



STRATHCONA COUNTY

Strathcona County

Needs and Demand Assessment

Prepared by the Alberta Rural Development Network

August | 2020



Executive Summary

Background

The Strathcona County Family Community Services commissioned the Alberta Rural Development Network (ARDN) to conduct this Housing Needs and Demand Assessment to update the County on current housing trends within the community. Affordable housing plays a key role in the comprehensive neighbourhood and community building. The CMHC and Government of Alberta define affordable as when a household's monthly shelter costs are less than 30% of their total monthly income. This threshold acts as a guide, and does not necessarily mean that every household who is spending more than 30% on their housing is vulnerable and in need. In this document, ARDN examines affordability, suitability and adequacy in relation to the current housing inventory to assess the gap in housing.

Findings

This Housing Needs Assessment was developed using the available secondary data for Strathcona County and surrounding regions, the Census Division No. 11 and Alberta. The Housing Needs Assessment reflects the current and emerging housing issues in Strathcona County. Some critical issues highlighted by the analysis include:

- There is a lack of higher density or smaller sized dwellings, and many one-person households (who often rely on this type of accommodation) are likely financially over-burdened due to the lack of affordable smaller housing;
- The purpose-built rental market is small compared to the total number of tenant households, with estimates suggesting that 2,642 out of 3,865 tenant households are renting a secondary dwelling from a private property owner;
- Bedroom demand estimates show that the demand for one, two, and three-bedroom dwellings are under-served, whereas the four-bedroom supply greatly exceeds the demand based on the family composition of the County;
- Overall 3,535 homeowners and 1,335 tenants in Strathcona County are spending 30% or more of their income on housing costs, for a total of 4,870 out of 35,565 (14%) of households. Based on the current housing supply, these households have no alternative to their current housing needs.

1 <https://www.strathcona.ca/files/files/at-edt-economic-update.pdf>

2 <https://www.strathcona.ca/business-and-development/development/albertas-industrial-heartland/> Strathcona County

- A household in Core Housing Need is one whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. In Strathcona County the rate of Core Housing Need was 5.54% in 2016.
- By 2021, between 585 and 647 households will be overcrowded, 1,368 and 1,687 will be inadequate due to requiring major repairs, and between 4,418 and 5,939 households will be living in unaffordable housing.

Conclusions and Recommendations

The analysis underscores that housing is unaffordable for many Strathcona County residents. Furthermore, low-income households may face significant challenges with finding and maintaining affordable, suitable, and adequate housing. The report's findings culminate in four recommendations that could alleviate some of the housing gaps in Strathcona County, including:

- conducting a review best practice strategies to mitigate current housing gaps;
- prioritizing the Land Use Bylaw amendments for the Urban Service Area;
- conducting a homeless estimation to better understand community housing needs; and,
- continuing to build local and regional partnerships to address housing gaps.

Findings Snapshot

Community Profile

- Strathcona County is fifth largest municipality in Alberta by population, and covers over 1,200 square kilometres.
- As of 2016, unemployment in Strathcona County was 6.5%. In 2016, the average unemployment rate in Alberta was between 7.1 and 9.1 percent. (Figure 2.1, pg. 8)
- Strathcona County's employment rates for males and females is higher than both the Census Division No. 11 and Alberta. (Figure 2.2, pg. 8)
- Strathcona County's Community Well-Being (CWB) index is in the 99th percentile in Canada. The CWB takes income, education, housing, and labour into account to develop a composite score. (Table 2.1, pg. 9)

Housing Demand

- The population of the County is growing at roughly 1% per year. The most recent population estimates of the County is 103,030. (Figure 3.1, pg. 10)
- Alberta Health expects moderate population growth to continue, though the county's current population already surpassed Alberta Health's population projections for 2022. (Figure 3.3, pg. 13)
- The average age in the County will increase, and the 65-plus segment will grow significantly over time. By 2047, roughly one in five County residents will be 65 or over. (Figure 3.10, pg. 20)
- The one-person household is the fastest growing household-type in the County, and the lone-parent family is the fastest growing family-type in the County. (Table 3.8, pg. 21)
- The average households and family in Strathcona County earn relatively more than the average household and family in the Census Division No. 11 or Alberta. (Table 3.12, pg. 23)
- Strathcona County has lower incidents of low income than either the Census Division No. 11 or Alberta. (Figure 3.18 & Figure 3.19, pg. 29)

Housing Supply

- The ownership-housing universe in Strathcona County is predominantly single-detached homes. The share of single-detached homes in Alberta and Division No. 11 among owners is roughly 75%, whereas the share of single-detached homes in Strathcona County among owners is 85%. (Table 4.1, pg. 36)
- Single detached homes also dominate the rental-housing universe in Strathcona County. Over 40% of rentals in Strathcona County are single-detached homes – in Alberta this drops to 24.3%, and in Division No. 11 the share of single-detached homes among renters drops further to 18.6%. (Table 4.2, pg.37)
- The majority of new residential starts in Strathcona County are single-family homes, with few condominium or purpose-built rentals built between January 1990 and September 2019. (Figure 4.4, pg. 39)
- MLS data for residential sales between October 2017 and December 2018 shows that the majority of luxury homes (over \$800,000) are sold in rural Strathcona County. (Table 4.5, pg. 42)
- 74% of homes sold between October 2017 and December 2018 are single-family and 20% are condominiums. The remaining 6% is split evenly between duplexes and row houses. (Figure 4.9, pg. 44)
- The median value of all homes sold in urban Strathcona County is \$392,000, in rural Strathcona County is \$580,000 and in the hamlets of Strathcona Country is \$340,000. (Figures 4.8, 4.9, and 4.10, pg. 42-44)
- Most (over 50%) of rentals in Strathcona County are secondary rentals. (Table 4.8, pg. 45)
- The more affordable rentals in Strathcona County have lower vacancy rates versus the more expensive purpose built rentals. (Table 4.14, pg. 49)
- Non-suitability and non-adequacy rates are lower for both renters and owners in Strathcona County versus the Census Division No. 11 and Alberta. (Table 4.13 & Table 4.14, pg. 49)
- Many senior lodges face high waitlists. The more affordable publicly run lodges operated by Heartland Housing Foundation have waitlists totaling over 300. (Table 4.17, pg. 51)

Gap Analysis

- There are more people per dwelling (or fewer dwellings per person) in Strathcona County than in Alberta or in the Division No. 11. (Table 5.1, pg. 55)
- 43% of tenant one-person households are paying more than 30% of their income on shelter. (Table 5.2, pg. 56)
- Non-suitability projections show between 585 and 647 households will suffer from overcrowding by 2021. (Table 5.3, pg. 57)
- Non-adequacy projections show between 1,378 and 1,687 households will require major repairs in their homes by 2021. (Table 5.4, pg. 58)
- Non-affordability projections show between 4,618 and 5,939 households will be overpaying for shelter by 2021. (Table 5.5, pg. 59)
- Based on the family composition of Strathcona County, there is a potential over-supply of four or more bedroom dwellings, but a severe shortage of one and two-bedroom dwellings. (Table 5.7 & Table 5.8, pg. 62)
- One-person households and lone-parent families have disproportionately higher housing core need rates due to trends of unaffordability in the County. (Figure 5.7, pg. 65)
- The majority of cases of household unaffordability are in one and two-bedroom type dwellings. (Table 5.13, 5.14, 5.15, 5.16, pg. 66-67)
- MLS data and current mortgage rates show that non-census family households (typically one-person households) and female lone-parent families face the greatest challenge in affording mortgages in Strathcona County. (Table 5.17, pg. 68)

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1. Introduction

1.1 Purpose

Strathcona County Family Community Services commissioned the Alberta Rural Development Network (ARDN) to conduct this Housing Needs and Demand Assessment to update the County on current trends in housing within the community. Housing plays a key role in comprehensive neighborhood and community building. In this document, ARDN examines affordability, suitability, and adequacy in relation to the current housing inventory to assess the gap in housing.

This report mainly looks at on the middle to right side of the housing continuum, i.e. subsidized and market rental or ownership housing. While it is important to consider the most vulnerable residents of the community, to the knowledge of the ARDN, the County has not documented the number of homeless or at-risk individuals.

1.2 Scope

The scope of this study is Strathcona County, sometimes referred to as the *County* throughout the report. Comparison geographies are the Census Division No.11, and the Province of Alberta. These geographies together create the ‘Study Area’ for the report. The use of the surrounding region (versus comparing to other towns or cities) allows the report to compare Strathcona County relatively against the area, which may help further discussions regarding relative need in the community.

THE HOUSING CONTINUUM



Source: Canadian Mortgage and Housing Corporation

Census Division No. 11	
Cities	Edmonton, Beaumont, Fort Saskatchewan, Leduc, Spruce Grove, St. Alberta, Wetaskiwin
Towns	Bon Accord, Calmar, Devon, Drayton Valley, Gibbons, Legal, Millet, Morinville, Redwater, Stony Plain, Thorsby
Villages	Breton, Spring Lake, Wabamun, Warburg
Summer villages	Argentia Beach, Betula Beach, Crystal Spring, Golden Days, Grandview, Itaska Beach, Kapasiwin, Lakeview, Ma-Me-O Beach, Norris Beach, Point Alison, Poplar Bay, Seba Beach, Silver Beach, Sundance Beach
Specialized municipalities	Strathcona County
Municipal districts	Brazeau County, Leduc County, Parkland County, Sturgeon County, County of Wetaskiwin No. 10
Reserves	Alexander 134, Enoc Cree Nation 135, Ermineskin 138, Louis Bull 138B, Pigeon Lake 138A, Wabamun 133A, Wabamun 133B

1.3 Methodology and Data

The report uses secondary data to establish demographics, family and household types, the housing universe, and estimated gaps in the housing supply and demand.

The report uses the following datasets and sources:

- I. The Alberta Regional Dashboard
- II. Statistics Canada Community Wellbeing Index (#1557324628212)
- III. 2006 Statistics Canada Census Profile (Strathcona County; Division No. 11; Alberta)
- IV. 2011 Statistics Canada Census Profile (Strathcona County; Division No. 11; Alberta)
- V. 2011 Statistics Canada National Housing Survey (NHS) Profile (Strathcona County; Division No. 11; Alberta)
- VI. 2016 Statistics Canada Census Profile (Strathcona County; Division No. 11; Alberta)

- VII. The following catalogued Statistics Canada datasets, 94-581-XCB2006001
- VIII. The following catalogued Statistics Canada datasets, 99-014-X2011;016,018
- IX. The following catalogued Statistics Canada datasets, 98-400-X2016;
004,015,017,025,029,033,041,099,119,120,127,133,136,139,156,220,222,224,227,229,
231,233,008,015
- X. Strathcona County boundary files (available from the Strathcona County open data portal)
- XI. Canadian Mortgage and Housing Corporation Urban Rental Survey data;
- XII. Independently collected data from Strathcona County memos and publicly accessible website, as well as MLS data from the County.
- XIII. Statistics Canada—ARDN custom data request

Some limitations of the collected data are:

- Most of the household data is from 2016 and many changes may have occurred in the community since then;
- The report assumes that affordability, suitability and over-crowding affects all household types and family types uniformly;
- The report assumes that non-adequacy affects all household types and family types uniformly;
- The major-repair indicator (and over-crowding indicator) are self-reported and could be mis-reported;
- Strathcona County's designation as a Specialized Municipality causes many Statistics Canada cross-tabulated datasets to be unavailable.

Notes on Population Projections

The population projections in this report are either:

- Taken directly from Alberta Health's Interactive Health Data Application; or
- Created using a combination of trends in population, household, and family growth.

The County typically uses in-house population projections using data from the Edmonton Metropolitan Region, but the data available for those projections do not include projections by age and gender. Therefore, to keep some level of consistency throughout the report, the figures and tables use the Alberta Health projections whenever possible.

1.4 Notes on Terminology

Affordable Housing: Refers to housing that is 30% or less of a household or individual's income (typically taken before-tax).

After-tax income: Residual income after tax deductions.

Housing Continuum: A scale of housing options that range from short term accommodations such as shelter spaces to market rental housing and ownership.

Median: The point at which 50% of a population is below or above the value.

Study Area: Strathcona County, Census Division No. 11, and Alberta.

1.5 Previous Housing and Social Assessments

2008 Housing Needs and Demand Assessment

The most recent Housing Needs and Demand Assessment for Strathcona County is from 2008. Highlights from the report are:

- One-person households required more affordable bachelor or one-bedroom rental options;
- There was a significant number of lone-parent families unable to afford many of the market rentals in Strathcona County;
- There are very few options for entry-level home ownership in the County; and
- There is a segment of low-income seniors unable to afford the market or senior designated rentals in the County.

2015 Strathcona/Fort Saskatchewan Sub-Region Housing Needs Assessment

The Sub-Region Needs Assessment combines Fort Saskatchewan and Strathcona County into a single region. The report indicated that in this region (as of 2015):

- There was an immediate need for 2,035 non-market housing units;
- There is a future need of 173 units per year.
- There is a current surplus of market ownership housing;
- There is a future need of 1,310 market units per year.

2018 Youth Needs and Assets Assessment

Yardstick Research's report on youth and young adults found the following in relation to housing affordability:

Survey (primary) results:

- Affordability is a concern in Strathcona County (42%) and young adults would like to see more services and support around finances and cost of living (14%) and/or affordable housing (14%).

Secondary data results:

- While the median income is relatively high in the County, housing prices in the County are also higher than the provincial average.
- Some of the County's population (4%) is considered low income. The youth unemployment rate is close to double the overall unemployment rate in Strathcona County.
- Post-secondary student debt is taking a toll on many young people, tuition rates are increasing, leaving students in more debt than ever before.

Mayor's Task Force on Community Housing

In February 2015, Strathcona County Council chose to establish the Mayor's Task Force on Community Housing. This short-term task force was intended to review the current state of housing in Strathcona County and to make recommendations to County Council to address any gaps that the group identified.

The report outlines 17 recommendations for the County to pursue to help develop and better support community housing development in the region.

1.6 Other Relevant Policy Framework

Municipal Development Plan (MDP)

The MDP was approved in 2017 and guides growth in Strathcona County over the next 20 years. The document contains comprehensive land-use policies and implementation strategies. Relevant to housing are the Policy Areas. Within the Urban Service Area and Rural Service Area, there are several Policy Areas which provide direction for development and growth within those areas.

These Policy Areas would provide the necessary information in determining where a new affordable housing project could be situated in relation to the County's planning framework.

Strathcona County Land Use Bylaw

The Land Use Bylaw regulates the use, conservation, and development of land, habitat, buildings, and signs in pursuit of the objectives of Strathcona County's statutory plans.

Mature Neighbourhood Overlay

The Mature Neighbourhood Overlay provides regulation within the Land Use Bylaw on height, setbacks, sight coverage and architectural design elements to ensure residential redevelopment within mature neighbourhoods respecting the overall character of those areas.

Strathcona County Social Framework

The County's Social Framework (released in May 2017) highlighted key social issues facing the community:

- Food Bank usage increased by 90% from 2014 to 2016.
- In the first quarter of 2017, the unemployment rate in Alberta was recorded as 8.3%, compared to 6.6% nationally.
- The number of people on a waitlist for subsidized housing in Strathcona County has increased by 5.5% from 2016 to 2017.
- The Primary Care Network saw an increase of 28% in anxiety-related referrals and an increase of 18% in stress-related referrals from 2015 to 2016.
- There has been a 14% increase in the number of domestic violence incidents reported to the RCMP.

The framework seeks to target four community outcomes:

1. Affordability
2. Safety
3. Access to programs and services
4. Connectedness and inclusion

2. Community Profile

2.1 Locale

Strathcona County is a specialized municipality located in central Alberta. Within Strathcona County is Sherwood Park, a large urban hamlet with a population of over 70,000. The remainder of the County's population reside in the rural areas of the region, otherwise referred to as rural Strathcona County. Strathcona County is nestled between Edmonton and Fort Saskatchewan, and is part of both the Industrial Heartland, an association that promotes industrial growth within central Alberta, and the Edmonton Metropolitan Region. Despite being a specialized municipality, Strathcona County is the fifth largest municipality by population, and covers over 1,200 square kilometers.

Strathcona County benefits from being within commuting distance of both Fort Saskatchewan and Edmonton, allowing residents the ability to access many employment opportunities. Both the Queen Elizabeth II and Anthony Henday freeways allow residents to access other regions of central Alberta, putting the County in an economically favourable position.

2.2 Public Sector's Role in Housing

Heartland Housing Foundation is the primary provider of social and supportive housing in Strathcona County. Alongside other organizations in the County, there is a mix of social, community, and affordable housing options for residents (provided in depth in Section 4: Housing Supply).

Housing Management Bodies (HMBs)

The local housing management body in Strathcona County is Heartland Housing Foundation. Housing Management Bodies provide a variety of services to their region, but their main responsibility is to provide socially assisted housing. While HMBs are not restricted to *only* providing Seniors' housing (lodges, apartments), Heartland Housing Foundation's portfolio primarily consists of Seniors' affordable apartments and Seniors' lodges. HMBs collect revenue from a variety of sources, such as lodging fees, municipal taxes, the Alberta Seniors Housing Corporation, and operating grants.

Other Federal Programs

The Canadian Housing and Mortgage Corporation (CMHC) provides grants and special capital funding to projects across Canada. For example, municipalities can take advantage of the available 'Seed Funding' to perform pre-development work such as site analyses or financial modeling. Many of these funding streams are geared towards creating affordable rental housing for Canadians in both urban and rural communities.

2.3 Economic Drivers

Strathcona County's economy resembles a medium size city. The August 2019 Economic Update¹ shows that approximately 13,425 travel into Strathcona County from Edmonton. Conversely, over 21,000 workers commute to Edmonton for work.

Alberta Industrial Heartland

Strathcona County is a founding member of the Alberta Industrial Heartland². The region encompasses five municipalities in central Alberta:

- City of Fort Saskatchewan;
- Lamont County;
- Strathcona County;
- Sturgeon County; and
- The City of Edmonton

There are over 40 companies operating within the Heartland, and since its inception, the region has generated more than 40 billion dollars in investment.

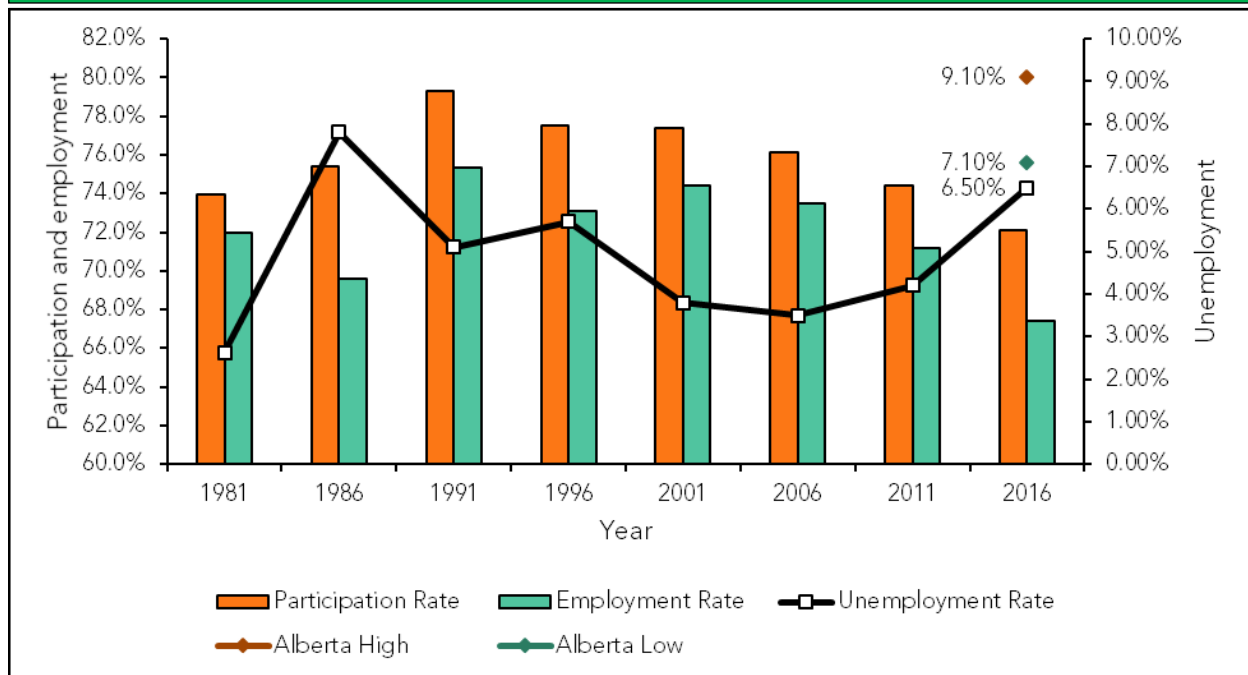
Employment Indicators

Figure 2.1 shows employment indicators between 1981 and 2016. In 2016, unemployment in Strathcona County was 6.5%, nearing the historical record for unemployment set in 1986 of 7.8%. Strathcona's unemployment rate of 6.5% in 2016 is still lower than the 2016 high and low for Alberta, which were 9.1% and 7.1% (respectively).

1 <https://www.strathcona.ca/files/files/at-edt-economic-update.pdf>

2 <https://www.strathcona.ca/business-and-development/development/albertas-industrial-heartland/>

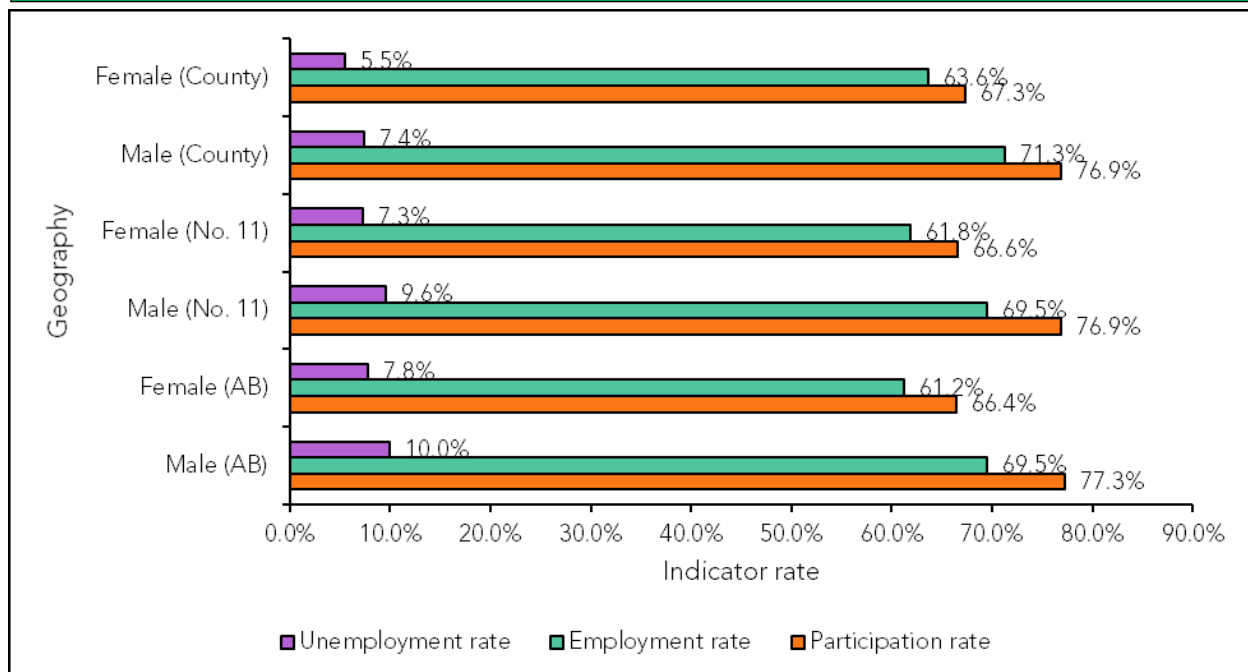
Figure 2.1 Employment Indicators, Strathcona County, 1981-2016



Source: Alberta Regional Dashboard

Comparing 2016 employment indicators across the study area shows that Strathcona County is performing relatively better than both the Census Division No. 11 and Alberta. Indicators also show that across the study area, male unemployment is significantly higher than female unemployment. **Figure 2.2** shows the various economic indicators for 2016 across the three regions.

Figure 2.2 Employment Indicators by Gender, Study Area, 2016



Source: Alberta Regional Dashboard

2.4 Community Well-Being

The Community Well-Being (CWB) index measures socio-economic well-being for individual communities across Canada. The index combines data on housing, income, labour force activity, and education to create a composite score of a community's well-being. **Table 2.1** shows Strathcona County's score for each CWB category, as well as its relative ranking (percentile).

Table 2.1: Community Well-Being, Strathcona, 2016					
	Income	Education	Housing	Labour	CWB
Score	94	69	97	90	88
Percentile	99	94	76	81	99

Source: Statistics Canada Community Well-Being Index 2016

Strathcona County's total CWB score is in the 99th percentile, and ranks 36th out of more than 3600 communities. There are 533 other communities with the same housing score as Strathcona County (97), which makes ranking their housing less precise. There is little difference between the 99th percentile and 76th percentile in terms of housing scores. Strathcona County's housing score of 97 is only three points below the maximum and highest score of 100. Strathcona County's well-being scores for all components are relatively high, indicating a high quality of life for residents of the region.

In particular, the housing score comprises of⁴:

1. Housing quantity: the proportion of the population living in dwellings that contain no more than one person per room.
2. Housing quality: the proportion of the population living in dwellings that are not in need of major repairs.

The CWB housing score of 97 shows that relatively fewer homes experience over-crowding or non-adequate housing in Strathcona County, but the score does **not** take affordability into account.

3 <https://www.sac-isc.gc.ca/eng/1421245446858/1557321415997>

4 https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-HQ-AI/STAGING/texte-text/rs_pubs_cwb_ewbic_1344437377141_eng.pdf

3. Housing Demand

Key Findings

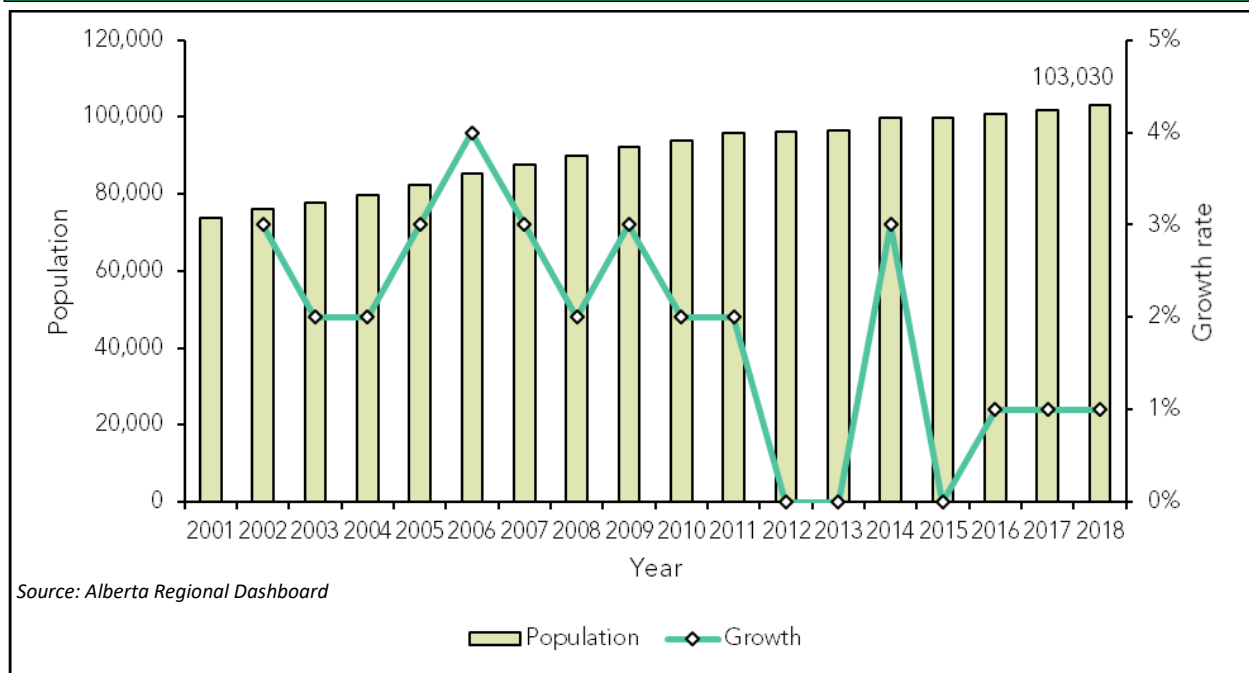
- **Population growth:** Overall, Strathcona County is experiencing moderate population growth, with recent years seeing roughly a 1% increase in the total population of Strathcona County. Thus far, the actual growth in the County has exceeded Alberta Health projection estimates.
- **Population projections:** Strathcona County's projected population by 2046 will exceed 120,000. In this time, urban Strathcona County is expected to grow faster than rural Strathcona County.
- **Increasing senior population:** The overall proportion of seniors in Strathcona County is increasing. By 2047, seniors (those 65 or older) are expected to represent roughly a fifth of Strathcona County's total population (up from 15% in 2018). In particular the urban female senior population is expected to represent 25% of the County's urban population by 2047.
- **Family types:** Couples without children and lone-parent families increased by 30% between 2006 and 2016, whereas couples with children only increased by 9% (far below the provincial average of 20%).
- **Household types:** The one and two-person households increased by 54 and 29 percent (respectively) between 2006 and 2016. The three and four-or-more person households increased by 20 and 9 percent (respectively) between 2006 and 2016.
- **Income:** Every family and household type in Strathcona County out-earns their provincial counterparts (on average).
- **Bedroom demand in relation to family and household composition:** Comparing the family composition of Strathcona County against the National Occupancy Standards (NOC) shows that there is a significant demand for one to three-bedroom dwellings, but that not as many families or households require four-or-more-bedroom homes.

3.1 Population

As the population grows in Strathcona County, there may be increased pressure on demand for housing. A rapidly growing community may not have the resources to house new residents appropriately. There may be issues hindering development such as a lack of suitable land.

Likewise, a slower growing community could indicate a lack of economic opportunity, affordable housing, in addition to other issues. The population of Strathcona County grew rapidly between 2001 and 2010, but has since slowed to a more moderate growth rate as of 2015. Between 2001 and 2010, the County's population grew by an average of 2.7% per year. Between 2010 and 2018, this pace declined to 0.79%.

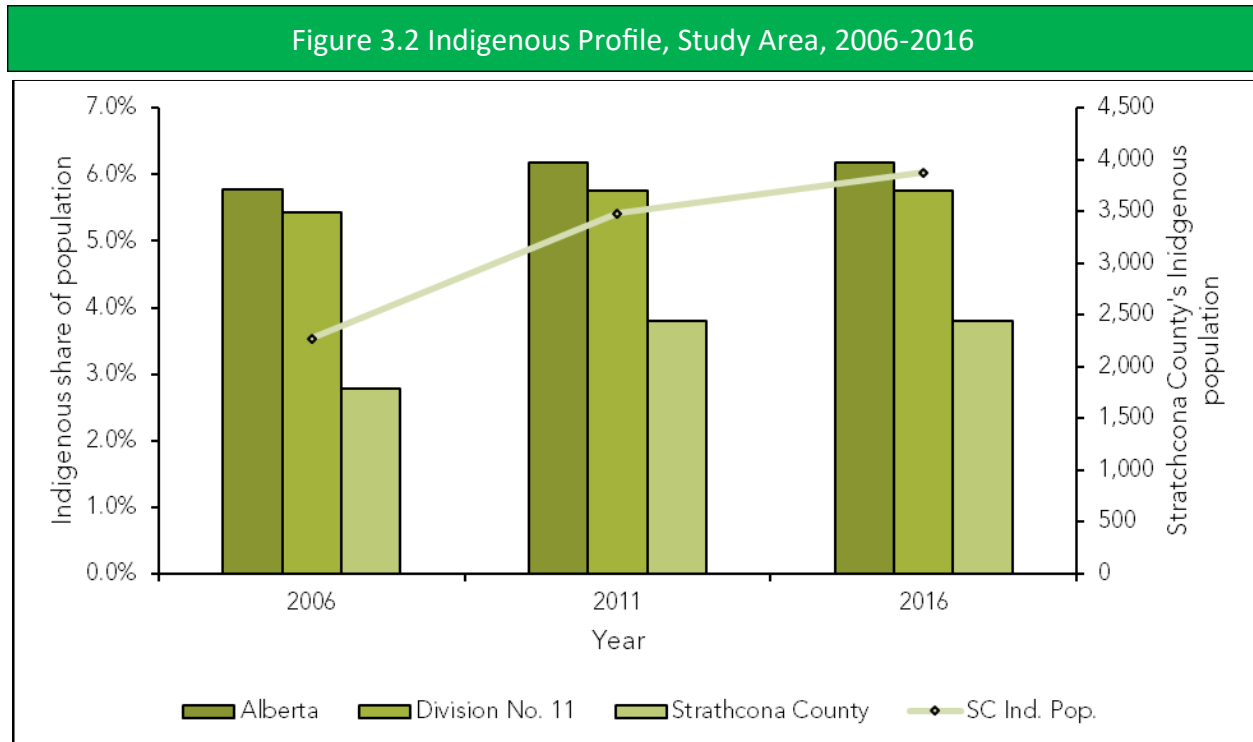
Figure 3.1 Population, Strathcona County, 2001-2018



Most recently, the population in Strathcona County grew from 101,818 in 2017 to 103,030 in 2018 for an increase of 1.2%.

