a first-time homebuyer;
- The overall median price of homes sold in Drumheller during the first six (6) months of 2015 was an estimated \$240,750 – requiring an estimated income of \$48,750;
- The current “entry-level” housing market in Drumheller consists primarily of lower-density housing types, including:



- Single-Detached (“Single-Family”) Dwellings: 12 homes (92.3% of the “entry-level” market); and
  - Half-Duplexes: 1 home (7.7% of the “entry-level” market).
- The median price of an “entry-level” home sold during the first six (6) months of 2015 was an estimated \$128,000 (requiring an estimated income of \$27,250) while the lowest-priced “entry-level” home (a single-detached dwelling) sold for \$40,000 (requiring an estimated income of \$10,500) and the highest-priced “entry-level” home (a single-detached dwelling) sold for \$168,000 (requiring an estimated income of \$34,750).
- People looking to acquire an *average-priced* rental unit in Drumheller through the formal rental market require the following incomes in order for that housing to be affordable:
  - Bachelor: \$486 (est. income: \$19,450);
  - 1-Bedroom: \$736 (est. income: \$29,450);
  - 2-Bedroom: \$746 (est. income: \$29,850); and
  - 3-Bedroom: \$710 (est. income: \$28,400).
- Drumheller does not appear have any non-market housing such as Group Homes, Family Violence Shelters, or Emergency Shelters (either for adults or youth). There is, however, a transitional shelter for adult men recovering from alcohol and/or drug addiction operated by the Drumheller Society for Recovery (i.e., Grace House).
- There are an estimated 65-70 near-market affordable rental units in Drumheller owned and operated by the Drumheller Housing Administration. However, there do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Drumheller.
- The majority of affordable and supportive housing in Drumheller appears to focus on the housing and support needs of seniors (269 units/beds in total).

### 3.0 General Housing Characteristics

#### 3.1 Dwellings by Type

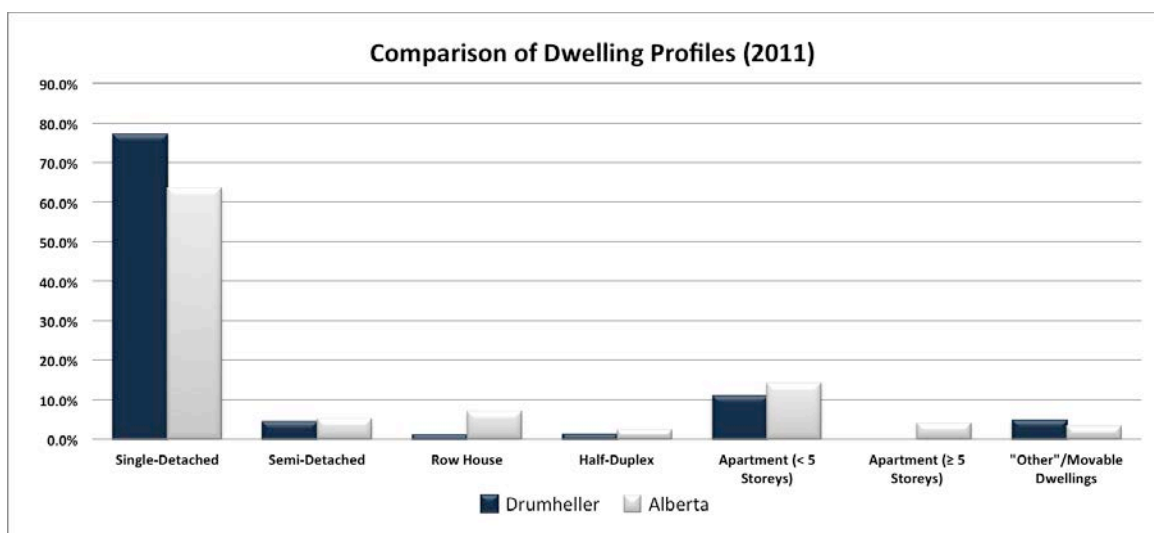
Communities generally need to offer a mix of housing types and sizes that reflects both the “wants” of the market and the “needs” of what can often be a diverse and changing population. The greater the diversity, the more options residents are likely to have and be able to choose from to meet their individual needs and aspirations. Limited diversity can limit choice and thereby increase the likelihood that people in the community may be living in homes that do not meet their needs in terms of size (e.g., being either over-housed or under-housed/living in overcrowded conditions) or affordability level. If there is insufficient housing diversity within a community to meet the varied needs of an increasingly diverse population, there is a greater likelihood of residents experiencing housing constraints and/or hardships.

Table 16 (next page) presents dwelling type data for the total number of “private dwellings occupied by usual residents” (i.e., permanent residents) living in Drumheller based on *Census of Population* data. Also included is a graph that compares the percentage of dwellings by type in Drumheller to the provincial average in 2011.



**Table 16: Dwelling Characteristics for the Town of Drumheller (1996, 2001, 2006 and 2011)  
Compared to the Provincial Averages (2011)**

Dwelling Type ("Occupied by Usual Residents")	1996		2001		2006		2011		1996-2011 % Change
	Pub. #	Est. %	Pub. #	Est. %	Est. #	Pub. %	Pub. #	Est. %	
Single-Detached	1,805	74.4%	2,435	80.4%	2,446	79.4%	2,450	77.0%	3.5%
Semi-Detached	120	4.9%	110	3.6%	176	5.7%	145	4.6%	-7.9%
Row House	55	2.3%	35	1.2%	31	1.0%	35	1.1%	-51.5%
Half-Duplex	25	1.0%	0	0.0%	0	0.0%	45	1.4%	37.3%
Apartment (< 5 Storeys)	340	14.0%	305	10.1%	330	10.7%	350	11.0%	-21.5%
Apartment (≥ 5 Storeys)	0	0.0%	50	1.7%	0	0.0%	0	0.0%	N/A
"Other"/Movable Dwellings *	85	3.5%	90	3.0%	89	2.9%	155	4.9%	39.1%
<b>Total Occupied Private Dwellings</b>	<b>2,425</b>	<b>100.2%</b>	<b>3,030</b>	<b>99.8%</b>	<b>3,080</b>	<b>99.7%</b>	<b>3,180</b>	<b>100.0%</b>	<b>N/A</b>
<b>Total Private Dwellings</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>3,244</b>	<b>N/A</b>	<b>3,418</b>	<b>N/A</b>	<b>N/A</b>



**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population (data are subject to rounding and suppression)

NOTE: Data may be subject to rounding and suppression

\* "Other Dwellings" include manufactured/mobile homes and ancillary dwellings (e.g., dwelling units above commercial)

This data indicates that:

- Drumheller has less housing diversity when compared to the province as a whole due to a stronger emphasis on single detached dwellings (i.e., single-family homes).
- Over the past 15-20 years, Drumheller has experienced a decline in the relative proportion of various higher-density housing options, including semi-detached dwellings, rowhouses, and apartments/apartment-style stacked townhouses.

Another important dynamic to note is the difference between the total number of dwelling units identified in the community and the total number of dwelling units identified as being "occupied by usual residents" (i.e., permanent residents). The difference between these two numbers provides an indication of the degree to which homes in the community may be owned by seasonal/recreational property owners and investors (which is discussed in more detail in section 3.3 below).

### 3.2 Dwellings by Tenure

While there is no "ideal" ratio of homeownership to rental, a mix of both opportunities is generally required to meet the needs of residents at various stages in their careers and life cycles. Furthermore, it must be recognized that not all people aspire to homeownership (nor should they be expected to)



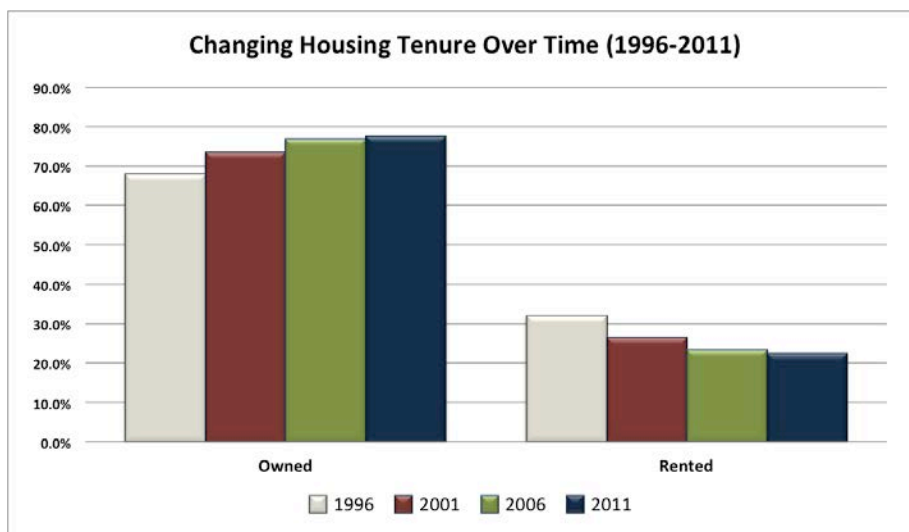
and not all people are capable of becoming successful homeowners (either due to income constraints, lifestyles, attitudes and beliefs, and/or personal abilities). If there are proportionally fewer rental opportunities being provided over time or if rental units are actually being lost over time, there is a greater likelihood that housing constraints and/or hardships may be affecting younger residents (i.e., those entering the housing market for the first time), low- and modest-income residents (i.e., those who generally have fewer opportunities to enter into homeownership and fewer housing options available to them to begin with), and potentially new residents (i.e., those entering the *local* housing market for the first time).

Table 17 shows tenure data for the total number of “private dwellings occupied by usual residents” (i.e., permanent residents) Drumheller based on a combination of Statistics Canada *Census of Population* data (1996-2006) and *National Household Survey* data (2011). This data shows that:

- The majority of homes in Drumheller are owner-occupied (as is the case in the majority of communities across Alberta) but the percentage of owned homes vs. rented homes is changing over time.
- Between 1996 and 2011, Drumheller lost an estimated 60 rental units (a 7.7% decline) and gained an estimated 815 ownership units (a 49.4% increase).
- Due to the net loss of rental units, the relative percentage of units available to renters has declined by an estimated 29.6% over the last 15-20 years.

**Table 17: Comparison of Owned vs. Rented Dwelling Characteristics in the Town of Drumheller to Provincial Averages (1996, 2001 and 2006)**

Tenure	1996 <sup>1</sup>		2001 <sup>1</sup>		2006 <sup>1</sup>		2011 <sup>2</sup>		Change ('96-'11)			Alberta
	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	%	N <sup>o</sup>	N <sup>o</sup>	%	%
Owned	1,650	68.0%	2,230	73.5%	2,360	76.7%	2,465	77.5%	815	49.4%	13.9%	74.1%
Rented	775	32.0%	805	26.5%	715	23.3%	715	22.5%	-60	-7.7%	-29.6%	25.9%
<b>Est. Total</b>	<b>2,425</b>	<b>100.0%</b>	<b>3,035</b>	<b>100.0%</b>	<b>3,075</b>	<b>100.0%</b>	<b>3,180</b>	<b>100.0%</b>	<b>755</b>	<b>31.1%</b>	<b>N/A</b>	<b>100.0%</b>
<b>Pub. Total</b>	<b>2,430</b>	<b>100.2%</b>	<b>3,030</b>	<b>99.8%</b>	<b>3,080</b>	<b>100.2%</b>	<b>3,185</b>	<b>100.2%</b>	<b>755</b>	<b>31.1%</b>	<b>N/A</b>	<b>100.7%</b>



**Data Source:**

<sup>1</sup> Statistics Canada 1996, 2001, and 2006 Census of Population

<sup>2</sup> Statistics Canada 2011 National Household Survey

NOTE: Data may be subject to rounding and suppression



### 3.3 Seasonal vs. Permanent Ownership

Growth in the recreational property market – an increasingly common dynamic occurring in smaller rural communities throughout Western Canada – is another dynamic that can influence the community’s housing needs, affordability challenges, and mobility rates by limiting housing availability and choice for local residents. For example, as existing residents sell their homes (and potentially leave the community), an increasing number of higher-income recreational property investors may be purchasing those homes – driving housing prices up and thereby increasing the number of local residents who are unable to compete at (i.e., afford) those higher prices.

Furthermore, many recreational property investors do not move into the community right away to become full-time residents. Some recreational homebuyers may *intend* to retire in the community at a later date, while others may simply be seeking a long- or short-term investment opportunity with no intention of ever moving to the community full-time. Since the majority of seasonal homes are not *owned* by permanent residents, they are less likely to be *occupied* by permanent residents – which can either lead to or exacerbate existing housing supply and demand constraints. Some seasonal/recreational property owners may choose to rent out their properties to local residents in order to generate additional investment income (i.e., to cover the costs of their mortgage) rather than leaving them vacant; however, not all do – especially if these properties are to be used frequently throughout the year by their owners. It is not uncommon for existing rental properties to be purchased by seasonal/recreational property investors and kept as rental units (even retaining their existing tenants) but at an increased rent to cover the new higher mortgage costs and expected return on investment. It is also not uncommon for some of these investment properties to be rented out *only during part of the year* (e.g., only over the winter months in lake communities, only over the summer months in skiing communities, or only during “shoulder” seasons in year-round resort communities). This is done by property owners either as a way of maximizing their rental revenues or to ensure that they can still enjoy their “home away from home” at regular intervals (or both).

Conversely, declining rates of seasonal/recreational homeownership and investment may help to reduce those constraints by freeing up more units for local residents. This is not to say that supply constraints will no longer exist – only that supply constraints may be reduced; particularly for homeowners. Renters are still likely to experience housing supply constraints for the reasons mentioned above. So too are low- and modest-income households looking to purchase homes of a particular style, size and quality do not exist in sufficient supply at an affordable price point (i.e., there may still be a mismatch in terms of what need in terms of housing vs. what the local housing market currently provides).

Table 18 (next page) compares data for the total number of private dwellings in Drumheller to the total number of private dwellings “occupied by usual residents” (i.e., permanent residents) where data is available based on *Census of Population* data to obtain an estimate of potential seasonal/recreational ownership rates in the community. While the exact status of these homes remains unknown, the data suggests that seasonal/recreational property ownership and/or investment in Drumheller and the surrounding area may be increasing over time:

- In 2011, as many as 236 homes (up to 6.9%) in Drumheller *may* have been owned by seasonal/recreational homeowners and property investors. This represents a 28.5% increase in the percentage of homes potentially owned by seasonal/recreational homeowners and property investors between 2001 and 2011.
- In comparison, an estimated 7.6% of homes province-wide were potentially owned by seasonal/recreational homeowners and property investors (an increase of 31.9% between 2001 and 2011).
- If seasonal/recreational homeownership and property investment from outside the community is in fact increasing as the data would suggest, it can lead to increased



housing constraints and/or hardship – especially for low- and modest-income households who have fewer housing options and less buying power to begin with.

**Table 18: Estimated Number of Dwellings Potentially Owned by Non-Local (e.g., Seasonal/Recreational) Property Investors in the Town of Drumheller Compared to Provincial Averages (1996, 2001, 2006 and 2011)**

<b>Drumheller Characteristics</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>2001-2011 % Change</b>	<b>% Change Alberta</b>
Total Private Dwellings	--	3,202	3,244	3,418	6.7%	28.4%
Total Private Dwellings Occ'd by Usual Residents	2,430	3,030	3,079	3,182	5.0%	25.9%
<b>Est. # Dwellings Not Occupied by Usual Residents</b>	<b>--</b>	<b>172</b>	<b>165</b>	<b>236</b>	<b>37.2%</b>	<b>69.4%</b>
<b>Est. % Dwellings Not Occupied by Usual Residents</b>	<b>N/A</b>	<b>5.4%</b>	<b>5.1%</b>	<b>6.9%</b>	<b>28.5%</b>	<b>31.9%</b>

**Data Source:**

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population

NOTE: Data may be subject to rounding and suppression

\* Data is not currently available for analysis

It is important to note that a portion of those dwellings identified during each Census as not being “occupied by usual residents” can include any combination of:

- Active seasonal/recreational investment homes;
- Seasonal/recreational investment homes that were for sale by owners seeking to divest of those properties at the time the Census was conducted;
- Homes owned by former residents who had relocated to another community and were trying to sell their existing home in the community at the time the Census was conducted;
- Homes that were under construction or only recently completed but had not yet been occupied at the time the Census was conducted; and/or
- Rental properties that were vacant at the time the Census was conducted.

## 4.0 Housing Costs

### 4.1 Average Dwelling Values Over Time

Table 19 presents data showing average dwelling values for Drumheller based on a combination of *Census of Population* data and *National Household Survey* data and then compares those values to the provincial average for each census period.

**Table 19: Comparison of Average Dwelling Values in the Town of Drumheller to Provincial Averages (1996, 2001, 2006 and 2011)**

<b>Year</b>	<b>Drumheller</b>	<b>Alberta</b>	<b>Difference</b>
1996 <sup>1</sup>	\$80,829	\$126,979	-36.3%
2001 <sup>1</sup>	\$103,597	\$159,698	-35.1%
2006 <sup>1</sup>	\$168,867	\$293,811	-42.5%
2011 <sup>2</sup>	\$238,594	\$398,839	-40.2%
<b>Percent Change (1996-2011)</b>	<b>195.2%</b>	<b>214.1%</b>	<b>-8.8%</b>
<b>Avg. Annual % Change (1996-2011)</b>	<b>13.0%</b>	<b>14.3%</b>	<b>-8.8%</b>

**Data Source:**

<sup>1</sup> Statistics Canada 1996, 2001 and 2006 Census of Population

<sup>2</sup> Statistics Canada 2011 National Household Survey

NOTE: Data may be subject to rounding and suppression





These figures indicates that:

- Between 1996 and 2011, average home values nearly tripled in Drumheller – for an average annual increase of 13.0% (compared to 14.3% province-wide).
- However, average home values in Drumheller remain consistently lower than the provincial average.

It is important to note that Statistics Canada sampling practices may influence these figures. These average home values for 1996, 2001 and 2006 are derived from a 20% sample of local households answering the mandatory long Census questionnaire in each Census year whereas the 2011 data is derived from a 16.7% sample of local households who responded to the voluntary *National Household Survey*. These surveys and questionnaires ask households to estimate what they believe to be the price that they could get for their home should they sell it. As a result, a household’s estimation of their home’s value may not represent an accurate estimate of the *actual market value* of their home. Presumably, individual households reference the assessed value on their most recent property tax bill (in which case, the collective data should be considered accurate). However, this may not always be the case. Therefore, Table 20 compiles data showing *actual* median sale prices of homes sold in Drumheller per year since 2011 based on Multiple List Service (MLS) sales data, revealing that while average housing prices fluctuate not only from year to year but from month to month (which is typical):

- Housing prices have continued to increase since 2011 (by an estimated 18.2%-18.4% – or an average of 4.6% annually)

**Table 20: Changing Annual Median Residential Sale Prices in the Town of Drumheller (2011 to 2015)**

Month	2011	2012	2013	2014	2015	Difference
January	\$232,000	\$162,450	\$115,000	\$252,900	\$345,000	48.7%
February	\$257,500	\$218,000	\$275,250	\$157,500	\$169,500	-34.2%
March	\$179,000	\$172,500	\$237,750	\$140,000	\$291,500	62.8%
April	\$228,000	\$260,000	\$243,750	\$232,000	\$269,000	18.0%
May	\$190,000	\$251,000	\$235,000	\$236,250	\$180,000	-5.3%
June	\$185,000	\$176,250	\$207,500	\$260,500	\$250,136	35.2%
July	\$232,750	\$184,228	\$223,000	\$175,000	–	-24.8%
August	\$202,500	\$180,000	\$126,500	\$265,000	–	30.9%
September	\$183,000	\$141,500	\$115,500	\$222,500	–	21.6%
October	\$214,500	\$210,000	\$275,000	\$187,750	–	-12.5%
November	\$255,000	\$78,000	\$266,500	\$234,000	–	-8.2%
December	\$187,500	\$235,000	\$200,000	\$207,500	–	10.7%
<b>Mean (Jan-Dec)</b>	<b>\$212,229</b>	<b>\$189,077</b>	<b>\$210,063</b>	<b>\$214,242</b>	<b>\$250,856</b>	<b>18.2%</b>
<b>Mean (Jan-Jun)</b>	<b>\$211,917</b>	<b>\$206,700</b>	<b>\$219,042</b>	<b>\$213,192</b>	<b>\$250,856</b>	<b>18.4%</b>

**Data Source:**

Bob Shedly and Lily Co, Century 21 PowerRealty.ca Ltd (Calgary, Airdrie, Strathmore & Drumheller)

NOTE: Data may be subject to rounding and suppression

It is important to note that, at any given time, the affordability of local housing will depend a great deal on a variety of factors, including:

- Current interest rates (i.e., the lower the interest rate, the more affordable it will be to service a mortgage);
- The size of downpayment one has available (i.e., the higher the downpayment, the smaller the size of the mortgage being serviced);





- The total number of homes available to purchase during any given period of time (i.e., the greater the selection from which to choose a home to purchase, the more likely an affordable home can be found to purchase); and
- The size, age, type, location, and condition of those homes that are within a particular individual's or household's price range and needs (i.e., each of these factors combined will affect the market value and purchase price of homes being sold).

## 4.2 Changing Housing Costs Over Time

With average dwelling values increasing, it is expected that average monthly housing costs (i.e., rent and mortgage payments) would also be increasing. However, this too may not be the case for everyone (e.g., over time, some homeowners are expected to pay off their mortgages or refinance their mortgages at more favorable interest rates). Table 21 shows the average monthly payments<sup>13</sup> by homeowners and renters living in Drumheller between 1996 and 2011 based on a combination of *Census of Population* data and *National Household Survey* data. These figures indicate that:

- Over time, average housing costs have increased to varying degrees among both homeowners and renters.
- Increasing average housing costs suggests that housing affordability may be declining for renters and homeowners alike.

