

Municipal Housing Strategy 2019 - 2025

Lethbridge Housing Needs Assessment



January 2019

PREPARED BY



SHS CONSULTING

Acknowledgement

The Lethbridge Municipal Housing Strategy was undertaken on behalf of the City of Lethbridge.

We would like to thank Brittany Bishop and Martin Thomsen for their direction, input and assistance throughout the project. We would also like to thank the Municipal Housing Task Force as well as all the key housing stakeholders and all Lethbridge residents who participated in our engagement activities and provided valuable information and insights into housing need in the City.

Project Team

The Lethbridge Municipal Housing Strategy 2019 – 2025 was prepared by SHS Consulting. The consulting team for this project was:

Ed Starr, Partner
Johanna Hashim, Senior Consultant
Jan van Deursen, Research Analyst
Arfeen Qaiser, Financial Analyst

Table of Contents

1.0	Introduction.....	1
	Purpose of the Study	1
	Study Approach	2
	Housing Continuum.....	5
2.0	Housing Demand Analysis	7
	Population Trends and Projections	7
	Population by Age	8
	Homelessness	10
	Household Trends and Projections	11
	Economic Context	19
	Household Income	22
	Average and Median Household Income	22
	Household Income Deciles	23
	Household Income Deciles by Tenure	24
	Household Income Deciles by Household Size	25
	Household Income Deciles by Household Type.....	25
	Incidence of Low Income	26
	Key Findings: Housing Demand.....	27
3.0	Housing Supply Analysis	29
	Overall Housing Supply.....	29
	Age and Condition of Dwellings	31
	New Homes.....	32
	New Development	33
	Non-Market Housing Supply.....	33
	Emergency Shelters and Transitional Housing.....	33
	Supportive Living.....	36
	Community and Affordable Rental Housing.....	39
	Market Housing.....	43
	Private Rental Market.....	43
	Market Ownership	48
	Key Findings: Housing Supply	49
4.0	Housing Affordability Analysis.....	51
	Defining Affordable Housing.....	51
	Household Income Spent on Housing	51
	Housing Costs by Household Income Deciles	53
	Housing Cost by Household Tenure	54
	Housing Cost by Household Type.....	55
	Housing Cost by Household Age	56
	Core Housing Need.....	57
	Households in Core Need	57
	Core Need by Tenure.....	57

Core Need by Household Income Deciles.....	58
Housing Condition by Household Income Deciles	59
Housing Suitability by Household Income Deciles	60
Rental Housing Affordability.....	60
Ownership Housing Affordability.....	62
Key Findings: Housing Affordability	63
5.0 Housing Gaps Along the Continuum	65
Households with Low Incomes	65
Emergency and Transitional Housing.....	65
Supportive Housing	66
Community and Affordable Rental Housing.....	67
Households with Moderate Incomes	67
Market Rental Housing.....	68
Affordable Ownership Housing.....	69
Households with High Incomes.....	69
Key Housing Gaps in Lethbridge	72
Emerging and Future Housing Needs and Gaps.....	74
6.0 Appendices	76
Appendix A: Detailed Data Tables.....	76
Appendix B: Community Service Providers	102
Appendix C: Key Stakeholder Sessions – Attendance	104
Appendix D: Key Stakeholder Interviews.....	105

1.0 Introduction

Lethbridge was incorporated as a town in 1890 and became a city in 1906. However, the area had been populated by a number of Indigenous peoples, such as the Blackfoot, the Cree, the Kutenai, the Sarcee and the Nakoda for many years prior. Lethbridge is the largest city in the south western part of Alberta, and the fourth largest city in the Province. Lethbridge is connected to nearby cities such as Calgary via Highway 2 and Medicine Hat via Highway 3. There are two First Nation reserves located west of the city. These are the Blood Tribe reserve and the Piikani Nation reserve.

The City of Lethbridge acknowledges that the community itself is gathered on the lands of the Blackfoot people of the Canadian Plains and pays respect to the Blackfoot people past, present, and future while recognizing and respecting their cultural heritage, beliefs, and relationship to the land. The City of Lethbridge is also home to the Métis Nation of Alberta, Region III¹.

Lethbridge is the commercial, financial, transportation and industrial centre of southern Alberta. Originally dependent primarily on mining and agriculture, the economy has become more diverse in recent years, including not only agriculture and resource development, but also active and growing manufacturing and high-tech sectors. Half of the workforce is employed in the health, education, retail and hospitality sectors, including a college and the only university south of Calgary.

The City serves as a hub for commercial activity in the region by providing a wide range of services and amenities. At the same time, it has a highly vibrant arts and culture sector, and was designated a Cultural Capital of Canada for the 2004-2005 season.

Purpose of the Study

The primary goal of the Municipal Housing Strategy is to address the need for housing along the entire housing continuum within Lethbridge. This will allow the City to leverage and allocate resources to projects that meet the needs of priority groups while aligning itself with the National and Provincial Housing Strategies.

¹ The City of Lethbridge and the Lethbridge Indigenous Sharing Network (2017). Reconciliation Implementation Plan. Accessed from: [https://www.lethbridge.ca/City-Government/Documents/Reconciliation%20Lethbridge%20-%20Implementation%20Plan%20\(FINAL\).pdf](https://www.lethbridge.ca/City-Government/Documents/Reconciliation%20Lethbridge%20-%20Implementation%20Plan%20(FINAL).pdf)

Study Approach

This study is being undertaken in two phases. The first phase of work involves an assessment of the housing needs and gaps along the housing continuum in Lethbridge. This phase of work also includes a range of engagement activities which are further described below. The second phase of work involves developing a housing strategy for Lethbridge.

Research Questions

The following research questions were established to guide the development of the strategy.

1. What are the current and emerging housing needs along the continuum in Lethbridge?
2. Who is in greatest housing need?
3. How might we prioritize the key housing needs in Lethbridge to lead to actionable and impactful recommendations for all households along the housing continuum?
4. How might we align with the National and Provincial housing strategies to optimize the use of available resources to meet the greatest needs?

Sources of Information

This study uses data and information from a number of different sources, including Statistics Canada custom tabulation data as well as readily available census profiles. Other sources include the Canada Mortgage and Housing Corporation reports and readily available data from its Housing Information Portal. In addition, information was obtained from the Province of Alberta, Lethbridge, local housing management bodies, other non-profit housing and community service providers.

Data and information from the homelessness enumeration of 2016 and 2018 undertaken by the City, as well as data provided by the Canadian Mental Health Association – Alberta South Region on the City’s HomeBase Housing First Program were also incorporated into the study.

The approach to this study included a series of engagement activities to gain information from residents in Lethbridge, key stakeholders and persons with lived experience. A total of seven engagement activities have been undertaken as part of this study.

1. A meeting with the Lethbridge Municipal Housing Task Force was conducted on September 25th to introduce the project to the Task Force and to explore the key housing issues in Lethbridge.
2. An online questionnaire of Lethbridge residents was undertaken from September 26th to October 15th, 2018 which resulted in a total of 531 responses, of which 501 were from Lethbridge and 31 were from the direct areas surrounding Lethbridge.
3. A total of 24 local housing providers, community service providers and other key stakeholders were engaged through email (19) and phone interviews (5) to share their

perspective on housing issues in Lethbridge and provide information on any housing units and/or waitlists they manage.

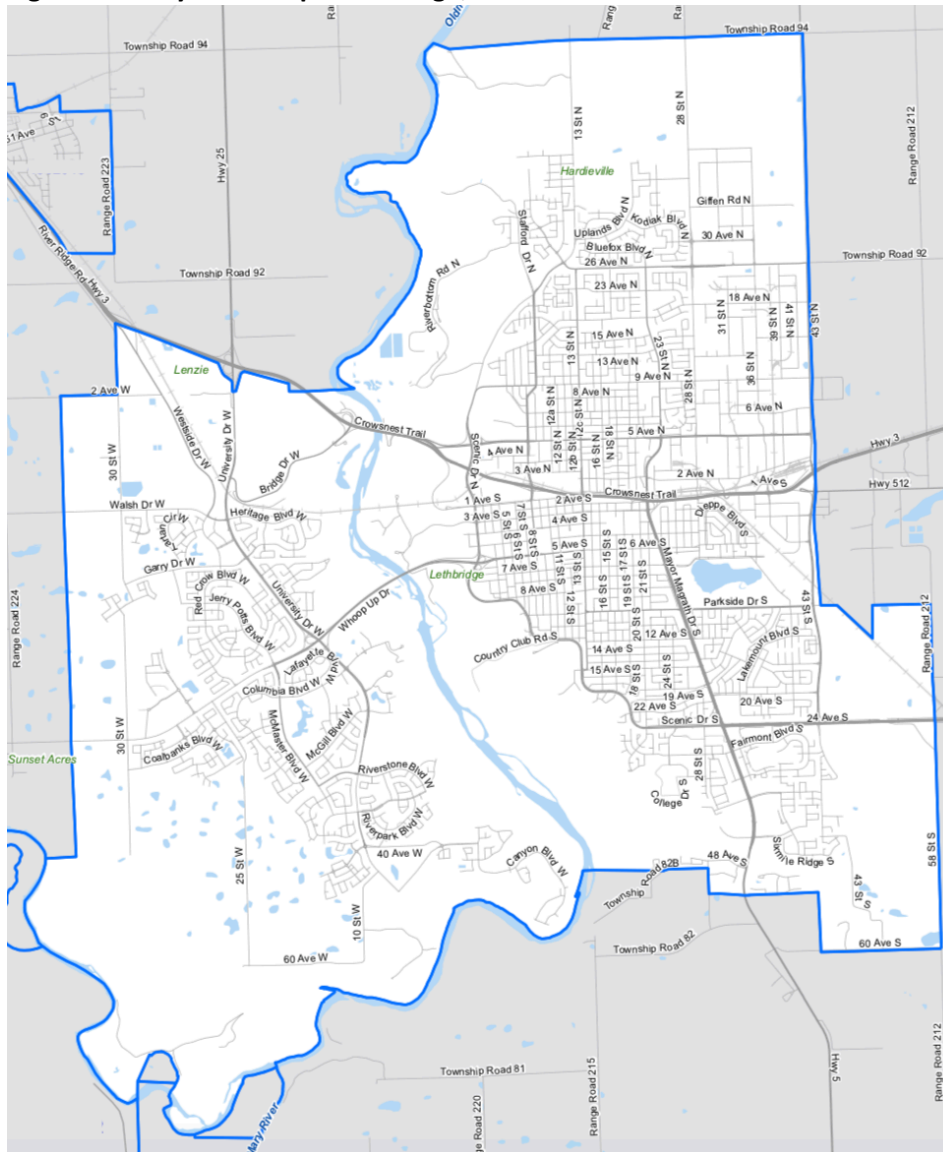
4. Two engagement sessions were conducted with key stakeholders from the private, not-for-profit, and public sectors on November 21st and November 22nd 2018 to present preliminary findings and discuss ideas for addressing the identified housing gaps. A total of 13 persons attended the first session and 14 persons attended the second session.
5. One community workshop was conducted with local residents on November 22nd 2018 to discuss opportunities and challenges related to finding and maintaining housing in Lethbridge as well as design solutions to these housing challenges. The session was open for the public to attend and actively advertised in the community by the City of Lethbridge. A total of three attended the session.
6. One workshop was conducted with vulnerable population groups including people with lived experience of homelessness and individuals with special housing needs such as recent immigrants and seniors. The workshop took place on November 20th 2018. A total of six attended the session. A second workshop was also scheduled however, none of the invitees came for the session.

Study Area and Comparator Geographies

This study investigates the housing needs and identifies the housing gaps for residents in Lethbridge. Three comparators were selected to provide context to the findings for Lethbridge. These were:

- The City of Red Deer
- The City of Grande Prairie
- The Province of Alberta

Figure 1: Study Area Map: Lethbridge; 2018



Report Format

This report includes the work for the first phase of the study, the housing needs assessment. While the report presents most data through graphs and images for clarity, an appendix with detailed data tables for reference has been included. The appendix also includes the list of key stakeholders who participated in the two engagement sessions.

Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum where housing supply responds to a range of housing need².

Due to demographic, social, economic and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing need in a community. This is particularly true for individuals and families with low incomes or for persons with unique housing and support service needs. The housing needs of these population groups are often met by non-market housing provided by the public and non-profit sectors.

It should be noted that while the housing continuum looks linear, it is not. People can move back and forth along the continuum through different stages of their lifetime. For example, a senior home owner may choose to sell their home and move to the private rental market. There may also be households in subsidized rental housing who are able to move to affordable ownership. As such, it is important for each community to have an adequate supply of units throughout the continuum.

The different elements of the continuum are:

Homelessness

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Emergency Shelters

These provide short-term accommodation (usually 30 days or less) for individuals and families who experience homeless.

Transitional Housing

This is housing with support services to help individuals move towards independence and self-sufficiency. Residents can stay in these beds/units for up to four years.

Supportive Living

This is housing with support services to help people with special needs to live independently. The accommodation costs are usually, but not always, subsidized. This type of housing is generally for persons with physical, developmental, or cognitive disabilities as well as frail seniors and persons with mental health issues.

² Canada Mortgage and Housing Corporation (2018). About Affordable Housing in Canada. Accessed from: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

Community and Affordable Rental Housing

This is rental housing which has received some capital funding from government sources and/or funding for its operations. This category includes social housing or rent-geared-to-income (RGI) housing units as well as below market rental housing units which are intended for households with low and moderate incomes and are provided in public, non-profit, or co-operative housing developments. This category also includes private rental units with rent supplement agreements as well as seniors' lodges and licensed assisted living apartments.

Affordable Ownership Housing

These are ownership housing units which are affordable to households with low and moderate incomes. Some, but not all, of these units have been built with some form of government assistance.

Market Rental Housing

These are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

Market Ownership Housing

This refers to ownership units priced at average market values and purchased with or without a mortgage but without any government assistance.

Figure 2: The Housing Continuum



2.0 Housing Demand Analysis

This section describes the demographic and socio-economic characteristics in Lethbridge. Population and household characteristics are important indicators of housing needs in a community. Some of the indicators include the age of the population, household size, type tenure as well as household incomes.

Population Trends and Projections

Data obtained from Statistics Canada showed there were 92,729 people living in Lethbridge in 2016, up by 24.2% from 2006. When looking at comparators, the population in Lethbridge grew slightly faster than the population in Alberta overall from 2006 to 2016. Grand Prairie had the fastest population growth over this time period (34.2%), while Red Deer had the lowest (21.3%).

Table 1: Population Trends: The City of Lethbridge and Comparators; 2006 - 2016

	2006	2016	% Change (2006 - 2016)
Lethbridge	74,637	92,729	24.2%
Red Deer	82,772	100,418	21.3%
Grande Prairie	47,076	63,166	34.2%
Alberta	3,290,350	4,067,175	23.6%

Source: Statistics Canada Community Profiles 2006 – 2016

Lethbridge also conducts its own census of the population each year. According to the Municipal Census, there were 96,828 people living in Lethbridge in 2016, 4,099 more than reported in the Statistics Canada Census. When looking at the Municipal Census report of the population by age, the data show the difference is mainly due to 3,781 additional people counted in age groups that range from 15 to 25. Key stakeholders indicated the difference occurs mainly because the Statistics Canada Census doesn't include students who temporarily move to Lethbridge to obtain a post-secondary degree. This explains why the age groups ranging from 15 to 25 are overrepresented in the Municipal Census as these age groups are likely to include a significant number of students.

