

TOWN OF PINCHER CREEK  
**AFFORDABLE HOUSING PROJECT**

SHI-2018-01 NEEDS ASSESSMENT

Version 3 (AB)

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# EXECUTIVE SUMMARY

The Town of Pincher Creek has commissioned the Alberta Rural Development Network (ARDN) to conduct this Housing Need and Demand Assessment to explore the need to develop affordable rental housing in Pincher Creek to service the vulnerable population and in-need of the area.

The methodology used to develop Pincher Creek's *Housing Need and Demand Assessment* is a quantitative (statistical) secondary data analysis, a review of key provincial and municipal documents and interviews with relevant stakeholders. ARDN's findings are as follows:

- Pincher Creek's population is 3,642 as of 2016. Growth between 1996–2001 was 0.2% or 0.04% annually, from 2001–2006 it shrunk by 1.1% or 0.22% annually, from 2006–2011 it grew by 1.7% or 0.34% annually and between 2011–2016 it shrunk again by 1.2% or 0.24% annually. The growth overall from 1996–2016 was about -0.47%.
- As of 2016, Cowley has a population of 209; it had shrunk 11.4% from 2011. The M.D. of Pincher Creek has a population of 2,965; it had shrunk 6.1% from 2011.
- Over the past fifteen years the population of Pincher Creek has shrunk 0.47%, if trends continue the location will have a population of 3,630 by 2030.
- Pincher Creek's median age is older than the Albertan median in 2016. It has been older than the Albertan median since 2001.
- Cowley and the M.D. of Pincher Creek have an older median age than the province in both 2011 and 2016. This trend combined with the previous point suggests that the local region is aging.
- Pincher Creek's median after-tax income is less than the provincial median in all family types.
- Overall, the M.D. of Pincher Creek also has a lower median after-tax income than the province.
- 11.1% of people in Pincher Creek are considered to be living in "low-income" households, higher than the average of 9.3% in Alberta. The M.D. of Pincher Creek has 12.5% of its population considered to be living in low-income households.
- The housing stock in Pincher Creek is dominated by single-detached homes (80%). The next largest dwelling type is movable dwellings (8%).
- Pincher Creek is like the province in having more owners than renters. In terms of proportion, Pincher Creek has a greater proportion of owners than the province.
- As of 2017, Pincher Creek has vacancy of 1.4%; the vacancy has varied historically with a 10-year average of 2.39%.
- Research into the rental market of Pincher Creek shows that prices varied over the years but have increased overall.
- The amount of rental units in Pincher Creek is 70 as of 2017. This is less than the amount in 2016, which was 73.
- Pincher Creek, Cowley and the M.D. of Pincher Creek all have a greater rate of repairs needed than the provincial average of 5.71%. In Cowley, nearly a fifth of all households require major repairs.
- In Pincher Creek and Cowley, the majority of homes are 38+ years old. In the M.D. of Pincher Creek and Alberta, most are 28+ years old.
- Pincher Creek, Cowley and the M.D. of Pincher Creek all suffer a lower rate of housing unsuitability than the province.
- 10.2% of homeowners and 31.6% of tenants in Pincher Creek overpay for shelter. The Town also sees 20.6% of tenants in subsidized housing.
- A Core Needs estimation analysis estimates that there are 40 renter households in Pincher Creek alone that are in core housing need. The majority of the estimated need



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# INTRODUCTION & BACKGROUND

## 1.1 PURPOSE

The Town of Pincher Creek commissioned the Alberta Rural Development Network (ARDN) to conduct this Housing Need and Demand Assessment to analyze the need for purpose built affordable rental housing units for the vulnerable population of Pincher Creek and area.

Housing plays a key role in comprehensive neighborhood and community building. In this document ARDN will examine rental housing costs within Pincher Creek along the housing spectrum to gain a better understanding of specific non-market housing gaps to the extent that they exist. The lack of suitable housing is a serious threat to local and regional economies as it prevents well-qualified employees from capitalizing on opportunities. Housing is considered unsuitable if the home's occupants are living in overcrowded conditions. National Occupancy Standards set minimum criteria for number of persons per bedroom and level of privacy for the size and composition of a household<sup>2</sup>. The availability of decent housing that is close to work, close to family and affordable for residents, upon which the proper functioning of the local economy depends, is essential to the community's economic health.

The figure below highlights the housing continuum which is the entire spectrum of affordable housing ranging from the provision of emergency housing all the way to market home ownership. Each step of the continuum services a particular need. Given this wide range, it is important to clarify that the focus of this case remains centered on increasing the inventory of affordable rental housing for the vulnerable and low to moderate income households and individuals of the community.

### THE HOUSING CONTINUUM



Source: Canadian Mortgage and Housing Corporation<sup>1</sup>

As part of this Housing Need and Demand Assessment, ARDN will identify current housing gaps in Pincher Creek and area with respect to: affordability, adequacy, suitability, and accessibility. The objectives of this Housing Need and Demand Assessment are:

- To gain a better understanding of the current housing gaps, issues and challenges in Pincher Creek and area.
- To provide direction to the Town of Pincher Creek and other interested stakeholders in terms of local housing priorities.
- To support funding applications to the Provincial and Federal Governments.

### 1.1.1 SCOPE

The methodology used to develop Pincher Creek's *Housing Need and Demand Assessment* is a quantitative (statistical) secondary data analysis to identify and explore:

- Population and demographic trends.
- Household income constraints.
- Housing availability (housing supply, form and tenure).
- Housing issues related to adequacy, suitability, affordability and accessibility.
- Other indicators of housing/economic hardship where data is available.

### 1.1.2 DATA SOURCES

The *data* used to conduct this analysis was accessed primarily from a combination of the following sources:

- Census data from the Statistics Canada (StatsCan) Census Program, years of Census referenced are: 1996, 2001, 2006, 2011, 2016.
- 2018 Core Need Income Thresholds (CNIT) published by Alberta Seniors and Housing.
- Government of Alberta, Alberta Health Services Interactive Health Data Application (IHDA) (population and population projections).
- Government of Alberta, the Alberta Regional Dashboard (ARD).
- 2017 and older Apartment Vacancy and Rental Cost surveys published by Alberta Seniors and Housing (AVS).
- Primary data provided by Pincher Creek representatives.

In all cases, the most recent data available has been used.

It is important to note the various levels of geography used in this report. They are defined as follows and referenced throughout the report:

- Pincher Creek, referred to by Statistics Canada as a Town, shown in Appendix 1.
- Cowley, referred to by Statistics Canada as a Village, shown in Appendix 2.
- Pincher Creek No. 9, referred to by Statistics Canada as a Municipal District (M.D.), shown in Appendix 3.

Note that this document will consider the Town of Pincher Creek as the target area for research and analysis. Pincher Creek No. 9 will sometimes be referred to as “the M.D.”.

### 1.1.3 GLOSSARY

**Affordable housing**<sup>1</sup> is defined as suitable and adequate housing where no more than 30% of household before-tax income is spent on shelter. The housing itself does not have to be rented or subsidized to be considered affordable. As long as it fits the above description, the housing can be private, owned, co-op, temporary etc. The most important metrics is that the shelter costs no more than 30% of a household's before-tax income.

#### Core Needs Income Thresholds

Alberta Seniors and Housing publishes a document previously named the Core Needs Income Thresholds (CNIT)<sup>2</sup> and now known as the Income Thresholds. The CNITs describe the income required to live in various municipalities and places across the province. The metric used is the same as the CMHC's definition of affordable housing; shelter costs must not account for more than 30% of income.

### 1.1.4 REPORT FORMAT

#### Section 2:

*Study Area and Regional Context* provides the context for Pincher Creek and area by highlighting key economic drivers and the associated implications for housing for those readers who may not be familiar with the region. It also provides a summary of population, demographic and income statistics gathered through various sources to build a better understanding of the current community characteristics of Pincher Creek and area.

#### Section 3:

*Housing Supply* provides a summary of the region's current housing supply – both rental and homeownership – in terms of affordable market and near-market housing to assess the range of housing options available to residents living in the region. It also provides a summary of housing issues affecting residents in the region in terms of adequacy, suitability, accessibility and affordability. It estimates the number of households likely to be experiencing housing challenges using these primary data sources:

- 2018 Core Need Income Thresholds produced by Alberta Seniors and Housing.
- An analysis of Census data produced by Statistics Canada and identifying the number of households paying 30% or more of their income on housing.

# STUDY AREA & REGIONAL CONTEXT



*This section will summarize the profile of Pincher Creek and area, while also giving an in-depth look at the population and employment demographics and statistics.*

# 2.1 TOWN PROFILE

## 2.1.1 LOCATION

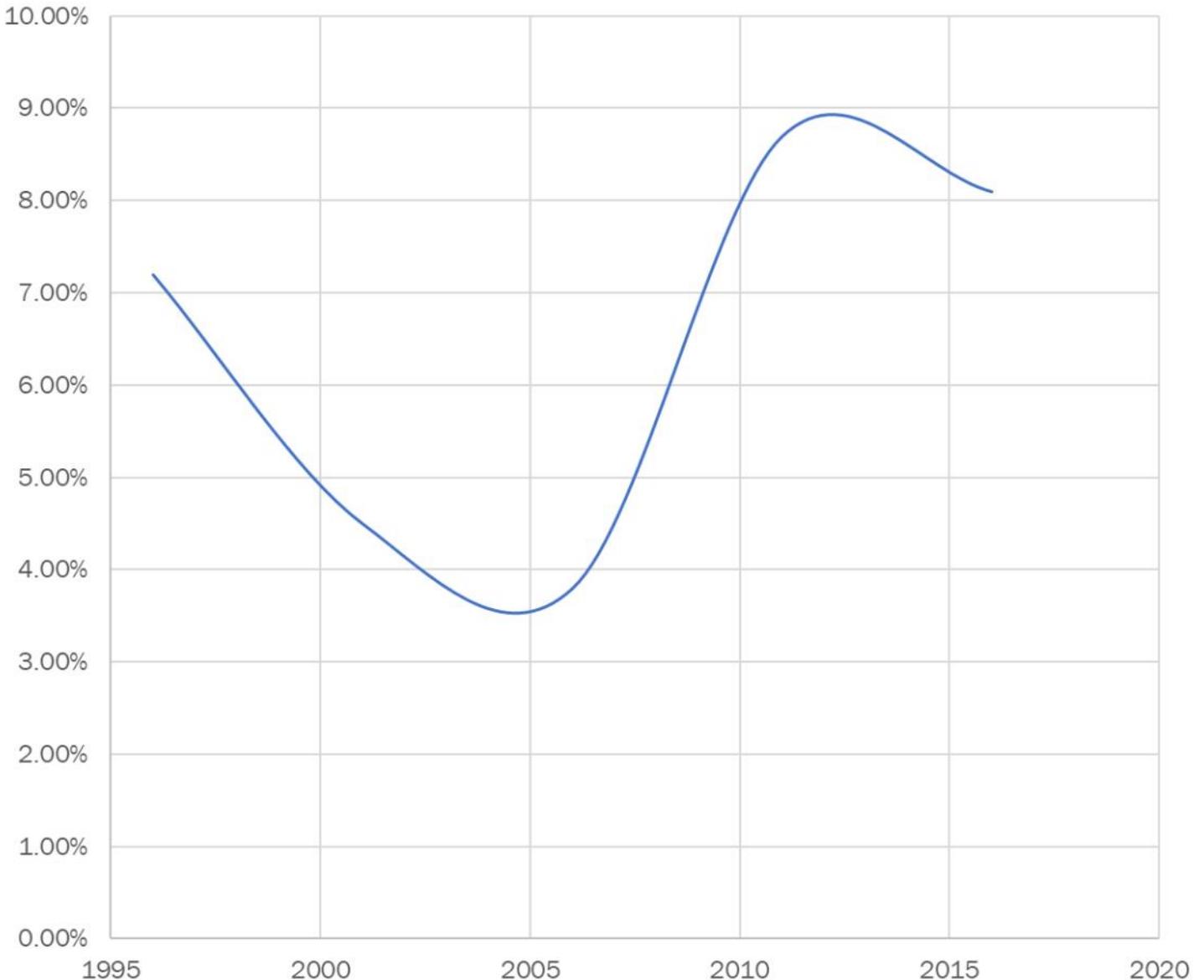
Pincher Creek is a Town located in southwest Alberta that is 101 km west of Lethbridge and 210 km south of Calgary. In modern context, the area was initially established as a Mounted Police post in 1878 and was later incorporated as a Town in 1906<sup>3</sup>. It is situated in the M.D. of Pincher Creek as seen in the Maps attached in Appendix 1 and 3. As of 2016, the population of the Town is 3,642<sup>4</sup>. In the Village of Cowley the 2016 population count is 209<sup>5</sup> and in the M.D. of Pincher Creek it is 2,965<sup>6</sup>. Interestingly, each of the 3 areas have shrunk in population since 2011. The biggest drop has been in Cowley which lost 11.4% of its population from 2011–2016.

