

Town of Pincher Creek



Local Housing Needs Assessment Update

Executive Summary

September 27, 2016

prepared by

 **housing** *strategies inc.*

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Executive Summary

1.0 Study Goals and Objectives

The goal(s) of the *2015 Town of Pincher Creek Local Housing Needs Assessment Update* are:

1. To identify any changes that have occurred in the region since the 2010 assessment (including updated demographics), focusing on the specific housing needs of the Town of Pincher Creek;
2. To provide an overview of the impact of the housing environment as it relates to local employment and staffing challenges; and
3. To provide current information necessary for the development of a *Community Housing Business Plan*.

The objectives of the 2015 Update are to develop and provide:

1. An updated demographic profile for the Pincher Creek area (e.g., an analysis of the available statistical data related to population growth, demographic changes, and population projections);
2. An updated income profile for the Pincher Creek area (e.g., an analysis of the available statistical data related to income and employment growth, changes and projections);
3. An updated housing profile for the Pincher Creek area (e.g., an analysis of the available data related to the current and planned supply of market ownership and rental housing; affordable near-market and non-market rental housing, and dedicated supportive housing);
4. An updated housing needs profile for the Pincher Creek area (e.g., an analysis of current and emerging data 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)
5. More specifically, updated estimates of both the number and type(s) of household(s) who are likely to be:
 - Earning *insufficient* incomes to be able to afford the purchase price of an entry-level home in the Town of Pincher Creek;
 - In Core Housing Need (i.e., earning incomes at or below the current published *Core Need Income Thresholds* – or CNITs and/or paying 30% or more of their income on shelter per Statistics Canada’s *Census of Population* data);
 - Living in poverty (i.e., earning incomes at or below the current published *Low-Income Cutoffs* – or LICOs); and
 - At-risk of homeless (i.e., in “dire housing need” paying 50% or more of their income on housing).
6. An analysis of the impact of the housing environment as it relates to local employment and staffing challenges.



2.0 Population Analysis

2.1 Population Growth

(see pp. 6-7)

- Between 1991 and 2011, Pincher Creek's permanent population increased by an estimated 0.7% (or an average of 0.03% per year). In comparison, the population of Alberta grew by 43.2% (an average of 2.2% per year) while the population of Canada grew by 22.6% (an average of 1.1% per year).
- Observed growth rates in Pincher Creek over the past 15-20 years suggest a relatively stable population base (i.e., a population that may fluctuate from year to year – especially when Municipal Census data between 2008 and 2013 is included – producing only marginal net growth over time).
- Growth in the town's *permanent* population is unlikely to be placing supply and demand pressures on the community's infrastructure, including housing supply and related support services.
- If housing supply and demand pressures *are* emerging, those constraints are more likely to be coming from the community's *non-permanent* population (e.g., temporary workers, seasonal workers, recreational/seasonal property investors, and/or second home buyers).

2.2 Population Projections

(see pp. 7-8)

- Combining observed trends within the *Census of Population* data with regional projections developed by the Province suggests a total permanent population of 3,715-4,130 residents (for a middle-ground estimate 3,990 residents) living in the town by 2035 – all requiring safe, stable housing that is affordable according to their means.
- Based on Provincial population projections for the region, growth rates in Pincher Creek may increase in the foreseeable future resulting in increased demand for housing. If these needs cannot be addressed effectively, this growth may increase the risk of housing challenges and hardships (particularly among low- and modest-income households).
- It is important to note that these projections are unable to predict growth within the non-permanent population (i.e., temporary and seasonal workers) brought about through recent, pending or future economic activity and development occurring in the area. This too will increase demand for housing and related support services.

2.3 Population Mobility

(see pp. 8-10)

- Population mobility between 2006 and 2011 resulted in Pincher Creek gaining 995-1,090 new residents while at the same time losing 935-1,030 existing residents (25.4% - 28.0%) – for a net growth of 60 residents (1.7%).
- This would be considered a high degree of population mobility when compared to the 9.5% - 11.3% population turnover rates observed province-wide over the same period.
- The high degree of population mobility and turnover observed in Pincher Creek between 2006 and 2011 can have an adverse effect on the cost and delivery of housing and related support services locally – especially housing and related support services that require ongoing case management to ensure their effective and coordinated delivery and/or a stable tenant base to ensure long-term financial viability.



2.4 Demographic Changes

(see pp. 10-12)

- Over the past 15-20 years, Pincher Creek has experienced:
 - An increase both in real numbers and relative proportion (percentage) of:
 - Empty-nesters
 - Early retirees
 - Seniors
 - A decline both in real numbers and relative proportion (percentage) of families with children.
- The age cohorts that appear to be moving into Pincher Creek at faster rate (and those who are remaining in the community) include those who are at an age where they are more likely to have:
 - Established themselves in their careers, thus more likely to be earning higher incomes;
 - Already established themselves in the housing market, thus affording them higher equity and savings;
 - Paid off their mortgages; and/or
 - In need of higher levels of supports, including supportive housing (e.g., older seniors).
- The age cohorts that appear to be moving into Pincher Creek at a slower rate (and those who are more likely to be leaving the area altogether) include those who at an age where they are more likely to be:
 - Just starting out in their careers, thus more likely to be earning lower incomes; and/or
 - Entering the housing market for the first time.
- These dynamics suggest that issues and challenges related to housing availability and affordability (as well as those related more directly to employment opportunities) *may* be having an influence on population growth and demographic changes in the community.

2.5 Household Characteristics

(see pp. 12-14)

- Over the past 15-20 years, Pincher Creek has experienced:
 - A 16.2% decrease in the *relative proportion* of **couple households**
 - A modest 0.03% increase in the *relative proportion* of **lone-parent households**
 - A 23.1% increase in the *relative proportion* of **single individuals**
 - A 306.3% increase in the *relative proportion* of **“other” household types**
- Changes in the nature and composition of Pincher Creek 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 83.3% of lone-parent families (125) living in Pincher Creek consisted of single mothers in 2011 (with the remaining 16.7% – or 25 lone-parent families – consisting of single fathers). This represents a 16.7% decrease in the proportion of single mothers and a 100.0% increase (i.e., doubling) in the proportion of single fathers over the past 15-20 years.



- Changes in the number and proportion of single mothers vs. single fathers are likely to be a reflection of and have a direct influence on the affordable housing needs of the community.

2.6 Household Co-Habitation

(see pp. 14-16)

- 13.3% of lone-parent families (20), 27.8% of single individuals (160), and 12.1% of single seniors ages 65+ (20) 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 significantly over time in terms of 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.