In 2018, there were 99,769 people living in Lethbridge according to the Municipal Census, up by 26.8% since 2006. Certain areas of Lethbridge are growing faster than others, such as West Lethbridge. In this area the population grew by 47.2% since 2006, which is much higher than the population growth in the City as a whole.

The Lethbridge population is expected to continue to grow by another 18.4% to 114,638 individuals by 2025 and keep growing to 135,700 individuals by 2041. Slow population declines are expected after 2041³.

Table 2: Population Forecasts: The City of Lethbridge; 2016 - 2041

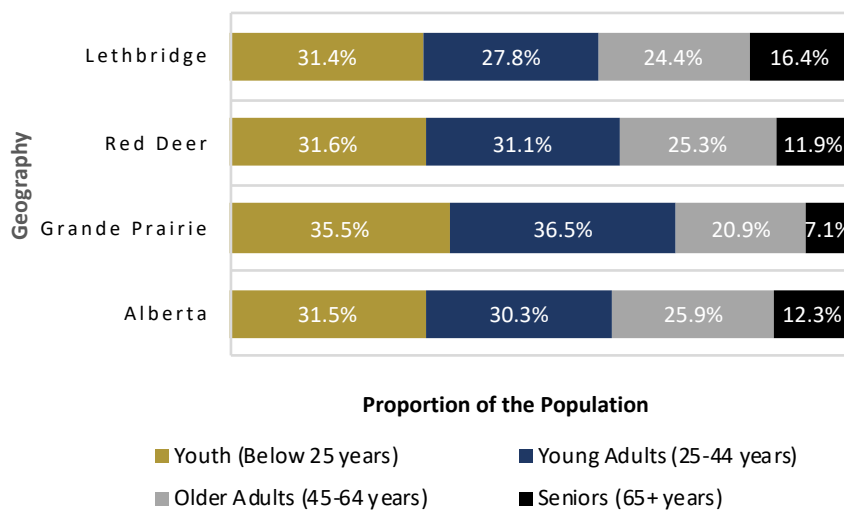
Year	Population
2016	96,828
2021	105,806
2025	114,638
2031	124,728
2036	131,056
2041	135,700
% Change (2016 - 2041)	40.1%

Source: Lethbridge Municipal Census Forecasts 2016 - 2041

Population by Age

In 2016, a total of 31.4% of the people in Lethbridge were youth under the age of 25, while 16.4% were seniors over the age of 65 years. In comparison, the Province of Alberta had a similar percentage of youth aged under 25 years (31.5%) but a lower percentage of seniors over the age of 65 years (12.3%). Young adults aged of 25 to 44 years made up 27.8% of all residents in Lethbridge in 2016, while older adults aged 45 to 64 years made up 24.4%. Among comparator municipalities, Red Deer (11.9%) and Grand Prairie (7.1%) had significantly lower proportions of seniors as compared to Lethbridge.

Figure 3: Population by Age: The City of Lethbridge and Comparators; 2016

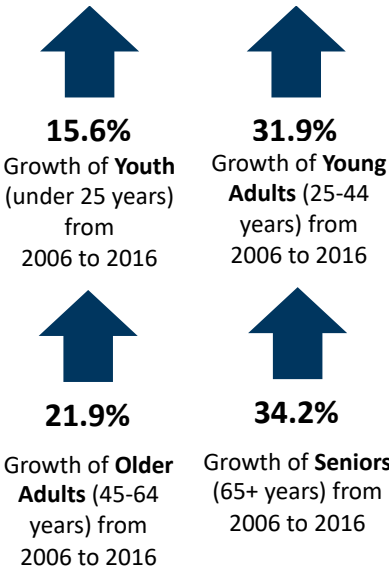


Source: Statistics Canada Community Profiles 2016

³ Lethbridge Planning Department (2018)

In addition, from 2006 to 2016, the number of seniors in Lethbridge grew significantly faster (34.2%) than the population as a whole (24.2%). The number of youth on the other hand had a much slower growth rate (15.6%) over that same time period. While this could indicate the population of Lethbridge is starting to age, it is important to note that the number of young adults (aged 25 to 44 years) grew by 31.9% while the number of older adults (aged 45-64 years) only grew by 21.9%. This indicates the number of seniors might not continue to increase as rapidly in the near future.

Figure 4: Population Growth by Age: The City of Lethbridge; 2006 - 2016



Source: Statistics Canada Community Profiles 2006 - 2016

Indigenous Peoples

Lethbridge is located near two Treaty 7 Indigenous reserves. Census data indicates that in 2016, there were 5,290 people with Aboriginal, North American identities, making up 5.8% of the overall population. In comparison, Indigenous peoples made up 6.5% of the population in the Province of Alberta.

While the proportion of Indigenous peoples as a part the overall population was lower than in Alberta as a whole, the number of Indigenous peoples in Lethbridge grew by 53.1% since 2016 (1,835 people.). Part of this high growth rate can be explained by Indigenous peoples comprising only a small proportion of the population in Lethbridge, which makes a high growth rate easier to achieve. However, key stakeholders also indicate that in recent years Indigenous peoples have started to come to Lethbridge because of a lack of housing and employment on the reserves surrounding the City and the support services provided within the City of Lethbridge.

Homelessness

The Canadian Observatory on Homelessness defines homelessness as follows:

“The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means or ability of acquiring it.”⁴

Homelessness can take many forms. While people living on the street or in their cars are the most obvious forms of homelessness, people who have no permanent homes, such as those who are couch surfing or living in motels, are also considered part of the homeless population.

To get a better understanding of the characteristics of the homeless population in Lethbridge, the City has taken part in two homeless counts organized through the Homeless Partnership Strategy Coordinated Point-In-Time (PIT) count. It was discovered there were 223 homeless individuals in Lethbridge in 2018, up by 150.6% since 2016 when the previous PIT count was conducted⁵.

An analysis of the results found the higher number of homeless individuals in 2018 is partially explained by the City’s increased outreach efforts and improved methodologies to identify homeless individuals in health and/or correctional facilities. Another explanation for the higher number of homeless individuals in 2018 was the increased numbers of individuals struggling with substance abuse and addiction issues related to the opioid crisis currently underway in Lethbridge and Alberta as a whole⁶.

The results of the 2018 PIT homeless count show the majority (59%) were male. However, this number is down from 77% in 2016. A total of 72% of the homeless population was aged 25 to 64 years and 73% identified as Indigenous; up from 54% in 2016. The growth of Indigenous peoples as a proportion of the homeless population could be related to the strong growth of the Indigenous community in Lethbridge mentioned in the previous section of this report

The majority of homeless individuals were staying in shelters or other professional accommodations, such as transitional housing and similar accommodations (95%). A total of 3% indicated they slept outside. From 2016 to 2018, the population in shelters increased by 123%.

⁴ Gaetz, Donadson, Richter, & Gulliver (2013), The State of Homelessness in Canada 2013. Accessed from: <http://homelesshub.ca/sites/default/files/SOHC2103.pdf>

⁵ City of Lethbridge Homelessness Pit Count 2016 - 2018

⁶ City of Lethbridge (2018) Update on Opioid Crisis and Supervised Consumption Site. Retrieved from: <https://www.lethbridge.ca/NewsCentre/Pages/Update-on-Opioid-Crisis-and-Supevised-Consumption-Services-Site.aspx>

Several studies^{7 8} conducted on behalf of Lethbridge, as well as conversations with key stakeholders including City of Lethbridge staff, leaders in the Indigenous community, and shelter administration and support workers indicate the main reason for the significant increase in the shelter population from 2016 to 2018 is a lack of supportive housing for homeless individuals. This finding is supported by a questionnaire conducted among residents in Lethbridge. A total of 34% of respondents indicated a strong need for additional wraparound services for homeless individuals and families. Only the need for affordable housing for low- and middle-income families (63.7%) was indicated more frequently.

A business case report for a proposed supportive housing facility found the sub-groups in highest need for supportive housing in the shelter system were:

- Individuals with substance abuse issues
- Individuals with high recidivism
- Individuals with Fetal Alcohol Syndrome, mental health, and/or medical conditions
- Individuals who have been exposed to trauma

These individuals have come to rely on the City's shelters as their main resource for housing and supports, which puts pressure on the shelter system as a whole⁹. These findings indicate a need for permanent supportive housing in Lethbridge.

Household Trends and Projections

While population trends and characteristics are important indicators of housing need, the characteristics of households are more directly related to housing need as each household requires a housing unit. As such, it is important to understand the trends in the number, tenure, size, and type of households in a community to understand the housing need in that community.

There were 37,575 households in Lethbridge in 2016; increasing by 22.4% from 30,700 compared to 2006. The number of households in Lethbridge grew slightly faster than the Province of Alberta as a whole (21.6%). Among comparator municipalities, Grand Prairie saw the fastest growth in the number of households (36.6%), while Red Deer (22.5%) grew almost at the same pace as Lethbridge.

⁷ Irvine (2017). The Lethbridge Community Engagement on Housing and Homelessness. Retrieved from: <http://www.bringinglethbridgehome.ca/sites/default/files/CSD%20Community%20Engagement%20Final%20Report%20%28signed%29.pdf>

⁸ Haight (2016). Environment Scan: Sub-Population Housing Needs for Lethbridge. Retrieved from: <http://www.bringinglethbridgehome.ca/sites/default/files/Enviro%20Scan%20for%20City%20of%20Lethbridge%20December%202016.pdf>

⁹ Headwater Group (2018). Lethbridge FASD PSH Business Case.

Table 3: Household Trends: The City of Lethbridge and Comparators; 2006 - 2016

	2006	2016	% Change (2006 - 2016)
Lethbridge	30,700	37,575	22.4%
Red Deer	32,650	39,985	22.5%
Grande Prairie	17,330	23,675	36.6%
Alberta	1,256,200	1,527,675	21.6%

Source: Lethbridge Municipal Census 2006 – 2016

The number of households is projected to continue to grow until 2025 by 27.1% to 47,766 households. Similar to the population trends discussed above, the number of households is expected to continue to grow after 2025 but at a slower rate until 2041 to 56,542 households. After 2041, modest decreases in the number of households are expected.

Age of Household Maintainers

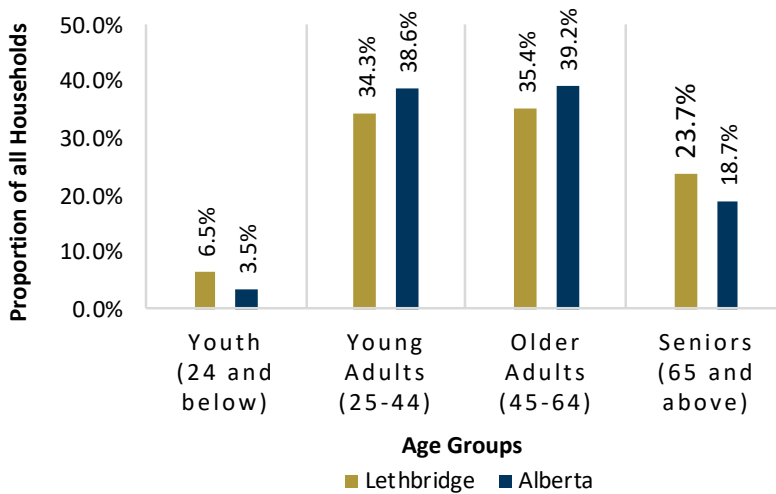
In 2016, the largest proportion of households (35.4%) were led by adults aged 45 to 64 years. Households led by seniors (aged 65 years and over) made up 23.7% of all households, while households led by young adults (aged 25 to 44 years) made up 34.3%. Households led by youth aged 24 and below represented 6.5% of all households in Lethbridge.

From 2006 to 2016, households led by seniors aged 65 to 74 years (55.0%) and older adults aged 55 to 66 years (51.2%) saw the highest rate of growth. Another group that grew faster than the overall households in Lethbridge were young adults aged 25 to 34 years (37.6%).

Households led by youth aged 24 or younger decreased by 10.6%, while households led by working adults aged 35 to 44 years (14.0%) and aged 45 to 54 years (3.2%) grew significantly slower than households overall.

This suggests that while the current housing need is focused on dwellings that are suitable for families, the need for housing for older adults and seniors that facilitates aging in place is increasing. However, the increase in the number of households led by young adults aged 25 to 34 years suggests there is also a need for dwellings suitable to first-time homebuyers, younger people just starting their careers, and young families.

Figure 5: Proportion of Households by Age: The City of Lethbridge and Alberta; 2016



Source: Statistics Canada Community Profiles 2006 - 2016

Household Tenure

In 2016, 25,810 households in Lethbridge owned their homes, making up 68.7% of all households. The number of owner households increased by 16.4% from 2006. Renter households (11,760 households) made up 31.3% of all households in Lethbridge and the number of these households increased by 38.0% from 8,520 households in 2006. In comparison, 72.4% of all households in the Province of Alberta are owners while 27.6% are renters.

While ownership remains the predominant tenure in Lethbridge, growth rates suggest the demand for rental housing is increasing faster than the demand for ownership housing.

Among comparator municipalities, Lethbridge had a slightly lower proportion of renter households than Grande Prairie (34.7%) and Red Deer (34.3%). In addition, the number of renter households in Grande Prairie saw the highest rate of increase (45.1%) while Red Deer had the lowest (23.5%).

Household Size

Households with two persons made up the largest proportion of households in Lethbridge in 2016; making up 37.1%, while one-person households made up 27.5%. In comparison, two-person households in the Province of Alberta made up 34.3% and one-person households made up 24.0% of all households in the province. Together, one- and two-person households made up 64.6% of all households in Lethbridge compared to 58.3% in the Province of Alberta in 2016.

Figure 6: Small Households as a Proportion of all Households: The City of Lethbridge and Comparators; 2016

64.6%	61.8%
Lethbridge	Red Deer
<hr/>	
56.0%	58.3%
Grande Prairie	Alberta

Source: Statistics Canada Community Profiles 2016

In contrast, households with five or more people made up 7.9% of all households in Lethbridge compared to 10.3% in Alberta overall. The larger proportion of smaller households in Lethbridge may be partly due to the higher proportion of seniors, older adults and young adults who have yet to start a family.

Among comparator municipalities, Grande Prairie and Red Deer had higher proportions of larger households than Lethbridge. Grande Prairie had the highest share of households with four or more persons (25.9%), followed by Red Deer (22.4%). Lethbridge had the lowest share of households with 4 persons or more (20.5%). In contrast Grande Prairie (56.0%) and Red Deer (61.8%) had lower proportions of small households consisting of 1 to 2 persons, compared to Lethbridge (64.6%). This is likely caused by the higher proportion of households led by adults aged 25 to 44 years in Grande Prairie (49.8%) and Red Deer (39.6%) compared to Lethbridge (34.3%). Households in this age group are more likely to have children at home. The analysis above shows that the greatest need in terms of housing in Lethbridge is for smaller units suitable for seniors and young adults without children.