Indigenous Population Profile

Figure 3.2 compares the share of Indigenous representation across the study area and provides the tallied Indigenous population for each Census year for the County. Strathcona County's Indigenous representation is lower than both Alberta and Census Division No. 11. In 2016, the share of Strathcona County who identified as Indigenous was 3.8%. Conversely, Statistics Canada reported that 6.2% of Alberta's total population identified as Indigenous.



Source: Alberta Regional Dashboard

Mobility

Mobility data characterizes how many new residents have moved into the community. Statistics Canada breaks down mobility into two categories: 1-year movers and 5-year movers, and uses a respondent's place of residence to determine whether they moved into the community within the last year, or within the last five years. **Tables 3.1** and **3.2** display 1-year and 5-year mover data for Strathcona County.

Table 3.1 1-year Mobility, Strathcona County, 2006-2016

	2006	2006 Share	2011	2011 Share	2016	2016 Share
Population	80,945		90,530		95,995	
Intraprovincial migrants	3,555	4.39%	3,390	3.74%	3,430	3.57%
Interprovincial migrants	845	1.04%	830	0.92%	625	0.65%
External migrants	355	0.44%	535	0.59%	515	0.54%
Total	4,755	5.87%	4,755	5.25%	4,570	4.76%

Source: Statistics Canada Census 2016

Table 3.2 5-year Mobility, Strathcona County, 2006-2016

	2006	Share	2011	Share	2016	Share
Population	80,945		90,530		95,995	
Intraprovincial migrants	11,800	14.58%	10,835	11.97%	10,175	10.60%
Interprovincial migrants	3,005	3.71%	2,440	2.70%	3,135	3.27%
External migrants	1,255	1.55%	1,900	2.10%	1,920	2.00%
Total	16,060	19.84%	15,175	16.76%	15,230	15.87%

Source: Statistics Canada Census 2016

Both tables show a decrease in the number of migrant representation in Strathcona County. Between 2006 and 2016, 1-year migrants' proportion of the population dropped from 5.87% to 4.76%. Similarly, 5-year migrants' proportion of the population dropped from 19.84% to 15.87% in 2016. However - this trend repeats itself across the study area. Both Alberta and the Division No. 11 1-year migrant representation decreased between 2006 and 2016. However, while Alberta's 5-year migrant share of the population decreased between 2006 and 2016, Division No. 11's 5-year migrant representation increased from 19.14% in 2006 to 19.73% in 2016, as shown in **Table 3.3**.

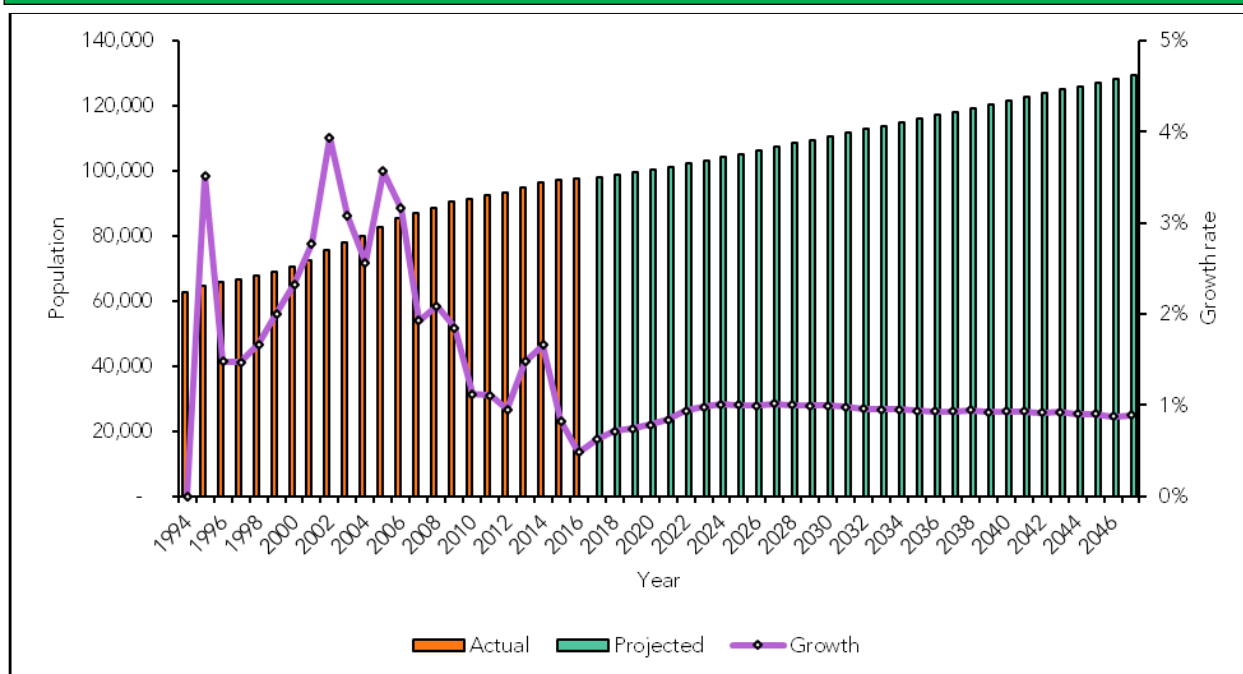
Table 3.3 Mobility Comparison, Alberta and Census Division No. 11, 2006-2016

Alberta	2006		2016	
Population	3,214,135		3,925,440	
1 Yr. Migrant	248,550	7.73%	212,865	5.42%
5 Yr. Migrant	665,840	20.72%	762,890	19.43%
Division No. 11	2006		2016	
Population	1,052,490		1,323,050	
1 Yr. Migrant	73,975	7.03%	73,430	5.55%
5 Yr. Migrant	201,415	19.14%	261,070	19.73%

Source: Statistics Canada Census 2016

Population Projections—Strathcona County

Alberta Health created revised population projects in 2016 for various local health zones and regions in Alberta. Alberta Health projections anticipates moderate growth with population growth returning to an average of 1% by 2023. The County's current population of 103,030 surpasses the estimated 2022 population, indicating that Strathcona County's population is growing faster than projection estimates. The recorded populations and projections are together in **Figure 3.3** below.

Figure 3.3 Population Projections, Strathcona County, 1994-2046

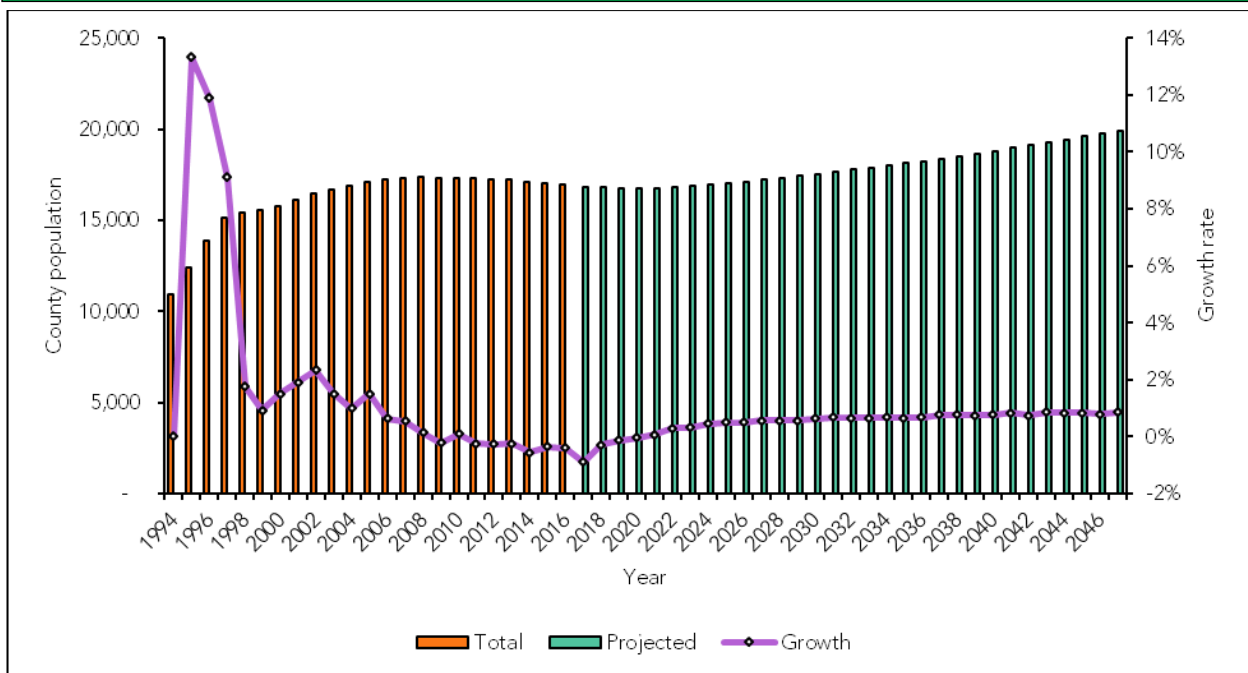
Source: Alberta Health Projections

By 2040, the population of Strathcona County will be over 120,000, as per Alberta Health projections.

Population Projections— Rural Strathcona County (Excluding Sherwood Park)

Rural Strathcona County represents the more rural and less densely populated regions of the County. As such, population growth in outer County area is slower than in the more populated Sherwood Park. Between 2015 and 2016 the population in the rural County contracted by nearly a full percent, reducing from 16,983 to 16,833 respectively. Alberta Health expects population growth in rural Strathcona County to increase slowly to 18,807 by 2040, as shown in **Figure 3.4**.

Figure 3.4 Population Projections, Strathcona County (rural), 1994-2046



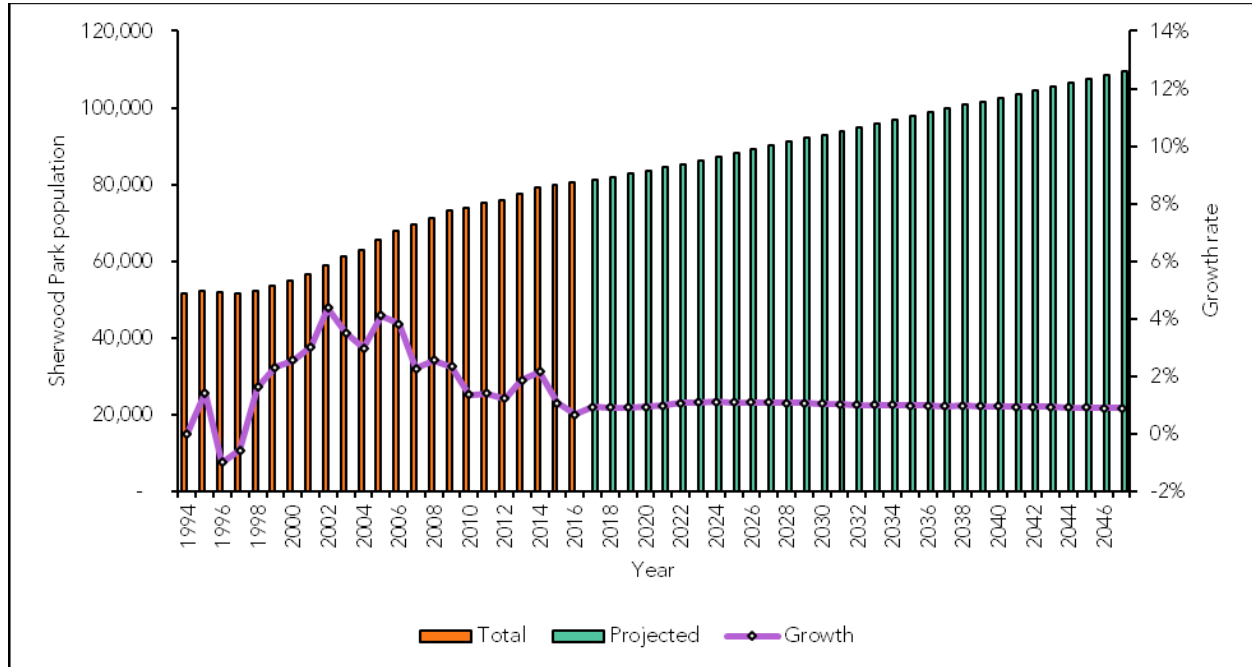
Source: Alberta Health Projections

Population Projections—Sherwood Park (Urban Strathcona County)

As per projections of Sherwood Park's population, Alberta Health expects the population of Sherwood Park to grow at roughly 1% per year. By 2040, the province anticipates Sherwood Park's population will surpass 100,000, as shown in **Figure 3.5**.

In total, Alberta Health expects slower but moderate growth for Strathcona County. A comparison of past growth and projected growth is in **Table 3.4**. In the 17 years between 2000 and 2016, the county grew by 46.6%. Between 2017 and 2033 (also 17 years), Alberta Health expects Sherwood Park's population to grow by 18.0%.

Figure 3.5 Population Projections, Sherwood Park, 1994-2046



Source: Alberta Health Projections

Table 3.4 Changes in Population, Strathcona County, 2000-2033

	Strathcona County	Rural County	Urban County
2000-2016	26,806	1,204	25,602
% Change	37.9%	7.6%	46.6%
2017-2033	15,681	1,046	14,635
% Change	16.0%	6.2%	18.0%

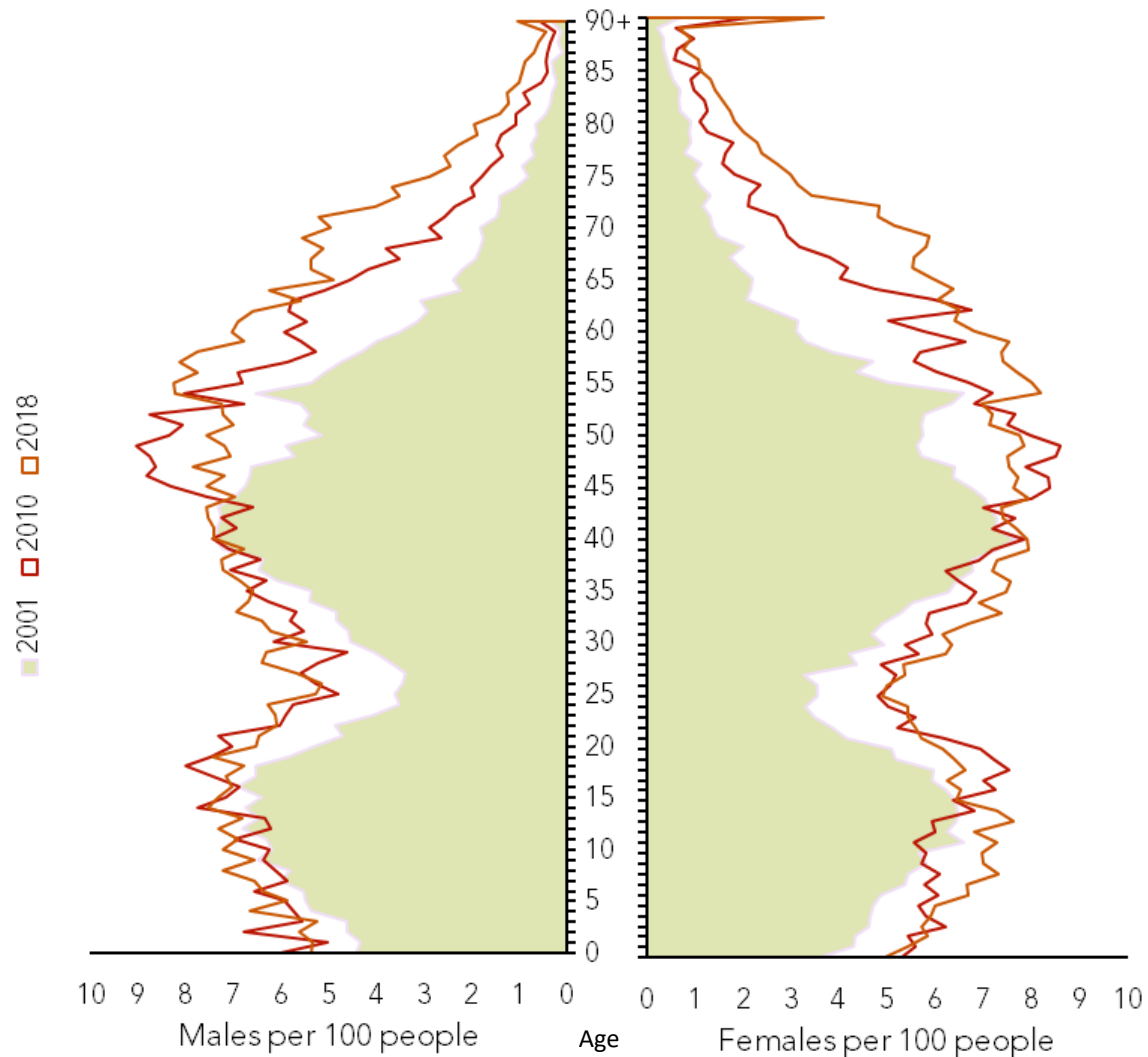
Source: Alberta Health Projections

3.2 Age and Gender Demographics

As per Statistics Canada, the proportion of seniors in Canada has grown over time⁴. Between 1970 and 2010, the proportion of seniors in the Canadian population grew from 8% to 14% and Statistics Canada expects this trend to continue. **Figure 3.6** shows the growth in age groups by gender for Strathcona County, and as predicted by Statistics Canada, the proportion of seniors has steadily increased between 2001 and 2018.

5 <https://www150.statcan.gc.ca/n1/pub/11-402-x/2011000/chap/seniors-aines/seniors-aines-eng.htm>

Figure 3.6 Age Distributions, Strathcona County, 2001-2018



Source: Alberta Regional Dashboard

The female senior population growth has outpaced the male population growth, and on average, the population of Strathcona County grew older between 2001 and 2018. Tables 3.5 and 3.6 further reinforce how Strathcona County has seen significant ageing in recent years, especially when compared to Alberta and Division No. 11. The data in **Table 3.5** shows that the senior (65+) proportion of residents increased from 6.9% to 14.5% between 2001 and 2018. The Census data in **Table 3.6** shows small changes in the median age in both Alberta and Division No. 11, whereas Strathcona County's median age increased from 37.8 in 2006 to 40.1 in 2016.

Table 3.5 Senior Changes, Strathcona County, 2001-2018

Year	Male	Female	Total
2001	6.6%	7.3%	6.9%
2010	9.5%	10.7%	10.1%
2018	13.9%	15.2%	14.5%

Source: Alberta Regional Dashboard

Table 3.6 Median Age, Strathcona County, 2001-2016

Year	Alberta	Division No. 11	Strathcona County
2006	36	36.4	37.8
2011	36.5	36.6	39.1
2016	36.7	36.4	40.1

Source: Statistics Canada Census Profile 2001, 2006, 2016

Projected Age and Gender Distributions—Strathcona County

Table 3.7 shows the projected changes in the 65 or over age segment of the County's population, broken down by urban and rural regions. Alberta Health expects that by 2047, both female and male seniors will represent more than a fifth of the County's population.

Table 3.7 Projected Senior Share of Population, Strathcona County, 2017-2047

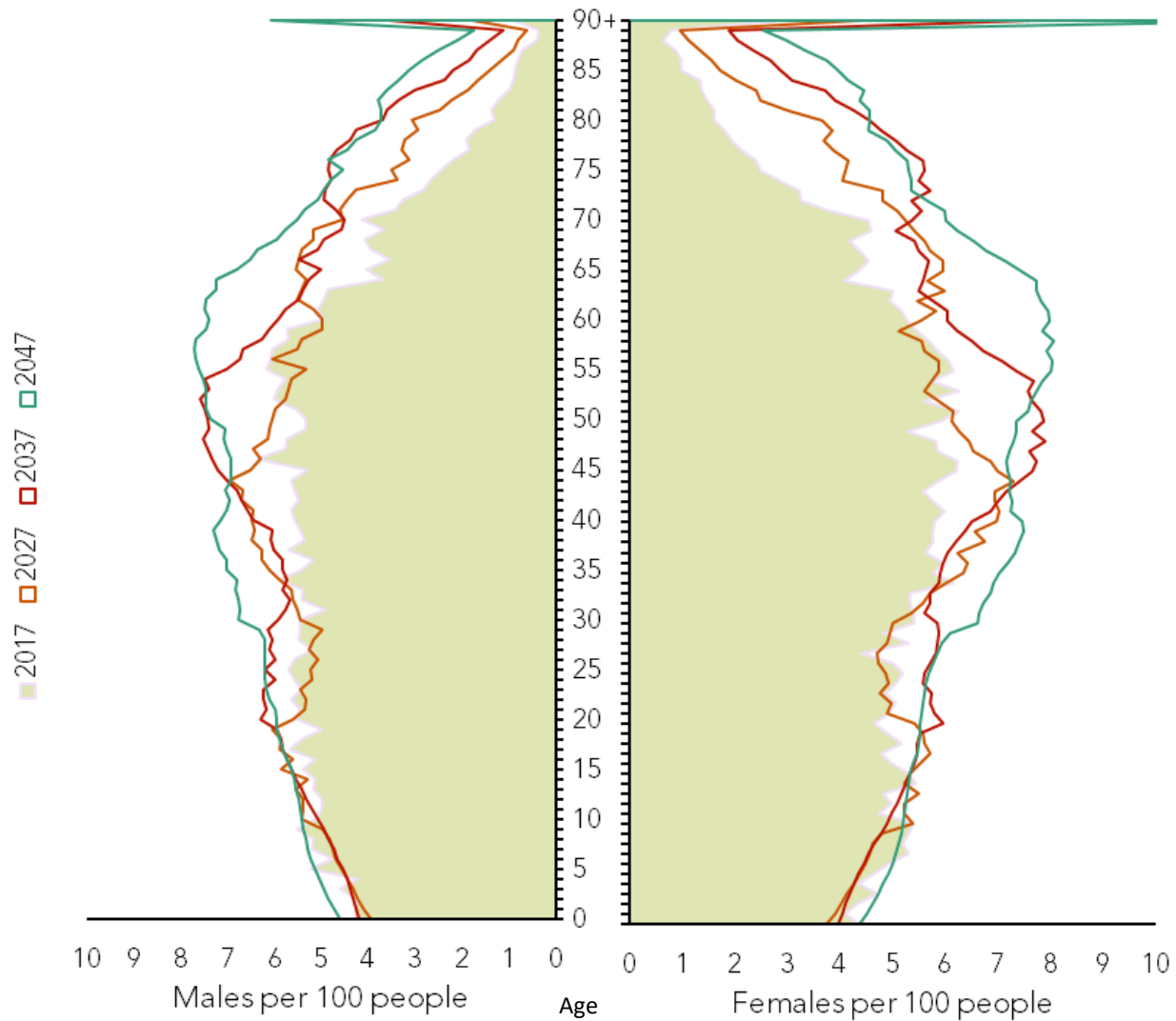
Females	2017	2027	2037	2047
Urban County	15.9%	21.2%	23.7%	24.9%
Rural County	13.2%	18.0%	17.9%	17.5%
Males	2017	2027	2037	2047
Urban County	13.8%	18.5%	20.4%	21.6%
Rural County	13.6%	18.7%	18.4%	18.3%

Source: Alberta Health Projections

Projected Age and Gender Distributions—Sherwood Park (Urban Strathcona County)

Looking specifically at Sherwood Park's Alberta Health profile, projections for age and gender distributions up to 2047 detail how the population may shift over the next 30 years. **Figure 3.7** shows that Alberta Health expects the trends in ageing to continue. As the population of Sherwood Park grows, the senior population (65+) will also grow relatively and become a greater proportion of the total population.

Figure 3.7 Age Distributions, Sherwood Park, 2017-2047

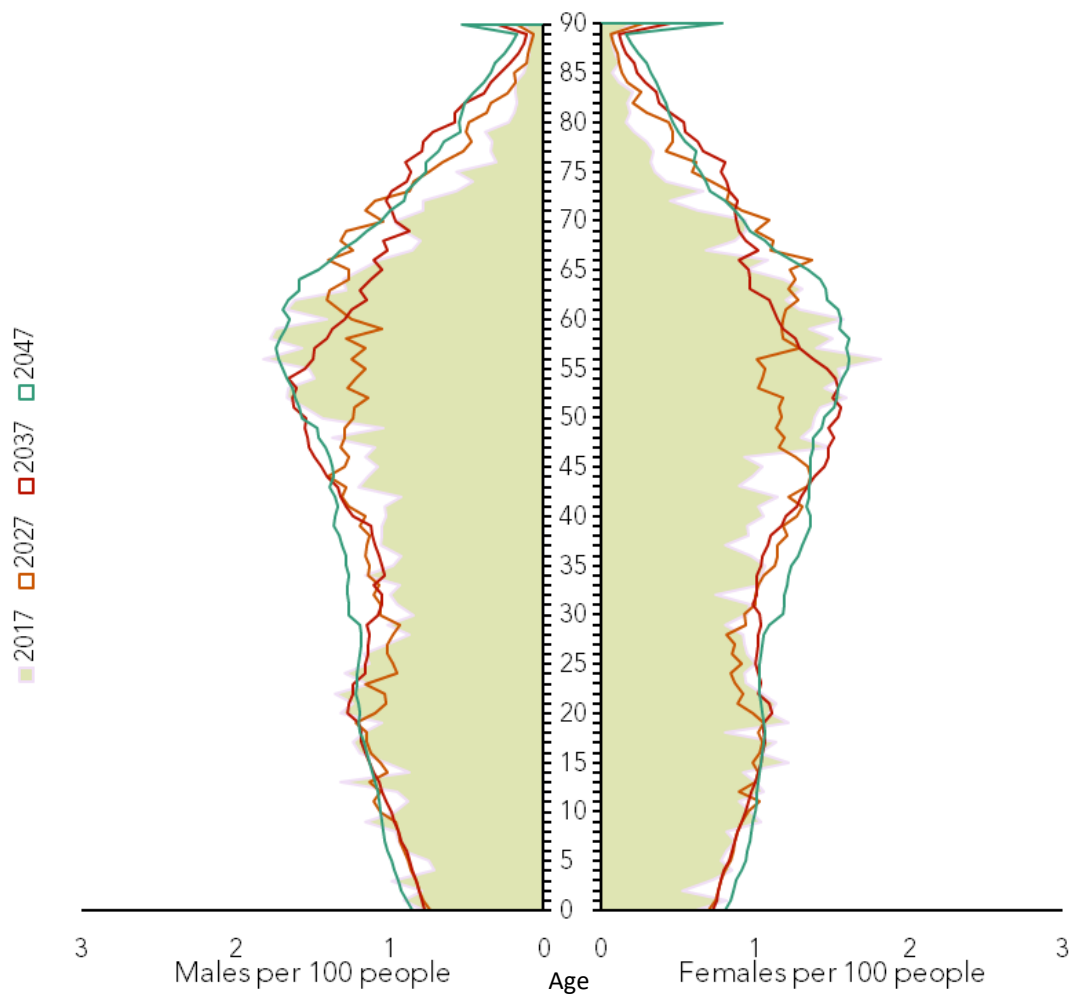


Source: Alberta Health Projections

Projected Age and Gender Distributions—Rural Strathcona County

Alberta Health expects a small increase in the proportion of seniors living in the rural County, but that the age distribution will change very little over the next 30 years. **Figure 3.8** below shows how the distributions are very overlapping, which indicates little changes in both the total population and age profile of the rural County.

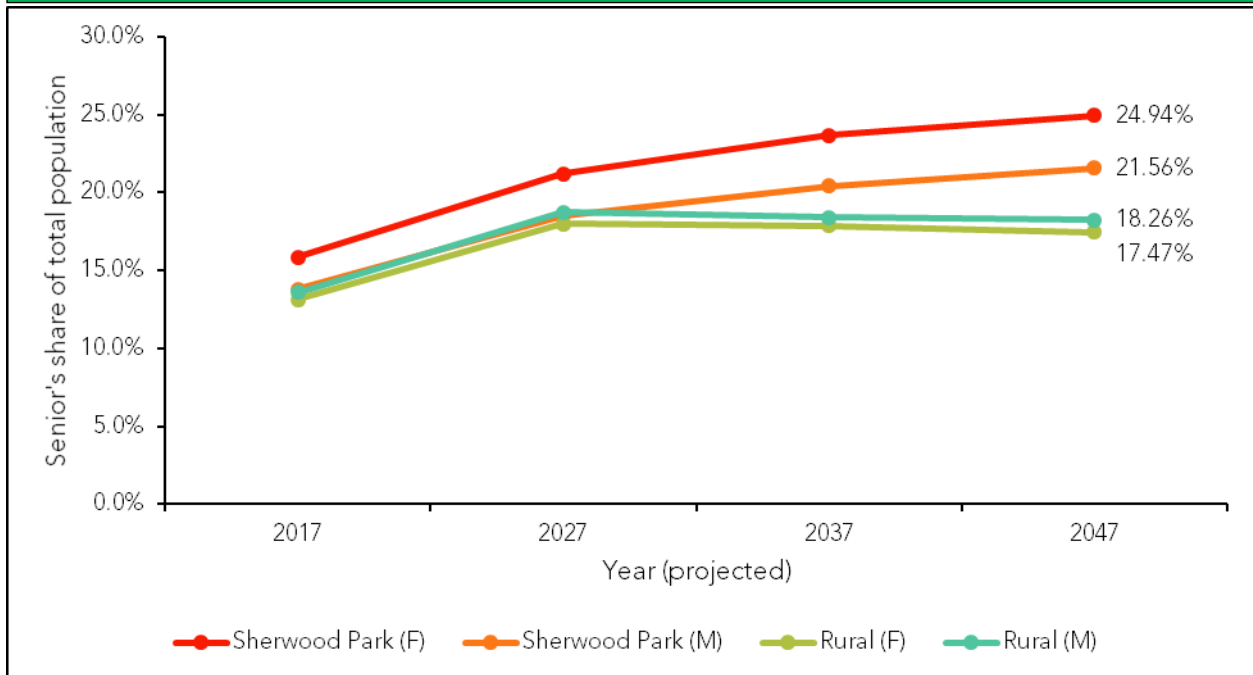
Figure 3.8 Age Distributions, Strathcona County (rural), 2017-2047



Source: Alberta Health Projections

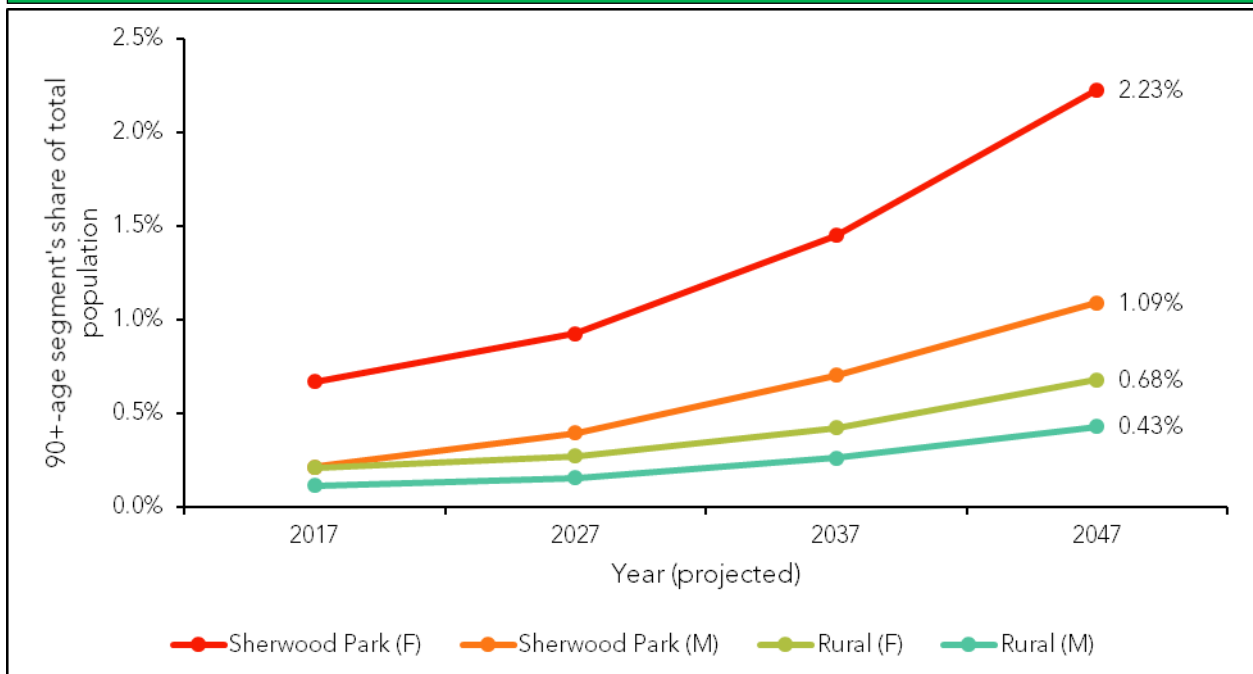
Figure 3.9 shows how the proportion of those over 65 varies between 2011 and 2047. Between 2017 and 2047, Alberta Health expects the senior female and male population of Sherwood Park to increase from 15.9% and 13.8% to 24.9% and 21.6% (respectively). On the other hand, the share of female and male seniors in the County excluding Sherwood Park will increase from 13.2% and 13.6%, to 17.5% and 18.3% (respectively) by 2047. Moreover, when the data is isolated to only projections for those 90 years and older, Alberta Health is expecting relatively large growth. **Figure 3.10** compares the growth in the proportion of 90 or older seniors living in Strathcona County. As the figure clearly shows, this age segment will grow particularly quickly in Sherwood Park, where the female 90-plus age segment projections indicate a three-fold increase in this segment of the population (from 0.67% to 2.23% in 2047).

