

AFFORDABLE HOUSING

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INTRODUCTION

Strathcona County is a thriving, successful, and vibrant community of more than 96,500 (2014) residents in almost 36,000 households (2013). With over two-thirds of the County living in the urban area of Sherwood Park, and the remainder living in the large rural area of farms, acreages, and eight smaller hamlets, Strathcona County offers a variety of lifestyle choices for people of all ages, incomes, and stages of life.

With an average per-person income of over \$61,000 a year and family income of \$144,000 (2014), Strathcona County residents earn more than the average Albertan. However, about 5.5% of the county population (almost 5,100 people) are considered low income. The average resale value of a single-family home in 2014 was more than \$460,000, almost double 2006 figures. By comparison, the maximum mortgage affordable for someone earning \$60,000 is about \$350,000.

While the median age of County residents, at 39 years old, is slightly older than for Albertans as a whole, the share of seniors in Strathcona County is growing, and our population as a whole is getting older. Planning affordable housing for our aging population is important. Not only do seniors need accessible and visitable housing, but they also have fixed incomes and cannot afford housing cost increases. Two-storey homes with yards can become challenging for seniors to maintain as they grow older.

The combination of fast growth and high average incomes has created more unaffordable housing in the County. In the last 15 years, the County's population has grown by 38%, which at about 2.5% per year is faster than the province and greater Edmonton area. This population growth is expected to slow to about 1.6% each year. For Strathcona County to become "Canada's most livable community," we need to consider how affordable our community is for single parents, young adults, and people on fixed incomes, like seniors.

There are many types of affordable housing considerations:

- Generally, housing is considered unaffordable when a household earning 80% of the County's median income (i.e. \$144,000) is spending more than 1/3 of their income on modest housing.
- Housing choice means that people can choose to rent or buy, can choose homes that are visitable and accessible for people with mobility challenges, and offer options for people in all stages of their lives.
- Housing needs to meet needs for people in all stages of life, like families with young children, single young adults, couples without children, single parents, empty nesters, and seniors in a continuum of care.
- Seniors housing can provide a variety of supports to seniors, from independent living, supportive housing, and assisted living to residential care and hospice.
- Non-profit housing services, such as Robin Hood Association, Strathcona Schizophrenia Housing Federation, and A Safe Place Women's Shelter.

CURRENT TRENDS

- Strathcona County's population is young, but overall trends are towards communities having a greater share of older residents.
- Housing prices rose quickly from 2001 to 2006, and have stabilized since 2011.
- The proportion of single-parent and common law couple families is increasing while the percent of married couple families is decreasing.

- 92% of respondents to a Social Sustainability Framework survey supported ensuring affordable housing options in the County. The survey also found that people think affordable housing is more of an issue today compared to a few years ago.
- Over 42% of single parents believe that housing is not affordable in the County.

WHAT DOES THE 2007 MDP SAY?

Chapters 5 and 12 of the 2007 Municipal Development Plan contain policies related to housing choices, housing affordability, and the provision of special needs and supportive housing. The MDP commits the County to:

- Support and encourage the creation of housing suited to people with special needs (like accessibility and visitability features and located near educational facilities, healthcare transit, parks and trail networks, and shops).
- Allow density bonusing for multi-unit developments, to support affordable, rental, seniors, or special needs housing in the urban area or hamlets.
- Consider using municipal land banking as an option for social housing.
- Work with industry and senior levels of government to support social housing.
- Encourage supportive housing forms, such as spectrum-of-care and adult and child daycare in all areas of the community.
- Promote urban villages, so that residents have more housing choices within their existing community as their housing needs change.
- Support innovation and flexibility in housing design, such as allowing secondary suites and garden suites in appropriate areas. Currently secondary suites are allowed throughout the County, except for areas with smaller lots.

CURRENT INITIATIVES

- The County has worked with Habitat for Humanity to create affordable housing options.
- Strathcona County is currently investigating options for Senior's Housing.
- CMHC provides financial assistance to low-income homeowners for housing repairs.

- Some subsidized housing exists in the County, including two housing co-ops and the seniors-focused Silver Birch Lodge.
- The HOME Program supports moderate income individuals and families in becoming homeowners with support, research, grants, and counseling.
- The Capital Region Housing Corporation provides rental subsidies to low-income individuals and families.
- The County provides Secondary Suite Grants to homeowners to develop these housing options.
- The County undertook an affordable housing review in 2007 to identify housing choices for people in all stages of life, and what public/private/public-private partnership options exist to support these housing choices.

CHALLENGES & OPPORTUNITIES

- The multi-family housing in the Centre in the Park community offers housing choice. This neighbourhood provides residents with easy access to schools, the library, civic centre, and recreational amenities, as well as transit, shopping, and open spaces.
- Strathcona County lacks rental housing, and the majority of rental units are found by word-of-mouth and newspaper advertising.
- The County is expecting more than 16,000 residents to be older than 75 years old by 2026, and more than 330 additional purpose-built and subsidized seniors housing units are needed by then.
- Senior levels of government are not supporting affordable housing to the extent they used to.
- How can the County work with industry, developers, non-profits, and agencies to provide housing options that meet the economic and lifestyle needs of all residents?

FOR MORE INFORMATION

- Community Social Profile
- Strathcona County By the Numbers: Our Community At-A-Glance
- Strathcona County Facts and Stats 2015
- Strathcona County Housing Needs Assessment
- Strathcona County's Social Sustainability Framework