**Table 21: Average Housing Costs in the Town of Drumheller (1996, 2001, 2006 and 2011)**

Drumheller Housing Costs	1996 <sup>1</sup> (Average) *	2001 <sup>1</sup> (Average) *	2006 <sup>1</sup> (Median) *	2011 <sup>2</sup> (Median) *	1996-2011 % Change
Number of Owner-Occupied Dwellings	1,650	2,225	2,360	2,465	49.4%
Monthly Payments (Owner-Occupied Dwellings)	\$567	\$673	\$694	\$884	55.9%
Number of Rented Dwellings	775	805	715	715	-7.7%
Monthly Payments (Rental Dwellings)	\$510	\$529	\$588	\$694	36.1%

**Data Source:**

<sup>1</sup> Statistics Canada 1996, 2001 and 2006 Census of Population

<sup>2</sup> Statistics Canada 2011 National Household Survey

NOTE: Data categories, criteria and details may differ between Census periods

\* Median and Average incomes may not be directly comparable

## 4.3 Estimated Current Market Housing Costs – Homeownership

A standard measure of relative housing affordability for homeownership is the “entry-level” housing market. Entry-level housing is defined as the lowest 25% (lowest quartile) of the housing market. For example, if 100 homes sold during a given period of time, the 25 lowest-priced homes would be considered the “entry-level” market for that period.

<sup>13</sup> Both the 1996 and 2001 Census data refers to “average” payments while the 2006 Census data refers to “median” payments as does the 2011 *National Household Survey*. “Mean”, “median” and “mode” are all terms that can be used interchangeably when expressing an “average” value yet each term carries with it important differences. “Mean” refers to the arithmetic average (i.e., the sum total of all values divided by the number of entries); “median” refers to the center point (i.e., where 50% of values are higher and 50% of values are lower); “mode” refers to the most prevalent/frequent single value. If each Census period is referring to the same type of average (i.e., median) and the 2006 Census is simply using more specific language to qualify that average, then the data from each of the three Censuses are directly comparable. However, if Statistics Canada recorded the mean average in the 1996 and 2001 Census data and then switched to using a median average in 2006 and 2011, the data are not directly comparable. The information and details provided by Statistics Canada is unclear about this distinction.



Table 22 (next page) shows the current minimum, maximum and median sale prices of homes sold in Drumheller between January 1<sup>st</sup> and June 30<sup>th</sup> 2015 along with the number of homes that might be considered “entry-level”. A total of 50 homes were sold in the community during the first six (6) months of 2015 – the 13 least-expensive of which (i.e., the lowest 25%) would be considered Drumheller’s “entry-level” market. Also included in Table 22 are the estimated incomes required to purchase homes at these various prices. These estimated incomes are based on the following PITH (Principal, Interest, Taxes and Heat) mortgage assumptions:

- Mortgage Amortization: 25 years
- Mortgage Term: 5-year fixed
- Interest Rate: 2.99%
- Downpayment: 5%
- CMHC Mortgage Insurance: Yes
- Mortgage Payments: Monthly
- Est. Annual Property Taxes: 0.5% of assessed market value
- Est. Avg. Monthly Heat: \$75
- Est. Monthly Condo/Maintenance Fees where applicable: \$250 (50% or \$125 applied to calculation)
- Max. Mortgage: 32% of Gross Income per CMHC’s Principal, Interest, Taxes and Heating (PITH) standard

These assumptions, therefore, do not take into consideration a household’s Total Debt Service (TDS) ratio, which cannot exceed 40-44% of a household’s combined gross income depending on credit ratings (i.e., the income calculations do not factor in other ongoing expenses that a household may or may not have such as car loans, ongoing credit card debt, other loan debt, etc.). Nor do these income calculations factor in closing costs (e.g., legal fees, home inspection fees, property tax adjustment fees, title insurance, and GST if applicable) – some of which the household may be able to finance depending on credit ratings and TDS but none of which can be rolled into the mortgage – or any additional lease/sublease payments or fees (one-time or annual).

It should also be noted that the purchase of a mobile home *without land* (i.e., one that will be placed on a rented pad within a manufactured or mobile home park) cannot be purchased using a standard mortgage. If financing is required, that financing is generally done using either a chattel mortgage or secured loan. As a result, recent standalone mobile home purchases *without land* have not been included in the above calculations.

In terms of overall affordability, the following conclusions can be drawn regarding the incomes required by a first-time homebuyer seeking to purchase a home in Drumheller during the first half of 2015:

- Depending on the type of dwelling being sought and its location, homes in Drumheller currently sell for anywhere between \$40,000 and \$535,000 – requiring an estimated income of \$10,500 to \$104,500 for a first-time homebuyer;
- The overall median price of homes sold in Drumheller during the first six (6) months of 2015 was an estimated \$240,750 – requiring an estimated income of \$48,750;
- The current “entry-level” housing market in Drumheller consists primarily of lower-density housing types, including:
  - Single-Detached (“Single-Family”) Dwellings: 12 homes (92.3% of the “entry-level” market); and
  - Half-Duplexes: 1 home (7.7% of the “entry-level” market).



**Table 22: Median, Lowest, Highest and “Entry-Level” Residential Sale Prices in the Town of Drumheller (January – June 2015)**

Residential Dwelling Types	N <sup>o</sup>	%	Median Sale Price	Income Required <sup>1</sup>	Lowest Sale Price	Income Required <sup>1</sup>	Highest Sale Price	Income Required <sup>1</sup>
<b>Single-Family Dwellings</b>								
Single-Detached Dwellings	47	94.0%	\$241,500	\$48,750	\$40,000	\$10,500	\$535,000	\$104,500
Attached Dwellings/Half-Duplexes	1	2.0%	**	**	**	**	**	**
Mobile/Manufactured Homes	0	0.0%	N/A	N/A	N/A	N/A	N/A	N/A
Acreage/Country Residential	1	2.0%	**	**	**	**	**	**
<b>Multi-Family Dwellings</b>								
FourPlexes/TriPlexes *	0	0.0%	N/A	N/A	N/A	N/A	N/A	N/A
Townhouses/Rowhouses *	0	0.0%	N/A	N/A	N/A	N/A	N/A	N/A
Apartment/Stacked Townhouses *	1	2.0%	**	**	**	**	**	**
<b>All Residential Dwellings</b>	<b>50</b>	<b>100.0%</b>	<b>\$240,750</b>	<b>\$48,750</b>	<b>\$40,000</b>	<b>\$10,500</b>	<b>\$535,000</b>	<b>\$104,500</b>
<b>“Entry-Level” Residential Dwellings</b>	<b>13</b>	<b>100.0%</b>	<b>\$128,000</b>	<b>\$27,250</b>	<b>\$40,000</b>	<b>\$10,500</b>	<b>\$168,000</b>	<b>\$34,750</b>
<b>Bare Residential Land</b>	<b>3</b>	<b>100.0%</b>	<b>\$95,000</b>	<b>N/A</b>	<b>\$49,000</b>	<b>N/A</b>	<b>\$140,000</b>	<b>N/A</b>

**Data Source:**

Multiple List Service (MLS) data compiled and provided by Bob Shedy and Lily Co, Century 21 PowerRealty.ca Ltd (Calgary, Airdrie, Strathmore & Drumheller)

<sup>1</sup> Income required are approximations only (rounded to the nearest \$250) based on 32% of gross household income per CMHC’s Principal, Interest, Taxes and Heating (PITH) standard

\* The calculated income required includes estimates for condo fees

\*\* Data suppressed for confidentiality reasons (n<5)

NOTE: Data may be subject to rounding and suppression

- Using the PITH mortgage assumptions presented above):
  - The median price of an “entry-level” home sold during the first six (6) months of 2015 was an estimated \$128,000 (requiring an estimated income of \$27,250);
  - The lowest-priced “entry-level” home (a single-detached dwelling) sold for \$40,000 (requiring an estimated income of \$10,500) and the highest-priced “entry-level” home (a single-detached dwelling) sold for \$168,000 (requiring an estimated income of \$34,750).
- First-time homebuyers earning incomes of less than \$25,000 are likely to experience significant challenges finding suitable, quality, affordable homes to purchase in Drumheller.
- According to the *Taxfiler* data, approximately 670 census families (18.3%) in Drumheller are estimated to have been earning incomes of less than \$25,000 as of 2013 – and would likely have difficulty buying an entry-level home as a first-time homebuyer today as a result.

The available data does not speak to the quality of the homes in the “entry-level” market – just the sale price of those homes. It is also important to note that some of the community’s least expensive homes may be located in relatively isolated areas and/or on the outskirts of town – which can pose significant challenges for people with limited mobility (including personal mobility and access to transportation).



These homes also have a greater chance of being in a state of disrepair – potentially requiring expensive upgrades and/or leading to higher-than-average heating and maintenance costs.

#### 4.4 Estimated Current Market Housing Costs – Rental

Each year between May and August, the Government of Alberta conducts the *Rural Apartment Vacancy and Rental Cost Survey* in 64 rural communities across Alberta with populations between 1,000 and 9,999 residents (which includes the Town of Drumheller). This survey collects data on number of rental units, rental vacancies, and current average rental rates for non-subsidized rental buildings containing 4 or more rental units (e.g., walk-up and high-rise apartment buildings, four-plexes, row/townhouses, rental units located within or above commercial buildings, etc.). The survey does not include rented single-detached dwellings, duplex/semi-detached dwellings, investor-owned rental condominium units, secondary suites (e.g., basement suites, attic apartments, and garage suites), units occupied by the building owner or caretaker, or rental units undergoing renovations.<sup>14</sup> For example, comparing the total number of rental units included in the 2014 *Rural Apartment Vacancy and Rental Cost Survey* (294 units as shown in Table 23) to the total number of rental units identified by Statistics Canada in 2011 through the *National Household Survey* (715 units as shown in Table 17 on page 40 above) suggests that as many as 420 rental units (an estimated 58.7% of the total) are not included in the Province's survey and, therefore, are being provided through the informal rental market (e.g., rented single-detached dwellings, duplex/semi-detached dwellings, investor-owned rental condominium units, and secondary suites). As a result, data from the *Rural Apartment Vacancy and Rental Cost Survey* does not provide a *complete* picture of available rental units in Drumheller – but it does provide the most comprehensive analysis of rental data collected over time in the area using a standardized methodology from a government source.

**Table 23: 2014 Alberta Rural Apartment Vacancy and Rental Cost Survey Data for the Town of Drumheller**

Unit Type	N <sup>o</sup> . Units Surveyed <sup>1</sup>	Vacancies (# Units)	Vacancies (% Units)	Average Rent	Income Required <sup>2</sup>	Rent Range (Low)	Income Required <sup>2</sup>	Rent Range (High)	Income Required <sup>2</sup>
Bachelor	7	1	14.3%	\$486	\$19,450	\$400	\$16,000	\$575	\$23,000
1-Bedroom	89	7	7.9%	\$736	\$29,450	\$500	\$20,000	\$1,250	\$50,000
2-Bedrooms	193	5	2.6%	\$746	\$29,850	\$600	\$24,000	\$1,350	\$54,000
3-Bedrooms	5	0	0.0%	\$710	\$28,400	\$550	\$22,000	\$850	\$34,000
4+-Bedrooms	0	0	0.0%	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>294</b>	<b>13</b>	<b>4.4%</b>	*	*	<b>\$400</b>	<b>\$16,000</b>	<b>\$1,350</b>	<b>\$54,000</b>

**Data Source:**

Government of Alberta

NOTE: Data may be subject to rounding and suppression

<sup>1</sup> Represents a 100.0% response rate (the provincial average for 2014 was 94.4%)

<sup>2</sup> Figures are rounded to the nearest \$50

\* Data is not currently available for analysis

<sup>14</sup> <http://www.municipalaffairs.alberta.ca/1740.cfm>



Based on the 2014 *Rural Apartment Vacancy and Rental Cost Survey* data and using CMHC's 30% of before-tax income affordability threshold for renters<sup>15</sup>:

- People looking to acquire an *average-priced* rental unit in Drumheller through the formal rental market require the following incomes in order for that housing to be affordable:
  - Bachelor: \$486 (est. income: \$19,450);
  - 1-Bedroom: \$736 (est. income: \$29,450);
  - 2-Bedroom: \$746 (est. income: \$29,850); and
  - 3-Bedroom: \$710 (est. income: \$28,400).

It is important to note that these figures represent *average* units only. Some units rent for more while others rent for less. For example, rental units range in price anywhere between \$400 per month for a bachelor unit and \$1,350 per month for a two-bedroom unit. It is also important to note that it is not uncommon for rents for a two-bedroom unit to be higher than rents for a three-bedroom unit (as appears to be the case for some two-bedroom units in Drumheller) if those two-bedroom units are newer construction with better amenities/finishes or are located in a more desirable location (building or neighbourhood). According to these estimates:

- Finding an affordable unit to rent in Drumheller is likely to be a challenge for:
  - Single residents earning less than \$15,000 per year seeking to live on their own – especially given the limited number of bachelor units available;
  - Childless couples earning combined total incomes of \$20,000 or less (\$10,000 each);
  - Small and/or young families earning combined total incomes of \$25,000 or less (for single parents or \$12,500 each for couples); and
  - Larger families earning combined total incomes of \$30,000 or less (for single parents or \$15,000 each for couples) – especially given the limited number of 3-bedroom units available.
- These households are unlikely to be able to find affordable rental accommodations in Drumheller without facing other housing issues related to suitability (i.e., living in overcrowded conditions), adequacy (i.e., living in homes in need of major repairs), and/or accessibility (i.e., living in homes that do not provide for people with limited mobility and other health or stamina limitations).

Table 24 (next page) shows historical data for the formal rental market in Drumheller between 2005 and 2014 – again based on 2014 *Rural Apartment Vacancy and Rental Cost Survey* data.

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<sup>15</sup> CMHC uses an affordability threshold of 30% for rental units and 32% for homeownership.



**Table 24: Average Rents and Overall Vacancy Rates in the Town of Drumheller (2005 – 2014)**

Unit Type	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	% Change
Bachelor	\$338	\$363	\$398	\$410	\$444	\$444	\$442	\$500	\$544	\$486	43.8%
1-Bedroom	\$440	\$470	\$513	\$560	\$597	\$616	\$626	\$660	\$675	\$736	67.3%
2-Bedrooms	\$496	\$537	\$566	\$621	\$652	\$680	\$675	\$716	\$733	\$746	50.4%
3-Bedrooms	\$550	\$645	\$600	\$633	\$617	\$630	\$630	\$583	\$675	\$710	29.1%
4+-Bedrooms	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
<b>Annual Vacancy Rate</b>	<b>0.0%</b>	<b>0.9%</b>	<b>0.4%</b>	<b>3.3%</b>	<b>0.0%</b>	<b>3.6%</b>	<b>6.4%</b>	<b>3.1%</b>	<b>1.9%</b>	<b>4.4%</b>	<b>N/A</b>

**Data Source:**

Government of Alberta

NOTE: Data may be subject to rounding and suppression

This data indicates that average rents have increased over the past 10 years for all unit sizes. One-bedroom units saw the greatest increase (67.3%), followed by 2-bedroom units (50.4%), bachelor units (43.8%), and then 3-bedroom units (29.1%). Some of these increases may be due in part to declining vacancy rates – especially since 2011 – leading to increased demand for rental housing. For example, in 2011, the overall vacancy rate in Drumheller was 6.4%. The following year (2012), the vacancy rate dropped to 3.1%, then again to 1.9% in 2013 (but then increased to 4.4% in 2014). The average vacancy rate province-wide in 2014 was 3.7% compared to 3.4% in 2013 according to the *Rural Apartment Vacancy and Rental Cost Survey*.

A healthy rental market is generally considered to offer a 3-5% overall vacancy rate.<sup>16</sup> Vacancy rates lower than 3.0% generally lead to escalating rental rates while vacancy rates higher than 5.0% generally lead to even average-quality rental units remaining vacant for extended periods of time. The data suggests that significant fluctuations over time in terms of vacancy rates – with the average over the last 10 years being an estimated 2.4%. This suggests a predominant trend over the past ten years towards a constrained rental market in Drumheller – some of which may be related to what the Census of Population data indicates as a loss of rental units over time.

## 5.0 Affordable and Supportive Housing

Affordable housing is a broad concept that, by definition, is achieved when a household is paying no more than 30% of their before-tax (gross) income to acquire and maintain housing that is safe, stable, in good repair and suitable (i.e., appropriately sized for the size and nature of the household). What is affordable to a household earning \$200,000 per year is very different than what is affordable to a household earning \$20,000 per year. Generally, the higher one's income, the more housing opportunities are available that meet these criteria through the private market. Conversely, the lower one's income, the more likely it is that finding housing to meet these criteria must be sought through near-market and non-market options.

<sup>16</sup> <http://www.wellesleyinstitute.com/news/painfully-low-vacancy-rates-shrinking-number-of-homes-new-national-report-underlines-rental-housing-woes-across-canada/>



## 5.1 Non-Market Housing

Non-market housing consists of supportive/transitional housing (e.g., group homes and second stage/transitional housing) along with emergency shelters (e.g., homeless shelters, youth shelters, and family violence shelters).

There do not appear to be any Group Homes, Family Violence Shelters, or Emergency Shelters (either for adults or youth) in Drumheller. There is, however, a transitional shelter for adult men recovering from alcohol and/or drug addiction operated by the Drumheller Society for Recovery (i.e., Grace House).

## 5.2 Near-Market Housing

Near-market housing consists of:

- Limited/shared equity homeownership:
  - Housing Co-operatives
  - Co-housing
  - Perpetually affordable/resale restricted housing
- Near-market rental units (e.g., rents maintained at 10% below median market rents);
- Subsidized rent-geared-to-income rental units;
- Rent supplements/rent subsidies; and
- Employer-owned and/or rented employee housing (e.g., staff accommodations).

Seniors' housing can also be provided at a near-market basis depending on the provider. However, due to the variety of seniors' housing options that may be available and the importance of seniors' housing as a distinct housing option, it merits its own section (see section 5.3 below).

There do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Drumheller. There are, however, an estimated 65-70 near-market affordable rental units in Drumheller owned and operated by the Drumheller Housing Administration.

Additional affordable housing programs *may* also be available to local residents *on a case-by-case basis* (i.e., based on a combination of factors including individual circumstances, program criteria and eligibility, the availability of program funds/funding, and whether or not/how often the applicant has previously accessed program funds). Several of these programs require a formal application process to determine client eligibility. Examples of programs potentially available to Drumheller residents include:

- Private Landlord Rent Supplement Program;
- Direct Rent Supplement Program; and/or
- Damage Deposits/Emergency Utility Assistance.

The total number of staff accommodations available in Drumheller is currently unknown. However, anecdotal evidence indicates that a number of local employers may be providing housing for some of their staff. This includes employers operating in the retail, health services, hospitality and even agricultural and industrial sectors. It should be noted that smaller employers who provide accommodations to their staff may be reluctant to openly advertise the number of housing units that they make available to their staff since rarely do all staff have equal access to those units (i.e., there





are fewer housing units than there are staff members). For example, some businesses employing Temporary Foreign Workers may be contractually obligated to provide housing for their foreign staff. Other businesses may provide some form of housing support to their staff as a means of attracting experienced and more qualified staff (particularly senior staff). In these situations where not all staff have equal access to employer-provided staff accommodations and/or housing incentives, sharing that information could potentially lead to employee resentment and possible internal conflict. There may be other private businesses in the community that own housing that they rent out to their staff – however, the specific location and owners of these homes remains unknown.

### 5.3 Seniors' Housing

Seniors' housing can be seen as a continuum that combines different types of housing with increasing levels of care and support services as one ages and as one's health, mobility and capacity to remain fully independent declines. In Alberta, this continuum is organized into three (3) "streams":

- 1) The **Home Living Stream**: this stage includes seniors who are living in their own homes (e.g., single family dwellings, apartments, condominiums, mobile homes, etc.) – either on their own or with extended family – and seniors who are living in a variety of seniors-oriented independent living options (e.g., Manors, Villas and other seniors-oriented apartments).
- 2) The **Supportive Living Stream**: this stage includes seniors who are living in congregate housing (e.g., a seniors' Lodge) that includes a range of hospitality services and personal care supports that are either coordinated or delivered directly by the individual housing operator. This may include light housekeeping, meal services, social and recreational activities, 24-hour security/emergency response, and a range of higher-level of personal care and health supports as needed. Under the *Supportive Living Framework*<sup>17</sup>, there are four (4) distinct levels of Supportive Living (see *Appendix A: Alberta's Supportive Living Framework* for a more detailed comparison of the four levels), including:
  - Residential Living – Level 1 (also referred to as SL1);
  - Lodge Living – Level 2 (also referred to as SL2);
  - Assisted Living – Level 3 (also referred to as SL3); and
  - Enhanced Assisted Living – Level 4 (also referred to as SL4 and SL4D where Dementia care is being provided).
- 3) The **Facility Living Stream**: this stage includes seniors whose health care needs are such that they cannot be met either within their own home, within an Independent Living environment or within a Supportive/Assisted Living environment and, therefore, need to be in a long-term/continuing care facility with ready access to advanced medical and health care services on an unscheduled 24/7 basis (e.g., nursing homes and auxiliary hospitals).

Housing options within each of these streams are available to seniors through a range of market, near-market and non-market options – with near- and non-market options typically focusing on low- and modest-income seniors with few or no assets. Where health care services are provided, those services are either delivered directly by Alberta Health Services or by a private operator working under contract with Alberta Health Services.

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<sup>17</sup> Alberta Seniors and Community Supports, March 2007: *Supportive Living Framework*



In Alberta, palliative care may be provided within a long-term care facility, a specialized hospice, a Supportive Living environment, or within the individual's home and therefore crosses all three streams. Palliative care focuses "on achieving comfort and respect for the person nearing death and maximizing quality of life for the patient, family and loved ones"<sup>18</sup> and typically involves a combination of pain and other symptom management, psychosocial supports, caregiver supports and bereavement supports.

### 5.3.1 Seniors Living Independently in Their Own Home or With Extended Family

The majority of seniors continue to live independently in the same homes they have lived in for the years prior to their becoming seniors. These homes include both rental housing as well as homeownership. Seniors who currently own their homes may or may not be carrying a mortgage – and there is no readily accessible published data to indicate how many seniors in Drumheller currently own their homes (outright or with a mortgage) compared to those who are currently renting. It is reasonable to expect that the total number of seniors living in their own homes (either on their own or with extended family) is the difference between the total number of seniors living in the community minus the combined total number of seniors residing in the area's Independent Living, Supportive Living, and Long-Term care spaces.