Figure 7: Large Households as a Proportion of all Households: The City of Lethbridge and Comparators; 2016

20.5%	22.4%
Lethbridge	Red Deer
<hr/>	
25.9%	25.6%
Grande Prairie	Alberta

Source: Statistics Canada Community Profiles 2016

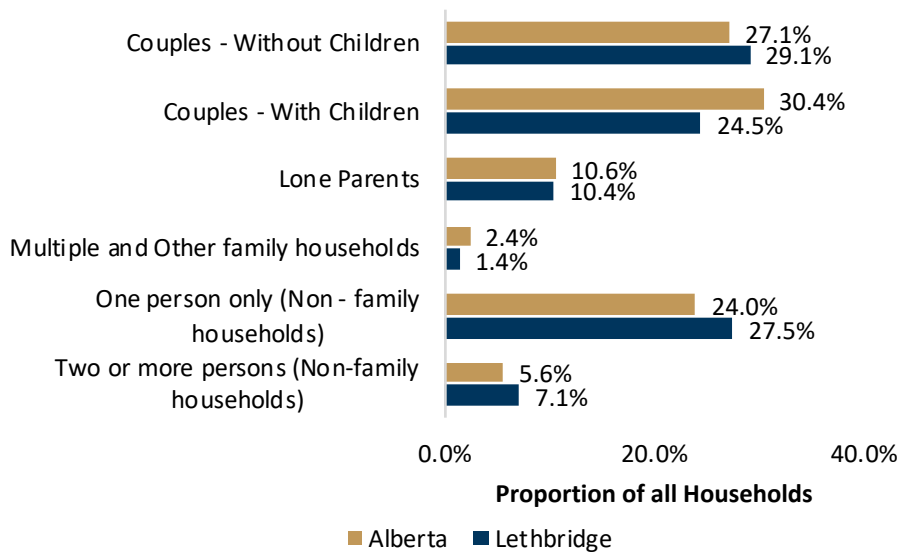
Household Type

In 2016, couples without children made up 29.1% (10,925 households) of all households in Lethbridge compared to 27.0% in the Province of Alberta. Persons living alone made up 27.5% (10,330 households) of all households in the City and the number of people living alone increased by 23.2% from 2006 to 2016 by 1,950 households. The highest rate of increase was seen for lone parents, increasing by 52.4% from 8.4% (2,565 households) of all households in 2006 to 10.4% (3,910 households) of all households in 2016.

Couples with children made up 24.5% (9,200 households) of all households in Lethbridge in 2016; decreasing from 25.8% of all households in 2006. The number of couples with children also increased by only 16.2% from 2006 to 2016, which is a significantly slower growth rate than that of households overall over that same time period. Multiple and other family households made up 4.9% of all households in 2006. However, the number of multiple and other family households decreased by 65.0% to 1.4% (530 households) of all households in 2016.

This finding is supported by the trends in household sizes which show an increase in the number of small households, most likely consisting of older adults, seniors and young adults aged 25 to 34 years, and lower growth rates in the number of households led by youth and adults aged 35 to 54 years.

Figure 8: Proportion of Households by type: The City of Lethbridge and Alberta; 2016



Source: Statistics Canada Custom Tabulations 2016

Among comparator municipalities, Grande Prairie had the largest proportion of couples with children (30.7%). Red Deer also had a higher proportion of households with children (26.4%) compared to Lethbridge. Grand Prairie and Red Deer also had higher proportions of lone parents (11.7% and 11.8% respectively) compared to Lethbridge (10.4%). In contrast,

Lethbridge had the highest proportion of couples without children (29.1%) and singles (27.5%), while Grand Prairie had the lowest (25.1% and 22.9% respectively).

The data show that based on household type, similar to the previous analysis on household size, the greatest housing need is for smaller households such as singles and couples without children as they made up 56.6% (21,255 households) of all households. However, couples with children made up 24.5% (9,200 households) of all households. As such, housing suitable for families is also needed. The strong increase in the number of lone parents indicate a need for family sized units affordable to households with children on a single income.

Senior Households

Senior households made up 23.7% of all households in Lethbridge and this number increased by 29.1% from 6,905 in 2006 to 8,915 in 2016. Compared to the Province of Alberta (18.7%) and comparator municipalities Red Deer (17.5%) and Grand Prairie (10.7%), Lethbridge had a significantly higher proportion of senior households.

This suggests that there is currently a need for housing options suitable for seniors and for aging in place. This is further supported by the results of the resident survey where 26.5% of respondents stated that one of the things they would change in the current housing system in Lethbridge is the availability of accessible housing options for aging seniors, while 29.9% noted a need for more affordable options for seniors. These housing options could include mainstream housing with accessibility and Universal Design¹⁰ features to facilitate aging in place as well as supportive living housing options for frail seniors.

Youth Households

Youth-led households made up 6.5% of all households in Lethbridge; down from 8.9% in 2006. The number of youth-led households also decreased in actual numbers; decreasing by 10.9% (300 households) from 2006 (2,745 households) to 2016 (2,445 households). In comparison, youth-led households made up 3.5% of all households in Alberta in 2016. Among comparator municipalities, Grande Prairie had the highest proportion of youth led households (7.2%), while Red Deer had the lowest (5.1%).

Indigenous Households

Indigenous households made up 4.5% of all households in Lethbridge in 2016; up from 3.5% in 2006. The number of Indigenous households also increased by 56.7% from 1,075 households in 2006 to 1,685 households in 2016. Indigenous households make up 5.1% of all households in the Province of Alberta. While Indigenous households make up a relatively small share of all households in Lethbridge, they are increasing at a much faster rate (56.7%) compared to the

¹⁰ Universal Design is the design and composition of an environment so that it can be accessed and used by all people regardless of their age, size, ability or disability.

overall household count. This may be partly due to Indigenous individuals and families moving to Lethbridge from the two of the Treaty 7 reserves which are located west of Lethbridge.

The increasing number of Indigenous households in Lethbridge suggests a need to consider culture in the design of housing and support services. This is particularly important given that the results of the 2016 homelessness enumeration show that Indigenous individuals make up almost three quarters (73.0%) of the homeless population. This suggests that cultural considerations should also be extended to the design of shelter services and non-market housing options.

Conversations with key stakeholders in the Indigenous community in Lethbridge confirm that Indigenous peoples are more likely to experience homelessness compared to other households in Lethbridge. Homelessness among Indigenous peoples occurs for a variety of reasons, some of which can be attributed to differences in culture. For example, occupancy standards in certain units in Lethbridge only allow one household to occupy a unit, while on reserves it is common for multiple households to share one home. When this happens outside of the reserve, a landlord or housing provider might evict the household for violating these standards.

Another example is rent payment. Housing on the reserve is often owned by the local band and rent is not always collected in these units. This means Indigenous peoples moving to Lethbridge might not always be aware they need to pay rent on a monthly basis to maintain their housing, which could also lead to eviction. This indicates a need for education for both Indigenous tenants as well as landlords to ensure that cultural differences and norms as well as tenant rights and responsibilities are considered.

Key stakeholders also noted that homelessness is also often passed on from one generation to the next in that Indigenous youth often have no motivation to move out of homelessness as it is the lifestyle that is most familiar to them. This, again, suggests a need for education and supports to help Indigenous youth to not only move out of homelessness into permanent housing but also to continue their education and find good jobs.

Households with a Member with a Disability

In 2016, 10.0% (3,760) of all households in Lethbridge had a member with a physical disability compared to 8.7% in the Province of Alberta overall. Similarly, 6.6% (2,485) of the households in the City had a member with a cognitive disability and 10.4% (3,915) had a member with a psychological or mental disability. In comparison, only 5.3% of Alberta households had a member with a cognitive disability and 8.5% had a member with a psychological or mental disability.

Figure 9: Proportion of Households with a Disability: The City of Lethbridge and Alberta; 2016

Lethbridge		
10.0%	6.6%	10.4%
Physical Disability	Cognitive Disability	Psychological or Mental Health Problems
Alberta		
8.7%	5.3%	8.5%
Physical Disability	Cognitive Disability	Psychological or Mental Health Problems

Source: Statistics Canada Custom Tabulations: 2016

The greater proportions of households with a member with a physical disability may be partly due to the fact that Lethbridge has a larger proportion of older households who might have mobility challenges compared to the province as a whole.

The larger proportion of households with a member with a cognitive disability can partially be explained by an older population but could also be influenced by the fact that Lethbridge is the largest urban center in Alberta south of Calgary. Urban areas usually have more services available compared to rural areas in the province because the size of the population can sustain these services. This may result in attracting households with a member with a cognitive disability to the City so their family member can obtain the support services they need.

The data on the larger proportion of the number of households with a member with an emotional, psychological or mental illness could also be partially explained by the availability of support services in Lethbridge.

The data presented above suggests a need in Lethbridge for housing with supports for people with disabilities or psychological and mental health problems. This need would include housing with accessibility and Universal Design features as well as support services to help people live as independently as possible.

Among comparator municipalities Lethbridge had the highest proportion of households with a member with a physical disability (10.0%), followed by Red Deer (9.4%) and Grande Prairie (7.1%). A similar trend can be observed when looking at households with a member with a cognitive disability, where Lethbridge has the highest proportion of households with a member with a cognitive disability (6.6%) followed by Red Deer (6.1%) and Grand Prairie (5.2%). Red Deer had the highest proportion of households with a member with an emotional, psychological, or mental illness (10.7%), followed by Lethbridge (10.4%) and Grande Prairie (10.3%).

Immigrant Households

Immigrant households made up 15.0% of households as a whole in Lethbridge in 2016. This was a similar proportion as in 2006. In comparison, immigrant households made up 23.3% of all households in the Province of Alberta in 2016. While compared to all households, the proportion of immigrant households in Lethbridge stayed the same, the actual number of immigrant households living in Lethbridge increased by 22.0% from 4,615 in 2006 to 5,630 in 2016.

Among comparator municipalities, Lethbridge had the highest proportion of immigrant households. Grande Prairie had the lowest proportion of immigrant households (11.5%), followed by Red Deer (14.6%).

Of the immigrant households living in Lethbridge in 2016, 14.4% were recent immigrants¹¹. When looking at all households, recent immigrant households made up 2.2% of all households in Lethbridge; increasing by 196.4% (540 households) since 2006. A significant number of these recent immigrants were Syrian refugees (4.0%)^{12 13}. This suggests a need to consider cultural appropriateness in the design of housing and support services in particular for refugees from conflict zones in the Middle East. In addition to Syrian refugees, a large proportion of recent immigrant households came from the Philippines (24.0%), Nepal (9.0%), the United Kingdom (6.0%) and India (4.0%)¹⁴.

Economic Context

Changing economic conditions influence the demand for housing in a community in terms of the number of housing units required, the type and tenure of housing units, as well as the ability of households to afford housing.

The primary labour market sectors in Lethbridge are health care and social assistance, which accounts for 14.5% of the labour market, retail trade (13.6%), educational services (9.4%), construction (8.5%), accommodation and food services (8.3%) and manufacturing (7.9%). From 2006 to 2016 the number of jobs in Lethbridge decreased by 3.6%.¹⁵ Among the top employment sectors mentioned above, health care and social assistance saw the highest rate of increase from 2006 to 2016; increasing by 14.3% in its share of the labour market. Construction

¹¹ Recent immigrants are defined as immigrants who moved to Canada in the last five years from the census year.

¹² Knight (2018). Syrian Refugees in “Second Stage” of Asylum Entering the Work Force, Starting Businesses in Lethbridge. Retrieved from: <https://globalnews.ca/news/4417475/syrian-refugees-in-second-stage-of-asylum-entering-workforce-starting-businesses-in-lethbridge-family-services/>

¹³ Lethbridge (2018). Percentage of Recent Immigrants by Place of Birth. Retrieved from: <https://chooselethbridge.ca/?p=0&action=chart&subaction=view&ID=1910>

¹⁴ Lethbridge (2018). Percentage of Recent Immigrants by Place of Birth. Retrieved from: <https://chooselethbridge.ca/?p=0&action=chart&subaction=view&ID=1910>

¹⁵ Statistics Canada (2016). Lethbridge Community Profile. Retrieved from: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=4802012&Geo2=CD&Code2=4802&Data=Count&SearchText=lethbridge&SearchType=Begins&SearchPR=01&B1=Labour&TABID=1>

(11.7%), accommodation and food services (7.7%), educational services (6.9%) and retail trade (3.9%) also saw increases from 2006 to 2016.

Manufacturing jobs, which made up 7.9% of the labour market in 2016, saw a decrease of 14.5% from 2006 to 2016. Other sectors which saw decreases include agricultural jobs (down by 64.7%) transportation and warehousing (down by 26.9%), information and cultural industries (down by 23.9%), wholesale trade (down by 18.5%) and management positions (down by 9.1%).

Unlike other areas in the Province of Alberta, Lethbridge only has a small number of mining jobs (1.6% of all jobs). This has made the City more resilient to fluctuations in oil prices that have had significant impact on the Province of Alberta's economy in recent years. Almost a quarter of the employment opportunities are in the public sector, and there is only one private company in the top ten employers in the City. However, recent reports show the private sector as a whole is growing faster than the public sector, indicating the job market in Lethbridge is becoming more diverse¹⁶.

Table 4: Proportion of Jobs by Industry: The City of Lethbridge; 2016

Lethbridge Industries	
	2016
Health care and social assistance	14.5%
Retail trade	13.6%
Manufacturing	7.9%
Educational services	9.4%
Construction	8.5%
Accommodation and food services	8.3%
Other services (except public administration)	4.9%
Agriculture, forestry, fishing and hunting	2.0%
Public administration	5.7%
Professional, scientific and technical services	4.8%
Transportation and warehousing	3.3%
Administrative and support, waste management and remediation services	4.0%
Wholesale trade	3.0%
Finance and insurance	3.1%
Arts, entertainment and recreation	2.0%
Mining, quarrying, and oil and gas extraction	1.6%
Information and cultural industries	1.2%
Real estate and rental and leasing	1.5%
Utilities	0.5%
Management of companies and enterprises	0.1%

Source: Statistics Canada Community Profiles 2016

¹⁶ Lethbridge (2018). Survey of Large Employers. Retrieved from: <https://business.chooselethbridge.ca/?p=0&action=table&subaction=view&ID=1812>

Labour Participation and Unemployment

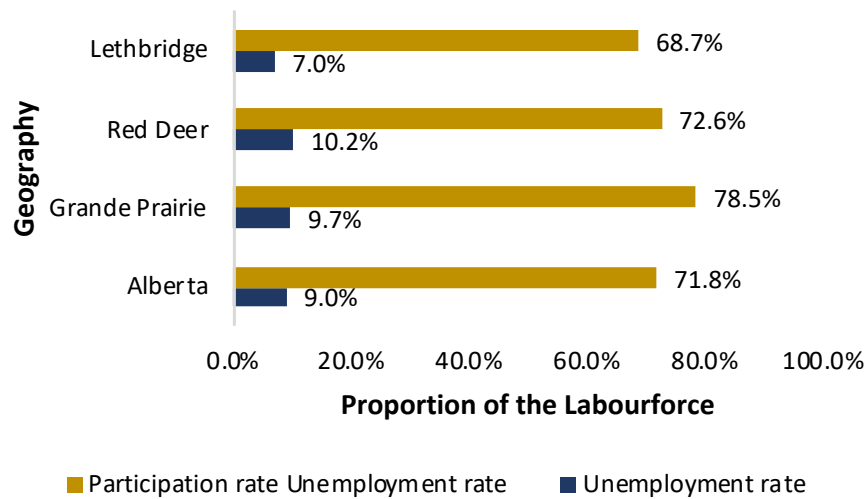
In 2016, 68.7% of the population 15 years and older in Lethbridge were in the labour market, either as employees or as people looking for jobs. This proportion did not significantly change from 2006 when it was 68.4%. However, in the Province of Alberta as a whole the participation rate in 2016 was higher (71.8%). This may be partly due to the aging of the population and the fact that seniors make up a larger proportion of the population in Lethbridge compared to the Province overall. Another factor could be due to limited employment opportunities in Lethbridge. The number of jobs decreased from 2006 to 2016 and the unemployment rate increased from 4.4% in 2006 to 7.0% in 2016. In the Province of Alberta as a whole the unemployment rate was 9.0%.