## 2.1.2 ECONOMY

Historically the economy in the Town developed on wheat farming and natural gas processing<sup>3</sup>. For the present, StatsCan data shows that the largest industries in the Town of Pincher Creek are Retail Trade, Health Care & Social Assistance, Accommodation & Food Services, Construction and Professional, scientific & technical services<sup>4</sup>. Future growth in the area is expected to come from wind energy and tourism<sup>3</sup>. The tourism attractions in the area include the wind farms, the proximity to Waterton Lakes National Park and others.

**Figure 1** below shows the historical unemployment rates in Pincher Creek. The data was collected from the Alberta Regional Dashboard (ARD)<sup>7</sup>. It shows that although unemployment has decreased in the most recent years, it is still much higher than the rate a decade ago.

**Figure 1: Unemployment Rate in Pincher Creek by Year (ARD)**



### 2.1.3 Housing

The Town of Pincher Creek is looking into expanding its affordable rental housing operations in Pincher Creek to assist the vulnerable population of the community. With more affordable rental housing available, Pincher Creek hopes to make it possible for its residents to stay in their community and live comfortably rather than move to another location. To ensure that the need is addressed, the Town has partnered with the local housing management body, the Pincher Creek Foundation. Working with the Foundation, the Town hopes to provide more affordable housing to the community and ensure stability and future growth for Pincher Creek and the related area.



## 2.2 COMMUNITY DEMOGRAPHICS

The following section analyzes the Town of Pincher Creek’s, the Village of Cowley’s, the M.D. of Pincher Creek’s and Alberta’s populations considering growth trends, mobility patterns and potential future growth. The data in this section was collected from StatsCan.

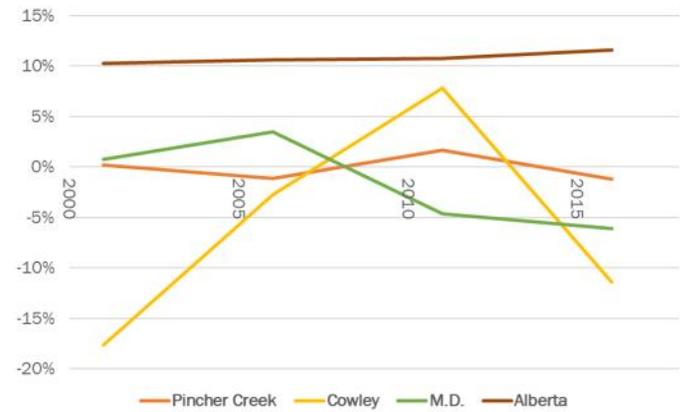
### 2.2.1 POPULATION

Population and population trend data gives insight into the size of a community, historical growth, effects of recent events and other key demographic information. Information about population was gathered from StatsCan Census dating from 2001–2016.

**Table 1** reports population counts for Pincher Creek, Cowley, the M.D. and the province. The data used is from the 2001<sup>8, 9, 10</sup>, 2006<sup>11, 12, 13</sup> and 2016<sup>4, 5, 6, 21</sup> StatsCan Census. As seen in the table below, each area shrunk in size from 2011–2016. Focusing on the Town, 2016 Census data released by Statistics Canada states that the area shrunk from 3,685 to 3,642 from 2011–2016. Over the past twenty years, the Town has gone from a population of 3,659 to 3,642, a decrease of 17 people in total. Although the decrease isn’t substantial (0.02% per year), the fact that the Town has not grown at all over the past 20 years has caused it’s population to stagnate. The M.D. on the other hand has shrunk significantly, in the past 20 years the population has decreased from 3,172 to 2,965, a decrease of 6.5% or 0.37% annually (~10 people on average per year). The shrinkage is highest in Cowley, as the population has decreased 23.4% over the past 20 years or 1.33% annually (~3 people on average per year). These are all much lower than the annual population growth of 2.07% for Alberta<sup>8, 4</sup> (~68,517 people on average per year). If the Town of Pincher Creek continues to shrink at 0.02% annually, it would reduce to a population of 3,630 by 2030.

The communities of Pincher Creek, Cowley and the M.D. of Pincher Creek had unique and differing growth rates between 1996–2016. **Table 2** and **Figure 2** report the growth rates of these areas. Note that in the table and figure the growth rate in the “2001” section is growth since 1996.

Figure 2: Population Growth Rates in Pincher Creek, Cowley, M.D. of Pincher Creek and Alberta (StatsCan)



Looking at all three communities, over the past 20 years they’ve each had growth rates lower than the province, and have often shrunk in size. Focusing on the Town, the growth rates have been historically low, whether they were positive or negative. The only growth observed in the past 20 years was between 2006–2011 where the Town grew 1.7%. The biggest decrease in population was between 2011–2016 where the population shrunk 1.2%. For the M.D., rates were more significant than the Town but were often negative. The largest growth observed was between 2001–2006 where the area grew 3.5%. The biggest decrease in population was between 2011–2016 where the M.D. shrunk by 6.1%. Cowley’s rates have been the most erratic and were almost always negative. The only growth observed was between 2006–2011 where the village grew 7.8%. The largest decrease in population was between 2011–2016 where the population shrunk by 11.4%. Looking at all three areas, it becomes clear that the 2011–2016 saw each of these communities shrink in population. However, low growth and shrinking population have been observed in the community regularly in the past 20 years. Also, in the past 20 years, none of the communities have experienced a greater or even comparable growth rate to the province.

Table 1: Pincher Creek, Cowley, M.D. of Pincher Creek and Alberta Population Counts (StatsCan)

Year	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
1996	3,659	273	3,172	2,696,826
2001	3,666	225	3,197	2,974,807
2006	3,625	219	3,309	3,290,350
2011	3,685	236	3,158	3,645,257
2016	3,642	209	2,965	4,067,175

Table 2: Pincher Creek, Cowley, M.D. of Pincher Creek and Alberta Population Growth Rates (StatsCan)

Year	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
2001	0.2%	-17.6%	0.8%	10.3%
2006	-1.1%	-2.7%	3.5%	10.6%
2011	1.7%	7.8%	-4.6%	10.8%
2016	-1.2%	-11.4%	-6.1%	11.6%

## 2.2.2 MOBILITY

Population mobility data divides the population into those that have not moved and those that have moved from one residence to another. Those that moved are then broken down by place of residence one year ago and five years ago. Mobility status<sup>a</sup> can provide an indication of available employment opportunities in a region, or economic prosperity<sup>14</sup>, and rates of unemployment and mobility tend to move together. There are also personal reasons such as the strength of housing markets and local social capital and social forces<sup>15</sup>, such as support from a community, which factor into a population's mobility.

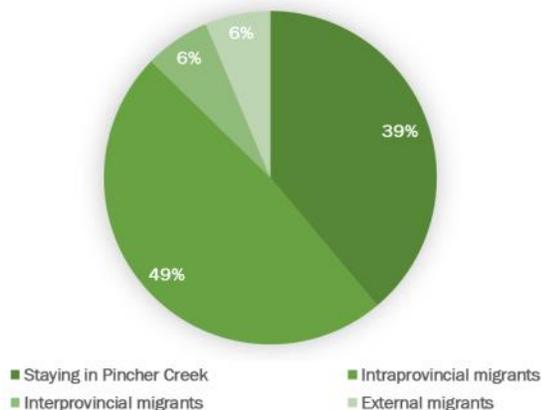
**Table 3** shows the percentage of those Pincher Creek, M.D. of Pincher Creek and Albertan residents that lived at the same address one year ago and five years ago. This data was obtained from the 2016 Census<sup>4, 6, 21</sup>.

Table 3: Pincher Creek, M.D. of Pincher Creek and Alberta Population Mobility (StatsCan)			
	Pincher Creek	M.D. of Pincher Creek	Alberta
People who lived at the same address 1 year ago	83.5%	90.7%	84.5%
People who lived at the same address 5 years ago	59.4%	74.3%	55.3%

For the M.D., the area has been significantly less mobile than the province in both 1-year and 5-year mobility. For the Town, the population is about just as mobile as the province in 1-year mobility but slightly less mobile in the 5-year mobility. Combining this information with the previous information regarding population and growth rates, it becomes clear that the loss in population the communities are facing might be due to deaths or some other factor instead of people leaving the area.

5-year Mobility status data for those who moved to the Town is further analyzed in **Figure 3**.