Seniors living independently in their own homes may be eligible for a number of programs and supports including:

- Alberta Health Services: Home Care
- Alberta Special Needs Assistance for Seniors: home repairs, furniture, appliances, accessibility upgrades, medical expenses, housekeeping, yard maintenance, laundry expenses, etc.;
- Alberta Aids to Daily Living: financial assistance covering a portion of the costs for accessibility upgrades;
- Canada Mortgage and Housing Corporation (CMHC): financial assistance covering a portion of the costs for accessibility upgrades and major home repairs; and
- Veterans Affairs Canada: financial assistance to obtain services including grounds maintenance, housekeeping, personal care, access to nutrition, and health/support services provided by a health professional (available to Veterans only).

The Province of Alberta also currently provides the following two (2) property-tax-related programs available to seniors:

- The ***Education Property Tax Assistance for Seniors*** program provides senior homeowners with a rebate to cover annual increases in the education portion of their property taxes; and
- The ***Seniors Property Tax Deferral Program (SPTDP)*** provides eligible senior homeowners (i.e., those 65 and over who are Alberta residents, who have a minimum 25% equity in their home, and who are applying for a deferral on the property taxes related to their *primary* residence) the opportunity to defer all or part of their property taxes through a low-interest home equity loan repayable once they move or otherwise sell their home.

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<sup>18</sup> *Ibid.*



### 5.3.2 Seniors' Independent Living/Self-Contained Units

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

There are currently an estimated 67 seniors' Independent Living units located within the town of Drumheller – all of which are operated by the Drumheller & District Seniors Foundation, including:

- Maple Ridge Manor I: 29 units
- Maple Ridge Manor II: 20 units
- Seniors' Cottages: 12 units
- Riverview Villas: 6 units

It should be noted that there are may be other developments in the area that house seniors, including those that may cater specifically to individuals who are 55+. These developments would be considered market-housing options that cater to seniors who are living independently in their own homes rather than formally designated near- or non-market seniors' Independent Living environments – and as such are not included in the inventory above.

### 5.3.3 Seniors' Supportive/Assisted Living

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

Lodges are a form of Supportive Living (i.e., Lodge Living – Level 2 under the Province's *Supportive Living Framework*). Core services provided within Lodges typically include basic room furnishings, meals, housekeeping services, linen services, building security, 24-hour non-medical staffing and life enrichment services. Some Lodges may also provide personal care, medication assistance and contracted home care services. Assisted Living is a form of Supportive Living (e.g., Assisted Living – Level 3 and Enhanced Assisted Living – Level 4 under the *Supportive Living Framework*) that involves a higher level of prescribed health and personal services. Some Enhanced Assisted Living – Level 4 facilities are specially designed to provide housing, care and supports to seniors who have advanced dementia care needs that cannot be met in a regular Supportive Living or Assisted Living facility.

In some areas, the difference between Supportive Living and Assisted Living focuses on the particular qualifications of the health care providers. For example, in Lodge environments, unscheduled personal care is typically provided by Health Care Aides while professional services such as nursing and rehabilitation services are provided by Home Care Nurses. However, in an Assisted Living or Enhanced Assisted Living environment, health care services are provided by Licensed Practical Nurses along with Health Care Aides.

There are currently an estimated 114 seniors' Supportive Living units located within the town of Drumheller – all of which are also operated by the Drumheller & District Seniors Foundation, including:



- Supportive Living – Level 2:
  - Sunshine Lodge: 78 units
- Supportive Living – Level 3:
  - Hillview Lodge: 36 units

There do not appear to be any designated Supportive Living – Level 4 or Level 4D (i.e., dementia cottages) located within the town of Drumheller. These care needs appear to be addressed within the Continuing Care units of the Drumheller Health Centre (see section 5.3.4 below).

### 5.3.4 Seniors’ Long-Term/Continuing Care

Seniors’ Long-Term Care (also referred to as Continuing Care) offers a wide range of health and personal care services within a facility setting (e.g., Nursing Home, Auxiliary Hospital, Long-Term/Continuing Care facility) to seniors and persons with disabilities whose needs exceed those services provided in either a Supportive Living or Assisted Living environment. This includes seniors and persons with disabilities who have serious, chronic and/or unpredictable health care needs that may require ongoing, unscheduled health care and/or emergency medical assistance.

There are currently an estimated 88 seniors’ Long-Term Care spaces located within the town of Drumheller – all of which are operated by Alberta Health Services as part of the Drumheller Health Centre. In addition to these spaces, there is also one (1) Respite Care space also located within the Drumheller Health Centre.

### 5.3.5 Summary of Seniors’ Housing Units/Spaces

Table 25 provides a summary of the seniors’ housing currently available within the town of Drumheller (not including the one Respite Care bed as this space is not considered long-term/ongoing shelter and supports).

**Table 25: Current Supply of Seniors’ Housing in the Town of Drumheller (2015)**

Housing Type	N <sup>o</sup> . of Spaces
<b>Independent Living:</b>	<b>67</b>
Maple Ridge Manor I	29
Maple Ridge Manor II	20
Seniors’ Cottages	12
Riverview Villas	6
<b>Supportive Living – Level 2:</b>	<b>78</b>
Sunshine Lodge	78
<b>Supportive Living – Level 3:</b>	<b>36</b>
Hillview Lodge	36
<b>Supportive Living – Level 4/4D:</b>	<b>0</b>
Unknown	0
<b>Long-Term/Continuing Care</b>	<b>88</b>
Drumheller Health Centre – Continuing Care Services	87
Drumheller Health Centre – Coal Banks Unit	1
<b>Total Seniors’ Housing Units/Spaces</b>	<b>269</b>



Thus, there are currently an estimated 269 seniors' housing spaces (units/beds) located within the town of Drumheller. As mentioned above, the remaining seniors in Drumheller continue to live independently either in the same homes they have lived in for the years prior to them becoming senior citizens – homes that they either own or rent – or with extended family.

## 5.4 Summary of Affordable and Supportive Housing

Based on this analysis, the following conclusions can be drawn:

- Drumheller does not appear have any non-market housing such as Group Homes, Family Violence Shelters, or Emergency Shelters (either for adults or youth). There is, however, a transitional shelter for adult men recovering from alcohol and/or drug addiction operated by the Drumheller Society for Recovery (i.e., Grace House).
- There are an estimated 65-70 near-market affordable rental units in Drumheller owned and operated by the Drumheller Housing Administration. However, there do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Drumheller.
- The majority of affordable and supportive housing in Drumheller appears to focus on the housing and support needs of seniors (269 units/beds in total).

## 6.0 Conclusion

Communities generally need to offer a mix of housing types and sizes that reflects both the “wants” of the market and the “needs” of what can often be a diverse and changing population. The greater the diversity, the more options residents are likely to have and be able to choose from to meet their individual needs and aspirations. Limited diversity can limit choice and thereby increase the likelihood that people in the community may be living in homes that do not meet their needs in terms of size (e.g., being either over-housed or under-housed/living in overcrowded conditions) or affordability level. If there is insufficient housing diversity within a community to meet the varied needs of an increasingly diverse population, there is a greater likelihood of residents experiencing housing constraints and/or hardships.

Housing data for Drumheller reveals the following:

- Drumheller has less housing diversity when compared to the province as a whole due to a stronger emphasis on single detached dwellings (i.e., single-family homes).
- Due to the net loss of rental units, the relative percentage of units available to renters has declined by an estimated 29.6% over the last 15-20 years.
- If seasonal/recreational homeownership and property investment from outside the community is in fact increasing as the data would suggest, it can lead to local increased housing constraints and/or hardship – especially for low- and modest-income households who have fewer housing options and less buying power to begin with.
- Between 1996 and 2011, average home values nearly tripled in Drumheller – for an average annual increase of 13.0% (compared to 14.3% province-wide).
- Housing prices have continued to increase since 2011 (by an estimated 18.2%-18.4% – or an average of 4.6% annually).
- Increasing average housing costs suggests that housing affordability may be declining for renters and homeowners alike.
- First-time homebuyers earning incomes of less than \$25,000 are likely to experience significant challenges finding suitable, quality, affordable homes to purchase in Drumheller.



- According to the *Taxfiler* data, approximately 670 census families (18.3%) in Drumheller are estimated to have been earning incomes of less than \$25,000 as of 2013 – and would likely have difficulty buying an entry-level home as a first-time homebuyer today as a result.
- Finding an affordable unit to rent in Drumheller is likely to be a challenge for:
  - Single residents earning less than \$15,000 per year seeking to live on their own – especially given the limited number of bachelor units available;
  - Childless couples earning combined total incomes of \$20,000 or less (\$10,000 each);
  - Small and/or young families earning combined total incomes of \$25,000 or less (for single parents or \$12,500 each for couples); and
  - Larger families earning combined total incomes of \$30,000 or less (for single parents or \$15,000 each for couples) – especially given the limited number of 3-bedroom units available.
- These households are unlikely to be able to find affordable rental accommodations in Drumheller without facing other housing issues related to suitability (i.e., living in overcrowded conditions), adequacy (i.e., living in homes in need of major repairs), and/or accessibility (i.e., living in homes that do not provide for people with limited mobility and other health or stamina limitations).
- Drumheller does not appear have any non-market housing such as Group Homes, Family Violence Shelters, or Emergency Shelters (either for adults or youth). There is, however, a transitional shelter for adult men recovering from alcohol and/or drug addiction operated by the Drumheller Society for Recovery (i.e., Grace House).
- There are an estimated 65-70 near-market affordable rental units in Drumheller owned and operated by the Drumheller Housing Administration. However, there do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Drumheller.
- The majority of affordable and supportive housing in Drumheller appears to focus on the housing and support needs of seniors (269 units/beds in total).

Those households whose housing needs are not being met – either by the private market or by local non-profits are likely to have limited options and choices, including:

- Living un-affordably (e.g., paying more than the CMHC standard of 30% on rental housing to obtain a suitable sized unit);
- Living in overcrowded conditions (e.g., a family with children renting a one-bedroom unit where the parent(s) and child(ren) are either forced to share a single bedroom or family members are required to “sleep on the couch” – both of which are contrary to National Occupancy Standards);
- Living in inadequate and/or unsafe conditions (e.g., renting spaces that are affordable either because they are in poor condition or because they are not designed to serve as permanent living spaces);
- Finding shared accommodations (e.g., living with extended family or friends); or
- A combination of the above.

Households living in these conditions are potentially at risk of becoming homeless. In some cases, they may by definition actually be considered homeless.





# CHAPTER 5:

## Housing Needs Analysis

### 1.0 Introduction

This chapter estimates the number of households Drumheller who may be facing housing challenges and/or hardships in either of four (4) standard categories:

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

Of these four, housing affordability is typically the dominant issue for the majority of households experiencing difficulty. However, it also tends to both affect and be affected by other housing issues and challenges. For example, households unable to afford the average price of market housing (either rental or homeownership) may find themselves being limited to housing that is too small to meet their needs (leading to suitability challenges – i.e., overcrowding). Alternatively, homeowners who find themselves paying an excessive amount of their income on their mortgage payments may not be able to afford the ongoing upkeep and maintenance required to keep their homes in good condition (which can lead to adequacy issues – i.e., homes in need of major repairs) or pay for upgrades to their homes to make them more manageable for someone with mobility challenges such as an ageing senior or family member with a disability (leading to accessibility challenges). Similarly, renters may find themselves with few housing choices available that are affordable to them other than rental properties that are poorly maintained by their owners. Persons with severe disabilities (potentially experiencing accessibility challenges) are more likely to be low-income earners as a result of their disability and are, therefore, more likely to experience any number of affordability, adequacy, and/or suitability challenges. Seniors typically fall into either or a combination of these situations.

The data sources used in this chapter's analyses include the 2013<sup>19</sup> *Core Need Income Thresholds* (CNITs) published by the Government of Alberta along with a range of studies and data published by Statistics Canada, including:

- 1996, 2001 and 2006 Census of Population data
- 2011 National Household Survey data
- 2013 Taxfiler data
- 2012 Canadian Survey on Disability (CSD) data
- 2006 Participation and Activity Limitation Survey data

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<sup>19</sup> While Core Need Income Thresholds (CNITs) for 2015 are currently available, the 2013 CNITs were used to make them more directly comparable to the 2013 Taxfiler data (i.e., to minimize opportunities for potentially over-estimating affordable housing needs in the community).





## 2.0 Chapter Highlights

- An estimated 340 homes (10.7%) in Drumheller were in need of major repairs as of 2011. These homes *could* be considered inadequate depending on the specific nature and extent of the repairs needed.
- An estimated 90 households (2.8%) in Drumheller were living in overcrowded conditions in 2011.
- An estimated 50-55 residents (approx. 0.7%) living in Drumheller are *potentially* in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).
- Overall housing affordability – as expressed by both the total number and relative percentage of households spending 30% or more of their income on housing – appears to be declining over time. However, overall housing affordability among tenants appears to be improving – most likely due to the efforts of the Drumheller Housing Administration.
- This is demonstrated by the following dynamics:
  - Actual growth in the total number (#) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 370
    - Homeowners paying 30%+ on housing: increased by 429
    - Renters paying 30%+ on housing: decreased by 62
  - Relative growth in the total percentage (%) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 48.2%
    - Homeowners paying 30%+ on housing: increased by 172.3%
    - Renters paying 30%+ on housing: decreased by 18.5%
  - A comparison between the percentage (%) growth in the total number of households vs. the percentage (%) growth in the total number of households spending 30% or more of their income on housing:
    - % Growth in the total number of households: 30.7%
    - % Growth in the total number of households spending 30% or more on housing: 93.7%
  - As a result of these trends, an estimated 765 households (24.1%) were paying 30% or more of their income on housing in 2011, including 569 homeowners (23.1%) and 193 tenants (26.8%).
- An estimated 840 *census families* (23.0%) in Drumheller are *potentially* in current need of more affordable housing based on their declared incomes in 2013 [i.e., these households are estimated to be earning incomes at or below the 2013 *Core Need Income Thresholds* (CNITs)] – which is consistent with the Census of Population data from 2011.
- This includes an estimated:
  - 45 couples with children (4.5%)
  - 80 couples without children (7.8%)
  - 160 lone-parent families (45.7%)
  - 555 single individuals (43.0%)
- An estimated 315 *census families* (8.6%) in Drumheller are *potentially* in severe need of more affordable housing based on their declared incomes in 2013 [i.e., these households are potentially paying 50% or more of their income on housing, which would place them at risk of becoming homeless if their housing needs are not being met).



- This includes an estimated:
  - 25 couples with children (2.5%)
  - 30 couples without children (2.9%)
  - 85 lone-parent families (24.3%)
  - 175 single individuals (13.6%)
- A *conservative* estimate suggests that up to 765 households (24.1%) in Drumheller are likely to be currently in need of affordable housing, including:
  - Up to 480 households (15.1%) who are likely to be in “core housing need” (i.e., paying 30%-49% of their income on housing); and
  - Up to 285 households (9.0%) who are likely to be in “severe housing need” (i.e., paying 50% or more of their income on housing – thus placing them at risk of homelessness).
- There may be as many as 15 individuals currently experiencing varying degrees of homelessness in Drumheller. Of these individuals, as many as five (5) may be homeless youth living in the area.

### 3.0 Housing Adequacy

Housing adequacy refers to the physical safety of an individual dwelling. Housing is considered *inadequate* if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is *inadequate* if it is infested with vermin or black mould. The availability of housing that is not only affordable to residents but also adequate is important to the overall health and safety of individuals and families. According to Statistics Canada, “(h)health experts maintain that inadequate housing can be associated with a host of health problems.”<sup>20</sup> Additionally,

*“Housing infrastructure and proper maintenance are important to protect the health and safety of residents in their homes. Unsafe housing and habitability conditions that affect health often exist in older and poorly maintained housing. Houses have inadequate heating or ventilation, which can lead to the growth of mold, and dust mites, leading to asthma and respiratory allergies...(H)ouses also may have lead-based paint that can cause lead poisoning, particularly in young children. Other conditions include, exposed heating sources and unprotected windows. The health impacts of these physical hazards in a home can be related to housing affordability. (Furthermore)...many tenants are reluctant to complain to landlords about physically unsafe conditions because they fear they will be evicted, and will be unable to find other affordable housing...”<sup>21</sup>*

<sup>20</sup> Statistics Canada, January 2008: *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census* (Catalogue no. 97-558-XIE), page 34 – citing Statistics Canada, 2003: *Aboriginal Peoples Survey 2001 – Initial Findings: Well-being of the Non-reserve Aboriginal Population* (Catalogue no. 89-589-XIE) and Health Canada, 1999: *A Second Diagnostic on the Health of First Nations and Inuit People in Canada*.

<sup>21</sup> <http://www.sustainablef.org/indicators/view/195>



Table 26 shows the degree to which homes in Drumheller may be in need of major repairs compared to the province as a whole based on a combination of Statistics Canada *Census of Population* data from 2006 and *National Household Survey* data from 2011.

**Table 26: Estimated Number of Homes in Need of Major Repairs in the Town of Drumheller vs. the Provincial Average (2006 - 2011)**

Characteristics	Drumheller	Alberta
2006: Total Private Dwellings <sup>1</sup>	3,244	1,335,745
2006: Total Private Dwellings Occupied by Usual Residents <sup>1</sup>	3,080	1,256,200
2006: % Total Private Occupied Dwellings Requiring Major Repairs	10.1%	6.7%
2011: Total Occupied Private Dwellings <sup>2</sup>	3,185	1,390,285
2011: Total Occupied Private Dwellings Requiring Major Repairs <sup>2</sup>	340	97,720
2011: % Total Occupied Private Dwellings Requiring Major Repairs	10.7%	7.0%
<b>Est. # Occ'd Private Dwellings Requiring Major Repairs (2006)</b>	<b>311</b>	<b>84,165</b>
<b>Total Occ'd Private Dwellings Requiring Major Repairs (2011) <sup>2</sup></b>	<b>340</b>	<b>97,720</b>
<b>Percent Change (2006-2011)</b>	<b>9.3%</b>	<b>16.1%</b>

**Data Sources:**

<sup>1</sup> Statistics Canada *Census of Population (2006)*

<sup>2</sup> Statistics Canada *National Household Survey (2011)*

NOTE: Data may be subject to rounding and suppression

Based on this data:

- An estimated 340 homes (10.7%) in Drumheller were in need of major repairs as of 2011. These homes *could* be considered inadequate depending on the specific nature and extent of the repairs needed.
- Comparing these figures to the 2011 provincial average of 7.0% indicates that Drumheller (at 10.7%) has a higher-than-average rate of homes in need of major repairs. The data also shows that both the total number and total percentage of homes in need of major repairs has increased over time (from 311 homes in 2006 to 340 homes in 2011 – a net increase of 9.3%).

It should be noted that this data was derived from permanent residents completing the Long Questionnaire during the 2006 *Census of Population* and those residents who responded to the 2011 *National Household Survey*. As a result, these figures may not accurately reflect the condition of homes owned by *non-permanent* residents (who would not have had the chance to provide their responses) – which could make the actual numbers higher. It also does not reflect any redevelopment or significant repairs made to homes since 2011 – which could make the actual numbers lower.

#### 4.0 Housing Suitability

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

- No more than two (2) persons per bedroom;
- Parent(s) do not share a bedroom with their child(ren);
- People who are 18 years of age and over do not share a bedroom with someone else (unless they are in a relationship), and
- Children who are five (5) years of age and over do not share a bedroom with someone of the opposite gender.



Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions. As with housing that is adequate, the availability of housing that is both affordable and suitable to residents is also important to the overall health and safety of individuals and families. According to Statistics Canada,

*“...crowded living conditions can lead to the transmission of infection diseases such as tuberculosis and hepatitis A, and can also increase risk for injuries, mental health problems, family tensions and violence.”<sup>22</sup>*

Additionally,

*“The impacts of overcrowding on health are both direct and indirect. Most immediately, crowding increases risks for respiratory infections such as tuberculosis and ear infection. Overcrowded housing has also been associated with increased mortality rates (particularly for women), meningitis, and Helicobacter pylori bacteria which can cause stomach ailments. Crowded housing conditions also contribute to poor child development and school performance, in part, because overcrowding limits the space and quiet necessary for children to do homework. Overcrowding may act cumulatively with other environmental health stressors. For example, one recent study found that crowding combined with noise significantly increases chronic stress hormones in low-income children. Finally, overcrowding affects health indirectly by creating conditions conducive to poor sanitation, high environmental noise, and residential fires.”<sup>23</sup>*

Statistics Canada provides two (2) separate measures of related to housing suitability – see Table 27 (next page). The first is data on the percentage of homes *occupied by usual residents* that have more than one person per room from both the 2006 *Census of Population* and the 2011 *National Household Survey*. The second is data on the “total number of private households by housing suitability” (i.e., private households living in suitable vs. “not suitable” housing). Internationally, the number of households with more than one person per room (the first data source) is the most common and generally accepted measure of overcrowding.<sup>24</sup> However, the second data source relates more directly to housing suitability as defined using *National Occupancy Standards*. Statistics Canada defines a room as follows:

*“A 'room' is an enclosed area within a dwelling which is finished and suitable for year-round living (e.g., kitchen, dining-room, or bedroom). Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes.”<sup>25</sup>*

Based on this data:

- An estimated 90 households (2.8%) in Drumheller were living in overcrowded conditions in 2011.
- Comparing these figures to the 2011 provincial average of 5.0% suggests that Drumheller has a lower-than-average rate of overcrowding.

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<sup>22</sup> Statistics Canada, January 2008: *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census* (Catalogue no. 97-558-XIE), page 34 – citing Statistics Canada, 2003: *Aboriginal Peoples Survey 2001 – Initial Findings: Well-being of the Non-reserve Aboriginal Population* (Catalogue no. 89-589-XIE) and Health Canada, 1999: *A Second Diagnostic on the Health of First Nations and Inuit People in Canada*.

