

The Sylvan Lake

Housing Needs Assessment

Update 2013



Final Report:

Census of Population Data Update
Taxfiler Data Update
National Household Survey Data Update

September 2013

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CHAPTER 1:

Introduction

1.0 Purpose of the Update

The purpose of the *Sylvan Lake Housing Needs Assessment Update 2013* is to incorporate new and more current statistical (quantitative) data into the existing 2007 *Sylvan Lake Housing Needs Assessment*. The four (4) stated objectives of the Update are as follows:

1. To provide an updated analysis of current population data pertaining to Sylvan Lake (e.g., permanent population growth and projections, demographic changes, changing household composition, and changing income levels);
2. To provide an updated analysis of current housing needs and challenges in Sylvan Lake in four (4) key areas:
 - Affordability (housing costs)
 - Adequacy (quality and safety)
 - Suitability (overcrowding)
 - Accessibility (for persons with health, mobility and/or stamina limitations)
3. To provide an updated estimate of the number of Sylvan Lake households likely to be low-income (i.e., earning incomes at or below Statistics Canada's current Low-Income Cutoffs – or LICOs); and
4. To provide an updated estimate of the number of Sylvan Lake households likely to be in Core Housing Need (i.e., earning incomes at or below Alberta Municipal Affairs' current Core Need Income Thresholds – or CNITs).

2.0 Project Methodology and Data Sources

The methodology used to develop *Sylvan Lake Housing Needs Assessment Update 2013* focuses exclusively on a quantitative analysis of statistical data from Statistics Canada in the form of *Census of Population* data, *Taxfiler* data, and *National Household Survey* data. No surveys or public consultation activities were conducted. This quantitative analysis of statistical data was divided into three (3) separate stages coinciding with the availability, release dates and/or delivery of key data sets as follows:

Stage 1 – Census of Population Data (March-April 2013): conduct a comprehensive analysis and summary of the following statistical data:

- *Census of Population* data for 2011 pertaining to population (permanent population totals, age profiles, and household composition), housing supply (dwelling types and tenure), and housing challenges (limited data is available through the Census); and
- *Census of Population* data for 1996, 2001 and 2006 pertaining to housing adequacy, suitability, affordability and accessibility that was not previously available (i.e., not published) when the 2007 *Sylvan Lake Housing Needs Assessment* was first conducted.



Stage II – Taxfiler Data (May-June 2013): conduct a comprehensive analysis and summary of *Taxfiler* data for 2010 (the most current year soon to be available), including:

- An updated income profile of Sylvan Lake's permanent residents by age and by household type;
- An updated estimate of the number of Sylvan Lake households likely to be low-income (i.e., earning incomes at or below Statistics Canada's current Low-Income Cutoffs – or LICOs); and
- An updated estimate of the number of Sylvan Lake households likely to be in Core Housing Need (i.e., earning incomes at or below Alberta Municipal Affairs' current Core Need Income Thresholds – or CNITs).

Stage III – National Household Survey (July-September 2013): conduct a comprehensive analysis and summary of the *National Household Survey* data as it is released, including:

- Income and employment data; and
- Data related to housing adequacy, suitability, affordability and accessibility.

2.1 Special Considerations

It should be noted that the 2011 *Census of Population* underwent a significant change in methodology – namely the removal of the mandatory Long Census Questionnaire in exchange for a voluntary *National Household Survey*. During the 1996, 2001 and 2006 *Censuses of Population*, data pertaining to household incomes, employment and housing needs (i.e., adequacy, suitability, and affordability) was collected through a *mandatory* Long Census Questionnaire enumerating a 20% sample of all households in each community across Canada. During the 2011 *Census of Population*, that same data was collected through a *voluntary* random sample survey inviting approximately 30% of all private households to participate.

It is important to note that while the *National Household Survey* selected 30% of Canadian households to participate (as opposed to the 20% sample used during previous *Census of Population* periods), that participation remained *voluntary* and, therefore, not all of the households who were invited actually participated. In the case of Sylvan Lake, an estimated 30% (30.0% for the Sylvan Lake census agglomeration and 29.8% for the town proper) of those households invited did not participate – suggesting an estimated 21% of Sylvan Lake households actually participated in the *National Household Survey*. In comparison, Alberta had a 27.4% global non-response rate (GNR), while Canada as a whole had a 26.1% global non-response rate (GNR). According to Statistics Canada:

For the 2011 National Household Survey (NHS) estimates, the global non-response rate (GNR) is used as an indicator of data quality. This indicator combines complete non-response (household) and partial non-response (question) into a single rate. The value of the GNR is presented to users. A smaller GNR indicates a lower risk of non-response bias and as a result, lower risk of inaccuracy. The threshold used for estimates' suppression is a GNR of 50% or more. For more information, please refer to the National Household Survey User Guide, 2011.¹

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

² Alberta Treasury Board and Finance (2012) *Alberta Population Projection 2012-2041*



3.0 Format of This Report

The following report is organized into several distinct chapters:

- *Chapter 2: Population Analysis* provides an updated summary of population and demographic data for Sylvan Lake based on *Census of Population* data.
- *Chapter 3: Income and Employment Analysis* provides an updated summary of employment and income statistics for Sylvan Lake based on a combination of *Census of Population* data, *Taxfiler* data, and *National Household Survey* data.
- *Chapter 4: Housing Supply Analysis* provides an updated summary of Sylvan Lake's current housing supply (both rental and homeownership) based on a combination of *Census of Population* data and *National Household Survey* data.
- *Chapter 5: Housing Needs Analysis* provides an updated summary of common housing issues (e.g., housing adequacy, suitability, accessibility, and affordability) and estimates the number of households in Sylvan Lake likely to be experiencing each of these challenges along with an estimate of the number of individuals and households experiencing homelessness (including those at risk of becoming homeless). These analyses are based on a combination of *Census of Population* data, *Taxfiler* data, and *National Household Survey* data.





CHAPTER 2:

Population Analysis

1.0 Introduction

This chapter examines permanent population statistics for the Town of Sylvan Lake in order to gain a better understanding of the community's changing demographics and how these changes may influence housing and support needs and the degree to which these needs may increase the risk of homelessness. The analysis is based primarily on Statistics Canada *Census of Population* data.

2.0 Chapter Highlights

- Between 1991 and 2011 (the last 20 years of Federal census data), the permanent population of Sylvan Lake almost tripled. However, average annual growth rates over the past 20 years appear to be declining. Despite this decline, the average annual growth rate observed in Sylvan Lake between 2006 and 2011 was almost twice that of the average annual growth rate for the province as a whole – which itself is more than twice the Canadian average.
- Despite overall population growth, between 2001 and 2006, an estimated 14%-19% of Sylvan Lake's population had left the community due to population mobility and turnover. This increased to an estimated 19%-22% between 2006 and 2011. Population mobility rates in Sylvan Lake were higher than both the provincial and national averages.
- While the total number of residents within each age cohort has increased over time, certain age cohorts are increasing at a faster rate in Sylvan Lake than others – particularly:
 - Adults ages 45-54 (+54.8%);
 - Young adults ages 20-24 (+45.0%); and
 - Empty-nesters ages 55-64 (+ 34.7%).
- The age cohorts that are declining in terms of relative proportion include:
 - Adults ages 25-44 (-13.3%);
 - Infants (-2.0%) and young children ages 0-14 (-13.7%); and
 - Seniors ages 65 and over (-23.8%, -27.1% and -11.0%).
- Between 2006 and 2006, the greatest growth in Sylvan Lake in terms of percentage change occurred among empty-nesters ages 55-64.
- Between 1996 and 2011, the proportion of single fathers living in Sylvan Lake also increased.
- Over that same period, Sylvan Lake experienced a significant increase in the proportion of multiple-family households (e.g., two or more families living together in the same home – including both multi-generational related families and non-related families) and households with two or more singles rooming together. In 2011, an estimated 48.2% of single individuals, 22.2% of lone-parent families, and 14.6% - 17.5% of seniors were co-habiting either with other family or non-related families and individuals.
- In total, an estimated 39.8% of family households in Sylvan Lake contained a non-family member in 2011 and an estimated 9.3% of family households contained two or more families sharing accommodations.
- Together, this data suggests that a variety of population growth pressures are likely being influenced by and affecting the need for a greater variety of affordable housing options targeted to young families, seniors, and modest-income households of all types.



3.0 Population Characteristics

3.1 Population Growth

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

Table 1 shows permanent population changes for the Town of Sylvan Lake between 1991 and 2011 based on Statistics Canada *Census of Population* data and compares that data to Alberta as a whole.

Table 1: Official Populations for the Town of Sylvan Lake and the Province of Alberta (1991 – 2011)

Characteristics	Sylvan Lake	Alberta
Total Population in 1991	4,210	2,545,553
Total Population in 1996	5,178	2,696,826
Total Population in 2001	7,493	2,974,807
Total Population in 2006	10,208	3,290,350
Total Population in 2011	12,327	3,645,257
1991 to 1996 Total Population Change (%)	23.0%	5.9%
1996 to 2001 Total Population Change (%)	44.7%	10.3%
2001 to 2006 Total Population Change (%)	36.2%	10.6%
2006 to 2011 Total Population Change (%)	20.8%	10.8%
2001 to 2011 Total Population Change (%)	64.5%	22.5%
1996 to 2011 Total Population Change (%)	138.1%	35.2%
1991 to 2011 Total Population Change (%)	192.8%	43.2%
Avg. Annual Pop. Change 1991-2011 (%): 20-Year Trend	9.6%	2.2%
Avg. Annual Pop. Change 1996-2011 (%): 15-Year Trend	9.2%	2.3%
Avg. Annual Pop. Change 2001-2011 (%): 10-Year Trend	6.5%	2.3%
Avg. Annual Pop. Change 2006-2011 (%): 5-Year Trend	4.2%	2.2%

Data Sources:

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

NOTE: Data may be subject to rounding and suppression

According to this data, the permanent population of Sylvan Lake has almost tripled since 1991. In comparison, the population of the province as a whole increased by 43.2%. In the period between 2006 and 2011, Sylvan Lake's average annual growth rate was almost twice the provincial average – which itself is more than twice the Canadian average. However, growth rates in Sylvan Lake are declining over time. For example, Sylvan Lake grew by an average annual rate of 9.6% over the past 20 years, 9.2% over the past 15 years, 6.5% over the past 10 years, and 4.2% over the past five (5) years. In comparison, the overall growth rate for Alberta as a whole has remained relatively stable at between 2.2% and 2.3% per year.

This comparison of population growth rates would characterize growth in Sylvan Lake as rapid. This rapid growth is likely placing pressure on the community's infrastructure, including housing and support services.



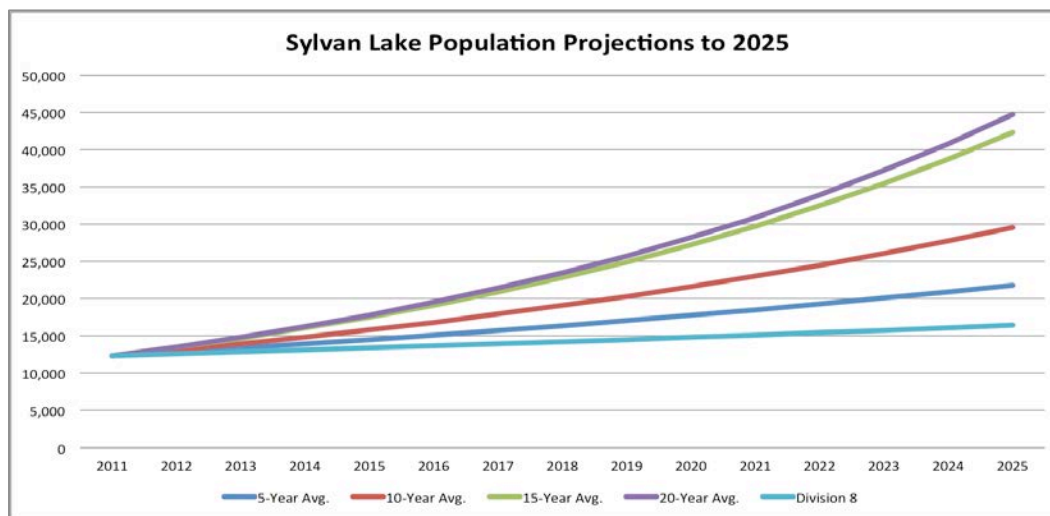
3.2 Population Projections

Population projections are made possible based on the observed changes in the *Census of Population* data. Table 2 provides four (4) population projections for Sylvan Lake to 2025 based on the following observed (actual) growth rates:

1. The **5-year trend** (i.e., between 2006 and 2011): 4.2%
2. The **10-year trend** (i.e., between 2001 and 2011): 6.5%
3. The **15-year trend** (i.e., between 1996 and 2011): 9.2%
4. The **20-year trend** (i.e., between 1991 and 2011): 9.6%

Table 2: Population Projections for the Town of Sylvan Lake to 2025

SYLVAN LAKE	Year	5-Year Avg.	10-Year Avg.	15-Year Avg.	20-Year Avg.	Division 8
		4.2%	6.5%	9.2%	9.6%	2.07%
	2011	12,327	12,327	12,327	12,327	12,327
	2012	12,839	13,122	13,462	13,515	12,582
	2013	13,372	13,969	14,701	14,818	12,843
	2014	13,927	14,870	16,054	16,247	13,108
	2015	14,505	15,829	17,531	17,813	13,380
	2016	15,107	16,851	19,145	19,530	13,657
	2017	15,735	17,938	20,907	21,413	13,939
	2018	16,388	19,095	22,832	23,477	14,228
	2019	17,068	20,327	24,933	25,740	14,523
	2020	17,777	21,638	27,228	28,222	14,823
	2021	18,515	23,034	29,734	30,942	15,130
	2022	19,283	24,520	32,471	33,925	15,443
	2023	20,084	26,102	35,460	37,196	15,763
	2024	20,918	27,786	38,724	40,781	16,089
	2025	21,786	29,578	42,288	44,713	16,422



Data Source:

Calculations derived from Statistics Canada 1991 - 2011 Census of Population data



It should be noted that these population projections are based strictly on observed *past* trends in the Statistics Canada *Census of Population* data. It should also be noted that the Province of Alberta (through Alberta Treasury Board and Finance) has recently published population projections for each of the 19 Census Divisions in the province to 2041.² Sylvan Lake is part of *Census Division 8: Red Deer*. According to these projections, the total population of Census Division 8 is expected to grow by 62.1% between 2012 and 2041³ (an average annual growth rate of 2.07%). This overall average annual growth rate for *Census Division 8*, which is lower than either of the growth rates observed to date in Sylvan Lake, has been incorporated into the population projections shown in Table 2 above).

Taking the more conservative population projections presented in Table 2 (i.e., the average annual growth rate observed over the past 5 years along with the Province's projected growth rate for Division 8) suggests that Sylvan Lake will likely grow to between 16,400 and 21,800 by 2025. As a result, population growth pressures are likely to continue in Sylvan Lake in the foreseeable future – resulting in increasing demand for housing and likely continued escalation of housing prices (and therefore likely increasing the risk of housing hardship and homelessness; particularly among low- and modest-income households).

3.3 Population Mobility

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

Table 3 (next page) compiles data from Statistics Canada on the mobility of residents living in Sylvan Lake over the ten-year period between 2001 and 2011. Statistics for 2001-2006 are based on *Census of Population* data while statistics for 2006-2011 are based on *National Household Survey* data. This data shows the number and percentage of permanent residents who, five years prior had either lived:

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

² Alberta Treasury Board and Finance (2012) *Alberta Population Projection 2012-2041*

³ *Ibid.*, p. 8



As Table 3 shows, population mobility and turnover rates in Sylvan Lake appear to be increasing over time. For example, Sylvan Lake experienced a population mobility/turnover rate of approximately 14%-19% between 2001 and 2006 and approximately 19%-22% between 2006 and 2011. There do not appear to be any published studies to determine what might constitute a high vs. low rate of population mobility and turnover or a healthy vs. unhealthy rate of population mobility and turnover. However, *National Household Survey* data does indicate that in 2011, the provincial average for Alberta was between 9.5%-11.5% and the national average for Canada was between 11%-12%. These comparisons suggest that Sylvan Lake has been experiencing a high rate of population mobility and turnover over the ten-year period between 2001 and 2011.

Table 3: Mobility Status for Communities in the Town of Sylvan Lake (2001 – 2011)

SYLVAN LAKE	Mobility Characteristics	2006 ¹		2011 ²	
		N ^o	%	N ^o	%
	Lived at the Same Address 5 Years Ago	3,340	36.2%	4,805	41.5%
	Lived at a Different Address in the Same Municipality 5 Years Ago	1,705	18.5%	2,245	19.4%
	Lived in a Different Municipality 5 Years Ago	2,895	31.4%	3,225	27.9%
	Lived in a Different Province or Territory 5 Years Ago	1,245	13.5%	1,035	8.9%
	Lived in a Different Country 5 Years Ago	40	0.4%	255	2.2%
	Published Total Population 5 Years and Over	9,225	100.0%	11,570	100.0%
	Published Total Pop. Living in the Town of Sylvan Lake 5 Years Ago	5,045	54.7%	7,050	60.9%
	Published Total Pop. Not Living in the Town of Sylvan Lake 5 Years Ago	4,180	45.3%	4,515	39.0%
Total Population		10,208	100.0%	12,327	100.0%
Estimated Total Pop. Living in the Town of Sylvan Lake 5 Years Ago		5,583	54.7%	7,511	60.9%
Estimated Total Pop. Not Living in the Town of Sylvan Lake 5 Years Ago		4,625	45.3%	4,810	39.0%
Net Population Growth		2,715	36.2%	2,119	20.8%
Est. # (Low) of Residents Leaving the Town of Sylvan Lake		1,465	14.4%	2,396	19.4%
Est. # (High) of Residents Leaving the Town of Sylvan Lake		1,910	18.7%	2,691	21.8%

Data Source:

¹ Statistics Canada 2006 Census of Population

² Statistics Canada 2011 National Household Survey

It should be noted that the available data only identified rates of population mobility and turnover. Neither the *Census of Population* data nor the *National Household survey* data assesses the reasons why people may have moved. Common examples include:

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

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



However, this could be considered problematic for a community if the population that is leaving is not being replenished by new residents moving in, or if people are leaving the community in significant numbers because housing affordability issues or other dynamics are preventing them from establishing and making a life for themselves no matter how hard they try. In some cases, high mobility rates can lead to population decline if the community is experiencing growth in the recreational property market – something that is occurring in a number of smaller rural communities throughout Alberta due largely to the wealth and prosperity of the Baby Boomer generation and the wealth being generated by Alberta's oil and gas industries (and is discussed in Chapter 4). As residents sell their homes and leave the community (for any combination of reasons presented above), an increasing number of recreational property investors may be purchasing those homes. Many recreational property investors do not move into the community right away to become full-time residents. Some recreational homebuyers may intend to retire in the community at a later date, while others may simply be seeking a long- or short-term investment opportunity with no intention of ever moving to the community.

3.4 Demographic Changes

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

Table 4 shows the breakdown by age of the residents living in Sylvan Lake based on the 1996, 2001, 2006 and 2011 Statistics Canada *Census of Population* data and compares the community's 2011 demographic profile to the province as a whole.