3.0 Income Analysis

3.1 Median Household Incomes

(see pp. 21-23)

- Between 2006 and 2013, median household incomes among:
 - Couple families (i.e., childless couples and couples with children) increased by 27.3%;
 - Lone-parent families increased by 31.0%; and
 - Single individuals increased by 15.0%.
- However, when compared to the province as a whole:
 - The average couple earned 17.6% less than its provincial counterpart;
 - The average lone-parent family earned 3.0% less than its provincial counterpart; and
 - The average single individual earned 17.8% 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 most household types – the exception being single individuals when compared to the Shelter Index.
- Not all households are benefiting equally from economic growth or opportunity. 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

(see pp. 23-25)

- Between 2006 and 2013, the Pincher Creek area experienced:
 - A net *increase* in the percentage of households earning:
 - \$75,000 - \$99,999
 - \$100,000+
 - A net *decrease* in the percentage of households earning:
 - \$0 - \$24,999
 - \$25,000 - \$49,999
 - \$50,000 - \$74,999



- When compared to the province as a whole the Pincher Creek area has:
 - A *higher* percentage of households earning:
 - \$25,000 - \$49,999
 - \$50,000 - \$74,999
 - \$75,000 - \$99,999
 - A *lower* percentage of households earning:
 - \$0 - \$24,999
 - \$100,000+

3.3 *Income Inequality*

(see pp. 25-28)

- Between 1996 and 2011, the *relative* percentage of Pincher Creek residents employed in occupations *generally* paying:
 - Well-above-average wages and salaries decreased by 23.9.0%
 - Above-average wages and salaries increased by 29.9%
 - Average wages and salaries increased by 9.2%
 - Below-average wages and salaries increased by 2.8%
 - Well-below-average wages and salaries decreased by 12.1%
- 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 Pincher Creek (and, therefore, more likely to be experiencing housing affordability and related challenges and concerns) 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.



3.4 Labour Force & Employment

(see pp. 28-34)

- Between 1996 and 2011, Pincher Creek experienced the following shifts in employment by industry or sector:
 - A net gain in both the number and percentage of residents employed in:
 - Agriculture & Resource: 20 jobs (10.3% total vs. 2.8% relative growth)
 - Finance & Real Estate: 60 jobs (100.0% total vs. 86.4% relative growth)
 - Health & Education: 45 jobs (17.3% total vs. 9.3% relative growth)
 - Business Services: 15 jobs (20.0% total vs. 11.8% relative growth)
 - “Other” Services: 210 jobs (35.3% total vs. 26.1% relative growth)
 - A net loss in both the number and percentage of residents employed in:
 - Manufacturing & Construction: -40 jobs (15.7% total vs. 21.4% relative decline)
 - Wholesale & Retail: -175 jobs (42.7% total vs. 46.6% relative decline)
- Pincher Creek also experienced the following shifts in employment by occupation:
 - A net increase in both the number and percentage of residents employed in:
 - Management: 30 jobs (18.8% total vs. 9.3% relative growth)
 - Business, Finance & Administration: 70 jobs (26.9% total vs. 16.8% relative growth)
 - Natural & Applied Sciences: 10 jobs (14.3% total vs. 5.2% relative growth)
 - Health: 10 jobs (11.8% total vs. 2.8% relative growth)
 - Art, Culture, Recreation & Sport: 5 jobs (20.0% total vs. 10.4% relative growth)
 - Trades, Transport & Equipment Operators: 165 jobs (46.5% total vs. 34.8% relative growth)
 - A net decline in both the number and percentage of residents employed in:
 - Sales & Service: -30 jobs (5.7% total vs. 13.2% relative decline)
 - Primary Industry: -70 jobs (45.2% total vs. 49.5% relative decline)
 - Processing, Manufacturing & Utilities: -30 jobs (33.3% total vs. 38.7% relative decline)
- Either as a result or despite these changes, the “top 3” sources of employment among Pincher Creek residents in 2011 were:
 - By industry or sector:
 - Health & Education: 305 jobs (15.4%)
 - Wholesale & Retail: 235 jobs (11.8%)
 - “Other” Services: 805 jobs (40.6%)
 - By occupation:
 - Trades, Transport & Equipment Operators: 520 jobs (25.9%)
 - Sales & Service: 500 jobs (24.9%)
 - Business, Finance & Administration: 330 jobs (16.5%)

3.5 Social Assistance Rates and Incidences of Poverty

(see pp. 34-35)

- Social Assistance rates in the Pincher Creek area have decreased slightly over time by 5.9% (from 18.1% in 2006 to 17.0% in 2013).
- Despite these changes, the overall rate of Social Assistance dependency in 2013 was an estimated 42.9% 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 7.3% – or from 10.9% in 2006 to 10.1% in 2013).
- Contrary to the observed Social Assistance rates, the overall poverty rate in 2013 was an estimated 16.8% lower than the provincial average of 12.2%.
- The observed changes in poverty rates and Social Assistance dependency in the Pincher Creek area may be helping to moderate local housing affordability challenges *to some extent*.
- Those who are benefiting from increased incomes are more *likely* to experience decreased housing affordability pressures and challenges (assuming they are not overextending themselves financially).
- However, there are still an estimated 250 households (10.1%) in the Pincher Creek area 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 (see pp. 38-40)

- Pincher Creek 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 and mobile homes).
- However, over the past 15-20 years, Pincher Creek has experienced an increase in the number and relative proportion of rowhouses – which provides a higher-density housing option for local residents, but one whose gains were cancelled out by the loss of other higher-density housing options such as duplexes and apartment-style stacked townhouses.

4.2 Dwellings by Tenure (see pp. 40-41)

- The majority of homes in Pincher Creek are owner-occupied (as is the case in the majority of communities across the province).
- Between 1996 and 2011, Pincher Creek lost an estimated 5 rental units (a 1.6% decline) and gained an estimated 180 ownership units (a 16.7% increase).
- Due to the net loss of rental units combined with a net gain of ownership units, the relative percentage of units available to renters has declined by an estimated 12.6% over the past 15-20 years.

4.3 Seasonal vs. Permanent Homeownership (see pp. 41-42)

- In 2011, as many as 81 homes (up to 5.1%) in Pincher Creek *may* have been owned by seasonal/recreational homeowners and property investors. This represents a 33.6% 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).
- Feedback from local REALTORS® suggests that these figures may be high – and that while seasonal/recreational home buying does occur in the rural areas, it is less likely to occur within the Town of Pincher Creek.