Figure 3.9 Senior (65+) Share of Population, Strathcona County, 2017-2047



Source: Alberta Health Projections

Figure 3.10 Senior (90+) Share of Population, Strathcona County, 2017-2047



Source: Alberta Regional Dashboard

3.3 Family and Household Types

Table 3.8 details the makeup of couples with children, couples without children, and lone-parent families in Strathcona County.

Table 3.8 Changes in Families, Study Area, 2006-2016			
<i>Couples with children at home</i>			
	Alberta	Division No. 11	Strathcona
2006	423,280	136,515	12,795
2011	457,355	149,200	13,560
2016	509,655	170,600	13,905
Change	20.4%	25.0%	8.7%
<i>Couples without children at home</i>			
	Alberta	Division No. 8	Strathcona
2006	351,295	111,975	9,135
2011	397,660	127,520	10,825
2016	443,665	144,805	11,865
Change	26.3%	29.3%	29.9%
<i>Lone-parent families</i>			
	Alberta	Division No. 8	Strathcona
2006	130,265	47,745	2,585
2011	144,510	52,165	3,035
2016	161,260	58,140	3,385
Change	23.8%	21.8%	30.9%

Source: Statistics Canada Census Profile 2006, 2011, 2016

The table shows differences in how family types have grown within the study area. In Alberta and the Census Division No. 11, all three family types experienced increases of over 20% between 2006 and 2016. In the case of Strathcona County, couples without children and lone-parent families both increased by roughly 30%, whereas the couples with children family type only increased by 8.7%.

Table 3.9 Changes in Household Types, Study Area, 2006-2016							
1-person	Alberta	Division No. 11	Strathcona	2-person	Alberta	Division No. 11	Strathcona
2006	309,005	110,675	3,960	2006	428,620	140,500	10,110
2011	342,730	120,700	5,320	2011	477,095	157,735	12,010
2016	366,080	127,555	6,095	2016	524,415	175,305	13,055
Change	18.5%	15.3%	53.9%	Change	22.3%	24.8%	29.1%
3-person	Alberta	Division No. 11	Strathcona	4+	Alberta	Division No. 11	Strathcona
2006	200,485	66,535	5,045	2006	318,080	102,960	9,530
2011	224,925	75,975	5,725	2011	345,525	112,645	10,075
2016	245,075	84,850	6,070	2016	392,105	131,240	10,350
Change	22.2%	27.5%	20.3%	Change	23.3%	27.5%	8.6%

Source: Statistics Canada Census Profile 2006, 2011, 2016

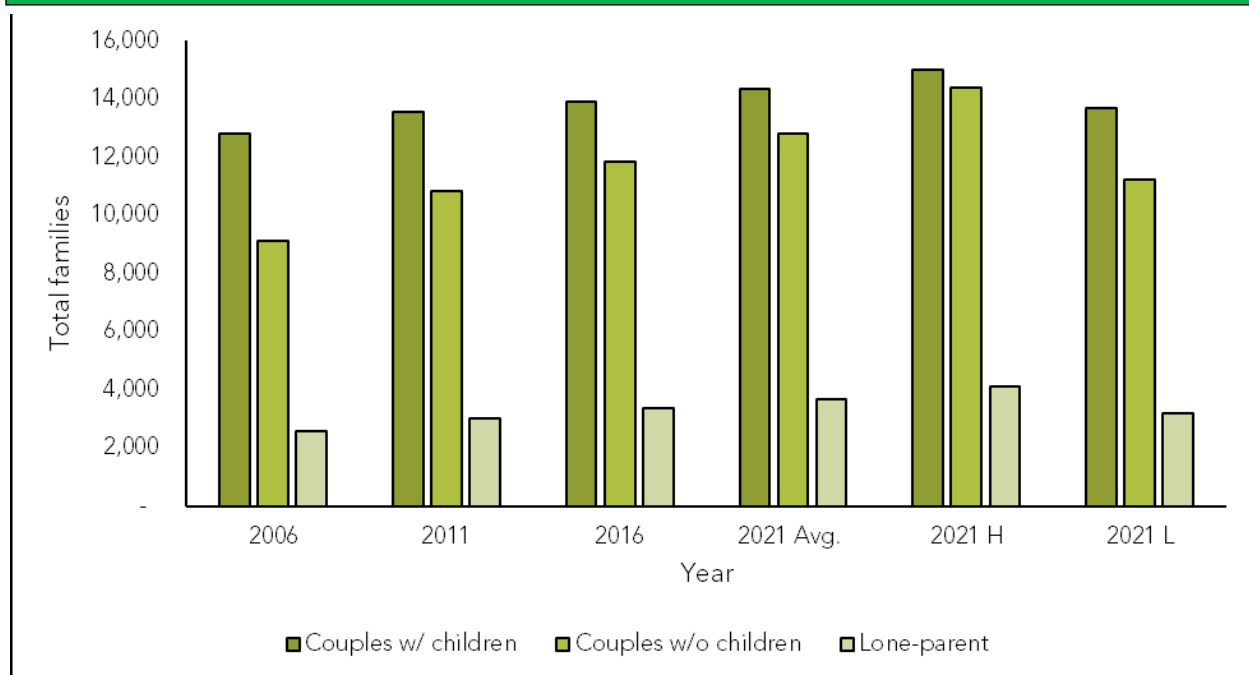
Table 3.9 shows that the changes in household types are similar to the changes in family types. All household types increased at roughly the same rate across Alberta and the Census Division No. 11 – by comparison, Strathcona County’s households grew at varying rates. One-person households grew by over 50% between 2006 and 2016, increasing from 3,960 in 2006 to 6,095 in 2016. Two and three-person households both grew by over 20%. Conversely, Strathcona County’s four-person household demographic only grew by 8.6% between 2006 and 2016, which aligns with the small growth in couples with children families.

Family Projections

Table 3.10 Family Type Projections, Strathcona County, 2021			
Year	Couples w/ children	Couples w/o children	Lone-parent
2006	12,795	9,135	2,585
2011	13,560	10,825	3,035
2016	13,905	11,865	3,385
2021 Avg.	14,340	12,817	3,664
2021 H	14,993	14,394	4,129
2021 L	13,687	11,241	3,198

Source: Statistics Canada Census Profile 2006, 2011, 2016 and ARDN projections.

Figure 3.11 Family Projections, Strathcona County, 2006-2021



Source: Statistics Canada Census Profile 2006, 2011, 2016 and ARDN projections.

The ARDN uses the combined growth rates of family types and population within the community to create multiple scenarios for family type growth up until the next Census period of 2021:

- The average or expected growth (designated Avg.);
- The low range of growth (designated L);
- The high range of growth (designated H);

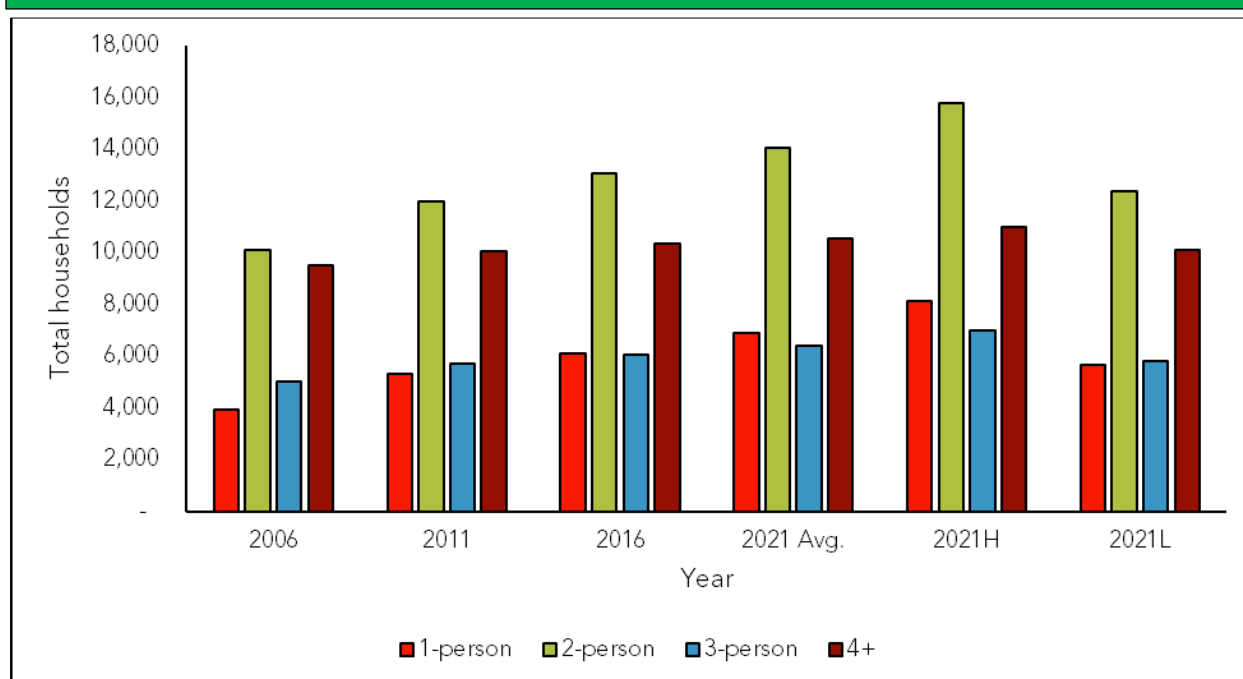
The results of the family type projections are in **Table 3.10** and **Figure 3.11**. Based on the data, projections estimate continued growth in the couples without children and lone-parent family segments, and only minor growth for the couples with children family types.

Household Projections

Table 3.11 Household Type Projections, Strathcona County, 2021				
Year	1-person	2-person	3-person	4+
2006	3,960	10,110	5,045	9,530
2011	5,320	12,010	5,725	10,075
2016	6,095	13,055	6,070	10,350
2021 Avg.	6,901	14,083	6,427	10,557
2021H	8,153	15,778	7,015	11,001
2021L	5,649	12,387	5,838	10,112

Source: Statistics Canada Census Profile 2006, 2011, 2016 and ARDN projections.

Figure 3.12 Household Projections, Strathcona County, 2001-2018



Source: Statistics Canada Census Profile 2006, 2011, 2016 and ARDN projections.

The same method produces household projections for the next Census period, 2021. Similar to the family projections, due to the recent reduction in population growth and smaller growth in larger families, the expected change in four (or more) size households is small. Conversely, one and two-person households may increase significantly by 2021. The projection results are in **Table 3.11** and **Figure 3.12**.

Table 3.12 compares Strathcona County's median after-tax earnings for individuals between 2006 and 2016. The earnings are inflation adjusted (indexed to 2016).

3.4 Household and Family Income

Table 3.12 Individual Median After-tax Income, Study Area, 2006-2016

Year	Alberta	Inf. Adj. 2016	Division No. 11	Inf. Adj. 2016	Strathcona	Inf. Adj. 2016
2006	\$ 26,010.00	\$ 30,678.80	\$ 26,091.00	\$ 30,774.33	\$ 32,033.00	\$ 37,782.92
2011	\$ 32,847.00	\$ 35,080.60	\$ 33,305.00	\$ 35,569.74	\$ 39,668.00	\$ 42,365.42
2016	\$ 38,067.00	\$ 38,067.00	\$ 38,702.00	\$ 38,702.00	\$ 45,974.00	\$ 45,974.00
Change	46%	24%	48%	26%	44%	22%

Source: Statistics Canada Census Profile 2006, 2011, 2016.

Adjusted for inflation, earnings increased between 2006 and 2016 for individuals across the study area, but Strathcona County's median earnings are far higher than both Alberta and the Census Division No. 11. Between 2006 and 2016, the individual median after-tax income of all income earners increased by 22% from \$37,783 (adjusted to 2016 dollars) to \$45,974. The story is similar for Strathcona households. Census data (shown below in **Table 3.13**) indicates that County households out-earn their study area counterparts. However, County household income growth is the slowest among the three geographies. Between 2006 and 2016, the household median after-tax income of income earning households increased by 18% from \$89,015 (adjusted to 2016 dollars) to \$104,689.

Source: Statistics Canada Census Profile 2006, 2011, 2016.

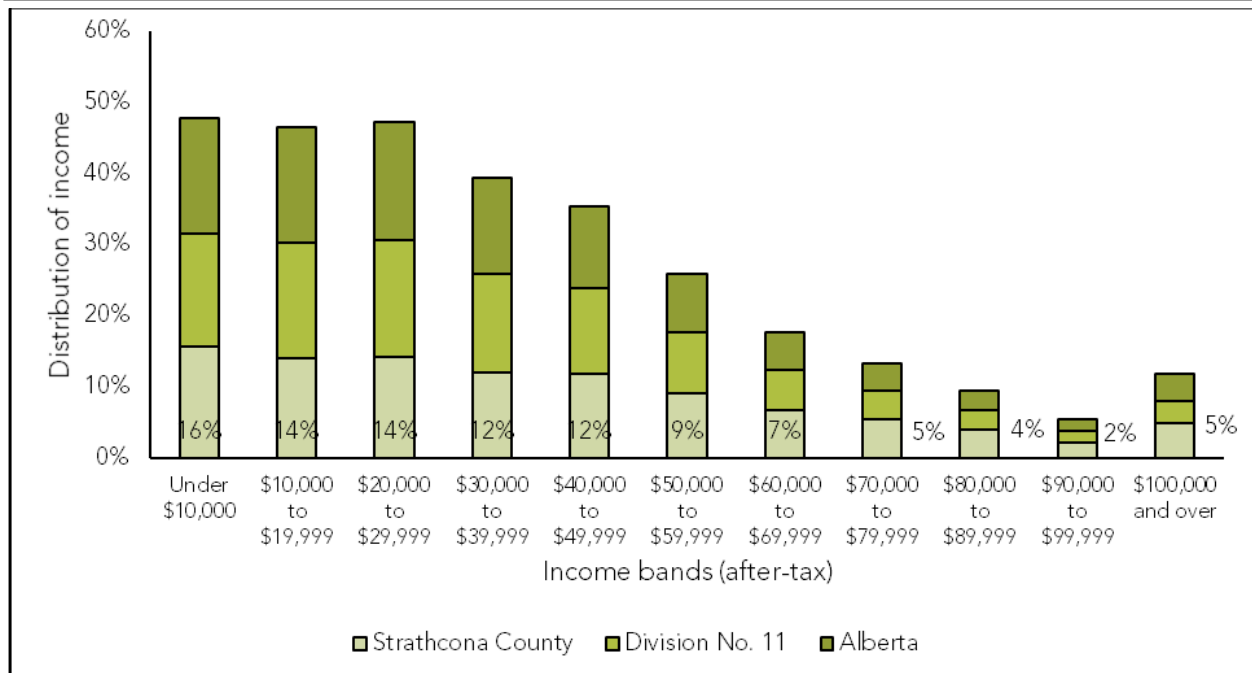
Table 3.13 Household Median After-tax Income, Study Area, 2006-2016

Year	Alberta	Inf. Adj. 2016	Division No. 11	Inf. Adj. 2016	Strathcona	Inf. Adj. 2016
2006	\$ 55,199.00	\$ 65,107.22	\$ 54,264.00	\$ 64,004.39	\$ 75,468.00	\$ 89,014.51
2011	\$ 68,086.00	\$ 72,715.85	\$ 67,884.00	\$ 72,500.11	\$ 91,058.00	\$ 97,249.94
2016	\$ 80,300.00	\$ 80,300.00	\$ 80,153.00	\$ 80,153.00	\$ 104,689.00	\$ 104,689.00
Change	45%	23%	48%	25%	39%	18%

Income Distribution by Gender

Figures 3.13 and **3.14** compare female and male income distributions across the study area. The largest difference among individual income is within the top end of the male income distribution, where a much greater proportion of males earn \$100,000 or over than in either Alberta or the Census Division No. 11. Strathcona County also shows proportionately more high-earning females (\$100,000 or over) versus the study area.

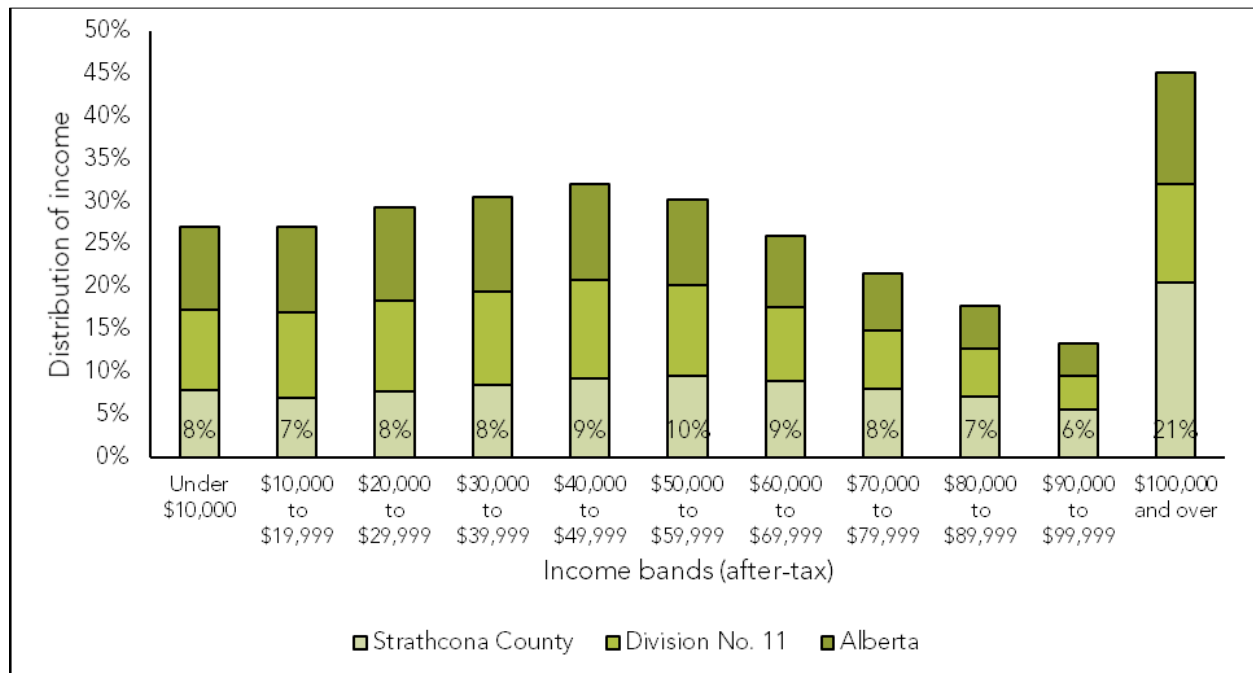
Figure 3.13 Female Individual Income Distribution, Study Area, 2016



Source: Statistics Canada Census Profile 2016

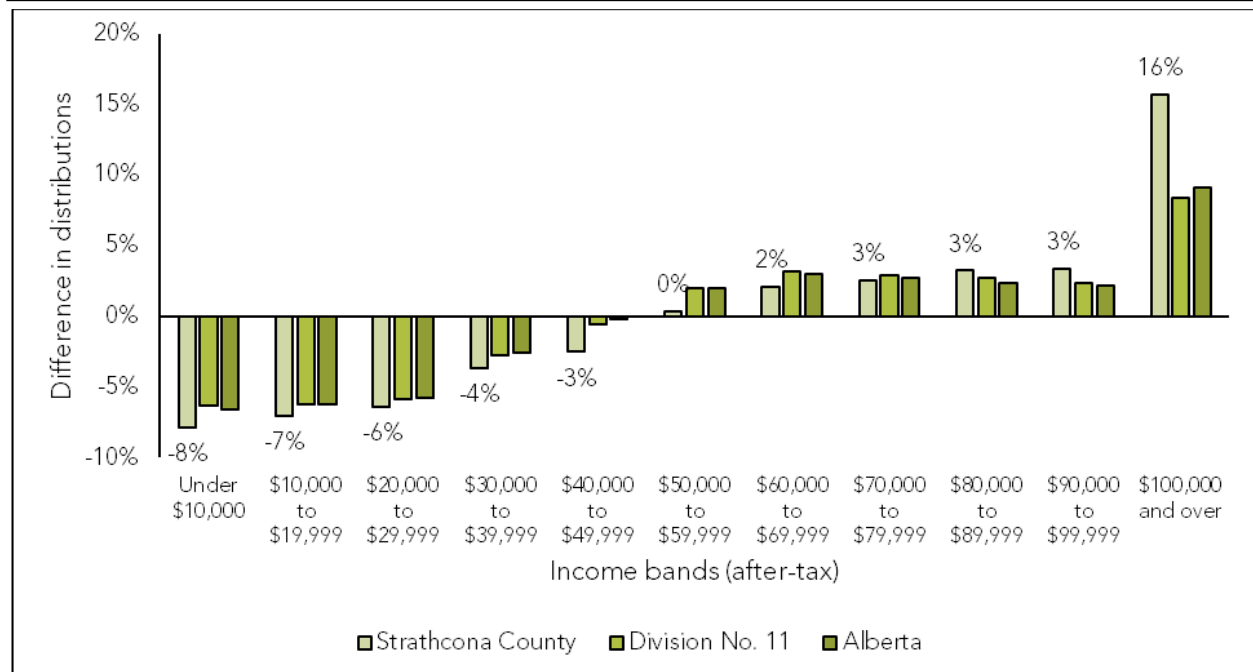
Comparing female and male earnings for 2016 shows that a greater proportion of males are high-income earners than females, but that in Strathcona County this gap is most visible in the \$100,000 or more income group. Sixteen percent more males than females are in this income group, a much greater difference than either Alberta or the Census Division No. 11. These results are illustrated below in **Figure 3.15**.

Figure 3.14 Male Individual Income Distribution, Study Area, 2016



Source: Statistics Canada Census Profile 2016

Figure 3.15 Percentage Difference (male - female), Study Area, 2016



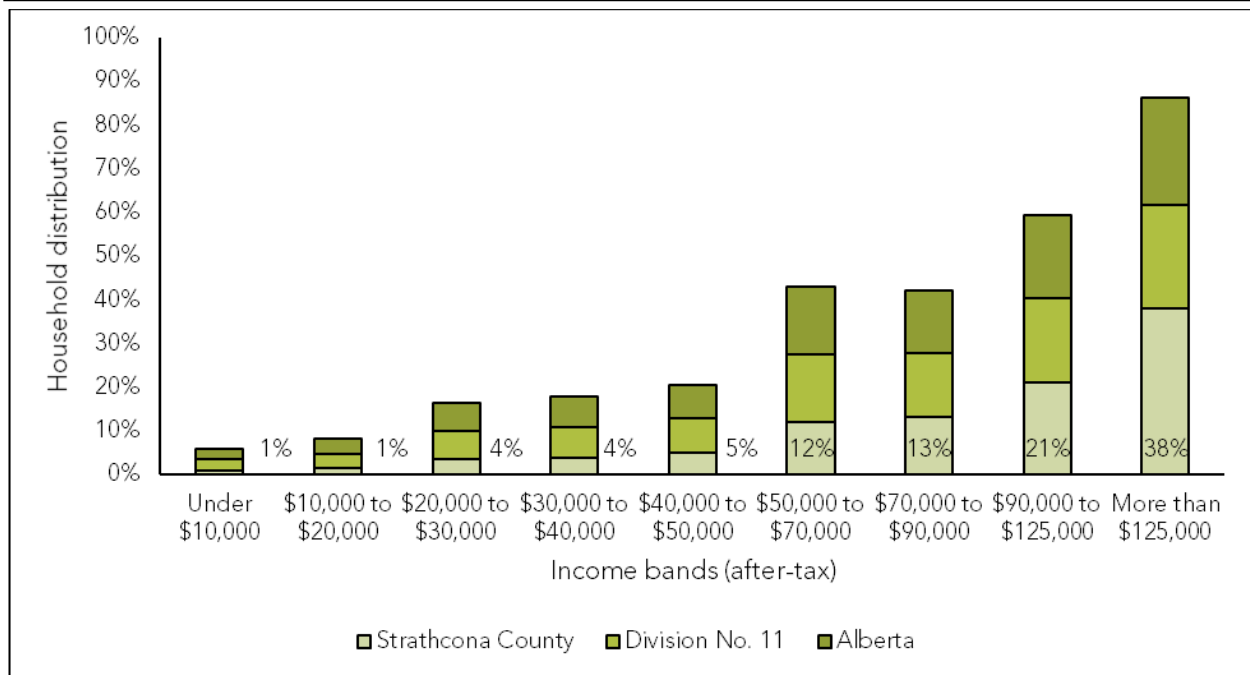
Source: Statistics Canada Census Profile 2016

The above graphs shows the difference in income distributions between males and females. The female value for the particular income band is subtracted from the male value for a particular income band. For instance, in the \$90,000 to \$99,999 band, the males income distribution is three percentage points higher than the female income distribution value.

Household Income Distributions

Figure 3.16 compares the after-tax income distributions across the study area. As reflected in the individual earning distributions, there are relatively more high-income households in Strathcona County versus Alberta or the Census Division No. 11.

Figure 3.16 Household Income Distribution, Study Area, 2016



Source: Statistics Canada Census Profile 2016

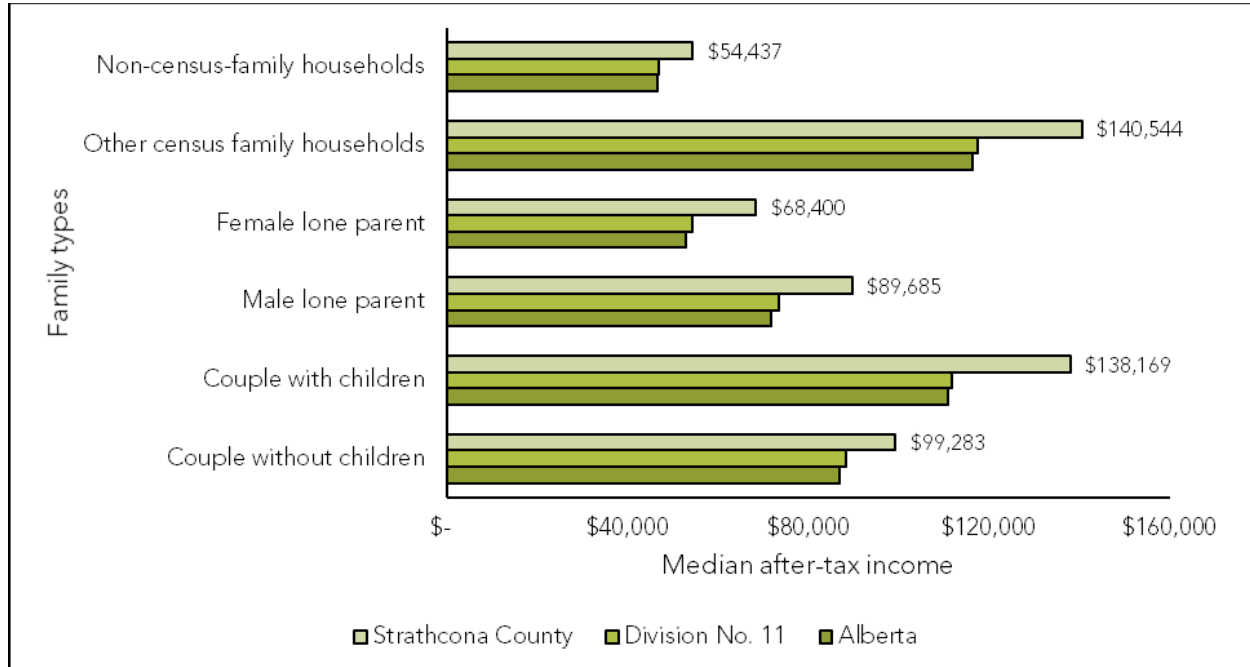
Thirty-eight percent of households in Strathcona County have after-tax earnings of over \$125,000, whereas roughly 24% of households in Alberta or Census Division No. 11 have after-tax earnings of over \$125,000.

Family Income

Figure 3.17 compares after-tax median incomes of family types across the study area. For every family type, Strathcona County earnings are higher than either Alberta or the Census Division No. 11. The highest earning families are couples with children and other census family households, which could comprise of larger families, or multiple families living together.

Previous figures comparing male and female align with the discrepancy between male and female lone-parent family incomes. As per 2016 Census data, male lone-parents' median after-tax income was \$89,685 versus the female lone-parents' median after-tax income of \$68,400.