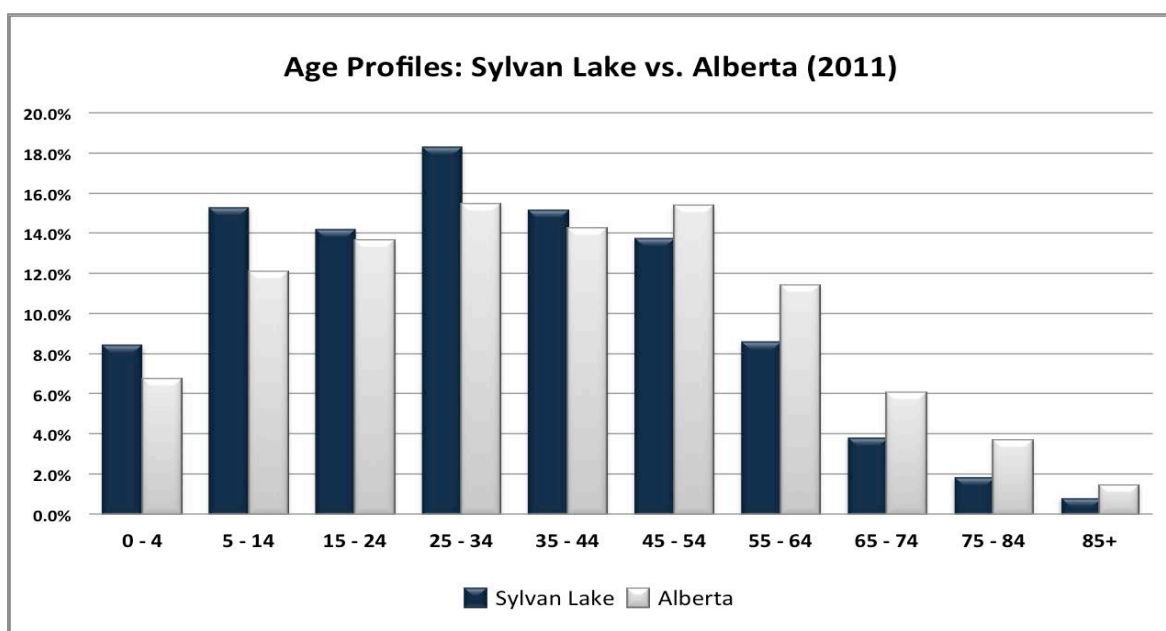
Note: the specific age cohort categories used in Table 4 are based on those presented in the 2001 *Census of Population* data. More recent census data organizes age cohort data into a broader and more detailed series of categories as does a recent republishing of data from the 1996 Census. However, in order to compare data across the three census periods, the 2001 cohorts had to be used.

Table 4: Changing Age Characteristics for Communities in the Town of Sylvan Lake (1996 – 2011)

	Age Characteristics	1996		2001		2006		2011		1996-2011 % Change
		N ^o	%	N ^o	%	N ^o	%	N ^o	%	
SYLVAN LAKE	Age 0-4	445	8.6%	635	8.5%	855	8.4%	1,035	8.4%	-2.0%
	Age 5-14	915	17.6%	1,285	17.1%	1,635	16.0%	1,875	15.2%	-13.7%
	Age 15-19	340	6.6%	565	7.5%	710	7.0%	850	6.9%	5.3%
	Age 20-24	260	5.0%	450	6.0%	780	7.6%	895	7.3%	45.0%
	Age 25-44	2,000	38.6%	2,715	36.2%	3,415	33.4%	4,115	33.4%	-13.3%
	Age 45-54	460	8.9%	885	11.8%	1,445	14.1%	1,690	13.7%	54.8%
	Age 55-64	330	6.4%	460	6.1%	670	6.6%	1,055	8.6%	34.7%
	Age 65-74	260	5.0%	300	4.0%	385	3.8%	470	3.8%	-23.8%
	Age 75-84	130	2.5%	140	1.9%	225	2.2%	225	1.8%	-27.1%
	Age 85+	45	0.9%	60	0.8%	95	0.9%	95	0.8%	-11.0%
Est. Total		5,185	100.0%	7,495	100.0%	10,215	100.0%	12,305	100.0%	N/A
Pub. Total		5,180	99.9%	7,495	100.0%	10,205	99.9%	12,330	100.2%	N/A

(see next page for accompanying chart)





Data Source:

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population
 (NOTE: Age categories are determined by the level of detail available from the 2001 Census of Population)
 (NOTE: Data may be subject to rounding and suppression)

What this data shows is that while the overall population of Sylvan Lake along with the total number of residents within each age cohort is increasing, certain age cohorts are increasing at a faster rate than others – particularly:

- Adults ages 45-54 (+54.8%);
- Young adults ages 20-24 (+45.0%); and
- Empty-nesters ages 55-64 (+ 34.7%).

It should also be noted that more recently (i.e., between 2006 and 2011) the greatest growth in Sylvan Lake in terms of percentage change occurred among empty-nesters ages 55-64 (a 57.5% increase in total numbers and a 30.7% increase in relative proportion).

The age cohorts that are declining *in terms of relative proportion* include:

- Adults ages 25-44 (-13.3%);
- Infants (-2.0%) and young children ages 0-14 (-13.7%); and
- Seniors ages 65 and over (-23.8%, -27.1% and -11.0%).

This data seems to indicate a declining *proportion* of families with children – particularly young families – and seniors, which suggests that housing availability and affordability may be having an influence on population growth and demographic changes in Sylvan Lake. For example, those age cohorts that appear to be moving into Sylvan Lake at faster rate include:

- Those who are more likely to have established themselves in their careers and are thus more likely to be earning higher incomes; and
- Those who are more likely to have already established themselves in the housing market, thus affording them higher equity and savings.



Those age cohorts that are moving into Sylvan Lake at a slower rate include:

- Those who are more likely to be just starting out in their careers;
- Those entering the housing market for the first time; and
- Those who are more likely to require supports along with their housing as they “age in place” (i.e., various levels of seniors’ supportive housing).

It is also important to note that even with the declining *proportion* of young families, Sylvan Lake continues to demonstrate a much younger age profile when compared to the province as a whole.

3.5 Changing Household Composition

3.5.1 Martial Status

Marital status can directly affect household income (i.e., influencing whether a household has access to one income or two) and, therefore, housing affordability. It can also affect housing needs in terms of overall size and number of bedrooms – particularly among families with children. In most communities across Canada, couples consistently make up the largest proportion of households. This is followed by non-family persons (single individuals) and then by lone-parent families.

Table 5 (next page) shows the distribution of households by type in Sylvan Lake based on the 1996, 2001, 2006 and 2011 Statistics Canada *Census of Population* data. According to this data, Sylvan Lake follows the standard. However, over time, Sylvan Lake has experienced a decline in the proportion of couples and lone-parent families along with an increase in the proportion of one-person households and “other” household types. “Other” households include both multiple-family households (e.g., two or more families living together in the same home – including both multi-generational related families and non-related families) and households with two or more singles rooming together.

An increase in the proportion of single individuals (i.e., one-person households) can be an indication that housing is relatively affordable for that household type – at least for single individuals working in higher-paying jobs. It can also have an impact on housing affordability issues – particularly if there are limited housing choices that are suitable for individuals living alone. Single individuals typically require smaller homes (e.g., smaller single-detached homes, townhouses, duplexes and apartments) and only have a single income with which to afford rent or mortgage payments unless they share their accommodations.

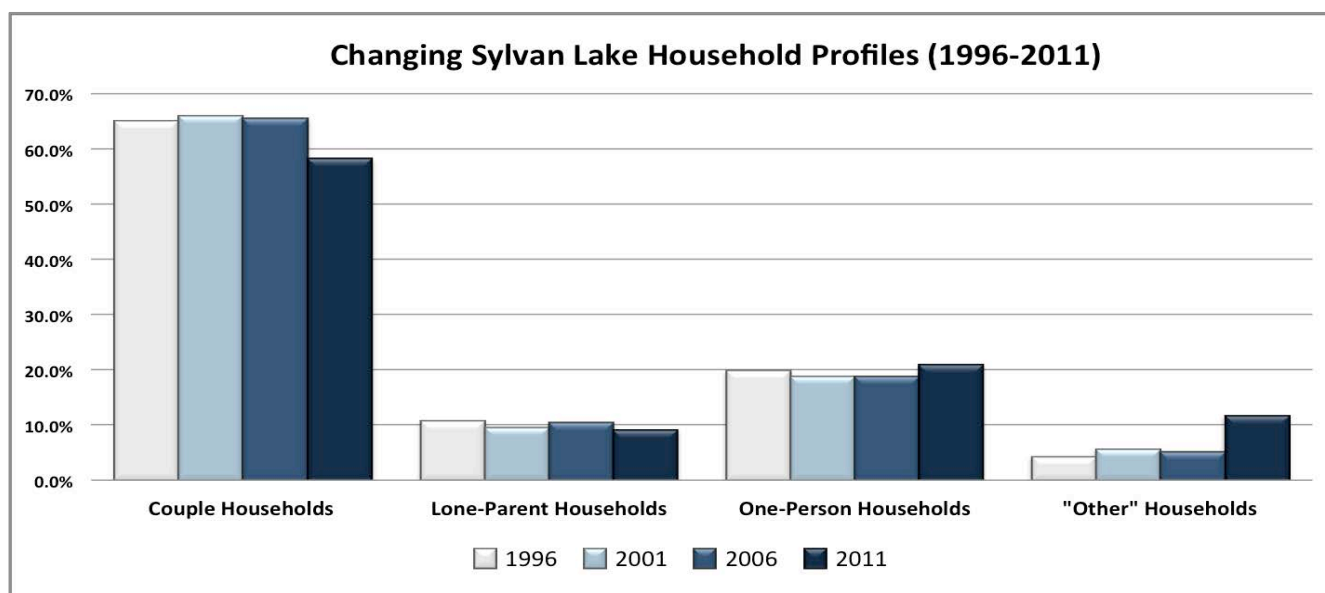
An increase in the number and/or proportion of “other” household types is usually either an indication of growing affordability challenges, declining choice (i.e., households being compelled to “double up” and share accommodations in order to make ends meet because they cannot afford housing on their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

The decline in the proportion of couple households and lone-parent families observed in Sylvan Lake between 1996 and 2011 appears consistent with other data that suggests a decline in the proportion of families with children living – especially young families.



Table 5: Changing Household Characteristics for the Town of Sylvan Lake (1996 – 2011)

SYLVAN LAKE	Household Characteristics	1996		2001		2006		2011		1996-2011 % Change
		N ^o .	%	N ^o .	%	N ^o .	%	N ^o .	%	
	Couple Households	1,225	65.0%	1,760	65.9%	2,395	65.4%	2,680	58.2%	-10.4%
	Lone-Parent Households	205	10.9%	255	9.6%	385	10.5%	420	9.1%	-16.1%
	One-Person Households	375	19.9%	505	18.9%	690	18.9%	965	21.0%	5.3%
	Other Households *	80	4.2%	150	5.6%	190	5.2%	540	11.7%	176.3%
	Est. Total	1,885	100.0%	2,670	100.0%	3,660	100.0%	4,605	100.0%	N/A
	Pub. Total	1,885	100.0%	2,670	100.0%	3,665	100.1%	4,600	99.9%	N/A



Data Source:

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

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

(NOTE: Data may be subject to rounding and suppression)

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

3.5.2 Lone-Parent Families

Understanding the changing dynamics of lone-parent households is important for housing. Single-parent families typically require homes similar in size to two-parent families yet typically only have one income with which to afford rent or mortgage payments (support payments vary and are not always collected consistently). This can be especially problematic when the vast majority of single parents are single mothers since women *on average* tend to earn less than men *on average*. It can also be a problem for the non-custodial parent regardless of gender if the non-custodial parent does not earn enough income to be able to afford a large enough home to allow his or her children to visit for extended periods. Furthermore, since male-led lone-parent families are likely to earn higher incomes *on average* than female-led lone-parent families, the distribution of single mothers vs. single fathers can be an indicator of the likely prevalence of housing affordability needs in community.



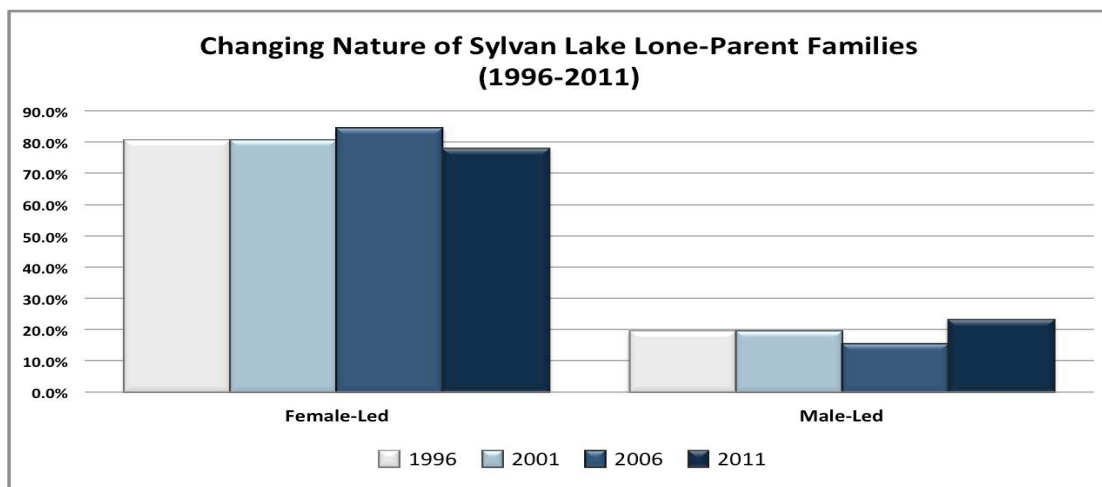
Table 6 shows the total number of lone-parent families living in Sylvan Lake based on whether they are led by single fathers or by single mothers according to the 1996, 2001, 2006 and 2011 Statistics Canada *Census of Population* data.

In most communities across Canada, single mothers vastly outnumber single-fathers. This trend is maintained in Sylvan Lake. However, while the proportion of single fathers declined between 2001 and 2006, it increased in 2011 such that nearly one-quarter of lone-parent families in Sylvan Lake are now made up of single fathers.

An increasing proportion of single fathers can indicate that housing has become increasingly unaffordable (i.e., in communities where housing has become largely unaffordable to modest-income households, some single mothers simply cannot continue to make ends meet due to their higher housing needs and often lower-than-average incomes and, therefore, find themselves having to leave the community in search of more affordable housing elsewhere). The increasing proportion of single fathers over time in Sylvan Lake suggests that housing costs *may* be pushing single mothers out to the smaller surrounding communities in search of suitable housing that they can afford or into Red Deer where there is a greater variety of housing options available. Moving out into the smaller communities can pose transportation challenges along with reduced access to employment and support services – which can increase the risk of homelessness for these households.

Table 6: Changing Nature of Lone-Parent Households in the Town of Sylvan Lake (1996 – 2011)

SYLVAN LAKE	Year	Pub. Total	# Female-Led	% Female-Led	# Male-Led	% Male-Led
	1996	205	165	80.5%	40	19.5%
	2001	255	205	80.4%	50	19.6%
	2006	385	325	84.4%	60	15.6%
	2011	540	420	77.8%	125	23.1%
	% Change	163.4%	154.5%	-3.4%	212.5%	18.6%



Data Source:

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population
(NOTE: numbers may be subject to rounding and suppression)

3.5.3 Household Co-Habitation

People experiencing housing affordability challenges are more likely to seek out roommates (i.e., to co-habitate) in order to share and thereby lower their housing costs. Co-habitation rates can therefore



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

Table 7 (next page) shows co-habitation data for the Town of Sylvan Lake based on 2011 Statistics Canada *Census of Population* data (*Census of Population* data for 1996, 2001 and 2006 was either not collected or was not analyzed by Statistics Canada for publication). According to this data, the estimated percentage of households that were co-habiting either with other family or with non-related families and individuals in 2011 included:

- 48.2% of single individuals;
- 22.2% of lone-parent families; and
- 14.6% - 17.5% of seniors.

In total, an estimated 39.8% of family households in Sylvan Lake contained a non-family member in 2011 and an estimated 9.3% of family households contained two or more families sharing accommodations.

Table 7: Co-Habitation Rates in the Town of Sylvan Lake by Household Type (2011)

Characteristics		Sylvan Lake	
Other Households (2011)		N^o.	%
One-Family Households w/ Non Family Household Members		215	39.8%
Two-or-More Family Households		50	9.3%
Two-or-More-Person Non-Family Households		275	50.9%
Total Other Households		540	100.0%
Lone-Parent Households (2011)		N^o.	%
Total Lone-Parent Households		540	100.0%
Total One-Family Only Lone-Parent Households		420	77.8%
Total More-Than-One-Family Lone-Parent Households		120	22.2%
Non-Census-Family Persons (2011)		N^o.	%
Total Persons Not in Census Families		1,855	100.0%
Total Living Alone		960	51.8%
Total Living with Non-Relatives Only		690	37.2%
Total Living with Relatives *		205	11.1%
Non-Census-Family Persons 65+ (2011)		N^o.	%
Total Persons 65+ Not in Census Families		205	100.0%
Total Living Alone		175	85.4%
Total Living with Non-Relatives Only		15	7.3%
Total Living with Relatives *		20	9.8%

Data Source:

Statistics Canada 2011 Census of Population

(NOTE: corresponding data from the 1996, 2001 and 2006 Census of Population is currently unavailable)

(NOTE: Data may be subject to rounding and suppression)

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



Since comparable *Census of Population* data for 1996, 2001 and 2006 was either not collected or was not analyzed by Statistics Canada for publication, it is not possible to assess how and where these rates are increasing or decreasing over time among particular household groups (or the degree to which changing levels of housing affordability may be influencing these trends). However, the data does show that co-habitation is occurring to differing degrees depending on the type of household. This data combined with the data in Table 5 above (i.e., that “other” household types are increasing over time both in terms of real numbers and relative proportion) indicates the likelihood of housing affordability challenges and overcrowding – both of which are recognized risk factors for homelessness.

3.5.4 Average Household Size

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

Table 8 (next page) shows changing average household sizes in Sylvan Lake based on 1996, 2001, 2006, and 2011 Statistics Canada *Census of Population* data. According to this data, average household size has been decreasing over time – but only slightly. In that time, the average household declined by 1.3% (from an average of 2.71 persons per dwelling to an average of 2.68 persons per dwelling).

Table 8: Changing Average Household Size in the Town of Sylvan Lake (1996 – 2011)

Characteristics	Sylvan Lake
Average Household Size	Total
1996	2.71
2001	2.81
2006	2.78
2011	2.68
% Change	-1.3%

Data Source:

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population
(NOTE: numbers may be subject to rounding and suppression)

This data suggests that while the total population of Sylvan Lake continues to increase over time – placing increased pressure on the community’s infrastructure, including housing – any additional housing pressures from declining average household size are likely to be minor in Sylvan Lake.

4.0 Conclusion

Rapid population growth in Sylvan Lake is likely to be causing housing supply and demand imbalances. These supply and demand imbalances can result in escalating housing prices and oversubscription of available support services – increasing the number of households experiencing housing difficulties and potentially increasing the risk of homelessness. Population projections for Sylvan Lake suggest that population growth pressures are likely to continue in the foreseeable future – resulting in increasing demand for housing and likely escalation of housing prices (and therefore likely increasing the risk of housing hardship and homelessness; particularly among low- and modest-income households).