- If seasonal/recreational homeownership and property investment from outside the community is increasing (as the data would suggest), it can lead to increased housing supply and demand constraints as well as housing 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 **(see p. 43)**

- Between 1996 and 2011, average home values nearly tripled in Pincher Creek – for an average annual increase of 12.7% (compared to 14.3% province-wide).
- However, average home values in Pincher Creek remain consistently lower than provincial averages.

4.5 Changing Housing Costs Over Time **(see pp. 43-44)**

- Over the past 15-20 years, average housing costs have increased to varying degrees among both homeowners and renters – suggesting that housing affordability may be declining over time for renters and homeowners alike (but more so for renters).

4.6 Estimated Current Market Housing Costs – Homeownership **(see pp. 44-47)**

- Depending on the type of dwelling being sought, its size, location and attributes, homes in Pincher Creek currently list for anywhere between \$85,000 and \$347,000 – requiring an estimated income of \$18,250 to \$65,500 for a first-time homebuyer. The median list price of homes currently for sale in Pincher Creek is \$230,000 – requiring an estimated income of \$44,500.
- The current median list price for an “entry-level” home is \$139,000 (requiring an estimated income of \$28,000) while the lowest-priced “entry-level” home lists for \$85,000 (requiring an estimated income of \$18,250) and the highest-priced “entry-level” home lists for \$179,900 (requiring an estimated income of \$35,250).
- First-time homebuyers earning incomes of less than \$20,000 are likely to experience significant challenges finding suitable, quality, affordable homes to purchase in Pincher Creek.
- According to the *Taxfiler* data, approximately 250 census families (10.1%) in the Pincher Creek area are estimated to have been earning incomes of less than \$20,000 as of 2013 – and would likely have difficulty buying an “entry-level” home as a first-time homebuyer today.

4.7 Estimated Current Market Housing Costs – Rental **(see pp. 47-50)**

- The number and type of units available to rent in Pincher Creek through the formal rental market is limited to 1-bedroom and 2-bedroom units (suggesting that several 3-bedroom units that existed pre-2013 have since been lost – possibly due to condo/strata title conversion).
- Significant fluctuations have occurred over time in terms of vacancy rates – with the average vacancy rate over the last 10 years being an estimated 2.4%. This average vacancy rate suggests that over the past ten years, the rental market in Pincher Creek has been generally constrained.
- The vast majority of *formal* rental units in Pincher Creek rent for between \$500 and \$800 per month – making them affordable to households earning between \$20,000 and \$32,000.
- People looking to acquire an *average-priced* rental unit in Pincher Creek through the *formal* rental market require the following incomes in order for that housing to be affordable:
 - 1-Bedroom: \$663 (est. income: \$26,520); and
 - 2-Bedrooms: \$680 (est. income: \$27,200).



- Feedback from local REALTORS® suggests that average rents within both the formal and *informal* markets combined include:
 - 1-Bedroom Units: \$500-\$600 + utilities (similar to mobile homes);
 - 2-Bedroom Units: \$600-\$800 + utilities;
 - 3-Bedroom Units: \$800-\$1,200 + utilities (or \$100-\$200 more if it has a garage); and
 - 4-Bedroom Units: \$1,500 + utilities (but this will likely be for an executive home).
 - While average 1-bedroom and 2-bedroom units are affordable to households earning incomes between \$20,000 and \$32,000, average 3-bedroom and 4-bedroom units require incomes of \$32,000 to \$60,000 in order to be affordable.
- Therefore, finding an affordable unit to rent in Pincher Creek is likely to be a challenge for anyone earning less than \$20,000 per year. Once again, approximately 250 census families (10.1%) in the Pincher Creek area are estimated to have been earning incomes of less than \$20,000 as of 2013.
- These households are unlikely to be able to find affordable rental accommodations in Pincher Creek 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 Summary of Current and Pending New Affordable and/or Supportive (see pp. 50-57) Housing

- Pincher Creek does not appear have any non-market affordable and/or supportive housing options such as Group Homes.
- The community has one (1) Emergency Shelter for women and children fleeing violence – however, there does not appear to be any transitional housing available in the community to help those families once they have reached their maximum 21-day stay.
- There are an estimated 12 near-market affordable rental units in Pincher Creek owned by the Province and managed by the Pincher Creek Foundation providing rent-geared-to-income housing for low-income families with children.
- An additional 22 households are currently receiving rental supports through the Province’s *Direct Rent Supplement Program* (DRSP).
- The number of staff housing units available in Pincher Creek is currently unknown and difficult to quantify.
- There do not appear to be any housing co-operatives, co-housing developments or perpetually affordable homeownership opportunities in Pincher Creek.
- The majority of affordable and/or supportive housing in Pincher Creek appears to focus on the housing and support needs of seniors (currently 228 spaces in total with an additional 18 spaces planned for March 2018 – for a total of 246 spaces).

5.0 Housing Needs Analysis

5.1 Housing Adequacy

(see pp. 62-65)

- According to statistical data:
 - An estimated 125 homes (8.0%) in Pincher Creek 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 Pincher Creek has a higher-than-average rate of homes in need of major repairs.
- However, the data also shows that both the total number and total percentage of homes in need of major repairs has decreased over time (from approximately 155 homes in 2006 – a net decrease of 19.0%).
- Data provided by Alberta Health Services indicates that among the 16 communities located within the province’s South Zone that were issued active closure orders between 2011 and 2006, Pincher Creek ranked:
 - 9th in terms of total population;
 - 8th in terms of total number of private dwelling units; and
 - 3rd in terms of actual number of homes that were issued active closure orders (behind the cities of Lethbridge and Medicine Hat).
 - This suggests that the Town of Pincher Creek *may* possess a disproportionate number of homes in *severe* need of major repairs when compared to other communities located within the South Zone.
- According to feedback from the community:
 - Persistent supply and demand imbalances are allowing “slum landlords” to keep their rents high and also to forego necessary repairs and basic maintenance – thus allowing their units to become rundown and even dangerous (e.g., poor insulation, black mold, etc.).
 - Tenants living in these units are less likely to complain given their fears that they might be evicted and unable to find alternate housing elsewhere if they do complain (especially if the housing they are currently in was the only option available to them). It was even suggested that some of the area’s worst “slum landlords” know this and may be praying on the community’s most vulnerable for their own financial gain.
 - First Nations are looking to move to Pincher Creek due to the lack of and poor condition of housing on the Piikani Reserve.
 - The issue of housing adequacy is not limited to rental housing. Homeowners in Pincher Creek who have severely limited disposable incomes, limited health and mobility/stamina, and/or limited life skills (e.g., knowledge of how to do basic home repairs and maintenance) are less likely to be capable of maintaining their homes regardless of their intent or desire.
 - Landlords and tenants both have a role to play in allowing rental homes to fall into disrepair. Also, seniors with limited fixed incomes may be having difficulty affording the costs of ongoing repairs and maintenance, which further exacerbates the level and number of homes in need of major repairs.
- According to the results of an online community survey:
 - An estimated 7.8% of survey respondents were living in homes that they considered to be either in “poor” condition (i.e., requiring major repairs) or in “very poor” condition (i.e., needing to be torn down).
 - Renters are more likely to be living in homes in need of major repairs than homeowners. For example, when compared to homeowners, renters who responded to the survey were:
 - Half as likely to be living in homes that are in good or excellent condition;
 - Almost twice as likely to be living in homes that are only in adequate condition; and