Figure 3.17 Family Income, Study Area, 2016



Source: Statistics Canada Census Profile 2016

3.5 Low Income Measures

Families and Households

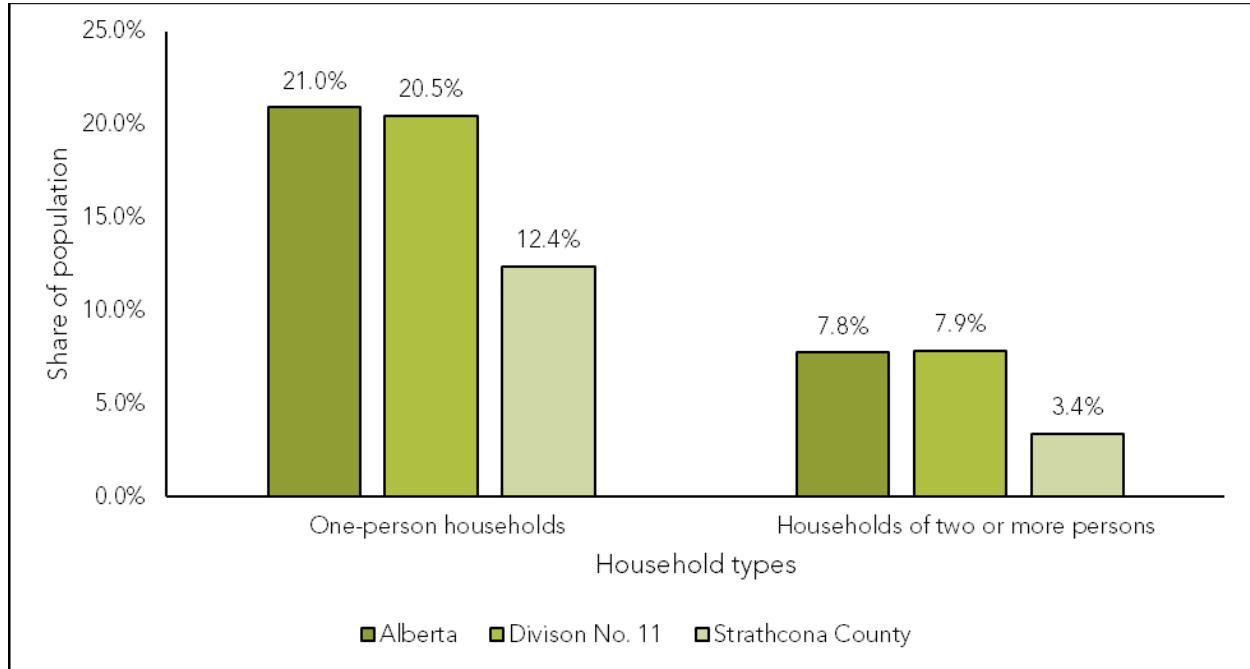
The Low Income Measure (LIM)⁶ is an internationally recognized method commonly used to calculate the number of persons or households in low income, which takes the size of households into account. The Low Income Cut-offs (LICO)⁷ are thresholds calculated by Statistics Canada which determine the point at which a family or person would devote a larger than average amount of their income to necessities. Because LIM requires the number of people in a household, only individual and household type LIM tables are available. The LICO measure calculates low income for families.

Figure 3.18 is the LIM (after-tax) of one and two-person households in the study area. Both household types face lower incidents of low income based on LIM than either Alberta or the Census Division No. 11, but one-person households are at a much higher likelihood of being in low income.

6 <https://www150.statcan.gc.ca/n1/pub/75f0002m/2012002/lim-mfr-eng.htm>

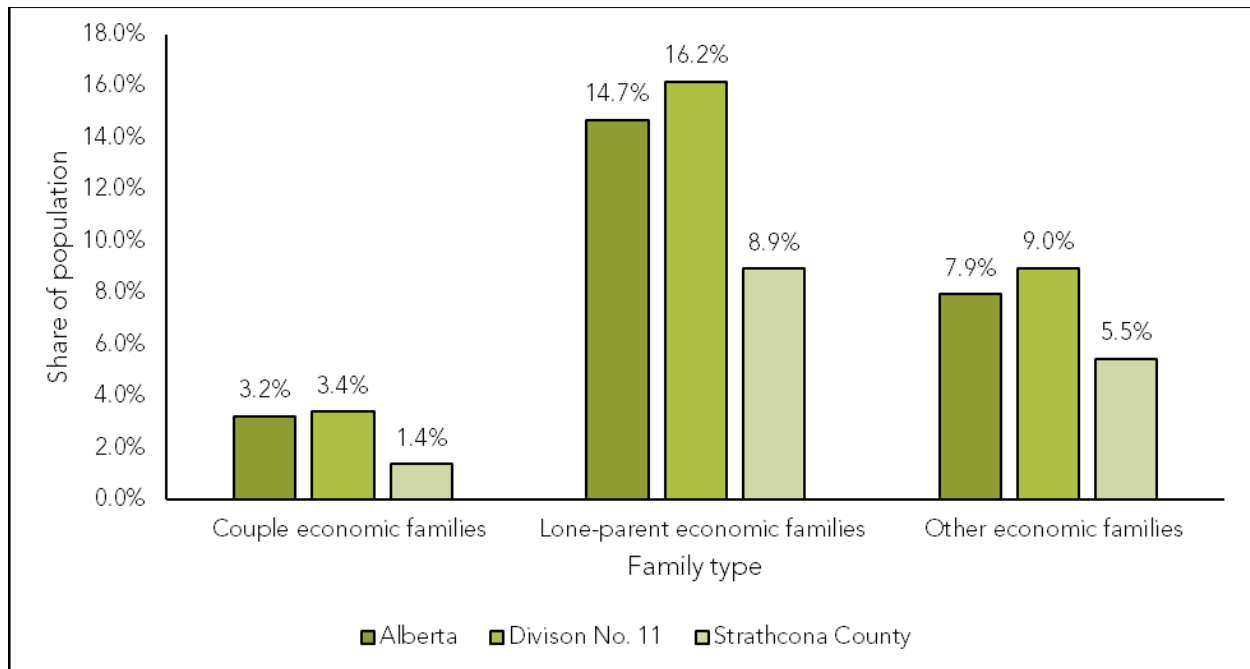
7 <https://www150.statcan.gc.ca/n1/pub/75f0002m/2012002/lico-sfr-eng.htm>

Figure 3.18 Low-income Measure (after-tax), Study Area, 2016



Source: Statistics Canada Census Profile 2016

Figure 3.19 Low-income Cut-offs (after-tax), Study Area, 2016



Source: Statistics Canada Census Profile 2016

Likewise, for family types, **Figure 3.19** is the LICO (after-tax) comparison of the study area, which shows that County families have a lower likelihood of being in low income than either Alberta or the Census Division No. 11. Lone-parent families are at the greatest risk of being low income. Recalling that female lone-parent earnings were far less than male lone-parent earnings, the low-income figures suggest a higher proportion of female lone-parent families in low-income situations.

Individuals

Tables 3.14 and **3.15** summarize the individual low-income data for the study area using the LIM and LICO measures (respectively, both after-tax).

Table 3.14 Low Income Measure (LIM) after-tax, Study Area, 2016

Age	Alberta		Division No. 11		Strathcona County	
	In low-income	%	In low-income	%	In low-income	%
0 to 5 years	41,750	13.5%	14,780	14.2%	305	4.7%
6 to 17 years	72,470	12.4%	24,275	12.8%	935	5.8%
18 to 24 years	34,380	9.9%	13,980	11.2%	255	3.1%
25 to 54 years	134,145	7.7%	46,380	7.8%	1,330	3.4%
55 to 64 years	42,340	8.6%	12,945	7.9%	520	3.9%
65 years + over	38,800	8.6%	12,060	7.8%	550	4.2%

Source: Statistics Canada Census Profile 2016

Table 3.15 Low Income Cut-offs (LICO) after-tax, Study Area, 2016

Age	Alberta		Division No. 11		Strathcona County	
	In low-income	%	In low-income	%	In low-income	%
0 to 5 years	28,190	9.1%	11,365	10.9%	230	3.5%
6 to 17 years	48,740	8.4%	18,420	9.7%	745	4.6%
18 to 24 years	37,870	11.0%	16,450	13.2%	310	3.7%
25 to 54 years	112,440	6.4%	42,710	7.2%	1,205	3.0%
55 to 64 years	31,500	6.4%	10,890	6.7%	370	2.8%
65 years + over	14,780	3.3%	5,630	3.7%	240	1.8%

Source: Statistics Canada Census Profile 2016

The tables show that low-income prevalence is on average lower in Strathcona County than in other parts of the Study Area. However, the low-income measure combined with data on income by gender and projected demographics raises concern with regards to affordability. The first concern is that the 6 to 17 age group are the highest prevalence of low-income when using either LIM (5.8%) or LICO (4.6%) – the higher incidence of low-income among lone-parent families and relatively low earning female lone-parent families could explain these incidents of low-income among youth.

The second concern is that while relatively low, the prevalence of low-income among those 65 years or older using the LIM (after-tax) measure amounts to over 500 seniors in low income. As shown by the demographic projections, the proportion of seniors in Strathcona County will to grow over the next 30 years. Using the projections data, Alberta Health anticipates nearly 18,000 seniors (65+) residing in Sherwood Park alone. At a 4% prevalence of low-income, this would translate roughly to 720 seniors in low-income by 2027, an increase of 120.

3.6 Demand Tables

Families

Combining data on the number of families with certain children of different age groups and the national occupancy standards creates a table for bedroom demand. **Table 3.16** and **Table 3.17** shows the minimum and maximum number of bedrooms required to satisfy the family demand, based on family size and age of the children. **Table 3.16** is specific to couples census families with children, whereas **Table 3.17** is for lone-parent families.

Table 3.16: Couple Census Family Bedroom Demand, Strathcona County, 2016				
	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Max.	0	9,140	7,880	2,730
Min.	0	4,075	4,475	535

Source: Statistics Canada Census 2016

Table 3.17: Lone-parent Family Bedroom Demand, Strathcona County, 2016				
	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Max.	0	2,210	1,335	305
Min.	0	1,215	690	45

Source: Statistics Canada Census 2016

Since a lone-parent family or census family with child would either have a minimum of one child and one or two parents, by occupancy standards, a one bedroom is not sufficient for either type of family. Bedroom requirements for census-couples without children would classify as a two-person household and are included in the bedroom demand for households.

Households

The demand tables by household size provide a more general estimate of the bedroom demand and help to fill in family type gaps, such as one-person households (who by Statistics Canada definition, not a family). **Table 3.18** outlines the bedroom demand for Strathcona County by household type.

Table 3.18: Household Size Bedroom Demand, Strathcona County, 2016				
	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Max	19,150	25,855	16,420	10,350
Min	6,095	0	0	0

Without knowing how many children are in these households, the minimum on each could tangibly be zero (as shown above). For instance, a family of one adult and two children both over the age of 16 and different genders would require at least a three-bedroom unit. However, if those children are both under 5, then the parent only needs a two-bedroom unit. For this reason, the minimum demands are kept at 0 for all unit sizes greater than one bedroom.

4. Housing Supply

Key Findings

- **Housing universe:** 85% of owned homes and 42% of rented homes are single-detached houses in Strathcona County, versus the provincial average of 76% and 24% (respectively).
- **New housing:** Residential construction slowed in the between 2010 and 2019. From January 2000 to December 2009, there were over 9,000 residential builds. Between January 2010 to September 2019, there was only 5,519. It is unlikely that over 3,000 residential starts occurred between October 2019 and the end of December 2019.
- **Residential sales:** Rural Strathcona County sales data shows 347 homes sold between October 2017 and December 2018, all single-detached homes. Urban Strathcona County sales data shows 1,474 homes sold between October 2017 and December 2018, with roughly 75% being single-detached homes, and the remaining 25% being condos, row housing, or duplexes.
- **House values:** The median price of homes sold between October 2017 and December 2018 is \$392,000.
- **Rental supply:** Based on number of households who rent and the reported number of purpose built rentals by CMHC in Strathcona County, nearly 70% of rentals are secondary rentals. The majority of these secondary rentals appear to be three-or-more-bedroom homes.
- **Rent:** Increases in median rent between 2006 and 2016 ranges from 38 to 50 percent, versus the increase in individual and household which ranges from 18 to 22 percent (respectively).
- **Seniors' Housing:** The waitlists for various seniors homes and lodges in Strathcona County is roughly 331 names long. These waitlists are exclusively for public lodges and apartment-style living homes.
- **Social and Supportive Housing:** There is very few housing options on the left-hand side of the housing continuum, i.e. emergency and transitional shelters.

4.1 Housing Universe

The housing universe in Strathcona County is predominantly low-density builds such as single-detach homes. **Tables 4.1** and **Tables 4.2** summarize the ownership and rental dwelling types from the 2016 Census.

Table 4.1 Owner Housing Universe, Study Area, 2016

	Alberta	Share	Division No. 11	Share	Strathcona	Share
Single-detached house	837,690	75.8%	269,515	74.4%	27,030	85.3%
Apartment that has five or more storeys	17,835	1.6%	7,360	2.0%	220	0.7%
Semi-detached house	61,370	5.5%	24,250	6.7%	1,655	5.2%
Row house	65,555	5.9%	23,140	6.4%	915	2.9%
Apartment or flat in a duplex	17,480	1.6%	4,610	1.3%	55	0.2%
Apartment fewer than five storeys	66,130	6.0%	25,500	7.0%	1,085	3.4%
Other single-attached house	585	0.1%	85	0.0%	0	0.0%
Movable dwelling	39,150	3.5%	7,710	2.1%	740	2.3%

Source: Statistics Canada Census Profile 2016

Looking first at owners, the proportion of single-detach type dwellings is roughly 10% higher in Strathcona County than in Alberta and the Census Division No. 11. The major differences contributing to the relatively higher number of single-detach homes is fewer row housing units and fewer apartments, and both more and less than five storey apartments.

Looking at tenant dwellings, the housing type skews towards single-detach homes. Over 40% of Strathcona Renters rent single-detach homes, versus the 24.3% and 18.6% that do so in Alberta and Division No. 11 (respectfully).

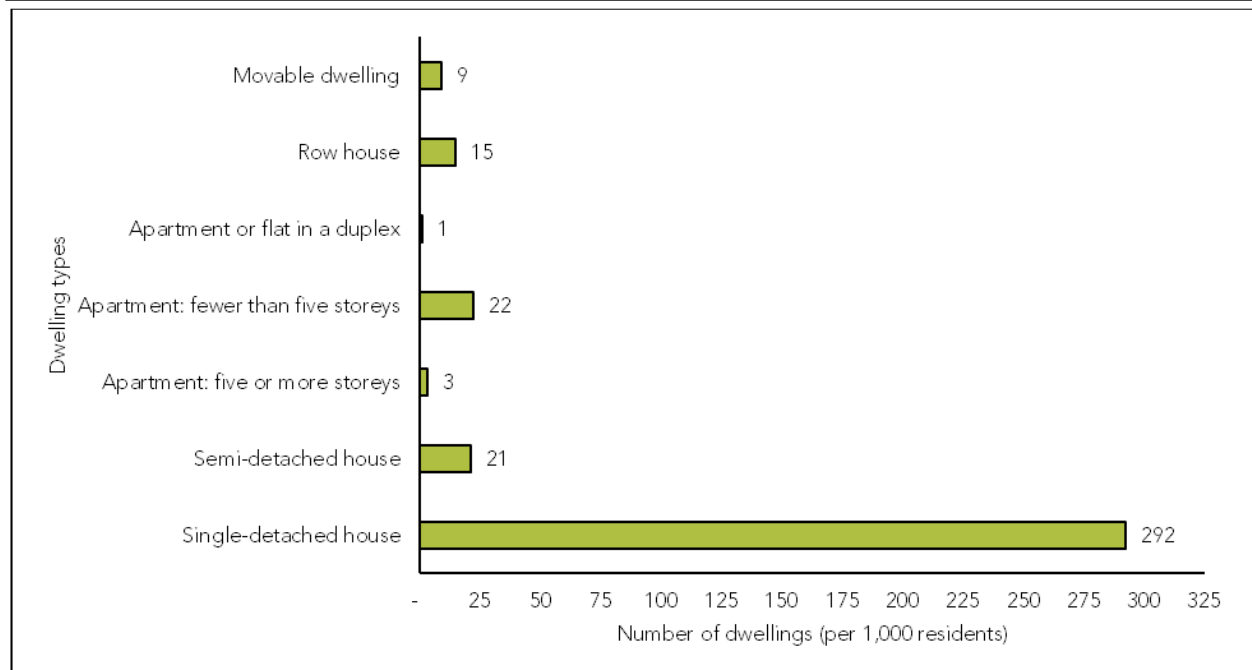
Combining both renters and owners, **Figures 4.1** and **4.2** show the number of each type of dwelling relative to Strathcona's population, both aggregated by all unit-types and then differentiated by bedrooms.

Table 4.2 Renter Housing Universe, Study Area, 2016

	Alberta	Share	Division No. 11	Share	Strathcona	Share
Single-detached house	100,185	24.3%	28,875	18.6%	1,615	41.7%
Apartment that has five or more storeys	44,620	10.8%	19,470	12.5%	75	1.9%
Semi-detached house	26,270	6.4%	7,950	5.1%	400	10.3%
Row house	50,610	12.3%	20,045	12.9%	550	14.2%
Apartment or flat in a duplex	24,605	6.0%	6,015	3.9%	35	0.9%
Apartment fewer than five storeys	157,200	38.1%	71,555	46.1%	1,075	27.8%
Other single-attached house	585	0.1%	110	0.1%	0	0.0%
Movable dwelling	8,075	2.0%	1,190	0.8%	120	3.1%

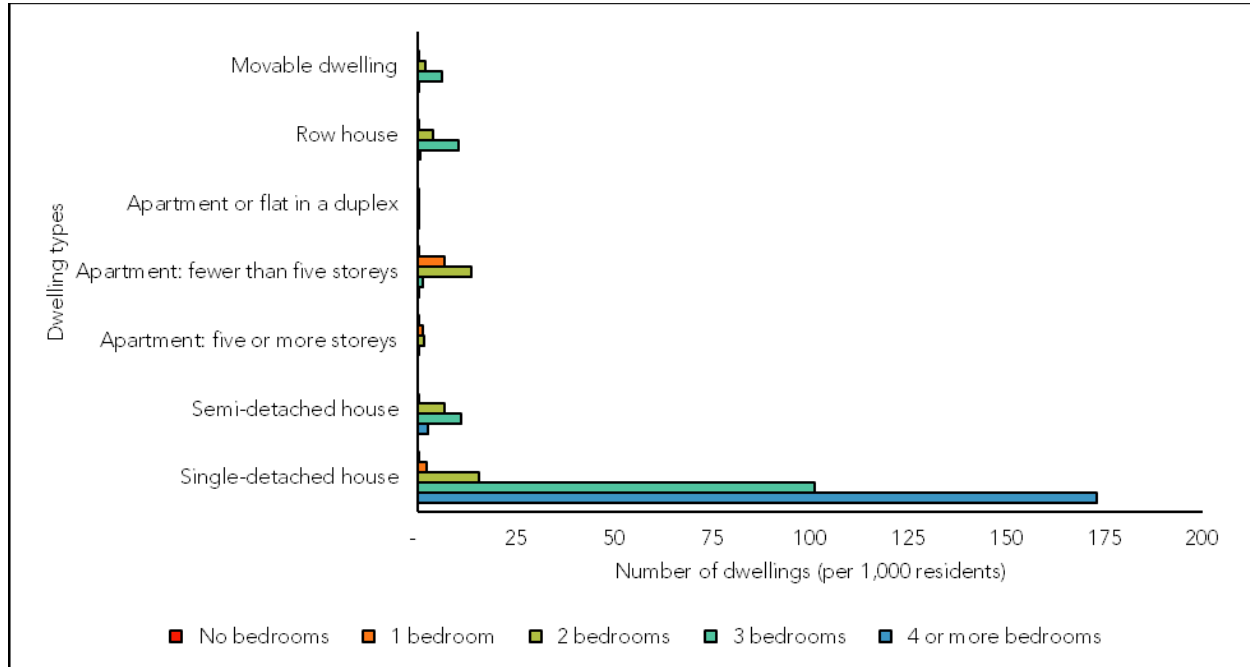
Source: Statistics Canada Census Profile 2016

Figure 4.1 Dwelling Types, Strathcona County, 2016



Source: Statistics Canada Census Profile 2016

Figure 4.2 Number of Bedrooms by Dwelling Type, Strathcona County, 2016



Source: Statistics Canada Census Profile 2016

As indicated by the owner and tenant data, single-detach homes vastly out-number all other housing types. Per 1,000 residents in Strathcona County, there are roughly 272 single-detach homes. The next closest dwelling type in terms of share of dwellings are apartments with five or more storeys, which represent 17 dwellings per 1,000 residents, 16 times fewer than single-detach homes.

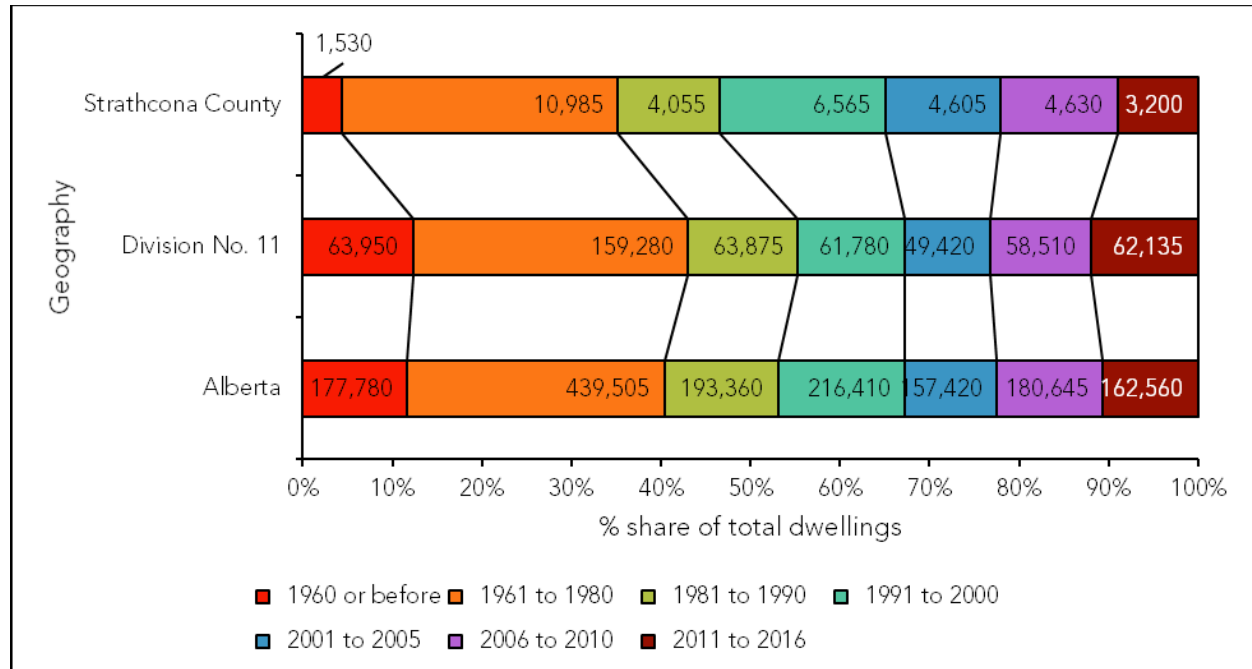
Figure 4.2 further shows that there are few studio, one, or two-bedroom options for residents relative to the population of Strathcona County.

4.2 Age of Buildings and New Housing Supply

Strathcona County has relatively fewer dwellings built before 1980 than Alberta or the Census Division No. 11. The figure also shows that building activity in Strathcona County between 2011 and 2016 was relatively less than Alberta and the Census Division No. 11, indicating reduced dwelling growth.

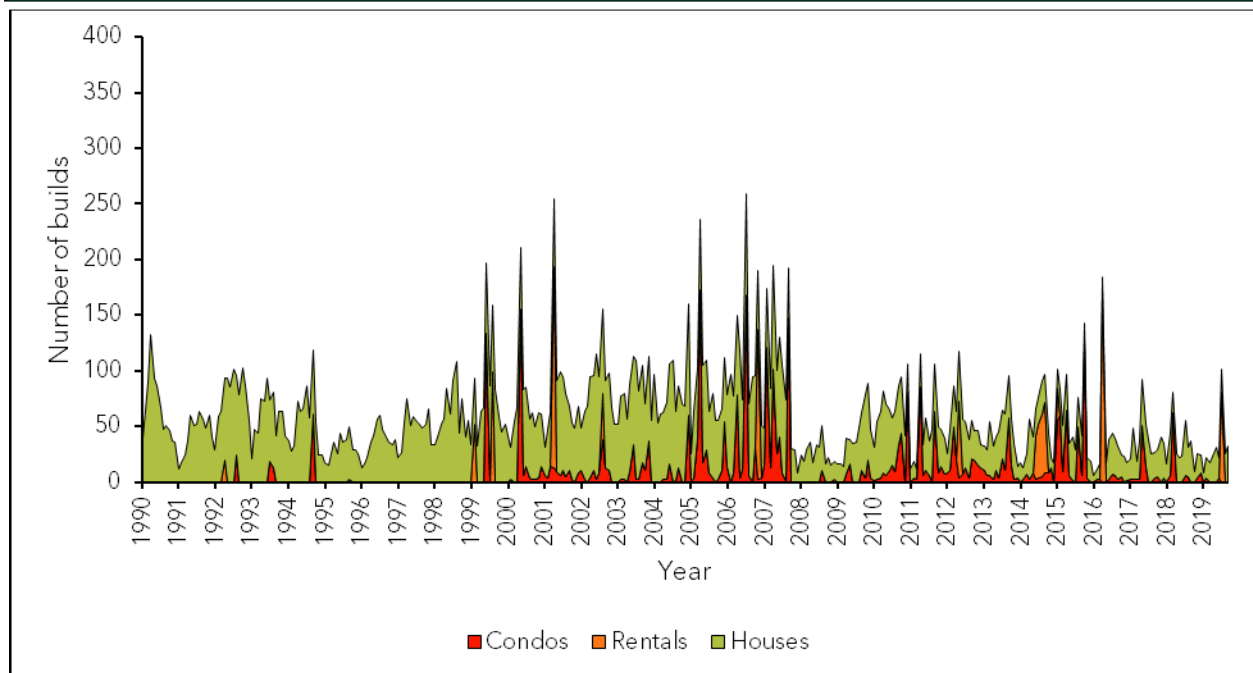
To further analyze residential building activity, the report compiles data from CMHC residential development data. **Figure 4.4** shows that single-detached housing activity has slowly declined, with condominiums increasing their share of the residential development market over time.

Figure 4.3 Age of Dwellings, Study Area, 2016



Source: Statistics Canada Census Profile 2016

Figure 4.4 Residential Starts, Strathcona County, Jan. 1990—Sep. 2019



Source: CMHC

Dividing the development data by time-period helps to illustrate the decline in residential construction in Strathcona County, as done in **Table 4.3**.

Table 4.3 Residential Starts (as of Sept. 2019), Strathcona County, 1990-2019				
	Condos	Rentals	Houses	Total
1990-1999	251	173	6,319	6,743
2000-2009	1,814	360	7,171	9,345
2010-2019	1,413	560	3,546	5,519
2017	88	0	377	465
2018	90	1	303	394
2019	8	81	192	281

Source: CMHC

The table shows that there were 9,435 residential starts between January 2000 and December 2009. Conversely, between January 2010 and (end of) September 2019, there has been 5,519 residential starts. With only 3 months left in 2019, the total count of residential starts in Strathcona County will likely fall short of the previous 10-year residential starts total set between January 2000 and December 2009.

4.3 Ownership

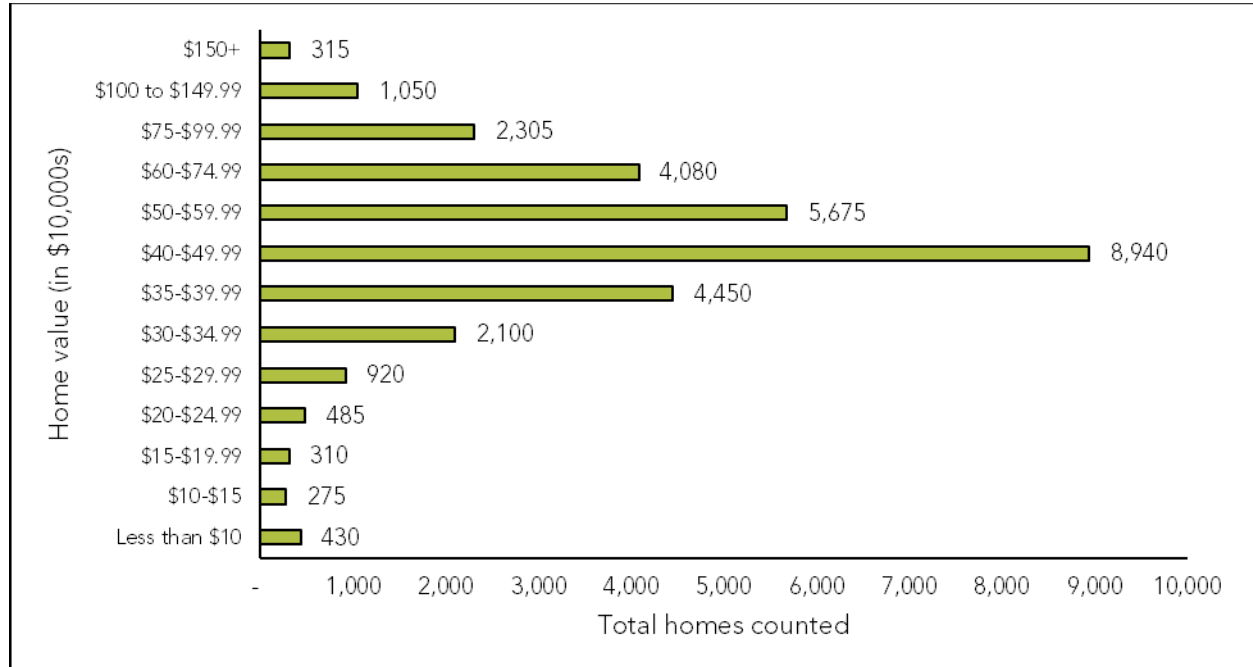
The median value of dwellings in Strathcona County are highest in the study area for one, two, three, and four or more bedroom dwelling types. **Table 4.4** shows that versus the Province and Census Division No. 11, the owner-reported value of dwellings in the County is roughly \$50,000 greater for each dwelling type.

Table 4.4 Owner Reported Median Values, Study Area, 2016			
	Alberta	Division No. 11	Strathcona County
No bedrooms	\$250,739	\$250,222	\$0
1-bedroom	\$240,197	\$219,888	\$279,285
2-bedrooms	\$300,054	\$300,138	\$350,010
3-bedrooms	\$399,580	\$388,826	\$439,570
4 or more bedrooms	\$449,734	\$448,951	\$500,484

Source: Statistics Canada Census Profile 2016

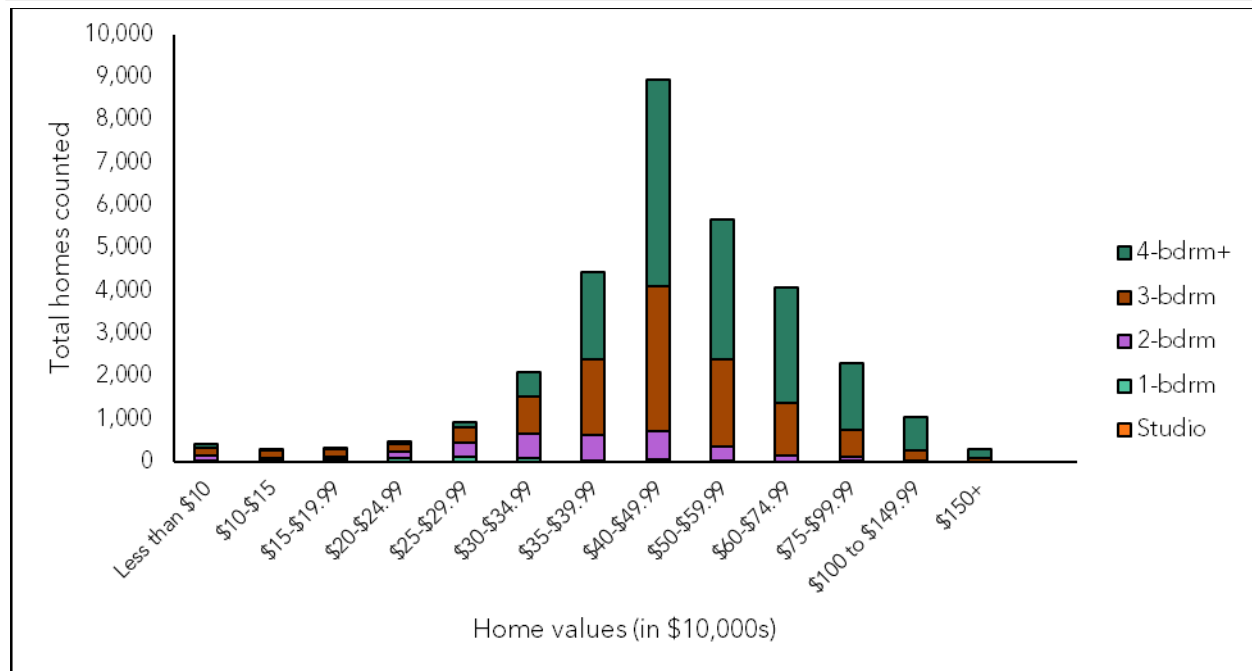
Figures 4.5 and **4.6** breakdown the distribution of owned dwellings by value. **Figure 4.5** shows that on average, most dwellings in Strathcona County are in the \$400,000 to \$500,000 range. **Figure 4.6** further examines the dwellings by bedroom type. The majority of owned dwellings above \$300,000 are three and four-bedroom type dwellings. The two-bedroom type dwellings appear evenly distributed between \$300,000 and \$500,000.