Population mobility and turnover may be affecting both the demand for and the effectiveness of available housing and support services due to changing demographics and household composition; client turnover; steep learning curves for new residents moving into the community seeking information on what support services are available, where those services are located, and how to access them; and the weakening of informal supportive relationships and networks (a key protective factor in preventing the risk of homelessness). Altogether, high levels of population mobility can make planning for and responding effectively and efficiently to the needs of the local population more difficult – thus increasing the risk and likelihood of people “falling through the cracks”.

Demographic data for Sylvan Lake shows that while the overall population is increasing along with the total number of residents in each age cohort, certain age cohorts are increasing at a faster rate than others (e.g., adults ages 45-54, young adults ages 20-24, and empty-nesters ages 55-64) while the proportion of seniors and young families is declining. Between 2006 and 2006, the greatest growth in Sylvan Lake in terms of percentage change occurred among empty-nesters ages 55-64.

This suggests that a combination of housing affordability and a limited availability of seniors' supportive housing is influencing population dynamics in Sylvan Lake. An increase in both the number and proportion of “other” households (e.g., two or more families living together in the same home – including both multi-generational related families and non-related families – and households with two or more singles rooming together) further indicates issues with housing affordability (and therefore risk of homelessness).

Overall, this analysis of population and demographic data suggests that a variety of population growth pressures are likely influenced by and affecting the need for a greater variety of affordable housing options targeted to young families, seniors, and modest-income households of all types. These pressures are likely to continue in Sylvan Lake into the foreseeable future.





CHAPTER 3:

Income and Employment Analysis

1.0 Introduction

This chapter looks at the changing nature of household incomes for residents living in the Town of Sylvan Lake in order to understand the degree to which housing affordability and other related issues may be an issue. The summaries presented in this chapter combine data from a variety of Statistics Canada data sources, including *Census of Population* data, *National Household Survey* data, and *Taxfiler* data.

Income data derived from the *Census of Population* is based solely on the incomes declared by a 20% sample of all households who responded to the Census Long Questionnaire in any given Census year (in 2011, the Census Long Questionnaire was replaced with the *National Household Survey*). Income data derived from *Taxfiler* sources is based on the incomes declared by all households within each community across Canada who filed their annual tax return in any given year.

2.0 Chapter Highlights

- Between 1996 and 2011, economic growth and diversification occurring in Sylvan Lake and the surrounding region is resulting in a growing emphasis on the Business Services sector followed by Manufacturing & Construction (presumably jobs related to housing and commercial development), Health & Education (to service a growing population) and then Agriculture & Resource (presumably oil & gas jobs).
- Over that same period, the greatest job growth for Sylvan Lake residents in terms of relative proportion of residents employed occurred in Social Sciences, Education, Government & Religion positions followed by Health positions, Natural & Applied Science positions, and then Trades, Transport & Equipment Operator positions.
- Despite these changes, the “Top 3” job categories in Sylvan Lake in 2011 were Trades, Transport & Equipment Operator positions followed by Sales & Service positions and then Business, Finance & Administration positions – similar to the “Top 3” job categories in 1996 but in a different order.
- As the economy has grown and diversified and as new employment opportunities have emerged, average incomes for all household types increased in Sylvan Lake. However, while average incomes in Sylvan Lake both for all household types combined and for one-person households were higher than the provincial averages in 2010, average family incomes (both for all census families combined and for lone-parent families) were lower than provincial average.
- A more detailed analysis of household incomes using Statistics Canada *Taxfiler* data further shows that Sylvan Lake is a relatively affluent community when compared to the province as a whole and that the community’s affluence is increasing over time. Between 2005 and 2010, the percentage of Sylvan Lake households earning:
 - \$0-\$24,999 declined by -19.8%;
 - \$25,000-\$49,999 declined by -8.8%;
 - \$50,000-\$74,999 declined by -12.5%;



- \$75,000-\$99,999 declined by -12.0%;
- While the percentage of households earning \$100,000+ increased by +40.8%.
- When compared to the provincial average, *Taxfiler* data for Sylvan Lake shows:
 - A lower percentage of households in Sylvan Lake earning incomes under \$50,000;
 - A higher percentage of households in Sylvan Lake earning incomes \$75,000+; and
 - A similar percentage of households in Sylvan Lake earning \$50,000-\$74,999.
- A review of poverty- and social-assistance data between 2005 and 2010 shows:
 - An 18.6% increase in Employment Insurance rates (Sylvan Lakes rates are also higher than the provincial average);
 - A -21.1% decline in Workers Compensation rates (however Sylvan Lakes rates are higher than the provincial average); and
 - An 8.4% increase in Social Assistance rates (however Sylvan Lakes rates are lower than the provincial average);
 - A -7.0% decline in Low-Income Measure (LIM) rates (Sylvan Lakes rates are also lower than the provincial average).
- Thus, while Employment Insurance rates and Social Assistance rates increased between 2005 and 2010, poverty rates actually declined.
- When Social Assistance rates are compared to the Low-Income Measure (LIM) data, these statistics suggest that approximately 10%-12% of Sylvan Lake's households were living in poverty in 2010 and, therefore, likely experiencing housing affordability challenges that could *potentially* place them at risk of homelessness.

3.0 Labour Force and Employment

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

Table 9 (next page) shows changing economic dynamics in Sylvan Lake between 1996 and 2011 by detailing the number and percentage of residents employed in different industries or sectors. Data for 1996 to 2006 is based on Statistics Canada *Census of Population* data while data from 2011 is based on *National Household Survey* data. This data offers a sense of how the local economy may be diversifying over time.

It is important to note that changes over time to the specific categories used/published by Statistics Canada between *Census of Population* periods makes direct comparisons of the changes occurring between those periods difficult and potentially open to interpretation. For example, Industry data published from the 2011 *National Household Survey* uses the 20 different industry categories from the 2007 *North American Industry Classification System* (NAICS). However, in 2006, Statistics Canada published industry data using ten (10) different categories. In 2001, those same ten (10) categories were used – however, certain pairs of industry categories had been combined in 2001 to produce a total of seven (7) different industry categories. In recent years, Statistics Canada has republished the 1996 *Census of Population* data. The republished 1996 data uses 18 different industry categories – only some of which are directly comparable to the categories used in other Census periods.



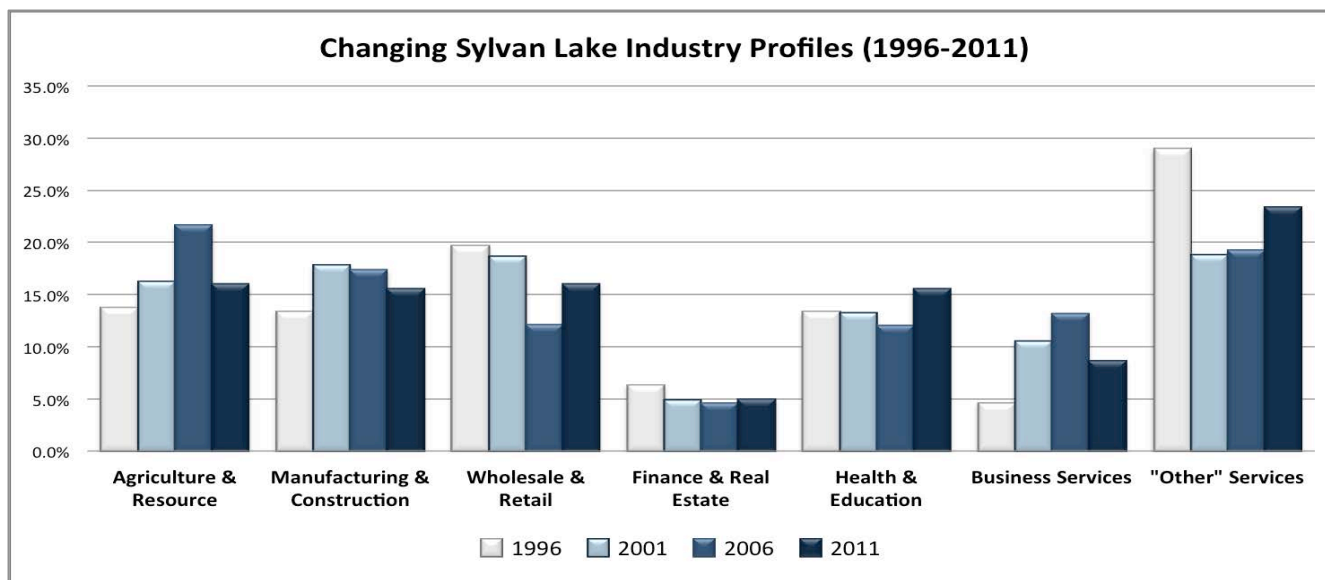
Furthermore, industry data from 1996, 2001 and 2006 are based on *mandatory census* enumerations. Industry data from 2011 were derived using a *voluntary survey* process. These combined challenges may affect the accuracy of both the data collected and the interpretations made of that data.

According to the **available** data, Sylvan Lake has experienced an increase in jobs (in real numbers) in all sectors of the economy between 1996 and 2006 consistent with the community's population growth. The greatest growth in terms of relative proportion occurred in Business Services (86.1%) followed by Manufacturing & Construction (16.3% – presumably jobs related to housing and commercial development), Health & Education (16.3% – to service a growing population) and Agriculture & Resource (16.2% – presumably oil & gas jobs). However, the relative proportion (i.e., percentage) of residents employed in the following sectors **declined**:

- Finance & Real Estate (-21.2%);
- Wholesale & Retail (-18.5%); and
- Other Services (-19.3%)

Table 9: Changing Industry Profiles for Town of Sylvan Lake (1996 – 2006)

SYLVAN LAKE	Labour Force Characteristics	1996 ¹		2001 ¹		2006 ¹		2011 ²		1996-2011
		N ^o	%	N ^o	%	N ^o	%	N ^o	%	% Change
	Agriculture & Resource	370	13.7%	1,290	21.6%	680	16.2%	1,155	16.0%	16.2%
	Manufacturing & Construction	360	13.4%	1,035	17.3%	745	17.8%	1,125	15.5%	16.3%
	Wholesale & Retail	530	19.7%	725	12.1%	780	18.6%	1,160	16.0%	-18.5%
	Finance & Real Estate	170	6.3%	275	4.6%	205	4.9%	360	5.0%	-21.2%
	Health & Education	360	13.4%	720	12.0%	555	13.2%	1,125	15.5%	16.3%
	Business Services	125	4.6%	785	13.1%	440	10.5%	625	8.6%	86.1%
	Other Services	780	28.9%	1,150	19.2%	785	18.7%	1,690	23.3%	-19.3%
	Est. Total	2,695	100.0%	5,980	100.0%	4,190	100.0%	7,240	100.0%	N/A
	Pub. Total	2,705	100.4%	5,980	100.0%	4,180	99.8%	7,240	100.0%	N/A



Data Source:

¹ Statistics Canada Census of Population (1996, 2001 and 2006)

² Statistics Canada National Household Survey (2011)

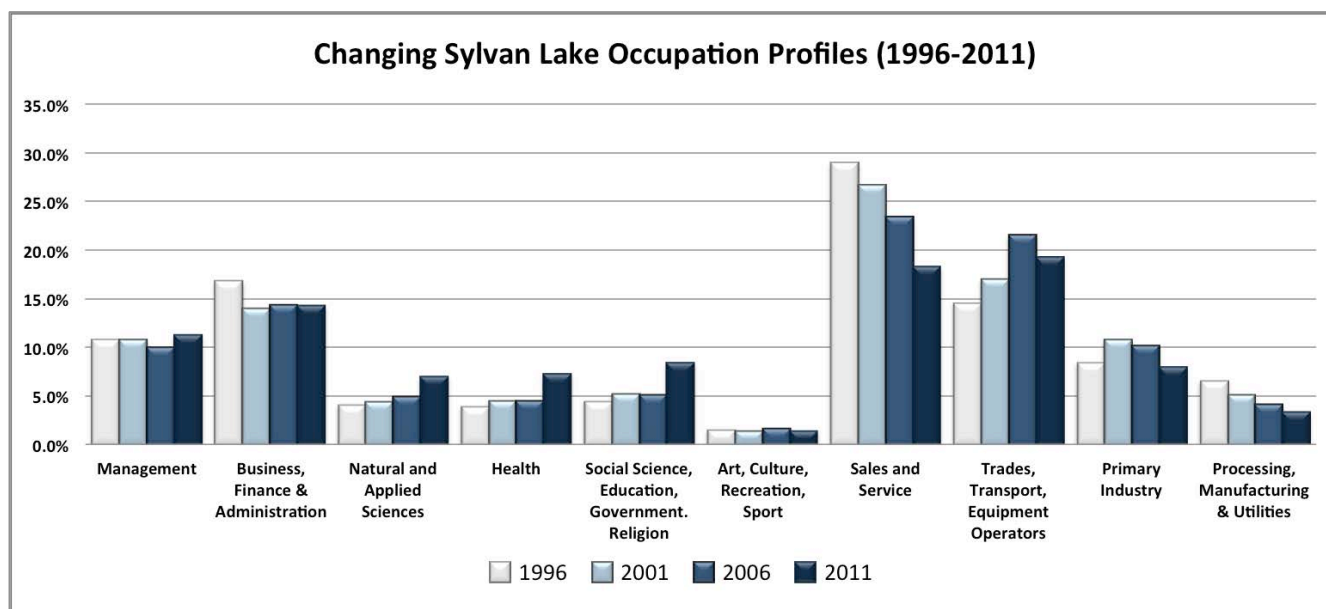
(NOTE: numbers may be subject to rounding and suppression)



Table 10 shows changing economic dynamics in Sylvan Lake between 1996 and 2011 detailing the number and percentage of residents employed in different types of occupations (once again using a combination of *Census of Population* data and *National Household Survey* data). This data offers a sense of how incomes in may be changing over time.

Table 10: Changing Occupation Profiles for the Town of Sylvan Lake (1996 – 2006)

SYLVAN LAKE	Labour Force Characteristics	1996 ¹		2001 ¹		2006 ¹		2011 ²		1996-2011
		N ^o .	%	N ^o .	N ^o .	%		N ^o .	%	% Change
	Management	290	10.8%	450	10.8%	600	10.0%	815	11.3%	4.1%
	Business, Finance & Administration	450	16.8%	585	14.0%	860	14.4%	1,030	14.2%	-15.2%
	Natural & Applied Sciences	110	4.1%	185	4.4%	300	5.0%	505	7.0%	70.1%
	Health	105	3.9%	190	4.5%	270	4.5%	525	7.3%	85.2%
	SocSci, Education, Gov.'t & Religion	120	4.5%	220	5.3%	310	5.2%	610	8.4%	88.3%
	Art, Culture, Recreation & Sport	40	1.5%	60	1.4%	100	1.7%	105	1.5%	-2.8%
	Sales & Service	775	28.9%	1,115	26.7%	1,400	23.4%	1,320	18.2%	-36.9%
	Trades, Transport & EquipOperators	390	14.6%	710	17.0%	1,285	21.5%	1,390	19.2%	32.0%
Primary Industry	225	8.4%	450	10.8%	610	10.2%	575	7.9%	-5.3%	
Processing, Manuf'g & Utilities	175	6.5%	215	5.1%	250	4.2%	245	3.4%	-48.1%	
Occupation – Not Applicable	–	–	–	–	–	–	115	1.6%	–	
Est. Total	2,680	100.0%	4,180	100.0%	5,985	100.0%	7,235	100.0%	N/A	
Pub. Total	2,705	100.9%	4,185	100.1%	5,980	99.9%	7,240	100.1%	N/A	



Data Source:

¹ Statistics Canada Census of Population (1996, 2001 and 2006)

² Statistics Canada National Household Survey (2011)

(NOTE: numbers may be subject to rounding and suppression)

In this case, the greatest job growth in terms of relative proportion occurred in the proportion of residents employed in Social Sciences, Education, Government & Religion positions (88.3%) followed by Health positions (85.2%), Natural & Applied Science positions (70.1%), Trades, Transport & Equipment Operator positions (32.0%), and then Management positions (4.1%). However, Sylvan Lake also witnessed a decline in the proportion of residents employed in:



- Processing, Manufacturing & Utilities positions (-48.1%);
- Sales & Service positions (-36.9%);
- Business, Finance & Administration positions (-15.2%);
- Primary Industry (-5.3%); and
- Art, Culture, Recreation & Sport (-2.8%).

Despite these changes, the “Top 3” job categories in Sylvan Lake in 2011 were Trades, Transport & Equipment Operator positions (19.2%) followed by Sales & Service positions (18.2%) and then Business, Finance & Administration positions (14.2%) – similar to the “Top 3” job categories in 1996 but in a different order.

Table 11 shows the degree to which jobs in each of the occupation categories listed in Table 10 above compare to the overall average income for all occupations in Alberta based on data provided through the *Labour Force Survey* (LFS).

Table 11: Relative Average Earning Potential by Occupation in Alberta (October 2012)

Occupation Category	Average Earning Potential
Primary Industry	Well Above Average
Processing, Manufacturing & Utilities	Well Above Average
Management	Well Above Average
Natural & Applied Sciences	Above Average
Trades, Transport & Equip. Operators	Average to Above Average
Business, Finance & Administration	Above Average (Business & Finance) and Below Average (Administration)
Social Science, Education, Government & Religion	Above Average (Government) and Below Average (Social Science, Education and Religion)
Health	Below Average
Art, Culture, Recreation & Sport	Well Below Average
Sales & Service	Well Below Average

Data Source:

Statistics Canada Labour Force Survey (October 2012)

Comparing the data in Table 10 to the information in Table 11 suggests that, overall average household incomes in Sylvan Lake are likely increasing over time. However, not all residents are expected to benefit equally from those increases. Along with a growing number of households earning above-average incomes is a growing number of households earning below-average incomes. Higher-income-earning households are likely driving the housing market (i.e., housing prices) upwards and potentially out of reach of below-average-income-earning households. If income polarization is occurring in Sylvan Lake (i.e., a growing gap between those households earning above average incomes and those households earning below-average incomes), housing affordability challenges are likely to increase along with other housing-related challenges (e.g., adequacy, suitability, accessibility, and/or choice) and the risk of homelessness.