- More than twice as likely to be living in homes that are in poor or very poor condition.
- Income is not necessarily a determinant of exposure to housing adequacy challenges given that 27.3% of survey respondents who indicated they were living in homes considered to be in “poor” or “very poor” condition also stated that they were earning household incomes of \$80,000 or higher.

5.2 Housing Suitability

(see pp. 65-67)

- According to statistical data:
 - An estimated 50 households (3.2%) in Pincher Creek were living in overcrowded conditions in 2011.
 - Comparing these figures to the 2011 provincial average of 5.0% suggests that Pincher Creek has a lower-than-average rate of overcrowding.
 - When data on the number and percentage of households with more than one person per room between 2006 (0.7%) and 2011 (1.0%) is compared, it suggests that the percentage of households living in overcrowded conditions has likely increased slightly over time (i.e., likely due to the increase in co-habiting “other” household types).
- According to feedback from the community:
 - Homes in Pincher Creek that would be considered affordable to low- and modest-income households are often too small to meet the needs of larger families (i.e., they are more likely to have either 1 or 2 bedrooms rather than the 3 or 4 bedrooms that are needed by a larger family in order to meet *National Occupancy Standards*).
 - The high cost of housing combined with limited incomes is leading people (including families with children) to double-up if not triple-up in order to afford housing.
 - There have been observed incidences where individuals and even families are living out of campers and travel trailers because they can’t find appropriate housing in community.
 - Overcrowding and living in inappropriate homes is due both to the high cost of housing and the lack of availability in Pincher Creek.
- According to the results of an online community survey:
 - 2.9% of survey respondents indicated that they were living in conditions that exceeded *National Occupancy Standards*.
 - A more detailed analysis of individual survey responses suggests this may be higher (i.e., 4.4% of respondents were living in homes that did not possess enough bedrooms based on the details they provided about the age, gender and relationship of each household member).
 - 7.4% of survey respondents indicated that they felt as though they were living in overcrowded conditions regardless of *National Occupancy Standards*.
 - Conversely, 17.6% of survey respondents indicated that they felt as though they were “over-housed” (i.e., living in a home that is too large for their needs)
 - A more detailed analysis of individual survey respondents suggests this may be higher (i.e., 21.3% of survey respondents were living in homes that contain at least 3 more bedrooms than are necessary for them to meet *National Occupancy Standards*).
 - Income is not necessarily a determinant of housing suitability challenges given that 33.4% of survey respondents whose responses suggest that they were living in overcrowded conditions also stated that they were earning household incomes of \$70,000 or higher.



5.3 **Housing Accessibility**

(see pp. 68-70)

- According to statistical data:
 - An estimated 20-25 residents (approx. 0.7%) living in Pincher Creek are *potentially* in need of more accessible housing (or at least specialized features and equipment to enter, exit and move around within their homes).
- According to feedback from the community:
 - Very few private homes in Pincher Creek have been designed or adapted to meet the needs of people with special needs and/or limited mobility (i.e., barrier-free homes). This includes homes that have stairs throughout (and even stairs leading up into the homes) – with laundry facilities typically located in the basement and bedrooms and bathrooms typically located on the upper floor.
 - The loss of downtown retail (especially groceries) combined with the general topography of the town and a lack of affordable public transportation is also making broader community accessibility difficult for people with special needs and people with limited mobility (including but not limited to seniors).
- According to the results of an online community survey:
 - 5.9% of survey respondents had a disability but only half of those respondents (50.0%) possessed the specialized equipment they need to assist them with adapting to and/or overcoming the challenges associated with their disability.
 - 5.9% of survey respondents indicated that they had difficulty entering, exiting and/or moving around within their homes due to their home's design and layout.
 - The "top 5" design and/or layout barriers identified by these respondents included:
 - Too many stairs throughout the home: 62.5%
 - Kitchen, living room, laundry facilities, bedroom(s), and bathroom(s) are all on separate levels: 62.5%
 - Difficulty with snow and ice removal throughout the winter: 50.0%
 - Too many stairs leading up to the front/side/rear entrance(s): 37.5%
 - Bathrooms are too small to accommodate wheelchairs/walkers: 37.5%
 - Bathroom fixtures are too high for someone with limited mobility: 37.5%
 - Kitchen and bathroom counters, cabinets and/or cupboards are too high for someone in a wheelchair: 37.5%
 - Income is not necessarily a determinant of housing accessibility challenges given that 12.5% of survey respondents who indicated they were experiencing accessibility challenges due to the design and layout of their homes also stated that they were earning household incomes of \$90,000 or higher.