Figure 4.5 Distribution of Homeowner Values, Strathcona County, 2016



Source: Statistics Canada Census Profile 2016

Figure 4.6 Homeowner Values by Number of Bedrooms, Strathcona County, 2016



Source: Statistics Canada Census Profile 2016

Housing Sales Data—Rural Strathcona County

Strathcona County tracks residential sales prices within the urban, rural, and hamlet regions of the County. **Table 4.5** describes the residential sales between October 2017 and December 2018. On average, homes sold in the rural Strathcona County are more expensive than in the hamlets. 304 homes were sold in the rural County, versus the 43 homes sold in hamlets.

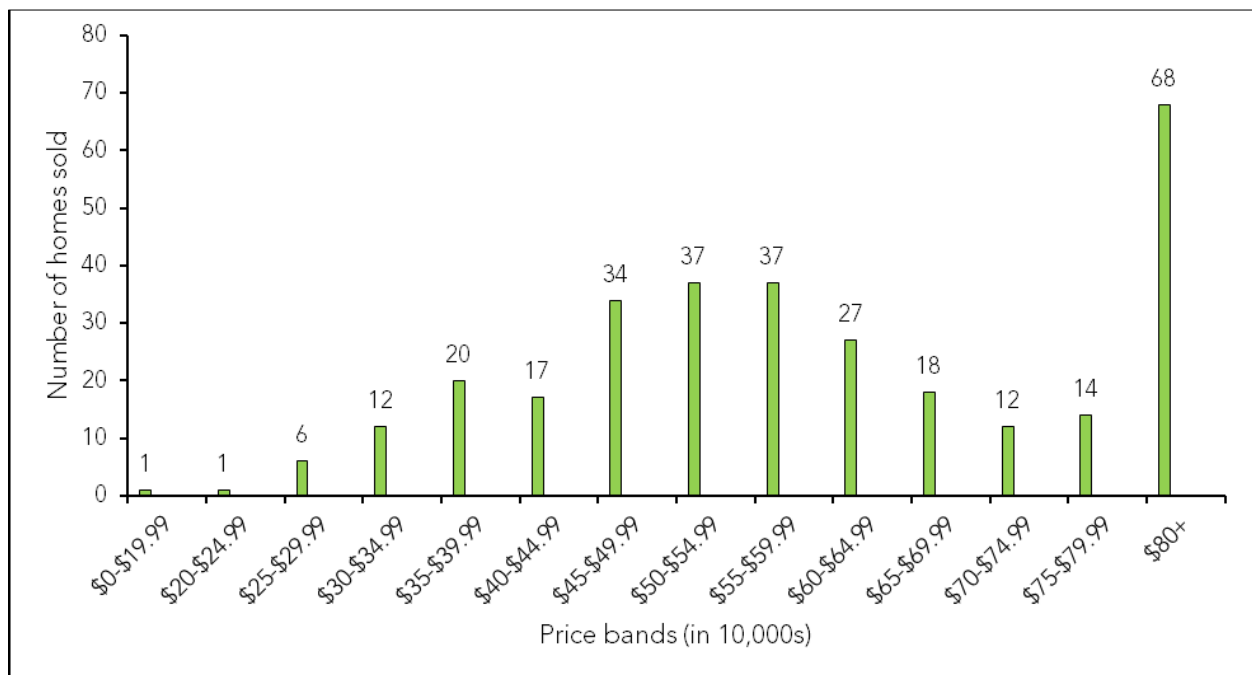
Figures 4.7 and **4.8** show the distribution of home prices sold in rural Strathcona County and hamlets.

Table 4.5 Rural and Hamlet Home Sale Data, Strathcona County, October 2017—December 2018

	Rural	Hamlets
Count	304	43
Average	\$671,783.86	\$362,526.77
Median	\$580,000	\$340,000
Min.	\$174,000	\$100,000
Max.	\$2,735,000	\$710,000

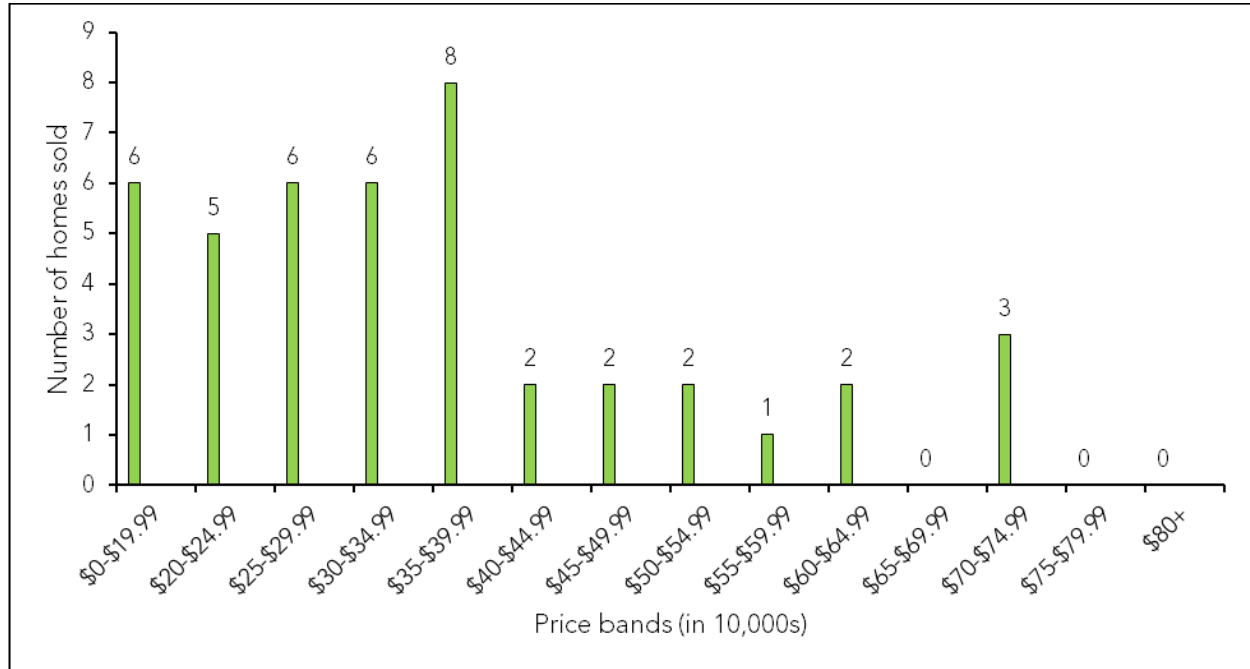
Source: Strathcona County MLS data

Figure 4.7 Rural House Price Distribution, Strathcona County, Oct. 2017-Dec. 2018



Source: Strathcona County MLS data

Figure 4.8 Hamlet House Price Distribution, Strathcona County, Oct. 2017-Dec. 2018



Source: Strathcona County MLS data

The rural County sales distribution shows that a significant number of homes sold for over \$800,000, indicating that the rural County contains a higher concentration of luxury homes and subdivisions.

Housing Sales Data—Urban Strathcona County

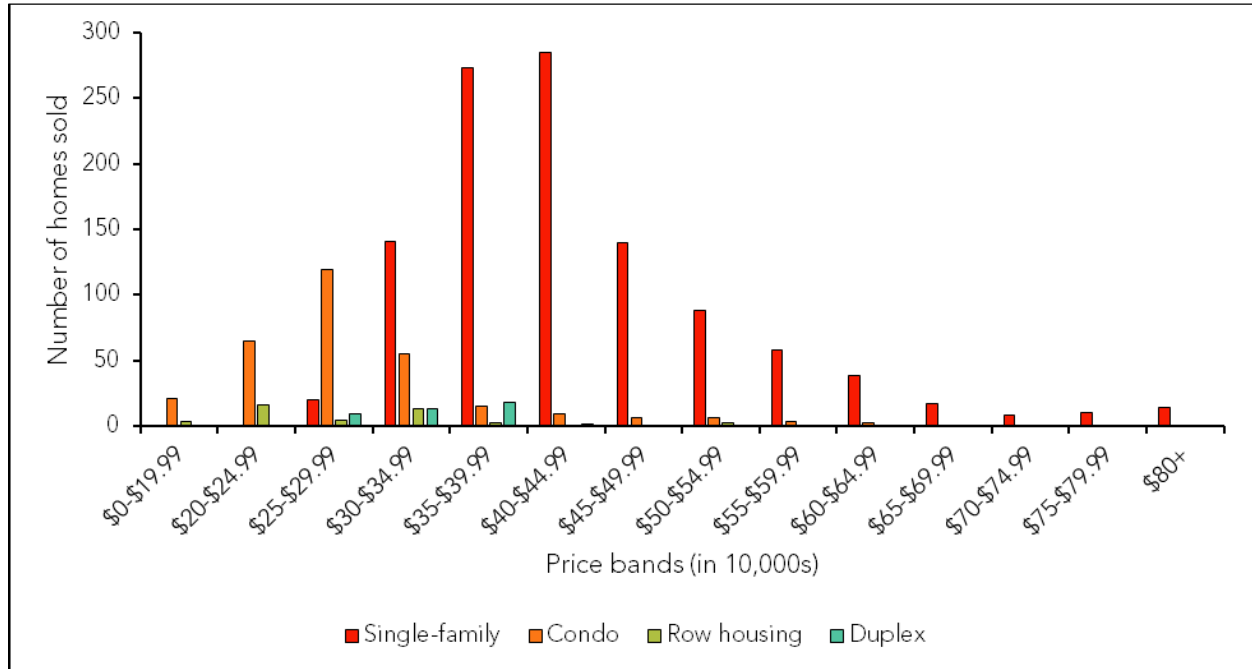
The entire inventory of higher density residential sales reside within the urban Strathcona County. **Table 4.6** describes the residential sales between October 2017 and November 2018 for the urban region. In total, between all types of homes, 1,474 homes sold, averaging a sale price of \$405,291. The distribution of homes sold skews towards single-family homes (74%), with the remaining one in four homes sold being either mainly condominiums, or row housing and duplexes.

Table 4.6 Urban Home Sale Data, Strathcona County, October 2017-December 2018

	Single-family	Condo	Row housing	Duplex	Total
Count	1,092	301	40	41	1,474
Share	74%	20%	3%	3%	100%
Average	\$445,143	\$286,806	\$276,366	\$339,465	\$405,290
Median	\$417,950	\$279,469	\$273,999	\$346,000	\$392,000
Min.	\$250,000	\$109,000	\$193,000	\$263,000	\$109,000
Max.	\$4,320,000	\$609,900	\$518,700	\$425,000	\$4,320,000

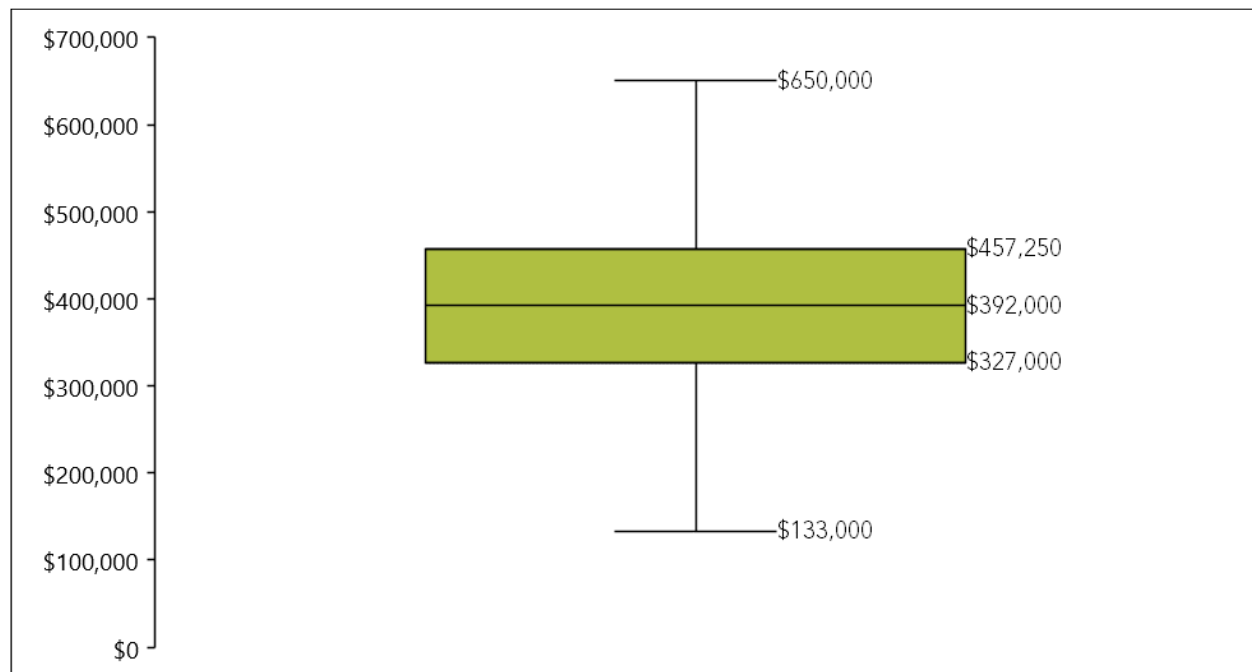
Source: Strathcona County MLS data

Figure 4.9 Urban House Price Distribution, Strathcona County, Oct. 2017-Dec. 2018



Source: Strathcona County MLS data

Figure 4.10 Urban Sales Box-Whisker, Strathcona County, Oct. 2017-Dec. 2018



Source: Strathcona County MLS data

This box-whisker diagram shows the first quartile (bottom of the box), median (second quartile) and third quartile (top of the box) for urban sale prices between October 2017 and December 2018. The “whiskers” extending out the bottom and top are the minimum and maximum values. Note that outliers, i.e. unique values which occur infrequently and are much lower or higher than all the other values are not included (for instance, homes sold for over one million dollars).

Figure 4.9 shows the distribution of home sale prices by housing type. As per the data, the majority of single family homes sell for in between \$300,000 to \$500,000. The higher-density market mainly falls between \$200,000 to \$350,000.

Figure 4.10 is a box-whisker diagram of sale prices. The first quartile for sale prices for all homes is \$327,000, and the third quartile is \$457,250, meaning 50% of all homes sold cost more than \$327,000 and less than \$457,250.

4.4 Rental Supply

The 2018 CMHC Rental Survey provides the most recent information on the supply of rental units within the County. **Table 4.7** summarizes the survey data for Strathcona's rental market.

Table 4.7 Renter's Universe, Study Area, 2018				
Sherwood Park	Bachelor	1-bedroom	2-bedroom	3-bedroom+
Row Houses	0	0	20	211
Apartments/Other	4	169	306	22
Total	4	169	326	233
County Remainder				
Row Houses	0	0	0	0
Apartments/Other	0	105	390	0
Total	0	105	390	0
Grand Total	4	274	716	233

Source: CMHC Rental Market Survey

Per the survey data, there are 1,227 rental units in the County-many of them two-bedroom dwellings. Moreover, despite Sherwood Park's higher population and density, CMHC reported more two-bedroom in the County's rural region. Because the rental survey only counts purpose built rental housing, it does not account for the total rental market of the County.

Table 4.8 estimates the remaining secondary rental market by examining the differences between the CMHC survey data and 2016 Census data.

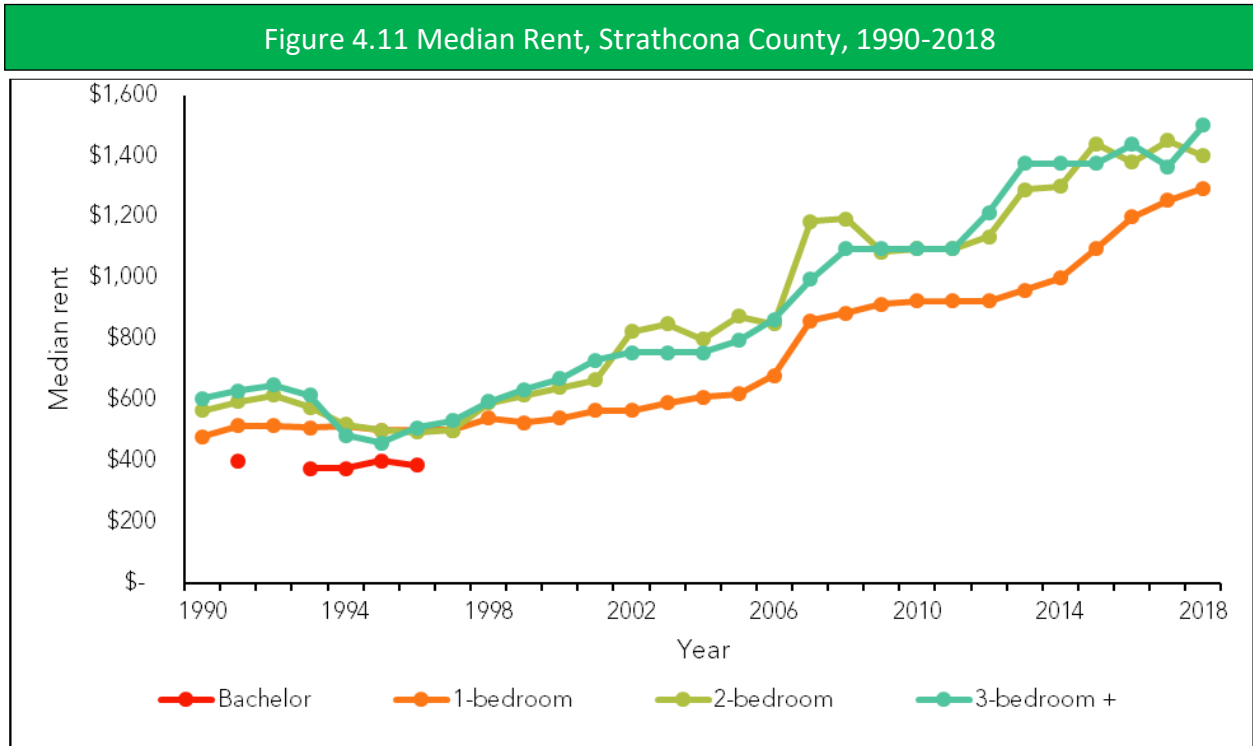
Table 4.8 Secondary Estimates, Strathcona County, 2018				
	Bachelor	1-bedroom	2-bedrooms	3-bedrooms+
2016 Census	0	585	1,005	2,275
2018 CMHC	4	274	716	233
Secondary	0	311	289	2,042

Source: CMHC Rental Market Survey and Statistics Canada Census Profile 2016.

The table shows that most secondary rentals have three or more bedrooms, which are likely single-detached houses (based on the housing universe).

Rents

Figure 4.11 shows the median rent over time broken down by the number of bedrooms.



Source: CMHC Rental Market Survey

Median rents have increased steadily since the late 1990s. One and three or more bedroom rentals reached all time highs in October 2018, and two-bedroom rentals regressed slightly in price in 2018 versus 2017. **Table 4.9** summarizes the changes in rents over time, with inflation indexed to 2018. **Table 4.10** is the same but using median rental rates from across Alberta.

Table 4.9 Changes in Median Rent, Strathcona County, 1990-2018

	1-bedroom	Inf. adjusted	2-bedroom	Inf. adjusted	3-bedroom +	Inf. adjusted
1990	\$480.00	\$814.42	\$565.00	\$958.64	\$605.00	\$1,026.50
2000	\$540.00	\$751.30	\$640.00	\$890.43	\$670.00	\$932.17
2010	\$925.00	\$1,057.92	\$1,095.00	\$1,252.35	\$1,095.00	\$1,252.35
2018	\$1,295.00	\$1,295.00	\$1,400.00	\$1,400.00	\$1,500.00	\$1,500.00
Change	169.79%	59.01%	147.79%	46.04%	147.93%	46.13%

Source: CMHC Rental Market Survey

Table 4.10 Changes in Median Rent, Alberta, 1990-2018

	1-bedroom	Inf. adjusted	2-bedroom	Inf. adjusted	3-bedroom +	Inf. adjusted
1990	\$422.00	\$716.01	\$521.00	\$883.98	\$595.00	\$1,009.54
2000	\$522.00	\$726.26	\$630.00	\$876.52	\$695.00	\$966.95
2010	\$849.00	\$971.00	\$990.00	\$1,132.26	\$1,100.00	\$1,258.07
2018	\$979.00	\$979.00	\$1,199.00	\$1,199.00	\$1,325.00	\$1,325.00
Change	131.99%	36.73%	130.13%	35.64%	122.69%	31.25%

Source: CMHC Rental Market Survey

Using 2018 as the base of inflation calculations, the **Table 4.9** shows that one-bedroom rental units increased by more than 59% in price. The two and three bedroom rentals both increased by roughly 46%. As per **Table 4.10**, these changes are more drastic than the average increase in rents in Alberta between 1990 and 2018. Looking back at changes in after-tax median income shows that Strathcona County's rental supply has become increasingly expensive. The individual median after-tax income increased by roughly 22% between 2006 and 2016. Using the same timeframe for median rents shows that a large portion of increases in rent happened more recently.

Table 4.11 Changes in Median Rent and Earnings, Strathcona County, 2006-2016

	1-bedroom	2-bedroom	3-bedroom +	Ind. Income	H.H. Income
2006	\$802.06	\$1,002.58	\$1,020.27	\$37,782.92	\$89,014.51
2016	\$1,200.00	\$1,380.00	\$1,438.00	\$45,974.00	\$104,689.00
Change	50%	38%	41%	22%	18%

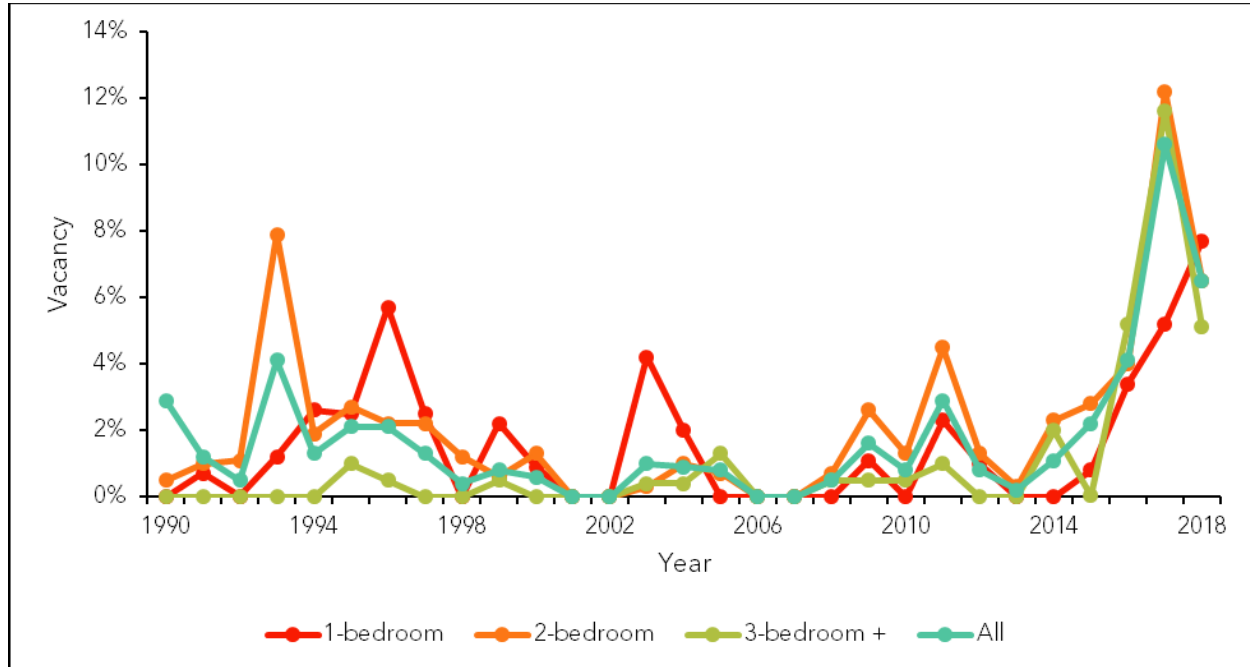
Source: Statistics Canada Census Profile 2006, 2016

Whereas increases in rent in Strathcona County range from 38% (two-bedroom) to 50% (one-bedroom), changes in income range from 18 to 22 percent for household and individual median after-tax income (respectively). Moreover, as the rental supply tables showed, the CMHC rental market survey does not account for secondary units, and many of these secondary units are likely single-detach houses or equally large rentals. Putting this all together, the changes in rent in the three or more bedroom rental units are likely understated, putting at it an even greater increase relative to changes in income.

Vacancy

It is difficult to assess the vacancy for the total rental market due the CMHC survey's omission of secondary rentals. **Figure 4.12** shows vacancy by bedroom in Strathcona County between 1990 and 2018. Vacancy reached new highs in 2017 before resettling to between 5 and 7 percent in 2018.

Figure 4.12 Vacancy , Strathcona County, 1990-2018



Source: CMHC Rental Market Survey

Vacancy by County Region

Table 4.12 breaks down the survey results by region of Strathcona. Due to data quality measures, the table omits one and three bedroom vacancy rates for the rural region of the County.

Table 4.12 Vacancy by Bedroom Type, Strathcona County, 2018			
	1-bedroom	2-bedroom	3-bedroom+
Sherwood Park	6.8%	9.7%	5.1%
Rural Strathcona	--	3.5%	--

Source: CMHC Rental Market Survey

As of October 2018, the vacancy in Sherwood Park for purpose built 2-bedroom rentals was nearly three times higher than in the rural portion of the county.

Rent Quartiles and Vacancy by Quartiles

Quartiles evenly divide the rental data into four sections of rents:

- First quartile: 25% of rentals fall under this price.
- Second quartile: 25% of these rentals fall under this price, but above the first quartile.
- Third quartile: 25% of these rentals are between the second quartile and this price.
- The remaining 25% of rental prices (all above the third quartile).

For Strathcona County, the CMHC reported quartiles for one, two, and three (or more) bedroom units.

Table 4.13 Rent Quartiles, Strathcona County, 2018			
	1-bedroom	2-bedroom	3-bedroom+
1st quartile	\$1,145	\$1,275	\$1,450
2nd quartile	\$1,295	\$1,400	\$1,500
3rd quartile	\$1,319	\$1,499	\$1,500

Source: CMHC Rental Market Survey

Note that for each type of bedroom, the difference between the second and third quartiles are small. This means much of the purpose built housing in Strathcona County cost similar amounts, with very little variance in pricing for many of the rental units. Using the information for number of units from the CMHC rental survey and the above quartiles, it follows that approximately:

- 160 of the 233 three-bedroom rentals cost more than \$1,450 per month.
- 530 of the 716 two-bedroom rental cost more than \$1,275 per month.
- 200 of the 274 one-bedroom rental cost more than \$1,145 per month.

The CMCH rental survey also publishes rental vacancy rates by quartiles. Using this information alongside the CMHC rental universe shows how many units are available as of October 2018 within certain ranges of rent.

Table 4.14 Vacancies by Quartiles, Strathcona County, 2018			
	1-bedroom	2-bedroom	3-bedroom+
1st quartile	0	7	2
2nd quartile	7	11	**
3rd quartile	**	1	**
4th quartile	9	29	**

Source: CMHC Rental Market Survey

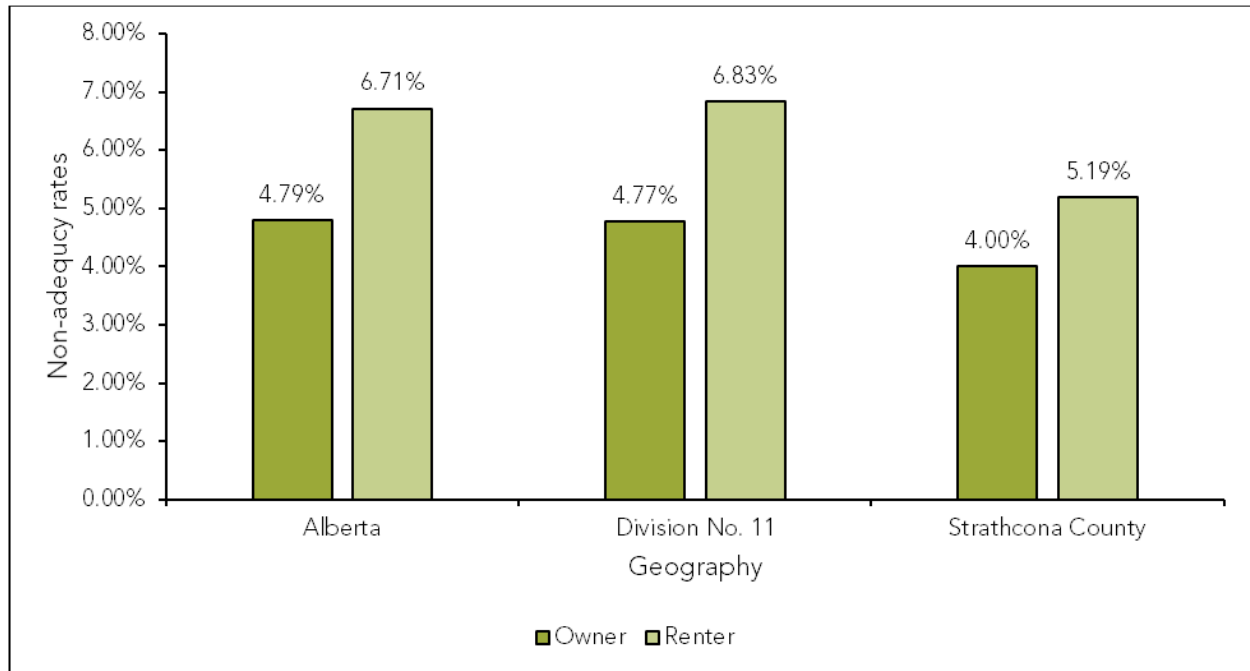
There are some omissions in the table due to data quality concerns (noted by **), but the table illustrates how many potentially available rentals are in the higher end of the price range in Strathcona County. For instance, the survey shows only seven 2-bedroom units below \$1,275. Similarly, there were zero reported vacancies for one bedroom rentals under \$1,145.

4.5 Condition and Suitability of Housing

The condition of a dwelling refers to maintenance – if the home requires major maintenance (defective plumbing, electrical re-wiring, etc.) it is non-adequate. Suitability refers to the minimum number of bedrooms required based on the age and make-up of residents in a particular household. The National Occupancy Classification (NOC) defines the minimum number of bedrooms requirements using the family composition of a home.