4.0 Household Incomes

For most people and in most circumstances, a steady, stable, and *sufficient* income is required in order to maintain one’s housing (i.e., to be able to continue making rent or mortgage payments on time yet still have enough money left over to cover utilities and a wide range of other basic needs). If



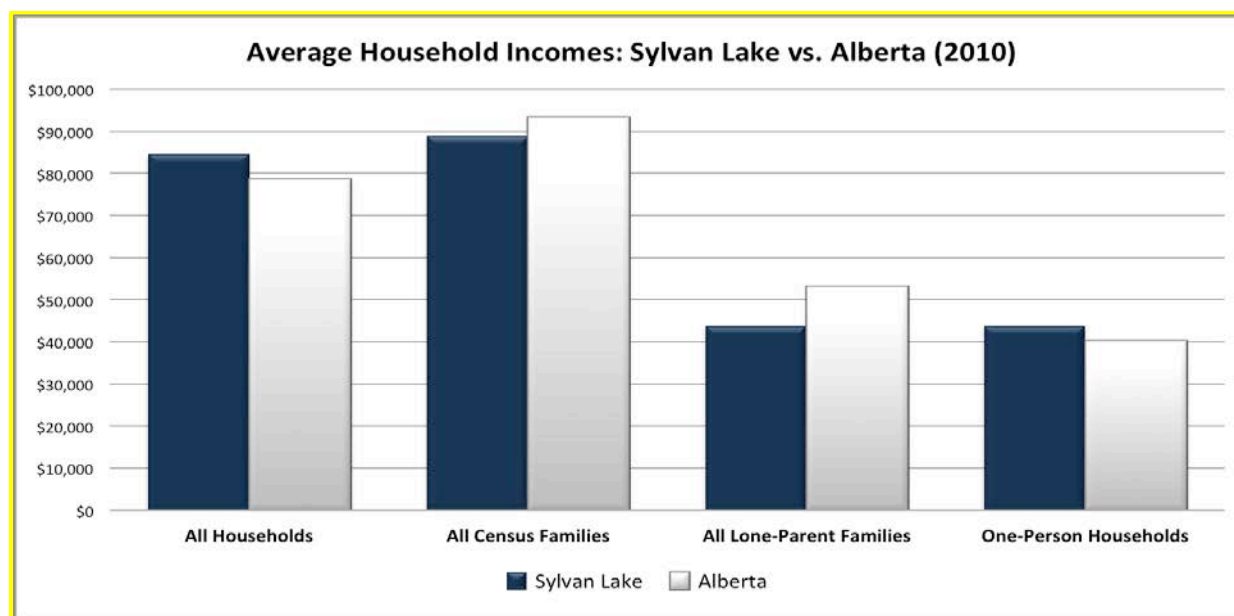
incomes are not keeping pace with cost of living increases, if housing costs are increasing at a faster rate than incomes, or if incomes are beginning to polarize (i.e., gaps between the wealthy and the poor living in the community are emerging and/or growing) housing challenges are likely to increase in terms of real numbers, in terms of the relative proportion/percentage of the population experiencing those challenges, and even in terms of the income levels affected.

4.1 Median Household Incomes (Statistics Canada *Census of Population Data*)

Table 12 shows the changing median family and household incomes in Sylvan Lake between 1995 and 2005 based on *Census of Population* data and compares 2005 median household incomes in Sylvan Lake to the provincial averages for that year.

Table 12: Median Household Income by Household Type Sylvan Lake (1995, 2000 and 2005 Incomes)

SYLVAN LAKE	Household Type and Characteristics	Income				2000-2010 % Change
		1995 ¹	2000 ¹	2005 ¹	2010 ²	
SYLVAN LAKE	Median Income – All Households	\$41,321	\$57,217	\$77,102	\$84,498	47.7%
	Median Income – One-Person Households	\$26,364	\$20,362	\$32,736	\$43,825	115.2%
	Median Family Income – All Census Families	\$44,302	\$60,774	\$81,697	\$88,914	46.3%
	Median Family Income – Couple Families	N/A*	\$66,211	N/A*	N/A*	N/A*
	<i>Married Couples</i>	\$49,185	N/A*	\$89,111	N/A*	N/A*
	<i>Common-Law Couples</i>	N/A*	N/A*	\$75,801	N/A*	N/A*
	Median Family Income – Lone-Parent Families	N/A*	\$34,655	\$40,120	\$43,847	26.5%
	<i>Female-Led</i>	\$20,312	N/A*	\$32,500	N/A*	N/A*
	<i>Male-Led</i>	\$34,975	N/A*	\$86,618	N/A*	N/A*



Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population (1995, 2000 and 2005 Incomes)

² Statistics Canada 2011 National Household Survey (2010 Incomes)

* Changes made to the specific categories under which Statistics Canada publishes income-related data between census periods prevents direct comparisons.

(NOTE: Data may be subject to rounding and suppression)



This data shows that average incomes in Sylvan Lake have increased over time for all household types as the economy has grown and diversified and as new employment opportunities have emerged. The data also shows that while average incomes in Sylvan Lake both for all household types combined and for one-person households were higher than the provincial averages in 2010 (as they were in 2005), average family incomes (both for all census families combined and for lone-parent families) were lower than provincial average.

Those who are more likely to be earning below-average incomes include:

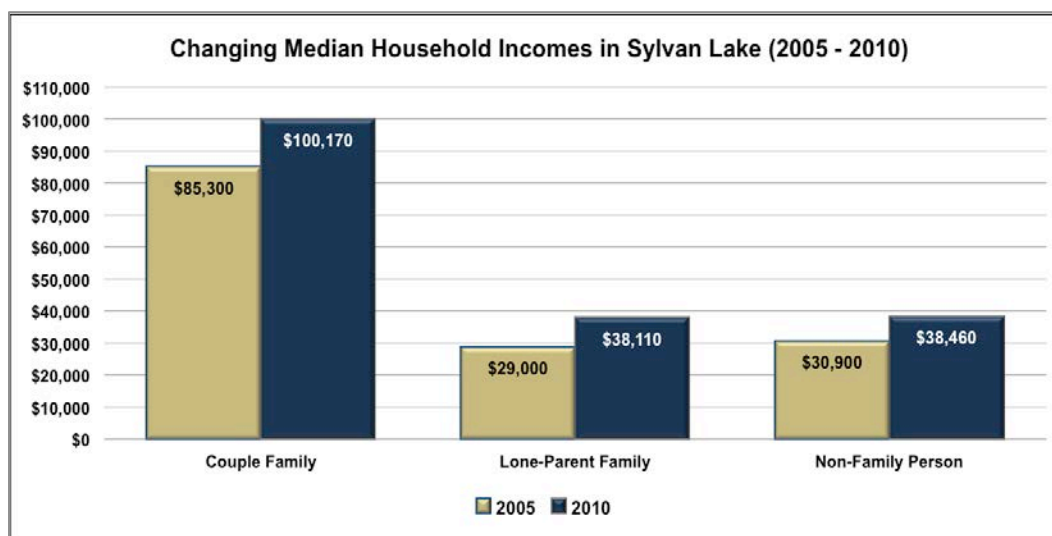
- People with disabilities that limit their overall employability;
- People with limited education and/or job skills;
- People working in retail, accommodation and food service jobs (particularly if working part-time);
- People working in arts, entertainment and recreation jobs;
- People working in entry-level administrative positions;
- Families with children (particularly single mothers) with limited access to affordable child care (and, therefore, reduced opportunities for full-time employment); and
- Individuals with limited access to affordable transportation (personal or public) and, therefore, reduced access to employment opportunities in the larger region (including Red Deer).

4.2 Median Household Incomes (Statistics Canada Taxfiler Data)

Statistics Canada *Taxfiler* data provides a more detailed profile of incomes in Sylvan Lake. Figure 1 shows changing median household incomes by household type between 2005 and 2010 (2010 being the most current income data available). This figure shows that median household incomes (i.e., those incomes where 50% of households earn higher incomes and 50% of households earn lower incomes) increased to varying degrees for all household types. For example, median incomes increased by:

- 17.4% among couple families;
- 31.4% among lone-parent families; and
- 24.5% among single individuals.

Figure 1: Changing Median Household Incomes in Sylvan Lake (2005-2010)

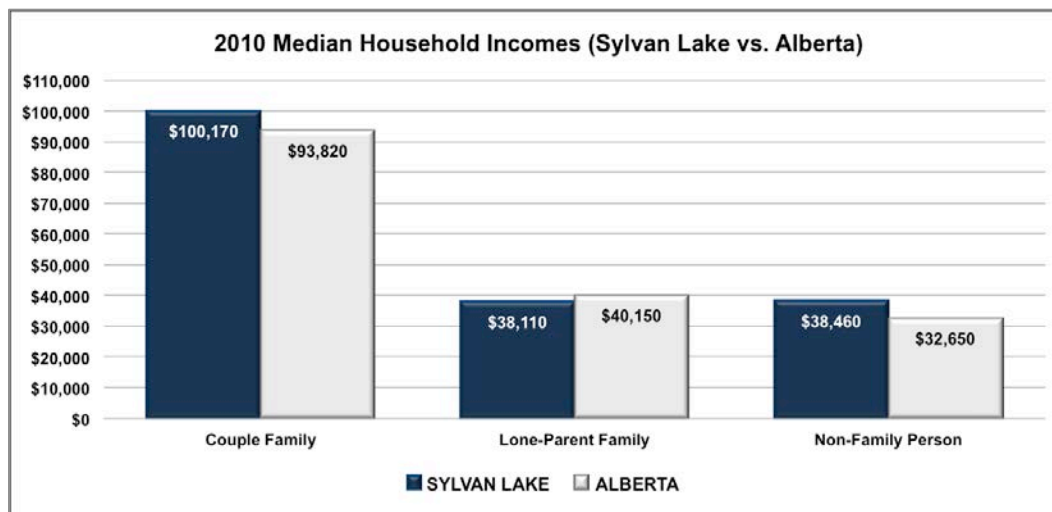


Data Source:
Statistics Canada Taxfiler Data (2005 and 2010 tax years)



Figure 2 compares 2010 median household incomes in Sylvan Lake to the provincial average for that same year. According to this data, median household incomes for couple families and single individuals living in Sylvan Lake were higher than the provincial average in 2010 while median household incomes among lone-parent families were lower.

Figure 2: Comparison of 2010 Median Household Incomes for Sylvan Lake and the Province of Alberta



Data Source:
Statistics Canada Taxfiler Data (2005 and 2010 tax years)

4.3 Detailed Household Incomes (Statistics Canada Taxfiler Data)

Table 13 (next page) shows more detailed income data for Sylvan Lake based on 2005 and 2010 *Taxfiler* data. The data shows the degree to which incomes have changed over time and where the most significant improvements and declines in household incomes are occurring

Table 13: Changing Household Incomes for Sylvan Lake (2005 – 2010)

	Household Incomes	2005		2010		Relative (%) Change (%)
		Total	%	Total	%	
SYLVAN LAKE	\$0 - \$9,999	250	5.4%	230	4.2%	-22.2%
	\$10,000 - \$14,999	180	3.9%	160	2.9%	-25.6%
	\$15,000 - \$19,999	250	5.4%	230	4.2%	-22.2%
	\$20,000 - \$24,999	230	5.0%	240	4.4%	-12.0%
	\$25,000 - \$29,999	210	4.6%	230	4.2%	-8.7%
	\$30,000 - \$34,999	220	4.8%	220	4.0%	-16.7%
	\$35,000 - \$39,999	170	3.7%	220	4.0%	8.1%
	\$40,000 - \$44,999	180	3.9%	190	3.5%	-10.3%
	\$45,000 - \$49,999	190	4.1%	210	3.9%	-4.9%
	\$50,000 - \$59,999	370	8.0%	360	6.6%	-17.5%
	\$60,000 - \$74,999	500	10.9%	540	9.9%	-9.2%
	\$75,000 - \$99,999	750	16.3%	780	14.3%	-12.3%
	\$100,000+	1,100	23.9%	1,830	33.6%	40.6%
	Total	4,600	100.0%	5,440	100.0%	N/A

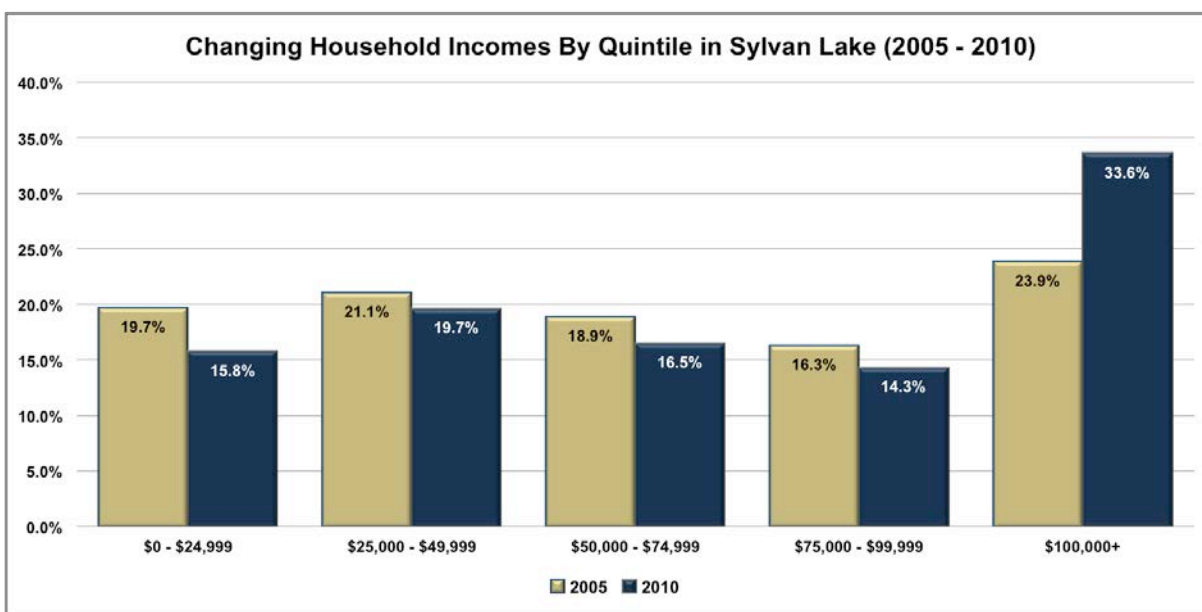
Data Source: Statistics Canada Taxfiler Data (2005 and 2010 tax years)
(NOTE: Data may be subject to rounding and suppression)



In the case of Sylvan Lake, the percentage of household earning incomes of \$35,000-\$39,999 increased by 8.1% between 2005 and 2010 while the percentage of households earning incomes of \$100,000 or more increased by 40.6%. The percentage of households earning all other incomes actually declined.

Figure 3 shows where and to what degree Sylvan Lake's income profile has changed over time based on income quintiles (increments of \$25,000).

Figure 3: Changing Household Incomes by Quintile in Sylvan Lake (2005 – 2010)



Data Source: Statistics Canada Taxfiler Data (2005 and 2010 tax years)
(NOTE: Data may be subject to rounding and suppression)

This data shows clear improvements in the income profile of Sylvan Lake households as demonstrated by:

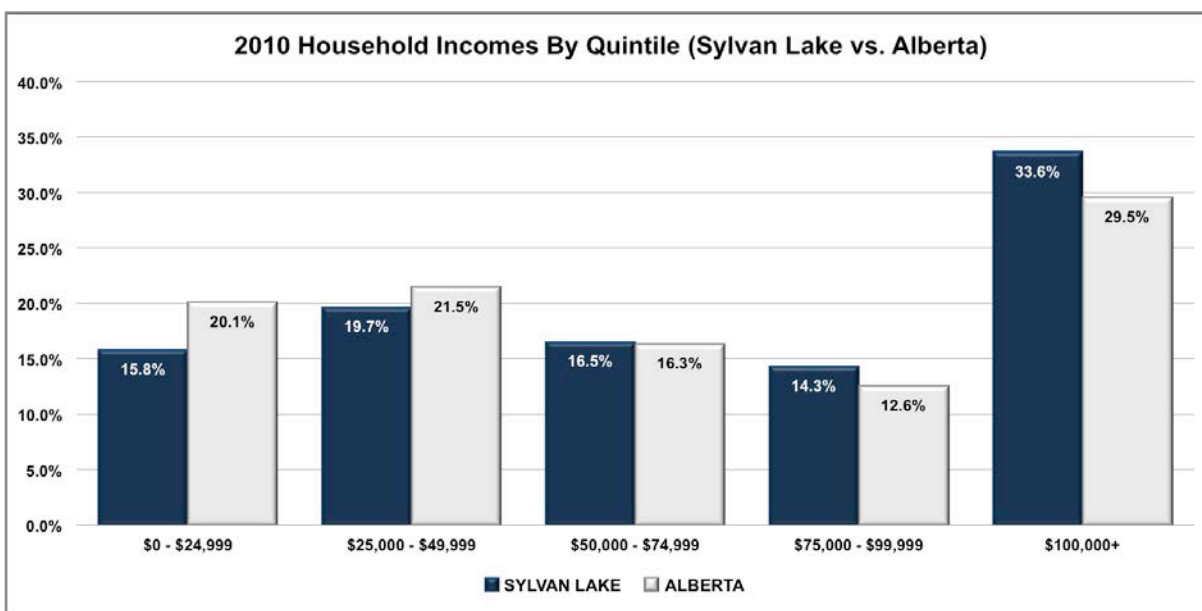
- A -19.8% decline in the percentage of households earning \$0-\$24,999;
- A -8.8% decline in the percentage of households earning \$25,000-\$49,999;
- A -12.5% decline in the percentage of households earning \$50,000-\$74,999;
- A -12.0% decline in the percentage of households earning \$75,000-\$99,999;
- A +40.8% increase in the percentage of households earning \$100,000+.

Figure 4 (next page) compares Sylvan Lake's 2010 household income profile organized into quintiles of \$25,000 to that of the province as a whole to provide a more detailed look at relative affluence in the Sylvan Lake area. When compared to the provincial average, this data once again shows Sylvan Lake to be a relatively more affluent community as demonstrated by:

- A lower percentage of households in Sylvan Lake earning incomes under \$50,000;
- A higher percentage of households in Sylvan Lake earning incomes \$75,000+; and
- A similar percentage of households in Sylvan Lake earning \$50,000-\$74,999.



Figure 4: Comparison of 2010 Household Incomes by Quintile for Sylvan Lake and the Province of Alberta



Data Source:
 Statistics Canada Taxfiler Data (2005 and 2010 tax years)
 (NOTE: Data may be subject to rounding and suppression)

5.0 Poverty Rates and Social Assistance

Taxfiler data also provides a look at incidents of poverty in Sylvan Lake – showing data on the changing number of households between 2005 and 2010 that had received Social Assistance, Employment Insurance, and Workers Compensation. Social Assistance rates provide an indication of households unable to work, Employment Insurance rates provide an indication of households who may have lost their jobs, and Workers Compensation rates provide an indication of workplace injuries – all of which can lead to poverty and a higher risk of becoming homeless.

Table 14 shows the total number and percentage of Sylvan Lake households reporting having received Employment Insurance in 2005 and 2010 compared to the province as a whole. According to this data, the percentage of Sylvan Lake households receiving Employment Insurance was higher than the provincial average both in 2005 and 2010. The percentage of Sylvan lake households receiving Employment Insurance also increased by 18.6% over that period.

Table 14: Total Households Receiving Employment Insurance in Sylvan Lake vs. the Province of Alberta (2005 and 2010)

SYLVAN LAKE	Employment Insurance	All Households		Alberta	Difference
	Year	Total	%	%	%
	2005	670	14.6%	11.1%	31.2%
	2010	940	17.3%	13.9%	24.4%
	Change (%)	40.3%	18.6%	25.1%	-25.9%

Data Source:
 Statistics Canada Small Area and Data Division Taxfiler Data (2005 and 2010 tax years)
 (NOTE: Data may be subject to rounding and suppression)



The higher the percentage of households receiving Employment Insurance, the higher the incidences of job loss – both length and severity – and, therefore, the higher the *potential* for families and individuals in the community experiencing a level of job loss and financial disruption that could lead to housing affordability challenges and *potentially* people being at risk of homelessness.

Table 15 shows the total number and percentage of Sylvan Lake households reporting having received Workers Compensation in 2005 and 2010 compared to the province as a whole.