5.4 **Housing Affordability**

(see pp. 71-76)

- According to statistical 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 both for tenants and for homeowners (but more so for homeowners).
 - 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 100
 - Homeowners paying 30%+ on housing: increased by 75-80
 - Renters paying 30%+ on housing: increased by 20-25



- 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 48.0%
 - Homeowners paying 30%+ on housing: increased by 72.0%
 - Renters paying 30%+ on housing: increased by 37.7%
- 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: 12.6%
 - % growth in the total number of households spending 30% or more on housing: 66.7%
- As a result of these trends, an estimated 250 households (16.0%) were paying 30% or more of their income on housing in 2011, including 155-160 homeowners (12.8%) and 90-95 tenants (30.6%).
 - The percentage of households experiencing affordability challenges in Pincher Creek appears to fluctuate over time, with the long-term trend being a net increase in affordability challenges.
 - The percentage of renters and homeowners alike experiencing affordability challenges in 2011 was noticeably lower in Pincher Creek than the provincial average.
- According to feedback from the community:
 - The cost of housing in Pincher Creek is high for both rental and homeownership – especially when compared to larger centres like Lethbridge.
 - Purchasing a home is out of reach for many in the community. However, purchasing a home can lead to paying considerably less each month to live in a similar home (and even the same home) – but this appears to depend on which income bracket one finds oneself.
 - First Nations are wanting to move into Pincher Creek to access better housing, resources and supports but are not able to do so due to the lack of and cost of housing in town. Also, First Nations looking for rental accommodations in town continue to experience frequent racism and discrimination by landlords.
 - People may be remaining on waitlists for subsidized housing for years and experience confusion and uncertainty regarding how to move up those waiting lists.
 - Pincher Creek continues to experience lingering effects from the Shell Optimization Project (referenced in the 2010 study) whereby increased demand for housing by households earning healthy incomes in the oil and gas sector moving into the community drove up the cost of both rental and ownership housing – however, those prices have been slow to come back down and may not reflect the current economic conditions of the community (i.e., people are still seeking – and expecting – prices that the local market cannot manage given the current nature of the local economy).
- According to the results of an online community survey:
 - 24.7% of survey respondents indicated that they experienced ongoing challenges related to their housing (including 23.2% of respondents who own their homes and 33.3% of respondents who rent).
 - 44.9% of survey respondents were paying housing costs that exceed the affordability threshold (including 41.2% of respondents who own their homes and 66.6% of respondents who rent).



- 14.9% of survey respondents indicated that they consistently worked more than 40 hours per week just so that they could earn enough money to be able to afford their housing.
- The cost of housing in Pincher Creek is perceived by survey respondents to be having a number of negative effects on people's ability to afford other aspects of life. The "top 5" constraints include:
 - Savings & Investments: 50.7%
 - Home Repairs & Maintenance: 39.4%
 - Extracurricular Activities (e.g., Sports, Hobbies, Entertainment): 35.2%
 - Insurance and/or Taxes: 32.4%
 - Educational or Employment Training and Upgrading: 23.2%
- Income is not necessarily a determinant of housing affordability challenges given that 37.0% of survey respondents who indicated they were exceeding the affordability threshold also stated that they were earning household incomes of \$70,000 or higher.

5.5 **Estimates of Homeownership Affordability Needs Based on November 2015 Median and "Entry-Level" Home List Prices** (see pp. 76-78)

- An estimated 945 *census families* (38.3%) living in both the Town of Pincher Creek and its immediate surroundings would likely experience difficulty as a first-time homebuyer attempting to purchasing a **median-priced home** today without exceeding standard affordability thresholds, including:
 - 70 couples with children (10.4%)
 - 195 couples without children (25.7%)
 - 125 lone-parent families (50.0%)
 - 555 single individuals (70.3%)
- An estimated 695 *census families* (28.1%) would likely experience difficulty as a first-time homebuyer attempting to purchasing a **home at the high end of the "entry-level" market** today without exceeding standard affordability thresholds, including:
 - 40 couples with children (6.0%)
 - 105 couples without children (13.8%)
 - 80 lone-parent families (32.0%)
 - 470 single individuals (59.5%)
- An estimated 215 *census families* (8.7%) would likely experience difficulty as a first-time homebuyer attempting to purchasing a **home at the low end of the "entry-level" market** today without exceeding standard affordability thresholds, including:
 - 20 couples with children (3.0%)
 - 15 couples without children (2.0%)
 - 35 lone-parent families (14.0%)
 - 145 single individuals (18.4%)
- This means that approximately 1 in 10 *census families* (8.7%) would likely not be able to purchase even the cheapest home currently for sale in the Town of Pincher Creek if they were attempting to purchase that home **as a first-time homebuyer** without exceeding standard affordability thresholds (based solely on their declared income in 2013).



5.6 Estimates of Rental Affordability Needs Based on the Number of Households Earning Incomes At or Below Alberta’s 2013 Core Housing Need Income Thresholds (CNITs) (see pp. 78-80)

- An estimated 545 *census families* (22.1%) living in both the Town of Pincher Creek and its immediate surroundings 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)].
- This includes an estimated:
 - 40 couples with children (6.0%)
 - 65 couples without children (8.6%)
 - 105 lone-parent families (42.0%)
 - 335 single individuals (42.4%)

5.7 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)] (see pp. 81-83)

- An estimated 185 *census families* (7.5%) living in both the Town of Pincher Creek and its immediate surroundings 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:
 - 15 couples with children (2.2%)
 - 20 couples without children (2.6%)
 - 45 lone-parent families (18.0%)
 - 105 single individuals (13.3%)

5.8 Summary of Estimated Housing Affordability Needs (see pp. 83-84)

- A conservative estimate suggests that up to 250 households (16.0% in the Town of Pincher Creek are likely to be currently in need of affordable housing, including:
 - Up to 165 households (10.6%) who are likely to be in “core housing need” (i.e., paying 30%-49% of their income on housing); and
 - Up to 85 households (5.4%) 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).

5.9 Housing Options and Choices (see pp. 84-87)

- According to feedback from the community:
 - A shortage of affordable housing options and choices in Pincher Creek – particularly rental housing – means that a significant portion of the local population is persistently unable to have it’s housing needs met. What is available *and* affordable on the private market is usually in very poor condition – leading to potential health and safety issues and concerns.
 - A majority of the rental properties in town appear to be controlled by a small number of individuals – which may be limiting a level of competition that might