**Figure 3: Pincher Creek Mobility Status since 5 years ago (StatsCan)**



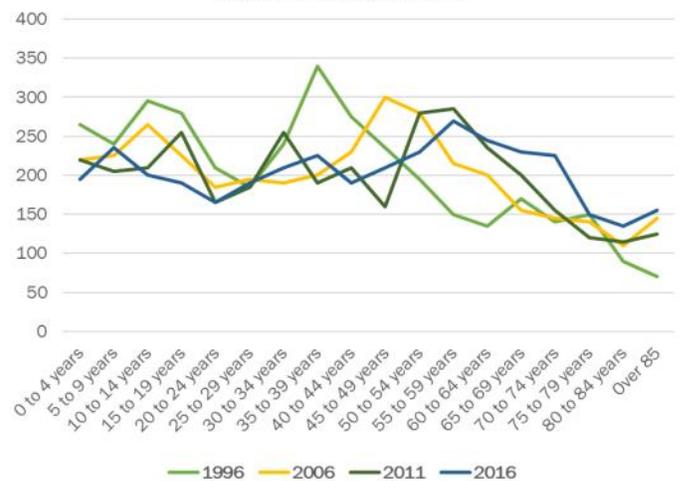
A significant portion of the people who moved within the Town's 5 year mobility were people moving within the area. Of those who did move from outside the Town, the vast majority moved from within the province. 6% of movers came from outside the province and another 6% were from outside of Canada.

## 2.2.3 POPULATION GROWTH AND AGE DISTRIBUTIONS

Population growth gives insight into the future expected populations of a community. It can be used to determine the need for additional development. Age distributions can highlight if certain types of developments are required, and projections can show if they will be required in the future.

**Figure 4** shows Pincher Creek's population age distribution changes between 1996<sup>16</sup>, 2006<sup>11</sup>, 2011<sup>17</sup> and 2016<sup>4</sup>. The population data in this section is sourced from StatsCan. Please note that the data for 2001 has different age groups than the other Censuses and has been excluded from the figure for consistency.

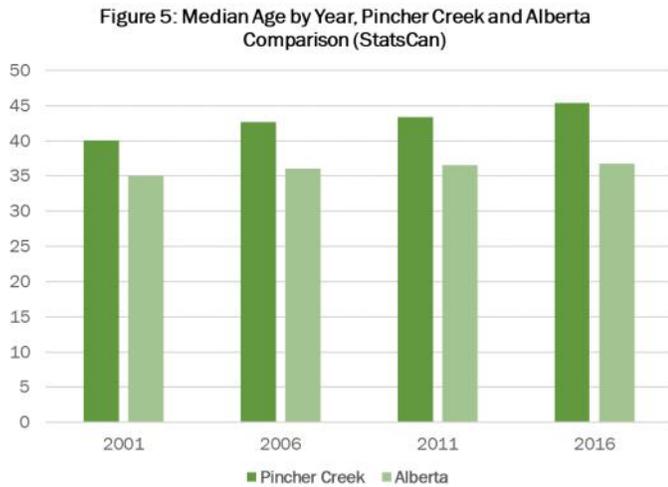
**Figure 4: Population vs Age Groups (Population Distributions) in Pincher Creek (StatsCan)**



The age distribution data shows that the area's overall population has shrunk 0.4% from 1996–2016. When comparing the data from the four timelines: 1996, 2006, 2011 and 2016, it can be seen that the population is aging as time goes on. A major trend is a population dip that occurs around the 15–19 age group that recovers at an older age group. As time has gone on, this “older age group” has become older and older. As an example, in 1996 the dip recovered at the 35–39 age group whereas in 2016 the dip recovered at the 55–59 age group. This is a clear sign of an aging population. From 2011–2016, the most populated brackets moved from 50–54 and 55–59 in 2011 to 55–59 and 60–64 in 2016.

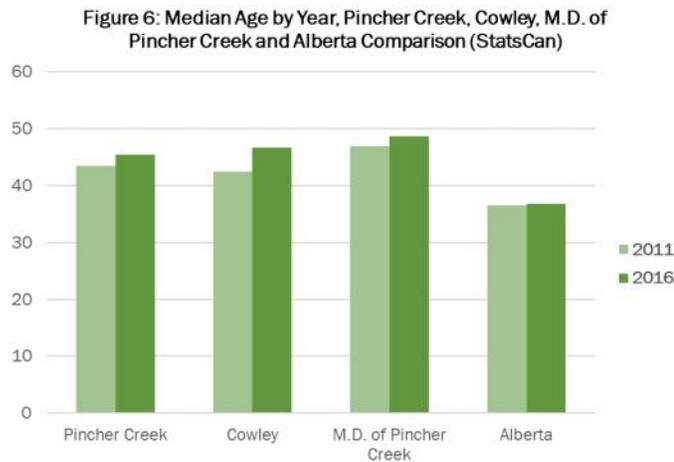
<sup>a</sup> Mobility status refers to the status of a person regarding the place of residence on the reference day in relation to the place of residence on the same date one year and five years earlier. Statistics Canada refers to persons who have not moved as non-movers and persons who have moved from one residence to another as movers. Movers include non-migrants and migrants. Non-migrants are persons who did move but remained in the same city, town, township, village or Indian reserve. Migrants include internal migrants who moved to a different city, town, township, village or Indian reserve within Canada. External migrants include persons who lived outside Canada at the earlier reference date.

**Figure 5** below illustrates a comparison of Pincher Creek’s population’s median age against Alberta’s from 2001 to 2016.



As seen in the figure above, Pincher Creek has been older than Alberta over the past 15 years. This finding is in line with the previous finding of the population aging over time, as the median age of Pincher Creek has only increased between 2001–2016.

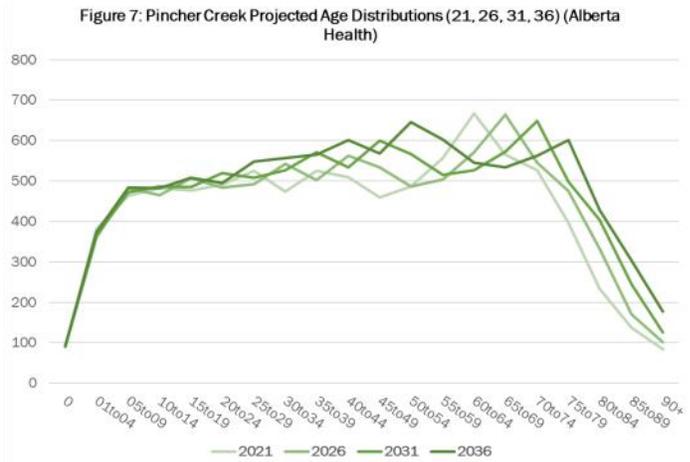
**Figure 6** below shows the median ages of Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta from 2011<sup>17, 18, 19, 20</sup> and 2016<sup>4, 5, 6, 21</sup>.



As seen above, the median ages of Cowley and the M.D. of Pincher Creek, like the Town, are older than the province in both 2011 and 2016. It can also be noted that each community was older in 2016 than it was in 2011. This can suggest that the aging issue that is affecting Pincher Creek is also affecting Cowley and the M.D.

<sup>b</sup> These population projections are computed using the component method considering the size of the area's population at the beginning of the forecast period, and the effects of a population of that size on future births, deaths, and migration. Alberta Health generates these forecasts annually for sup-provincial health regions that coincide approximately with census divisions and county boundaries.

Alberta Health (AH) has projected the expected population of Pincher Creek from 2021–2036<sup>22</sup>. Although the specific geography isn't mentioned, from the population counts it is likely that the estimations consider the combined population of all communities contained within the M.D. of Pincher Creek including the M.D.'s population as well. These population projections<sup>b</sup> are shown in **Figure 7**.



Beginning in 2021 and extending to 2036, population growth over the fifteen-year time frame has been forecasted to grow at about 0.84% annually with a total population growth estimated at 1,141 new residents added to the region by 2036. In 2021, the population over 65 years of age is projected to represent approximately 22.8% of the total population. That proportion is expected to shift to approximately 26.9% of the population by 2036. In absolute terms this population is projected to increase by 662 or 34.1% over the fifteen year time frame. The 20–50 age bracket is predicted to increase by approximately 351 from 2021–2036 but the proportion is predicted to decrease from 35.0% to 34.5%. The under 20 age group is expected to increase by 44 but the proportion is expected to shrink somewhat from 22.2% of the population in 2021 to about 20.0% by 2036.



## 2.2.4 DISTRIBUTION OF FAMILY TYPES

**Table 4** compares Alberta's family composition to that of the communities of Pincher Creek, Cowley and the M.D. of Pincher Creek. This data was gathered from the 2016 StatsCan Census<sup>4, 5, 6, 21</sup>.

Table 4: Pincher Creek, Cowley, M.D. of Pincher Creek and Alberta Family Composition (StatsCan)								
Type of Family	Pincher Creek		Cowley		M.D. of Pincher Creek		Alberta	
	%	#	%	#	%	#	%	#
Total Number of Census Families		1,020		60		865		1,114,585
Male Lone Parent Families	2.94%	30	8.33%	5	2.31%	20	3.39%	37,770
Female Lone Parent Families	14.22%	145	8.33%	5	3.47%	30	11.08%	123,490
People not in census family	16.34%	595	26.32%	55	11.13%	330	16.68%	678,535
Average number of persons per census family	2.8		2.8		2.7		3.0	

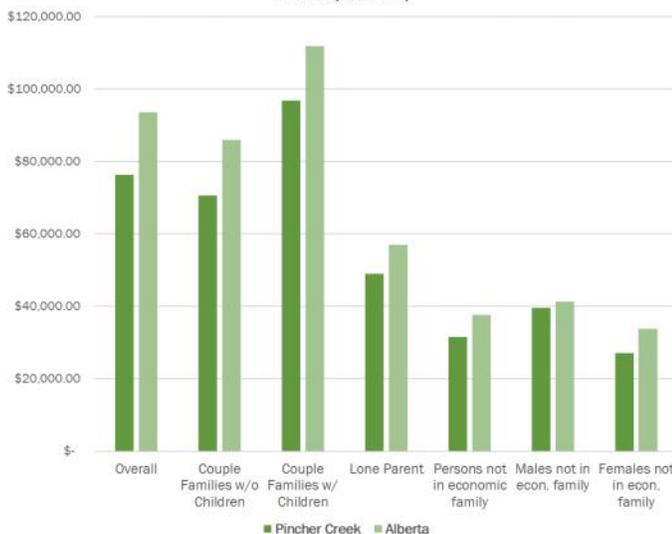
Looking at the above table, the communities of Pincher Creek, Cowley and the M.D. of Pincher Creek all have different distributions of family characteristics. First looking at the Town, Pincher Creek has a similar proportion of lone male parents as the province but a greater proportion of female lone parents. For people not in census families, usually singles or people living on their own, the proportion is also very similar to the province. Cowley in contrast differs from the province, while the proportion of lone male parents is significantly higher in Cowley the proportion of female lone parents is significantly lower. The proportion of people not in census families is also lower. Finally for the M.D., the proportions of lone parents regardless of sex is much lower than the province, and the proportion of people not in census families is lower as well. For all communities and the province, the average number of people in a census family is similar—about 3.