Table 15: Total Households Receiving Workers Compensation in Sylvan Lake vs. the Province of Alberta (2005 and 2010)

SYLVAN LAKE	Workers Compensation	All Households		Alberta	Difference
	Year	Total	%	%	%
	2005	150	3.3%	2.5%	29.0%
	2010	140	2.6%	2.3%	11.0%
	Change (%)	-6.7%	-21.1%	-8.3%	152.5%

Data Source:

Statistics Canada Small Area and Data Division Taxfiler Data (2005 and 2010 tax years)

(NOTE: Data may be subject to rounding and suppression)

As with the Employment Insurance data, the percentage of Sylvan Lake households receiving Workers Compensation was higher than the provincial average in both years. However, unlike both the Employment Insurance rates, the percentage of Sylvan Lake households receiving Workers Compensation declined between 2005 and 2010 (by -21.1%). The lower the percentage of households receiving Workers Compensation, the lower the *potential* for individuals in the community to have experienced workplace injuries that could lead to their being unable to work in their chosen/trained field. Depending on how severe the financial disruption, this could lead to housing affordability challenges and *potentially* people being at risk of homelessness.

Table 16 shows the total number and percentage of households reporting having received Social Assistance in 2005 and 2010 compared to the province as a whole.

Table 16: Total Households Receiving Social Assistance in Sylvan Lake vs. the Province of Alberta (2005 and 2010)

SYLVAN LAKE	Social Assistance	All Households		Alberta	Difference
	Year	Total	%	%	%
	2005	390	8.5%	13.1%	-35.2%
	2010	500	9.2%	13.1%	-29.8%
	Change (%)	28.2%	8.4%	0.0%	N/A

Data Source:

Statistics Canada Small Area and Data Division Taxfiler Data (2005 and 2010 tax years)

(NOTE: Data may be subject to rounding and suppression)

In terms of the total percentage of households indicated, this data shows that Social Assistance rates increased by 8.4% in Sylvan Lake between 2005 and 2010. The higher the percentage of households receiving Social Assistance, the higher the potential for families and individuals being low income and, therefore, the higher the potential for housing affordability challenges and the higher the *potential* for



people being at risk of homelessness. The Social Assistance data suggests that these issues may be increasing in Sylvan Lake over time. Despite this increase, Social Assistance rates in Sylvan Lake remained below provincial averages in both years – further supporting Sylvan Lakes relative affluence compared to the province as a whole.

Finally, *Taxfiler* data provides statistics on the number of households who in 2005 and 2010 were earning incomes at or below the Low-Income Measure (LIMs). LIMs remain the most commonly accepted and internationally-comparable measure of relative poverty in use since the late 1980s.⁴ They provide a more direct reflection of poverty in the community than the Social Assistance, Employment Insurance and Workers Compensation rates presented above. Table 17 compares the total number and percentage of households earning incomes at or below the before-tax Low-Income Measure (LIM) in 2005 and 2010 to the provincial average.

Table 17: Households Earning Incomes at or Below the *Before-Tax* Low-Income Measure (LIM) in Sylvan Lake vs. the Province of Alberta (2005 and 2010)

SYLVAN LAKE	LIM	Couples		Lone Parents		Singles		All Households		Alberta	Difference
	Year	Total	%	Total	%	Total	%	Total	%	%	%
	2005	120	4.5%	190	43.2%	290	19.5%	600	13.0%	16.3%	-20.2%
	2010	160	5.1%	190	36.5%	310	17.5%	660	12.1%	15.4%	-21.4%
	Change (%)	33.3%	13.4%	0.0%	-15.4%	6.9%	-10.0%	10.0%	-7.0%	-5.5%	26.2%

Data Source:

Statistics Canada Small Area and Data Division Taxfiler Data (2005 and 2010 tax years)

(NOTE: Data may be subject to rounding and suppression)

According to this data, poverty rates in Sylvan Lake are more than 20% lower than the provincial average. Poverty rates also declined by -7.0% between 2005 and 2010 as Sylvan Lakes relative affluence increased. When Social Assistance rates are compared to the Low-Income Measure (LIM) data, these statistics suggest that approximately 10%-12% of Sylvan Lake's households were living in poverty in 2010 and, therefore, likely experiencing housing affordability challenges that could *potentially* place them at risk of homelessness.

6.0 Conclusion

Labour force and employment data along with income data indicates that overall average household incomes in Sylvan Lake are increasing over time as the local economy grows and diversifies and as new job opportunities emerge both within the region and outside the region. However, not all residents are benefiting from those increases. Those who are more likely to be earning below-average incomes and, therefore, more likely to be at risk of housing hardship include:

- People working in retail, accommodation and food service jobs (particularly part-time workers);
- People working in arts, entertainment and recreation jobs;
- People working in entry-level administrative positions;
- Lone parents (particularly single mothers) with limited access to affordable child care (and, therefore, reduced opportunities for full-time employment);
- People with disabilities that limit their overall employability;

⁴ <http://www.statcan.gc.ca/pub/75f0002m/2012002/lim-mfr-eng.htm>



- People with limited education and/or job skills; and
- Individuals with limited access to affordable transportation (personal or public) and, therefore, reduced access to employment opportunities in the larger region (including Red Deer).

A comparison of median household incomes in Sylvan Lake to provincial averages shows that Sylvan Lake residents are more likely to be earning higher incomes than their provincial counterparts. However, it is important to note that median incomes represent the level where 50% of households in the community earn higher incomes and 50% of households in the community earn lower incomes. Households earning incomes below median are more likely to be at risk of housing hardship and, therefore, homelessness. Based solely on average household incomes, lone parent families are more likely to be at risk of housing hardship (particularly single mothers) – but so too are a range of household types including families with and without children.

More detailed median household income data provided by Statistics Canada through *Taxfiler* sources further shows that Sylvan Lake is a relatively affluent community when compared to the province as a whole and that the community's affluence is increasing over time. Between 2005 and 2010, the percentage of Sylvan Lake households earning:

- \$0-\$24,999 declined by -19.8%;
- \$25,000-\$49,999 declined by -8.8%;
- \$50,000-\$74,999 declined by -12.5%;
- \$75,000-\$99,999 declined by -12.0%;
- While the percentage of households earning \$100,000+ increased by +40.8%.

When compared to the provincial average, *Taxfiler* data for Sylvan Lake shows:

- A lower percentage of households in Sylvan Lake earning incomes under \$50,000;
- A higher percentage of households in Sylvan Lake earning incomes \$75,000+; and
- A similar percentage of households in Sylvan Lake earning \$50,000-\$74,999.

A review of poverty- and social-assistance data between 2005 and 2010 shows:

- An 18.6% increase in Employment Insurance rates (Sylvan Lakes rates are also higher than the provincial average);
- A -21.1% decline in Workers Compensation rates (however Sylvan Lakes rates are higher than the provincial average); and
- An 8.4% increase in Social Assistance rates (however Sylvan Lakes rates are lower than the provincial average);
- A -7.0% decline in Low-Income Measure (LIM) rates (Sylvan Lakes rates are also lower than the provincial average).

Thus, while Employment Insurance rates and Social Assistance rates increased between 2005 and 2010, poverty rates actually declined. When Social Assistance rates are compared to the Low-Income Measure (LIM) data, these statistics suggest that approximately 10%-12% of Sylvan Lake's households were living in poverty in 2010 and, therefore, likely experiencing housing affordability challenges that could *potentially* place them at risk of homelessness.





CHAPTER 4:

Housing Supply Analysis

1.0 Introduction

An analysis of the local housing supply is important to gain an understanding of how closely the existing supply of housing meets the needs of the current population. This chapter looks at the general housing supply in Sylvan Lake based on Statistics Canada *Census of Population* data along with average market ownership data provided by Statistics Canada and the Calgary Real Estate Board and average rental market data provided by CMHC.

2.0 Chapter Highlights

- The majority of homes in Sylvan Lake are owned. While the total number of rented dwellings increased between 1996 and 2011, the proportion of homes that were rented decreased.
- The vast majority of homes in Sylvan Lake are also single-detached dwellings. However, Sylvan Lake does demonstrate a relatively high degree of housing diversity.
- Seasonal/recreational homeownership rates appear to fluctuate over time. While the total *number* of homes owned by non-residents increased by 74.5% between 2001 and 2011, the *percentage* of homes owned by non-residents dipped between 2001 and 2006 and then returned to 2001 levels by 2011 with a slight increase (from 17.6% in 2001 to 17.7% in 2011).
- Between 1996 and 2011, average home values more than **tripled in Sylvan Lake** according to **a combination of** Statistics Canada *Census of Population* data and *National Household Survey* data. However, average home values in Sylvan Lake **remain** below the provincial average despite **overall** average household incomes being higher than provincial averages.
- Median residential sales data collected by the Calgary Real Estate Board between 2007 and 2012 indicates that average home sale prices have increased at a much more modest rate since then (an estimated 4.9%). However, median home sale prices seem to fluctuate greatly from year to year suggesting a degree of volatility in the homeownership market.
- Rental market data collected by CMHC indicates that the average one-bedroom unit increased by 5.9% and the average 2-bedroom unit increased by 7.5% between 2008 and 2012. Average rental data for 3-bedroom units and larger are only available for 2009, 2010 and 2011 and indicate a decline of -1.5%. Vacancy rates for rental properties also fluctuate greatly from year to year suggesting a degree of volatility in the rental market as well.
- While average housing costs have increased over time for both homeowners and renters, renters have experienced a **slightly** higher rate of increase than homeowners.
- This data combined suggests that housing affordability is more likely to be an issue for renters than homeowners.



3.0 General Housing Characteristics

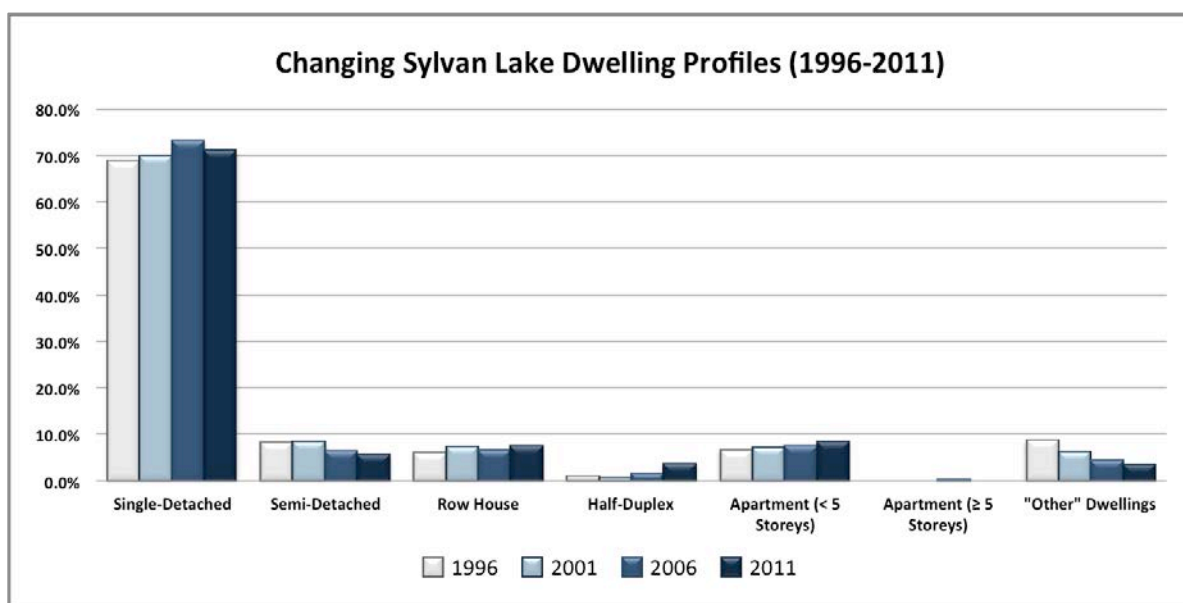
3.1 Dwellings by Type

Communities generally need to offer a mix of housing types and sizes. The greater the diversity, the more options residents are likely to have and be able to choose from to meet their individual needs and aspirations. Limited diversity can limit choice and thereby increase the likelihood that people in the community may be living in homes that do not meet their needs in terms of size (e.g., being either over-housed or under-housed/living in overcrowded conditions) or affordability level.

Table 18 presents dwelling type data for the total number of “private dwellings occupied by usual residents” (i.e., permanent residents) in Sylvan Lake between 1996 and 2011 based on Statistics Canada *Census of Population* data.

Table 18: Dwelling Characteristics for the Town of Sylvan Lake (1996 – 2011)

SYLVAN LAKE	Dwelling Type	1996		2001		2006		2011		% Change %
		Pub. #	Est. %	Pub. #	Est. %	Est. #	Pub. %	Pub. #	Est. %	
	Single-Detached	1,295	68.7%	1,865	69.9%	2,675	73.0%	3,270	71.0%	3.4%
	Semi-Detached/Half-Duplex	155	8.2%	225	8.4%	238	6.5%	260	5.6%	-31.3%
	Row House	115	6.1%	195	7.3%	246	6.7%	345	7.5%	22.8%
	Apartment (Duplex)	20	1.1%	20	0.7%	59	1.6%	170	3.7%	247.9%
	Apartment (< 5 Storeys)	125	6.6%	190	7.1%	279	7.6%	385	8.4%	26.1%
	Apartment (≥ 5 Storeys)	0	0.0%	0	0.0%	11	0.3%	0	0.0%	N/A
	"Other" Dwellings *	165	8.8%	170	6.4%	161	4.4%	165	3.6%	-59.1%
	Total Occupied Dwellings	1,885	99.5%	2,670	99.8%	3,665	100.1%	4,605	99.8%	N/A
	Total Private Dwellings	N/A	N/A	N/A	N/A	4,277	N/A	5,595	N/A	N/A



Data Source:

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

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

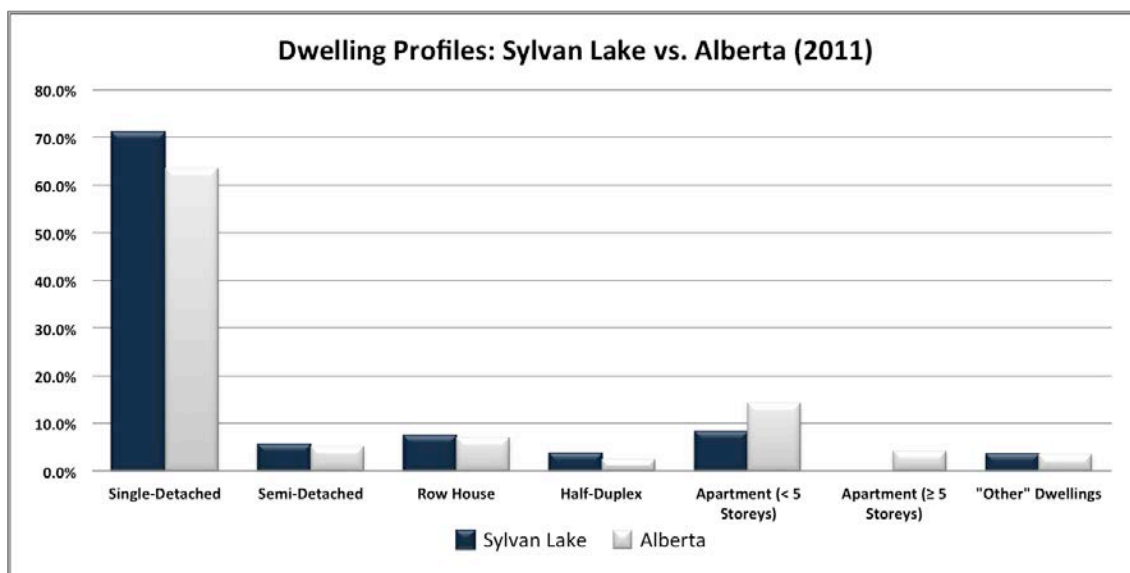
(NOTE: Data are subject to rounding and suppression)



According to this data, housing diversity appears to be improving slightly over time with an increase in the percentage of higher-density housing options such as rowhouses, duplexes, and stacked townhouses (i.e., apartment-style units). While the percentage of “other” dwellings (typically mobile homes) has declined in Sylvan Lake between 1996 and 2011, the actual number of “other” dwellings has remained relatively stable.

Figure 5 compares the percentage of “private dwellings occupied by usual residents” by type in Sylvan Lake to the provincial average in 2011 based on Statistics Canada *Census of Population* data.

Figure 5: Comparison of Dwellings by Type for the Town of Sylvan Lake and the Province of Alberta (2011)



Data Source:

Statistics Canada 2011 Census of Population

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

(NOTE: Data are subject to rounding and suppression)

This data shows that Sylvan Lake has a higher proportion of lower density housing options vs. higher density housing options than the provincial average. However, for a relatively small, rural community, Sylvan Lake has a respectable degree of housing diversity (i.e., the provincial averages are greatly influenced by the major centres such as Calgary and Edmonton as well as Red Deer, Lethbridge and other large cities).

If housing diversity in a community is minimal, there is a greater likelihood of residents experiencing housing constraints and/or hardships. The data presented above suggests that this is less likely to be the case in Sylvan Lake than in other communities of a similar size.

3.2 Dwellings by Tenure

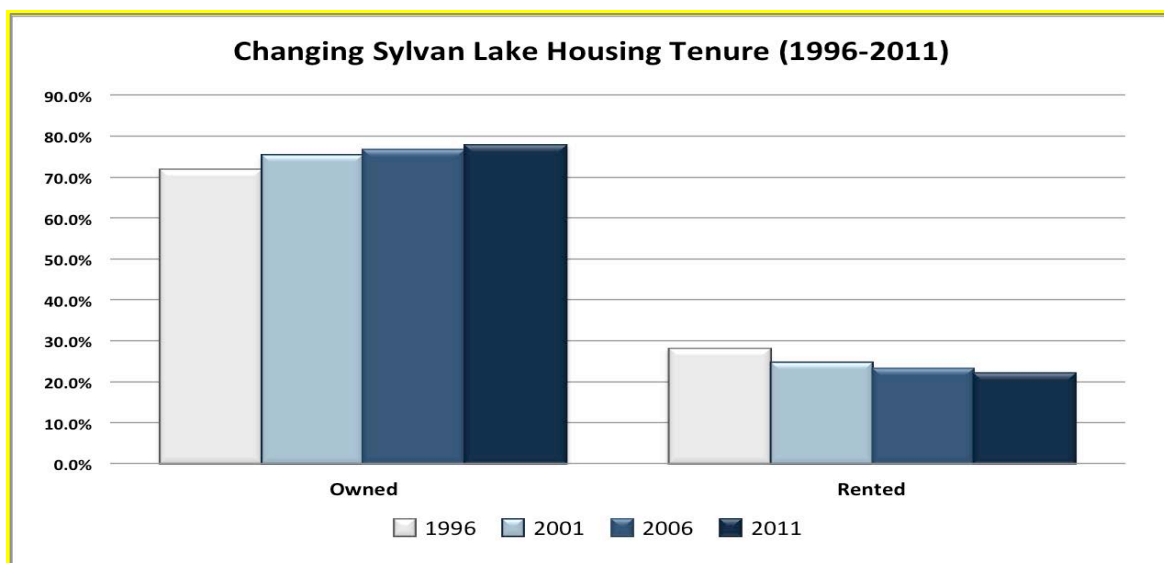
While there is no “ideal” ratio of homeownership to rental, a mix of both opportunities is generally required to meet the needs of residents at various stages in their careers and life cycles. Furthermore, it must be recognized that not all people aspire to homeownership (nor should they be expected to) and not all people are capable of becoming successful homeowners (either due to income constraints, lifestyles, attitudes and beliefs, and/or personal abilities).