<sup>23</sup> <http://www.sustainablef.org/indicators/view/125>

<sup>24</sup> U.S. Department of Housing and Urban Affairs Office of Policy Development and Research (September 2007) *Measuring Overcrowding in Housing*.

<sup>25</sup> Statistics Canada, 2007. *2006 Community Profiles*. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.



**Table 27: Estimated Number of Dwellings with More Than One Person Per Room and/or Living in “Not Suitable” Housing in the Town of Drumheller vs. the Provincial Average (2006 - 2011)**

Characteristics	Drumheller	Alberta
2006: Total Private Dwellings Occupied by Usual Residents <sup>1</sup>	3,080	1,256,200
2006: % Occupied Private Dwellings With More Than One Person Per Room <sup>1</sup>	0.5%	1.3%
2006: Est. # Occupied Private Dwellings With More Than One Person Per Room	15	16,331
2011: Total Occupied Private Dwellings <sup>2</sup>	3,180	1,390,280
2011: Total Occupied Private Dwellings With More Than One Person Per Room <sup>2</sup>	30	25,825
2011: Est. % Occupied Private Dwellings With More Than One Person Per Room	0.9%	1.9%
<b>2011: Total Occupied Private Households Living in Unsuitable Housing <sup>2</sup></b>	<b>90</b>	<b>69,300</b>
<b>2011: Est. % Occupied Private Households Living in Unsuitable Housing</b>	<b>2.8%</b>	<b>5.0%</b>

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

NOTE: Data may be subject to rounding and suppression

Given that 2011 was the first year in which Statistics Canada reported on households living in suitable vs. non-suitable housing, it is not currently possible to comment on the degree to which housing suitability has changed over time. However, when data on the number and percentage of households with more than one person per room between 2006 (0.5%) and 2011 (0.9%) is compared, it suggests that the percentage of households living in overcrowded conditions has likely increased over time (i.e., possibly doubled).

It should be noted that this overcrowding data was also derived from permanent residents completing the Long Questionnaire from the 2006 *Census of Population* and those residents who responded to the 2011 *National Household Survey* (similar to the adequacy data presented above) and may not accurately reflect the living conditions of households currently living in the community.

## 5.0 Housing Accessibility

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

Once again, Statistics Canada does not currently publish data directly related to housing accessibility for individual communities through the *Census of Population* or the *National Household Survey*. Rather, accessibility is addressed by Statistics Canada on a national and provincial level through the 2012 *Canadian Survey on Disability* and through the 2006 *Participation and Activity Limitation Survey* (PALS).

Based on these surveys, Statistics Canada estimates that 12.5% of Albertans ages 15 and over vs. 35.7% of Albertans ages 65 and over had disabilities in 2012.<sup>26</sup> These statistics include people from those with mild or moderate disabilities to those with severe or very severe disabilities. These statistics also include a range of disability types, including:

<sup>26</sup> Statistics Canada, *Canadian Survey on Disability* (December 2013), Catalogue No. 89-654-X – No. 001, page 12.



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

Furthermore, an estimated 6.4% of Albertans ages 15 and over compared to 22.0% of Albertans ages 65 and over had a mobility-related disability in 2012.<sup>27</sup>

More detailed analyses from the 2006 *Participation and Activity Limitation Survey* (PALS) estimated that 9.0% of Canadian adults with disabilities “use accessibility features at home”<sup>28</sup> and that 7.9% of Canadian adults with disabilities “reported using specialized features either to enter or leave their residence or inside their residence.”<sup>29</sup> Data from PALS also indicates that “5.0% of adults with disabilities require an accessibility feature for their residence by do not have it.”<sup>30</sup> The top 3 of these unmet needs include elevators or lift devices (31.8%), grab bars in the bathroom (22.5%), and ramps (21.6%).<sup>31</sup>

In addition to requiring specialized features to promote accessibility, an estimated “5.2% of adults with disabilities experience difficulties with participating in everyday activities due to (the) inaccessible design and layout of their residences.”<sup>32</sup> Data from PALS provides the following breakdown of adults with disabilities who have difficulty participating in everyday activities:

- Some difficulty: 2.7% of adults with disabilities;
- A lot of difficulty: 1.7% of adults with disabilities; and
- Complete inability to participate: 0.7% of adults with disabilities.

Table 28 (next page) provides an estimate of the number of permanent residents living in Drumheller who *may* require accessible housing based on these figures. Based on this analysis:

- An estimated 50-55 residents (approx. 0.7%) living in Drumheller are *potentially* in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).

These estimate are based on four (4) key assumptions:

- (1) That the percentage of adults using specialized features and the percentage of adults having difficulties with the layout or design of their homes in 2006 applies equally to the percentage of children facing similar challenges (i.e., percentages specific to the adult population can be applied to the population as a whole);

<sup>27</sup> *Ibid.*, page 58.

<sup>28</sup> Human Resources and Skills Development Canada, *Federal Disability Report* (2010), Catalogue No. HS61-1/210, page 12.

<sup>29</sup> Government of Canada, *Federal Disability Report* (2008), Catalogue No. HS61-1/2008E, page 26.

<sup>30</sup> Human Resources and Skills Development Canada, *Federal Disability Report* (2010), Catalogue No. HS61-1/210, page 12.

<sup>31</sup> *Ibid.*, page 13.

<sup>32</sup> *Ibid.*





- (2) That the situation has not changed significantly since 2006 (i.e., the percentage of Albertans with disabilities and the percentage of people with disabilities experiencing housing accessibility challenges);
- (3) That it is appropriate to apply national and provincial averages to Drumheller; and
- (4) That only one person with a pronounced mobility challenge is living in each household (i.e., there are no households with more than one person or family member experiencing pronounced mobility challenges).

**Table 28: Estimated Number of Residents in the Town of Drumheller Potentially Requiring More Accessible Housing (2011)**

Characteristics	Drumheller
2011 Population <sup>1</sup>	8,029
Est. Pop. with Disabilities (12.5% <sup>2</sup> )	1,004
Est. Pop. with a Mobility-Related Disability (6.4% <sup>2</sup> )	514
<b>Est. Pop. Using Specialized Accessibility Features (9.0% <sup>2</sup>)</b>	<b>90</b>
<b>Est. Pop. With Unmet Needs for Specialized Features (5.0% <sup>2</sup>)</b>	<b>50</b>
<b>Est. Pop. w/ Design/Layout Constraints (5.2% <sup>2</sup>)</b>	<b>52</b>

**Data Source:**

<sup>1</sup> Statistics Canada 2011 Census of Population

<sup>2</sup> Statistics Canada Participation and Activity Limitation Survey 2006 (PALS) – as summarized in various Government of Canada reports

NOTE: Data may be subject to rounding and suppression

Additional factors that might affect these estimates include a higher (or lower) percentage of persons with disabilities in Drumheller compared to *provincial* averages and a higher (or lower) percentage of persons needing accessible housing in Drumheller compared to *national* averages.

## 6.0 Housing Affordability

Housing affordability relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it:

*“...costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.”<sup>33</sup>*

Furthermore:

*“A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.”<sup>34</sup>*

The following analyses are used to estimate the number of households in Drumheller that are potentially facing housing hardships (and, therefore, potentially at risk of homelessness) due to the cost of housing:

<sup>33</sup> CMHC, 2006 Census Housing Series: Issue 10 – The Housing Conditions of Canada’s Seniors, p. 4.

<sup>34</sup> *Ibid.*





1. An analysis comparing Statistics Canada *Census of Population and National Household Survey* data identifying the number of households paying more than 30% of their income on shelter between 1996 and 2011 (based on the responses from those households who completed the Long Census Questionnaire and those who participated in the *National Household Survey*);
2. An analysis comparing 2013 *Taxfiler* data to the 2013 *Core Need Income Thresholds* (CNITs) published by the Government of Alberta to estimate of the current number of households potentially paying 30% or more of their income on housing based on their declared income (which could place them in “core housing need”); and
3. An analysis using 2013 *Taxfiler* data to the 2013 *Core Need Income Thresholds* (CNITs) to estimate the current number of households potentially paying 50% or more of their income on housing (which could place them at risk of homelessness).

## 6.1 Households Paying More than 30% of Their Income on Shelter (1996-2011)

Statistics Canada publishes data on the number of households paying more than 30% of their income on housing based on *Census of Population* data from 1996, 2001, and 2006 and *National Household Survey* from 2011. The *Census of Population* data is derived from those households responding to the Long Questionnaire (20% of all households) while the *National Household Survey* data is derived from 16.7% of Drumheller households who responded to the survey), Table 29 (next page) shows three (3) estimates for Drumheller:

1. An estimate of the total number of homeowners spending 30% or more of their income on housing;
2. An estimate of the total number of tenant households (renters) spending 30% or more of their income on housing; and
3. An estimate of the total number of all households regardless of tenure spending 30% or more of their income on housing.

Based on this data:

- Overall housing affordability – as expressed by both the total number and relative percentage of households spending 30% or more of their income on housing – appears to be declining over time. However, overall housing affordability among tenants appears to be improving – most likely due to the efforts of the Drumheller Housing Administration.
- This is demonstrated by the following dynamics:
  - Actual growth in the total number (#) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 370
    - Homeowners paying 30%+ on housing: increased by 429
    - Renters paying 30%+ on housing: decreased by 62
  - Relative growth in the total percentage (%) of households spending 30% or more of their income on housing:
    - All households paying 30%+ on housing: increased by 48.2%
    - Homeowners paying 30%+ on housing: increased by 172.3%
    - Renters paying 30%+ on housing: decreased by 18.5%



- A comparison between the percentage (%) growth in the total number of households vs. the percentage (%) growth in the total number of households spending 30% or more of their income on housing:
  - % Growth in the total number of households: 30.7%
  - % Growth in the total number of households spending 30% or more on housing: 93.7%

As a result of these trends, an estimated 765 households (24.1%) were paying 30% or more of their income on housing in 2011, including 569 homeowners (23.1%) and 193 tenants (26.8%).

**Table 29: Statistics Canada Estimates of Household Payments by Tenure Type in the Town of Drumheller vs. the Provincial Average (1996, 2001, 2006 and 2011)**

Characteristics	Drumheller			Alberta	
	N <sup>o</sup> Δ	N <sup>o</sup>	%	N <sup>o</sup>	%
<b>1996<sup>1</sup></b>					
<b>All Households</b>	-	2,430	100.0%	979,175	100.0%
Spending 30%+ on Shelter Costs	-	<b>395</b>	<b>16.3%</b>	<b>208,965</b>	<b>21.3%</b>
<b>Owner Households</b>	-	1,650	100.0%	664,165	100.0%
Spending 30%+ on Shelter Costs	-	<b>140</b>	<b>8.5%</b>	<b>93,690</b>	<b>14.1%</b>
<b>Tenant Households</b>	-	775	100.0%	310,300	100.0%
Spending 30%+ on Shelter Costs	-	<b>255</b>	<b>32.9%</b>	<b>115,275</b>	<b>37.1%</b>
<b>2001<sup>1</sup></b>					
<b>All Households</b>	600	3,030	100.0%	1,050,980	100.0%
Spending 30%+ on Shelter Costs	130	<b>525</b>	<b>17.3%</b>	<b>227,325</b>	<b>21.6%</b>
<b>Owner Households</b>	575	2,225	100.0%	735,395	100.0%
Spending 30%+ on Shelter Costs	110	<b>250</b>	<b>11.2%</b>	<b>113,810</b>	<b>15.5%</b>
<b>Tenant Households</b>	30	805	100.0%	315,585	100.0%
Spending 30%+ on Shelter Costs	25	<b>280</b>	<b>34.8%</b>	<b>113,515</b>	<b>36.0%</b>
<b>2006<sup>1</sup></b>					
<b>All Households</b>	35	3,065	100.0%	1,220,705	100.0%
Spending 30%+ on Shelter Costs	25	<b>550</b>	<b>17.9%</b>	<b>270,580</b>	<b>22.2%</b>
<b>Owner Households</b>	125	2,350	100.0%	893,485	100.0%
Spending 30%+ on Shelter Costs	35	<b>285</b>	<b>12.1%</b>	<b>148,755</b>	<b>16.6%</b>
<b>Tenant Households</b>	-90	715	100.0%	327,220	100.0%
Spending 30%+ on Shelter Costs	-20	<b>260</b>	<b>36.4%</b>	<b>121,825</b>	<b>37.2%</b>
<b>2011<sup>2</sup></b>					
<b>All Households</b>	110	3,175	100.0%	1,344,820	100.0%
Spending 30%+ on Shelter Costs	215	<b>765</b>	<b>24.1%</b>	<b>319,230</b>	<b>23.7%</b>
<b>Owner Households</b>	115	2,465	100.0%	991,025	100.0%
Spending 30%+ on Shelter Costs	284	<b>569</b>	<b>23.1%</b>	<b>182,349</b>	<b>18.4%</b>
<b>Tenant Households</b>	5	720	100.0%	356,510	100.0%
Spending 30%+ on Shelter Costs	-67	<b>193</b>	<b>26.8%</b>	<b>137,613</b>	<b>38.6%</b>
<b>Total Change: All Households</b>	<b>745</b>	<b>30.7%</b>	<b>0.0%</b>	<b>37.3%</b>	<b>0.0%</b>
<b>Total Change: All Households Spending 30%+</b>	<b>370</b>	<b>93.7%</b>	<b>48.2%</b>	<b>52.8%</b>	<b>11.2%</b>
<b>Total Change: Owners Spending 30%+</b>	<b>429</b>	<b>306.7%</b>	<b>172.3%</b>	<b>94.6%</b>	<b>30.4%</b>
<b>Total Change: Tenants Spending 30%+</b>	<b>-62</b>	<b>-24.3%</b>	<b>-18.5%</b>	<b>19.4%</b>	<b>3.9%</b>

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

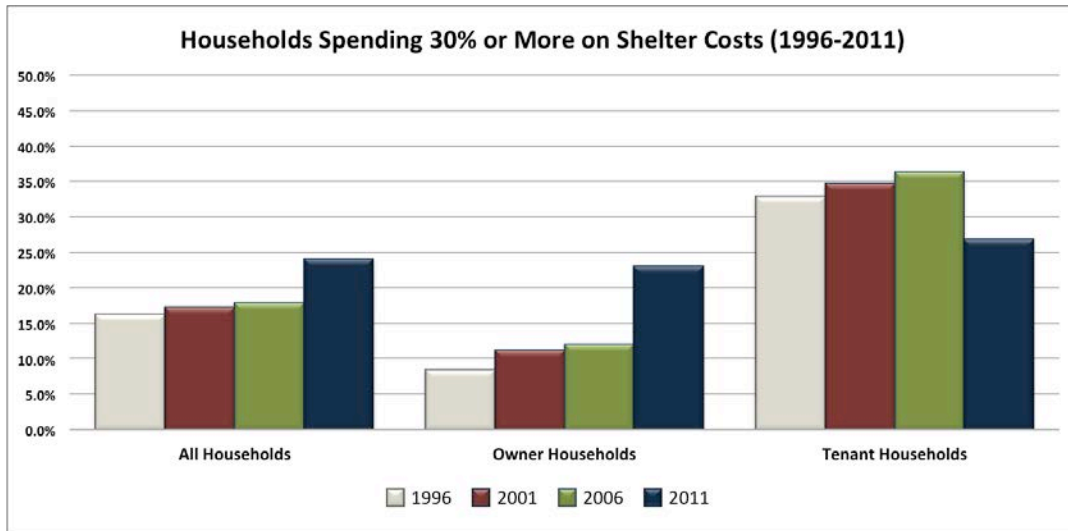
<sup>2</sup> Statistics Canada National Household Survey (2011)

NOTE: Data may be subject to rounding and suppression



Figures 4 and 5 compare the percentage of households by tenure experiencing affordability challenges over time (i.e., between 1996 and 2011) in Drumheller to further demonstrate the above trends and then compares the percentage of Drumheller households experiencing affordability challenges in 2011 to the provincial average.

**Figure 4: Changing Percentage of Households by Tenure Spending 30% or More on Shelter in the Town of Drumheller (1996, 2001, 2006 and 2011)**



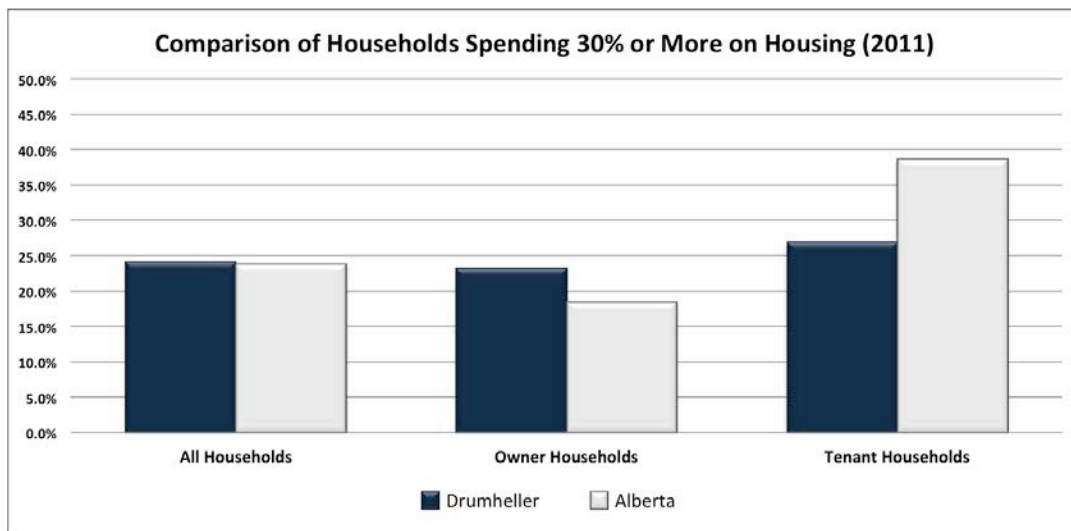
**Data Source:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

NOTE: Data may be subject to rounding and suppression

**Figure 5: Comparison of Households Spending 30% or More on Shelter in the Town of Drumheller vs. the Provincial Average (2011)**



**Data Source:**

Statistics Canada 2011 National Household Survey

NOTE: Data may be subject to rounding and suppression



According to this data:

- The percentage of **all households combined** experiencing affordability challenges in 2011 was slightly higher than the provincial average;
- The percentage of **homeowners** experiencing affordability challenges in 2011 was noticeably higher than the provincial average;
- The percentage of **tenants** experiencing affordability challenges in 2011 was noticeably lower than the provincial average; and
- The most dramatic changes in housing affordability levels occurred between 2006 and 2011 (possibly due to the methodological change in data collection brought about by the introduction of the *National Household Survey*).

As with the adequacy and suitability analyses above, it should be noted that this data was also derived from permanent residents completing the Long Questionnaire from the 1996, 2001 and 2006 *Census of Population* and those residents who responded to the 2011 *National Household Survey*.

## 6.2 Estimated Number of Households Earning Incomes At or Below Alberta’s 2013 Core Housing Need Income Thresholds (CNITs)

The Government of Alberta publishes *Core Need Income Thresholds* (CNITs) annually for communities across the province – the most recent published CNITs available are for 2013. *Core Need Income Thresholds* represent the income required to pay the average market rent for an appropriate sized unit in the private market. Once developed, CNITs are used by the Province and by local housing authorities to assign eligibility for various housing and related support programs (e.g., rent subsidies, affordable housing units, and government capital grant programs). Table 30 shows the CNITs for bachelor, one-bedroom, two-bedroom, three-bedroom, four-bedroom, and five+-bedroom units for Drumheller between 2011 and 2015. This data shows that CNITs fluctuate from year to year but that the overall trend has been an increase over time – with the level of change varying depending on unit size.

**Table 30: Core Need Income Thresholds (CNITs) for the Town of Drumheller (2011-2015)**

CNIT	2011	2012	2013	2014	2015	% Change
<b>Bachelor</b>	\$25,500	\$27,500	\$26,500	\$28,500	\$30,500	<b>19.6%</b>
<b>1-bedroom</b>	\$31,500	\$33,000	\$32,500	\$33,500	\$35,500	<b>12.7%</b>
<b>2-bedroom</b>	\$36,000	\$38,500	\$38,500	\$40,000	\$42,000	<b>16.7%</b>
<b>3-bedroom</b>	\$41,500	\$43,000	\$41,500	\$43,000	\$45,500	<b>9.6%</b>
<b>4+-bedroom</b>	\$45,000	\$47,500	\$46,500	\$47,000	\$49,500	<b>10.0%</b>
<b>5+-bedroom</b>	\$48,500	\$50,500	\$49,500	\$50,000	\$52,500	<b>8.2%</b>

*Data Source:*  
Government of Alberta

CNITs are developed based on 30% of the median market rent (MMR) in a community or region. The Government of Alberta calculates CNITs for rural communities across the province using a combination of data from the annual *Rural Apartment Vacancy and Rental Cost Survey* (see Chapter 4) and from CMHC rental market data. Households earning combined total annual incomes equal to or less than CNIT are said to have insufficient incomes to afford the on-going costs of suitable and adequate rental units in their area. The cost of rental housing is used because of the difficulty tracking individual household mortgage payments – which vary greatly according a variety of factors, including:



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

Combining the most current *Taxfiler* data available (2013) with CNIT data for that same year provides a more detailed estimate the number of *census families* in Drumheller who are potentially paying 30% or more of their combined before-tax (gross) income in order to acquire safe, adequate and suitable median-rental housing (see Table 31). Based on this analysis:

- An estimated 840 *census families* (23.0%) in Drumheller are *potentially* in current need of more affordable housing based on their declared incomes in 2013 [i.e., these households are estimated to be earning incomes at or below the 2013 *Core Need Income Thresholds* (CNITs)] – which is consistent with the Census of Population data from 2011.
- This includes an estimated:
  - 45 couples with children (4.5%)
  - 80 couples without children (7.8%)
  - 160 lone-parent families (45.7%)
  - 555 single individuals (43.0%)

**Table 31: Estimated Number of Census Families in the Town of Drumheller Earning Incomes At or Below the 2013 Core Need Income Thresholds (CNITs) [2013 Income Data]**

Unit Size	CNITs <sup>1</sup>	Max. Rent <sup>2</sup>	Couples w/ Children <sup>3</sup>		Childless Couples <sup>3</sup>		Lone Parents <sup>3</sup>		Singles <sup>3</sup>		Total <sup>3</sup>	
			N <sup>o</sup> .	%	N <sup>o</sup> .	%	N <sup>o</sup> .	%	N <sup>o</sup> .	%	N <sup>o</sup> .	%
<b>Bachelor</b>	\$26,500	\$663	–	–	–	–	–	–	555	43.0%	555	15.2%
<b>1-Bedroom</b>	\$32,500	\$813	–	–	70	6.8%	–	–	–	–	70	1.9%
<b>2-Bedroom</b>	\$38,500	\$963	20	2.0%	–	–	95	27.1%	–	–	115	3.1%
<b>3-Bedroom</b>	\$41,500	\$1,038	10	1.0%	–	–	35	10.0%	–	–	45	1.2%
<b>4-Bedroom</b>	\$46,500	\$1,163	5	0.5%	–	–	20	5.7%	–	–	25	0.7%
<b>Unknown</b>	< \$30,000	\$750	10	1.0%	10	1.0%	10	2.9%	–	–	30	0.8%
<b>Total</b>	--	--	<b>45</b>	<b>4.5%</b>	<b>80</b>	<b>7.8%</b>	<b>160</b>	<b>45.7%</b>	<b>555</b>	<b>43.0%</b>	<b>840</b>	<b>23.0%</b>

**Data Sources:**

<sup>1</sup> Government of Alberta

<sup>2</sup> Calculations based on 30% of Before-Tax Income per CMHC guidelines (rounded to the nearest \$5)

<sup>3</sup> Figures derived from Statistics Canada Small Area and Data Division

NOTE: Data may be subject to rounding, suppression, exclusion/omission (i.e., people failing to file their tax return – or failing to file their tax return accurately), and/or discrepancies associated with the nature of the geographic boundaries used to define the data region.