## 2.2.5 HOUSEHOLD INCOME

### Median Household Income by Household Size

**Figure 8** below compares Alberta's median after-tax income to Pincher Creek's median after-tax income in 2015 by economic family<sup>c</sup> structure. This data was collected from the 2016 StatsCan Census<sup>4, 21</sup>.

Figure 8: Median After-Tax Income in 2015 by Family Type, Pincher Creek and Alberta (StatsCan)

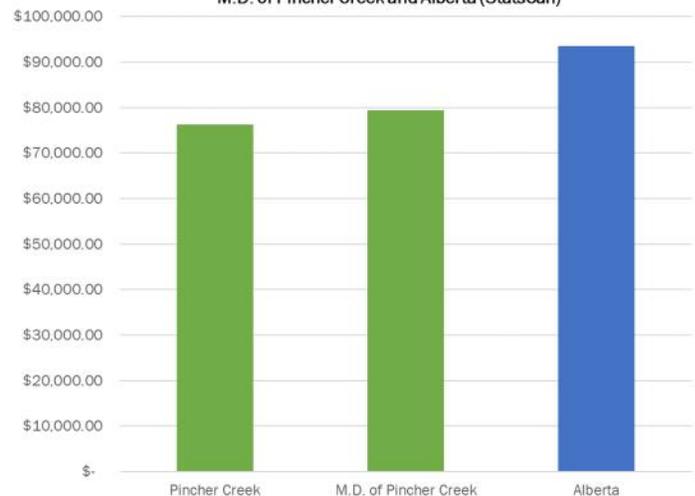


In Pincher Creek, based on their after-tax income adjusted for family size, 50.5% of the population was in the top half of Canada's income distribution, less than the provincial rate of 61.6%. In most family structures, the Town's residents earned less than the provincial medians. Lone parents and persons not in economic families earned significantly less.

### Household Income of People not in Economic Families

**Figure 9** looks specifically at the 2015 overall median after-tax incomes of Pincher Creek, the M.D. of Pincher Creek and compares them to the provincial median<sup>4, 6, 21</sup>. Data for Cowley was not available.

Figure 9: Overall Median After-Tax Income in 2015 for Pincher Creek, the M.D. of Pincher Creek and Alberta (StatsCan)



As seen in the figure, the amounts earned by the Town are slightly less than the M.D. but overall, both Pincher Creek and the M.D. of Pincher Creek earn less on average than Alberta by 10%+.

<sup>c</sup> Families come in different sizes and larger families may have benefited from pooling of resources and economies of scale. Economic families are defined as people living in a common household but not necessarily related whereas Census Families are a family unit that is related.

## Low Income

**Table 5** compares low-income statistics in the communities of Pincher Creek, the M.D. of Pincher Creek and Alberta by different age groups. This data was collected from the 2016 StatsCan Census<sup>4,6,21</sup>. Data was unavailable for Cowley. The measure used is the low-income measure after tax, or LIM-AT. It defines thresholds that if a household fails to meet it is considered low income<sup>23</sup>.

Table 5: Pincher Creek, M.D. of Pincher Creek and Alberta Low-Income Statistics (StatsCan)						
Age Group	Pincher Creek		M.D. of Pincher Creek		Alberta	
	%	#	%	#	%	#
0 to 5	16.7%	40	19.2%	25	13.5%	41,755
0 to 17	14.6%	110	16.2%	80	12.8%	114,215
18 to 64	11.3%	220	11.2%	175	8.2%	210,870
65+	7.0%	50	13.0%	80	8.6%	38,800
Total	11.1%	380	12.5%	335	9.3%	363,890

Looking at the data above it can be seen that both Pincher Creek and the M.D. of Pincher Creek have more people living in low-income households than the province. In the Town, 11.1% of all people live in low-income households; the number is 12.5% in the M.D. These rates are both greater than the provincial rate of 9.3%. In the Town, the age groups with the most people living in low-income households are the 0–5 and 0–17 groups, with 16.7% of people in the 0–5 group living in low-income housing and 14.6% of the 0–17 group. A significant 11.3% of people in the 18–64 age group also live in low-income households. For the M.D. the prevalence is also greatest in the youngest age groups, with 19.2% of people in the 0–5 group and 16.2% of people in the 0–17 group living in low-income households. Significant proportions also exist in the 18–64 age group, 11.2% of people, and in the 65+ age group, 13.0% of people.

Comparing to the provincial numbers, the Town sees greater prevalence of people living in low-income households than the province in every age group except for the 65+ group. The M.D. sees greater prevalence than the province in every age group.

## 2.2.6 Industrial Mix

**Figure 10** below shows data regarding the 5 largest industries in Pincher Creek as of 2016. This information was obtained from the 2016 StatsCan Census<sup>4</sup>.

Figure 10: Industrial Mix of Pincher Creek in 2016 (StatsCan)

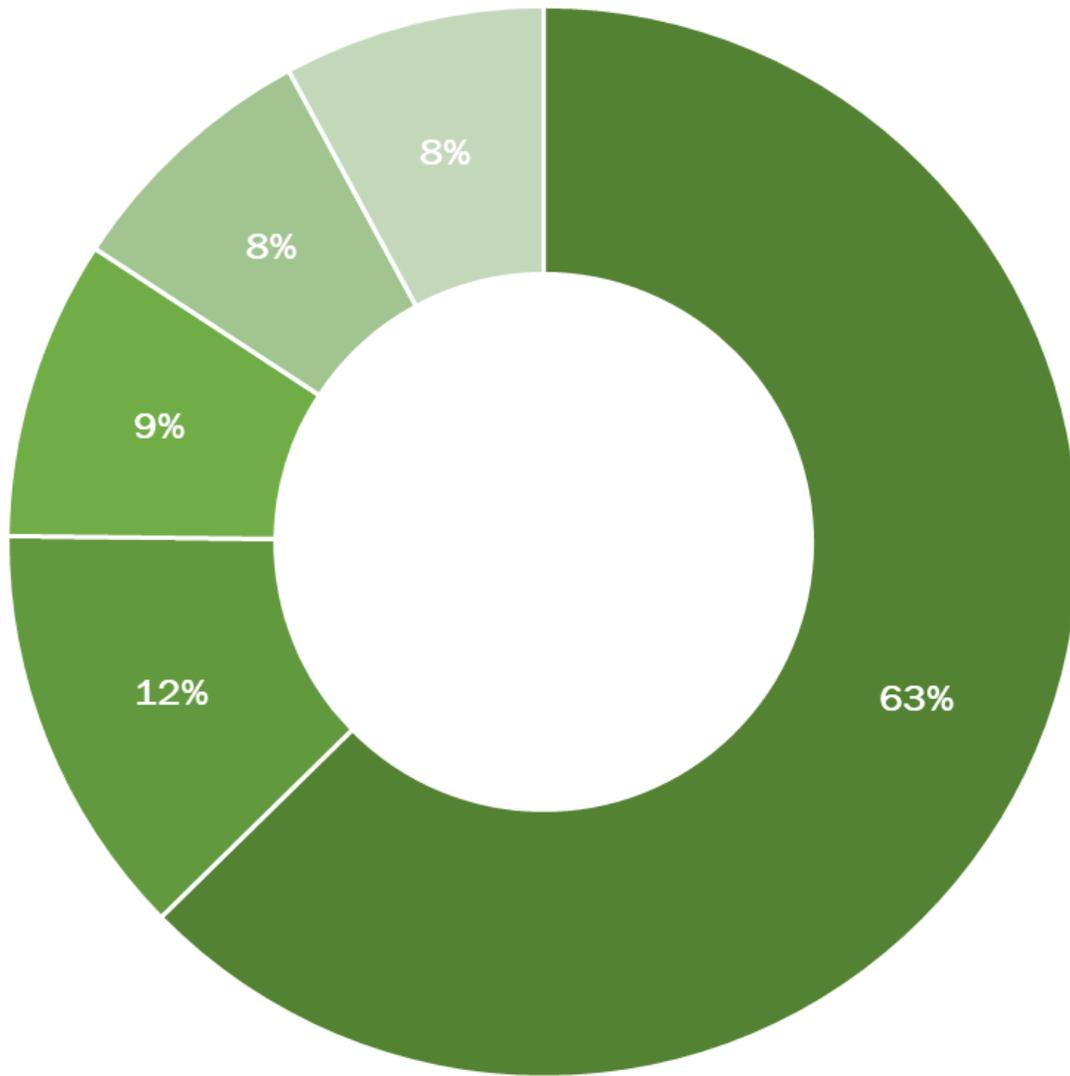


As can be seen in the above figure, the largest and most popular industry in the area by is Retail Trade. The other major industries in order by size are “Health Care and Social Assistance”, “Accommodation and Food Services”, “Public Administration” and “Construction”. “Health Care and Social Assistance” and “Accommodation and Food Services” are similar in size to “Retail Trade”. Both “Public Administration” and “Construction” are significantly smaller industries.

### 2.2.7 Field of Study

Figure 12 shows data regarding the fields of study undertaken by residents of Pincher Creek. This data collected from the 2016 StatsCan Census<sup>4</sup> shows that a significant amount of people do not have any post-secondary education. Of the ones who do have post-secondary education, the popular fields are Health and Business related fields, followed by Education and Mechanic / technical fields. Economic theories such as the Mincer equation have shown education to be a significant factor in wages<sup>24</sup> – and the lack of post-secondary education in a significant portion of a population could be reason for lower wages.

Figure 11: Fields of Study in Pincher Creek (StatsCan)



- No postsecondary certificate; diploma or degree
- Health Professions and related programs
- Business; management; marketing and related support services
- Education
- Mechanic and repair technologies / technicians

# HOUSING SUPPLY



*This section will include analysis on the housing supply in the communities of Pincher Creek and area; Including metrics such as housing diversity, rental market and adequacy. The data in this section was collected from various secondary data research.*

# 3.1 RENTS, VACANCY AND HOUSING STOCK

## 3.1.1 OWNER, RENTING + STRUCTURE TYPE OVERVIEW

Dwellings counts illustrate the size of the housing market in a community, while tenure statistics provide information on the rental market.

**Table 6** breaks down the number of households by housing tenure for Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta. This data was collected from the 2016 StatsCan Census<sup>4, 5, 6, 21</sup>.

Table 6: Pincher Creek, Cowley, M.D. of Pincher Creek and Alberta Private Households by Tenure (StatsCan)				
	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
Renter	20.81%	27.27%	13.18%	26.98%
Owner	78.86%	72.73%	86.36%	72.38%

From the data it can be seen that in terms of renter vs owner proportions, Pincher Creek, Cowley and the M.D. of Pincher Creek all have a greater proportion of ownership than the province. In Cowley the rate is about even to the province. For the Town, the rate of ownership is 7% more than the province whereas it is 14% more than the province for the M.D.