Table 19 shows tenure data for the total number of “private dwellings occupied by usual residents” (i.e., permanent residents) in Sylvan Lake between 1996 and 2006 based on Statistics Canada *Census of Population* data.

Table 19: Owned vs. Rented Dwelling Characteristics for Town of Sylvan Lake (1996 – 2006)

SYLVAN LAKE	Tenure	1996 ¹		2001 ¹		2006 ¹		2011 ²		Change	
		N ^o :	%	N ^o :	%	N ^o :	%	N ^o :	%	N ^o :	%
	Total Owned	1,350	71.8%	2,010	75.3%	2,810	76.7%	3,710	77.8%	2,360	8.3%
	Total Rented	530	28.2%	660	24.7%	855	23.3%	1,060	22.2%	530	-21.2%
	Est. Total	1,880	100.0%	2,670	100.0%	3,665	100.0%	4,770	100.0%	2,890	N/A
	Pub. Total	1,885	100.3%	2,670	100.0%	3,665	100.0%	4,770	100.0%	2,885	N/A



Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

(NOTE: Data may be subject to rounding and suppression)

This data shows that the majority of homes in Sylvan Lake are owner-occupied (as is the case in the vast majority of communities across Alberta) and that the relative percentage of owned homes is increasing over time. While the total number of rented dwellings **doubled** between 1996 and 2011 (from 530 to 1,060), the overall percentage of dwellings in Sylvan Lake that were rented declined by **-21.2%**. Conversely, the total number of owned dwellings **more than doubled** (from 1,350 to 3,750) resulting in an **8.3%** increase in the proportion of owned dwellings. This data indicates that, as new housing units are developed in Sylvan Lake, an increasing proportion of those new homes are owner-oriented.

If there are proportionally fewer rental opportunities being provided over time or if rental units are actually being lost over time (the latter of which is not occurring in Sylvan Lake), there is a greater likelihood that housing constraints and/or hardships may be affecting younger residents (i.e., those entering the housing market for the first time), low- and modest-income residents (i.e., those who generally have fewer housing options available to them to begin with), and potentially new residents (i.e., those entering the *local* housing market for the first time).



3.3 Seasonal vs. Permanent Ownership

Seasonal homeownership rates can also limit housing availability and choice – and even affordability. Since these homes are not owned by permanent residents, they are less likely to be *occupied* by permanent residents. While some seasonal/recreational property owners choose to rent out their properties in order to generate additional investment income (i.e., to cover the costs of their mortgage), not all do – especially if these properties are to be used frequently throughout the year by their owners. It is not uncommon for existing rental properties to be purchased by seasonal/recreational property investors and kept as rental and retain their existing tenants but at an increased rent to cover the new higher mortgage costs and expected return on investment. It is also not uncommon for some of these investment properties to be rented out only part of the year (e.g., over the winter, over the summer, or only during the “shoulder” seasons) to allow the property owners to gain some rental revenue as well as enjoy their “home away from home” at regular intervals.

Table 20 compares the data for the total number of private dwellings to the total number of private dwellings “occupied by usual residents” (i.e., permanent residents) in Sylvan Lake between 1996 and 2011 based on Statistics Canada *Census of Population* data to obtain an estimate of potential seasonal/recreational ownership rates. Note that a portion of those dwellings identified during each Census as not being “occupied by usual residents” can include a combination of:

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

Table 20: Estimated Number of Dwellings Potentially Owned by Non-Local (e.g., Seasonal/Recreational) Property Investors in The Town of Sylvan Lake (1996 – 2011)

Characteristics	1996 N ^o	2001 N ^o	2006 N ^o	2011 N ^o	2001-2011 % Change
Total Private Dwellings	--	3,239	4,277	5,595	72.7%
Total Private Dwellings Occupied by Usual Residents	1,885	2,670	3,667	4,602	72.4%
Est. # NOT Occupied by Usual Residents	N/A	569	610	993	74.5%
Est. % NOT Occupied by Usual Residents	N/A	17.6%	14.3%	17.7%	1.0%

Data Source:

Statistics Canada 1996, 2001, 2006 and 2011 Census of Population
(NOTE: Data may be subject to rounding and suppression)

Whatever the exact status of these homes, two definable patterns appear to be emerging: 1) the total number of dwellings not occupied “by usual residents” has increased; and 2) the relative proportion of dwellings not occupied “by usual residents” has fluctuated – declining between 2001 and 2006 and then increasing by 2011 back to 2001 levels.

If seasonal/recreational homeownership/investment rates are increasing, so too may incidence rates of housing constraint and/or hardship.



4.0 Housing Costs

4.1 Average Dwelling Values and Housing Costs

Table 21 presents data showing average dwelling values⁵ in Sylvan Lake along with the provincial average between 1996 and 2011 based on a combination of Statistics Canada *Census of Population* data (1996, 2001, 2006) and *National Household Survey* data (2011). This data indicates that average housing values more than tripled in Sylvan Lake over the 15-year period between 1996 and 2011. It also indicates that Sylvan Lake consistently has lower average housing values than the province as a whole (despite overall higher average incomes as demonstrated in Chapter 3). Higher-than-average household incomes combined with lower-than-average housing values would suggest that the prevalence of housing affordability issues in Sylvan Lake are likely to be lower than the provincial average (which is not necessarily the case as is shown in Chapter 5 – see pages 49-51).

Table 21: Average Dwelling Values for the Town of Sylvan Lake vs. the Province of Alberta (1996 – 2006)

Year	Sylvan Lake	Alberta
1996 ¹	\$101,116	\$126,979
2001 ¹	\$144,617	\$159,698
2006 ¹	\$267,353 *	\$293,811 *
2011 ²	\$387,055	\$398,839
Total % Change (1996-2011)	282.8%	214.1%
Avg. Annual % Change (1996-2011)	18.9%	14.3%

Data Source:

Statistics Canada 1996, 2001 and 2006 Census of Population

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

* Represents average values for owned dwellings only

With average dwelling values increasing, it is expected that average monthly housing costs (i.e., rent and mortgage payments) would also be increasing. Table 22 shows the average monthly payments by homeowners and renters in Sylvan Lake between 1996 and 2011 based on a combination of Statistics Canada *Census of Population* data (1996, 2001, 2006) and *National Household Survey* data (2011).

Table 22: Average Housing Costs in the Town of Sylvan Lake (1996 – 2006)

Housing Costs	1996 ¹ (Avg.)	2001 ¹ (Avg.)	2006 ¹ (Med.)	2011 ² (Med.)	% Change
Number of Owner-Occupied Dwellings	1,350	2,010	2,810	3,710	174.8% *
Monthly Payments (Owners)	\$777	\$990	\$1,241	\$1,567	101.7% **
Number of Rented Dwellings	530	660	855	1,060	100.0% *
Monthly Payments (Renters)	\$567	\$776	\$929	\$1,148	102.5% **

Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

* Data categories, criteria and details may differ between Census periods

** Median and Average incomes are not directly comparable

⁵ These values are based on the 20% sample of Sylvan Lake households answering the Long Census Questionnaire (1996, 2001 and 2006) combined with the estimated 21% of Sylvan Lake households participating in the *National Household Survey* (2011) whereby households were asked to estimate what they believe to be the price that they could get for their home should they sell it (and, therefore, may not represent an accurate estimate of the average actual market value for homes in Sylvan Lake).



This data shows that average shelter costs more than doubled both for homeowners and for renters between 1996 and 2011 (an increase of 101.7% and 102.5% respectively).⁶ However, this may not be the case for everyone (e.g., over time, some homeowners are expected to pay off their mortgages or refinance their mortgages at more favorable interest rates). This data suggests that renters are slightly more likely to experience housing affordability challenges than homeowners. As housing affordability declines, more households are likely to experience housing challenges and hardships (including issues with housing adequacy, suitability and accessibility), thereby potentially increasing the risk of homelessness.

4.2 Estimated Current Market Housing Costs – Homeownership

Table 23 shows the changing median sale prices of homes in Sylvan Lake between 2007 and 2012 based on residential sales data collected and summarized by the Calgary Real Estate Board (CREB). This data shows that average home values (as expressed through median sale prices) have fluctuated greatly from year to year – suggesting a degree of volatility in the homeownership market – but have increased over time by an estimated 4.9% (for an average annual increase of 0.97%).

**Table 23: Changing Median Residential Sale Prices for the Town of Sylvan Lake
(January-December Year Summary 2007 to 2012)**

Year	Sylvan Lake
2007	\$267,000
2008	\$620,000
2009	\$345,000
2010	\$155,000
2011	\$332,500
2012	\$280,000
Total % Change (2007-2012)	4.9%
Avg. Annual % Change (2007-2012)	0.97%

*Data Source:
Calgary Real Estate Board*

This data suggests that housing affordability among homebuyers is likely to vary (in some cases a great deal) from year to year depending on the number, type and quality of homes that are available to purchase in any given year (or season).

4.3 Estimated Current Market Housing Costs – Rental

Each year between May and August, Alberta Municipal Affairs conducts an *Apartment Vacancy & Rental Cost Survey* in 64 rural communities across Alberta with populations between 1,000 and 9,999 residents and 30 or more private market rental units. Communities like Sylvan Lake with populations

⁶ Caution should be exercised when comparing the data presented in Table 22. Both the 1996 and 2001 Census data refers to “average” payments while the 2006 Census data and the 2011 National Household Survey data refers to “median” payments. “Mean”, “median” and “mode” are all terms that can be used interchangeably when expressing an “average” value yet each term carries with it important differences. “Mean” refers to the arithmetic average (i.e., the sum total of all values divided by the number of entries); “median” refers to the center point (i.e., where 50% of values are higher and 50% of values are lower); “mode” refers to the most prevalent/frequent single value. If each Census period is referring to the same type of average (i.e., median) and the 2006 Census is simply using more specific language to qualify that average, then the data from each of the three Censuses are directly comparable. However, if Statistics Canada recorded the mean average in the 1996 and 2001 Census data and then switched to using a median average in 2006 and 2011, they data are not directly comparable. The information and details presented by Statistics Canada is unclear about this distinction.



of 10,000 or more are surveyed bi-annually by CMHC. Table 24 shows average rents and vacancy rates for Sylvan Lake between 2008 and 2012 as identified in October of each year by CMHC. During that period, average rents have fluctuated greatly as have average vacancy rates. In most cases, a high vacancy rate in one year has been followed by a decline in average rents the next year and a low vacancy rate in one year has been followed with an increase in average rents the next year. Overall, the average rent for a one-bedroom unit increased by 5.9% and the average rent for a 2-bedroom unit increased by 7.5% between 2008 and 2012. Data for 3-bedroom units and larger are only available for 2009, 2010 and 2011. Over that three-year period, average rents for 3+-bedroom units actually declined by -1.5%.

Table 24: Annual Average Rents and Vacancy Rates in Sylvan Lake (2008-2012)

SYLVAN LAKE	Unit Type	2008	2009	2010	2011	2012	% Change
	Bachelor	*	*	*	*	*	N/A
	1-Bedroom	\$610	\$654	\$623	\$625	\$646	5.9%
	2-Bedrooms	\$695	\$778	\$715	\$827	\$747	7.5%
	3+-Bedrooms	*	\$800	\$736	\$788	*	-1.5% **
	Total Avg. (All Units)	\$685	\$766	\$692	\$799	\$720	5.1%
	Total Vacancy Rate	2.8%	7.1%	0.9%	5.0%	1.1%	-60.7%

Data Source:

Canada Mortgage and Housing Corporation (CMHC) – October 2012

* Data suppressed for privacy/confidentiality reasons or deemed not statistically valid by CMHC

** Represents total change from 2009 to 2011.

A healthy rental market is generally considered to offer a 3-5% overall vacancy rate.⁷ Vacancy rates below 3% mean that renters have fewer options available to them – which can lead to competition, supply and demand imbalances, escalating rents, and opportunities for landlords to be more selective (or discriminatory) when choosing to rent their units. Vacancy rates above 5% can make it more difficult for landlords to cover their costs – especially for new construction, which generally maintains higher mortgage costs than older buildings (some of which may be mortgage-free).

In the case of Sylvan Lake, vacancy rates fluctuated from a high of 7.1% in 2009 to a low of 1.1% in 2012. It should also be noted that vacancy rates in Sylvan Lake seem to “yo-yo” up and down from year to year – *suggesting* a potentially unstable or volatile rental market. However, these results may be a reflection of the timing of each year’s survey. As discussed in the 2007 *Sylvan Lake Housing Needs Assessment*, Sylvan Lake has a recognized seasonal/resort rental market due to the lake. Some rental property owners rent out their units to local residents during the “off season” (e.g., fall through spring) and then convert those units to recreational rental properties during the summer months.

5.0 Conclusion

The majority of homes in Sylvan Lake are owned; the majority of homes are also single-detached units. A review of the homeownership market indicates that, over time, housing prices have increased but remain lower than provincial averages. In more recent years, the median sale price of homes in Sylvan Lake have fluctuated greatly from year to year suggesting a degree of volatility in the homeownership market. This also suggests that housing affordability among homebuyers is likely to vary (in some cases a great deal) from year to year depending on the number, type and quality of homes that are available to purchase in any given year (or season).

⁷ <http://www.wellesleyinstitute.com/news/painfully-low-vacancy-rates-shrinking-number-of-homes-new-national-report-underlines-rental-housing-woes-across-canada/>



As Sylvan Lake grows, there are also proportionally fewer rental opportunities being provided over time. In addition, Sylvan Lakes rental market also appears to be fairly volatile with vacancy rates and average rents appearing to “yo-yo” from year to year. There also appears to have been an increase in seasonal/property investment rates in recent years following a brief decline between 2001 and 2006. Combined, these three factors are likely leading to limited housing options and choices among renters and, therefore, increase the likelihood of housing constraints and/or hardships. These constraints are more likely to affect younger residents, low- and modest-income residents, and potentially new residents moving into the community looking to rent (either long-term or temporarily while they look for a home to purchase).





CHAPTER 5:

Housing Needs Analysis

1.0 Introduction

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

This chapter estimates the number of households within the Town of Sylvan Lake who may be facing housing challenges and/or hardships in either of four standard categories:

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

2.0 Chapter Highlights

- Based on 2011 *National Household Survey* data, there are an estimated:
 - 250 homes (5.2%) in Sylvan Lake currently in need of major repairs;
 - 165 households (3.5%) in Sylvan Lake currently living in unsuitable (overcrowded) conditions; and
 - 1,145 households (24.0%) in Sylvan Lake spending 30% or more of their income on shelter, including:
 - 775 homeowners (20.9%); and
 - 365 renters (34.4%).
- Based on 2006 *Participation and Activity Limitation Survey (PALS)* data, there are an estimated 75-80 (0.6%) Sylvan Lake residents potentially in need of more accessible housing.
- Data is not available to determine how many households are experiencing multiple housing issues at the same time (e.g., a combination of affordability, adequacy, suitability and/or accessibility challenges).



- Over time, housing affordability appears to fluctuate between 20%-24% for Sylvan Lake households depending on the Census period. Data from 2011 indicates that Sylvan Lake renters are 64.6% more likely to experience affordability challenges than homeowners. Sylvan Lake residents (homeowners and renters alike) are 1.3% more likely to experience housing affordability challenges than the provincial average.
- An analysis comparing 2010 *Taxfiler* data to the 2013 Core Need Income Thresholds published by Alberta Municipal Affairs for Sylvan Lake suggests that there may be as many as 1,080 *economic* households (19.9%) in Sylvan Lake currently in Core Housing Need (i.e., paying 30% or more of their before-tax income on housing), as follows:
 - Couples: 210 (6.7%)
 - Lone Parents: 245 (47.1%)
 - Singles: 625 (35.3%)
 - All Households: 1,080 (19.9%)
- Based on a similar analysis using Statistics Canada Low-Income Cutoffs, it is estimated that as many as 655 *economic* households (12.0%) in Sylvan Lake may be living in poverty (i.e., earning incomes at or below LICO), as follows:
 - Couples: 135 (4.3%)
 - Lone Parents: 170 (32.7%)
 - Singles: 350 (19.8%)
 - All Households: 655 (12.0%)
- It is further estimated that as many as 480 *economic* households (8.8%) in Sylvan Lake may currently be in “Dire” housing need (i.e., paying 50% or more of their income on housing based on calculations derived from the 2013 Core Need Income Thresholds), and therefore potentially at risk of becoming homeless, as follows:
 - Couples: 80 (2.5%)
 - Lone Parents: 130 (25.0%)
 - Singles: 270 (15.3%)
 - All Households: 480 (8.8%)
- It is estimated that there may be as many as 20-25 homeless individuals currently in Sylvan Lake. An estimated 15-20 of these individuals (80%) are likely to be “transitionally” homeless (i.e., experiencing homelessness for the first time as a result of an unforeseeable tragedy or natural disaster and people who have experienced more than one period in their lives where they were homeless but those experiences were linked to and the result of specific, often foreseeable, changing circumstances in their lives), while the remaining 20% (est. 5) are likely to be “chronically” homeless (i.e., people who are experiencing ongoing and extended periods of homelessness with only limited and often short-lived periods where they were adequately housed). As much as one-third of the homeless population (est. 10 individuals) may be youth.

3.0 Housing Adequacy

Housing adequacy refers to the physical safety of an individual dwelling. Housing is considered inadequate if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or black mould. The availability of housing that is not only affordable to residents but also adequate is important to the overall health and



safety of individuals and families. According to Statistics Canada, “(h)earth experts maintain that inadequate housing can be associated with a host of health problems.”⁸ Additionally,

“Housing infrastructure and proper maintenance are important to protect the health and safety of residents in their homes. Unsafe housing and habitability conditions that affect health often exist in older and poorly maintained housing. Houses (may) have inadequate heating or ventilation, which can lead to the growth of mold, and dust mites, leading to asthma and respiratory allergies. Older...houses also may have lead-based paint that can cause lead poisoning, particularly in young children. Other conditions include, exposed heating sources and unprotected windows. The health impacts of these physical hazards in a home can be related to housing affordability. (Furthermore)...many tenants are reluctant to complain to landlords about physically unsafe conditions because they fear they will be evicted, and will be unable to find other affordable housing...”⁹

Table 25 shows the degree to which dwellings in Sylvan Lake may be in need of major repairs compared to the province as a whole based on a combination of Statistics Canada *Census of Population* data (2006) and *National Household Survey* data (2011).