More recent data from the 2018 Statistics Canada Labour Force survey was available for the Lethbridge CA, which includes both the City and the County of Lethbridge. This showed the participation rate in the Lethbridge CA was 67.0% and the unemployment rate 5.4% in 2018. The participation rate decreased significantly from 71.5% while the unemployment rate decreased slightly from 5.9% in 2016.

Of those who were working in 2016, less than half (49.3%) worked full-time while 50.7% worked part-time. These proportions are comparable to those seen in the Province of Alberta in 2016 (49.8% and 50.3% respectively).

Among comparator municipalities, the unemployment rate was highest in Red Deer (10.2%) followed by Grande Prairie. Employment has a significant impact on a household's ability to afford housing and while the unemployment rate in Lethbridge is significantly lower than among comparator municipalities, as well as the Province of Alberta, the 59.1% increase of the unemployment rate from 2006 to 2016 suggests there is a growing need for more affordable housing options in Lethbridge.

Figure 10: Employment and Participation Rate: The City of Lethbridge and Comparators; 2016



Source: Statistics Canada Community Profiles 2016

Household Income

The financial capacity of a household is an important element in determining housing need. As such, this section looks at the income of households in Lethbridge. Household income has been calculated for 2018 using the growth rate in the consumer price index for the Province of Alberta for 2015 to 2018¹⁷ of 5.13%.

Average and Median Household Income

The estimated average household income in Lethbridge in 2018 was \$97,666 while the median household income was \$77,883. In comparison, the estimated average household income in Alberta in 2018 was \$131,958, while the estimated median household income was \$98,646. In addition, the average household income in Lethbridge increased by 44.6% from \$64,257 in 2005 to \$92,902 in 2015 compared to an increase of 48.8% in the Province of Alberta overall. While average incomes increased slightly slower in Lethbridge compared to the Province overall, average income growth in Lethbridge significantly outpaced the rate of inflation from 2005 to 2015 (23.7%). This indicates the average household in Lethbridge can afford a higher standard of living compared to households in 2005.

When looking at comparator municipalities, average incomes were highest in Grande Prairie (\$124,865), followed by Red Deer (\$116,055). Even though average household incomes were lower in Lethbridge when compared to Red Deer and Grande Prairie, the average increase from 2005 to 2015 was higher. Average household incomes in Red Deer grew by 42.0% from 2005 to 2015 and 35.7% in Grande Prairie, compared to 44.6% in Lethbridge. The higher average

¹⁷ The average CPI was taken for January to September 2018 and this was used to calculate the growth rate from 2015 to 2018.

household incomes in the comparator municipalities could be partly explained by the presence of a significant number of oil sector jobs in these areas where incomes are generally higher. In contrast, the Lethbridge job market mainly relies on public sector jobs that are more stable but where incomes are generally more moderate compared to the oil sector.

Figure 11: Average Household Income: The City of Lethbridge and Comparators; 2018

\$97,666	\$116,055
Lethbridge	Red Deer
<hr/>	
\$124,865	\$131,958
Grande Prairie	Alberta

Source: Statistics Canada Community Profiles 2016

Household Income Deciles

While the average and median household income provides a general sense of a household's economic capacity, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in Lethbridge and their ability to afford housing. Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections and in the affordability analysis to provide a more detailed picture of the economic profile of Lethbridge's households. Household incomes for 2018 were estimated based on the growth rate of the Province of Alberta's Consumer Price Index (CPI).

Please note that in all tables and graphs, the upper range of each income decile is used except for the tenth household income decile as the upper range has been suppressed based on Statistics Canada's confidentiality rules. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile.

For the purposes of this study, **households with low incomes** refers to households with incomes in the **first to the third income deciles** (\$49,990 and less); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (from \$49,991 to \$93,817); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (\$93,818 and above).

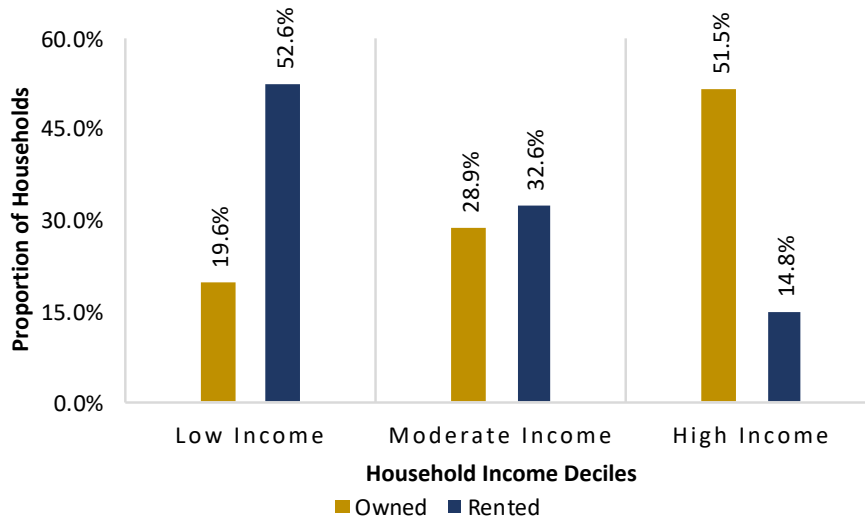
Table 5: Household Income Deciles: The City of Lethbridge; 2005 - 2018

		2005	2015	2018*	% Change 2005 - 2018
Low	Decile 1	\$16,705	\$23,064	\$24,247	45.1%
	Decile 2	\$25,622	\$35,785	\$37,620	46.8%
	Decile 3	\$33,295	\$47,552	\$49,990	50.1%
Moderate	Decile 4	\$42,119	\$59,966	\$63,041	49.7%
	Decile 5	\$52,122	\$74,106	\$77,906	49.5%
	Decile 6	\$61,967	\$89,241	\$93,817	51.4%
High	Decile 7	\$74,547	\$107,140	\$112,634	51.1%
	Decile 8	\$91,598	\$131,939	\$138,704	51.4%
	Decile 9	\$116,751	\$173,634	\$182,537	56.3%

*Note: 2018 household income deciles were based on 2015 income deciles and CPI growth for the Province of Alberta
Source: Statistics Canada Custom Tabulation 2006 - 2016

Household Income Deciles by Tenure

The majority (52.6%) of renter households in Lethbridge had low incomes in 2015 compared to 19.6% of owner households. In contrast, more than half of owners (51.5%) in Lethbridge have high incomes compared to 14.8% of renters. The proportion of renter households who have low incomes decreased slightly from 56.5% in 2005, while the proportion of owners with low incomes stayed almost the same (19.8% in 2005 to 19.6% in 2015). This suggests that there is a greater need for rental housing options which are affordable to households with low incomes.

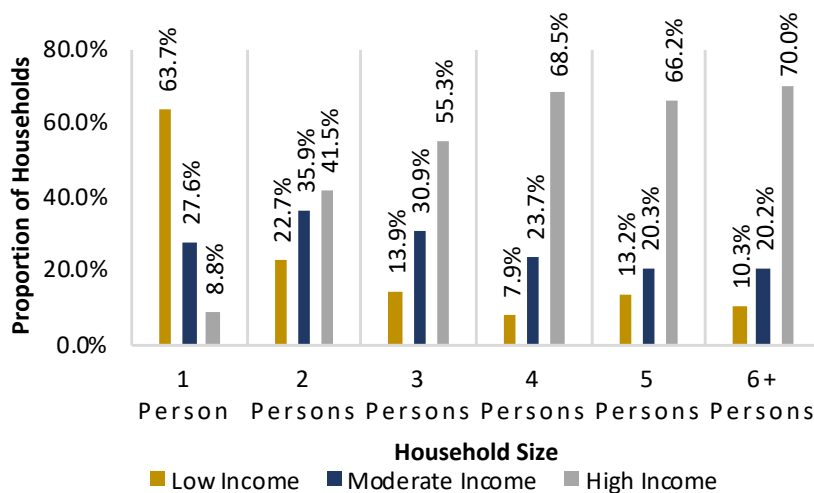
Figure 12: Household Income Deciles by Household Tenure: The City of Lethbridge; 2015

Source: Statistics Canada Custom Tabulations 2016

Household Income Deciles by Household Size

As can be expected, household incomes increase as household size increases. This is most likely due to having more income earners within the same household. In 2015 in Lethbridge, the majority (63.7%) of people living alone had low incomes and only 8.8% had high incomes. Less than a quarter (22.7%) of households with two people had low incomes and 41.5% had high incomes. This suggests that the need for affordable housing is greatest among one- and two-person households.

Figure 13: Household Income Deciles by Household Size: The City of Lethbridge; 2015



Source: Statistics Canada Custom Tabulations 2016

Household Income Deciles by Household Type

Certain household types are more likely to fall in low income categories. In addition to people living alone, households with a greater proportion with low incomes include youth-led households (54.0%), Indigenous households (49.9%), households with a member with a physical disability (45.3%), senior-led households (45.3%), households with a member with a psychological or mental health issue (43.0%), households with a member with a cognitive disability (41.0%), lone-parent households (37.8%), and immigrant households (31.8%). This indicates that these household types have a greater need in terms of affordable housing. This also indicates that the housing affordability challenges faced by some of these groups are intertwined with a need for support services such as dwellings with accessibility features, and culturally-appropriate services.

Figure 14: Household Types with Low Incomes by Household Income Deciles: The City of Lethbridge; 2015

30.0%	54.0%	49.9%
All Households	Youth	Indigenous Households
45.3%	45.3%	43.0%
Physical Disability	Seniors	Psychological or Mental Health Issues
41.0%	37.8%	34.0%
Cognitive Disability	Lone Parents	Immigrant Households

Source: Statistics Canada Custom Tabulations 2016

Incidence of Low Income

The incidence of low income in a community can be measured in a variety of ways. For the purpose of this study, Statistics Canada's Low Income Cut Offs – After Tax (LICO - AT) were used. The cut-offs are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing compared to the average family in an area. The approach estimates an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing¹⁸

In 2015, 7.3% of the population in Lethbridge had low income status, down from 10.8% in 2005. The number of residents who fell into this category decreased by 16.0% from 2005. However, even though this number decreased from 2005 to 2015, the proportion of residents in Lethbridge with low income status is slightly higher than the proportion in the Province as a whole (7.0%) in 2015. Lethbridge also had higher rates of youth under the age of 18 in low income (8.9% vs. 8.6%) and in particular of individuals aged 18 to 64 in low income (8.1% vs 7.0%). The number of seniors in low income was lower compared to the Province of Alberta as a whole (1.7% vs 3.3%).

Lethbridge has a higher number of residents in low income in 2015 compared to comparator municipalities. In Red Deer 6.2% of residents were in low income, followed by 4.9% in Grande Prairie. This supports the earlier findings where average incomes in Lethbridge are lower compared to comparator municipalities.

¹⁸ Statistics Canada (2015). Low Income Cut Offs. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/75f0002m/2012002/lico-sfr-eng.htm>

Figure 15: Households in Low Income (LICO-AT): The City of Lethbridge and Comparators; 2015

7.3%	6.2%
Lethbridge	Red Deer
<hr/>	<hr/>
4.9%	7.0%
Grande Prairie	Alberta

Source: Statistics Canada Community Profiles 2016

Key Findings: Housing Demand

This section provides a brief overview of the nature of housing demand in Lethbridge

The population in Lethbridge is increasing at a faster rate compared to the Province of Alberta

- From 2006 to 2016 the population in Lethbridge grew by 24.2% compared to 23.6% in the Province of Alberta.
- Grande Prairie (34.2%) saw the highest rate of population growth while Red Deer saw the lowest (21.3%).

Lethbridge had a higher proportion of seniors than the Province of Alberta and comparator municipalities, and the number of seniors is expected to increase in the near future

- In Lethbridge, 16.4% of the population is 65 years or older compared to 12.3% in Alberta.
- The number of senior (65+) households was the fastest growing age group from 2006 to 2016 (55.0% growth) followed only by the number of pre-seniors (aged 55 to 64) (51.2% growth)
- Among comparators Red Deer had the highest share of seniors (11.9%), followed by Grande Prairie (7.1%)

The homeless population is increasing rapidly and a large proportion of them are Indigenous peoples.

- In 2018, there were 223 families and individuals who were homeless in Lethbridge.
- The number of homeless individuals has increased by 150.6% from 2016 to 2018

- A total of 73.0% of homeless individuals were Indigenous, 59.0% were male and 72.0% were aged 25 to 64 years old.

Household sizes in Lethbridge are smaller compared to Alberta and comparator municipalities and the majority are made up of couples without children and persons living alone, suggesting a need for housing options for smaller households.

- 64.6% of households in Lethbridge were small households with one or two persons compared to 58.3% in Alberta and one-person households saw a higher rate of increase (23.3%) from 2006 to 2016 compared to households as a whole (22.4%)
- Red Deer (22.4%) and Grande Prairie (25.9%) had higher proportions of large household sizes with four or more persons
- With 29.1%, couples without children made up the largest share of households in Lethbridge in 2016 and this household type saw the second highest rate of increase (30.8%) from 2006 to 2016. Persons living alone made up the second largest share of households in Lethbridge (27.5%).
- The number of couples with children increased significantly slower (16.2%) than households overall.

Lethbridge had a higher proportion of households with a member with a disability compared to Alberta and comparator municipalities, suggesting a need for housing with accessibility features and support services.

- Households with a person with a physical disability made up 10.0% of all households in Lethbridge compared to 8.7% in Alberta.
- Households with a member with a cognitive disability or mental health issues made up 6.6% and 10.4% respectively of all households in Lethbridge compared to 5.3% and 8.5% in Alberta.