It should be noted that these figures are estimates only based on available *Taxfiler* data for 2013 and the published 2013 *Core Need Income Thresholds* (CNITs) for Drumheller. A combination of data rounding and suppression found in the *Taxfiler* data along with discrepancies between the boundaries used to define data regions will affect the accuracy of these estimates – particularly in smaller communities where the influence of data rounding and suppression is likely to be more pronounced and where a larger number of rural residents collect mail using post office boxes in town. Furthermore, these figures represent households who are *potentially* in core housing need based solely on their declared income in 2013. A number of factors may lessen the extent of those households potentially in core housing need as suggested above, including:

- Individual income improvements that may have occurred since 2013;
- Homeowners who may have paid off their mortgages (and, therefore, may have lower annual housing expenses – i.e., limited to annual property taxes, basic repairs and ongoing general maintenance – that are well within or below the 30% affordability threshold);
- Homeowners who may have purchased their homes any number of years ago at a more affordable level (and, therefore, may have combined mortgage and property tax payments that are well within or below the 30% affordability threshold);
- Lone parents who may be receiving child support or other income not normally declared on their tax returns;
- Single individuals who may be sharing accommodations either out of choice (the desire to live together) or out of necessity (the need to share the cost of housing); and/or
- Households (e.g., single individuals, lone-parent families, and couples with or without children) who may currently be living in homes, whether rented or owned, that are conducive to taking on roommates/boarders/tenants without leading to overcrowding, thus potentially increasing their available income and/or lowering their monthly housing expenses to within or below the 30% affordability threshold (i.e., multiple independent census families living together within a physical dwelling unit).

Another important factor to recognize is that these figures represent *census families* potentially in need of affordable housing rather than *households*. In most cases, both distinctions overlap. For example, a husband and wife couple with children living in their own home without any roommates, borders or extended family members living with them would be considered both a *census family* per the *Taxfiler* data and a *household* per the *Census of Population* data. However, if that same family were to have either of the spouse's elderly mother or father living with them (or both), then that household would consist of two *census families* per the *Taxfiler* data yet only one *household* per the *Census of Population* data (i.e., the husband and wife family with children is considered one *census family* and the mother-in-law/father-in-law is considered another *census family* – or a “*person not in a census family*” if only one elderly parent is living with them – all living together as one *household*). Similarly, a couple living together technically as common-law but each filing their tax returns as single individuals would be defined as two separate “*persons not in a census family*” in the *Taxfiler* data but as a single *household* in the *Census of Population* data. If, however, that couple indicated that they were living common-law on both their Census form *and* their Income Tax Return, then they would be considered as both a single *census family* in the *Taxfiler* data and a single *household* in the *Census of Population* data. There is currently no way to determine or even estimate how many *census families* within each income range identified in the *Taxfiler* data are currently co-habiting, with whom, or for what reasons.





Given these factors, the figures presented above risk potentially over-estimating the local extent of affordable housing needs. Statistics Canada *Census of Population and National Household Survey* data presented in section 6.1 above, therefore, offer a more conservative assessment of affordability needs in Drumheller.

### 6.3 Estimated Number of Households Potentially At-Risk of Becoming Homeless [i.e., Paying 50% or More of Their Income on Housing Based on Alberta’s 2013 Core Housing Need Income Thresholds (CNITs)]

Anyone who is not stably housed could potentially be at risk of homelessness. This would include a wide range of people and situations – many of which would need to be assessed on an individual, case-by-case basis. However, it is widely recognized that households living in poverty are more likely to be experiencing difficulties finding and maintaining stable housing than households earning higher incomes. The *Low-Income Cutoff* (LICO) is Canada’s *unofficial* poverty line. LICO looks at what an average household spends on basic needs (food, clothing, and shelter) to determine at what income level households may be unable to meet their basic needs. The most recent estimate, adjusted for inflation, indicates that the average household spends 63% of its after-tax (net) income on basic needs<sup>35</sup>. If a household needs to spend more than 63% of its after-tax (net) income on basic needs, it is considered to be low income. While the measure is not designed specifically to assess poverty<sup>36</sup>, the LICO is often used as such. Rather, Statistics Canada uses the LICO to estimate the number of households likely to be living under what it calls “straitened circumstances.”

Table 32 shows the 2013 *before-tax* LICOs for Drumheller (i.e., for rural communities outside Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs)).

**Table 32: After-Tax Low Income Cut-offs (LICOs) for Rural Communities Outside of CMAs and CAs (2013)**

Household Size	Low-Income Cutoffs
1-Person Households	\$12,935
2-Person Households	\$15,743
3-Person Households	\$19,604
4-Person Households	\$24,456
5-Person Households	\$27,849

**Data Source:**  
Statistics Canada

It should be noted, however, that LICO may not necessarily take into consideration the cost of utilities. Rising utility costs can have a *significant* impact on affordability and housing stability. For some households, rising utilities costs can further erode already limited disposable income and put them “over the edge” in terms of their financial and housing stability. Nor does LICO take into consideration regional variations (LICOs are nation-wide measures). For example, a rural community of a particular size shares the same LICO with other rural communities across the country of the same general size. However, the combined cost of food, clothing and shelter may not be the same in small rural communities across the country but they will all share the same LICO.

<sup>35</sup> Statistics Canada, Income Statistics Division (June 2012) *Low Income Lines, 2010-2011*, Catalogue no. 75F0002M — No. 002, p. 7.

<sup>36</sup> Statistics Canada makes it clear that the LICO is not a measure of actual poverty. However, it is one of several standard measures accepted across the country as just that.





A recent publication describing rural homelessness from both an international and a Canadian perspective<sup>37</sup> provides a more reasonable methodology for estimating the number of households in Drumheller who are potentially at-risk of becoming homeless – recognizing the limits of LICO:

*“For the purposes of this chapter, at-risk of homelessness refers to anyone at risk of not have [sic.] their own place to stay because they are spending 50 percent or more of gross household income on shelter costs regardless of tenure, or because they lack security of tenure.”<sup>38</sup>*

As mentioned above, households earning incomes at or below the *Core Need Income* Thresholds (CNITs) are likely to be paying 30% or more of their income on housing. CMHC uses the term “In Need and paying At Least Half” (INALH) to describe those households who are paying 50% or more of their before-tax (gross) income on housing. However, for the purpose of this study, these households will be described as being in “severe housing need” and, therefore, potentially are risk of homelessness. Using CNIT data (30% thresholds) as a base, it is possible to extrapolate the incomes at which households would likely be paying 50% or more in order to acquire safe, adequate and suitable median-rental housing. These households are earning incomes at or below what might be referred to as “severe need income levels” (or “SNILs”). Table 33 combines this data with 2013 *Taxfiler* data to estimate of the number of households who are potentially at risk of homelessness in Drumheller.

**Table 33: Estimated Number of Census Families in the Town of Drumheller Earning Incomes at or Below “SNIL” (i.e., Potentially Paying 50% or More for MMR) [2013 Income Data]**

Unit Size	“SNILs” <sup>1</sup>	Max. Rent <sup>2</sup>	Couples w/ Children <sup>3</sup>		Childless Couples <sup>3</sup>		Lone Parents <sup>3</sup>		Singles <sup>3</sup>		Total <sup>3</sup>	
			N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%	N <sup>o</sup> :	%
<b>Bachelor</b>	\$15,900	\$398	–	–	–	–	–	–	175	13.6%	175	4.8%
<b>1-Bedroom</b>	\$19,500	\$488	–	–	20	1.9%	–	–	–	–	20	0.5%
<b>2-Bedroom</b>	\$23,100	\$578	10	1.0%	–	–	45	12.9%	–	–	55	1.5%
<b>3-Bedroom</b>	\$24,900	\$623	5	0.5%	–	–	20	5.7%	–	–	25	0.7%
<b>4-Bedroom</b>	\$27,900	\$698	0	0.0%	–	–	10	2.9%	–	–	10	0.3%
<b>Unknown</b>	< \$20,000	\$500	10	1.0%	10	1.0%	10	2.9%	–	–	30	0.8%
<b>Total</b>	--	--	<b>25</b>	<b>2.5%</b>	<b>30</b>	<b>2.9%</b>	<b>85</b>	<b>24.3%</b>	<b>175</b>	<b>13.6%</b>	<b>315</b>	<b>8.6%</b>

**Data Sources:**

<sup>1</sup> Adapted from CNIT data produced by the Government of Alberta

<sup>2</sup> Calculations based on 30% of Before-Tax Income per CMHC guidelines (rounded to the nearest \$5)

<sup>3</sup> Figures derived from Statistics Canada Small Area and Data Division

NOTE: Data may be subject to rounding, suppression, exclusion/omission (i.e., people failing to file their tax return – or failing to file their tax return accurately), and/or discrepancies associated with the nature of the geographic boundaries used to define the data region.

<sup>37</sup> Cloke, P. and P. Milbourne, Editors (2013) *International Perspectives on Rural Homelessness*, Routledge.

<sup>38</sup> *Ibid.*, “Chapter 5: Homelessness in rural and small town Canada” (David Bruce), p. 64.



Based on this analysis:

- An estimated 315 *census families* (8.6%) in Drumheller are *potentially* in severe need of more affordable housing based on their declared incomes in 2013 [i.e., these households are potentially paying 50% or more of their income on housing, which would place them at risk of becoming homeless if their housing needs are not being meet).
- This includes an estimated:
  - 25 couples with children (2.5%)
  - 30 couples without children (2.9%)
  - 85 lone-parent families (24.3%)
  - 175 single individuals (13.6%)

Table 34 combines data from each of the three analyses above. Combining these analyses reveals the following:

- A *conservative* estimate suggests that up to 765 households (24.1%) in Drumheller are likely to be currently in need of affordable housing, including:
  - Up to 480 households (15.1%) who are likely to be in “core housing need” (i.e., paying 30%-49% of their income on housing); and
  - Up to 285 households (9.0%) who are likely to be in “severe housing need” (i.e., paying 50% or more of their income on housing – thus placing them at risk of homelessness).

**Table 34: Combined Estimate of Affordable Housing Needs in the Town of Drumheller**

Characteristics	No	%
Total Households (2011) <sup>1</sup>	3,175	100.0%
<b>Affordability Measures</b>		
Statistics Canada Analysis of Households Paying 30% or More on Housing (2011) <sup>2</sup>	765	24.1%
Estimate of Households Earning Incomes At or Below CNIT (2013) <sup>3</sup>	840	23.0%
Estimate of Households Paying 50% or More on Housing (2013) <sup>3</sup>	315	8.6%
<b>Estimate of Housing Affordability Needs</b>		
Total Households Potentially in Need <sup>2</sup>	765	24.1%
Total Households Potentially in Core Housing Need <sup>3</sup>	478	15.1%
Total Households Potentially in “Severe Housing Need” <sup>3</sup>	287	9.0%

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (2011)

<sup>2</sup> Statistics Canada National Household Survey (2011)

<sup>3</sup> Calculations combining 2013 Taxfiler data (Statistics Canada) with the 2013 Core Need Income Thresholds (Government of Alberta)

NOTE: Data may be subject to rounding, suppression, exclusion/omission (i.e., people failing to file their tax return – or failing to file their tax return accurately), and/or discrepancies associated with the nature of the geographic boundaries used to define the data region.

Once again, these figures are estimates only based on available *Taxfiler* data for 2013 and calculations of “severe housing need” based on the published 2013 *Core Need Income Thresholds* (CNITs) for Drumheller. A combination of data rounding and suppression found in the *Taxfiler* data along with discrepancies between the boundaries used to define data regions will affect the accuracy of these estimates – particularly in smaller communities where the influence of data rounding and suppression is likely to be more pronounced and where a larger number of rural residents collect mail using post office boxes in town. Furthermore, these figures represent households who are *potentially* in core housing need based solely on their declared income in 2013. A number of factors may lessen the extent of those households potentially in core housing need as suggested above, including:



- Individual income improvements that may have occurred since 2013;
- Homeowners who may have paid off their mortgages (and, therefore, may have lower annual housing expenses – i.e., limited to annual property taxes, basic repairs and ongoing general maintenance – that are well within or below the 30% affordability threshold);
- Homeowners who may have purchased their homes any number of years ago at a more affordable level (and, therefore, may have combined mortgage and property tax payments that are well within or below the 30% affordability threshold);
- Lone parents who may be receiving child support or other income not normally declared on their tax returns;
- Single individuals who may be sharing accommodations either out of choice (the desire to live together) or out of necessity (the need to share the cost of housing); and/or
- Households (e.g., single individuals, lone-parent families, and couples with or without children) who may currently be living in homes, whether rented or owned, that are conducive to taking on roommates/boarders/tenants without leading to overcrowding, thus potentially increasing their available income and/or lowering their monthly housing expenses to within or below the 30% affordability threshold (i.e., multiple independent census families living together within a physical dwelling unit).

## 7.0 Estimates of Absolute Homelessness

While the body of literature dealing specifically with rural homeless is growing, there is still limited research available on rural homelessness when compared to research on urban homelessness. As a result, there are currently few published estimates within the Canadian context of either the number or percentage of individuals and families within rural communities who may be currently experiencing homelessness. According to the Federal Government:

*“It is inherently challenging to count a population that lacks a permanent address or fixed location, that includes many “hidden homeless,” and that is always in flux as people move in and out of homelessness. Statistics Canada assessed the feasibility of conducting various types of homelessness counts at the national level, and estimated that a comprehensive count of the homeless could be prohibitively expensive (\$10 million) and present important methodological challenges.”<sup>39</sup>*

There are two dominant methods for counting the homeless population. One method involves service-based counts of the sheltered homeless population, whereby existing shelter agencies throughout the community are each contacted on a single day and asked to record the total number of individuals accessing housing and supports. The second method (usually conducted in tandem with a service-based count) involves point-in-time counts of the unsheltered homeless population, whereby teams of volunteers go out into the streets on a single day and physically count and attempt to enumerate (i.e., obtain demographic data) all of the homeless individuals they see. However, three (3) key challenges exist for rural communities attempting to enumerate their homeless populations. First is the lack of emergency shelters upon which to conduct service-based counts. Second is a limited access to the financial resources necessary to conduct such an enumeration.<sup>40</sup> Third is the sheer geographic scope of conducting a point-in-time count of the unsheltered homeless across a potentially vast rural area with limited resources.

<sup>39</sup> Echenberg, Havi and Hilary Jensen, Social Affairs Division, Government of Canada (29 December 2008) *Defining and Enumerating Homelessness in Canada*, Social Affairs Division, Library of Parliament. Publication PRB 08-30E (page 5).

<sup>40</sup> The City of Calgary, which has been conducting biennial counts of its homeless population since 1992, has stopped doing point-in-time counts of the homeless as of 2008. Reasons include concerns about the safety of the volunteers doing the point-in-time counts and that the geographic distribution of street homelessness in Calgary has reached such an extent that it is no longer viable or cost effective to gain an accurate count of that population.



In the U.S., extensive state-by-state counts of the country's homeless population have been conducted through Federal funding for homelessness based on Homeless Continua of Care (CoCs) – which are large geographic areas comprised of both urban and rural communities. In 2007, the National Alliance to End Homelessness published a report summarizing the number of homeless by state throughout the U.S. based on CoC funding of homeless counts in 2005<sup>41</sup> with additional research being published in 2009.<sup>42</sup> The 2009 research focused on five (5) different geographic categories:

- **Urban:** individual cities, urban counties, or regions made up entirely of urban counties;
- **Mostly Urban:** areas in which 80% or more of the counties are urban and/or more than 80% of the general population resides in the urban areas;
- **Rural:** individual rural counties or a group of counties that is almost entirely rural in composition;
- **Mostly Rural:** areas where more than 80% of the counties are rural and/or more than 80% of the general population resides in rural areas; and
- **Urban-Rural Mix:** areas that are not sufficiently urban to be classified as “mostly urban” and not sufficiently rural to be considered “mostly rural”.

An examination of the 2011 *Census of Population* data provided by Statistics Canada suggests that Drumheller would be considered a mostly urban area per the National Alliance to End Homelessness's definitions.

According to this research, incidence rates of homelessness varied greatly from state to state – from a low of 0.04% (4 individuals for every 10,000 population) to a high of 1.04% (104 individuals for every 10,000 population). The research also shows that it is not necessarily the most urbanized states that have the highest incidence rates of homelessness or those states with the mildest climates. For example, Alaska (which ranked #8 in 2007 and #10 in 2010 in terms of the percentage of the population deemed homeless) also scored in the top 10 of the coldest states in the U.S. based on state-wide average temperatures<sup>43</sup> and is considered “mostly rural” according to the National Alliance to End Homelessness research<sup>44</sup>.

According to additional research from a Canadian perspective on youth homeless conducted by Raising the Roof, “(i)t has been estimated that one-third of Canada's homeless population are youth. On any given night, that means close to 65,000 young people are without a place to call home.”<sup>45</sup>

Based on the 2011 *Census of Population*, there were an estimated 8,029 residents living within Drumheller. Applying the estimated average of 19 homeless persons per 10,000 total population (i.e., 0.19%) identified by the National Alliance to End Homelessness for communities classified as mostly urban and the estimates of youth homelessness identified by Raising the Roof suggests that:

- There may be as many as 15 individuals currently experiencing varying degrees of homelessness in Drumheller. Of these individuals, as many as five (5) may be homeless youth living in the area.

Once again, these are *estimates* only and are not based on any formal homeless counts for the area.

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<sup>41</sup> National Alliance to End Homelessness (January 2007) *Homelessness Counts: Research Reports on Homelessness*.

<sup>42</sup> <http://www.endhomelessness.org/content/article/detail/2437> (accessed May 1, 2012)

<sup>43</sup> <http://www.currentresults.com/Weather-Extremes/US/coldest-states.php> (accessed May 4, 2012)

<sup>44</sup> <http://www.endhomelessness.org/content/article/detail/2437> (accessed May 1, 2012).

<sup>45</sup> Raising the Roof – Bulletin July 2006. As cited in Youth Centres Canada (2006) *Rural Youth Facts: TYPS 2006 Background Paper*, p. 1.



## 8.0 Conclusion

Low- and modest-income households are likely to have fewer housing options available to them than higher-income households. Households with limited housing options are more likely to experience any number of challenges. Housing challenges and/or hardships fall into four standard categories:

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

Using a combination of data from Statistics Canada, including the 2011 *Census of Population*, the 2011 *National Household Survey* and *Taxfiler* data from 2013, demonstrates a hierarchy of housing needs. Based on the estimated number and percentage of households affected in Drumheller, the following hierarchy of housing needs is revealed:

- **Affordability:** up to 765 households (24.1%), including:
  - Up to 480 households (15.1%) who are likely to be in “core housing need” (i.e., paying 30%-49% of their income on housing); and
  - Up to 285 households (9.0%) who are likely to be in “severe housing need” (i.e., paying 50% or more of their income on housing – thus placing them at risk of homelessness).
- **Adequacy:** up to 340 homes (10.7%);
- **Suitability:** up to 90 households (2.8%);
- **Accessibility:** up to 55 – 55 residents (0.07%);
- **Absolute Homelessness:** est. 15 individuals (including up to 5 youth).

There is insufficient data to estimate the number of individuals and/or households who might be experiencing a combination of these issues at the same time (e.g., affordability and accessibility); however it is reasonable to expect that those who are currently experiencing issues with adequacy, suitability and/or accessibility are also encountering issues with affordability – as are those both at-risk of or currently experiencing homelessness.



# CHAPTER 6:

## Housing Targets

### 1.0 Introduction

Housing occurs along a “continuum” or “spectrum” (see Figure 6 – next page). At one end of the continuum are those individuals and families who can easily meet their housing needs and other basic needs along with many of their more advanced needs and wants. Those households typically have high incomes and few if any support needs. They may even be “over-housed” – living in what some have come to call “starter castles”. At the other end of the continuum are those individuals and families who are experiencing homelessness. They may be resorting to any number of alternatives, including:

- “Couch surfing” (i.e., staying temporarily with family or friends);
- Sleeping in their vehicles;
- Sleeping in churches, train stations, bus shelters;
- Living in inexpensive motels, campgrounds, hunting camps, or tent communities;
- Staying temporarily in emergency shelters;
- Sleeping in doorways, parkades, farmer’s fields, barns, parks, hedges, garages, out-houses or beaches/riverfronts; and/or
- Living on the street or other non-permanent accommodation.