- encourage more reasonable rents and a greater incentive among landlords to maintain and repair older rental units and mobile homes.
- A lack of housing options and choices in Pincher Creek is creating supply and demand imbalances that are driving the cost of housing up and keeping those prices high (in some cases as high as the cost of similar-sized homes in Lethbridge or Calgary). When this is combined with a lack of stable, well-paying jobs in the area, it means that a significant portion of the local population may be experiencing difficulty affording what *is* available to purchase or rent – thus increasing the demand for social assistance and supports to help offset those expenses. This can include people who are unable to secure stable employment, those who have recently lost their jobs, and those who are on permanent disability. While low-income is an issue, people in the community who have *no* income is also an issue.
 - Persistent supply and demand pressures for housing in Pincher Creek may be allowing (i.e., enabling) landlords to “cherry-pick” their tenants – and by extension perpetuating discrimination against those who are deemed to be a higher risk (i.e., perpetuating racial discrimination against those who are First Nations, and prejudice against single parents and larger families – especially if they are First Nations). Tenants who smoke and tenants who own pets are also more likely to experience discrimination and limited housing options. It is important to note, however, that when it comes to smoking and pets, there is an important distinction to be made between discrimination for *financial* reasons (i.e., seeking to avoid the potential costs associated with increased wear and tear on a housing unit) and discrimination for *health* reasons (i.e., seeking to avoid exposing people who are living in care facilities to allergens and pathogens that will adversely affect their health and well-being).
 - Rental ads increasingly state no smoking, no pets, and no partying - and even no children in some cases – which has the effect of further limiting rental housing options for people who don’t live the kind of lifestyles that most landlords appear to prefer when selecting tenants.
 - Landlords are also increasingly asking for tenants’ incomes (and even doing credit checks) to confirm whether or not they are reasonably capable of paying the rents. Landlords also appear to increasingly want credit ratings checked before a home is even shown.
 - Another challenge that appears to be emerging as a result of this affordability/supply-and-demand imbalance is the extension of lease terms. Many of the lease terms in Pincher Creek appear to be either one (1) or two (2) years rather than six (6) months. These longer lease terms may be adversely affecting renters who move to Pincher Creek but are unable to stay due to a lack of stable employment. For example, a renter who is new to the community (or even a long-term resident) who loses their job and has to move before their lease is up risks losing their damage deposit because they broke their lease. Given the rents that are being charged, the size of a typical damage deposit (i.e., one-month’s rent) is not only a significant and challenging up-front expense to provide but a significant loss to incur when a lease is broken.
 - The combination of a lack of housing options and choices, limited affordability, and the greater likelihood of running into any combination of accessibility, adequacy and suitability issues when renting some of the community’s more affordable private rental housing is leading to excess demand and an over-subscription of the community’s limited housing supports including rent subsidies and subsidized rental housing. As a result, lengthy wait lists for both supports are common and



persistent – such that the community is unable to meet even the local demand for those supports let alone the regional demand (i.e., out-of-town residents who are looking for help to relocate to Pincher Creek). These constraints are leading to confusion among some of those who are seeking housing supports in their understanding of how decisions are being made and what they need to do as individuals to move to the top of the wait list. They also lead to some populations persistently being overlooked and under-served.

- The cost of housing, combined with the cost of transportation and childcare is preventing some low-income households from seeking and maintaining permanent, entry-level employment as well as pursuing educational upgrading to further their careers and income potential. This has the effect of keeping people on social assistance, keeping people under-educated, and keeping people under-employed – thus perpetuating the cycle of poverty. The lack of decent, affordable housing options and choices also prevents vulnerable populations from improving their overall well-being and quality of life (i.e., providing them with options that would allow them to escape from “slum” conditions where they are likely to be experiencing persistent exposure to unsafe living conditions brought on by a combination of homes being in need of major repairs, neighbourhood crime and drug activity, and/or landlord abuse).
- According to the results of an online community survey:
 - 7.3% of survey respondents indicated that they had experienced obvious discrimination when looking for housing in Pincher Creek. The “top 5” reasons for that discrimination included:
 - Income: 60.0%
 - Employment Status: 40.0%
 - Ethnicity: 40.0%
 - Having Children: 30.0%
 - Being a Single Parent: 20.0%
 - Culture/Religion: 20.0%
 - Having a Disability: 20.0%
 - Those survey respondents who indicated that they had experienced other difficulties finding appropriate housing in Pincher Creek identified the following “top 5” challenges:
 - Homes that are affordable in Pincher Creek are of poor quality/need major repairs and upgrades: 51.4%
 - Homes that become available for rent in Pincher Creek are “snapped up” too quickly: 44.2%
 - Pincher Creek lacks a broad enough range of affordable homes to rent and/or purchase: 42.8%
 - Accessing information about homes that are available for rent in Pincher Creek is difficult: 39.9%
 - Homes that are affordable in Pincher Creek are too small (causing privacy issues): 32.6%
 - Homes that are affordable in Pincher Creek do not allow/are not suitable for people with pets: 32.6%
 - Having difficulty saving up the required downpayment to purchase a home in Pincher Creek: 32.6%



6.0 Housing Targets

- Housing targets for Pincher Creek are organized into the following six (6) areas:
 - (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

(see pp. 93-96)

- There may be as many as 5-10 individuals currently experiencing varying degrees of *absolute* homelessness in Pincher Creek – some of whom (2-3) may be youth and a number of whom are likely to be experiencing a combination of chronic and/or cyclical homelessness.
- This suggests a need for 5-10 housing spaces – preferably designed and delivered using a Housing First approach – along with supports to help homeless families, individuals and youth regain and maintain long-term, stable, affordable housing.
- In the absence of opportunities to pursue the Housing First model, emergency shelter spaces may need to be considered.
- Additional acute housing needs may include transitional or second-stage housing for women and children (including senior women) leaving abusive relationships while they stabilize their lives and search for suitable housing elsewhere in the community.



6.2 Anticipated Deep Housing Needs Targets (see pp. 96-97)

- There is a target need for 35-45 *new* affordable rental units in Pincher Creek currently and over the next 10-20 years to serve the needs of low-income households.
- These households are generally earning incomes under \$25,000 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$375 per month for a bachelor unit to approximately \$600 per month for a 3-bedroom unit.

6.3 Anticipated Moderate Housing Needs Targets (see pp. 97-98)

- There is a target need for 65-90 *new* affordable rental units in Pincher Creek currently and over the next 10-20 years to serve the needs of modest-income households.
- These households are generally earning incomes under \$40,000 and will require quality rental that meets provincial modesty guidelines ranging in price from approximately \$625 per month for a bachelor unit to approximately \$975 per month for a 3-bedroom unit.