Table 25: Estimated Number of Homes in Need of Major Repairs Within the Town of Sylvan Lake vs. the Province of Alberta (2006-2011)

Characteristics	Sylvan Lake	Alberta
2006: Total Private Dwellings	4,277 ¹	1,335,745 ¹
2006: Total Private Dwellings Occupied by Usual Residents	3,665 ¹	1,256,200 ¹
2006: % Total Private Occupied Dwellings Requiring Major Repairs	3.7% ¹	6.7% ¹
2011: Total Occupied Private Dwellings	4,770 ²	1,390,285 ²
2011: Total Occupied Private Dwellings Requiring Major Repairs	250 ²	97,720 ²
2011: % Total Occupied Private Dwellings Requiring Major Repairs	5.2% ²	7.0% ²
Est. # Private Occupied Dwellings Requiring Major Repairs (2006)	136 ¹	84,165 ¹
Total Private Occupied Dwellings Requiring Major Repairs (2011)	250 ²	97,720 ²
Percent Change (2006-2011)	83.8%	16.1%

Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

(NOTE: Data may be subject to rounding and suppression)

According to this data, Sylvan Lake had a noticeably lower percentage of homes in need of major repairs both in 2006 and 2011 compared to the province as a whole (3.7% locally vs. 6.7% province-wide in 2006 and 5.2% locally vs. 7.0% province-wide in 2011). However, the data also shows that the estimated total number of occupied homes in need of major repairs has increased by 83.8% between 2006 and 2011. Based on this data, there may be as many as 250 homes (5.2%) in Sylvan Lake currently in need of major repairs (up from an estimated 136 homes in 2006). These homes could be considered inadequate depending on the specific nature and extent of the repairs needed. As a result of these conditions, the households living in some of these homes could potentially be at risk of homelessness along with a range of health and safety problems if their housing needs cannot be met.

⁸ Statistics Canada, January 2008: *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census* (Catalogue no. 97-558-XIE), page 34 – citing Statistics Canada, 2003: *Aboriginal Peoples Survey 2001 – Initial Findings: Well-being of the Non-reserve Aboriginal Population* (Catalogue no. 89-589-XIE) and Health Canada, 1999: *A Second Diagnostic on the Health of First Nations and Inuit People in Canada*.

⁹ <http://www.sustainablef.org/indicators/view/195>



It should be noted that the 2006 data was derived from a 20% sample of permanent residents completing the Long Census Questionnaire as part of the *Census of Population* while the 2011 data was derived from an estimated 21% sample of permanent residents participating in the *National Household Survey*. Neither of these data sources include homes owned by non-permanent residents (an estimated 14.3% of homes in 2006 and an estimated 17.7% of homes in 2011 – see page 37). As a result, actual numbers may be higher. The data also does not reflect any redevelopment or significant repairs made to homes since 2011.

4.0 Housing Suitability

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

- A maximum of two persons per bedroom;
- That the parent(s)'s bedroom be separate from that of the children(s)'s;
- That family members over the age of 17 not share a bedroom, and
- That family members over four years of age and of the opposite gender not share a bedroom.

Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions. As with housing that is adequate, the availability of housing that is both affordable and suitable to residents is also important to the overall health and safety of individuals and families. According to Statistics Canada, “...crowded living conditions can lead to the transmission of infection diseases such as tuberculosis and hepatitis A, and can also increase risk for injuries, mental health problems, family tensions and violence.”¹⁰ Additionally,

“The impacts of overcrowding on health are both direct and indirect. Most immediately, crowding increases risks for respiratory infections such as tuberculosis and ear infection. Overcrowded housing has also been associated with increased mortality rates (particularly for women), meningitis, and Helicobacter pylori bacteria which can cause stomach ailments. Crowded housing conditions also contribute to poor child development and school performance, in part, because overcrowding limits the space and quiet necessary for children to do homework. Overcrowding may act cumulatively with other environmental health stressors. For example, one recent study found that crowding combined with noise significantly increases chronic stress hormones in low-income children. Finally, overcrowding affects health indirectly by creating conditions conducive to poor sanitation, high environmental noise, and residential fires.”¹¹

There is limited data published by Statistics Canada directly related to housing suitability (overcrowding) as defined using *National Occupancy Standards*. During the 1996, 2001 and 2006 *Censuses of Population* Statistics Canada published data on the percentage of homes occupied by usual residents that had more than one person per room. Internationally, the person-per-room indicator (PPR) is the most common and generally accepted measure of overcrowding.¹²

¹⁰ Statistics Canada, January 2008: *Aboriginal Peoples in Canada in 2006: Inuit, Métis and First Nations, 2006 Census* (Catalogue no. 97-558-XIE), page 34 – citing Statistics Canada, 2003: *Aboriginal Peoples Survey 2001 – Initial Findings: Well-being of the Non-reserve Aboriginal Population* (Catalogue no. 89-589-XIE) and Health Canada, 1999: *A Second Diagnostic on the Health of First Nations and Inuit People in Canada*.

¹¹ <http://www.sustainablesf.org/indicators/view/125>

¹² U.S. Department of Housing and Urban Affairs Office of Policy Development and Research (September 2007) *Measuring Overcrowding in Housing*.



Statistics Canada defines a room as follows:

“A ‘room’ is an enclosed area within a dwelling which is finished and suitable for year-round living (e.g., kitchen, dining-room, or bedroom). Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes.”¹³

However, more recently, statistical data has been collected nation-wide directly related to housing suitability (overcrowding) as defined using *National Occupancy Standards* through the 2011 *National Household Survey*. Therefore, Table 26 presents person-per-room data from both the 2006 *Census of Population* and the 2011 *National Household Survey* along with the suitability data published from the 2011 *National Household Survey*.

Table 26: Estimated Number of Households Living in Overcrowded Conditions Within the Town of Sylvan Lake vs. the Province of Alberta (2006 and 2011)

Characteristics	Sylvan Lake	Alberta
2006: Total Private Dwellings Occupied by Usual Residents	3,665 ¹	1,256,200 ¹
2006: Average Number of Rooms Per Dwelling	7.1 ¹	6.8 ¹
2006: % Occupied Private Dwellings With More Than One Person Per Room	0.8% ¹	1.3% ¹
2006: Est. # Occupied Private Dwellings With More Than One Person Per Room	29 ¹	16,331 ¹
2011: Total Occupied Private Dwellings	4,770 ²	1,390,280 ²
2011: Total Occupied Private Dwellings With More Than One Person Per Room	0 ²	25,825 ²
2011: Total Occupied Private Households Living in Unsuitable Housing	165 ²	69,300 ²
2011: Est. % Occupied Private Households Living in Unsuitable Housing	3.5% ²	5.0% ²

Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

(NOTE: Data may be subject to rounding and suppression)

According to the person-per-room data, Sylvan Lake also has a noticeably lower percentage of homes with more than one person per room compared to the province as a whole (0.8% locally vs. 1.3% province-wide in 2006 and an estimated 0%¹⁴ locally vs. 1.9% province-wide) and that the number of households living in overcrowded conditions has declined in recent years. However, the *National Household Survey* data indicates that an estimated 165 households (3.5%) in Sylvan Lake may currently be living in unsuitable (overcrowded) conditions. As a result of these overcrowded conditions, the households living in some of these homes could potentially be at risk of homelessness along with a range of health and safety problems if their housing needs cannot be met.

5.0 Housing Accessibility

Housing accessibility relates to ability of individuals with health, mobility and/or stamina limitations to easily get into and out of their home, and to move around freely while inside their home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home. Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps

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

¹⁴ Data rounding suppression may be a factor in these null results. According to the 2011 *National Household Survey*, there were a total of 4,770 private households of which 4,750 households were identified as having “one person or fewer per room” – suggesting that the 20 homes (0.42%) unaccounted for in the data may have had “more than one person per room” (as opposed to the “0” homes published).



and/or elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

Once again, Statistics Canada does not currently publish data directly related to housing accessibility for individual communities either through the *Census of Population* or through the *2011 National Household Survey*. Rather, accessibility is addressed by Statistics Canada on a national and provincial level through the *2006 Participation and Activity Limitation Survey (PALS)*.¹⁵ According to the PALS, Statistics Canada estimates that 13.6% of Albertans (an estimated 435,820 children, adults and seniors) had disabilities in 2006¹⁶. These statistics include people with mild or moderate disabilities to those with severe or very severe disabilities.

These statistics include a range of disability types, including:

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

Based strictly on the 2006 provincial average (i.e., applying the 2006 average of 13.6% to the 2011 population total of 12,327), there could be as many as 1,675 residents currently living in Sylvan Lake with one or more of the above-mentioned disabilities. However, a more detailed analysis from the 2006 *Participation and Activity Limitation Survey (PALS)* estimated that 7.9% of Canadian adults with disabilities “reported using specialized features either to enter or leave their residence or inside their residence.”¹⁷ Furthermore, “4.6% of adults with disabilities reported that the design and layout of their home made it difficult to participate in activities that they wanted or needed to do.”¹⁸ Table 27 provides an estimate of the number of permanent residents living in Sylvan Lake who may require accessible housing based on these figures.

Table 27: Estimated Number of Residents Within the Town of Sylvan Lake Potentially Requiring More Accessible Housing (2011)

Characteristics	Sylvan Lake	
	N ^o .	%
2011 Population	12,327 ¹	100.0%
Est. 2011 Pop. with Disabilities (2006 Study Findings)	1,676	13.6% ²
Est. Pop. w/ Disabilities Using Specialized Features (2011)	132	7.9%²
Est. Pop. w/ Disabilities w/ Design/Layout Constraints (2011)	77	4.6%²

Data Source:

¹ Statistics Canada 2011 Census of Population

² Statistics Canada Participation and Activity Limitation Survey 2006 (PALS)

(NOTE: Data may be subject to rounding)

¹⁵ More recent data has been collected through the Canadian Survey on Disability (CSD). That data will not be published until December 2013 (http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3251&Item_Id=133011&lang=en).

¹⁶ Statistics Canada, *Participation and Activity Limitation Survey 2006: Analytical Report* (December 2007), Catalogue No. 89-628-XIE – No. 002, page 16.

¹⁷ *Ibid.*, page 26.

¹⁸ *Ibid.*



Based on this analysis, there may be as many as 130-135 Sylvan Lake residents (1.1%) potentially requiring specialized features to move around in their homes and as many as 75-80 Sylvan Lake residents (0.6%) potentially in need of more accessible housing.

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

1. That the percentage of adults using specialized features and the percentage of adults having difficulties with the layout or design of their homes in 2006 applies equally to the percentage of children facing similar challenges (i.e., percentages specific to the adult population can be applied to the population as a whole);
2. That the situation has not changed significantly since 2006 (i.e., the percentage of Albertans with disabilities and the percentage of people with disabilities experiencing housing accessibility challenges);
3. That it is appropriate to apply national and provincial averages to Sylvan Lake; and
4. That only one person with a pronounced mobility challenge is living in each household (i.e., there are no households with more than one person or family member experiencing pronounced mobility challenges).

Additional factors that might affect these estimates include a higher (or lower) percentage of persons with disabilities in Sylvan Lake compared to *provincial* averages and a higher (or lower) percentage of persons needing accessible housing in Sylvan Lake compared to *national* averages. As with the adequacy and suitability figures presented above, some of these individuals *could* potentially be at risk of homelessness along with a range of health and safety problems if their housing needs cannot be met.

6.0 Housing Affordability

Housing affordability relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs no more than 30% of a household's gross monthly income for renters and 32% of a household's gross monthly income for homeowners. Households who must pay more than 30% of their income on housing are said to be in "core housing need".

Three analyses are used to estimate the number of households in Sylvan Lake that are potentially facing housing hardships (and, therefore, potentially at risk of homelessness) due to the cost of market housing:

1. Analyses prepared by Statistics Canada using 1996, 2001 and 2006 *Census of Population* data and data from the 2011 *National Household Survey* to estimate the number of households paying more than 30% of their income on shelter;
2. The 2013 *Core Need Income Thresholds* (CNITs) published by Alberta Municipal Affairs compared against 2010 *Taxfiler* data; and
3. The 2011 *Low Income Cut-offs* (LICOs) published by Statistics Canada compared against 2010 *Taxfiler* data.

6.1 Statistics Canada Analyses of Households Paying More than 30% of Their Income on Shelter

Using a combination of *Census of Population* data (1996, 2001 and 2006) and *National Household Survey* data (2011), Statistics Canada has estimated the number of households in the Town of Sylvan Lake paying more than 30% of their income on housing. Table 28 (next page) shows three estimates:



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

Table 28: Statistics Canada Estimates of Household Payments by Tenure Type for the Town of Sylvan Lake vs. the Province of Alberta (1996 – 2011)

Characteristics	Sylvan Lake		Alberta	
	N ^o	%	N ^o	%
1996 ¹				
Total All Households	1,885 *	100.0%	974,465 *	100.0%
Spending 30%+ on Shelter Costs	385	20.4%	208,965	21.4%
Total Owner Households	1,350	100.0%	664,165	100.0%
Spending 30%+ on Shelter Costs	220	16.3%	93,690	14.1%
Total Tenant Households	530	100.0%	310,300	100.0%
Spending 30%+ on Shelter Costs	165	31.1%	115,275	37.1%
2001 ¹				
Total All Households	2,665	100.0%	1,050,980	100.0%
Spending 30%+ on Shelter Costs	660	24.8%	227,325	21.6%
Total Owner Households	2,010	100.0%	735,395	100.0%
Spending 30%+ on Shelter Costs	405	20.1%	113,810	15.5%
Total Tenant Households	660	100.0%	315,585	100.0%
Spending 30%+ on Shelter Costs	255	38.6%	113,515	36.0%
2006 ¹				
Total All Households	3,660	100.0%	1,220,705	100.0%
Spending 30%+ on Shelter Costs	735	20.1%	270,580	22.2%
Total Owner Households	2,805	100.0%	893,485	100.0%
Spending 30%+ on Shelter Costs	480	17.1%	148,755	16.6%
Total Tenant Households	850	100.0%	327,220	100.0%
Spending 30%+ on Shelter Costs	255	30.0%	121,825	37.2%
2011 ²				
Total All Households	4,770	100.0%	1,344,820	100.0%
Spending 30%+ on Shelter Costs	1,145	24.0%	319,230	23.7%
Total Owner Households	3,715	100.0%	991,025	100.0%
Spending 30%+ on Shelter Costs	775	20.9%	182,350	18.4%
Total Tenant Households	1,060	100.0%	356,510	100.0%
Spending 30%+ on Shelter Costs	365	34.4%	137,615	38.6%
% Change: All Households	153.1%	N/A	38.0%	N/A
% Change: All Households Spending 30%+	197.4%	17.5%	52.8%	10.7%
% Change: Homeowners Spending 30%+	252.3%	28.3%	94.6%	30.4%
% Change: Tenants Spending 30%+	121.0%	10.5%	19.4%	3.9%

Data Source:

¹ Statistics Canada 1996, 2001 and 2006 Census of Population

² Statistics Canada 2011 National Household Survey

* Totals do not include Band Housing

(NOTE: Data may be subject to rounding and suppression)



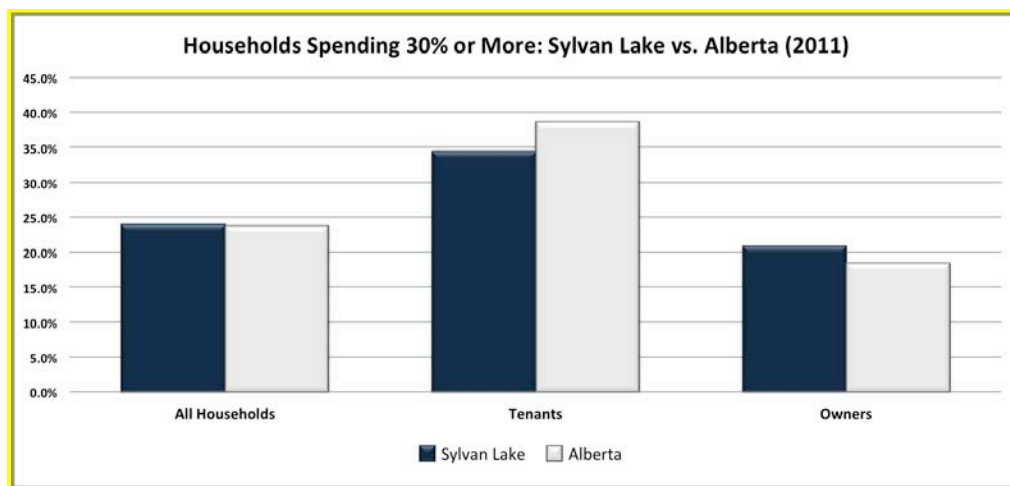
Based on this data, overall housing affordability as expressed by the percentage of Sylvan Lake households spending 30% or more of their income on housing appears to fluctuate over time (from a baseline of 20.4% in 1996 up to 24.8% in 2001, down to 20.1% in 2006, and then up again to 24.0% in 2011). As the housing data in Chapter 4 suggested, overall housing affordability for renters declined between 1996 and 2011 (from 31.1% in 1996 to 34.4% in 2011 – an increase of 10.5%) as did overall housing affordability for homeowners (from 16.3% in 1996 to 20.9% in 2011 – an increase of 28.3%). According to the data, Sylvan Lake renters are 64.6% more likely to experience affordability challenges than homeowners.

It should also be noted that the following increases were noted in terms of the actual (total) number of households spending 30% or more of their income on shelter between 1996 and 2011:

- The total number of all households combined spending 30% or more increased from 385 in 1996 to 1,145 in 2011 (an increase of 197.4%);
- The total number of homeowners spending 30% or more increased from 220 in 1996 to 775 in 2011 (an increase of 252.5%); and
- The total number of renters spending 30% or more increased from 165 in 1996 to 365 in 2011 (an increase of 121.0%).

When compared to the provincial average in 2011 (see Figure 6), Sylvan Lake had a marginally higher percentage of all households combined and a noticeably higher percentage of homeowners spending 30% or more of their income on shelter than the province as a whole but a noticeably lower percentage of renters in the same situation.

Figure 6: Households Paying 30% or More on Shelter in the Town of Sylvan Lake vs. the Province of Alberta (2011)



Data Source:

Statistics Canada 2011 National Household Survey

(NOTE: Data may be subject to rounding and suppression)

What this data highlights is that growth in the percentage of all households experiencing housing affordability challenges – particularly homeowners – is increasing at a faster rate than the actual growth in the total number of households living in Sylvan Lake. The growth in the percentage of all household types experiencing housing affordability challenges is also increasing at a significantly faster rate in Sylvan Lake (17.5%) than across the province as a whole (10.7%). As a result, Sylvan Lake residents are slightly (1.3%) more likely to experience housing affordability challenges than the provincial average (24.0% in Sylvan Lake vs. 23.7% province-wide).



6.2 2013 Core Housing Need Income Threshold (CNIT) Analysis

Core Need Income Thresholds (CNITs) represent the income required to pay the average market rent for an appropriate sized unit in the private market. Once developed, CNITs are used by the Province and by local housing authorities to assign eligibility for various housing and related support programs (e.g., rent subsidies, affordable housing units, and government capital grant programs). Alberta Municipal Affairs publishes CNITs annually for communities across the province - the most recent published CNITs available are for 2013. Table 29 shows the CNITs for bachelor, one-bedroom, two-bedroom, three-bedroom, four-bedroom, and five+-bedroom units for Sylvan Lake.