They typically have limited income and high support needs and may be accessing emergency shelter housing or transitional shelter housing. In the middle of the continuum are a range of households with a range of incomes and potential support needs. Some households may be living pay cheque to pay cheque in market housing and finding it difficult to make ends meet (e.g., only one or two pay cheques away from becoming homeless). Others may be accessing a range of more affordable housing options including entry-level market housing, near-market rental and ownership housing, rent-geared-to-income social housing (e.g., Community Housing), or long-term supportive housing (including subsidized seniors’ supportive housing).

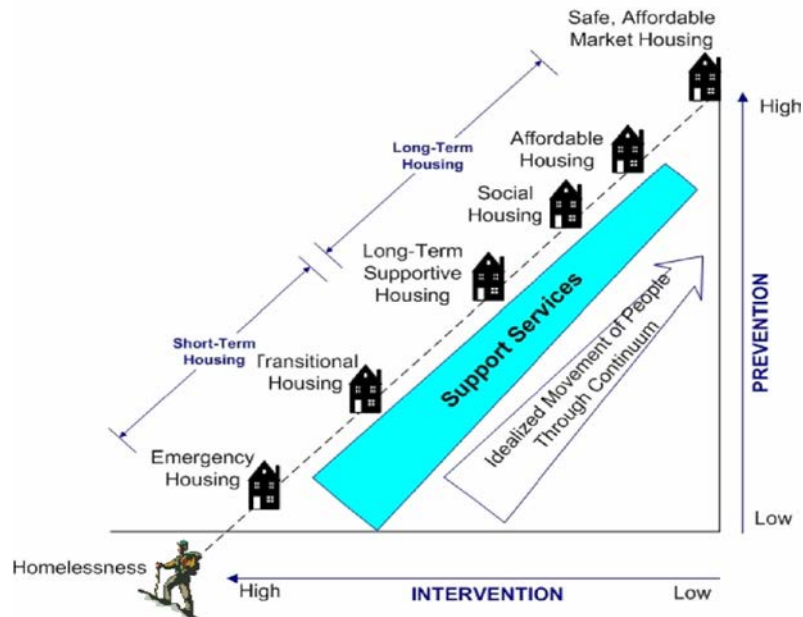
Households who are at risk of falling further down the continuum may have severely limited options or alternatives available to them to “downsize” due to gaps in the local housing continuum – a situation common in many rural and small communities. Any household, regardless of where it rests on the continuum, can be struggling with housing if it must pay more than 30% of its before-tax income on that housing. However, the higher one’s income, the more disposable income one has beyond the 30% threshold and the less likely it is that paying 30% or more of one’s before-tax income on housing poses a significant challenge. Few changes may be required to force a family or individual further down the housing continuum. A crisis such as job loss, divorce, illness, severe accident, changes to social support payments, or addictions can significantly reduce a household’s available income and therefore ability to afford their housing. Gaps in the local housing continuum can mean that individuals or families who experience one or more of these crises may be vulnerable to becoming homeless or inappropriately housed. For example, a crisis in health or employment status can lead to a situation where individuals and families may have to exhaust all of their equity, savings and support (potentially threatening the family unit’s stability) before they are able to qualify for the limited assistance available through various social programs. For those who fall through the cracks and end up hitting the bottom, there may not be enough “stepping stones” available locally to move back up the continuum if there are significant gaps no matter how hard they work to get themselves “back on their feet.” This





bottleneck can prevent efficient movement through the housing continuum and may create a strain on existing social services, health services, and related facilities.

**Figure 6: The “Traditional” Housing Spectrum or Continuum**



Source:  
City of Edmonton

While this is the traditional view of the housing continuum, an alternative view of the housing continuum<sup>46</sup> links changing housing needs directly to the changing life cycles of individuals and families living in the community (see Figure 7 – next page). This *Life Cycles and Housing* continuum recognizes that people need different types of housing as they progress through the various stages in their life cycles – housing that is both appropriate and affordable based on one’s income, household composition, health and mobility. At one end of the *Life Cycles and Housing* continuum are families with children (childhood being the first stage in one’s life cycle). These households typically require larger homes with an appropriate number of bedrooms based on the size of the family. Over time, children grow up, enter adulthood, and begin slowly moving out of the family home (the next stage in one’s life cycle). Those young adults will typically need smaller homes with fewer bedrooms – usually in the form of apartments (e.g., stacked townhouses) and basement suites. As time progresses, young couples start to form and begin families of their own (the third stage). These young families will typically require smaller starter homes such as rowhouses, duplexes, and small single detached homes. As those families evolve, they become more established in their careers, their children get older, and they may even have more children – thus requiring, and being able to afford, larger single-family homes that are often similar to the family homes in which they themselves grew up. As their children grow up and move out of the family home, those now older couples enter the fourth stage (the “empty nest” stage) – at which point downsizing into a smaller home begins (e.g., rowhousing and 50+ villas). That downsizing continues as one retires and becomes a senior (the fifth stage). As seniors continue to age, they typically enter seniors’ independent housing, followed by seniors’ supportive housing, and eventually, into long-term care when they are no longer able to remain in their existing homes.

<sup>46</sup> First introduced by Matthew MacNeil of Housing Strategies Inc., then operating as Homeland Planning + Community Development, as part of the *Cochrane Affordable Housing Strategy*, March 2002.





Figure 7: Life Cycles and Housing



Source:

Copyright © Housing Strategies Inc.

A limited supply of apartments, condominiums, townhouses, and small/starter homes can make it difficult for low- and moderate-income households to gradually build equity and move up the housing continuum. Similarly, it may be difficult for established and middle-aged households to downsize as their housing needs change (i.e. when their children move out of that family home) and for seniors to age in place. If a community wishes to support households at all of the stages in their life cycles (i.e., serve as an economically diverse, sustainable, and multigenerational community), there needs to be housing of every type, form, price range and tenure available so that residents of all ages and stages in their individual life cycle can continue to grow, change, and age in their home community as their needs and circumstances evolve.

The *Life Cycles and Housing* continuum also recognizes that not everyone living in the community fits this stereotypical “ideal” of a middle class, two-parent family with 2.5 children. Even households who do currently fit the stereotypical “ideal” will not always remain that way. Life happens. As a result, the *Life Cycles and Housing* continuum raises several key questions:

- How many households in the community do not fit the stereotypical “ideal” envisioned by the continuum? What positive contributions do these households make to the community – thus making it important to provide housing that meets their varied needs?
- What housing options are currently available to people living in the community in the event of a major life-changing event that alters both their housing and their affordability needs (e.g., divorce, job loss, severe injury, etc.)?
- What happens when people cannot find housing that is both affordable at their particular income level and appropriate to their particular needs? Where do they go and how does that affect the community?
- What housing types, forms and affordability levels are missing, and therefore needed, in the community to meet the needs of different household types of different income levels at different stages in their individual life cycles?



Using the combined data from each of the preceding chapters, it is possible to identify housing targets for Drumheller. These targets are organized into the following six (6) areas or groups:

- (1) **Acute Needs:** i.e., the homeless, including people in need of short-term emergency and/or transitional shelter and supports (including but not limited to family violence shelters) to help them regain and maintain long-term, stable housing on their own.
- (2) **Deep Needs:** individuals and households who are currently paying 50% or more of their income on housing – placing them in “severe housing need” and, therefore, potentially at risk of homelessness (many of whom are also likely to be in need of assistance dealing with any combination of adequacy, accessibility and/or suitability challenges);
- (3) **Moderate Needs:** individuals and households who are paying between 30%-49% of their income on housing (i.e., those households whose incomes potentially place them in Core Housing Need);
- (4) **Supportive Needs:** individuals and households (regardless of their income) who are currently unable to meet their housing needs due to the presence of a disability (i.e., seniors and persons with severe cognitive and/or developmental disabilities who are unable to remain in their own homes and require ongoing supports);
- (5) **Ancillary Needs:** individuals and households who currently own their homes (with or without a mortgage) who are struggling with the ongoing physical and financial requirements necessary to maintain safe, stable housing given their current incomes, life skills and other means (i.e., those who would benefit from a range of programs and supports specifically aimed at helping them improve their ability to effectively and affordably maintain their current housing); and
- (6) **Bridge Needs:** individuals and households who earn incomes above the *Core Need Income Thresholds* (CNITs) – thus excluding them from many of the traditional affordable housing options and programs – but below the incomes necessary to be able to afford market homeownership (i.e., those who fall within the gap between community-based affordable housing and market housing and, therefore risk “falling through the cracks” unless appropriate housing options and choices can be made available that bridge that gap).

It should be noted that there is likely to be overlap between these groups. For example, individuals with special needs are more likely to be either in the *high-needs* or *moderate-needs* target group if their disabilities limit their ability to gain and maintain stable employment. Individuals and households who have become homeless are more likely to have previously been in either the *high-needs*, *moderate-needs*, or *supportive-needs* target group and were unable to find appropriate solutions to meet their housing needs. Alternatively, they may not have been in either of those groups but ran into financial, personal, and/or housing difficulties that were severe enough to force them to either lose or flee from their home (e.g., foreclosure, eviction, fleeing domestic violence, etc.). Another important segment of the homeless population consists of youth who have either chosen or been forced by their parent(s)/caregiver(s) to move out of their family home.

## 2.0 Chapter Highlights

- There is a suggested need for 10 – 15 supportive housing spaces to help homeless families and individuals regain and maintain long-term, stable, affordable housing (acute needs).
- There is a target need for 70 – 80 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of low-income households (deep needs).



- There is a target need for 120 – 130 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of modest-income households (moderate needs).
- Drumheller appears to have a sufficient supply of supportive seniors' housing to meet the minimum needs of the community over the next 5-10 years based on current anticipated growth in the seniors' population. Beyond 2025, an additional 140 – 145 units may be required to meet the growing supportive housing needs of an ageing population over the next 10-20 years.
- An estimated 620 – 630 homeowners currently living in Drumheller would likely benefit from external programs and supports to help them maintain the stability of their housing (ancillary needs). That number could *potentially* increase to an estimated 915 – 920 homeowners over the next 10-20 years.
- There is insufficient data to estimate the number of households that might fall within the bridge needs target group as it is unknown how many households within this target group are in the ancillary needs target group. Furthermore, initiatives that address some or all of the community's current and projected acute, deep, moderate, supportive and ancillary needs will likely influence the nature and extent of Drumheller's bridge needs.

### 3.0 Housing Targets

#### 3.1 Anticipated Acute Housing Needs Targets

Individuals and households who are homeless (or at risk of becoming homeless) will benefit most from the provision of permanent, stable, long-term affordable housing with or without supports provided on a case-by-case basis in keeping with Housing First models and best practices. As indicated in Chapter 5 – *Housing Needs Analysis* above:

- There may be as many as 15 homeless individuals currently in Drumheller, of which up to five (5) may be homeless youth in need of shelter and supports.
- This suggests a need for 10 – 15 supportive housing spaces and supports – preferably designed using a Housing First approach – to help homeless families and individuals regain and maintain long-term, stable, affordable housing.

In the absence of opportunities to pursue the Housing First model, emergency and/or transitional shelter spaces may need to be considered.

#### 3.2 Anticipated Deep Housing Needs Targets

As indicated in Chapter 5 – *Housing Needs Analysis*, there were a total of 765 households living in Drumheller in 2011 who were paying 30% or more of their income on housing and that an estimated 193 of these households were tenants (i.e., renters). However, the analysis of households who in 2013 were earning incomes at or below CNIT suggests that this number could be higher. This analysis comparing 2013 income data to the 2013 CNITs suggests that up to 37.5% of households spending 30% or more on their housing may be spending 50% of their income on housing – placing them at risk of homelessness. Table 35 (next page) combines these figures to estimate the number of tenant households who may be at risk of homelessness (and, therefore, in deep housing need) and projects those estimates over the next 15-20 years.<sup>47</sup> Based on these estimates:

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<sup>47</sup> Projections for 2015-2035 are based on the observed growth rates found in the Census of Population data between 1996 and 2006 recognizing that the change of methodology used to gather data through the National Household Survey may over-estimate actual growth trends.



- There is a target need for 70 – 80 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of low-income households.
- These households are earning incomes under \$25,000 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$400 per month for a bachelor unit to approximately \$700 per month for a 4-bedroom unit.

**Table 35: Current and Projected Number of Tenant Households in the Town of Drumheller Potentially Within the Deep Housing Needs Target Group**

<b>Tenants Spending 30% or More on Housing</b>	<b>N<sup>o</sup></b>	<b>%</b>	<b>Est. 50% +</b>
1996 <sup>1</sup>	255	32.9%	96
2001 <sup>1</sup>	280	34.8%	105
2006 <sup>1</sup>	260	36.4%	98
2011 <sup>2</sup>	193	26.8%	72
<b>Total Change (1996-2006)</b>	<b>5</b>	<b>3.5%</b>	–
<b>Average Annual Change</b>	<b>0.5</b>	<b>0.3%</b>	–
2015	195	28.2%	73
2020	197	29.9%	74
2025	200	31.6%	75
2035	205	35.1%	77

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

Given the affordable rents required, individuals and households within this *deep-needs* target group will likely require ongoing subsidies in the form of rent-geared-to-income housing and/or deep rent supplements along with the use of capital grants to bring down the cost of financing the development of this housing.

### 3.3 Anticipated Moderate Housing Needs Targets

As indicated in Chapter 5 – *Housing Needs Analysis*, an estimated 62.5% of households paying 30% or more of their income on housing are estimated to be paying between 30% and 49% of their income – likely placing them in core housing need. Table 36 (next page) uses these figures to estimate the number of tenant households who may be in core housing need (and, therefore, within the moderate-needs housing target group) and projects those estimates over the next 15-20 years.<sup>48</sup> Based on these estimates:

- There is a target need for 120 – 130 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of modest-income households.
- These households are earning incomes between \$25,000 and \$46,500 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$650 per month for a bachelor unit to approximately \$1,175 per month for a 4-bedroom unit.

<sup>48</sup> Projections for 2015-2035 are based on the observed growth rates found in the Census of Population data between 1996 and 2006 recognizing that the change of methodology used to gather data through the National Household Survey may over-estimate actual growth trends.



**Table 36: Current and Projected Number of Tenant Households in the Town of Drumheller Potentially Within the Moderate Housing Needs Target Group**

<b>Tenants Spending 30% or More on Housing</b>	<b>N<sup>o</sup></b>	<b>%</b>	<b>Est. 30-49%</b>
1996 <sup>1</sup>	255	32.9%	159
2001 <sup>1</sup>	280	34.8%	175
2006 <sup>1</sup>	260	36.4%	163
2011 <sup>2</sup>	193	26.8%	121
<b>Total Change (1996-2006)</b>	<b>5</b>	<b>3.5%</b>	–
<b>Average Annual Change</b>	<b>0.5</b>	<b>0.3%</b>	–
2015	195	28.2%	122
2020	197	29.9%	123
2025	200	31.6%	125
2035	205	35.1%	128

**Data Sources:**

<sup>1</sup> Statistics Canada Census of Population (1996, 2001 and 2006)

<sup>2</sup> Statistics Canada National Household Survey (2011)

Given the affordable rents required, individuals and households within this *moderate-needs* target group will likely benefit from a combination of rent supplements and near-market affordable rental housing that takes advantage of available capital grants to bring down the cost of financing the development of this housing.

### 3.4 Anticipated Supportive Housing Needs Targets

#### 3.4.1 Projected Seniors' Housing Needs (to 2035)

Projecting senior's housing needs for Drumheller is based on a combination of the population projections for the area to 2035 developed in *Chapter 2 – Population Analysis* a review of the current inventory of seniors' housing available in the area developed in *Chapter 4 – Housing Supply Analysis*, and standardized planning formulas and measures used by the Province of Alberta to project seniors' housing and related support needs provided through consultations with senior staff from the Government of Alberta, including senior staff from Alberta Health Services and Alberta Seniors.

In 2004, Alberta Seniors estimated that approximately 11% of the Alberta's seniors were living in some form of provincially-funded (subsidized) seniors' housing at the time. This included:

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

Since these averages are based on province-wide figures in 2004, they may not accurately reflect the particular health and care needs of seniors living in Drumheller today. Consultations with senior staff from Alberta Seniors indicate that the following revised formulas have been developed and are used as benchmarks to evaluate funding applications under provincial capital grants:



- 4.3% of seniors ages 65 and over will require Independent Living;
- 7.2% of seniors ages 65 and over will require Supportive Living (Levels 1 - 4); and
- 0.8% of seniors ages 65 and over will require Long-Term Care.

Alberta Health Services currently uses a different formula to model seniors' care needs. The model unofficially assumes a ratio of 120 beds per 1,000 population ages 75 and over (12% of the population 75+) in the form of Supportive Living – Level 3, Supportive Living – Level 4 (Assisted Living and Enhanced Assisted Living under the Province's *Supportive Living Framework*) and Long-Term Care beds.<sup>49</sup> This modeling is further broken down into a 20:60:20 ratio to determine the required distribution of Supportive Living – Level 3 suites (20%), Supportive Living – Level 4 suites (60%) and Long-Term Care beds (20%). In smaller rural areas, a more aggressive formula may be used which places more emphasis on Supportive Living and less emphasis on Long-Term Care. Consultations with senior staff from Alberta Health Services have also identified a preferred ratio of 1:4 for SL4D – Dementia Care spaces (i.e., allocating 25% of the total projected need for SL3, SL4 and LTC beds in a region to SL4D).

Table 37 (next page) combines the formulas used by Alberta Seniors and by Alberta Health Services<sup>50</sup> to estimate the current and future need for seniors' housing in Drumheller to 2035.

Combing the planning formulas used by Alberta Seniors with formulas used by Alberta Health Services along with Statistics Canada Census of Population data and population projections developed using those produced by Alberta Treasury Board and Finance as a base suggests the following seniors' housing needs for Drumheller over the next 10-20 years:

- **2015 (Current):** 190 – 195 spaces, including:
  - 60 – 65 Independent Living units
  - 30 – 35 Supportive Living – Level 1 and 2 suites
  - 15 – 20 Supportive Living – Level 3 suites
  - 55 – 60 Supportive Living – Level 4 and Level 4D suites
  - 15 – 20 Long-Term Care beds
- **2025:** 280 – 285 spaces, including:
  - 90 – 95 Independent Living units
  - 35 – 40 Supportive Living – Level 1 and 2 suites
  - 25 – 30 Supportive Living – Level 3 suites
  - 85 – 90 Supportive Living – Level 4 and Level 4D suites
  - 25 – 30 Long-Term Care beds
- **2035:** 410 – 415 spaces, including:
  - 135 – 140 Independent Living units
  - 40 – 45 Supportive Living – Level 1 and 2 suites
  - 45 – 50 Supportive Living – Level 3 suites
  - 135 – 140 Supportive Living – Level 4 and Level 4D suites
  - 45 – 50 Long-Term Care beds

<sup>49</sup> Previous iterations of this formula assumed a ratio of 140 beds per 1,000 seniors 75 and over (14%).

<sup>50</sup> Given Drumheller's more rural nature, the more aggressive formula is used.





**Table 37: Projected Seniors' Housing Needs for the Town of Drumheller to 2035**

Characteristics	Drumheller	
	Projected 65+ <sup>1</sup>	Projected 75+ <sup>1</sup>
<b>2015</b>	1,504	788
Independent Living Needs	65	–
Supportive Living – Level 1/2 Needs	33	–
Supportive Living – Level 3 Needs	–	19
Supportive Living – Level 4 Needs	–	57
Regular Care (SL4)	–	(33)
Dementia Care (SL4D)	–	(24)
Long-Term Care Needs	–	19
<b>Total Spaces</b>	<b>192</b>	
<b>2025</b>	2,186	1,228
Independent Living Needs	94	–
Supportive Living – Level 1/2 Needs	39	–
Supportive Living – Level 3 Needs	–	29
Supportive Living – Level 4 Needs	–	88
Regular Care (SL4)	–	(52)
Dementia Care (SL4D)	–	(37)
Long-Term Care Needs	–	29
<b>Total Spaces</b>	<b>281</b>	
<b>2035</b>	3,177	1,914
Independent Living Needs	137	–
Supportive Living – Level 1/2 Needs	45	–
Supportive Living – Level 3 Needs	–	46
Supportive Living – Level 4 Needs	–	138
Regular Care (SL4)	–	(80)
Dementia Care (SL4D)	–	(57)
Long-Term Care Needs	–	46
<b>Total Spaces</b>	<b>411</b>	

**Data Sources:**

<sup>1</sup> Alberta Treasury Board and Finance

<sup>3</sup> Per Alberta Seniors' modeling (estimates are based on the projected seniors' population 65 and over)

<sup>3</sup> Per Alberta Health Service's modeling (estimates are based on the projected seniors' population 75 and over)

NOTE: Data may be subject to rounding

Based on the seniors' housing inventory presented in *Chapter 4 – Housing Supply Analysis* (see Table 25 on page 54):

- There are currently 269 seniors' housing spaces available in Drumheller, including:
  - 67 Independent Living units
  - 78 Supportive Living – Level 2 suites
  - 36 Supportive Living – Level 3 suites
  - 88 Long-Term Care beds
- This suggests that Drumheller currently has a sufficient supply of supportive seniors' housing to meet the minimum needs of the community over the next 5-10 years based on current anticipated growth in the seniors' population. Beyond 2025, an additional 140 – 145 units may be required to meet the growing supportive housing needs of an ageing population over the next 10-20 years.
- Some of this long-term need could potentially be addressed through the introduction of Supportive Living – Levels 4 and 4D to take some of the pressure of the community's Long-Term Care services.





It is important to note, however, that the seniors' housing spaces located within the Town of Drumheller serve a catchment area that extends beyond the town's boundaries – making direct calculations difficult under the scope of this study.