The average household income in Lethbridge is lower than that in Alberta and comparator municipalities and certain population groups were more likely to have low incomes.

- The average household income in Lethbridge was \$97,666 compared to \$124,865 in Grande Prairie, \$116,055 in Red Deer and \$131,958 in Alberta.
- Youth households, Indigenous households, households with a member with a disability or psychological or mental health issues, seniors' households, lone parents and immigrant households were more likely to have low household incomes than other households in Lethbridge.

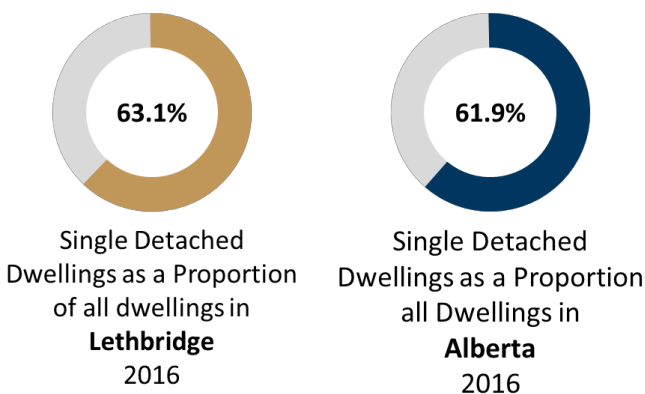
3.0 Housing Supply Analysis

Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply is to examine recent housing activity, the tenure and condition of dwellings, and the supply of housing for residents with unique needs. This allows an analysis of the extent to which housing supply matches housing need and helps identify gaps in the current housing supply.

Overall Housing Supply

There were a total of 37,575 homes in Lethbridge in 2016; up by 22.4% from 30,700 in 2006. Single detached dwellings made up the majority of all dwellings at 63.1% in Lethbridge in 2016. This is a slightly higher share compared to 61.9% in the Province of Alberta as a whole.

**Figure 16: Proportion of Single Detached Dwellings:
The City of Lethbridge and Alberta; 2016**



Source: Statistics Canada Community Profiles 2016

While single detached homes may be the ideal for many households, particularly larger families with children, they may not be the most appropriate dwelling type for other households, such as young adult starters on the housing market, seniors willing to downsize, persons with disabilities, or persons living alone. Single detached homes are generally less accessible due to the presence of stairs and the need for more maintenance inside and outside the home. In addition, single detached homes are generally less affordable compared to other dwelling types, such as condominium apartments or row houses. As such, having a housing supply which is predominantly single detached homes limits the options for certain households.

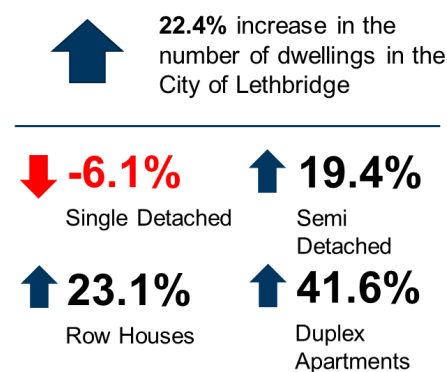
The analysis of housing need in Lethbridge shows households are becoming more diverse in terms of housing need. This includes an aging population, a shift to smaller households, and a higher proportion of persons with physical and/or cognitive disabilities, as well as an increase in

recent immigrant households. This is confirmed by some of the responses in the resident questionnaire. A total of 29.9% of questionnaire respondents indicated a need for smaller housing options for single parents and senior households and 26.5% mentioned a need for accessible housing options for individuals with a disability.

Lethbridge appears to be making a transition to a more diverse housing stock. The number of single detached dwellings decreased from 2006 to 2016 by 6.1% and while row houses (5.5%) and duplex apartments (7.5%) made up only a relatively small proportion of the entire housing supply in Lethbridge in 2016, these house types saw the fastest rates of increase from 2006 to 2016 (23.1% and 41.6% respectively).

Other dwelling types which saw an increase from 2006 to 2016 were semi-detached dwellings (up 19.4%), apartments with more than five storeys (up by 10.9%) and apartments with fewer than 5 storeys (up by 8.8%). In addition to single detached dwellings, some other dwelling types also decreased from 2006 to 2016; including moveable dwellings (down by 22.2%) and other single-attached homes (down by 66.7%). These trends suggest that while the majority of the housing supply in Lethbridge is seeing diversification, low density dwellings still form the majority of the supply.

Figure 17: Growth of Dwellings by Type: The City of Lethbridge; 2016



Source: Statistics Canada Community Profiles 2016

When looking at comparator municipalities, single detached homes made up a much larger proportion of homes in Lethbridge (63.1%) compared to Red Deer (52.7%). Grand Prairie had a similar proportion of single detached dwellings (63.4%). Red Deer also had a significantly larger proportion of apartments with less than five storeys (21.0%) and row houses (10.1%), while Grande Prairie also had a higher proportion of apartments with less than five storeys (17.1%) compared to Lethbridge.

Age and Condition of Dwellings

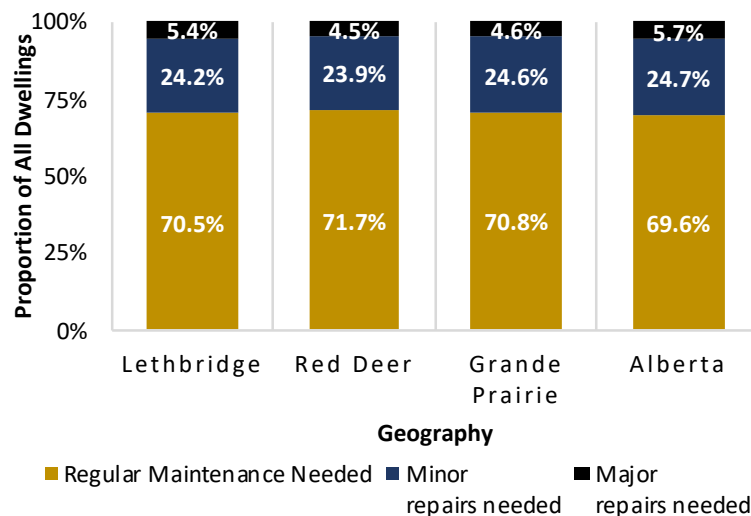
The majority of dwellings in Lethbridge (59.4%) were constructed before 1991, while 8.3% of dwellings were built from 2011 to 2016. In comparison, 53.1% of all dwellings in the Province of Alberta were built before 1991 while 10.6% were built from 2011 to 2016.

The housing stock in Lethbridge is also older when looking at comparator municipalities. While Red Deer (49.6%) had a higher proportion of dwellings constructed before 1991 than Grande Prairie (38.7%), both cities have significantly newer housing stock than Lethbridge.

In 2016, 5.4% of all dwellings in Lethbridge required major repairs. This is slightly lower than the proportion in the Province of Alberta as a whole (5.7%). In addition, the number of dwellings requiring major repairs in Lethbridge decreased by 0.7% from 2006 to 2016 while in the Province of Alberta this number increased by 3.3% over that same time period.

Among comparator municipalities, Lethbridge had the highest proportion of dwellings in need of major repairs (5.4%) in 2016. In Red Deer only 4.5% of all dwellings required major repairs and in Grande Prairie this was 4.6%. This could be due to the higher share of older dwellings in Lethbridge compared to Red Deer and Grande Prairie.

Figure 18: Proportion of Dwellings by Dwelling Condition: The City of Lethbridge and Comparators; 2016



Source: Statistics Canada Custom Tabulations 2016

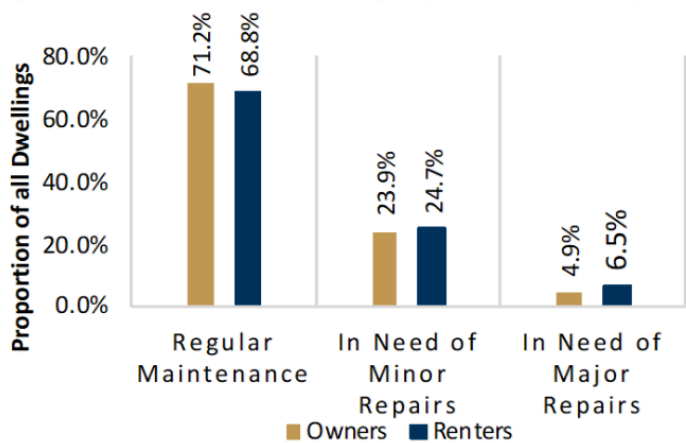
Condition of Dwellings by Tenure

In general, owned dwellings are in better condition compared to rented dwellings in Lethbridge. In 2016, 6.5% of all rented dwellings in Lethbridge required major repairs compared to 4.9% of all owned dwellings. In comparison, 6.8% of all rented dwellings and 5.0% of all owned dwellings in the Province of Alberta required major repairs.

While the number of dwellings in need of major repairs doesn't show significant deviations between Lethbridge and the Province of Alberta, a greater difference exists among comparator municipalities. In Red Deer only 3.7% of owned dwellings and 5.9% of rental dwellings were in need of major repairs, while in Grande Prairie this was 3.8% for owned dwellings and 6.1% for rental dwellings.

While there are many reasons for dwellings needing repairs, one of the main reasons is a lack of financial resources to make the required repairs. The results of the resident survey show that 7.1% of respondents found it challenging to pay for needed repairs to their homes. Another reason could be signs of an aging population. Older homeowners in Lethbridge may find it difficult to continue the required upkeep of their home.

Figure 19: Condition of Dwellings by Tenure: The City of Lethbridge; 2016



Source: Statistics Canada Custom Tabulations 2016

New Homes

According to Canada Mortgage and Housing Corporation, a total of 7,886 new homes were built from 2006 to 2017 in Lethbridge. Of these new homes, single detached dwellings accounted for 72.6%, apartments made up 9.3%, and row houses made up 10.1%. In comparison, only 52.4% of all new homes built in the Province of Alberta from 2006 to 2016 were single detached. This suggests that the housing stock in Lethbridge is becoming more diverse; however, the majority of new dwellings are still single detached homes.

Most of the new homes added from 2006 to 2017 were owned homes, making up 98.6% of the total new supply. Only 1.4% of new dwellings were made up of purpose built rental dwellings. This is in contrast with the data shown earlier in the demand section on household tenure which suggested the number of renter households was increasing significantly faster than households overall. This indicates the majority of new renter households are housed in existing rental units or most new rental supply is created in the secondary rental market where ownership units are converted into rental by small private landlords or investors.

New Development

Looking at new development allows for an analysis of what the housing supply will look like in the near future.

Housing Starts

There were 640 new housing starts in Lethbridge in 2017; down by 16.4% from 2006 but up by 6.0% since 2016. Comparing housing starts to household projections shows new housing production lags behind forecasted household growth of about 1,000 households per year until 2025. This indicates an increase in production of new housing units would be required to meet the City's household growth forecasts.

The majority of these housing starts in 2017 were single detached units (59.7%) down from 87.5% in 2006. While the proportion of single detached dwelling starts decreased from 2006 to 2017, the number of starts for apartments increased by 93.5% and the number of starts for row houses increased by 200.0%. This indicates that while single detached units will remain an important component of new housing supply in the near future, the above-mentioned shift to a more diverse housing stock is likely to continue.

Building Permits

Building permit data was provided by the City for 2016 to 2018 (year to date). This showed that building permits issued between January and September 2018 consisted of 71.3% single detached dwellings; down from 84.1% in 2016 and 84.8% in 2017. In contrast the proportion of apartment building permits issued by Lethbridge increased from 8.0% in 2016 to 14.7% in 2018. The high percentage of building permits issued for single detached family dwellings indicates this dwelling type will remain the predominant build form in Lethbridge in the foreseeable future.

Non-Market Housing Supply

Non-market housing is made up of emergency accommodation and permanent housing units where monthly rent rates are geared-to-income or set at below-market rates. These housing units are generally provided through the non-profit and public sectors.

Emergency Shelters and Transitional Housing

The need for emergency shelters and transitional housing is driven by a number of factors, such as family break-up, loss of employment, illness, domestic violence, substance abuse issues or recent release from the hospital or the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community.

There are currently three shelters in Lethbridge with a maximum capacity of 112 beds. The Lethbridge Shelter and Resource Centre provides 80 beds to adult males and females aged 18 and older. There is no maximum stay. On average individuals used the shelter for 90 days or less in 2018. The YWCA Harbour House Women’s Emergency Shelter provides 24 beds to women and children for a maximum of 21 days. The average stay was ten days or less in 2018. Lastly, the Woods Homes Emergency Youth Shelter provides eight beds to males and females aged 18 and younger for a maximum of 15 days. The average stay was 12 days in 2018.

Table 6: Emergency Shelters: The City of Lethbridge; 2018

Agency/Shelter Name	Target Population	Number of Beds/Units	Max. capacity (individuals)	Average Length of Stay	Max. Length of stay
Lethbridge Shelter and Resource Centre	Adult males and females, 18 years and older	80	111	90 days or less	-
YWCA Harbour House Women's Emergency Shelter	Women & children	24	30	10 days or less	21 days
Woods Homes Emergency Youth Shelter	Males and females, Under 18 years	8		12.4	15 days

Source: Alberta PIT Summary 2016 – 2018, Lethbridge YWCA Outreach Report, Homeless Count 2016, Lethbridge Emergency Shelter Annual Report 2017 – 2018

The Need for Emergency Shelters

The Alberta 7 Cities PIT count showed there were 223 individuals and families who were homeless in Lethbridge in 2018; up by 150.6% from 89 individuals and families in 2016. There were more homeless individuals and families in Lethbridge compared to Red Deer (with 144 individuals and families who were homeless) but slightly less than in Grande Prairie (with 228 individuals and families). Lethbridge also had a higher percentage rate of increase in its homeless population (150.6%) compared to Grande Prairie (93.2%) whereas Red Deer saw a decrease in the number of individuals and families who were homeless in 2018 (-4.6%).

The shelter system in Lethbridge has not been able to keep up with the sharp increase of the homeless population. While the Lethbridge Shelter and Resource Centre (the largest shelter), had an occupancy rate of 87.6% in 2017, between January and August 2018, the average occupancy rate was 100.0%. The City, with permission from the fire department, has had to create a number of hallway spaces in the shelter to increase the capacity to 111 beds. However, this still does not meet the need. In 2018, the highest occupancy measured was 143 individuals, 32 individuals over the extended maximum capacity. The YWCA Harbour House shows similar statistics. The average occupancy rate has been consistently over 100.0% since 2017 and, similar to the Lethbridge Shelter and Resource Centre, the City has increased its maximum

capacity from 24 to 30 beds. Despite this, an average of 37 individuals and families were turned away from January to August 2018.

Besides those who are homeless, there are also individuals and families who are at risk of homelessness. As previously mentioned, there are many factors which contribute to homelessness but one of the main reasons is a lack of housing which is affordable to households with low incomes as well as limited support services to help people live independently and maintain their housing. This is supported by the findings from conversations with individuals with lived experience where individuals expressed they often struggle to maintain or lose their housing due to relapses in substance abuse or failure to take prescribed medicine. Once they lose their housing, they find it increasingly challenging to find housing that is affordable.