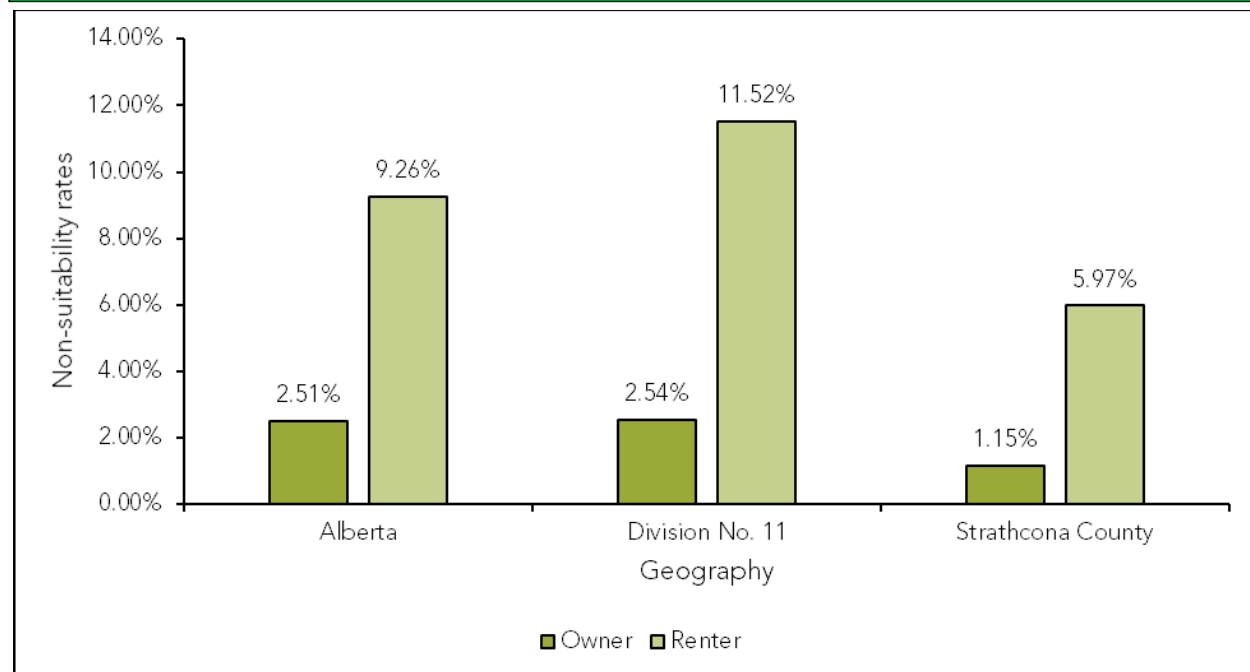
If there are fewer bedrooms than required by the NOC, then the home is not suitable. **Figures 4.13 and 4.14** compare rates of non-adequate and non-suitable housing.

Figure 4.13, Non-adequacy Rates by Tenancy, Study Area, 2016



Source: Alberta Regional Dashboard

Figure 4.14, Non-suitability Rates by Tenancy, Study Area, 2016



Source: Alberta Regional Dashboard

Both figures show that renters are disproportionately living in non-suitable or non-adequate housing. Renters and owners in Strathcona County face the lowest rates of non-suitable and non-adequate housing. Roughly, 1 in 20 renters are either living in non-suitable or non-adequate housing in Strathcona County, whereas anywhere between 1 in 25 to 1 in 100 homeowner dwellings are either overcrowded or require major repair. **Table 4.15** summarizes the total number of residents in non-adequate or non-suitable housing by tenure.

Table 4.15 Housing Indicators by Tenancy, Strathcona County, 2016		
	Non-adequate	Non-suitable
Owner	1,250	360
Renter	200	230

Source: Statistics Canada Census Profile 2016

4.6 Seniors Housing

Table 4.16 outlines the price ranges of senior's housing in Strathcona County. As the table shows, seniors who face financial barriers may not be able to afford to live in these lodges. The lodges Heartland Housing Foundation operates are more modest, as the prices include most living expenses of the tenants. However, these lodges are also posting large waitlists. Data obtained from Strathcona County shows waitlists for seniors lodges are in the hundreds in Strathcona County, leaving only the more private and expensive options vacant. Ten years in a Bedford Village one-bedroom would cost at minimum \$307,200 in total, which does not include the added meal plan of \$665 per month. There are additional facilities for long-term care and dementia care patients, but these types of facilities are have restricted access. **Table 4.17** summarizes the number of units and waitlists for each senior facility.

Table 4.17: Summary of Seniors Housing Inventory, Strathcona County, 2018		
Facility	Units	Waitlist
Clover Bar (Lodge)	79	131 (total)
Silver Birch Haven	94	
Silver Birch Lodge	100	
Silver Birch Manor	60	135
Apple Blossom Manor	20	65 (total)
Homestead Place	8	
Lakeside Legion Manor	81	
Bedford Village	151	
Country Cottage	48	>2 years
Summerwood Village	179	2-5 months
Chartwell Hills	256	Not Available
Sherwood Care Centre	124	Not Available
Capital Care Strathcona (Laurier House)	42	Not Available
Aurora Centre	10	Not Available

Source: Heartland Housing Foundation Website and Strathcona County

Table 4.16: Summary of Pricing of Seniors Housing, Strathcona County, 2018

Lodges (Heartland Housing)*				
*Heartland Housing Lodge prices do include meal plans				
Clover Bar (Lodge)	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,182	-	-	-
Max	\$1,851	-	-	-
Silver Birch Haven	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$2,600	\$2,800	\$3,000	-
Max	\$2,600	\$2,900	\$3,100	-
Silver Birch Lodge	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,310	-	-	-
Max	\$2,230	-	-	-
Apartments (Heartland Housing)				
Silver Birch Manor	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	-	\$905	\$1,055	-
Max	-	\$1,025	\$1,055	-
Apple Blossom Manor	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min		Rent geared to income (RGI) - 30%		
Max				
Homestead Place*	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min		Rent geared to income (RGI) - 30%		
Max				
*Outside of Sherwood Park				
Lakeside Legion Manor	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min		Rent geared to income (RGI) - 30%		
Max				
Lodges (Private)				
Bedford Village*	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,090	\$2,560	\$3,320	-
Max	\$1,500	\$3,225	\$3,320	-
*Does not include meal plan				
Country Cottage	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,795	\$3,408	\$5,000	-
Max	\$2,074	\$3,408	\$5,000	-
Summerwood Village	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,795	\$3,408	\$5,000	-
Max	\$2,074	\$3,408	\$5,000	-
Chartwell Hills	Studios	One-bedroom	Two-bedroom	Three-bedroom +
Min	\$1,795	\$3,300	\$4,800	-
Max	\$2,074	\$3,300	\$4,800	-

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Alberta Rural Development Network

4.7 Social and Other Support Housing

Table 4.18 summarizes the inventory of non-senior social housing in Strathcona County.

Table 4.18: Summary of Affordable Housing, Strathcona County, 2018*				
Prices of affordable rentals	One-bedroom	Two-bedroom	Three-bedroom	Four-bedroom
Silver Birch Court (Heartland Housing)	\$852	\$1,023	\$1,082	-
Brittany Lane Housing Co-Op	-	\$1,140	\$1,190	\$1,260
Davidson Creek Housing	Rent-geared-to-income (30%)			
Number of units	Total Aff. Units			
Silver Birch Court (Heartland Housing)	69			
Brittany Lane Housing Co-Op	58			
Davidson Creek Housing	52			
Total	179			

*Not including seniors housing

Source: Seniors Housing Backgrounder 2018, Brittany Lane website, and Davidson Creek website.

In total, there are 179 dedicated affordable housing units in Strathcona County. To put this into perspective, the 2016 Census counts show 3,865 tenant households living in one, two, and three-bedroom units (including subsidized rentals), meaning roughly 4.6% of rentals offer affordable rents. Recalling the vacancies by quartiles in **Table 4.14**, the CMHC only reports 8 vacancies within the lowest quartile across all rental types. There is likely very high demand for both these less expensive units and affordable housing units in **Table 4.18**, either putting families on waitlists or forcing them to rent housing that is unaffordable, or relocate to other communities where housing is more affordable.

Further to the above affordable rental units, there are also other social and supportive housing services for residents to access in Strathcona County (**Table 4.19**). There is one women's shelters in Strathcona County (A Safe Place). Bridging the Gap provides crisis services to Strathcona County residents. Habitat for Humanity focuses on affordable home ownership. With a population of over 100,000, it is unlikely that the needs of the most vulnerable residents of the County are being met, but there is no data on homelessness in Strathcona County to assess whether the current inventory is sufficient. A homelessness estimation could help to determine the gap in social housing options in the community.

Table 4.19: Other Social Housing Agencies/Options, Strathcona County, 2018	
A Safe Place	Women's shelter
Bridging the Gap	Crisis services
Habitat for Humanity	Affordable ownership housing

Source: Strathcona County Resource on Community Services

5. Gap Analysis

Key Findings

- **People per dwelling:** the number of people per dwelling (2.70) as of 2016 is slightly above both Alberta (2.46) and the Census Division No. 11 (2.45), suggesting a potential shortage of dwellings in the region.
- **Households:** It is mainly tenant households who are the highest risk of unstable housing, predominantly due to unaffordability. Furthermore, 43% of one-person tenant households reported unaffordability.
- **Trends in household affordability:** Using projection estimate for household growth, it is expected that by 2021, there will be over 5,000 households in unaffordable living situations.
- **Families:** Over 50% of lone-parent households reporting housing unaffordability in 2016.
- **Bedroom demand versus supply:** Based on bedroom demand estimates using family composition from the Housing Demand Section, the most obvious discrepancies in the bedroom composition in Strathcona County's housing universe is :
 - ⇒ An over-supply of three and four-or-more-bedroom type dwellings;
 - ⇒ An under-supply of one and two-bedroom type dwellings.
- **CMHC rents versus income:** Due to high average incomes in Strathcona County, comparing median incomes to median rent or rent quartiles does not yield any discernable results regarding housing unaffordability.
- **Core Needs:** Most core-housing need is due to unaffordability—i.e. many families are paying more than 30% of the gross income on shelter but there are no suitable alternatives in the County. Based on the characteristics of the families and households in the County, it is likely one-person households and lone-parent families who are disproportionately suffering from the highest rates of Core Need.
- **Home ownership:** Non-census families (one or two-person households) and lone-parent families face the highest risk of being unable to purchase a home based on sales data and median before-tax income.

5.1 Dwellings per Person

A basic measure of sufficient housing compares the number of dwellings and total residents of each area within the Study Area. **Table 5.1** shows that the County's rate of people per dwelling is higher than the other geographies in the study area.

Table 5.1: People per Dwelling, Study Area, 2016			
	Alberta	Division No. 11	Strathcona County
Population, 2016	4,067,175	1,366,050	98,044
Total private dwellings	1,654,129	557,547	36,354
People per dwelling	2.46	2.45	2.70

Source: Statistics Canada Census Profile 2016

While not a large difference (2.70 versus roughly 2.45 for the Census Division and Province), the number of dwellings required to balance the ratio towards the study area is large. Based on the data in the table, if the County were to equal a people per dwelling ratio of 2.45, the County would require an additional 3,660 dwellings. This does not directly imply that Strathcona County requires more than 3,000 units, but it does point towards a potential shortage of dwellings in the region.

5.2 Households

Table 5.2 provides an overview of Census housing indicators as of 2016. As the table shows, non-suitability is affecting predominantly larger tenant households. Roughly, 17% of four person tenant households (non-subsidized) reported overcrowding. The rate is higher for households of five or more, where nearly one in four tenant households is overcrowded.

These larger tenant households are also relatively at the highest risk of being in non-adequate housing. About 10% of households with four or more people are in non-adequate housing as of 2016.

Finally, one-person households and all tenant households are the highest risk of being in unaffordable housing. Both one and two person tenant households reported rates of unaffordability above at or above 30% (43 and 30 percent respectively). Across all types of tenure (ownership or tenant), one-person households are at the highest risk of paying more than 30% of their income on housing.

Table 5.2 Housing Indicators by Tenure, Strathcona County, 2016

	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenants	Sub'd tenants	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenants	Sub'd tenants
Not-suitable (counts)				Not-suitable (rates)				
1 person	0	0	0	0	0.00%	0.00%	0.00%	0.00%
2 persons	10	10	10	0	0.18%	0.16%	0.99%	0.00%
3 persons	20	0	35	0	0.54%	0.00%	5.22%	0.00%
4 persons	50	20	90	0	1.05%	1.48%	17.31%	0.00%
5+	220	40	95	0	8.26%	7.77%	24.05%	0.00%
Non-adequate (counts)				Non-adequate (rates)				
1 person	130	60	35	10	5.28%	2.50%	3.78%	4.55%
2 persons	255	150	40	0	4.70%	2.36%	3.94%	0.00%
3 persons	210	60	20	0	5.66%	3.74%	2.99%	0.00%
4 persons	210	30	45	0	4.41%	2.21%	8.65%	0.00%
5+	125	15	45	0	4.69%	2.91%	11.39%	0.00%
Non-affordable (counts)				Non-affordable (rates)				
1 person	995	295	400	180	40.45%	12.29%	43.24%	81.82%
2 persons	855	70	305	35	15.77%	1.10%	30.05%	63.64%
3 persons	465	20	185	10	12.53%	1.25%	27.61%	33.33%
4 persons	455	0	120	0	9.55%	0.00%	23.08%	0.00%
5+	380	0	100	0	14.26%	0.00%	25.32%	0.00%

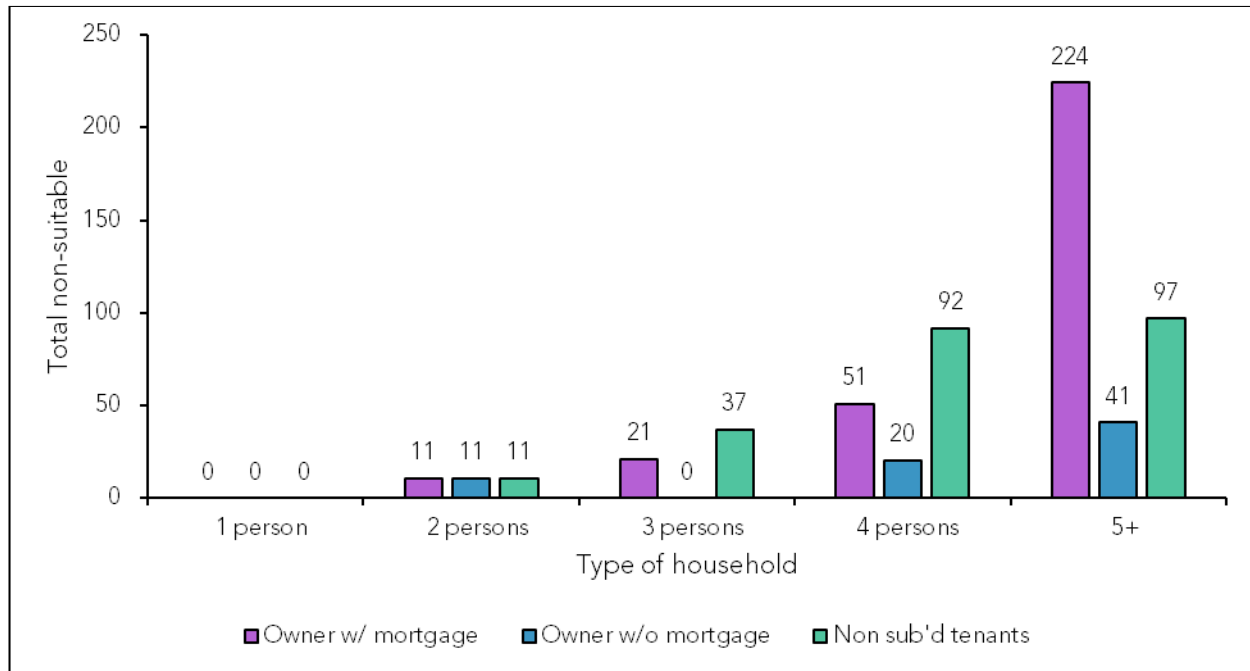
Projections—Non-suitability, non-adequacy, and non-affordability

Figure 5.1 shows the expected number of overcrowded households by 2021, assuming that rates of non-suitable housing do not change between 2016 and 2021. Based on trends in household types and population growth, the total number of overcrowded households will rise from 600 in 2016 to 616 in 2021, an increase of approximately 3%. **Table 5.3** provides the high and low estimate for non-suitable households in 2021, based on the household projections from Section 3.

Figure 5.2 shows the expected number of non-adequate household by 2021, assuming that rates of non-adequate housing do not change between 2016 and 2021. Based on trends in household types and population growth, the number of homes in need or major repair will rise from 1,440 in 2016 to 1,533 in 2021, an increase of approximately 6%. This table also shows that for approximately 14% of households in Strathcona County, housing is unaffordable. **Table 5.4** provides the high and low estimates for non-adequate households in 2021, based on the household projections from Section 3.

Figure 5.3 shows the expected number of household paying more than 30% of their income on housing by 2021, assuming that rates of unaffordability do not change between 2016 and 2021. Based on trends in household types and population growth, the number of households in unaffordable living situations will rise from 4,870 to 5,278, an absolute increase of approximately 7%. **Table 5.5** provides the high and low estimates for non-affordable housing rates in 2021, based on the household projections from Section 3.

Figure 5.1 Non-suitability by Household Types, Strathcona County, 2021



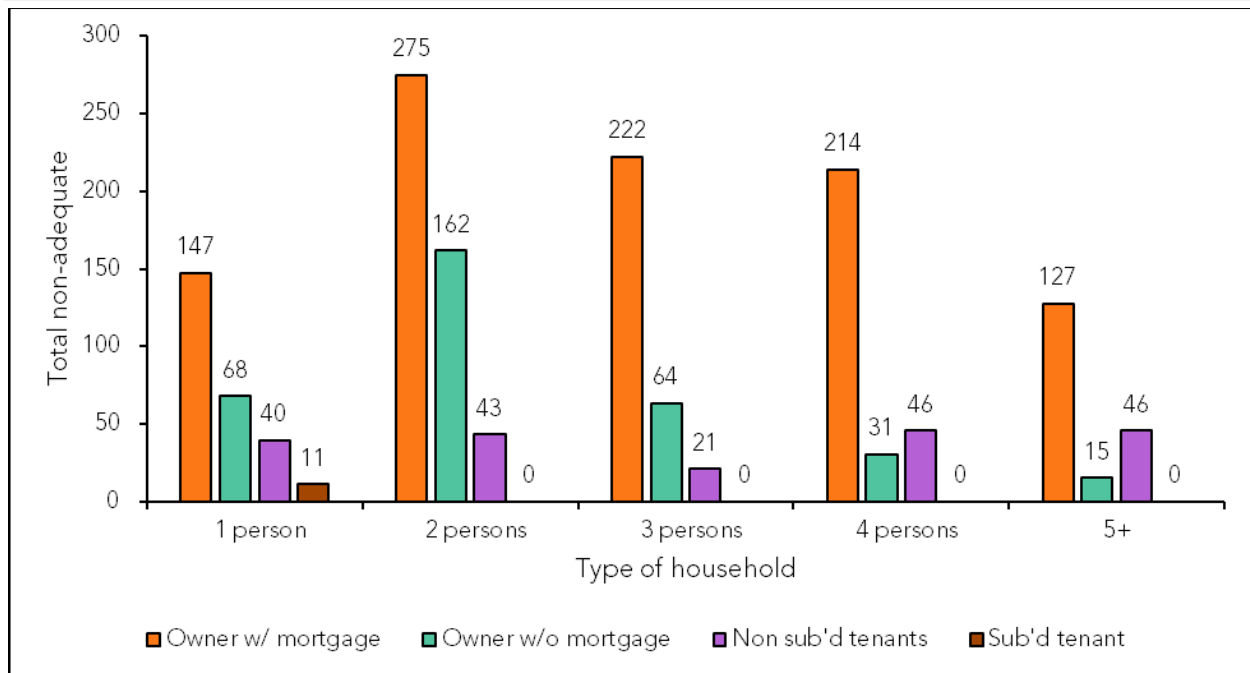
Source: Statistics Canada Census Profile 2016 & ARDN projections.

Table 5.3: Non-suitability projections, Strathcona County, 2021

Low Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	0	0	0	0
2 persons	9	9	9	0
3 persons	19	0	34	0
4 persons	49	20	88	0
5 or more persons	215	39	93	0
High Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	0	0	0	0
2 persons	12	12	12	0
3 persons	23	0	40	0
4 persons	53	21	96	0
5 or more persons	234	43	101	0

Source: Statistics Canada Census Profile 2016 & ARDN projections.

Figure 5.2 Non-adequacy by Household Type, Strathcona County, 2021



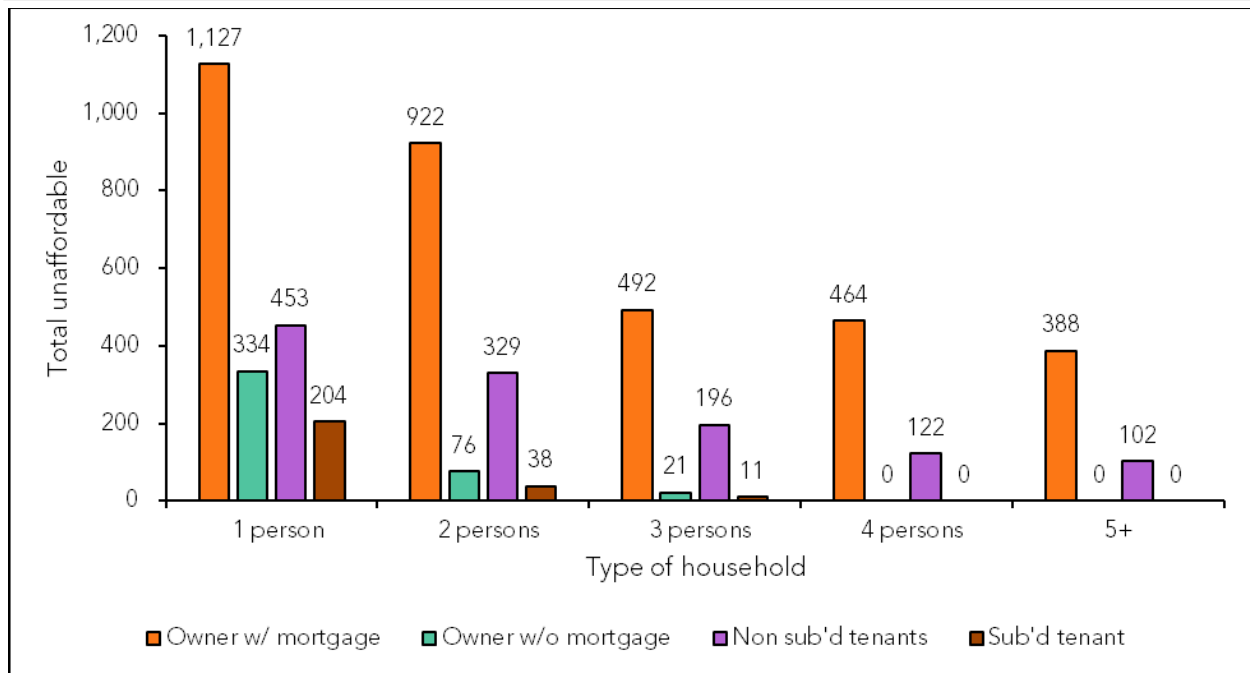
Source: Statistics Canada Census Profile 2016 & ARDN projections.

Table 5.4: Non-adequacy projections, Strathcona County, 2021

Low Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	120	56	32	9
2 persons	242	142	38	0
3 persons	202	58	19	0
4 persons	205	29	44	0
5 or more persons	122	15	44	0
High Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	174	80	47	13
2 persons	308	181	48	0
3 persons	243	69	23	0
4 persons	223	32	48	0
5 or more persons	133	16	48	0

Source: Statistics Canada Census Profile 2016 & ARDN projections.

Figure 5.3 Non-affordability by Household Type, Strathcona County, 2021



Source: Statistics Canada Census Profile 2016 & ARDN projections.

Table 5.5: Non-affordability projections, Strathcona County, 2021

Low Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	922	273	371	167
2 persons	811	66	289	33
3 persons	447	19	178	10
4 persons	445	0	117	0
5 or more persons	371	0	98	0
High Est.	Owner w/ mortgage	Owner w/o mortgage	Non sub'd tenant	Sub'd tenant
1 person	1331	395	535	241
2 persons	1033	85	369	42
3 persons	537	23	214	12
4 persons	484	0	128	0
5 or more persons	404	0	106	0

Source: Statistics Canada Census Profile 2016 & ARDN projections.

5.3 Families

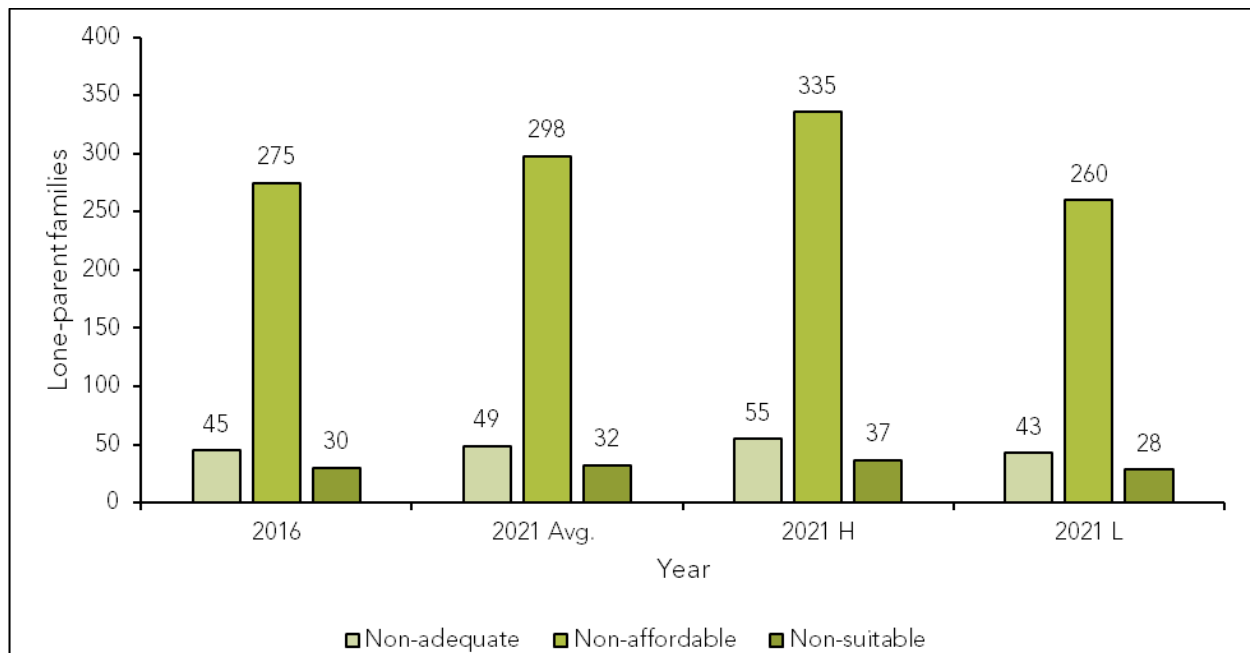
Non-subsidized tenant households are a particularly vulnerable sub-group of residents. They have no equity to leverage and are susceptible to large rent increases over time, unlike a mortgage, which for the most part is a rigid payment over the lifetime of the loan. **Table 5.6** captures the rates of various housing indicators for tenant families in Strathcona County.

Table 5.6 Indicators Among Tenants, Strathcona County, 2016			
	Non-adequate	Non-affordable	Non-suitable
Lone-parent	8.26%	50.46%	5.50%
Couple w/o child	3.15%	25.98%	0.00%
Couple w/ child	6.47%	20.59%	6.47%

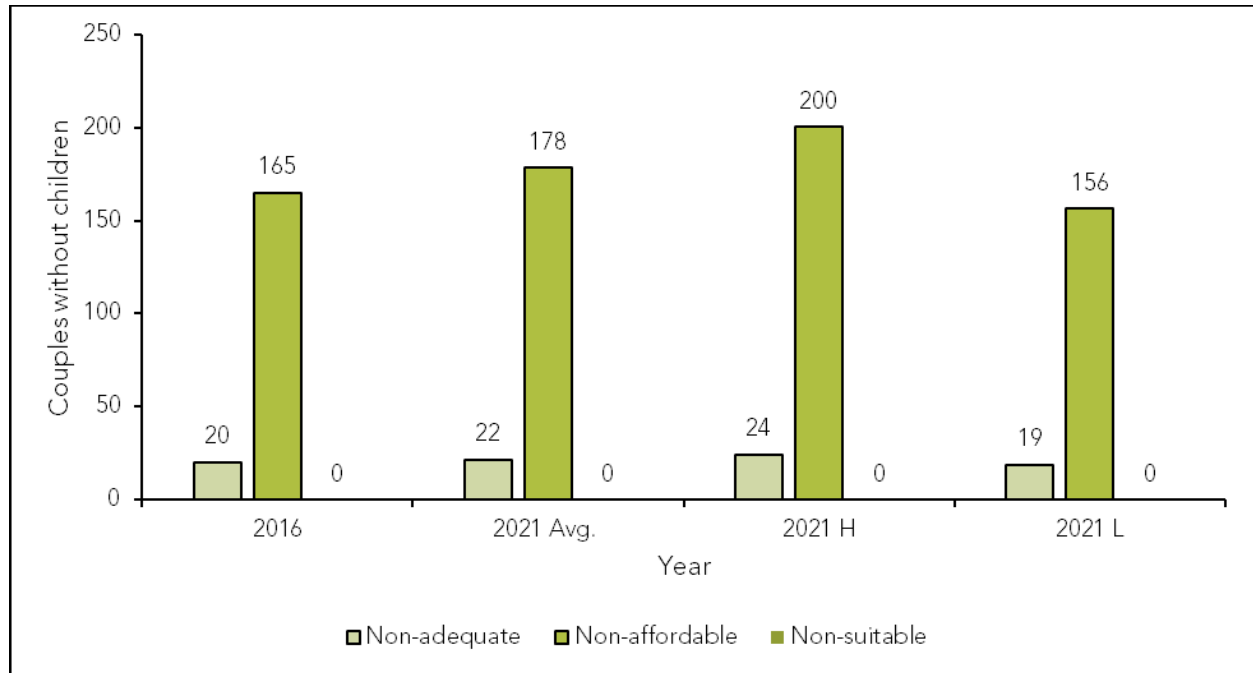
Source: Statistics Canada Census Profile 2016

Figures 5.4, 5.5, and 5.6 show the number of tenant families in non-adequate, non-affordable, and non-suitable in 2016 as well as the projected number of families in each housing situation in 2021. The 2021 H/L refers to the High and Low estimate (respectively). As the figures show, lone-parent families are the most susceptible to unaffordable housing, and by 2021, estimates show between 260 and 335 lone-parent families in unaffordable housing. Similarly, projections estimate between 156 and 200 couples without children and between 172 and 189 couples with children in unaffordable housing by 2021 (respectively). In total, projections estimate that between 786 and 959 tenant families will be in either non-adequate, non-suitable, or unaffordable housing by 2021.

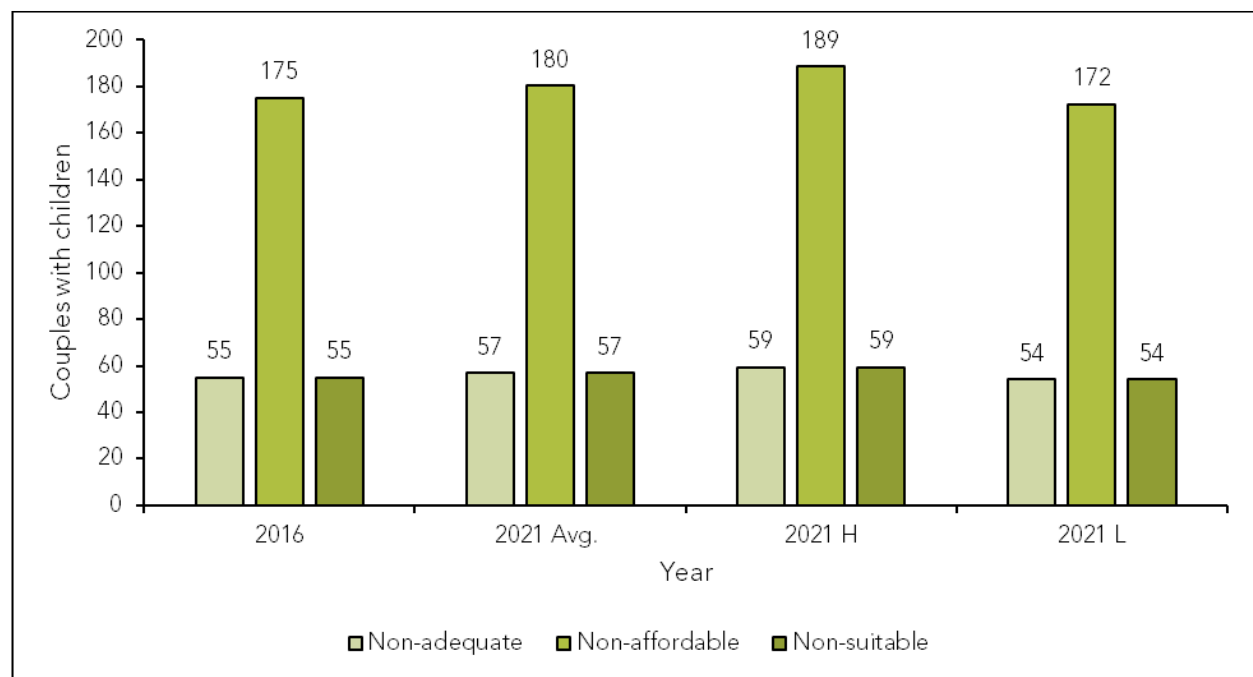
Figure 5.4 Lone-parent Housing Gaps, Strathcona County, 2016-2021



Source: Statistics Canada Census Profile 2016 & ARDN projections.