It should also be noted that the standard planning formulas and measures currently available for use only offer a general idea of potential need for additional seniors' housing spaces in Drumheller. Determining actual needs *and* eligibility for the various levels of housing and supports available to meet those needs would require a detailed review of applications submitted by actual seniors seeking assistance by staff from local housing authorities and/or detailed assessments of individual seniors on a case-by-case basis by qualified and certified professional health care staff (i.e., staff from Alberta Health Services) trained in the use of standardized/recognized assessment tools – depending on the level of housing and care being sought. Determining broader housing and support needs are based on a complex calculation of present usage/occupancy rates, identified care parameters, and population projections – most of which are identified and developed in-house by Alberta Health Services working at the regional level and having access to internal information. Accessing this combined information not only poses potential privacy issues, it is logistically beyond the scope and budget for this study. As a result, the above analysis of current and projected seniors' housing needs should be considered *approximations* only. Further investigation and consultation with Alberta Health Services will be required if plans are pursued to develop additional seniors' housing units in the area.

Finally, it should be noted that there is also a likely need for affordable homeownership (e.g., Life Lease) and rental opportunities for seniors wishing to move into a more supportive or congregate living environment who cannot qualify for housing offered by the Drumheller & District Seniors Foundation because of their combined incomes and assets (i.e., they fall within the gap of those who earn too much to qualify for subsidized seniors' housing but not enough to afford market housing). Models and “best practices” are emerging that might allow the Drumheller & District Seniors Foundation to incorporate some of these options into existing facilities (i.e., through expansion and redevelopment) as a means of improving the long-term social and financial viability of these facilities.

### **3.4.2 Other Anticipated Supportive Housing Needs Targets**

There is insufficient data to estimate the current and projected number of residents living in Drumheller who may be in need of Group Home living (e.g., for individuals with severe cognitive, physical or behavioral disabilities) or other forms of supportive housing for individuals either with disabilities or with mental health challenges who do not need the services provided in a traditional Group Home setting but who do need additional supports and assistance living on their own in order to remain independent.

### **3.5 Anticipated Ancillary Housing Needs Targets**

As indicated in Chapter 5 – *Housing Needs Analysis*, approximately 570 homeowners were paying 30% or more of their income on housing in Drumheller in 2011. This includes an estimated 320 homeowners who were carrying a mortgage and 270 homeowners who were mortgage-free.

This data demonstrates that there are a variety of homeowners of all ages in Drumheller who are struggling with the ongoing physical and financial requirements necessary to maintain safe, stable housing given their current incomes, physical health, life skills – or lack thereof (i.e., skills, abilities, knowledge and awareness), and other means. These homeowners would likely benefit from a range of programs and supports specifically aimed at helping them improve their ability to effectively and affordably maintain their current housing tailored to meet a variety of needs and circumstances. Examples include:



- Assistance with general home and yard maintenance including snow removal during the winter months (e.g., “handyman” programs and services);
- Assistance both with applying for funding (where available) and contracting the services necessary to deal with major and/or significant home repairs (i.e., to address the needs of local residents who are currently living in homes in need of major repairs);
- Assistance both with applying for funding (where available) and contracting the services necessary to deal with accessibility upgrades (i.e., to address the needs of local residents with disabilities who currently have an unmet need for accessibility upgrades and specialized equipment to improve their quality of life);
- Assistance understanding and applying for provincial property tax assistance and deferral programs (i.e., for seniors);
- Assistance learning about and accessing available options and solutions to take advantage of the existing equity in their homes to meet some of their ongoing income and affordability challenges (i.e., for seniors); and/or
- Improved or expanded programs and supports in a variety of areas including, but not limited to:
  - Homeownership Education & Training
  - Financial Literacy & Budgeting Skills
  - Credit Counselling & Repair
  - Family/Relationship Counselling & Conflict Resolution Skills
  - Affordable Childcare
  - Affordable Transportation
  - Employment Training & Work Experience

Table 38 uses the Statistics Canada *Census of Population* and *National Household Survey* data analyzed in Chapter 5 – *Housing Needs Analysis*, regarding housing affordability challenges to estimate the number of households who may be in this target group and projects those estimates over the next 15-20 years.<sup>51</sup>

**Table 38: Current and Projected Number of Homeowners With and Without a Mortgage in the Town of Drumheller Potentially Experiencing a Range of Unmet Housing Affordability Challenges**

Homeowners Spending 30% or More on Housing	N <sup>o</sup>	%	Est. w/ MG	Est. w/o MG
1996 <sup>1</sup>	140	8.5%	79	61
2001 <sup>1</sup>	250	11.2%	141	109
2006 <sup>1</sup>	285	12.1%	161	124
2011 <sup>2</sup>	569	23.1%	321	249
<b>Total Change (1996-2011)</b>	<b>145</b>	<b>3.6%</b>	--	--
<b>Average Annual Change</b>	<b>14.5</b>	<b>0.4%</b>	--	--
2015	627	24.6%	353	274
2020	700	26.4%	394	306
2025	772	28.2%	435	337
2035	917	31.8%	517	401

**Data Sources:**

<sup>1</sup> Statistics Canada *Census of Population (1996, 2001 and 2006)*

<sup>2</sup> Statistics Canada *National Household Survey (2011)*

<sup>51</sup> Projections for 2015-2035 are based on the observed growth rates found in the Census of Population data between 1996 and 2006 recognizing that the change of methodology used to gather data through the National Household Survey may over-estimate actual growth trends.



Based on these estimates:

- An estimated 620 – 630 homeowners currently living in Drumheller would likely benefit from external programs and supports to help them maintain the stability of their housing.
- That number could *potentially* increase to an estimated 915 – 920 homeowners over the next 10-20 years.

### 3.5 Anticipated Bridge Housing Needs Targets

Drumheller's bridge housing needs consist of affordable homeownership designed for modest-income households, including young professionals just starting their careers and people of all ages and walks of life who have only recently attempted to enter the local housing market (including first-time homebuyers who may have only recently moved to Drumheller). These individuals and households earn incomes above the *Core Need Income Thresholds* (CNITs) but below the incomes necessary to be able to afford "entry-level" homeownership.

The goal is to create a perpetual supply of affordable homeownership that would prevent a continued increase in the number of homeowners paying 30% or more of their income on housing by:

- Allowing modest-income renters to transition more slowly and manageably into market homeownership;
- Preventing modest-income renters from having to over-extend themselves just to get into homeownership; and
- Providing a broader range of affordable homeownership options to prevent households from "falling through the cracks" and becoming homeless when "life happens" (i.e., how many people are just one or two paycheques away from becoming homeless and would benefit greatly from there being a more comprehensive and complete housing continuum in the community?).

Housing for this target group would focus primarily on a combination of "entry-level" market homeownership and limited or shared-equity *perpetually* affordable homeownership (i.e., resale-restricted near-market and "entry-level" homeownership). These housing options should be affordable to households earning incomes under \$50,000 (i.e., selling for up to \$250,000 depending on unit size, actual income, current mortgage rates, mortgage terms, size of downpayment, and other debts).

There is insufficient data to estimate the number of households that might fall into the first of these target groups as it is unknown how many households within this income range already own a home in Drumheller (i.e., are in the ancillary needs target group) and how many households within this income range wish to own a home in Drumheller. Furthermore, initiatives that address some or all of the community's current and projected acute, deep, moderate, supportive and ancillary needs will likely influence the nature and extent of Drumheller's bridge needs. Identifying appropriate estimates for this target group will require more detailed *market* analyses by the private sector and possibly the creation of a non-profit or municipality-driven housing registry to collect applications and pre-qualify potential households while working directly with the non-profit and private sectors to identify viable housing projects and solutions.



## 4.0 Conclusion

Based on the analyses presented in this chapter as well as those presented throughout this document, there are six (6) primary affordable housing targets for Drumheller over the next 15-20 years as follows:

- **Acute Needs:**
  - 10 – 15 supportive housing spaces and supports – preferably designed using a Housing First approach – to help homeless families and individuals regain and maintain long-term, stable, affordable housing.
- **Deep Needs:**
  - 70 – 80 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of low-income households.
- **Moderate Needs:**
  - 120 – 130 *new* affordable rental units in Drumheller currently and over the next 10-20 years to serve the needs of modest-income households
- **Supportive Needs:**
  - 140 – 145 *new* and reconfigured/reassigned spaces to meet the growing supportive housing needs of an ageing population over the next 10-20 years.
- **Ancillary Needs:**
  - 620 – 630 homeowners who would likely benefit from external programs and supports to help them maintain the stability of their housing (*potentially* 915 – 920 homeowners over the next 10-20 years).
- **Bridge Needs:**
  - There is insufficient data to estimate the number of households that might fall within the bridge needs target group as it is unknown how many households within this target group are in the ancillary needs target group. Initiatives that address some or all of the community’s current and projected acute, deep, moderate, supportive and ancillary needs will also likely influence the nature and extent of Drumheller’s bridge needs.

These targets are estimates only based on the available data and are subject to change over time.

It is anticipated that meeting these targets would likely address the majority of housing issues and challenges identified for Drumheller, including those associated with affordability, adequacy, suitability, accessibility and choice. It would also help to reduce the number of households at risk of homelessness.

Prioritizing these needs will require a community-based process or exercise that involves evaluating these identified needs and targets according to:

- The community’s existing affordable housing and related support service capacity (including opportunities for partnerships);
- The availability of capital and operating funds to support new or expanded projects and initiatives; and
- The community’s core values and beliefs (particularly among the key decision-makers – i.e., political will).





# *Appendix A*

## ***Alberta's Supportive Living Framework***





# LEVELS OF SUPPORTIVE LIVING IN ALBERTA

Residential Living - Level 1	Lodge Living - Level 2	Assisted Living - Level 3	Enhanced Assisted Living - Level 4
<b>RESIDENT NEEDS</b>			
<ul style="list-style-type: none"> <li>- Can arrange, manage and direct own care and is responsible for decisions about day-to-day activities.</li> <li>- Can manage most daily tasks independently.</li> <li>- Some supports/services are required.</li> <li>- All personal assistance can be scheduled.</li> <li>- Primarily needs housing for safety, security and socialization</li> </ul>	<ul style="list-style-type: none"> <li>- Can arrange, manage and direct own care and is responsible for decisions about day-to-day activities.</li> <li>- Can manage some daily tasks independently.</li> <li>- A basic set of supports/services is required.</li> <li>- All or most personal assistance can be scheduled.</li> <li>- May require some assistance/encouragement to participate in social, recreational and rehabilitation programs.</li> </ul>	<ul style="list-style-type: none"> <li>- Has choices but may need assistance in making some decisions about day-to-day activities.</li> <li>- Requires assistance with many daily tasks.</li> <li>- Most personal assistance can be scheduled. The need for unscheduled personal assistance is infrequent.</li> <li>- May require increased assistance to participate in social, recreational and rehabilitation programs.</li> </ul>	<ul style="list-style-type: none"> <li>- Needs assistance in making decisions about day-to-day activities, but should still be given as many choices as possible.</li> <li>- Requires assistance with most/all daily tasks.</li> <li>- The need for unscheduled personal assistance is frequent.</li> <li>- Requires enhanced assistance to participate in social, recreational and rehabilitation programs.</li> </ul>
<b>BUILDING FEATURES</b>			
<p style="text-align: center;">All Levels - Building safety and design features are appropriate for residents' needs                      Ideally, each suite is private, includes a lockable door, a bedroom, sitting area, bathroom and a kitchenette. Suites for residents with Residential Living - Level 1 needs may also include a full kitchen.                      Except for Residential Living - Level 1, that might only contain a common area for dining, all other levels of supportive living are expected to have common areas for dining and social/recreational activities.</p>			
<b>HOSPITALITY SERVICES</b>			
<p><b>Meal Services</b> At least one main meal per day is available</p> <p><b>Housekeeping Services</b> Services are available</p> <p><b>Personal Laundry</b> Personal laundry equipment is available</p> <p><b>Laundry and Linen Services</b> Personal laundry services may be available.</p> <p><b>Safety &amp; Security</b> 24 hour security is provided</p> <p><b>Social, Leisure &amp; Recreational Opportunities</b> Services may be available</p> <p><b>Coordination and Referral Services to Community Supports</b> Guidance/Advocacy/Advisory role may be available</p> <p>Assistance with accessing community services may be available</p> <p>May be Available- Housing operators may or may not have the ability or capacity to co-ordinate this service or provide it to residents.</p> <p>Is/Are Available - The housing operator has the capacity to provide the service directly or arrange for its delivery by another source, if the resident needs or wants the service.</p> <p>Provided - These are the services that housing operators supply to meet residents' needs.</p>	<p><b>Meal Services</b> Full meal services are available (2 meals if kitchenette in suite)</p> <p><b>Housekeeping Services</b> Weekly services are available</p> <p><b>Personal Laundry</b> Personal laundry equipment is available</p> <p><b>Laundry and Linen Services</b> Weekly laundry and linen services are available</p> <p><b>Safety &amp; Security</b> 24 hour staff on site</p> <p><b>Social, Leisure &amp; Recreational Opportunities</b> Services are available</p> <p><b>Coordination and Referral Services to Community Supports</b> Guidance/Advocacy/Advisory role is available</p> <p>Assistance with accessing community services is available</p>	<p><b>Meal Services</b> Full meal services are available</p> <p><b>Housekeeping Services</b> More than weekly services are available</p> <p>Additional sanitization as required</p> <p><b>Personal Laundry</b> Personal laundry equipment is available</p> <p><b>Laundry and Linen Services</b> Weekly laundry and linen services are available</p> <p><b>Safety &amp; Security</b> 24 hour staff on site</p> <p>Routine checking of residents as required</p> <p><b>Social, Leisure &amp; Recreational Opportunities</b> Services are available</p> <p><b>Coordination and Referral Services to Community Supports</b> Guidance/Advocacy/Advisory role is provided</p> <p>Assistance with accessing community services is provided</p>	<p><b>Meal Services</b> Full meal services are provided</p> <p>Most special dietary requirements can be met</p> <p>Food/nutrition intake monitored</p> <p><b>Housekeeping Services</b> Daily services are provided</p> <p>Additional sanitization as required</p> <p><b>Personal Laundry</b> Personal laundry equipment is available</p> <p><b>Laundry and Linen Services</b> Weekly/daily laundry and linen services are provided</p> <p><b>Safety &amp; Security</b> 24 hour staff on site</p> <p>Routine checking of residents as required</p> <p>Personal response system is provided</p> <p><b>Social, Leisure &amp; Recreational Opportunities</b> Services are provided</p> <p><b>Coordination and Referral Services to Community Supports</b> Guidance/Advocacy/Advisory role is provided</p> <p>Assistance with accessing community services is provided</p>
<b>HEALTH AND WELLNESS SERVICES</b>			
<p style="text-align: center;"><b>All Levels: General Service Needs</b></p> <ul style="list-style-type: none"> <li>- Case management by RHAs for publicly funded services</li> <li>- Assessment for publicly funded health and personal care services completed by the RHA based on unmet need.</li> <li>- Other health services, services of health professionals are available as arranged locally and on an as needed basis.</li> </ul> <p style="text-align: center;"><b>All Levels: Medication Support</b></p> <ul style="list-style-type: none"> <li>- Personal assistance and/or professional services may be provided to residents by: the RHA directly, the operator on contract to the RHA, the operator privately, or private pay by an alternate vendor.</li> <li>- Support will be provided by RHA's based on assessed unmet need. Support can also be purchased privately. Residents are responsible for the costs of their medications including dispensing fees.</li> </ul>			
<p><b>Staff</b> Scheduled visits by RHA staff and other community supports.</p> <p>No health staff on site on a 24-hour basis.</p>	<p><b>Staff</b> Scheduled visits by RHA staff and other community supports.</p> <p>No health staff on site on a 24-hour basis.</p>	<p><b>Staff</b> Scheduled visits by RHA staff and other community supports.</p> <p>Suitably qualified, certified or trained staff on site - on a 24-hour basis</p>	<p><b>Staff</b> Scheduled visits by RHA staff and other community supports.</p> <p>Suitably qualified, certified or trained staff on site - on a 24-hour basis.</p> <p>Regulated professional staff on site - on a 24-hour basis</p>



*Appendix B*  
**Tenant Survey  
Analysis**



## Table of Contents

1.0	Introduction .....	B: i
2.0	Tenant Survey Findings .....	B: ii
3.0	Conclusion .....	B: xiii



## 1.0 Introduction

The *Drumheller Housing Needs Assessment* (2015) included a survey of Drumheller Housing Administration (DHA) tenants. The goal of the survey was to identify the current and emerging housing needs of existing DHA tenants and to determine whether or not tenants felt that their housing needs were being met. A total of 15 questions were asked (the last question being an open-ended question).

The survey was delivered via SurveyMonkey.com with responses collected both online and via a print version of the online survey. Tenants were allowed to choose whether to complete the survey online or to fill out the print version and then mail it back to the Town. Each of the returned print surveys was later entered into the online survey for analysis.

The print version of the survey (along with a notice and a self-addressed stamped envelope) was hand delivered by members of the Town of Drumheller Economic Development Department to a total of 65 DHA households on Friday, September 25, 2015. In some cases, Town staff were able to talk directly to tenants. Those tenants who were not home at the time the surveys were being delivered received a copy of the survey, the notice and the self-addressed envelope taped to their front door.

Fourteen (14) print surveys were returned to the Town and four (4) surveys were completed online – for a total of 18 surveys completed (a response rate of 27.7%).

The results of this survey are summarized in the following pages.

**NOTE:** A survey was also prepared for staff and administration. However, only two (2) responses were received for that survey – both of which were received during the internal testing phase of the survey's development. Due to the small number of staff and administration surveys received, analysis of those results is limited and risks breaching confidentiality requirements (i.e., the commitment to respondents of both surveys that individual responses would not be shared).





## 2.0 Tenant Survey Findings

### 2.1 Survey Respondents by Household Type and Size (Questions #1 – #2)

The first two questions asked respondents to list the age, gender and relationship of each person currently living in their home and then, based on those responses, to select from a list of options how best to describe their household.

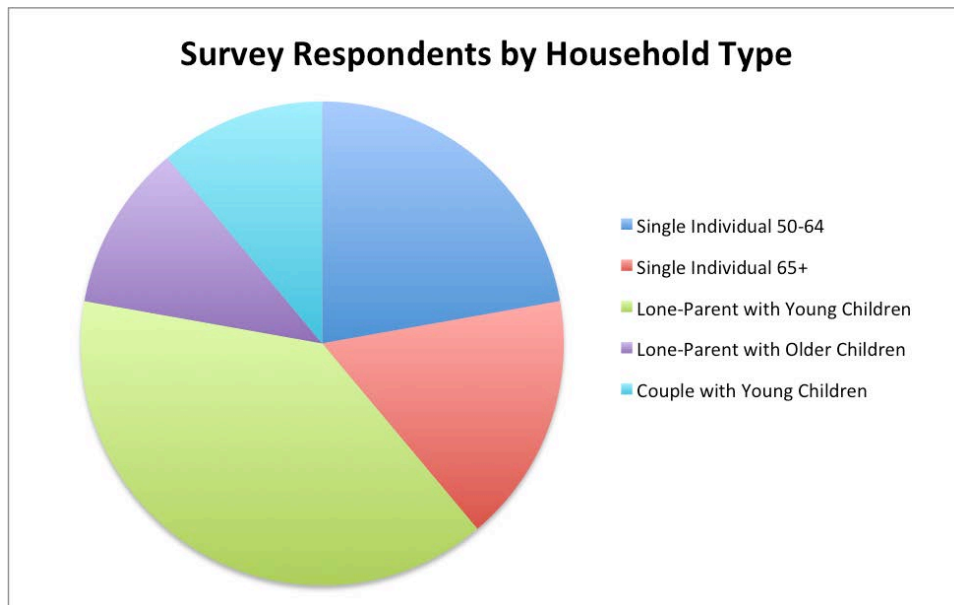
- The majority of respondents were lone-parent families (50.0%), followed by single individuals (38.9%) and then couples (11.1%). The majority of respondents were also

Based on the more detailed responses from Question #1, the breakdown of survey respondents by household **size** is as follows:

Household Size	% (N=18)
1-Person	44.4%
2-Persons	11.1%
3-Persons	27.8%
4-Persons	11.1%
5 or More Persons	5.6%

The following is a breakdown of survey respondents by household **type** based on the responses to Question #2:

Household Type	% (N=18)
Single Individual 50-64	22.2%
Single Individual 65+	16.7%
Lone-Parent with Young Children	38.9%
Lone-Parent with Older Children	11.1%
Couple with Young Children	11.1%



## 2.2 Survey Respondents' Plans for the Future (Questions #3 – #4)

Respondents were then asked to identify how long they have lived in a Drumheller Housing Administration unit (Question #3) and how long they intended to remain a tenant of the Drumheller Housing Administration (Question #4).

- The majority of survey respondents have been living in a Drumheller Housing Administration unit for between 3 and 10 years (50.0%), followed by 2 years or less (44.5%) and then those who have lived with the DHA for 11 years or more (5.6%).
- Based on the responses from these 18 households, only 5.6% of existing tenants plan on moving within the next six months and 16.7% plan on moving within the next 2 years (for a total of 22.3% of existing tenants planning on vacating their units within the next 2 years). The majority of Drumheller Housing Administration tenants (77.8%) plan on remaining as a tenant of the Drumheller Housing Administration for the foreseeable future.

Current Length of Tenancy (N=18)	Current (%)	Planned (%)
0-6 months	16.7%	5.6%
7-12 months	11.1%	0.0%
1-2 years	16.7%	16.7%
3-5 years	27.8%	38.9%
6-10 years	22.2%	11.1%
11+ years	5.6%	27.8%

## 2.3 Examples of Survey Respondents' Past Housing Situation(s) (Question #5)

Drumheller Housing Administration tenants were also asked to describe where they were living before they became tenants of the DHA.

- Survey respondents indicated living in a variety of difficult situations – some of which included both absolute and near/relative homelessness – prior to becoming DHA tenants.
- One-third (33.3%) of survey respondents indicated experiencing *multiple* difficult housing situations (for some of whom, those experiences lasted over several years).