Furthermore, the resident survey showed 13.9% of respondents mentioned they had trouble paying their rent or mortgage on a monthly basis. This is an indicator they are at risk of losing their housing. In addition, 63.7% of respondents to the resident survey noted the need for housing options which are affordable to households with low and moderate incomes in Lethbridge.

Housing First – Transitional Housing and Supports

Lethbridge has been one of the first cities in Canada to develop a housing and homelessness strategy to eradicate homelessness (Bringing Lethbridge Home 2009 – 2014). As part of this strategy, Lethbridge has implemented a Housing First approach. This is accessed through Coordinated Access and Assessment, a program available to individuals and families in Lethbridge who experience or are at risk of becoming homeless.

The Coordinated Access and Assessment program in Lethbridge is HomeBase, which is managed by the Canadian Mental Health Association in Lethbridge and provides a centralized intake. In addition, all participants are screened so their housing and support needs can be assessed. After the assessment, an individual or family is matched with a partner service provider who best suits the client's needs. If eligible, the partner Housing First agencies provide Intensive Case Management (ICM) and other housing support services.

Between January and October 2018, 254 new client intakes were processed for people seeking housing. Unfortunately, new intakes can only be referred to a partner organization based on availability and capacity within that organization. There is currently a waitlist for Housing First services. As of October 1st 2018, there were 89 individuals and families who finished their intake and needs assessment but have yet to receive housing and/or supports. The fact that there is a waitlist for even the highest priority households indicates a strong need for permanent affordable housing and supports in Lethbridge. Since October 1st, the SHIA Housing First System has been evaluated and a new service delivery model will be in effect starting on April 1, 2019, increasing housing supports and helping to address the waitlist issue.

Transitional Housing - Units

Transitional housing provides medium-term accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. There are a total of 63 transitional housing beds or units in Lethbridge.

Table 7: Transitional Housing: The City of Lethbridge; 2018

Agency/ Shelter Name	Target Population	Number of Beds/Units
SASHA	Individuals suffering from mental illness, at risk of homelessness and experiencing co-occurring addiction	16
Blackfoot Family Lodge	Women and children only	12
HESTIA Houses	Young adults 18 - 24	9
McMan Youth and Family Services (TIP program)	18 - 24 years old	3
Streets Alive Mission	Men and women in recovery, the street population, addicts and the poor	23

Source: Alberta PIT Summary 2016 – 2018, Homeless Count 2016, Housing Need in Lethbridge – Environmental Scan, Blackfoot Lodge Occupancy Report 2015 – 2018, River House Program Evaluation Report

Supportive Living

Supportive living in the Province of Alberta is defined as permanent housing in a home-like setting which has accessibility design features as well as support services to help people with unique needs to live as independently as possible while receiving the services that meet their needs. Supportive living serves the needs of a wide range of individuals. Residents in a supportive living setting can range from seniors who require support services due to age-related chronic conditions and frailty to young adults with mental health or physical disabilities¹⁹.

Supportive living providers in the Province of Alberta are private for-profit or non-profit organizations who own and/or operate a number of supportive living units regulated under the Supportive Living Accommodation Act. The Province of Alberta sets Provincial accommodation standards for supportive living, and monitors compliance to those standards²⁰.

¹⁹ The Province of Alberta (2018). What Supportive Living Is. Retrieved from: <http://www.health.alberta.ca/services/supportive-living.html>

²⁰ The Province of Alberta (2018). Supportive Living Guide. Retrieved from: <http://www.health.alberta.ca/services/supportive-living-guide.html#Definitions>

Supportive Living

Within Lethbridge, there are a total of 70 beds or units for persons requiring supportive living. There are currently 12 units available for males 55 years or older who have experienced substance abuse problems and/or homelessness. There are also 30 units available to single mothers with dependents. In addition, there are 9 units available to individuals with mental illness or substance abuse problems and 12 units are available to individuals with developmental disabilities.

Table 8: Supportive Living Housing: The City of Lethbridge; 2018

Agency/Shelter Name	Target Population	Number of Beds/Units
River House (Permanent Supportive Housing)	Male 55 years and older, alcohol addiction and history of chronic homelessness	12
YWCA Residence	female only, 18-60 years, female with dependent children	30
SASHA	Individuals suffering from mental illness, at risk of homelessness and experiencing co-occurring addiction	9
L'Arche Association of Lethbridge	Individuals with developmental disabilities	12
Laura House	Individuals with mental health issues	7

Source: Blackfoot Lodge Occupancy Report 2015 – 2018, River House Program Evaluation Report, Lethbridge FASD PSH Functional Model and Operational Plan, Canadian Mental Health Association, In-person Organisation Consultations

Supportive Living - Seniors

There are a number of organizations in Lethbridge that provide supportive living specifically for seniors. They provide a total of 1,610 beds/units. This type of housing is designed for seniors who have a continued active lifestyle but need supports on a regular basis to maintain their independence. This ranges from seniors who are medically and physically stable but need assistance with the tasks of daily living to seniors with more complex medical needs requiring a nurse to provide support and care in a residential setting²¹. The largest provider is the Green Acres Foundation, a non-profit housing management body operating 569 licensed supportive living units tailored to seniors. In addition to the Green Acres Foundation, there are seven smaller supportive living providers operating a total of 1,041 licensed units. Information provided by the Alberta Health Services indicates there are approximately 50 individuals and families waiting for placement in one of these facilities. However, waitlist data obtained from the Green Acres Foundation suggests this might be higher as the waiting list data from this

²¹ Green Acres Foundation (2018). Seniors' Assisted Living. Retrieved from: <https://www.greenacres.ab.ca/residence-type/seniors-assisted-living/>

organization alone indicates there were 58 individuals and families waiting for a spot as of October 2018.

While both Provincial and Green Acres Foundation data show there was a waitlist for supportive housing in 2018, the latest information on vacancy rates from Green Acres Foundation shows the supportive housing units operated by the organization have been characterized by high vacancy rates since 2008 (average 20.9% in 2015). The business plan notes this is partly caused by higher turnover, which is a common characteristic of seniors supportive housing. However, the business plan also reports older and smaller units are more frequently vacant and seniors put their name on waitlists mainly to obtain a unit in a specific building of their preference. This indicates there is an opportunity to better utilize the vacant supportive seniors stock and allocate it to other priority population groups.

Table 9: Supportive Living Housing - Seniors: The City of Lethbridge; 2018

Agency Name	Number of beds/units	Type
Green Acres Foundation	569	Assisted Living
Covenant Health - Assisted Living	392	Assisted Living
Adaptacare Personal Care Homes	40	Assisted Living
Seasons Retirement Communities	153	Assisted Living
Columbia Assisted Living	112	Assisted Living
Extendicare Fairmont Park	140	Assisted Living
Good Samaritan Society	100	Assisted Living
Legacy Lodge	104	Assisted Living

Source: Alberta Health Services 2018

Supportive Living – Long-Term Care

Long-term Care includes nursing homes and auxiliary hospitals that provide accommodation services for people with complex health needs who are unable to remain at home or in a supportive/assisted living setting²². There are two long-term care providers in Lethbridge with a total of 204 licensed beds. Waitlist data obtained from Alberta Health Services indicates there are between ten and forty individuals waiting for one of these beds, depending on the time of year

Accommodation rates in the Province of Alberta are subsidized with a co-payment component for the user. For long-term care and supportive living the co-payment component ranges from \$55.- to \$66.95 per day per bed/room or \$1,673 to \$2,036 per month per bed/room.

²² Government of Alberta (2018). Alberta's Continuing Care System. Retrieved from: <http://www.health.alberta.ca/services/continuing-care-system.html>

Table 10: Supportive/Assisted Living Long-term Care: The City of Lethbridge; 2018

Agency Name	Number of beds/units	Type
Covenant Health - Long Term Care	84	Long-Term Care
Edith Cavell Care Centre	120	Long-Term Care

Source: Source: Alberta Health Services 2018

Support Services

In addition to supportive housing units, there are a large number of community agencies in Lethbridge which provide support services to assist individuals and families. These agencies provide a range of services, including assistance with searching for housing, eviction prevention, legal assistance, referrals to housing and other support services, food banks, clothing and furniture banks, life skills training, employment supports, and counselling. For an overview of all support agencies active in Lethbridge, please see Appendix B.

The Need for Supportive Housing

Despite the supply of supportive housing options in Lethbridge, the results of the homelessness enumeration show that in April 2018, 223 individuals and families were homeless. Reports indicate a significant proportion of this group would require permanent supportive housing. Phone conversations with community agencies show that there is a lack of appropriate housing and supports available in Lethbridge.

Lethbridge had a larger proportion of households with a member with a physical and/or cognitive disability or mental health issues compared to the Province of Alberta and comparator municipalities such as Red Deer and Grande Prairie which could partly explain why the existing housing and supports infrastructure has not been able to keep up with the need.

The lack of supports and housing in the Lethbridge community might be best exemplified through the waitlist for the City's Housing First Program - HomeBase. In 2018, there were 89 individuals and families waiting for placement with one of the partner organizations. The needs of these individuals and families who are currently homeless or at risk of homelessness have already been assessed; however, there is currently no capacity among any of the partner organizations to assist them.

This data suggests a need for more supportive housing options to address the needs of persons with disabilities, mental health issues, substance abuse problems, and frail seniors.

Community and Affordable Rental Housing

Community and affordable rental housing refers to housing which has received some form of subsidy from the Province of Alberta or other levels of government. These units are provided by non-profit organizations called Housing Management Bodies, created by the Province of

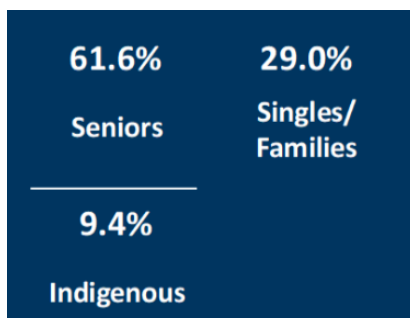
Alberta through the Affordable Housing Act. Alternatively, units could be provided by private landlords who have a rent supplement agreement with a government agency. There are three Housing Management Bodies in Lethbridge. These are the Lethbridge Housing Authority, the Treaty 7 Housing Authority and the Green Acres Foundation. In addition, to the three housing management bodies mentioned above, there is one more non-profit housing provider in Lethbridge called the Aboriginal Housing Society, which operates as a non-profit affordable property management corporation. These subsidized units have rental rates which are geared to income (RGI), where the household pays no more than 30% of their income for housing costs. For the purposes of this report, subsidized housing includes the non-market rent units owned and/or operated by the three Housing Management Bodies in Lethbridge and rent supplement units with private landlords. In total there were 1,746 subsidized units in the City of Lethbridge.

Rent Geared to Income

In 2018, there were a total of 1,058 units provided by the Lethbridge Housing Authority, the Treaty 7 Housing Authority, Green Acres Foundation and the Aboriginal Housing Society²³. Of these units, 930 were Rent Geared to Income units (RGI), while 113 were offered at below market rent. Two units were offered at market rent.

Among the rent geared to income units, a majority (61.6% or 573 units) were for seniors and 29.0% (270 units) were for singles and/or families. In addition, there were a total of 87 (9.4%) units designated for Indigenous peoples.

Figure 20: Subsidized Housing by Mandate: The City of Lethbridge; 2018



Source: Lethbridge Housing Authority, Green Acres Foundation and Treaty 7 Housing Authority 2018

Rent Supplement Units

The Rent Supplement Program is managed by the Lethbridge Housing Authority on behalf of the Province of Alberta and the City of Lethbridge. The program offers supports to assist eligible

²³ This number does not include the seniors housing provided by Green Acres Foundation, which has been included in the supportive housing section above.

applicants in offsetting rental costs in a variety of appropriate rental options in the private rental market. Current market housing is then made affordable through the rent supplement support. The program aims to ensure eligible applicants pay only 30% of their gross income for rent with the remainder being paid through provincial or municipal funding. The program has maximums based on fair market rent, number of bedrooms required and available funding. The rent supplement amount is calculated on a client-by-client basis and varies depending on need and living situation causing a flux in how many people are supported at a given time. The total of rent supplement units in Lethbridge was 575 in January 2019.

Investment in Affordable Housing

The Investment in Affordable Housing Agreement (IAH) is a bi-lateral agreement between the Governments of Canada and Alberta to invest \$323 million over a period of 8 years (2011 to 2019) to help individuals, seniors and families' access affordable housing²⁴.

There are a total of 113 units constructed under the Investment in Affordable Housing Program (IAH) in Lethbridge. A total of 37 of these units are offered through the Rent Geared to Income Program. Of the remaining 76 units, 38 are offered at below market rent, while 38 are offered at market rent.

Figure 21: Subsidized Housing by Type: The City of Lethbridge; 2018

1,746	930	126
Total Units	RGI	Affordable Housing
575	113	2
Rent Supplement	IAH	Market

Source: Lethbridge Housing Authority, Green Acres Foundation and Treaty 7 Housing Authority 2018

Need for Affordable Housing

Lethbridge does not keep a centralized waitlist for subsidized housing. However, data obtained from the Green Acres Foundation and the Lethbridge Housing Authority indicates the existing supply does not meet the need for affordable housing options in the community. In October 2018, there were a total of 474 individuals and families waiting for a unit; down only slightly from 487 in 2017.

²⁴ Government of Alberta (2018). Investment in Affordable Housing Agreement. Retrieved from: <https://www.alberta.ca/canada-alberta-affordable-housing-agreements.aspx#toc-1>

This need is supported by findings from the resident survey where 63.7% indicated a need for more affordable housing for low- and- middle-income households, as well as a number of community and stakeholder consultations. During the consultation sessions with key stakeholders it was mentioned there is a lack of affordable housing options for individuals with low incomes and in particular a lack of affordable housing options appropriate for Indigenous peoples with low incomes. This is supported by the high proportion of Indigenous peoples among the homeless population.

When looking at the data by mandate, it shows there were 166 (35.0%) individuals and families waiting for family housing, 145 (30.6%) for seniors housing, 11 (2.3%) for a below market rent apartment, and 152 (32.1%) for a rent supplement unit. Looking at the waitlist data, the need is particularly high for affordable housing units for singles and families, as well as rent supplement units. This should be taken into consideration when planning new developments or funding for rent supplements.