6.4 Anticipated Supportive Housing Needs (see pp. 98-101)

- The following seniors' housing needs have been identified for Pincher Creek currently and over the next 10-20 years:
 - **2015 (Current):** 190-195 spaces, including:
 - 65-70 Independent Living units
 - 35-40 Supportive Living – Level 1 and 2 spaces
 - 15-20 Supportive Living – Level 3 suites
 - 50-55 Supportive Living – Level 4 and Level 4D suites/beds
 - 5-10 Long-Term Care beds
 - **2025:** 250-255 spaces, including:
 - 85-90 Independent Living units
 - 40-45 Supportive Living – Level 1 and 2 suites
 - 25-30 Supportive Living – Level 3 suites
 - 70-75 Supportive Living – Level 4 and Level 4D suites/beds
 - 10-15 Long-Term Care beds
 - **2035:** 270-275 spaces, including:
 - 90-95 Independent Living units
 - 20-25 Supportive Living – Level 1 and 2 suites
 - 30-35 Supportive Living – Level 3 suites
 - 95-100 Supportive Living – Level 4 and Level 4D suites/beds
 - 15-20 Long-Term Care beds
- Not including the five (5) short-stay Community Support Beds located at Vista Village, there are currently 228 seniors' housing spaces available in Pincher Creek with plans to increase that number to 246 with the redevelopment of Crestview Lodge, including:
 - 114 Independent Living units
 - 39 Supportive Living – Level 2 suites (57 by 2018)
 - 10 Supportive Living – Level 3 suites
 - 65 Supportive Living – Level 4/4D suites/beds



- This suggests that Pincher Creek 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 25-30 units may be required to meet the growing supportive housing needs of an ageing population in the region. These additional units will likely need to focus on providing Supportive Living – Level 3 and Level 4 supports.

6.5 Anticipated Ancillary Housing Needs Targets **(see pp. 101-104)**

- 180-185 homeowners currently living in Pincher Creek 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 285-290 homeowners within the next 10-20 years.

6.6 Anticipated Bridge Housing Needs Targets **(see pp. 104-105)**

- 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 \$40,000 (i.e., selling for up to \$200,000 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 within the bridge housing needs target group as it is unknown how many households within this income range already own a home in Pincher Creek (i.e., are in the ancillary needs target group) and how many households within this income range both wish to own a home in Pincher Creek and would be able to purchase even an affordable “entry-level” home given their current debt loads and credit ratings.
- 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 Pincher Creek’s bridge needs.

6.7 Specific Target Groups **(see pp. 105-107)**

- Specific groups considered in higher need of affordable housing in Pincher Creek include (in order of priority):
 - Women
 - First Nations
 - Low-Income Households
 - Lone-Parent Families
 - Young Families
 - Persons With Disabilities (e.g., Physical, Cognitive, Developmental, Mental Health)
 - Singles
 - Families Fleeing Domestic Violence
 - Seniors
 - 2-Parent Families
 - Smokers and Pet-Owners



- The more attributes from this list one possesses, the more likely they are to experience housing hardship.
- When identifying and ranking priorities for new affordable housing development, three (3) special considerations warrant consideration:
 - Focus should be placed on providing housing for those groups who are currently not being served (i.e., those who are persistently being overlooked, excluded from consideration, or “downgraded” in terms of priority when it comes to accessing available housing and/or supports);
 - Efforts should be made to provide housing that serves multiple populations and target groups at the same time (not just one group) as a way of providing integrated and inclusive communities that are also integrated and included within the larger community; and
 - When deciding on a target group (or groups) to serve, consideration must be given to the community’s ability to provide adequate and suitable support services along with that housing so as to avoid setting people – and the community – up for failure (i.e., providing Supportive Housing, using a Housing First model, and taking advantage of the community’s existing service and support capacity).

7.0 Recommendations

The following is a list of recommended strategies for the Town of Pincher Creek to pursue in order to encourage both the development and the retention of a broader and more diverse range of affordable housing options and choices in the community. These strategies are organized according to the following five (5) key goals:

- Goal #1:** Recognize and Celebrate Past and Current Successes
- Goal #2:** Prevent the Loss of Existing Affordable Housing
- Goal #3:** Make Better Use of Existing Affordable Housing Assets and Resources
- Goal #4:** Encourage the Development of New Affordable Housing
- Goal #5:** Build Additional Community and Individual Capacity to Promote Affordable Housing

Additional recommendations are also presented aimed at developing strategies specifically at helping individuals and families who are either homeless or at risk of becoming homeless.

7.1 *Recognize and Celebrate Past and Current Successes* *(see pp. 111-112)*

The Town of Pincher Creek is already actively involved in promoting the development of more affordable housing options and choices in the community – and has been doing so for some time now, both at the Council and Administration levels.

Recommendation #1: *The Town is encouraged to celebrate and inform the community about the many successes and progress that have already been achieved through the efforts of both Council and Administration to encourage and support the development of more affordable housing and related supports. These include but are not limited to:*

- Council identifying the creation of additional affordable housing units as part of its current strategic priorities;



- Council establishing and resourcing the Committee Housing Committee (and the work this Committee has already done to date playing a leadership role in facilitating and supporting the planning of additional affordable housing in Pincher Creek – including transitional/second-stage housing, networking with organizations throughout the province, exploring a range of potential new housing models and project ideas, investigating opportunities for Provincial and Federal funding and other resources to assist in the development of affordable housing in Pincher Creek, leading and overseeing the development of the 2016 *Pincher Creek Local Housing Needs Assessment Update*, etc.);
- Purchasing land and identifying other potential lands that could be used for new affordable housing development (and committing both staff and financial resources to these efforts);
- Commissioning an architectural firm to develop designs for potential affordable housing projects on two separate parcels;
- Providing ongoing financial support through requisitions to the Pincher Creek Foundation (which now has a representative sitting on the Community Housing Committee);
- Issuing RFPs for private developers to come forward with proposals for new affordable housing projects;
- Setting up and resourcing the Transportation Committee to identify and develop strategies aimed at introducing affordable public transportation in Pincher Creek (an important community service commonly associated with affordable housing); and
- Initiating a Childcare Needs Assessment (another important community service commonly associated with affordable housing).

7.2 Prevent the Loss of Existing Affordable Housing

(see pp. 112-115)

The positive results of efforts by the community to increase the supply of affordable housing through new construction and new initiatives can be diminished or even cancelled out by the loss of existing affordable housing units through residential redevelopment and conversions. The following is a list of recommended strategies for the Town of Pincher Creek to consider in order to prevent the loss of existing housing units that are considered appropriate and affordable to the various target groups.