The breakdown of housing situations identified by survey respondents is as follows:

Respondents Experiencing Homelessness	% (N=18)
Living on the street/in my/our vehicle	6.9%
Couch-surfing with friends and/or family	13.8%
<b>Respondents Experiencing Interpersonal Issues and/or Abuse</b>	
Living with (an) incompatible roommate(s)	10.3%
Living in an abusive relationship with a spouse or significant other	20.7%
<b>Respondents Experiencing Housing Affordability Issues</b>	
Living in a home that I/we could not afford	13.8%
<b>Respondents Experiencing Housing Suitability Issues</b>	
Living in a home that was too small for my/our needs	17.2%
<b>Respondents Experiencing Housing Adequacy Issues</b>	
Living in a home that was in very poor condition/repair	10.3%
<b>Other *</b>	6.9%

\* Individual responses are not disclosed for privacy and confidentiality reasons



## 2.4 Changes to Survey Respondents' Quality of Life Since Becoming DHA Tenants (Questions #6 – #7)

Tenants were then asked to identify the degree to which their quality of life may have improved since becoming a Drumheller Housing Administration tenant and the role that the DHA may have played in bringing about any improvements.

- Half or more of respondents saw improvements in their:
  - Overall Quality of Life: 61.1%
  - Sense of Community and Belonging: 55.6%
  - Sense of Safety and Well-Being: 50.0%
  - Financial Stability: 50.0%
- Half or more of respondents experienced no change in their:
  - Participation in Community Activities and Events: 61.1%
  - Scholastic Achievement: 61.1%
  - Participation in Recreational Activities and Events: 55.6%
  - Life Skills: 55.6%
  - Participation in the Local Economy: 50.0%
  - Income/Employment Status: 50.0%
- Between a quarter and one-third of respondents experienced a decline in their:
  - Income/Employment Status: 33.3%
  - Physical Health: 33.3%
  - Mental and Emotional Health: 27.8%
  - Self-Esteem: 27.8%
  - Financial Stability: 27.8%
  - Overall Quality of Life: 27.8%

Quality of Life "Indicators" (N=18)	Improved	Stayed the Same	Declined
Sense of Community/Belonging	55.6%	27.8%	16.7%
Sense of Safety and Well-Being	50.0%	27.8%	22.2%
Physical Health	27.8%	38.9%	33.3%
Mental and Emotional Health	33.3%	38.9%	27.8%
Self-Esteem	44.4%	27.8%	27.8%
Life Skills	38.9%	55.6%	5.6%
Scholastic Achievement	22.2%	61.1%	16.7%
Financial Stability	50.0%	22.2%	27.8%
Income/Employment Status	16.7%	50.0%	33.3%
Overall Quality of Life	61.1%	11.1%	27.8%
Participation in Recreational Activities and Events	27.8%	55.6%	16.7%
Participation in Community Activities and Events	22.2%	61.1%	16.7%
Participation in the Local Economy	33.3%	50.0%	16.7%

- Of those who experienced *improvements* in six (6) or more of the above “indicators”
  - 62.5% assigned “a significant role” to the DHA
  - 25.0% assigned “a partial role” to the DHA
  - 12.5% assigned “no role whatsoever” to the DHA
- Of those who experienced *declines* in six (6) or more of the above “indicators”
  - 16.7% assigned “a significant role” to the DHA
  - 33.3% assigned “a partial role” to the DHA
  - 50.0% assigned “no role whatsoever” to the DHA



- Some of the concerns raised by respondents included issues with stigmatization, drugs, intimidation by other tenants, potential violations of the tenant agreement, and a perceived lack of follow-through on the part of DHA following tenant complaints.
- Some of the praise shared by respondents included improvements to their home environments and being able to regain greater control and happiness in their lives.

## 2.5 Survey Respondents' Satisfaction With Their Current Housing (Questions #8 – #9)

Drumheller Housing Administration tenants were asked to rate their satisfaction levels with a variety of aspects related to their current housing.

Aspects of Their Current Housing (N=18)	Satisfied	Neutral	Unsatisfied
Affordability	77.8%	5.6%	16.7%
Wheelchair Accessibility	5.6%	72.2%	22.2%
Laundry Room/Facilities	66.7%	16.7%	16.7%
Storage Space	77.8%	16.7%	5.6%
Parking Options & Availability	72.2%	27.8%	0.0%
Proximity to Work	38.9%	55.6%	5.6%
Proximity to School(s)	61.1%	27.8%	11.1%
Proximity to Commercial Services	77.8%	22.2%	0.0%
Proximity to Health & Medical Services	72.2%	5.6%	22.2%
Proximity to Community Support Services	61.1%	11.1%	27.8%
Proximity to Recreational Services & Opportunities	61.1%	22.2%	16.7%
Proximity to Public Transportation	33.3%	44.4%	22.2%
Proximity to Friends & Family	44.4%	55.6%	0.0%
Sense of Community	44.4%	38.9%	16.7%
Neighbour Conflicts/Compatibility	38.9%	22.2%	38.9%
Noise Levels/Peace & Quiet	55.6%	5.6%	38.9%
Safety	61.1%	5.6%	33.3%
Traffic	61.1%	22.2%	16.7%
Property Management/Unit Maintenance	72.2%	0.0%	27.8%

- Two-thirds or more of respondents expressed satisfaction with the following aspects of their current housing:
  - Affordability: 77.8%
  - Storage Space: 77.8%
  - Proximity to Commercial Services: 77.8%
  - Parking Options & Availability: 72.2%
  - Proximity to Health & Medical Services: 72.2%
  - Property Management/Unit Maintenance: 72.2%
  - Laundry Room/Facilities: 66.7%
- One-half to just under two-thirds of respondents expressed satisfaction with the following aspects of their current housing:
  - Proximity to School(s): 61.1%
  - Proximity to Community Support Services: 61.1%
  - Proximity to Recreational Services & Opportunities: 61.1%
  - Safety: 61.1%
  - Traffic: 61.1%
  - Noise Levels/Peace & Quiet: 55.6%



- At the same time, the things that appear to cause tenants to experience the most *dissatisfaction* with their current housing include:
  - Neighbour Conflicts/Compatibility: 38.9%
  - Noise Levels/Peace & Quiet: 38.9%
  - Safety: 33.3%
  - Proximity to Community Support Services: 27.8%
  - Property Management/Unit Maintenance: 27.8%
- Based on the open-ended responses, some tenants feel that issues with their individual units are dealt with quickly and effectively while others experience the opposite dynamic when it comes to property management and unit maintenance. Others expressed concerns that appear to arise out of different standards and expectations for neighbourliness and parenting of children.

Tenants were also asked to indicate whether or not a variety of aspects related to their current housing were meeting their needs.

- More than half of all respondents indicated that their housing was meeting their needs
- Those aspects that are least likely to be meeting one-third or more of existing tenants' needs include:
  - Overall Privacy: 44.4%
  - Number of Bathrooms: 44.4%
  - Quality of Counters, Cupboards & Fixtures: 38.9%
  - Quality of Windows, Doors & Locks: 33.3%
  - Quality of the Heating & Insulation: 33.3%
  - Quality of Soundproofing & Noise Levels: 33.3%
  - Quality of Flooring: 33.3%

Unit Characteristics	All Respondents (N=18)	
	Meeting Needs	Not Meeting Needs
Overall Unit Size	88.9%	11.1%
Number of Bedrooms	77.8%	22.2%
Number of Bathrooms	55.6%	44.4%
Quality of Appliances (Fridge, Stove, etc.)	94.4%	5.6%
Quality of Flooring	66.7%	33.3%
Quality of Counters, Cupboards & Fixtures	61.1%	38.9%
Quality of Windows, Doors & Locks	66.7%	33.3%
Quality of the Heating & Insulation	66.7%	33.3%
Quality of Soundproofing & Noise Levels	66.7%	33.3%
Availability of Personal/Private Yards & Greenspace	72.2%	27.8%
Overall Privacy	55.6%	44.4%

The information gathered from this question may provide important direction for the Drumheller Housing Administration in terms of what aspects should the organization pay special attention to when developing housing in the future for specific target groups. For example:

- Those aspects of the DHA's current housing portfolio that are least likely to be meeting the needs of families with children (and, therefore, may need improvement) include:
  - Number of Bathrooms: 63.6%
  - Overall Privacy: 45.5%
  - Quality of Counters, Cupboards & Fixtures: 45.5%



- Quality of Flooring: 36.4%
- Quality of Windows, Doors & Locks: 36.4%
- Availability of Personal/Private Yards & Greenspace: 36.4%
- Quality of Soundproofing & Noise Levels: 27.3%
- Number of Bedrooms: 27.3%

Unit Characteristics	All Families with Children (N=11)	
	Meeting Needs	Not Meeting Needs
Overall Unit Size	81.8%	18.2%
Number of Bedrooms	72.7%	27.3%
Number of Bathrooms	36.4%	63.6%
Quality of Appliances (Fridge, Stove, etc.)	90.9%	9.1%
Quality of Flooring	63.6%	36.4%
Quality of Counters, Cupboards & Fixtures	54.5%	45.5%
Quality of Windows, Doors & Locks	63.6%	36.4%
Quality of the Heating & Insulation	81.8%	18.2%
Quality of Soundproofing & Noise Levels	72.7%	27.3%
Availability of Personal/Private Yards & Greenspace	63.6%	36.4%
Overall Privacy	54.5%	45.5%

Unit Characteristics	Couples with Children (N=2)	
	Meeting Needs	Not Meeting Needs
Overall Unit Size	100.0%	0.0%
Number of Bedrooms	100.0%	0.0%
Number of Bathrooms	50.0%	50.0%
Quality of Appliances (Fridge, Stove, etc.)	100.0%	0.0%
Quality of Flooring	50.0%	50.0%
Quality of Counters, Cupboards & Fixtures	0.0%	100.0%
Quality of Windows, Doors & Locks	50.0%	50.0%
Quality of the Heating & Insulation	100.0%	0.0%
Quality of Soundproofing & Noise Levels	100.0%	0.0%
Availability of Personal/Private Yards & Greenspace	100.0%	0.0%
Overall Privacy	100.0%	0.0%

Unit Characteristics	Lone-Parent Families (N=9)	
	Meeting Needs	Not Meeting Needs
Overall Unit Size	77.8%	22.2%
Number of Bedrooms	66.7%	33.3%
Number of Bathrooms	33.3%	66.7%
Quality of Appliances (Fridge, Stove, etc.)	88.9%	11.1%
Quality of Flooring	66.7%	33.3%
Quality of Counters, Cupboards & Fixtures	66.7%	33.3%
Quality of Windows, Doors & Locks	66.7%	33.3%
Quality of the Heating & Insulation	77.8%	22.2%
Quality of Soundproofing & Noise Levels	66.7%	33.3%
Availability of Personal/Private Yards & Greenspace	55.6%	44.4%
Overall Privacy	44.4%	55.6%

- Those aspects of the DHA's current housing portfolio that are least likely to be meeting the needs of single individuals (and, therefore, may need improvement) include:
  - Quality of the Heating & Insulation: 57.1%
  - Quality of Soundproofing & Noise Levels: 42.9%
  - Overall Privacy: 42.9%



- Quality of Flooring: 28.6%
- Quality of Counters, Cupboards & Fixtures: 28.6%
- Quality of Windows, Doors & Locks: 28.6%

Unit Characteristics	Single Individuals (N=7)	
	Meeting Needs	Not Meeting Needs
Overall Unit Size	100.0%	0.0%
Number of Bedrooms	85.7%	14.3%
Number of Bathrooms	85.7%	14.3%
Quality of Appliances (Fridge, Stove, etc.)	100.0%	0.0%
Quality of Flooring	71.4%	28.6%
Quality of Counters, Cupboards & Fixtures	71.4%	28.6%
Quality of Windows, Doors & Locks	71.4%	28.6%
Quality of the Heating & Insulation	42.9%	57.1%
Quality of Soundproofing & Noise Levels	57.1%	42.9%
Availability of Personal/Private Yards & Greenspace	85.7%	14.3%
Overall Privacy	57.1%	42.9%

- In the open-ended portion of these questions, concerns were raised about:
  - Poor insulation or lack of insulation leading to cold drafts and higher heating costs;
  - Insufficient soundproofing (in some of the multi-residential developments) leading to excessive noise coming into the units from the hallways and from neighbouring units; and
  - Safety and security issues due to the possible sharing of security codes with non-tenants and the amount of coming and going by non-tenant visitors.
- Praise was also given for how well and how quickly management takes care of issues and concerns raised by tenants – although some maintenance issues or concerns may still exist in some of the units that may need to be raised up the priority list and dealt with.

## 2.6 Survey Respondents' View of Drumheller's Broader Housing Challenges (Question #10)

Tenants were asked to select from a list of potential housing challenges those that influenced their decision to remain where they are living in a unit rented to them by the Drumheller Housing Administration.

Housing Challenges	% (N=18)
Drumheller lacks a broad enough range of affordable rental housing options	88.9%
Homes that are affordable in Drumheller are of poor quality/need major repairs and upgrades	72.2%
Homes that are affordable in Drumheller are too small	44.4%
Homes that are affordable in Drumheller do not contain enough bedrooms	38.9%
Homes that are affordable in Drumheller cannot accommodate wheelchairs, walkers, etc.	22.2%
Homes that are affordable in Drumheller are located too far away from employment and/or local amenities (e.g., schools, health care, shopping, restaurants, community facilities, etc.)	22.2%
Homes that are affordable in Drumheller do not allow/are not suitable for children	44.4%
Homes that are affordable in Drumheller do not allow pets	50.0%
Homes that become available for rent in Drumheller are "snapped up" too quickly	66.7%
Accessing information about homes that are available for rent in Drumheller is difficult	33.3%
Other *	16.7%

\* "Other" responses are not disclosed per the privacy and confidentiality guarantee given to respondents (i.e., due to the limited number of responses given and the personal content of those responses, including them in this summary was deemed a potential privacy issue)





- The “top 3” challenges identified by survey respondents were:
  - Lack of affordable rental housing options: 88.9%
  - Homes of poor quality and/or in need major repairs and upgrades: 72.2%
  - Homes for rent being “snapped up” too quickly: 66.7%

## 2.7 Survey Respondents’ Ongoing Affordability Challenges (Questions #11 – #12)

Drumheller Housing Administration tenants were asked two (2) questions aimed at assessing the degree to which they may be experiencing ongoing affordability challenges despite having access to affordable housing through the DHA.

- None of the survey respondents indicated being more than one month behind in their rent (however, some concerns were raised in the open-ended portion of the question regarding late payments in the past).
- Just over one-quarter of respondents (27.8%) were more than one month behind on their electricity and/or phone, cable and Internet bills.
- Some tenants may be experiencing difficulty keeping up with their credit card payments (16.7%) and other loan payments (11.1%) as well as child/family support payments (5.6% - although it is not clear as to whether this last group of tenants are behind in *paying* child/family support or *receiving* child/family support).

Bills (N=18)	Yes	No	N/A
Rent	0.0%	100.0%	0.0%
Electricity	27.8%	72.2%	0.0%
Phone, Cable and/or Internet	27.8%	72.2%	0.0%
Credit Cards	16.7%	33.3%	50.0%
Car Loan Payments	0.0%	50.0%	50.0%
Other Loan Payments	11.1%	27.8%	61.1%
Child/Family Support Payments	5.6%	44.4%	50.0%
Income Taxes	0.0%	72.2%	27.8%

Tenants were also asked if they or any members of their household worked more than 40 hours per week just so that they could meet their basic needs for food, clothing and shelter.

- The majority of respondents (61.1%) do not work more than 40 hours per week – although just over one-quarter (27.8%) do work more than 40 hours per week just so that they can meet their basic needs despite living in affordable housing through the Drumheller Housing Administration.
- Just over one in ten households has one or more individuals working more than 40 hours per week in order to afford “the extras in life” and/or to save up for something special.
- Concerns were raised in the open-ended portion of the question regarding the challenges with being able to work while raising children (including the costs of child care and the need to forgo opportunities for higher-paying employment in order to avoid sacrificing quality time spent with one’s children).

Working More than 40 Hours per Week	% (N=18)
Yes	27.8%
No	61.1%
To afford the extras in life and/or save up for something special *	11.1%

\* Paraphrased from the original (for space and formatting considerations)



## 2.8 Additional Housing-Related Assistance Required by Survey Respondents (Questions #13 – #14)

Tenants were asked two (2) additional questions aimed at identifying additional housing-related supports that may be needed in the community – some of which could potentially be offered by the Drumheller Housing Administration while others may be better suited to other local non-profits or the purview of Provincial or Federal agencies.

- The “top 3” types of assistance identified by survey respondents were:
  - Income Support: 61.1%
  - Food Bank Assistance: 50.0%
  - Prescription Medication Assistance: 38.9%

Housing-Related Assistance	% (N=18)
Income Support	61.1%
Food Bank Assistance	50.0%
Assistance Covering Utility Arrears	5.6%
Landlord-Tenant Dispute Resolution	0.0%
Supports for Someone with a Developmental Disability	5.6%
Supports for Someone with a Physical Disability	11.1%
Treatment for a Mental Health Issue	16.7%
Treatment for a Physical Health Issue	27.8%
Treatment for Addictions/Substance Misuse	0.0%
Prescription Medication Assistance	38.9%
Respite Care	0.0%
Family/Relationship Counselling	11.1%
Parenting Skills/Support	16.7%
Life Skills Training	11.1%
Financial Literacy/Budgeting Skills Training	5.6%
Credit Counselling	5.6%
Employment Training & Work Experience	11.1%
Affordable Transportation	22.2%
Affordable Childcare	11.1%

Respondents were also asked what barriers prevented them from accessing the assistance needed.

- The “top 3” barriers identified by survey respondents were:
  - Being too afraid/embarrassed to seek assistance or support: 44.4%
  - Not believing in asking for/receiving help from others: 33.3%
  - Believing they are not eligible for the assistance or support needed: 33.3%
- Based on some of the responses to the open-ended portion of these questions, it would appear that more information about the programs, assistance and supports that are available from local organizations and government agencies may be needed (i.e., to allow those tenants who are in need of additional assistance access those programs and supports themselves).
- Additional concerns were raised in the open-ended portions of these questions about the stigmas that low-income face in Drumheller – suggesting the need for some community-wide public education to build awareness and appreciation for the needs and challenges of low- and modest-income residents (i.e., “putting a face to affordable housing”).
- When these comments are combined with other comments raised throughout the survey, it also suggests a need for better enforcement of the tenancy rules and possibly some Crime Free Multi-Housing initiatives.



Barrier to Accessing Assistance Needed	% (N=18)
Not knowing what type of assistance or support you need	22.2%
Not knowing where to go to ask for help	27.8%
Not believing in asking for/receiving help from others	33.3%
Being too afraid/embarrassed to seek assistance or support	44.4%
Believing you are probably not eligible for the assistance or support needed	33.3%
Having been rejected/disqualified by the service provider (i.e., not being eligible/able to qualify for the specific assistance or support needed)	27.8%
Being unable to provide the service provider with the documents/information they require in order to determine whether or not you are eligible for the assistance or support needed	5.6%
Qualifying for assistance but being placed on a lengthy waiting list to access the assistance or support needed	16.7%
The required assistance or support not being available in your area or community	11.1%
The office where you need to go to ask for help being too far away	5.6%
The office where you need to go to ask for help not being able to accommodate your disability/accessibility needs	5.6%
The office where you need to go to ask for help always being closed when you have time or opportunity	11.1%
The office where you need to go to ask for help being too public/visible (not wanting people to know that you need help)	27.8%
Having privacy concerns about seeking assistance or support (i.e., asking for help would result in too many intrusive questions that you are not willing to answer)	22.2%

## 2.9 Other Suggestions for Changes and/or Improvements (Question #15)

Finally, survey respondents were presented with an open-ended question asking for their ideas, suggestions and recommendations for changes or improvements to the housing and/or services being provided by the Drumheller Housing Administration in order to better meet tenants' needs.

- Some of the suggestions offered by tenants indicate the need for some small-scale Community Development (CD) / Community Economic Development (CED) initiatives that will not only build a stronger sense of community and mutual respect among tenants, they may also help some tenants address some of their additional income/cost-of-living challenges. In some cases, these initiatives may even help the Drumheller Housing Administration with some of the challenges it faces managing the properties and promoting public safety within its portfolio. For example:
  - The creation of community gardens;
  - Co-operative/tenant-based maintenance programs;
  - Co-operative/tenant-based childcare programs; and
  - Tenant-based community safety programs and audits.
- Other suggestions offered by tenants have merit but may not be permissible within the confines of existing legislation (e.g., the *Residential Tenancies Act*) – particularly those suggestions that seek increased diligence and ongoing screening of tenants to ensure consistent compliance with their tenancy agreements.
- Additional suggestions were offered that, while also reasonable, may be difficult to implement given the Drumheller Housing Administration's need to remain financially self-sustaining, to be consistent, and to take into consideration the broader needs of all of its tenants combined. For example:
  - Reducing some of the tenants' current rents to a more affordable level (e.g., one that uses a market-basket approach or a minimum disposable monthly income approach – similar to seniors' Supportive Living and Long-Term Care standards –



than the 30% of gross income or the 10% below Median Market Rent approaches normally pursued by affordable housing organizations);

- Avoiding/not proceeding with annual rent increases as permitted under the *Residential Tenancies Act*;
- Allowing pets; and
- More frequent upgrading of some of the units (e.g., painting the units, replacing the carpets, upgrading the cupboards and appliances, etc.) than is normally done. In other words, for some of the longer-term tenants, there may be the need for the same types of repairs and upgrades that are normally conducted only when a unit is vacated.



### **3.0 Conclusion**

The data and information gathered from the tenant survey demonstrates a wide diversity of opinions, needs and aspirations related to affordable housing in Drumheller. Meeting everyone's varied needs is a difficult endeavor. However, the survey findings gathered from 27.7% percent of existing tenants offers the Drumheller Housing Administration some valuable information for areas of potential improvement as well as insights into where special attention should be paid if additional affordable housing is to be developed by the organization.

The responses to questions #13 and #14 from the tenant survey (see section 2.8) also offer ideas for new housing-related programs and services that could potentially be introduced in the community by other local organizations and insights into how some existing programs and services could be enhanced to better serve the needs of those in the community who are currently struggling – either with their income and employment status, their housing or both.