**Figure 22: Waitlist by Mandate:
The City of Lethbridge; 2018**

474	35.0%
Total	Singles/ Families
30.6%	34.4%
Seniors	Other

Source: Lethbridge Housing Authority, Green Acres Foundation and Treaty 7 Housing Authority 2018

Renovation

Lethbridge currently does not operate a home renovations program. However, together with CMHC, the City announced in 2017 it will invest \$1.3 million into a number of existing seniors' and affordable housing complexes owned by the Green Acres Foundation, the L'Arche Association of Lethbridge, the Southern Alcare Society and the YWCA of Lethbridge.²⁵

Student Housing

The City of Lethbridge has a large student population. With a college and the only university south of Calgary combined there were a total of 8,767 students enrolled in 2018 of which approximately 67.0% (5,874) come from out of town. The college and university both own and operate a number of student housing units. Combined there were a total of 1,105 student

²⁵ CMHC (2017). Improvements to Seniors and Low income Housing in Lethbridge Underway. Retrieved from: <https://www.cmhc-schl.gc.ca/en/media-newsroom/news-releases/2017/improvements-to-seniors-and-low-income-housing-in-lethbridge-underway>

housing units across 396 apartment buildings²⁶. Key stakeholders indicate this has not been sufficient to meet the need. Most students find an apartment outside of the campus in the community. However, with the limited supply of suitable student housing options, key stakeholders who engage with students in Lethbridge, indicated during consultation sessions, that many students are not always able to find suitable accommodation in the community. In some extreme cases students are known to sleep in their cars for short periods of time when they are unable to find apartments. In addition, students who do find an off-campus unit often occupy more affordable units, thereby competing with households with low incomes.

Market Housing

The majority of housing units in a community are private market housing units and include both rental and ownership units.

Private Rental Market

Rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rented dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their career, or people living alone.

Until the mid-1970's, rental housing as a tenure was more prevalent than it is today, particularly in urban areas. It was common to rent even among high-income earners²⁷. However, a reform of the Canadian tax code in 1972 shifted the balance in the housing market to an ownership-based model which provided tax incentives for home owners while removing tax incentives for the construction of purpose-built rental apartments. The recent introduction of the National Affordable Housing Strategy indicates this approach might be changing slightly; however, there is still a very strong focus on home ownership throughout Canada as a whole.

The private rental market in a community is generally made up of the primary or purpose-built rental market and the secondary rental market. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The primary rental market includes purpose-built rental apartments and rowhouses. The secondary rental market represents self-contained units which were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e. separate dwelling units located within the structure

²⁶ Data provided by Lethbridge College Housing and the University of Lethbridge

²⁷ Suttor G. 2015. Rental Paths from Post-war to Present: Canada Compared. Retrieved from: <http://www.urbancentre.utoronto.ca/redirects/rp218.html>

of another dwelling), rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

There were a total of 11,760 rental dwellings in Lethbridge in 2016, making up 31.3% of all dwellings. The number of rented dwellings increased by 38.0% since 2006 compared to an increase in all dwellings of 22.4% from 2006 to 2016.

Private Rental Market – Universe

According to CMHC, there were 3,831 purpose-built rental units in Lethbridge in 2017. This makes up 32.6% of all rented dwellings. Of these units, 2,652 (69.2%) were in apartment buildings and 1,179 (30.8%) were in row houses. From 2006 and 2017, the number of purpose-built rental units in Lethbridge decreased by 408 units (9.6%). This appears to be in contrast with the increase in the total number of renter households noted in section two of this report.

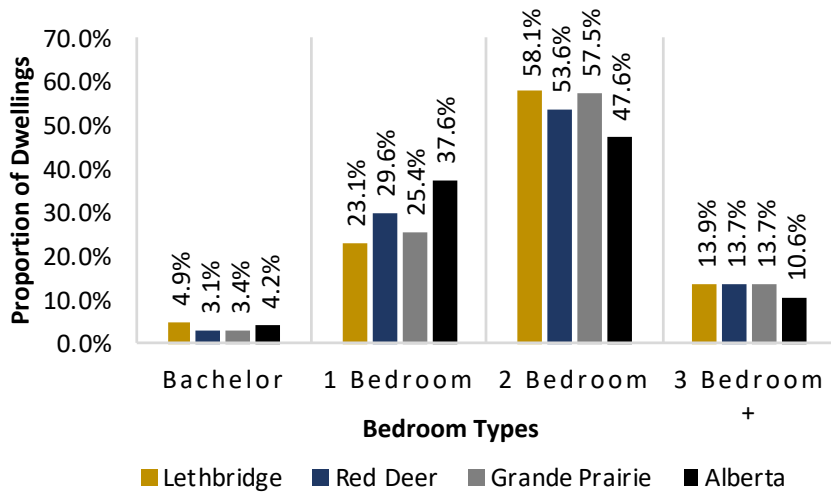
Among comparator municipalities, Red Deer had the highest number of purpose-built rental units (6,697), followed by Grande Prairie (4,168). In addition, unlike Lethbridge, the number of primary rental dwellings in both comparator municipalities increased while purpose-built rental units in Lethbridge decreased. Grande Prairie saw the fastest increase with an additional 901 units (27.6%), while Red Deer had a more modest increase of 438 units (7.0%) from 2006 to 2017. This suggests that there may be barriers to the development of primary rental units in Lethbridge.

More than half (58.1%) of the purpose-built rental units in Lethbridge were two-bedroom units. Bachelor units made up 5.1% and one-bedroom units made up 23.5% in 2017.

These proportions appear to match with the data on household size in Lethbridge. One-person households made up 27.5% of all households in 2016 while two- and three-person households made up 52.0%. However, large purpose-built rental units with three or more bedrooms made up only 13.8% of all units in the primary rental market while households with five or more persons made up 20.5% of all households in 2016. This indicates that the current composition of the purpose-built rental market matches the current household sizes in Lethbridge except for larger households.

While the data suggests there could be a need for additional larger family units, household income data shows larger families are significantly more likely to be in high-income and able to afford homeownership. In contrast, low income households more likely to depend on rental housing are more frequently found among single households, lone parents, youth households, senior households and households with a member with a disability. This indicates a greater need for smaller purpose-built rental units. However, the influx of recent immigrants predominantly from Syria, indicates a need for larger units as well. Immigrant families often have larger households and commonly have low- or moderate- incomes, in particular in the first years after arriving in Canada

Figure 23: Proportion of Primary Rented Dwellings by Size: The City of Lethbridge and Comparators; 2018



Source: Canada Mortgage and Housing Corporation 2018

The Primary Rental Market – Vacancy Rates

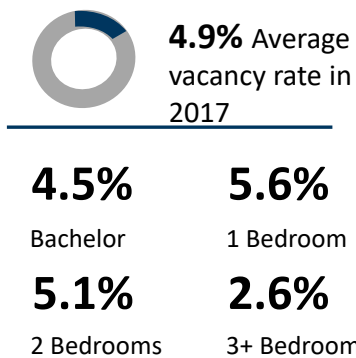
A vacancy rate of 3.0% is generally accepted as a ‘healthy’ vacancy rate, indicating a balance between the supply of rental housing and the demand or need for rental housing. In 2017, the overall vacancy rate for purpose-built rental units in Lethbridge was 4.9%; decreasing from a high of 7.4% in 2012. This is relatively high and indicates the market supply and demand are not in balance in the primary rental market in Lethbridge. However, that seems to contradict earlier findings about an increasing number of renters in Lethbridge and a decreasing supply in the primary rental market. Under normal circumstances this would result in low vacancy rates in the primary rental market.

A possible explanation could be the built quality and/or location of the purpose-built rental housing stock in Lethbridge, making these units less desirable compared to rental units in the secondary market. This is further supported by looking at vacancy rates by year of construction. Here the data show the majority of purpose-built rental units were constructed from 1960 to 1979 (52.0%) and the vacancy rates of older units constructed during those years was significantly higher (5.7%) than those in newer units constructed after 2000 (1.7%)

One-bedroom apartments had the highest vacancy rate (5.6%), while larger units (three bedrooms or more) had the lowest (2.6%). This confirms the previous analysis indicating that there may be an emerging need for larger rental units with three or more bedrooms.

Among the comparator municipalities, Red Deer had the highest vacancy rate (11.9%), while Grande Prairie had the lowest (4.6%). The overall vacancy rate in the Province of Alberta was 7.4%

Figure 24: Vacancy Rates in the Primary Rental Market by Unit Size: The City of Lethbridge; 2017



Source: Canada Mortgage and Housing 2018

The Primary Rental Market – Average Rent

The total average market rent of units in the primary rental market was \$909 in 2017; up by 44.5% since 2006, which is faster than inflation (22.3%) but at a similar rate to average household income growth (44.6%). The average market rent for bachelor apartments saw the highest rate of increase; increasing by 54.4% from 2006 to 2017, followed by an increase of 47.9% in the average market rent of larger units with three or more bedrooms.

Among comparator municipalities, Grande Prairie had the highest average rent (\$978), followed by Red Deer (\$962). Lethbridge did see a higher increase of the average market rent from 2006 to 2017 compared to Red Deer (36.1% increase) and Grande Prairie (5.2% increase).

Table 11: Average Rent by Year: The City of Lethbridge and Comparators, 2006 - 2017

	Lethbridge	Red Deer	Grande Prairie	Alberta
2006	\$629	\$707	\$930	\$788
2016	\$909	\$968	\$984	\$1,113
2017	\$909	\$962	\$978	\$1,105
% Change 2006-2016	44.5%	36.1%	5.2%	40.2%

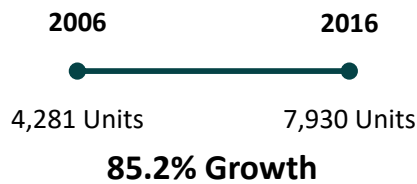
Source: Canada Mortgage and Housing Corporation 2018

The Secondary Rental Market – Universe

Even though the number of renter households increased by 38.0% from 2006 to 2016, the previous section showed this growth did not occur equally in both rental markets. The primary rental market declined by 9.6% (409 units), while the secondary market increased by 85.2% (3,649 units). This indicates the entire increase in rental units from 2006 to 2016 happened in the secondary rental market.

The secondary rental market is a good source of rental units. It generally offers a more diverse supply as these units include single and semi-detached homes as well as secondary units compared to predominantly apartment and townhouse units in the primary rental market. However, units in the secondary rental market are generally more expensive (with the exception of secondary suits) while offering a tenure that is not as stable as units in the primary rental market. For example, landlords could convert a unit back to ownership or move into the unit.

Figure 25: Growth of the Secondary Rental Housing Market: The City of Lethbridge; 2006 - 2016



Source: Statistics Canada Community Profiles 2006 – 2016 and Canada Mortgage and Housing Corporation 2006 - 2016

The Secondary Rental Market – Secondary Suites

Secondary suites are self-contained rental units which are located within the same structure as another dwelling, referred to as the primary dwelling/suite. Lethbridge has been licensing secondary suites since 2007. Based on their licensing activity, the City estimates there are currently 574 secondary suits in Lethbridge. Licensing secondary suites may have contributed to the growth of the secondary rental market mentioned in the previous section. Other secondary market units include single-detached, semi-detached, row/townhouses, duplex apartments (i.e. separate dwelling units located within the structure of another dwelling), rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

The Secondary Rental Market – Average Rent

CMHC does not report on the average market rent for all units in the secondary rental market in Lethbridge. As such, a point-in-time scan of forty online listings on the MLS website was undertaken and found that the average rent for units in the secondary rental market was \$971 in 2018. This was on average 6.8% higher than the average rent in the primary market. However, certain bedroom types showed larger differences than others. In particular larger dwellings with three or more bedrooms in the secondary market were on average 20.0% more expensive than a similar sized unit in the primary market.

Table 12: Average Market Rent in the Primary and Secondary Rental Market: The City of Lethbridge; 2017

	Primary Market	Secondary Market	% Difference
Bachelor	\$701	\$768	9.5%
1 Bedroom	\$828	\$847	2.3%
2 Bedroom	\$926	\$1,003	8.3%
3 Bedroom +	\$1,056	\$1,267	20.0%
Average Market Rent	\$909	\$971	6.8%

Source: Canada Mortgage and Housing Corporation 2018, Kijiji Listings, MLS Rental Units 2018

Market Ownership

Home ownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, home ownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation.

In 2016, there were a total of 25,810 owned homes (68.7%) in Lethbridge. In comparison, 72.4% of all households in the Province of Alberta owned their own home. Among comparator municipalities, both Red Deer (65.7%) and Grande Prairie (65.3%) had a lower rate of homeownership compared to Lethbridge.

Average House Prices

The average house price in Lethbridge in the first 9 months of 2018 was \$284,722; down by 0.1% from 2016²⁸. The average value of all dwellings in Lethbridge in 2016 was \$285,012; up by 8.3% from \$263,003 in 2008 (when data was first provided)²⁹. In comparison, the average value of a home in the Province of Alberta in 2016 was \$449,790. The difference in average house prices can be partially explained by the absence of the oil and mining sector in Lethbridge which has pushed up prices in other areas of the Province.

While the average property values for all dwellings in Lethbridge increased by 8.3% from 2008 to 2018, the Province of Alberta Consumer Price Index increased by 15.6% during the same time period and average incomes increased by 52.0% from 2005 to 2018. This indicates that the average house price is growing at a slower pace compared to inflation and home ownership is becoming more affordable to households with moderate incomes in Lethbridge. Aside from a lack of diversity in the housing stock, price stagnation might partly explain the increase in the number of renter households. Low appreciation rates of homes might cause existing or aspiring homeowners to rent as other investments are yielding a higher rate of return.

²⁸ Lethbridge Real Estate Board 2018: Market Statistics. Retrieved from: <http://www.lidar.ca/content-main.asp?CatID=3>

²⁹ Lethbridge Real Estate Board 2018: Market Statistics. Retrieved from: <http://www.lidar.ca/content-main.asp?CatID=3>

Key Findings: Housing Supply

This section provides a brief overview of the nature of housing supply in Lethbridge

The housing stock is becoming more diverse but the majority of dwellings in Lethbridge are single detached and this is expected to continue in the near future.

- Low density single- and semi-detached dwellings made up the majority of homes in Lethbridge (69.2%) but single detached homes saw a decrease of 6.1% from 2006 to 2016.
- A total of 65.3% of new starts in 2017 and 71.3% of building permits issued in 2018 were for single- or semi-detached units. This suggests the focus on low density homes will continue in the foreseeable future.
- Row houses (5.5%) and duplexes (7.5%) made up only a small share of all dwellings in Lethbridge but these dwelling types saw the highest rate of increase from 2006 to 2016.

The emergency shelter system has not been able to absorb the increase of the homeless population in Lethbridge.

- There are currently three emergency shelters in Lethbridge with a total of 112 beds and an additional 37 emergency beds.
- However, occupancy data indicates shelters run at 100.0% capacity and above.
- A survey among residents in Lethbridge found 13.9% of respondents have trouble paying their rent or mortgage on a monthly basis putting them at risk of becoming homeless and 63.7% of respondents mentioned there is a need for affordable housing options for households with low and moderate income in the City of Lethbridge.

There are a range of supportive and transitional housing in Lethbridge but the analysis shows there is a need for more housing options with accessibility features and support services.

- There are a range of supportive housing and community-based supports provided in Lethbridge, including options for people with substance abuse issues, people with developmental disabilities and single mothers.
- However, the HomeBase housing first program conducted 254 new intakes from January to October 2018 and there is a waitlist of 89 individuals who are currently homeless or at risk of homelessness waiting for appropriate housing and supports.
- A business case conducted on behalf of the City of Lethbridge into the feasibility of developing new supportive housing found many homeless individuals and families need permanent supportive housing and turn to shelters to receive supports.