Recommendation #1: *The Town is encouraged to establish preferred siting criteria and neighbourhood thresholds for affordable housing.*

Recommendation #2: *The Town is encouraged to work with local landlords to identify existing non-profit and for-profit affordable housing that may need to be upgraded and/or improved.*

Recommendation #3: *The Town is encouraged to establish policy whereby any housing units deemed to be affordable to low- and modest-income households that are at risk of being lost during development, redevelopment or upgrading of an existing property must be replaced at the same level of affordability either within the new development or elsewhere in the community.*



Recommendation #4: *The Town is encouraged to establish policy whereby Land Use Redesignations are discouraged unless those redesignations can be shown to meet an identified need for land, development priority and/or target population (e.g., through a Needs Assessment).*

Recommendation #5: *The Town is encouraged to investigate opportunities and strategies to establish minimal housing standards and assist with enforcement of those standards.*

7.3 Make Better Use of Existing Affordable Housing Assets & Resources (see pp. 115-117)

The Town of Pincher Creek currently has a minimal variety of community and/or affordable housing assets and resources. Maximizing the effectiveness of those resources by identifying opportunities for growth and expansion will go a long way to helping address at least part of the community's identified affordable housing needs. The following is a list of recommended strategies for the Town to consider in order to make better use of existing affordable housing assets and resources.

Recommendation #1: *The Town is encouraged to continue exploring on a case-by-case basis how and where it might partner with local organizations to assist with the development of affordable housing where feasible and appropriate.*

Recommendation #2: *The Town is encouraged to assist non-profit and for-profit developers of affordable housing with taking full advantage of available grants and subsidies for affordable housing.*

Recommendation #3: *The Town is encouraged to work with existing non-profit and for-profit providers of affordable housing to conduct a thorough review and inventory of existing land and building assets to determine if and where additional affordable housing development capacity may be possible.*

Recommendation #4: *The Town is encouraged to consider increasing funding and supports to assist local non-profits either currently providing or seeking to provide affordable housing and associated supports as a way of strengthening the community's capacity to address issues with housing and homelessness.*

Recommendation #5: *The Town is encouraged to consider channeling donations from the private sector through the municipality to non-profits who do not have charitable designation (i.e., the municipality negotiates tax receipts and other incentives with private developers to acquire land and/or units and gift those assets to a local non-profit).*

7.4 Encourage the Development of New Affordable Housing (see pp. 117-120)

Preventing the loss of existing affordable housing units and maximizing existing affordable housing assets and resources may not be enough to address the full range of identified housing needs in Pincher Creek. New construction will also be required. The following is a list of recommended strategies for the Town to consider in order to encourage new affordable housing development.

Recommendation #1: *The Town is encouraged to develop annual housing goals, priorities and targets.*

Recommendation #2: *The Town is encouraged to explore opportunities to develop new and innovative residential zoning options to encourage affordable housing.*



- Recommendation #3:** *The Town is encouraged to begin researching options for developing and implementing an Inclusionary Zoning policy that requires a specified percentage (e.g., 10%) of all new housing units be affordable and barrier-free to one or more of the community’s affordable housing target populations.*
- Recommendation #4:** *The Town is encouraged to explore the viability of developing and implementing package of incentives to encourage developers to build more affordable housing.*
- Recommendation #5:** *The Town is encouraged to develop and implement a Perpetually Affordable Housing Program.*
- Recommendation #6:** *The Town is encouraged to actively recruit recognized, quality non-profit and for-profit affordable housing developers to build a new housing project in the community.*
- Recommendation #7:** *The Town is encouraged to investigate opportunities to use underutilized municipal-owned land (including consolidating oddly-shaped parcels), unused road allowances, tax foreclosures, and land acquired through annexation for new affordable housing development.*
- Recommendation #8:** *The Town is encouraged to develop a standard protocol and guidebook for community consultations to assist developers in dealing more effectively with NIMBY (“Not in My Backyard”) opposition to new affordable housing proposals.*
- Recommendation #9:** *The Town is encouraged to explore the viability of developing and implementing a Commercial Linkage policy that establishes commercial and industrial requirements and formulas for employee housing.*

7.5 Build Additional Community and Individual Capacity to Promote Affordable Housing (see pp. 120-124)

Many of the recommendations presented above are what might be considered “pragmatic interventions” (i.e., actions and interventions that can be readily implemented within the Town’s existing capacity, resources and legislative powers). The following is a list of recommended strategies for the Town to consider in order to build *additional* long-term community capacity to promote affordable housing.

- Recommendation #1:** *The Town is encouraged to continue supporting the Community Housing Committee in its efforts to network and engage with other communities and housing organizations.*
- Recommendation #2:** *The Town is encouraged to post the Pincher Creek Local Housing Needs Assessment Update final report on its website.*
- Recommendation #3:** *The Town is encouraged to conduct a comprehensive review and feasibility study of the affordable housing best practices identified as part of the Pincher Creek Local Housing Needs Assessment Update.*



- Recommendation #4:** *The Town is encouraged to develop a community-based education and awareness program or campaign to help residents and community stakeholders understand the town’s various housing needs, issues, challenges and available resources.*
- Recommendation #5:** *The Town is encouraged to work with local non-profits and agencies to support the development of social enterprises to meet the varied support service needs of individuals and households who are experiencing housing hardship (including low- and modest-income homeowners).*
- Recommendation #6:** *The Town is encouraged to work with local non-profits and agencies to explore opportunities to encourage and support the creation of life skills training programs for low- and modest-income households.*
- Recommendation #7:** *The Town is encouraged to work with local non-profits and agencies to explore opportunities to more fully engage seniors and individuals with special needs in community development activities where appropriate that may help to address other identified housing and support needs.*
- Recommendation #8:** *The Town is encouraged to work with local non-profits and agencies to facilitate the delivery of a Home Ownership Education and Training (HETP) program in Pincher Creek.*
- Recommendation #9:** *The Town is encouraged to consider the eventual creation of a Municipal Housing Authority or Non-Profit Development Corporation (i.e., a non-profit society or municipally-owned “Part 9” corporation).*

7.6 Increase the Supply of Affordable Housing for Individuals and Families at Risk of Becoming Homeless (see pp. 124-126)

The following is a list of additional recommended strategies for the Town of Pincher Creek to consider in order to increase the supply of housing that would be considered appropriate and affordable for homeless individuals and families and those at risk of experiencing homelessness.

- Recommendation #1:** *The Town is encouraged to take a Housing First approach to addressing the needs of individuals and families at risk of becoming homeless.*
- Recommendation #2:** *The Town is encouraged to work with local non-profits and agencies to support the creation of a “Homelessness Survival Kit” and rapid-response action plan or protocol to help people who are homeless.*
- Recommendation #3:** *The Town is encouraged to work with local non-profits and agencies to support the development of additional long-term supportive and/or transitional housing owned and operated by local non-profits.*