Figure 5.5 Couples w/o Children Housing Gaps, Strathcona County, 2016-2021


Source: Statistics Canada Census Profile 2016 & ARDN projections.

Figure 5.6 Couples w/ Children Housing Gaps, Strathcona County, 2016-2021


Source: Statistics Canada Census Profile 2016 & ARDN projections.

5.4 Demand of Bedrooms Versus Supply

Section 3 detailed the demand for types of bedroom based on family and household types. To assess whether the composition of bedrooms in Strathcona County meet the family and household composition demand, the minimums of the bedroom demands are compared with the number of dwellings with the corresponding number of bedrooms. The results are in **Table 5.7**, below.

Table 5.7 Bedroom Demand by Family Type, Strathcona County, 2016				
	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Couple census families	0	4,075	4,475	535
Lone-parent families	0	1,215	690	45
County	525	3,200	11,295	16,255
Difference	525	-2,090	6,130	15,675

Source: Statistics Canada Census Profile 2016.

The table suggests that relative to the family composition of Strathcona County, there are too many larger dwellings (4 or more bedrooms), and an insufficient number of two-bedroom dwellings. **Table 5.8** is similar to **Table 5.7** but compares household types to the supply of bedroom types.

Table 5.8 Bedroom Demand from Households, Strathcona County, 2016				
	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Demand	6,095	25,855	16,420	10,350
County	525	3,200	11,295	16,255
Difference	-5,570	-22,655	-5,125	5,905

Source: Statistics Canada Census Profile 2016.

The table again points towards a supply shortage of two-bedroom units, while showing a surplus of four or more bedroom dwellings. In total, the bedroom demand versus supply tables suggest that an increase in smaller dwellings (i.e. two-bedrooms or less) would better meet the needs of the community.

5.5 Housing by Median Income and Rent

This subsection focuses on rental housing and its affordability based on the median incomes and reported rents in the community. **Table 5.9** summarizes the number of one-person households, lone-parent families, couples with children, and couples without children renting in Strathcona County.

Table 5.9 Tenant Households, Strathcona County, 2016				
One-person	Lone-parent	Couple w/ children	Couple w/o children	2+ person households
1,160	545	850	635	255

Source: Statistics Canada Census Profile 2016.

Gross Income versus CMHC Rent Quartiles

There are 1,160 one-person households renting in Strathcona County as of 2016. The one-person household before-tax median income for the County is \$59,861. To calculate the shortage of housing for the most vulnerable group of one-person households, **Table 5.10** compares rents to income by:

- Assuming that the CMHC rent quartiles apply to all tenant households;
- Assuming that one-person households would prefer to stay in one or no-bedroom dwellings.

Table 5.10 One-person 1st Quartile Summary, Strathcona County, 2016			
Total households	Med Income	Rent ceiling	1st quartile (CMHC)
1,160	\$59,861.00	\$1,497	\$1,145

Source: Statistics Canada Census Profile 2016 and CMCH Market Rental Survey

As the table shows, one-person households' income exceeds the bottom rent quartile by a significant margin. A similar analysis for all other family types lone-parent families, couples with children, and couples without children, and other multiple person households does not reveal any shortages of housing due to the higher income profiles of each census family type and non-census family households with two or more people. The lowest earning of the families (female lone-parents) reported median after-tax earnings of \$68,400, which translates to rent ceiling of \$1,710 for 50% of these households. This price is higher than all the quartiles for all the bedroom types listed by the CMHC. While it is certain there are families in unaffordable living situations (as previous affordability tables pointed out), there is an insufficient amount of data to pinpoint a shortage of certain bedroom types based on the reported incomes of these families.

5.5 Housing by Median Income and Rent

The Government of Alberta publishes yearly Core Need Income Thresholds (CNITs) for many communities in Alberta. These thresholds determine the maximum income of a household while retaining rent subsidy eligibility. **Table 5.11** compares CNITs against the CMHC bottom quartile for rental units in Strathcona County. The Government of Alberta only publishes CNITs for Sherwood Park and not the rural population of Strathcona County. The table also omits the studio CNIT due to the low number of studio rentals in Strathcona County.

Table 5.11 CNITs Comparison, Strathcona County, 2016				
	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
CNIT	\$41,000.00	\$51,500.00	\$61,000.00	\$65,000.00
Bottom 1st Quartile	\$1,145.00	\$1,275.00	\$1,450.00	\$1,450.00
Income	\$45,800.00	\$51,000.00	\$58,000.00	\$58,000.00
Difference	-\$4,800.00	\$500.00	\$3,000.00	\$7,000.00

Source: Government of Alberta CNITs and CMHC Rental Market Survey

As the table shows, the CNITs for those trying to rent a studio or one-bedroom are in some cases insufficient. No one earning above \$41,000 would qualify for loan subsidies on a one-bedroom rental. However, the CMHC's first quartile for one-bedroom rentals is \$1,145, which translates to a required income of \$45,800 to make a rental of \$1,145 affordable (using the 30% of income definition). This creates an issue of tenants earning slightly too much to receive rental subsidies, but are still in unaffordable housing due to higher rents.

5.6 Core Housing Needs

Statistics Canada in collaboration with the Canadian Housing and Mortgage Corporation produces a measure of housing need in Canadian municipalities (called Core Housing Need) as a measure of households in need of alternative housing. A household is in core housing need if the following apply:

- The households shelter costs exceed 30% of their income;
- The home itself requires major repair; or
- The home is overcrowded.

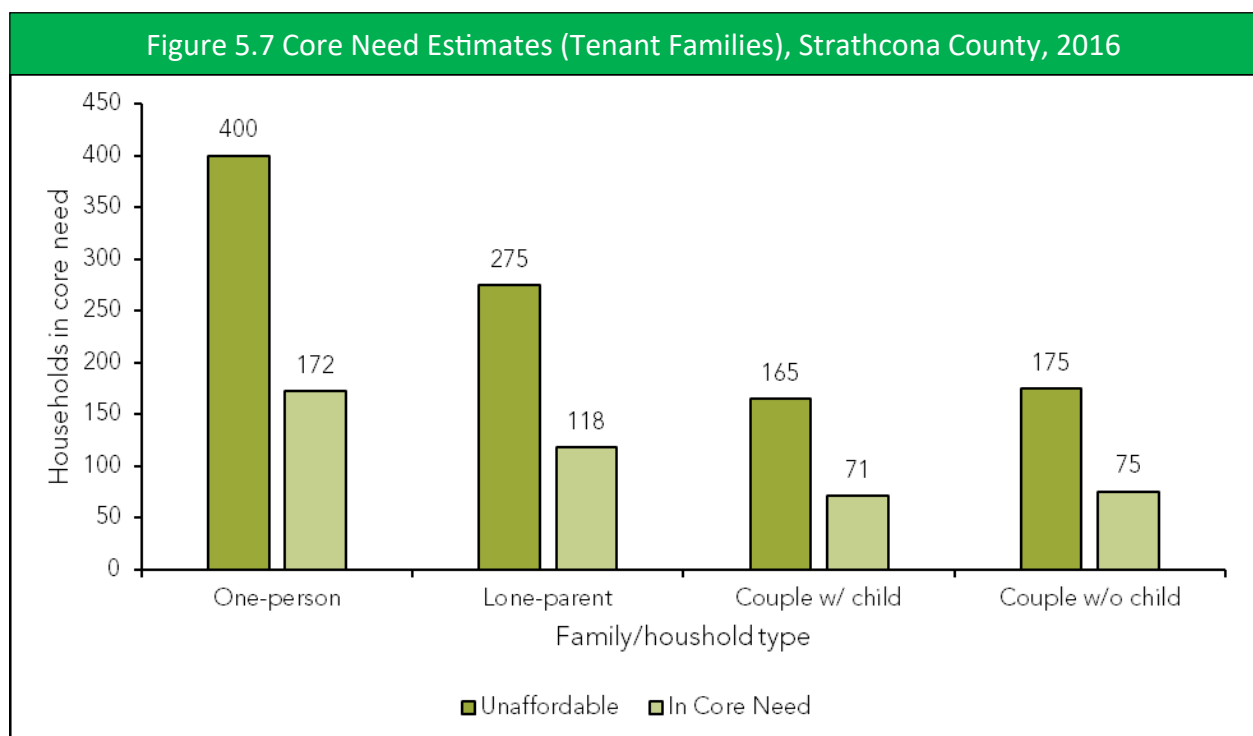
If one or more of the above applies, and the household has no alternative housing based on their income profile and housing availability in the area, then the household is in core housing need. **Table 5.12** summarizes core-housing need in Strathcona County.

Table 5.12 Core Need Estimates, Strathcona County, 2016

	Core Need	Unaffordable	Unsuitable	Unadequate	Two or More	Renter households
Total	1970	1700	25	50	190	35,565
Rate	5.54%	4.78%	0.07%	0.14%	0.53%	--
One person	64	55	1	2	6	1,160
2 or more non-fam	14	12	0	0	1	255
Lone-Parent	30	26	0	1	3	545
Couple w/ Child	47	41	1	1	5	850
Couple w/o Child	35	30	0	1	3	635

Source: Statistics Canada Core Needs and ARDN estimates.

As **Table 5.12** shows, the core housing need in Strathcona County is 5.54% and the majority of core housing need cases are due to unaffordability. The estimates in the table assumes that core need affects all family types and households in the same way. Multiplying the core need rate by the number of tenant households gives the value for each row. This method shows that one-person households are the most likely to be in core housing need. However, this method also ignores that some family types are in greater need than others are, i.e. the core need rate among lone-parent families may be higher than the core need rate for couples with children. Out of 4,395 unaffordable households, 1,890 are in core need, giving a core need rate of 43% among those in unaffordable housing. **Figure 5.7** estimates core need by family type (omitting two or more person households due to low counts of core need) by using the core need rate among unaffordable households, applied to the number of unaffordable tenant-type family households.



Source: Statistics Canada Core Need and ARDN estimates.

The results of **Figure 5.7** align more closely with previous unaffordability rates. One-person and lone-parent households make up 965 of the 1,400 households accounted for in the table. This suggests that one-person and lone-parent families are in the greatest need in the community.

5.7 ARDN Custom Data: Shelter Costs versus Median Income

A custom data request allows a comparison of median income by number of bedrooms and shelter cost range. For shelters with one-bedroom, two-bedrooms, three-bedrooms, or four and more bedrooms, households' median after-tax income⁷ is cross-tabulated against the reported total shelter costs. **Tables 5.13, 5.14, 5.15, and 5.16** summarize the cross-tabulations.

Table 5.13 One-bedroom Shelter versus Income, Strathcona County, 2016

Cost Band	Median income	Max rent	Affordability	# tenants
\$500 to \$749	\$22,487.00	\$562.18	Okay	125
\$750 to \$999	\$25,305.00	\$632.63	Re'q attention	130
\$1,000 to \$1,249	\$48,397.00	\$1,209.93	Okay	120
\$1,250 to \$1,499	\$46,260.00	\$1,156.50	Re'q attention	125
\$1,500 to \$1,999	\$76,312.00	\$1,907.80	Okay	40
\$2,000 to \$2,499	\$0.00	\$0.00	N/A	10
\$2,500 to \$2,999	\$0.00	\$0.00	N/A	0
\$3,000 and over	\$0.00	\$0.00	N/A	10

Demand for cheaper shelter: 255

Source: ARDN custom data request.

Table 5.14 Two-bedroom Shelter versus Income, Strathcona County, 2016

Cost Band	Median income	Max rent	Affordability	# tenants
\$500 to \$749	\$0.00	\$0.00	N/A	30
\$750 to \$999	\$48,889.00	\$1,222.23	Good	70
\$1,000 to \$1,249	\$43,519.00	\$1,087.98	Okay	130
\$1,250 to \$1,499	\$56,145.00	\$1,403.63	Okay	225
\$1,500 to \$1,999	\$74,514.00	\$1,862.85	Okay	430
\$2,000 to \$2,499	\$76,782.00	\$1,919.55	Re'q attention	55
\$2,500 to \$2,999	\$0.00	\$0.00	N/A	0
\$3,000 and over	\$0.00	\$0.00	N/A	0

Demand for cheaper shelter: 55

Source: ARDN custom data request.

⁸ The data does not contain before-tax incomes, and thus may over-estimate total demand via this method.

Table 5.15 Three-bedroom Shelter versus Income, Strathcona County, 2016

Cost Band	Median income	Max rent	Affordability	# tenants
\$500 to \$749	\$21,234.00	\$530.85	Okay	40
\$750 to \$999	\$45,420.00	\$1,135.50	Good	60
\$1,000 to \$1,249	\$46,493.00	\$1,162.33	Okay	90
\$1,250 to \$1,499	\$61,157.00	\$1,528.93	Good	115
\$1,500 to \$1,999	\$72,244.00	\$1,806.10	Okay	570
\$2,000 to \$2,499	\$95,676.00	\$2,391.90	Okay	295
\$2,500 to \$2,999	\$100,283.00	\$2,507.08	Okay	65
\$3,000 and over	\$0.00	\$0.00	N/A	15

Demand for cheaper shelter:**0***Source: ARDN custom data request.***Table 5.16 Four-bedroom Shelter versus Income, Strathcona County, 2016**

Cost Band	Median income	Max rent	Affordability	# tenants
\$500 to \$749	\$54,246.00	\$1,356.15	Good	35
\$750 to \$999	\$0.00	\$0.00	N/A	0
\$1,000 to \$1,249	\$72,425.00	\$1,810.63	Good	45
\$1,250 to \$1,499	\$74,889.00	\$1,872.23	Good	60
\$1,500 to \$1,999	\$85,873.00	\$2,146.83	Good	245
\$2,000 to \$2,499	\$102,550.00	\$2,563.75	Good	355
\$2,500 to \$2,999	\$111,604.00	\$2,790.10	Okay	115
\$3,000 and over	\$204,809.00	\$5,120.23	Okay	35

Demand for cheaper shelter:**0***Source: ARDN custom data request.*

If a shelter cost's resulting median income requires a max rent below the lower band, then affordability is likely an issue for many of these households, as at least 50% of these households are paying more than 30% of their after-tax income on shelter. If the maximum shelter cost afforded is in the band, then there could be some affordability issues, but overall the situation for that group of tenants is acceptable (labeled "okay"). If the maximum shelter cost afforded is above the maximum shelter cost band, then like only very few of those households are in unaffordable housing situations (labeled "good"). In turn, this analysis under-estimates affordability issues by only considering the worst situations in the County. Based on the above methodology, there appears to be an immediate demand for an additional 255 one-bedroom units, and 55 two-bedroom units.

5.8 Strathcona MLS Data versus Median Income

Table 5.17 takes the median prices of homes sold between October 2017 and December 2018 and creates a minimum income required criteria by assuming a 20-year mortgage with a 3.27% fixed-interest rate⁹. The resulting incomes are compared against the 2016 Census median gross (before-tax) incomes to assess whether there is a severe affordability ownership shortage for any specific family types.

Table 5.17 Mortgage Payments versus Median Before-tax Incomes, Strathcona County

	Single-family	Condo	Row-housing	Duplex	Total
Count	1,092	301	40	41	1,474
Median	\$417,950	\$279,469	\$274,000	\$346,000	\$392,000
Mort. Payment (5%)	\$2,336	\$1,562	\$1,531	\$1,933	\$2,191
Mort. Payment (10%)	\$2,193	\$1,467	\$1,438	\$1,816	\$2,057
Mort. Payment (15%)	\$2,066	\$1,381	\$1,354	\$1,710	\$1,937
Mort. Payment (20%)	\$1,891	\$1,265	\$1,240	\$1,566	\$1,774
	Single-family	Condo	Row-housing	Duplex	Total
Income Req'd (5%)	\$93,440	\$62,480	\$61,240	\$77,320	\$87,640
Income Req'd (10%)	\$87,720	\$58,680	\$57,520	\$72,640	\$82,280
Income Req'd (15%)	\$82,640	\$55,240	\$54,160	\$68,400	\$77,480
Income Req'd (20%)	\$75,640	\$50,600	\$49,600	\$62,640	\$70,960
	Family income	Single-family	Condo	Row-housing	Duplex
Average	-	\$84,860	\$56,750	\$55,630	\$70,250
Non-census family +/-	\$65,438	-\$19,422	\$8,688	\$9,808	-\$4,812
Other census family +/-	\$165,990	\$81,130	\$109,240	\$110,360	\$95,740
Female lone-parent +/-	\$77,349	-\$7,511	\$20,599	\$21,719	\$7,099
Male lone-parent +/-	\$110,592	\$25,732	\$53,842	\$54,962	\$40,342
Couple w/ children +/-	\$170,306	\$85,446	\$113,556	\$114,676	\$100,056
Couple w/o children +/-	\$119,040	\$34,180	\$62,290	\$63,410	\$48,790

Source: Strathcona County MLS data and Statistics Canada Census Profile 2016

The percentages in brackets refer to the size of the down payment relative to the price of the home. The income requirements are averaged out across the four down payment scenarios. The bottom section of table shows how much below or above a family's income is relative to the income requirement to affordably maintain a mortgage.

⁹ Taken from RBC's posted mortgage rates: <https://www.rbcroyalbank.com/mortgages/mortgage-rates.html>

The table does not show any severe discrepancies for other-census families, male lone-parent families, and couples with or without children. However, non-census families (such as one-person households) and female-lone parents' family gross incomes are either very close to the income threshold or below (such as in single-family homes or duplexes). This aligns with the 2016 census showing roughly 40% of one-person households with mortgages paying more than 30% of their income on shelter (**Table 5.2**, pg. 48). This does not eliminate the possibility that other households are in unaffordable living situations, but rather suggests that the problem is more specific to more vulnerable families with lower incomes, and not an issue with the 'average' family being unable to afford most market housing in Strathcona County.

6. Conclusions

6.1 Housing Supply versus Housing Composition

The most obvious gap in housing is with regard to the housing universe and household composition of Strathcona County. Between 2006 and 2016, the County's number of one-person households grew by over 50%, whereas the Census Division No. 11 and Alberta only saw increases of 15.3% and 18.5% (respectively). The residential starts in purpose-built rentals and condominiums have not grown to meet this demand in smaller households, and as a result, there are far fewer dwellings in Strathcona County per person than either the Census Division or Province. Strathcona County does not need to average the same number of dwellings per person, and as **Table 6.1** outlines, one-person households represent a smaller share of total households in the County than in either the Census Division or Alberta.

Table 6.1 Share of Households and Families, Study Area, 2016			
	Alberta	Division No. 11	Strathcona County
1-person	24.0%	24.6%	17.1%
2-person	34.3%	33.8%	36.7%
3-person	16.0%	16.4%	17.1%
4+-person	15.3%	15.3%	18.9%
Couples w/o children	39.8%	38.8%	40.7%
Couples w/ children	45.7%	45.7%	47.7%
Lone-parent families	14.5%	15.6%	11.6%

Source: Statistics Canada Census Profile 2016

The table also shows that the County has a lower proportion of lone-parent families than the other regions in the Study Area. However, **Table 5.7** (Section 5, pg. 58) shows that between couples-census families and lone-parent families, the ownership and rental supply of two-bedrooms is insufficient. In turn, families may rent or purchase larger and more expensive homes, putting themselves in unaffordable living situations.

6.2 Affordability

Total Households

Affordability is the predominant issue for housing gaps in Strathcona County. Many one-person households and lone-parent families are currently at risk of foregoing essentials or being unable to pay rent due their shelter costs exceeding 30% of their before-tax income. The

survey of housing indicators (Table 5.2, pg. 52) showed that affordability among tenants is a major issue, as the share of households over-spending on shelter ranges from 23 to 43 percent, depending on the number of persons in the household. From the ownership perspective, there appear to be many one-person households with mortgaged-homes exceeding their affordability thresholds. Roughly 995 or 40.45% of one-person households with mortgages are over-spending. Moreover, the MLS data shows one-person households face unaffordability in multiple segments of the market.

Projections estimate that over 1,000 one-person households with mortgages will be over-spending on shelter by 2021 should trends persist. Similarly, projections estimate that between 4,618 and 5,939 households will be subject to unaffordability by 2021.

Families

The lone-parent family type is in the greatest risk as per Census data and ARDN estimates.

Figure 5.4 (pg. 56) shows that by 2021, between 260 to 335 lone-parent families will be living in unaffordable housing. In total, between 331 and 427 lone-parent households will be living in housing that is either unaffordable, non-adequate, or not-suitable.

Core Need

Core need estimates by Statistics Canada and the CMHC indicate how many households are living in non-suitable, non-adequate, or non-affordable housing, and have no suitable housing alternative. Forty-three percent of unaffordable households are in core need, which translates to over 400 one person, lone-parent, and couple tenant households in core housing need. According to projections, if core rate and unaffordability rates persist, between 1,986 and 2,558 households (both owners and tenants) will be in core need by 2021.

6.3 Suitability and Adequacy

Aside from affordability, households may suffer from either non-adequacy (houses requiring major repair) or non-suitability (over-crowding). By 2021, estimates show between 585 and 647 households will suffer from overcrowding in their home. Likewise, estimates show between 1,378 and 1,687 households living in homes requiring major repair by 2021.

6.4 Rising Senior Population

Alberta Health estimates in **Figure 3.10** (pg. 20) show the ninety-and-older segment representing over 2% of Sherwood Park's population by 2047. Similarly, the senior population (65+) will represent over 20% of Sherwood Park's population within similar timeframes—roughly 20,000 senior residents. While many will be able to use market ownership or rental dwellings, many seniors who lack sufficient retirement funds or require designated support care may be unable to find suitable housing within Sherwood Park or the rural County.

Table 4.14 (pg. 46) shows a waitlists totaling over 300, which are likely to increase should population trends exist without substantial increases in age-friendly or senior infrastructure and designated dwellings.

7. Recommendations

Recommendations at a Glance

To address the gaps in affordable housing options across the housing continuum, it is recommended that Strathcona County develop a community-led approach to affordable housing to guide the implementation of the following recommendations:

1. Review best practice strategies to mitigate housing gaps
2. Prioritize the Land Use Bylaw amendments for the Urban Service Area
3. Conduct a homeless estimation to better understand housing needs
4. Continue to build local and regional partnerships to respond to housing and homeless needs

It is suggested that Strathcona County administration review strategies and recommendations within the context of current policies, bylaws, and the Municipal Government Act to determine how and if these recommendations could be implemented. Recommendations may result in costs to the County; therefore, potential costs should be reviewed as part of any further investigation into these items.

#1: Review best practice strategies to mitigate current housing gaps.

The Needs and Demands Assessment identifies that there are gaps in the availability and diversity of housing options in the current housing supply. The following table identifies best practices that have been known to address housing gaps and could be further investigated by Strathcona County.

Strategy	Detailed Description of Strategy
Reserving affordable housing units as a percentage of all new builds.	The County may pursue a policy that requires developers to reserve a certain number of units within a new development for affordable housing tenants. This type of strategy would require significant consultation with industry. Additionally, a legal review may be required with respect to the Municipal Government Act to determine how and if these types of policies could be implemented.
Incentivize builders to create medium or high-density builds.	Consideration should be given to ways the County could incentivize builders to create more medium and high density purpose built rental housing, or affordable rental units in consultation with the development industry.
Identify parcels suitable for infill.	<p>Infill can provide for an influx of new residents of varying life stages and incomes to revitalize a neighborhood and provide populations to support existing schools, amenities and businesses. It can also support existing residents to stay in their neighborhood as they age out their current homes and look for more suitable housing to fit their life stage and economic circumstances.</p> <p>Strathcona County MDP identifies the need to complete Area Redevelopment Plans for Strathcona County's Urban Service Area. Consideration should be given to starting these ARPs sooner.</p> <p>Additionally, the County could begin to work on infill guidelines that could later be incorporated into future ARPs and zoning regulations. This would enable the opportunity to provide guidance on the types of lots and areas that may be the most suitable for infill development. This document could also address housing forms such as garden suites, garage suites and secondary suites. Consultation to address any community concerns would be required for any project related to infill.</p>

Strategy Cont.	Detailed Description of Strategy Cont.
Improve affordable transportation options.	More affordable transportation options would be considered walking, biking and taking transit. Streets should be designed so that people of all ages, incomes and abilities are able to use active and affordable forms of transportation such as walking, cycling and taking transit safely and comfortably. Implementing multi-modal transportation systems enable residents move in and out of their neighbourhoods safely and efficiently, no matter their transportation mode of choice. transportation that serves all ages, incomes and abilities is more equitable than one based primarily on private vehicles.
Increase allowable densities and heights and support compact housing types.	Compact housing types include medium density residential housing often referred to as “missing middle” These can include townhouses, fourplex, multiplex, courtyard apartments and live-work units. These types of housing are denser than single-family housing but less dense than high-rise apartments. Due to predominantly single family zoning in neighborhoods, these types of more affordable housing are usually in shorter supply. Additionally, garden suits and garage suites are another form of affordable accessory housing.
Allow development on parking lots.	Surface parking generally covers a substantial amount of land in urban areas. In prime locations close to services and amenities, affordable housing as well as medium and high density buildings can replace surface parking areas to create compact mixed use development.
Density bonuses and requirements.	Density bonusing is used as a zoning tool that permits developers to build more floor space (increased height or number of units) than normally allowed, in exchange for amenities and affordable housing needed by the community.
Affordable housing targets and requirements.	Establish targets for the number of new affordable housing units that should be developed based on an affordable housing strategy.
Reduced and more appropriate parking requirements.	Parking requirements increase the cost of developing housing by increasing the land area required or adding the expense of structured parking. By reducing parking requirements, communities can lower development costs, potentially free up land for additional units, and reduce the cost of housing for residents.

#2: Prioritize the Land Use Bylaw amendments for the Urban Service Area.

As noted in the Strathcona County MDP (pg. 152), The current Land Use Bylaw needs updating to meet the objectives and policies of the Municipal Development Plan. In particular, new zoning districts that support mixed-use developments within the Urban Service Area are needed. Mixed-use developments are favourable for affordable housing since the commercial portion of new builds may generate sufficient income to offset reduced rents in affordable units.

#3: Conduct a homeless estimation to better understand housing needs.

As referenced earlier in the report, Strathcona County does not have data on homelessness to assess whether the current inventory of housing supports is sufficient. A homelessness estimation could help determine if there is a gap in the community's social housing options.

Homelessness estimations provide essential information on the County's most vulnerable population. However, traditional homelessness counts, such as Point-in-Time (PiT) counts often encounter methodological issues in less densely populated areas due to fewer instances of visible homelessness. Furthermore, in Strathcona County, this issue is likely compounded by the County's current lack of emergency shelter services. Because there are so few services for homeless residents (no men's shelter, and only one women's shelter), without other supports, these residents likely seek shelter in Edmonton.

The Alberta Rural Development Network developed the "Step-by-Step Guide to Estimating Rural Homelessness" in partnership with the Government of Canada. This guide provides the framework to conduct a homelessness count, and the ARDN has assisted communities in the past with the implementation of the count and interpretation of estimation results.

#4: Continue to build local and regional partnerships to respond to housing and homeless needs

The development and delivery of affordable housing strategies, programs, and solutions requires collaboration and coordination among many partners and agencies. It is suggested that Strathcona County further explore how existing organizations and networks, including the Social Framework Leadership Table, can be mobilized for a coordinated response to current and emerging housing and homeless needs.

A1. Census Indicator Spatial Analysis

*Note: for formatting purposes, all maps are provided following the text. The location and reference to each map is either **bolded** or marked by <<map>>.*

Dissemination areas are small census blocks, usually containing anywhere from 400 to 700 people. It is the smallest standard geographic area for which census data is available. Dividing Strathcona County into dissemination areas divides the household data by geography, and helps to clarify differences between the urban and rural population of the County. In each map within this section, there is a road overlay to help distinguish the urban and rural regions of the County. The following map provides the County dissemination areas as a reference.

<<Map A1.0>>

Low-income prevalence

Maps **A1.1** and **A1.2** show low income via the Low-Income-Measure (LIM) and Low-Income-Cut-Offs (respectively). They are both calculated using after-tax incomes.

<<Map A1.1>>

<<Map A1.2>>

As the map shows, the LICO measure shows a very blue rural area, meaning lower prevalence of low-income. There multiple pockets of high incidents of low-income within the urban region. The LIM measure shows more regions within the rural area experiencing higher levels of low-income, but fewer areas within the urban region with higher rates of low-income. The LIM measure shows only one dissemination area in the entire region (located in Sherwood Park) experiencing rates of low-income above 12%.

Households and lone-parent families

The analysis of rental markets gaps concluded that one-person households and lone-parent families are the most vulnerable household types in Strathcona County. They have the highest rate of housing unaffordability in the County, and estimates shows hundreds of households in need of additional market or non-market housing. Maps **A1.3**, **A1.4**, and **A1.5** characterize the density of these households in the County, as well as the average household sizes of the County.

<<Map A1.3>>

<<Map A1.4>>

<<Map A1.5>>

The majority of lone-parent households and one-person households are located in the eastern locale of the County, either in or surrounding Sherwood Park. The average household size map aligns with the one-person household map, showing that there is a higher proportion of smaller households located in Sherwood Park.

Median income and shelter costs

The comparison of household and individual income and shelter costs indicated large gaps in affordable housing for many households. **Maps A1.6, A1.7, and A1.8** compare owner and rental median shelter costs with median after-tax income in the County.

<<Map A1.6>>

<<Map A1.7>>

<<Map A1.8>>

Owner shelter costs are most affordable in the northern section of the County, with the median owner shelter costs of several of those dissemination areas falling between \$500 and \$1,000 per month. The sections of more expensive ownership shelter costs are located within and around the urban region of the County. Looking at tenant shelter costs, many areas do not have data either due to not enough responses or because no rentals exist within those dissemination areas.

The rental costs for the rural County appear more affordable, with many median rental costs falling between the \$500 and \$1,500 per month band. Conversely, tenant shelter costs in the urban region are more expensive, with median shelter costs in many of the urban areas costing above \$1,500. Comparing these costs to income show these areas with higher shelter costs do not necessarily have higher income, and may be more susceptible to unaffordability. Overall, income seems evenly distributed across the County, though the lowest income band (below \$35,000) appears only in the urban region.

Affordability indicators

Maps **A1.9** and **A1.10** shows the rate of owners and tenants spending more than 30% of their income on shelter by dissemination areas.

<<Map A1.9>>

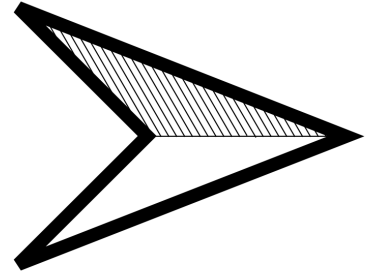
<<Map A1.10>>

Map **A1.9** shows two dissemination areas within the rural portion of the County spending more than 30% of their income on ownership shelter costs. Conversely, there are no areas within the urban region with ownership unaffordability above 30%.