Households can be defined by structural type, and the blend of different structural types in a community setting is known as housing diversity. The following data was collected from 2016 StatsCan Census<sup>4</sup>. The vast majority of Pincher Creek’s population lives in single-detached homes and the median home value estimated was at \$400,596 in 2016. Most of the homes were constructed between 1960 or before, 1961–1980 and 1981–1990.

**Table 7** provides a breakdown of Pincher Creek’s dwelling types by number of units taken from 2006<sup>11</sup>, 2011<sup>17</sup> and 2016<sup>4</sup> StatsCan data. Note that in 2006 Census data there is a large count in the “Other Dwellings” category that is not in later census. Given that the count in 2006 is similar to the count of “Movable Dwellings” in later census, the “Other dwellings” in the 2006 census could be movable dwellings that were categorized differently.

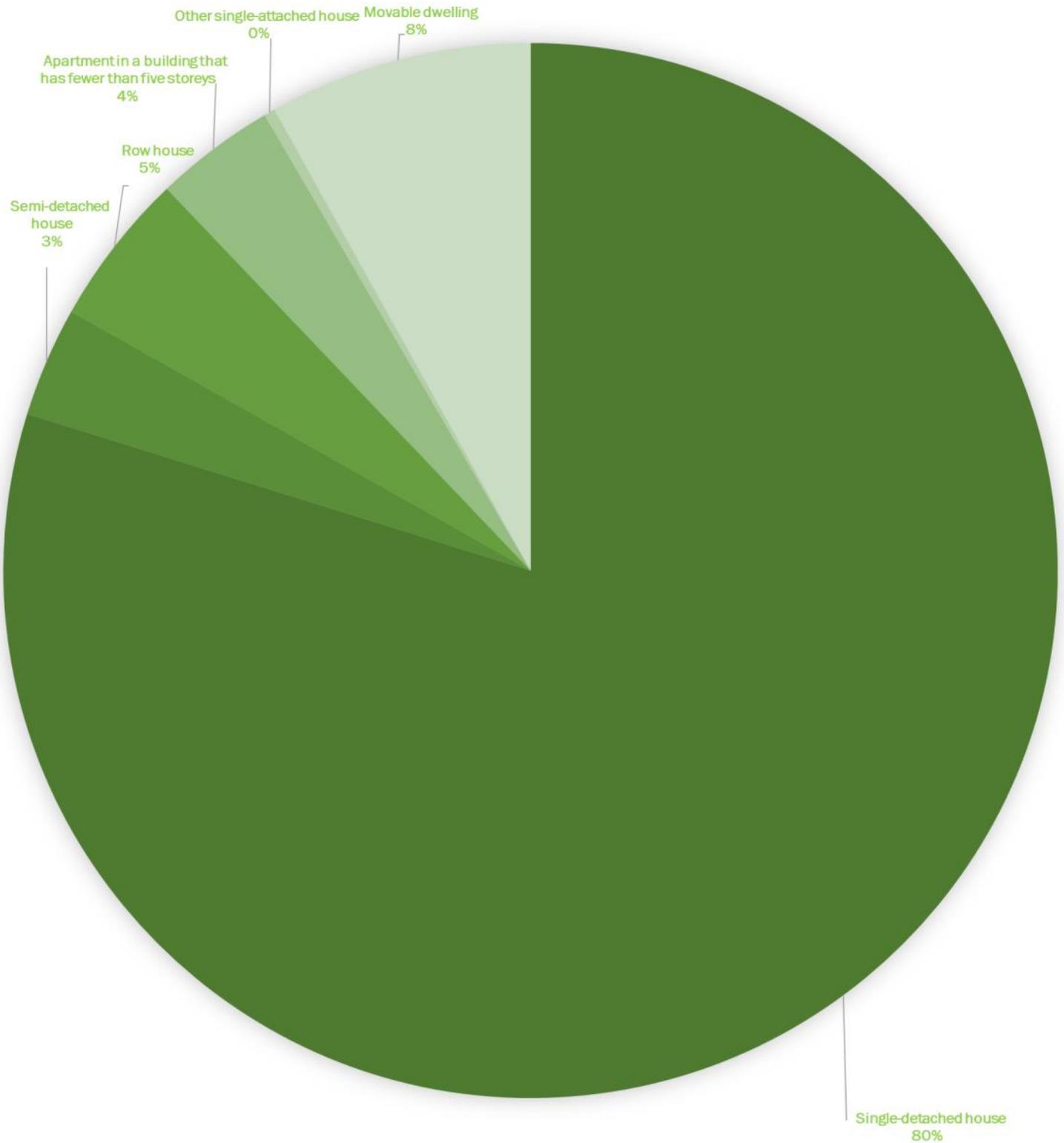
Table 7: Pincher Creek: Total Number of Private Dwellings by Structural Type of Dwelling (StatsCan)			
House Type	2006	2011	2016
Single-detached house	1,216	1,165	1,185
Apartment in a building that has five or more storeys	-	-	-
Other attached dwelling	140	205	185
<i>Semi-detached house</i>	15	50	50
<i>Row house</i>	75	100	70
<i>Apartment or flat in a duplex</i>	-	5 <sup>d</sup>	-
<i>Apartment in a building that has fewer than five storeys</i>	50	50	55
<i>Other single-attached house</i>	-	-	5
Movable dwelling	-	130	120
Other dwellings	115	-	-
<b>Total</b>	<b>1,470</b>	<b>1,500</b>	<b>1,490</b>

Overall, the total number of dwelling units have only increased by 1.4% between 2006–2016. This is in part due to the fact that there was a dip in the housing supply in 2016. The majority of the increase from 2006 can be attributed mostly to the growth of semi-detached housing.

**Figure 12** on the next page illustrates the diversity of dwelling types in Pincher Creek as of 2016. Single detached houses accounted for approximately 80% of all private dwellings. The next largest housing type, movable dwellings, accounted for 8% of all private dwellings.

###  
#####

Figure 12: Pincher Creek Dwelling Units by Structural Type (StatsCan)



As seen above, single detached houses accounted for approximately 80% of all private dwellings. It was followed by movable dwellings which accounted for 8% of dwellings. While the figure shows other single-attached housing as 0%, this is because of a very low count of them (5 in 2016 as per Table 7).

### 3.1.2 RENTS AND VACANCY RATES

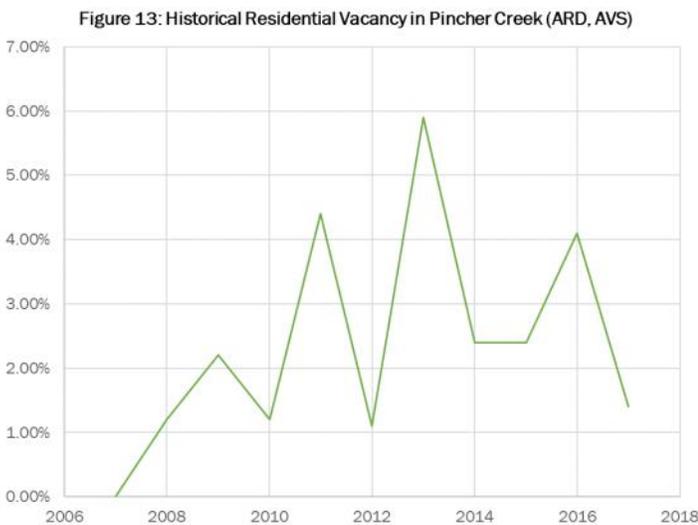
Rental rates indicate the cost of living for tenants in the area and when compared to income or other statistics, it can show if the rental rates in the area are affected by factors of either demand or supply. Vacancy rates indicate whether or not the provided rental units are being occupied and further data can indicate the reasoning for the lack of occupation.

**Table 8** displays the historical and current average vacancy rates of the rental units in the Town of Pincher Creek. This data has been collected from the Apartment Vacancy and Rental Cost Surveys (AVS) published by Alberta Seniors and Housing<sup>25, 26, 27, 28</sup>.

Table 8: Historical Vacancy Rates by Unit Types in Pincher Creek as Percentages (AVS)				
	2014	2015	2016	2017
Bachelor	0.0	0.0	0.0	0.0
1 Bedroom	0.0	0.0	0.0	0.0
2 Bedroom	2.6	2.7	4.9	0.0
3 Bedroom +	0.0	0.0	0.0	12.5
Overall	2.4	2.4	4.1	1.4

As per the table, vacancy in Pincher Creek has historically focused on the two-bedrooms in the area. This changed in 2017 where all the two-bedrooms were occupied but there were vacancies in the three-bedrooms. Overall the vacancy for the past 4 years averages out to 2.6%.

**Figure 13** shows the historical residential vacancy of Pincher Creek from 2007–2016. This data was collected from the ARD<sup>7</sup> and the 2017 AVS<sup>28</sup>.



The figure above shows that vacancy has been observed to cycle from lows of about 1.0–1.5% to highs of about 4.0–6.0%. This however can be due to differences in the yearly AVS, as they generally release anytime in the late summer rather than in a specific month. The 10-year data shows that the lowest vacancy observed in Picher Creek was 0.0% in 2007 and the highest was 5.9% in 2013.

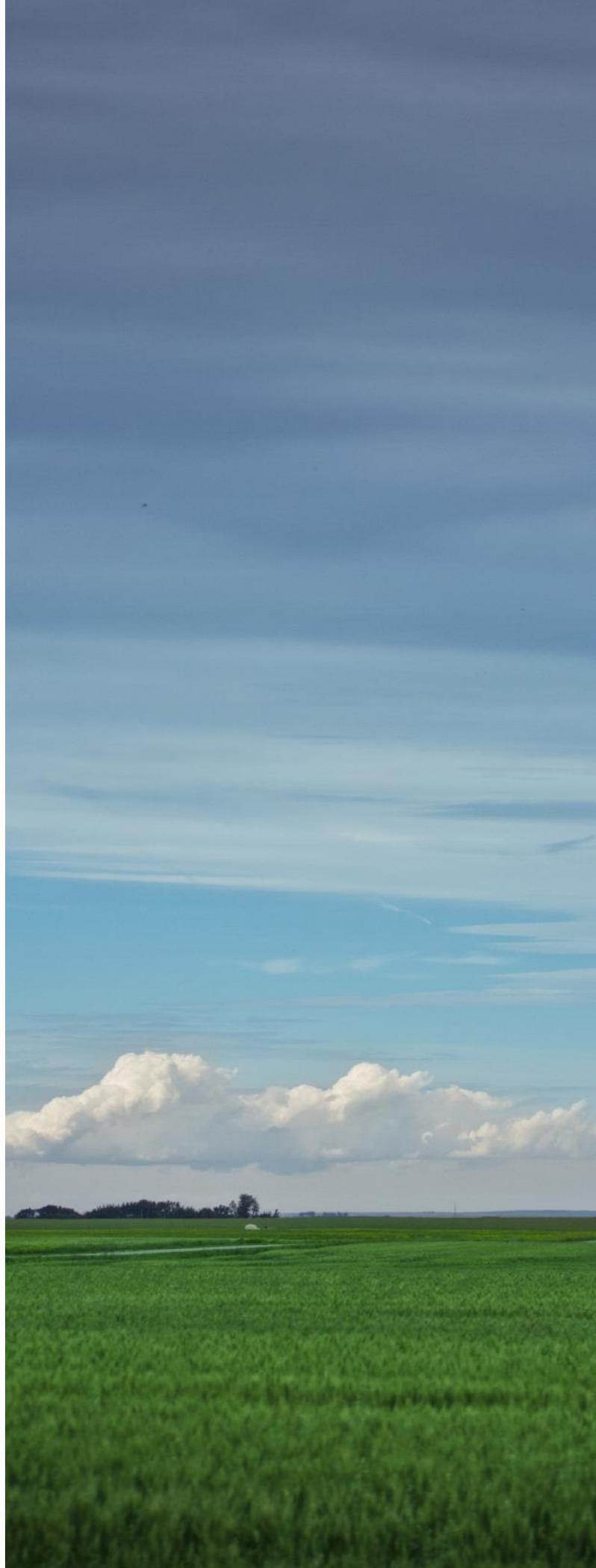


Figure 14 shows the changes in rates in Pincher Creek throughout the years by unit type. The data was collected from the ARD<sup>7</sup> and 2017 AVS<sup>28</sup>. The figure shows that rates have varied for the units throughout the years but have increased overall, especially in the case of the three-bedrooms which are much more expensive in 2017 than they were 10 years ago.