Table 29: 2013 Core Need Income Thresholds (CNITs) for the Town of Sylvan Lake

Dwelling Size	Sylvan Lake
Bachelor	\$26,500
One-Bedroom	\$29,500
Two-Bedroom	\$34,500
Three-Bedroom	\$37,500
Four-Bedroom	\$40,500
Five+-Bedroom	\$43,500

Data Source:

Alberta Municipal Affairs, Housing Division

CNITs are developed based on 30% of the median market rent (MMR) in a community or region. Alberta Municipal Affairs calculates CNITs for rural communities across the province using data from the annual *Apartment Vacancy and Rental Cost Survey*¹⁹ and from CMHC rental market data (see Chapter 4). Households earning combined total annual incomes equal to or less than CNIT are said to have insufficient incomes to afford the on-going costs of suitable and adequate rental units in their area. The cost of rental housing is used because of the difficulty tracking individual household mortgage payments – which vary greatly according a variety of factors, including:

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

By combining CNIT data with *Taxfiler* data (Table 30 – next page), it is possible to estimate the number of households who are likely paying 30% or more of their before-tax (gross) income in order to acquire safe, adequate and suitable median-rental housing. Households earning incomes at or below CNIT are said to be in Core Housing Need (i.e., paying more than 30% of their income on housing). Based on the above analysis, the current estimated number of Sylvan Lake households *potentially* in Core Housing Need is as follows:

- Couples: 210 (6.7%)
- Lone Parents: 245 (47.1%)
- Singles: 625 (35.3%)
- All Households: 1,080 (19.9%)

¹⁹ <http://www.municipalaffairs.alberta.ca/documents/hs/2012-CNITs-by-Municipality.pdf>



Table 30: Estimated Number of Households In the Town of Sylvan Lake Earning Incomes At or Below the 2013 Core Need Income Thresholds (CNITs)

SYLVAN LAKE	Dwelling Size	CNITs ¹	Max. 30% Rent ²	Couples ³	Lone Parents ³	Singles ³	Paying < CNIT ³
	Bachelor	\$26,500	\$665	--	--	625	625
	One-Bedroom	\$29,500	\$740	75	--	--	75
	Two-Bedroom	\$34,500	\$865	50	150	--	200
	Three-Bedroom	\$37,500	\$940	40	60	--	100
	Four+-Bedroom	\$40,500	\$1,015	15	25	--	40
	Unknown <\$30,000	N/A	N/A	30	10	--	40
	Total	N/A	N/A	210	245	625	1,080

Data Sources:

¹ Alberta Municipal Affairs, Housing Division

² Rents include utilities and are rounded to the nearest \$5

³ Statistics Canada Small Area Administrative Data Division Taxfiler Data
(Note: numbers may be subject to rounding and suppression)

It is important to note that these figures represent Sylvan Lake households who are *potentially* in Core Housing Need based solely on their declared income in 2010. A number of factors may lessen the extent of those households potentially in Core Housing Need as suggested above, including:

- Improvements in income since 2010;
- Homeowners who have paid off their mortgages (and, therefore, may have lower annual housing expenses – i.e., limited to annual property taxes, basic repairs and ongoing general maintenance – that are well within or below the 30% affordability threshold);
- Homeowners who purchased their homes any number of years ago at a more affordable level (and, therefore, may have combined mortgage and property tax payments that are well within or below the 30% affordability threshold);
- Lone parents receiving child support or other income not normally declared on their tax returns; and/or
- Single individuals, lone-parent families, and couples (with or without children) who currently live in homes, whether rented or owned, that are conducive to taking on roommates/boarders/tenants without leading to overcrowding, thus potentially increasing their available income and/or lowering their monthly housing expenses to within or below the 30% affordability threshold (i.e., multiple independent *economic* households living together within a physical dwelling unit).

6.3 2011 Low Income Cut-Offs (LICOs) Analysis

The *Low-Income Cutoff* (LICO) is a measure developed by Statistics Canada to estimate the number of households who could be considered “low-income” (as the name implies). LICO looks at what an average household spends on basic needs (food, clothing, and shelter) to determine at what income level households may be unable to meet their basic needs. The most recent estimate, adjusted for inflation, indicates that the average household spends 63% of its after-tax (net) income on basic needs. If a household needs to spend more than 63% of its after-tax (net) income on basic needs, it is considered to be low income. While the measure is not designed specifically to assess “poverty”²⁰, the LICO is often used as such. Rather, Statistics Canada uses the LICO to estimate the number of households likely to be living under what it calls “straitened circumstances.”

²⁰ Statistics Canada makes it very clear that the LICO is not a measure of actual poverty. However, it is one of several standard measures accepted across the country as just that.



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

Table 31 shows the 2011 *before-tax* LICOs for the Town of Sylvan Lake (i.e., for Census Agglomerations (CAs) with populations less than 30,000).

Table 31: 2011 Low Income Cut-offs (LICOs) for the Town of Sylvan Lake

Household Size	Sylvan Lake ¹
1-Person Households	\$18,246
2-Person Households	\$22,714
3-Person Households	\$27,924
4-Person Households	\$33,905
5-Person Households	\$38,454
6-Person Households	\$43,370
7+-Person Households	\$48,285

Data Source:

Statistics Canada

¹ Based on the 2011 *before-tax* LICOs for Census Agglomerations (CAs) with populations less than 30,000

By combining LICO data with *Taxfiler* data (Table 32), it is possible to estimate the number of households who are low income. Households who are low income are more likely to be experiencing housing challenges and, therefore, at greater risk of becoming homeless.

Table 32: Estimated Number of Households in the Town of Sylvan Lake Earning Incomes at or Below the 2011 Low Income Cut-offs (LICOs)

SYLVAN LAKE	Dwelling Size	LICOs ¹	Max. 30% Rent ²	Couples ³	Lone Parents ³	Singles ³	Est. Total LICO ³
	1-Person Households	\$18,246	\$455	--	--	350	350
	2-Person Households	\$22,714	\$570	20	--	--	20
	3-Person Households	\$27,924	\$700	20	75	--	95
	4-Person Households	\$33,905	\$850	40	45	--	85
	5-Person Households	\$38,454	\$960	25	40	--	65
	Unknown <\$20,000	N/A	N/A	30	10	--	40
	Total	N/A	N/A	135	170	350	655

Data Sources:

¹ Statistics Canada

² Rents include utilities and are rounded to the nearest \$5
(Note: numbers may be subject to rounding and suppression)



Based on the above analysis, the current estimated number of households in Sylvan Lake earning incomes at or below LICO (and, therefore, potentially at risk of becoming homeless if their housing needs cannot be met) is as follows:

- Couples: 135 (4.3%)
- Lone Parents: 170 (32.7%)
- Singles: 350 (19.8%)
- All Households: 655 (12.0%)

7.0 Estimates of Homelessness

7.1 Estimates of Absolute Homelessness

While the body of literature dealing specifically with rural homeless is growing, there is still very little research on rural homelessness when compared to research on urban homelessness. As a result, there are currently no published estimates within the Canadian context of either the number or percentage of individuals and families within rural communities who may be either homeless or at risk of becoming homeless. According to the Federal Government:

“It is inherently challenging to count a population that lacks a permanent address or fixed location, that includes many “hidden homeless,” and that is always in flux as people move in and out of homelessness. Statistics Canada assessed the feasibility of conducting various types of homelessness counts at the national level, and estimated that a comprehensive count of the homeless could be prohibitively expensive (\$10 million) and present important methodological challenges.”²¹

There are two dominant methods for counting the homeless population. One method involves service-based counts of the sheltered homeless population, whereby existing shelter agencies throughout the community are each contacted on a single day and asked to record the total number of individuals accessing housing and supports. The second method (usually conducted in tandem with a service-based count) involves point-in-time counts of the unsheltered homeless population, whereby teams of volunteers go out into the streets on a single day and physically count and attempt to enumerate (i.e., obtain demographic data) all of the homeless individuals they see.

Two key challenges exist for rural communities attempting to enumerate their homeless populations. First is the lack of emergency shelters upon which to conduct service-based counts. Second is the sheer geographic scope of conducting a point-in-time count of the unsheltered homeless across a vast rural area. The City of Calgary, which has been conducting biennial counts of its homeless population since 1992, has stopped doing point-in-time counts of the homeless as of 2008. Reasons include concerns about the safety of the volunteers doing the point-in-time counts and that the geographic distribution of street homelessness in Calgary has reached such an extent that it is no longer viable or cost effective to gain an accurate count of that population.

In the U.S., extensive state-by-state counts of the country's homeless population have been conducted through Federal funding for homelessness based on Homeless Continua of Care (CoCs) – which are large geographic areas comprised of both urban and rural communities. In 2007, the National Alliance to End Homelessness published a report summarizing the number of homeless by

²¹ Echenberg, Havi and Hilary Jensen, Social Affairs Division, Government of Canada (29 December 2008) *Defining and Enumerating Homelessness in Canada*, Social Affairs Division, Library of Parliament. Publication PRB 08-30E (page 5).



state throughout the U.S. based on CoC funding of homeless counts in 2005²² with additional research being published in 2009.²³ The 2009 research focused on five (5) different geographic categories:

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

According to this research, incidence rates of homelessness varied greatly from state to state – from a low of 0.04% (4 individuals for every 10,000 population) to a high of 1.04% (104 individuals for every 10,000 population). The research also shows that it is not necessarily the most urbanized states that have the highest incidence rates of homelessness nor those states with the mildest climates. For example, Alaska (which ranked #8 in 2007 and #10 in 2010 in terms of the percentage of the population deemed homeless) also scored in the top 10 of the coldest states in the U.S. based on state-wide average temperatures²⁴ and is considered “mostly rural” according to the National Alliance to End Homelessness research²⁵. Based on homeless counts conducted through CoCs in the U.S., the following are the *average rates of homelessness* identified by geographic category:²⁶

- **Urban:** 29 homeless people per 10,000 (0.29% of the total pop.)
- **Mostly Urban:** 19 homeless people per 10,000 (0.19% of the total pop.)
- **Rural:** 14 homeless people per 10,000 (0.14% of the total pop.)
- **Urban-Rural Mix:** 12 homeless people per 10,000 (0.12% of the total pop.)
- **Mostly Rural:** 8 homeless people per 10,000 (0.08% of the total pop.)

An examination of 2011 *Census of Population* data provided by Statistics Canada suggests that Sylvan Lake would be considered “mostly urban” per the National Alliance to End Homelessness’s definitions. Based on the 2011 Census of Population, there were 12,327 residents living in Sylvan Lake. Applying the estimated average of 19 homeless persons per 10,000 total population (i.e., 0.19%) suggests that there may be as many as 20-25 individuals currently experiencing varying degrees of homelessness within the Town of Sylvan Lake (see Table 33).

Table 33: Estimated Number of Homelessness Individuals within the Town of Sylvan Lake (2011)

Sylvan Lake	2011 Pop. ¹	Est. NAEH % ²	Est. No.	Est. # Transitional (80%) ³	Est. # Chronic (20%) ³
Mostly Urban	12,327	0.19%	23	19	5

Data Sources:

¹ Statistics Canada 2011 Census of Population

² National Alliance to End Homelessness

³ Charity Intelligence Canada

²² National Alliance to End Homelessness (January 2007) *Homelessness Counts: Research Reports on Homelessness*.

²³ <http://www.endhomelessness.org/content/article/detail/2437> (accessed May 1, 2012)

²⁴ <http://www.currentresults.com/Weather-Extremes/US/coldest-states.php> (accessed May 4, 2012)

²⁵ <http://www.endhomelessness.org/content/article/detail/2437> (accessed May 1, 2012).

²⁶ National Alliance to End Homelessness (27 Aug 2009) *Geography of Homelessness, Part 2: Prevalence of Homelessness* (page 1).



Table 33 also estimates the number of individuals in Sylvan Lake who may be either “transitionally homeless” or “chronically homeless” per research conducted in 1998 examining homeless populations.²⁷ “Transitional” homelessness (also referred to as “temporary” or “cyclical” homelessness) refers to people who are experiencing homelessness for the first time as a result of an unforeseeable tragedy or natural disaster and people who have experienced more than one period in their lives where they were homeless but those experiences were linked to and the result of specific, often foreseeable, changing circumstances in their lives. “Chronic” homelessness refers to people who experience ongoing and extended periods of homelessness with only limited and often short-lived periods where they were adequately housed. Based on the estimates presented in Table 33, there may be as many as 15-20 individuals experiencing transitional homelessness and 5 experiencing chronic homelessness in Sylvan Lake.

It is also important to note that a portion of these homeless individuals may be youth. According to Raising the Roof, “(i)t has been estimated that one-third of Canada’s homeless population are youth. On any given night, that means close to 65,000 young people are without a place to call home.”²⁸ If these estimates accurately reflect homelessness in the area, Sylvan Lake may currently have as many as 10 homeless youth.

7.2 Estimates of At-Risk of Homelessness

Anyone who is not stably housed could potentially be at risk of homelessness. This would include an extremely wide range of people and situations – many of which could be assessed on an individual, case-by-case basis. A recent publication describing rural homelessness from an international perspective²⁹ provides a more reasonable and achievable estimate of the number of households in Sylvan Lake who are at-risk of becoming homeless from a Canadian perspective:

“For the purposes of this chapter, at-risk of homelessness refers to anyone at risk of not have [sic.] their own place to stay because they are spending 50 percent or more of gross household income on shelter costs regardless of tenure, or because they lack security of tenure.”³⁰

Using CNIT data, it is possible to estimate the incomes at which households would likely be paying 50% or more of their income in order to acquire safe, adequate and suitable median-rental housing (i.e., households who would be considered in “Dire Housing Need” or earning incomes at or below what might be referred to as “Dire Need Income Levels” – or DNILs). Combining this data with *Taxfiler* data (Table 34 – next page), it is possible to estimate the number of households who are potentially at risk of homelessness. Based on this analysis, the current estimated number of households in Dire Need (and, therefore, potentially at risk of homelessness) is as follows:

- Couples: 80 (2.5%)
- Lone Parents: 130 (25.0%)
- Singles: 270 (15.3%)
- All Households: 480 (8.8%)

²⁷ Kuhn, R., & Culhane, D. P. (1998). *Applying cluster analysis to test a typology of homelessness: Results from the analysis of administrative data*. American Journal of Community Psychology, 17:1, 23-43 quoted in Culhane, D. & Metraux, S. (Winter 2008). *Rearranging the Deck Chairs or Reallocating the Life Boats?* Journal of American Planning Association, 74:1. As referenced in Charity Intelligence Canada (October 2009) *Homeless in Canada: A Funder’s Primer in Understanding the Tragedy on Canada’s Streets* (Bri Trypuc and Jeffrey Robinson, authors), pp. 6-7.

²⁸ Raising the Roof – Bulletin July 2006. As cited in Youth Centres Canada (2006) *Rural Youth Facts: TYPs 2006 Background Paper*, p. 1.

²⁹ Cloke, P. and P. Milbourne, Editors (2013) *International Perspectives on Rural Homelessness*, Routledge.

³⁰ *Ibid.*, “Chapter 5: Homelessness in rural and small town Canada” (David Bruce), p. 64.



Table 34: Estimated Number of Households In the Town of Sylvan Lake Potentially at Risk of Homelessness

SYLVAN LAKE	Dwelling Size	Est. DNILs ¹	Max. 30% Rent ²	Couples ³	Lone Parents ³	Singles ³	Est. Paying >50% ³
	Bachelor	\$15,900	\$400	--	--	270	270
	One-Bedroom	\$17,700	\$445	5	--	--	5
	Two-Bedroom	\$20,700	\$520	20	85	--	105
	Three-Bedroom	\$22,500	\$565	20	25	--	45
	Four+-Bedroom	\$24,300	\$610	5	10	--	15
	Unknown <\$20,000	N/A	N/A	30	10	--	40
	Total	N/A	N/A	80	130	270	480

Data Sources:

¹ Estimates based on Core Need Income Thresholds published by Alberta Municipal Affairs, Housing Division

² Rents include utilities and are rounded to the nearest \$5

³ Statistics Canada Small Area Administrative Data Division Taxfiler Data

(Note: numbers may be subject to rounding and suppression)

Once again, a number of factors may lessen the extent of those households potentially in Core Housing Need as suggested above, including:

- Improvements in income since 2010;
- Homeowners who have paid off their mortgages (and, therefore, may have lower annual housing expenses – i.e., limited to annual property taxes, basic repairs and ongoing general maintenance – that are well within or below the 30% affordability threshold);
- Homeowners who purchased their homes any number of years ago at a more affordable level (and, therefore, may have combined mortgage and property tax payments that are well within or below the 30% affordability threshold);
- Lone parents receiving child support or other income not normally declared on their tax returns; and/or
- Single individuals, lone-parent families, and couples (with or without children) who currently live in homes, whether rented or owned, that are conducive to taking on roommates/boarders/tenants without leading to overcrowding, thus potentially increasing their available income and/or lowering their monthly housing expenses to within or below the 30% affordability threshold (i.e., multiple independent *economic* households living together within a physical dwelling unit).

8.0 Conclusion

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

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

In Sylvan Lake housing affordability appears to be the dominant issue based on the total number of households affected, followed by housing adequacy, housings **suitability**, and then housing **accessibility**:



- Based on 2011 *National Household Survey* data, there are an estimated:
 - 250 homes (5.2%) in Sylvan Lake currently in need of major repairs;
 - 165 households (3.5%) in Sylvan Lake currently living in unsuitable (overcrowded) conditions; and
 - 1,145 households (24.0%) in Sylvan Lake spending 30% or more of their income on shelter, including 775 homeowners (20.9%) and 365 renters (34.4%).
- Based on 2006 *Participation and Activity Limitation Survey (PALS)* data, there are an estimated 75-80 (0.6%) Sylvan Lake residents potentially in need of more accessible housing.
- It is unknown how many households are experiencing multiple housing issues at the same time (e.g., a combination of affordability, adequacy, suitability and/or accessibility challenges).

Over time, housing affordability appears to fluctuate between 20%-24% for Sylvan Lake households depending on the Census period. Data from 2011 indicates that Sylvan Lake renters are 64.6% more likely to experience affordability challenges than homeowners. Sylvan Lake residents (homeowners and renters alike) are 1.3% more likely to experience housing affordability challenges than the provincial average.

An analysis comparing 2010 *Taxfiler* data to the 2013 Core Need Income Thresholds published by Alberta Municipal Affairs for Sylvan Lake suggests that there may be as many as 1,080 *economic* households (19.9%) in Sylvan Lake currently in Core Housing Need (i.e., paying 30% or more of their before-tax income on housing), as follows:

- Couples: 210 (6.7%)
- Lone Parents: 245 (47.1%)
- Singles: 625 (35.3%)
- All Households: 1,080 (19.9%)

Based on a similar analysis using Statistics Canada Low-Income Cutoffs, it is estimated that as many as 655 *economic* households (12.0%) in Sylvan Lake may be living in poverty (i.e., earning incomes at or below LICO), as follows:

- Couples: 135 (4.3%)
- Lone Parents: 170 (32.7%)
- Singles: 350 (19.8%)
- All Households: 655 (12.0%)

It is further estimated that as many as 480 *economic* households (8.8%) in Sylvan Lake may currently be in “Dire” housing need (i.e., paying 50% or more of their income on housing based on calculations derived from the 2013 Core Need Income Thresholds), and therefore potentially at risk of becoming homeless, as follows:

- Couples: 80 (2.5%)
- Lone Parents: 130 (25.0%)
- Singles: 270 (15.3%)
- All Households: 480 (8.8%)



Finally, it is estimated that there may be as many as 20-25 homeless individuals currently in Sylvan Lake. An estimated 15-20 of these individuals (80%) are likely to be “transitionally” homeless (i.e., experiencing homelessness for the first time as a result of an unforeseeable tragedy or natural disaster and people who have experienced more than one period in their lives where they were homeless but those experiences were linked to and the result of specific, often foreseeable, changing circumstances in their lives), while the remaining 20% (est. 5) are likely to be “chronically” homeless (i.e., people who are experiencing ongoing and extended periods of homelessness with only limited and often short-lived periods where they were adequately housed). As much as one-third of the homeless population (est. 10 individuals) may be youth.