The tenant map (**A1.10**) shows that despite the most northern dissemination area of the County holding mostly affordable rentals, this area also experiences the highest rates of unaffordable rental housing. This could be due to more rental seniors housing in the area, as the northern County includes Josephburg, which contains a senior affordable apartments facility. Moreover, rural areas with the highest concentration of low-income overlap with those who overspend the most on shelter.

In the urban portion of the County, unaffordability amongst tenants is concentrated in the surrounding northwest region, which reside closer to Edmonton and major highway routes.

Map A1.0

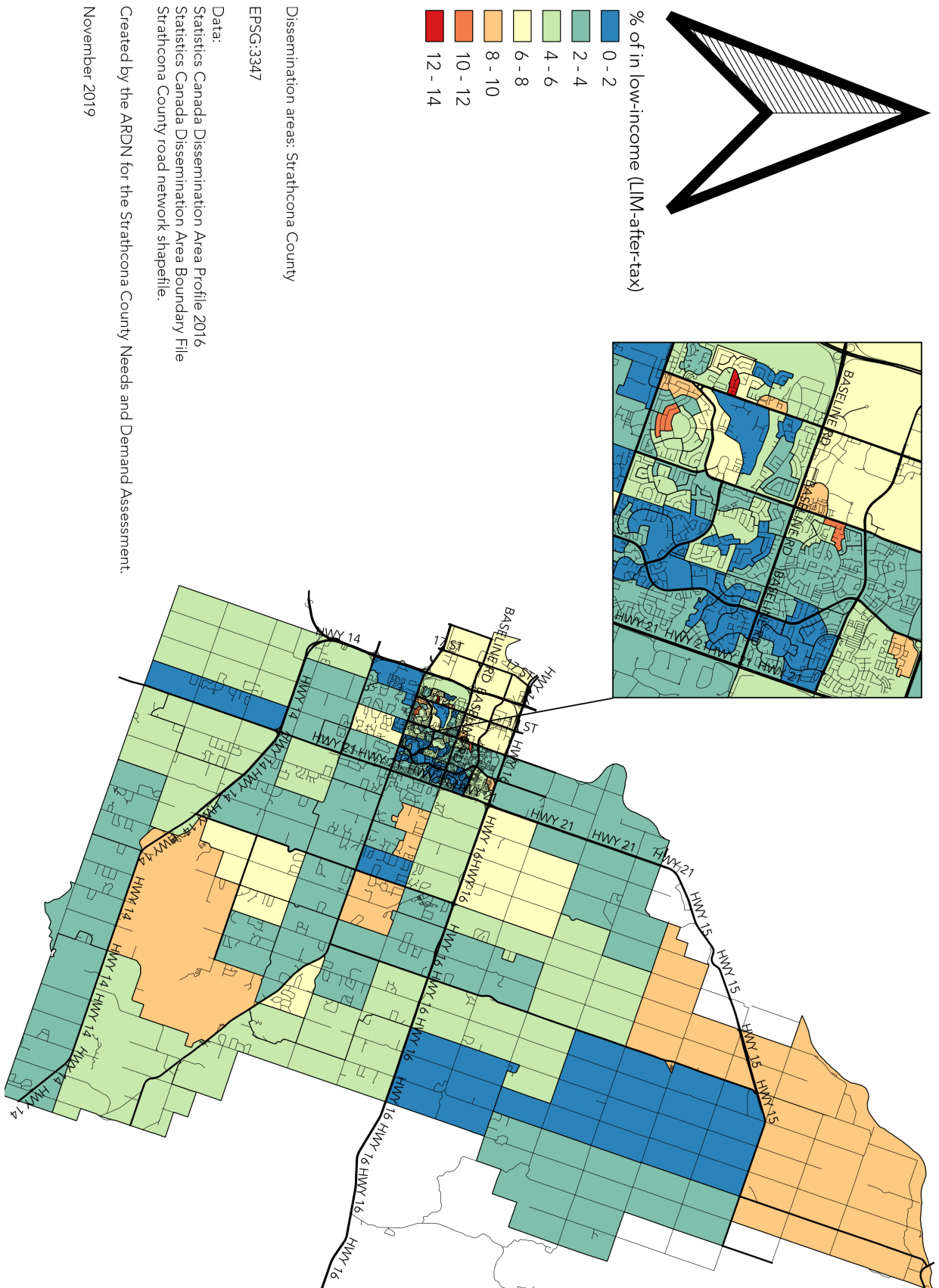


Dissemination areas: Strathcona County
EPSG:3347

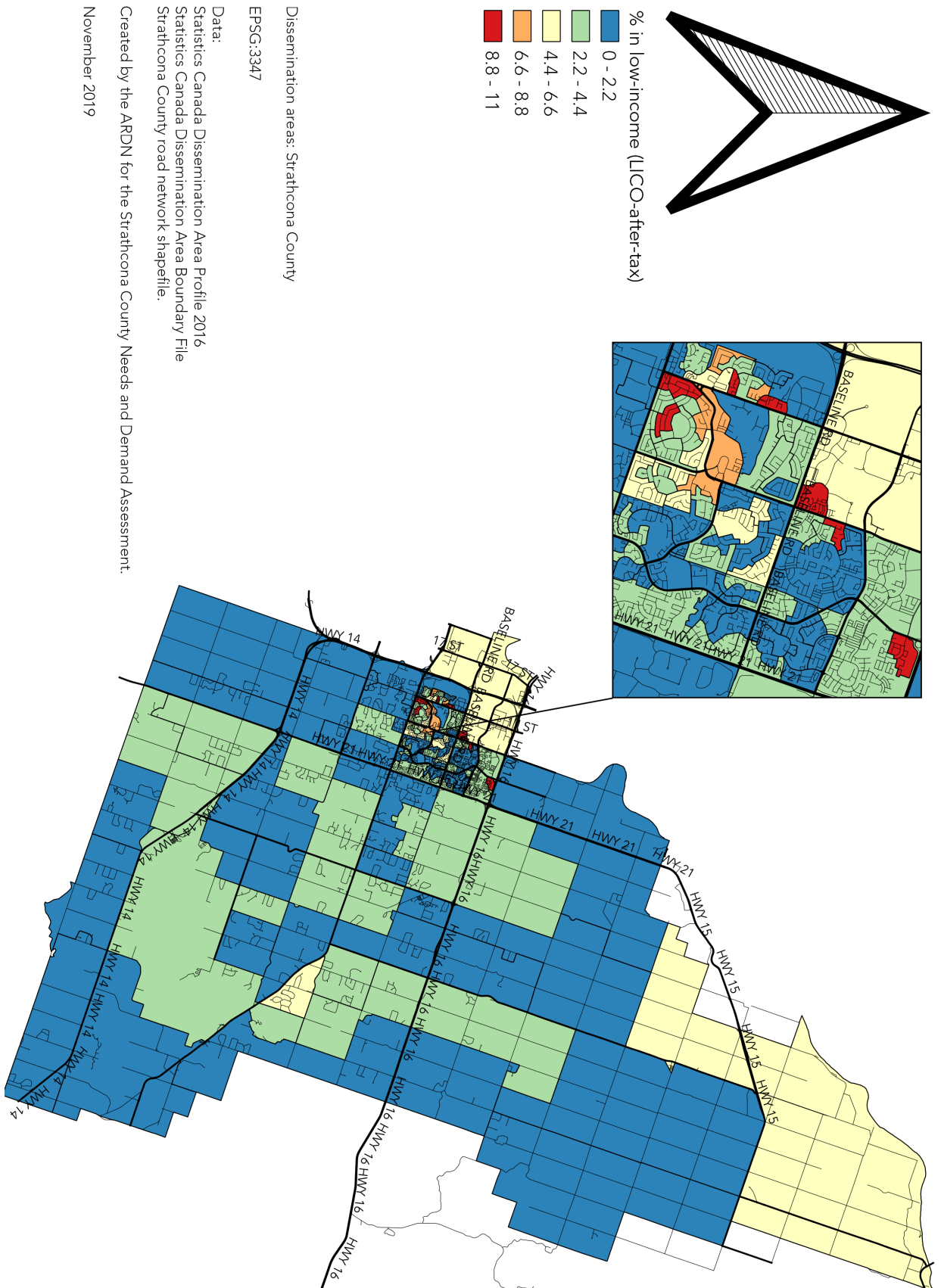
Data:
Statistics Canada Dissemination Area Profile 2016
Statistics Canada Dissemination Area Boundary File
Strathcona County road network shapefile.

Created by the ARDN for the Strathcona County Needs and Demand Assessment.
November 2019

Map A1.1



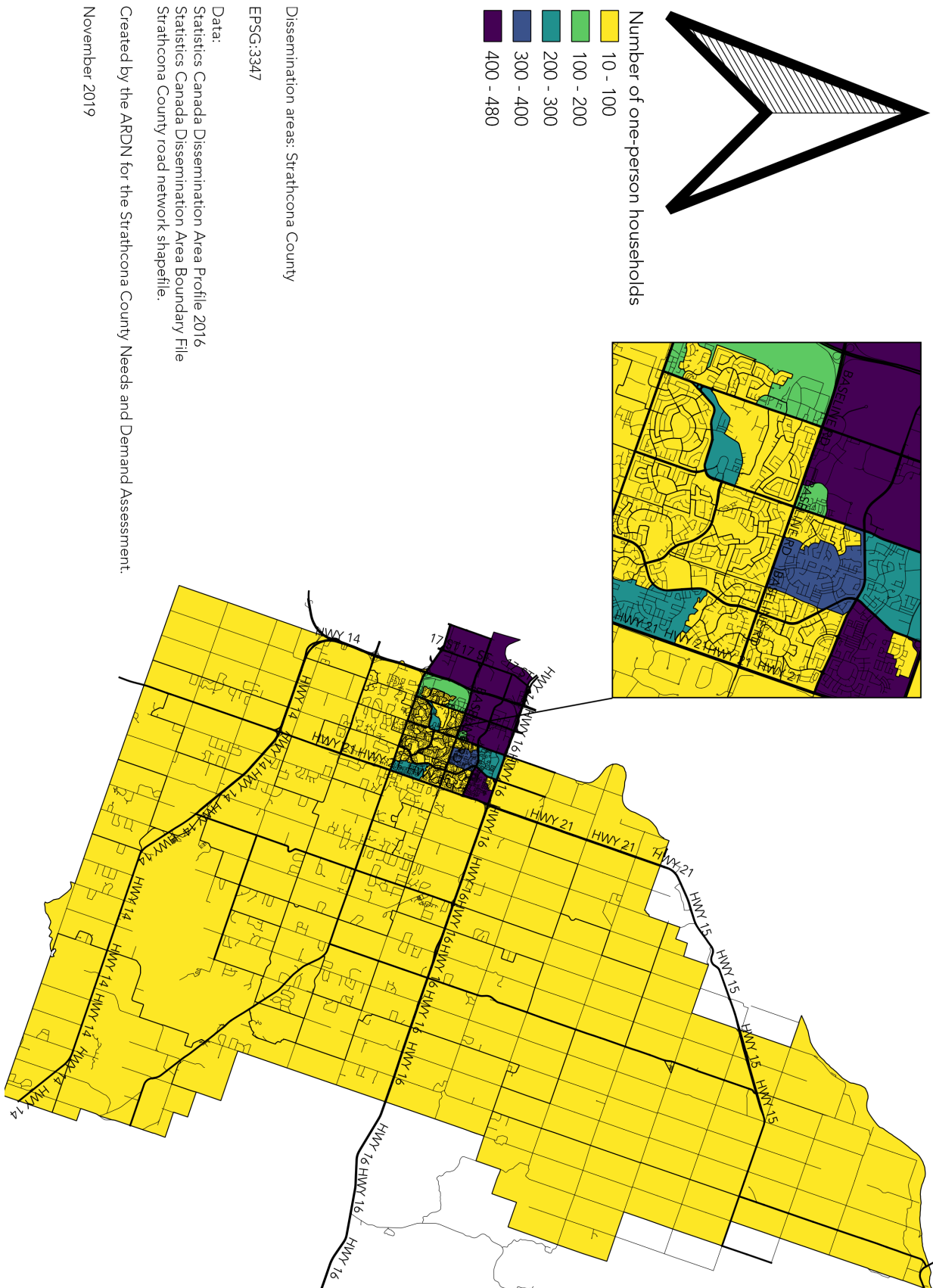
Map A1.2



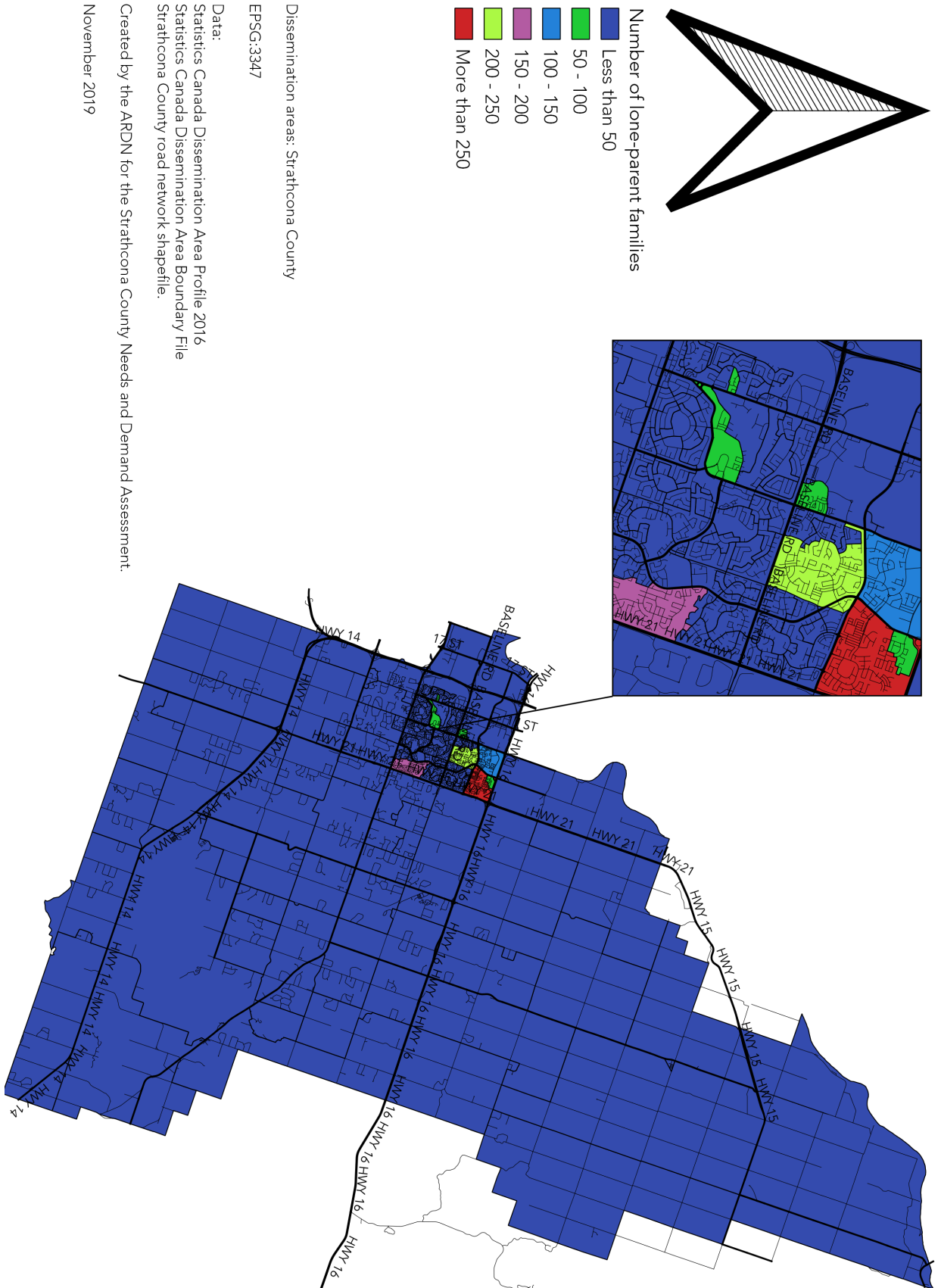
Map A1.3



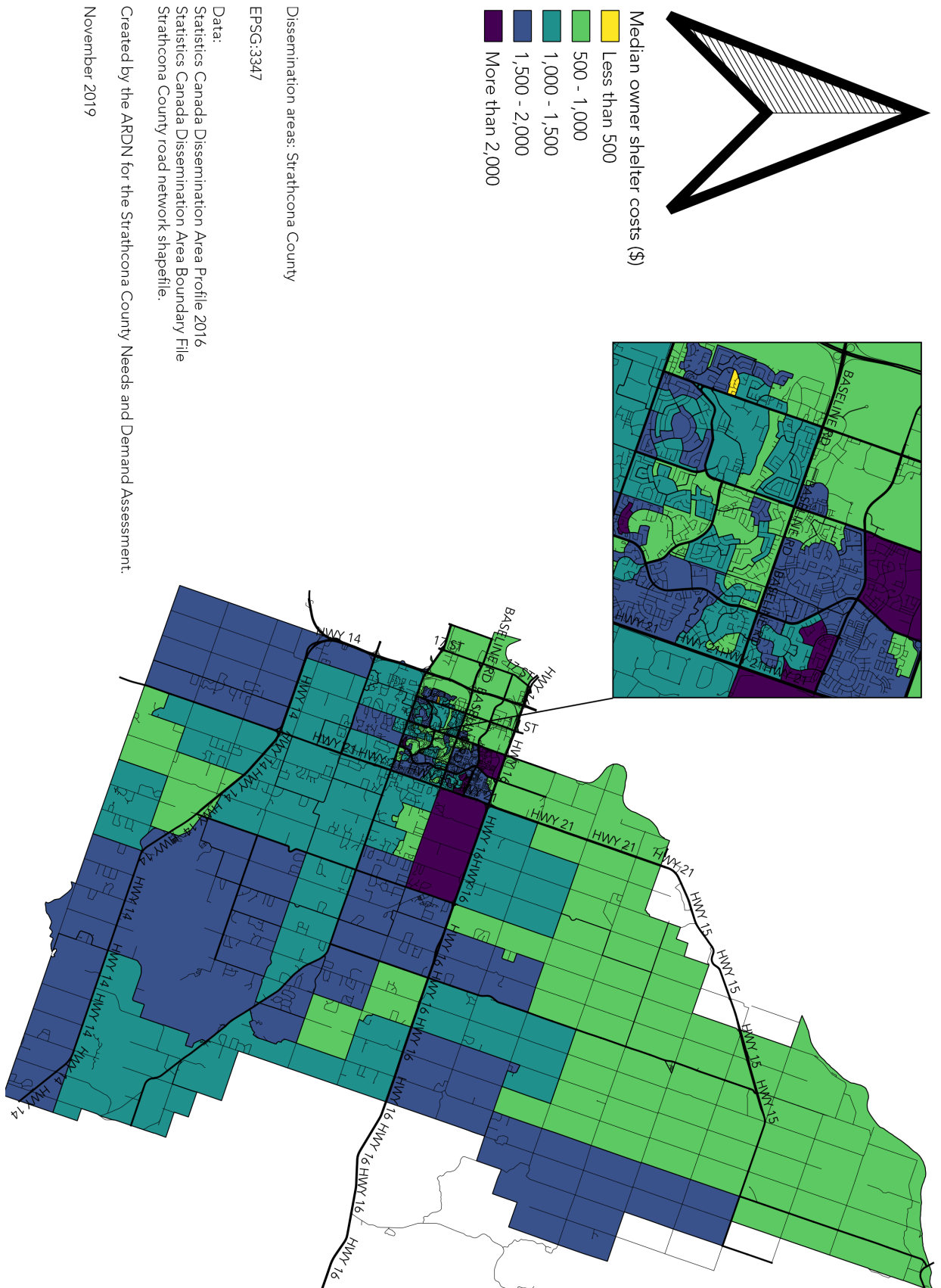
Map A1.4



Map A1.5



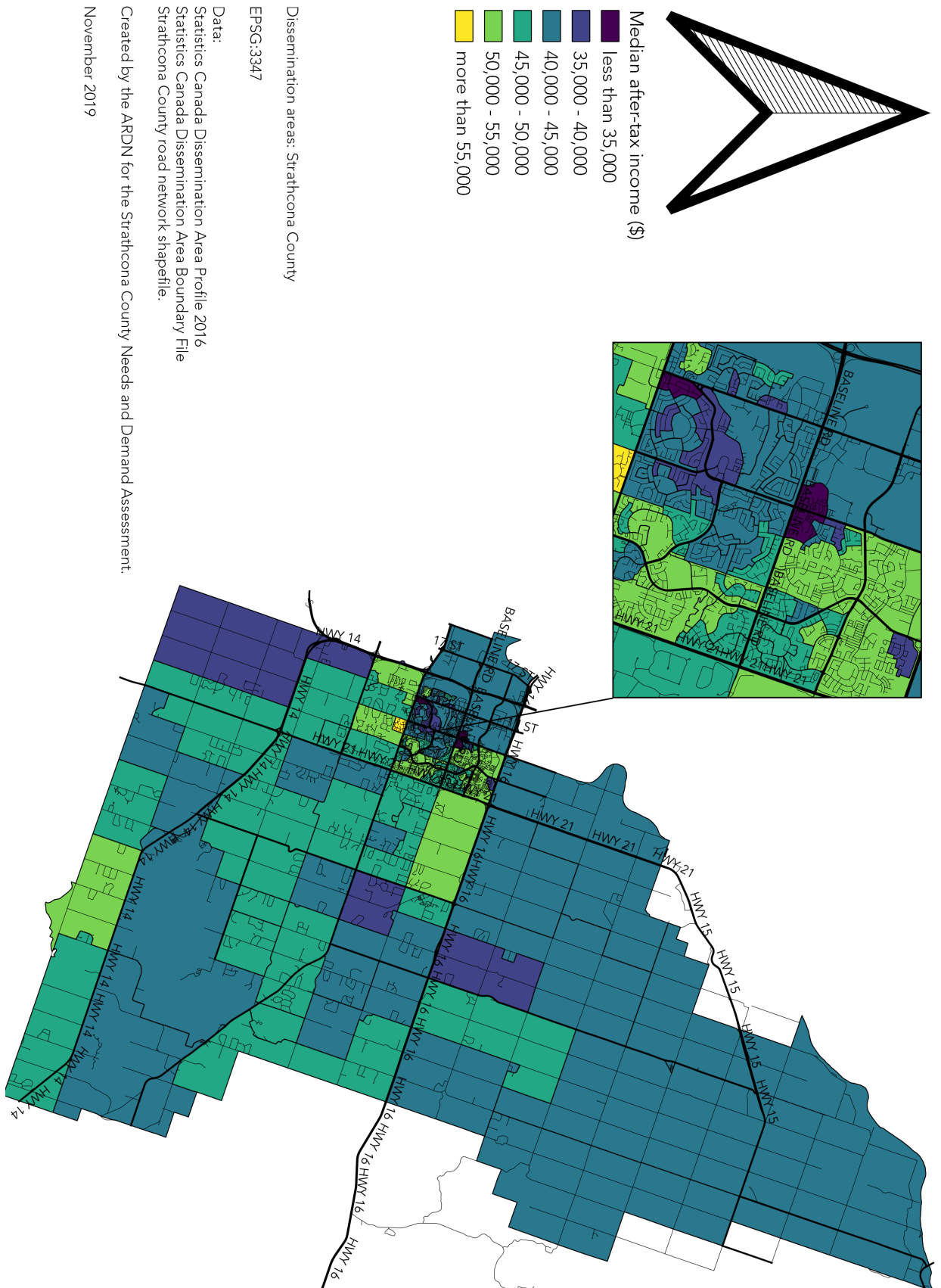
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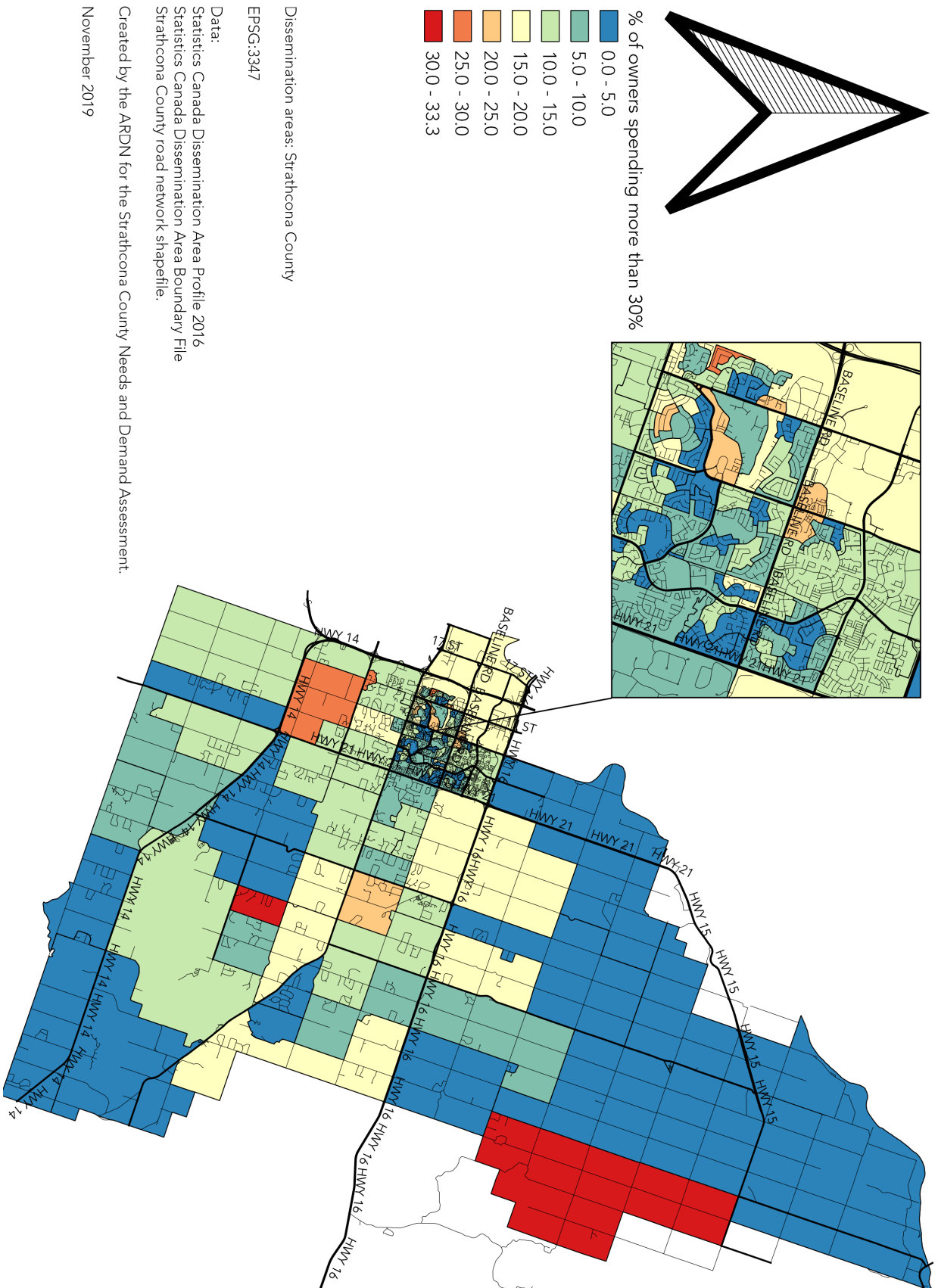
Map A1.7



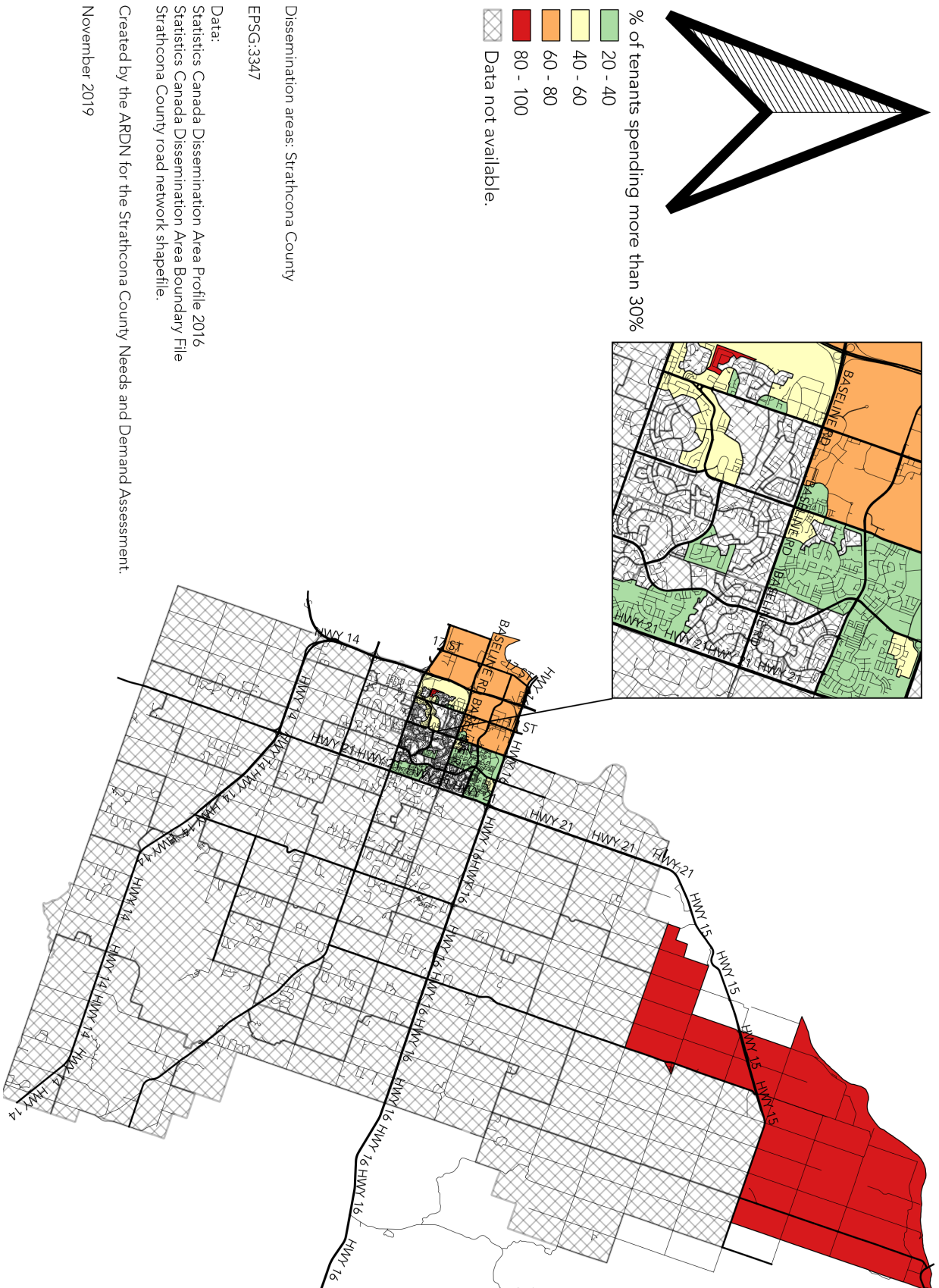
Map A1.8



Map A1.9



Map A1.10



A2. Glossary

Census family: Defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

Economic Family: 'Economic family' refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include the following: two co-resident census families who are related to one another are considered one economic family; co-resident siblings who are not members of a census family are considered as one economic family; and, nieces or nephews living with aunts or uncles are considered one economic family.

Employment rate: Refers to the number of persons employed in the week of Sunday, May 1 to Saturday, May 7, 2016, expressed as a percentage of the total population aged 15 years and over.

Household: Refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household.

Household maintainer: Refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.

Housing suitability: 'Housing suitability' refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

Labour force: Refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed.

Participation rate: Refers to the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016, expressed as a percentage of the population aged 15 years and over.

Structure Types

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Semi-detached house: One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

Other movable dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

Unemployment rate: Refers to the unemployed expressed as a percentage of the labour force in the week of Sunday, May 1 to Saturday, May 7, 2016.

Source: Statistics Canada Dictionary, Census of Population, 2016



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