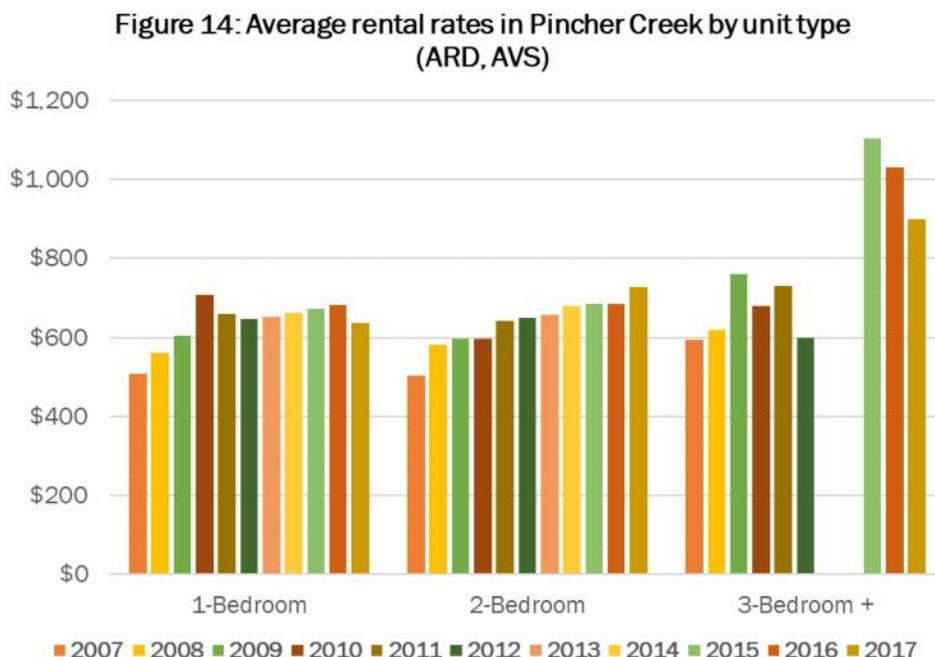


Table 9 shows the average historical rates and most recent rental rates in Pincher Creek. This data was collected from the 2017 AVS<sup>28</sup> and the ARD<sup>7</sup>.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1-Bedroom	\$507	\$561	\$603	\$708	\$659	\$647	\$653	\$663	\$671	\$681	\$636
2-Bedroom	\$503	\$581	\$596	\$597	\$642	\$649	\$657	\$680	\$685	\$685	\$728
3-Bedroom +	\$593	\$620	\$760	\$679	\$729	\$600	N/A	N/A	\$1,105	\$1,031	\$900
Average	\$503	\$581	\$596	\$597	\$642	\$649	\$657	\$680	\$685	\$685	\$736

As of 2017, the rental rates are similar to those seen in 2016; the two significant changes were the price of the three-bedroom units which decreased by over \$100 a month, as well as a decrease in the rate of one-bedroom units. In 2013 the three-bedroom units were taken off market and were reintroduced 2 years later in 2015. At the time the units closed the three-bedroom rates were lower than both the one-bedroom and two-bedroom units. After reintroduction the three-bedroom units were much more expensive than they previously were, however, the units decreased in price in 2016 and again in 2017. For the remaining unit types, the 1-bedrooms have been seen to stagnate around the \$650 price point since 2011 and the two-bedrooms have steadily increased in price over time.

Table 10 shows the historical counts of rental units in Pincher Creek. This data was collected from AVS<sup>25, 26, 27, 28</sup>.

	2014	2015	2016	2017
1-Bedroom	8	7	4	9
2-Bedroom	77	73	61	53
3-Bedroom +	N/A	5	8	8
Total	85	85	73	70

As seen in the table, the rental universe of Pincher Creek has actually shrunk since 2015. The spaces shrunk by 12 units in 2016 and another 3 units in 2017. It is evident that most of the shrinking is due to the two-bedroom units, which have shrunk in count every year since 2014. In total, 24 two-bedroom units have been taken off market between 2014–2017. Given that the two-bedrooms make up the vast majority of the rental universe, it is possible that the lower vacancy recorded in 2017 is in part due to two-bedroom units being taken off the market. This is further reinforced when considering that vacancy in two-bedrooms was 4.9% in 2016 but 0.0% in 2017. The other unit types have not grown or shrunk significantly in the past 4 years, the one-bedrooms grew since 2016 by 5 units and the three-bedrooms remained stagnant at 8 units. It is possible that the reason that three-bedroom units have decreased in rate is in part because of competition, as more 3 units are available now than when the units were reintroduced in 2015.

### 3.1.3 RENTS & INCOME REQUIRED

The Core Needs Income Thresholds (CNIT) is established on an annual basis by Alberta Seniors and Housing which sets the maximum household income eligibility level to access subsidies for housing in communities across the province. Households that earn incomes below or at CNIT levels have difficulty finding housing that is adequate, safe and suitable for its needs without spending more than 30% of their household income for rent. **Table 11** shows the 2018 CNIT levels for different unit types and maximum rent levels payable (30% of the CNITs per unit type) to meet provincial affordability criteria in Pincher Creek<sup>2</sup>.

Table 11: Pincher Creek Core Needs Income Thresholds (CNIT)					
	Bachelor	1 BDRM	2 BDRM	3 BDRM	4 BDRM
Income Threshold	\$26,500	\$30,000	\$34,500	\$40,500	\$46,000
Max. rent to not exceed 30% of income	\$662.50	\$750.00	\$862.50	\$1,012.50	\$1,150.00

To explain the above data consider the following: if someone is earning \$34,500 in Pincher Creek and they require a two-bedroom unit, they can pay up to \$862.50 without paying more than 30% of their income. If that person is unable to find anything below \$862.50 then they will be eligible for subsidies. The aim of an affordable housing project is to provide housing that meets the Core Needs Income Thresholds.



## 3.2 CONDITION AND SUITABILITY

This section estimates the number of households within Pincher Creek and area that may be facing housing challenges and hardships in:

- Housing adequacy (physical safety and maintenance of the home).
- Housing suitability (proper size of the home given the size of the household).
- Housing affordability (the cost of the home related to the household's income).

### 3.2.1 HOUSING STATE OF REPAIR

#### Age and Major Repairs

**Table 12** shows data the rate of major repairs needed for Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta<sup>4, 5, 6, 21</sup>.

Table 12: Proportion of Households with Need for Repairs in Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta (StatsCan)				
	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
Major Repairs Needed	6.71%	19.05%	9.09%	5.71%

From the table it's shown that Pincher Creek, Cowley and the M.D. all have a greater need for repairs than the province. Cowley has the greatest rate of all, with nearly 20% of households in the area requiring major repairs.

**Table 13** below shows the years in which dwellings were constructed in Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta. This data was collected from 2016 StatsCan Census<sup>4, 5, 6, 21</sup>. Please note that due to estimations and rounding made in StatsCan data, StatsCan totals vs actual totals can differ by a slight margin.

Table 13: Number of Housing Units by Age in Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta (StatsCan)				
Date of Construction	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
1960 or before	375	35	230	177,780
1961 to 1980	725	40	275	439,505
1981 to 1990	110	10	165	193,360
1991 to 2000	125	10	150	216,410
2001 to 2005	60	-	75	157,420
2006 to 2010	75	10	145	180,645
2011 to 2016	25	10	60	162,560
<b>Total</b>	<b>1,490</b>	<b>110</b>	<b>1,100</b>	<b>1,527,680</b>

The data shows that across the communities, a common time where significant development took place was 1961–1980. For all areas, 1961–1980 was the time of most construction compared to other timespans. For Pincher Creek and Cowley it can be seen that after the 1961–1980 timespan development decreased significantly. The general trend also holds for the M.D., however in the 2006–2010 timespan the area saw significant housing development.

In Pincher Creek and Cowley, the majority of the housing is at least 38 years old. For both the M.D. and Alberta, the majority of housing is at least 28 years old.

### 3.2.2 SUITABILITY

#### Suitability

Housing is considered unsuitable if the home's occupants are living in overcrowded conditions. National Occupancy Standards set minimum criteria for number of persons per bedroom and level of privacy for the size and composition of a household<sup>29</sup>.

**Table 14** shows the relevant data regarding suitability in the communities of Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta, according to the 2016 StatsCan Census<sup>4, 5, 6, 21</sup>.

**Table 14: Proportion of Unsuitable Households in Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta (StatsCan)**

Location	%
Pincher Creek	1.34%
Cowley	0.00%
M.D. of Pincher Creek	0.91%
Alberta	4.52%

As per the data, all of the relevant communities suffer a lower rate of unsuitability than the province. The lowest rate is of Cowley's, where none of the households were reported to be unsuitable. This is however likely to be due to statistical error. The highest rate is in the Town, where 1.34% of households were reported to be unsuitable.

#### Affordability

**Table 15** breaks down the shelter to income ratios of owner and renter households and average 2016 shelter costs. This data was obtained from the 2016 StatsCan Census<sup>4, 5, 6, 21</sup>. Note that some data for Cowley is not available.

The data shows that of the home owners of Pincher Creek and the M.D., an average of 15.4% of them pay more than 30% of their incomes on shelter costs. The nominal shelter cost of Pincher Creek, Cowley and M.D. homeowners is on average \$798. The average median cost across the communities is less than the province's (\$1,481). However, the M.D. specifically has 20.6% of its owners overpaying, more than the province's 15.1%. The Town has 10.2% of owners overpaying and a median shelter cost of \$728.

More impactful is the situation of tenant households in the communities. Of the tenants of Pincher Creek and the M.D. an average of 30.6% pay more than 30% of their incomes on shelter costs. The average median monthly cost for tenants across the communities is \$966. These averages are less than the provincial rates (36.0%, \$1,243), however, in proportion of tenants overpaying Pincher Creek is slightly above the province at 36.1%. In terms of subsidy, both Cowley and the M.D. report to have 0.0% subsidized tenants, but 20.6% of Pincher Creek's tenants are subsidized; more than the province's 10.4%. In Cowley a median shelter cost of \$1,023 is reported, highest amongst the communities. The median shelter cost in Pincher Creek is \$926.

**Table 15: Pincher Creek, Cowley, the M.D. of Pincher Creek and Alberta: Number of Tenant and Owner Households and Income to Shelter Costs Ratios (StatsCan)**

	Pincher Creek	Cowley	M.D. of Pincher Creek	Alberta
<b>Total Number of Owner Households in Non-Farm, Non-Reserve private dwellings</b>	1,180	80	660	1,075,465
<i>% Owner households spending 30% or more of its income on shelter costs</i>	10.2%	N/A	20.6%	15.1%
<i>Median Monthly Cost</i>	\$728	\$917	\$748	\$1,481
<b>Total Number of Tenant Households in Non-Farm, Non-Reserve private dwellings</b>	310	30	140	410,225
<i>% Tenant households in subsidized housing</i>	20.6%	0.0%	0.0%	10.4%
<i>% Tenant households spending 30% or more of its income on shelter costs</i>	36.1%	N/A	25.0%	36.0%
<i>Median Monthly Cost</i>	\$926	\$1,023	\$950	\$1,243

### 3.2.3 CORE NEEDS ESTIMATION

Here we will consider information regarding the prevalence of Core Housing Needs in Pincher Creek and how it relates to the community's unaffordability levels per family types in order to illustrate an approximate need for more suitable housing. Core Housing Needs is defined by StatsCan as the following: as a first step, it is determined if a dwelling is unsuitable, inadequate or unaffordable based on criteria mentioned in previous sections. If so, it is then determined if the household has access to proper housing in the community based on their income levels; if the answer is no, the household is in Core Housing Need<sup>30</sup>. **Table 16** on the next page demonstrates the core housing need data for Pincher Creek, specifically considering unaffordable homes; as unaffordability is the most prominent factor of housing suitability identified by StatsCan in Pincher Creek. This data was collected from the 2016 Census<sup>4</sup>; note that although this data comes from the Census this particular indicator has been collected from separate data tables provided by StatsCan.

**Table 16: Core Needs Data for Unaffordable Households in Pincher Creek (StatsCan)**

Unaffordable households	#
In Core Need	80
Not in Core Need	125
Not applicable homes	25
<b>Total</b>	<b>230</b>

The above table shows that there are 80 households in Pincher Creek which are in Core Housing Need due to affordability issues. Note that for some households they might also be affected by suitability and adequacy issues. With 80 of the households being in core needs out of the total 230 that are unaffordable, a rate of **34.8%** can be derived. This means that on average 34.8% of unaffordable homes are in Core Need.

Next we'll look at data regarding affordability for tenants in Pincher Creek by family structure. This data was collected from a housing table in the 2016 StatsCan Census<sup>31</sup>. **Table 17** breaks down tenants paying more than 30% of their income on shelter costs by family structure.

**Table 17: Unaffordability of Renters in Pincher Creek by Family Type (StatsCan)**

Households spending 30% or more on shelter by family type	#
Couples without children	20
Couples with children	0
Lone Parents	20
Other census family	10
Non-census family	65
<b>Total</b>	<b>115</b>

As seen in the table, the majority of renters living in an unaffordable situation are non-census family households, who are mainly singles or people living on their own. There is significant need in couples without children and lone parents as well. Note that some of these households are categorized as “subsidized” by StatsCan data, but definitions for “subsidized” are broad and not specified as to what form of subsidy is received.

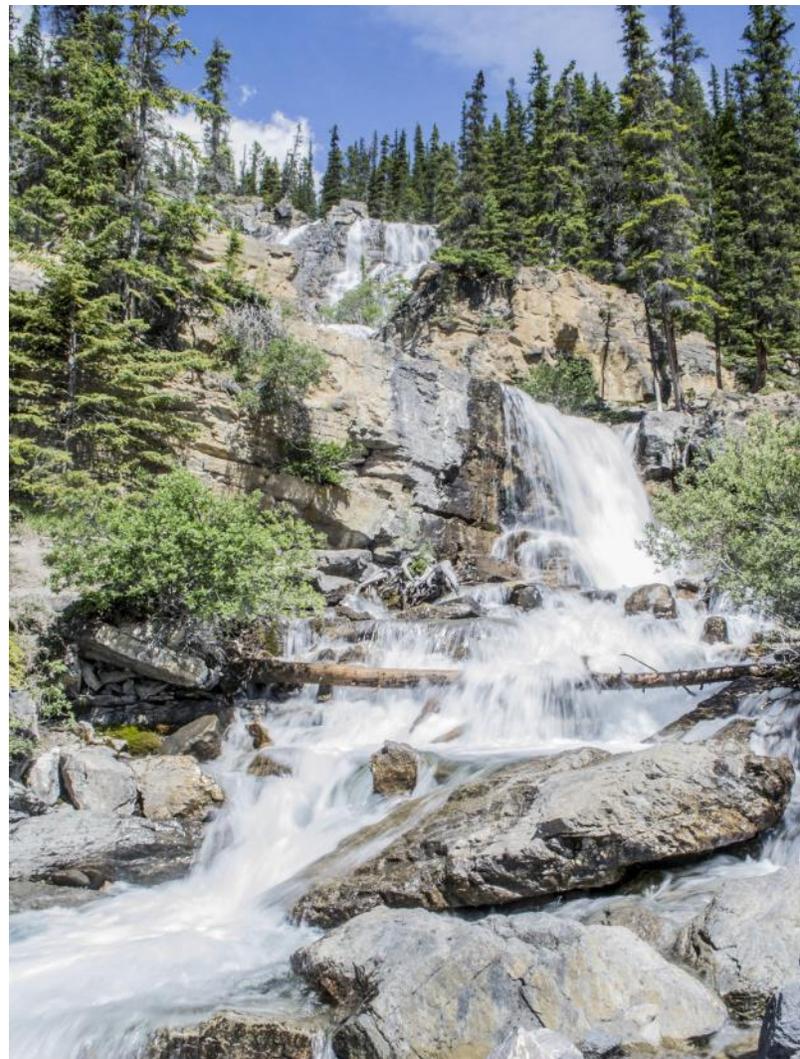
With the above data, the following analysis can now be performed: given that 34.8% of households in an unaffordable situation are also in Core Need and with the data above showing unaffordability in households by family type, we can cross reference the data and approximate how many unaffordable renter households are in Core Need by family type. The analysis is presented in **Table 18**.

**Table 18: Core Needs in Unaffordable Households in Pincher Creek by Family Type (StatsCan)**

Unaffordable households by family type	# in Core Need
Couples without children	7
Couples with children	0
Lone Parents	7
Other census family	3
Non-census family	23
<b>Total</b>	<b>40</b>

The analysis estimates that just in Pincher Creek alone, there are 40 renter households that are in an unaffordable situation and in Core Housing Need as defined by StatsCan. As expected, the majority of homes are non-census family households, who are mostly singles and people living alone, followed by couples without children and lone parent households.

It is important to note that it is not only the households in Core Need that require affordable housing, just that they are the households with the most pressing need—according to the data. The 230 households presented in Table 16 that are living unaffordability are still in an unsuitable housing situation, as they are overspending on shelter costs relative to their income.



## 3.3 SPECIAL NEEDS HOUSING

As stated before, the Town of Pincher Creek has conveyed interest in new development in the Town to service the vulnerable population of the community. With more affordable rental housing available, Pincher Creek hopes to make it possible for its residents to stay in their community and live comfortably rather than move to another location. In order to best provide for the community, the Town has partnered with the local HMB, the Pincher Creek Foundation.

The Pincher Creek Foundation (PCF) currently operates 7 different facilities containing a total of 86 units. The Foundation owns Crestview Lodge which provides 50 units of seniors accommodation and comes with recreational activities as well as access to public services. The unit mix is 44 studios and 6 one-bedrooms.

The other units which are managed by the Foundation are owned by the province. There are 36 units in total, 24 are for low-income seniors and 12 are for low-income families. The seniors units are independent one-bedrooms and the family units include housing for a full family. These units are subsidized, where the tenants only pay 30% of their household income.

The Foundation also oversees the Direct Rent Supplement Program on behalf of the province. This program helps those individuals who may be unable to make their monthly rental payments by offering a subsidy. Tenants of the provincially-owned family units often apply to this program. The program is also recommended to applicants on the waitlist so that they can find private rental units and use the subsidy to pay for the rent.

Even with all these programs and facilities, the Foundation has noted that the challenge of growing housing demand as opposed to the limited stock of housing is worsening. For example, maintenance and repair costs are on the rise with aging infrastructure in the Pincher Creek Foundation managed provincial housing. Based on the current situation, more affordable housing is needed in the area to ensure that the housing provided is both adequate and affordable.



# SUMMARY & CONCLUSIONS

This study has focused on analyzing Pincher Creek and area's housing needs and demands applied to the vulnerable population of the community. Housing is a fundamental necessity for the wellbeing of individuals and communities. The lack of adequate and affordable housing for low income families is a barrier to the economic growth and stability of communities.

An analysis of the Pincher Creek and related areas was conducted to identify possible need for shelter and affordable housing for the community, to the extent that was possible given data limitations. Population characteristics and housing profile were compared to determine this need. An overview of general economic conditions provided context.

Population data was looked at first. This data was sourced from StatsCan Census. The population in Pincher Creek is 3,642 and has been shrinking historically. If shrink rates continue the population will be 3,630 by 2030. Historical population shrink for the area has been about 0.02% annually, and since 1996 the population has shrunk about 0.47%. Both Cowley and the M.D. have experienced a greater shrink rate than Pincher Creek over the past 15 years. Furthermore, when compared to the province, Pincher Creek has an older population; with a mean age of 45.4 compared to the province's 36.7. Historically, Pincher Creek has always been older than the province. In 2011 and 2016, Cowley and the M.D. were also older than the province. Age projections for the region were collected from Alberta Health. The data used goes forward until 2036 and suggests that, in regards to proportion, the population over 65 years of age will grow and the 20–50 and under 20 age brackets will shrink.

Income data regarding Pincher Creek was collected from the 2016 StatsCan Census. Data for the area finds that lone parent families and non-family persons have a much lower income than Couple families and that overall, Pincher Creek's median income is less than the province's. Also, about 51% of the population was in the top half of Canada's income distribution compared to 62% of the province. It was also shown that the M.D. earns less overall than the provincial median. Low income information provided in the Census reveals that Pincher Creek and the M.D. of Pincher Creek both suffer from a greater rate of people living in low-income households than the province.

Dwelling counts and tenure were looked at next. Data on these topics were collected from StatsCan Census, the AVS and the ARD. The data showed that the vast majority of Pincher Creek residents lived in single-detached households and that the Town's housing diversity has been like this since at least 2006. Data also shows that the Town has a greater proportion of owners compared to renters than the province. Cowley is about the same as the province in the proportion of owners while the M.D. has a greater proportion than even Pincher Creek. When looking into the rental market and vacancy rates it was discovered that in Pincher Creek the rental rates have varied throughout the years but increased overall since 2007, and that vacancy in 2017 was 1.4%. The 10-year average vacancy rate for Pincher Creek is 2.39%.

AVS data counts the number of rental units in the area and found that as of 2017 there are 70 units in Pincher Creek. This amount has decreased from the amount in 2016, which in turn has decreased from the amount in 2015. The diversity of the units has had one substantial change in 2015, where 3-bedroom units were reintroduced to the market. Most of the units throughout the years have been 2-bedroom units.

Data from StatsCan shows the need for major repairs of homes in Pincher Creek and area. Pincher Creek, Cowley and the M.D. of Pincher Creek all suffer a greater rate of repairs needed than the provincial average. In Cowley, nearly a fifth of all households require major repairs. In terms of the age of housing stock, the majority of housing in Pincher Creek and Cowley is 38+ years old, while the majority of housing in the M.D. and Alberta is 28+ years old.

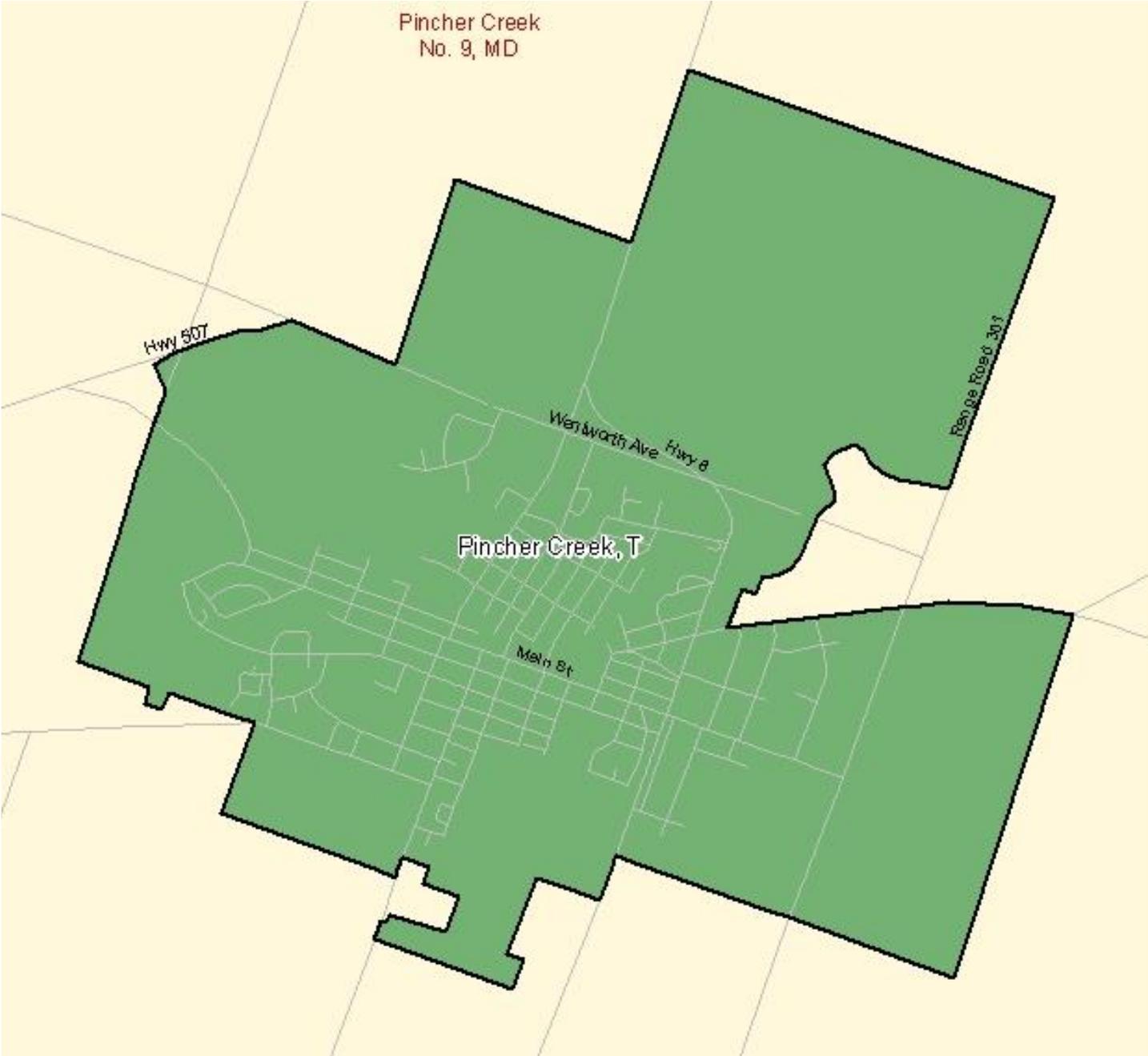
For suitability, Pincher Creek, Cowley and the M.D. all have a lower rate of unsuitability than the provincial average.

The 2016 StatsCan Census provides information regarding the affordability of homes; and finds that, in Pincher Creek, 120 owner households or roughly 11% are paying more than 30% of their income on shelter costs; and that 112 or roughly 36% of tenant households are also paying more than 30% of their income on shelter costs. In Pincher Creek, the median monthly shelter cost is roughly \$728 for homeowners and about \$926 for tenants. The M.D. has a greater proportion of owners overpaying than either Pincher Creek or the province, but a lower proportion of tenants overpaying.

An analysis was conducted regarding Core Housing Need in Pincher Creek specifically and estimated that 40 renter households are in Core Housing Need, due to affordability and possibly other issues. Overall, 80 households in Pincher Creek are in Core Needs due to affordability and possibility other issues.

The Town of Pincher Creek is dedicated to ensuring that the vulnerable population of Pincher Creek and area have access to safe, suitable and adequate housing. To ensure that the need is fully addressed the Town has partnered with the local housing management body, the Pincher Creek Foundation, to co-operate on an affordable housing solution. Working with the Foundation and other partners the Town hopes to provide for the in-need of the community and ensure stability and future growth for the area.

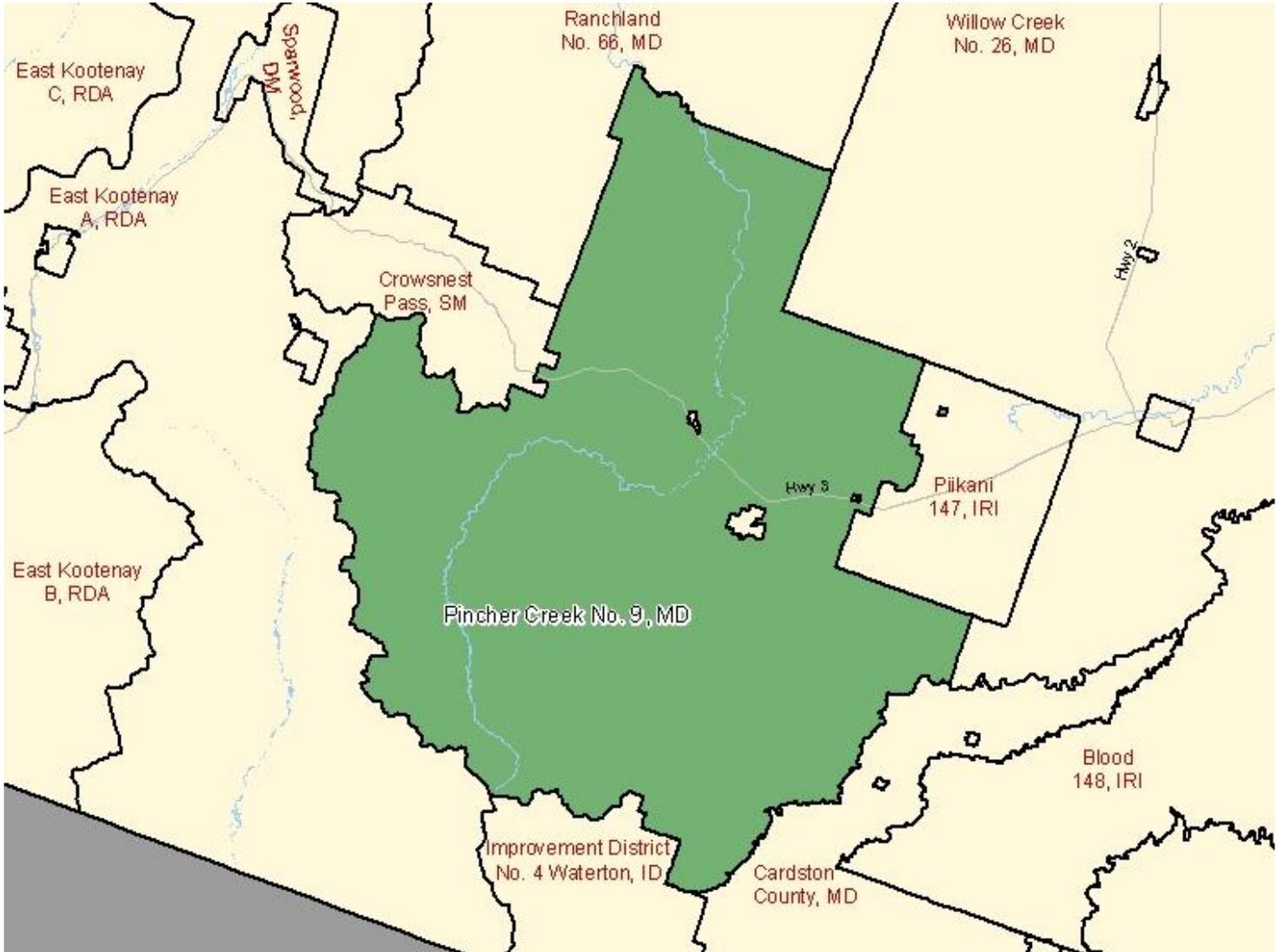
4.1 Appendix 1: Pincher Creek, Town Census Map (StatsCan)



4.2 Appendix 2: Cowley, Village Census Map (StatsCan)



### 4.3 Appendix 3: Pincher Creek No. 9, Municipal District Census Map (StatsCan)



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