There are a number of non-market subsidized rental housing units in Lethbridge, but wait list data and shelter occupancy rates indicate a need to increase the supply of subsidized and affordable rental housing units for households with low incomes.

- In October 2018 there were 1,746 subsidized housing units in the City of Lethbridge of which 930 were RGI.
- The majority of the RGI stock was dedicated to seniors (61.6%). A total of 29.0% was for singles and families and 9.4% for Indigenous households.
- Waitlist data indicates there were 474 individuals and families waiting for a subsidized unit in October 2018 and single and family households made up the largest share (35.0%), indicating a need for additional units for these household types.
- Conversations with key stakeholders and information obtained from the PIT count in 2018 indicates the majority (73.0%) of the homeless population are Indigenous indicating a need for additional units that are affordable and culturally appropriate for Indigenous peoples.

The number of renter households is increasing faster than households as a whole but the number of primary rental dwellings have decreased, indicating a need to ensure the existing primary rental stock is well maintained and protected from further decreases in the future.

- Renters made up 31.3% of all households in Lethbridge in 2016 compared to 27.0% in Alberta as a whole.
- The number of renters has increased by 38.0% from 2006 to 2016, which is significantly faster than overall household growth over that same time period (22.4%).
- Even though the number of renter households increased rapidly, the number of purpose-built rental units decreased by 9.6% from 2006 to 2017 while the average vacancy rate in 2017 remained high at 4.9%, indicating tenants are moving into the secondary market rather than the primary market.
- The secondary market grew by 85.2% from 4,281 units in 2006 to 7,930 units in 2016 and has absorbed the increased demand for rental housing.
- Rental dwellings (6.5%), on average, are more likely to need major repairs than owned dwellings (4.9%).
- Low vacancy rates for primary market rental units constructed after the year 2000 (1.7%), and high vacancy rates for primary market rental units constructed from 1960 to 1979 (5.7%), indicates the older primary rental housing stock is less desirable, potentially because it provides units of lower quality compared to newer units in the primary and secondary rental market.

4.0 Housing Affordability Analysis

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada’s Survey of Household Spending, a household’s spending on shelter³⁰ made up 21.2% of all expenditures by Canadian households in 2015³¹.

Housing affordability is an important factor in the wellbeing of all residents and an adequate supply of affordable housing greatly contributes to healthy and economically prosperous communities.

Defining Affordable Housing

Lethbridge, in its Affordable Housing and Homeless Policy, defines affordable housing as follows:

“Housing which adequately suits the need of low- and moderate-income households at costs below those generally found in the Lethbridge housing market ... and which should not cause a household to spend more than 30% of their household income on shelter costs”³².

The Province of Alberta currently does not have a set definition of low- and/or moderate-income households. As was mentioned in section two of this report, for the purposes of this study, **households with low incomes** refer to households with incomes in the **first to the third income deciles** (i.e. earning \$49,991 or less in 2018); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (i.e. earning from \$49,992 to \$93,819 in 2018); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (i.e. earning \$93,820 or more in 2018).

Household Income Spent on Housing

Statistics Canada defines “income spent on shelter” as the proportion of a household’s average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household’s total monthly income. These expenses include the monthly rent or mortgage payments, property taxes and condominium fees, the

³⁰ This includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities.

³¹ Statistics Canada (2017). Table 203-0021: Survey of household spending (SHS), household spending, Canada, regions and provinces, annual (dollars), CANSIM. Accessed from: <http://www5.statcan.gc.ca/cansim/a47>.

³² Lethbridge (2015). Housing and Homeless Policy Statement. Retrieved from: <https://www.lethbridge.ca/City-Government/City-Council/Documents/CC32%20Affordable%20Housing%20and%20Homeless.pdf>

cost of electricity, heat, water and other municipal services³³. CMHC defines affordable housing as housing that costs less than 30% of before-tax household income³⁴.

In 2015, 21.5% of all households in Lethbridge were spending 30% or more of their before-tax household income on housing costs. This proportion is down slightly from 23.8% in 2005. However, the number of households facing housing affordability issues (i.e. spending 30% or more of household income on housing costs) increased by 10.4% from 7,295 in 2005 to 8,060 in 2015. In comparison, 20.2% of all households in the Province of Alberta were facing housing affordability issues in 2015. While the number of households facing housing affordability issues in Lethbridge increased from 2005 to 2015, the rate of growth is lower than the increase in the number of all households during that same time period (22.4%).

Among comparator municipalities Red Deer had a slightly higher proportion of households spending 30% or more on shelter 21.9%, while Grande Prairie had a slightly lower proportion (19.5%).

Figure 26: Proportion of Households Spending 30% or More on Housing Costs; The City of Lethbridge and Comparators: 2015

21.5%	21.9%
Lethbridge	Red Deer
19.5%	20.2%
Grande Prairie	Alberta

Source: Statistics Canada Community Profiles 2016

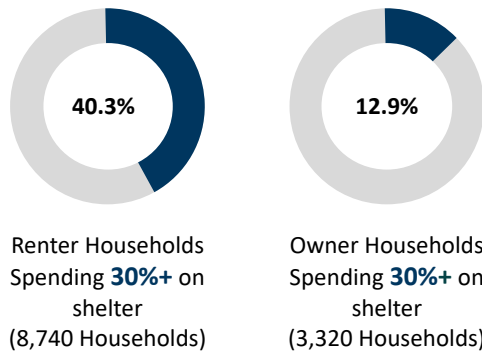
As previously mentioned, renter households generally have lower incomes compared to owner households. This may partly explain why 40.3% of all renters in Lethbridge in 2015 were facing housing affordability issues compared to 12.9% of all owners. The proportion of both renters and owners facing housing affordability issues decreased from 2005 to 2015; decreasing from 43.3% of all renters and 16.3% of all owners in 2005. In addition, 18.1% of all renters were facing severe housing affordability issues (spending 50% or more of their income on shelter) compared to 4.1% of all owners in Lethbridge

³³ Statistics Canada (2017). Dictionary, Census of Population, 2016. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/az1-eng.cfm#S>.

³⁴ CMHC (2014). Housing in Canada Online: Definition of Variables. Accessed from: http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwellings_1.

This indicates that there is a greater need for rental housing which is affordable to households with low and moderate incomes compared to ownership housing in Lethbridge.

Figure 27: Proportion of Households Spending 30% or More on Shelter by Household Tenure: The City of Lethbridge and Comparators; 2015

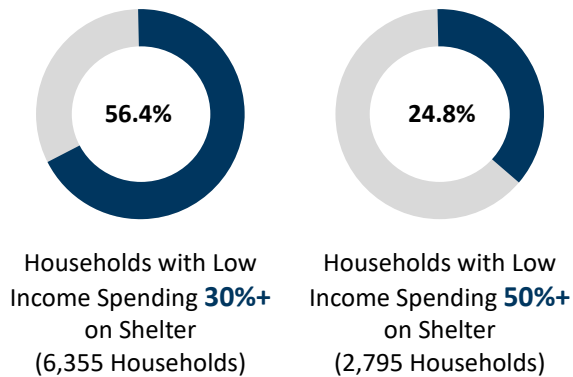


Source: Statistics Canada Community Profiles 2016

Housing Costs by Household Income Deciles

In 2015, 56.4% of households with low incomes in Lethbridge were facing housing affordability issues and 24.8% were facing severe housing affordability issues (i.e. spending 50% or more of their household income on housing costs). In comparison, 59.8% of households with low incomes in the Province of Alberta were facing housing affordability issues and 32.9% were facing severe housing affordability issues. In addition, 14.0% of households in Lethbridge with moderate incomes were facing housing affordability issues and 0.6% were facing severe housing affordability issues. This suggests the need for affordable housing is greater among households with low incomes earning \$49,991 or less.

Figure 28: Proportion of Households with Low income Facing Housing Affordability Issues: The City of Lethbridge; 2015

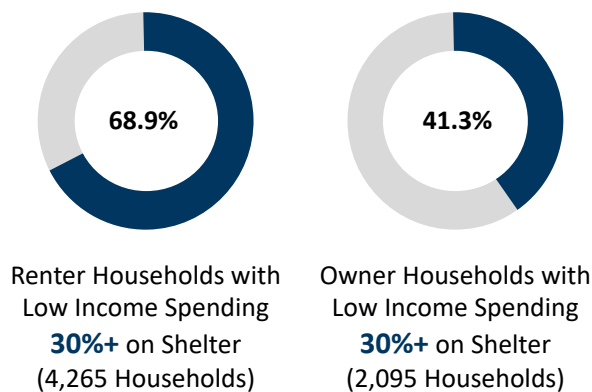


Source: Statistics Canada Custom Tabulations 2016

Housing Cost by Household Tenure

Among renters in Lethbridge with low incomes (\$41,991 or less) in 2015, 68.9% were facing housing affordability issues and 29.2% were facing severe housing affordability issues. In comparison, among owners with low incomes, 41.3% were facing housing affordability issues and 19.4% were facing severe housing affordability issues. Furthermore, among renters with moderate incomes, 12.1% were facing housing affordability issues compared to 14.8% of owners with moderate incomes. This data suggests that while the need for affordable rental housing, particularly for households with low incomes, is definitely more significant, there is also a need for affordable ownership options for households with low and moderate incomes.

Figure 29: Proportion of Households with Low income Facing Housing Affordability Issues by Tenure: The City of Lethbridge; 2015



Source: Statistics Canada Custom Tabulations 2016

Housing Cost by Household Type

Among the different household types, there were certain households among which low income is more likely to occur. These household types include youth households (54.0% in low income) single households (63.7% in low income), senior households (45.3% in low income), Indigenous households (49.9% in low income), households with a member with a physical disability (45.3% in low income), households with psychological or mental health problems (43.0% in low income), households with a cognitive disability (41.0% in low income) and lone parent households (37.8% in low income).

Figure 30: Proportion of Households Spending 30% or More of Household Income on Housing by Household Type: The City of Lethbridge; 2015

21.5%	40.3%	33.9%
All Households	Renters	Lone Parents
38.3%	39.2%	43.8%
Singles	Indigenous Households	Youth Households
27.8%	32.6%	34.0%
Physical Disability	Cognitive Disability	Psychological or Mental Health Issues

Source: Statistics Canada Custom Tabulations 2016

Some household types who were more likely to be in low income were less likely to face housing affordability issues compared to others in general. For example, while 45.3% of senior households were considered to be in low income in 2015, only 38.7% of senior households with low incomes faced housing affordability issues compared to 56.4% of all households with low incomes or households with a member with a physical disability (53.4% facing affordability issues).

In comparison, some household types who were more likely to be in low income were also more likely to face housing affordability issues. For example, 37.8% of lone parent households in Lethbridge in 2015 were considered low income and 66.4% of lone parent households with low incomes were facing housing affordability issues compared to 56.4% of all households with low incomes who are also facing housing affordability issues. A similar observation can be made for Indigenous households with low income (70.2% facing affordability issues), households with a member with a cognitive disability (65.2% facing affordability issues), households with a member with psychological/mental health issues (69.4% facing affordability issues) and youth-led households (73.1% facing affordability issues). This indicates a greater need for affordable housing options among these households.

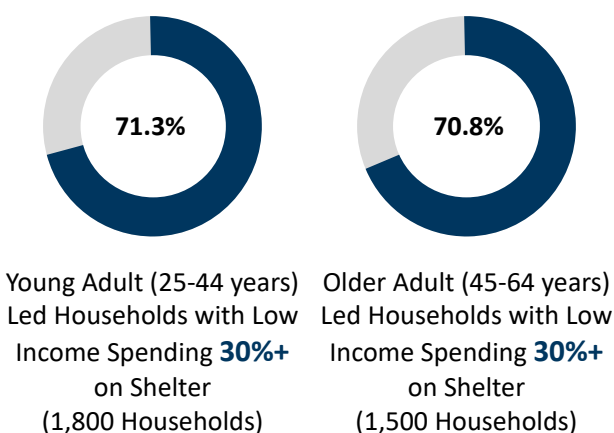
Lastly, some household types are less likely to have low incomes, but of the households within those types who do have low-incomes, certain types are more likely to face housing affordability issues. These household types include couples with children with low-incomes (76.8% facing housing affordability issues), multiple and other family households with low incomes (90.5% facing housing affordability issues), non-family households with two or more persons with low incomes (67.5% facing housing affordability issues) and recent immigrant households with low incomes (68.3% facing housing affordability issues). These trends may be partly due to the fact that some of these household types require larger dwellings which, in general, are less affordable. Thus, requiring the household to spend more than 30% of their incomes on housing costs.

Housing Cost by Household Age

In addition to youth-led and senior-led households, some households led by adults aged 25 to 44 years and adults aged 45-64 years face housing affordability challenges. While these two groups have a smaller proportion of households with low incomes (24.6% and 19.7% respectively), 71.3% of households led by adults aged 25-44 years and 70.8% of households led by adults aged 45-64 years who have low income are facing housing affordability challenges.

This analysis shows that, in general, the need for affordable housing options is greatest among households with low incomes. In particular, the need is greatest among youth-led households, lone-parent households, persons living alone, and households with a member with a physical and/or cognitive/mental disability.

Figure 31: Proportion of Households with Low income Facing Housing Affordability Issues by Age: The City of Lethbridge; 2015



Source: Statistics Canada Custom Tabulation 2016

Core Housing Need

A household is said to be in core housing need if its housing falls below one of the adequacy, suitability, or affordability standards³⁵ and if it would have to spend more than 30% of its before-tax income to pay the median rent for alternative housing in the area which meets the three standards.

Please note that the proportions in this section may not add up to 100% as a household can fall below more than one housing standard.

Households in Core Need

In 2016, 10.1% of all households in Lethbridge fell below one or more of the core housing need standards; and out of those, most (93.4%) fell below the affordability standard. In comparison, 10.8% of households in the Province of Alberta were in core housing need.

Among the comparator municipalities, Red Deer (11.7%) had the highest share of households in core housing need, followed by Grande Prairie (10.4%).

The data also shows that 12.6% of households in Lethbridge in 2016 fell below the adequacy standard, which measures the condition of housing. In the Province of Alberta as a whole, 12.9% of households in core need fell below the adequacy standard. Among comparator municipalities, the number of households falling below the adequacy standard is lower compared to Lethbridge. In Red Deer, 10.4% of households in core need fell below the adequacy standard while in Grande Prairie this was 9.3%. This could partly be explained by the fact that the housing stock in the comparator municipalities is newer compared to the housing stock in Lethbridge.

Table 13: Core Need: Lethbridge and Comparators; 2015

	Lethbridge	Red Deer	Grande Prairie	Alberta
In core need	10.1%	11.7%	10.4%	10.8%
Households below affordability standard	93.4%	94.3%	92.5%	90.4%
Households below adequacy standard	12.6%	10.4%	9.3%	12.9%
Households below suitability standard	8.0%	6.9%	7.5%	10.4%

Source: Statistics Canada Custom Tabulations 2016

Core Need by Tenure

Renter households were more likely in core housing need than owner households. In 2016, 4.8% of all owner households (1,235 households) and 21.9% of all renter households (2,570

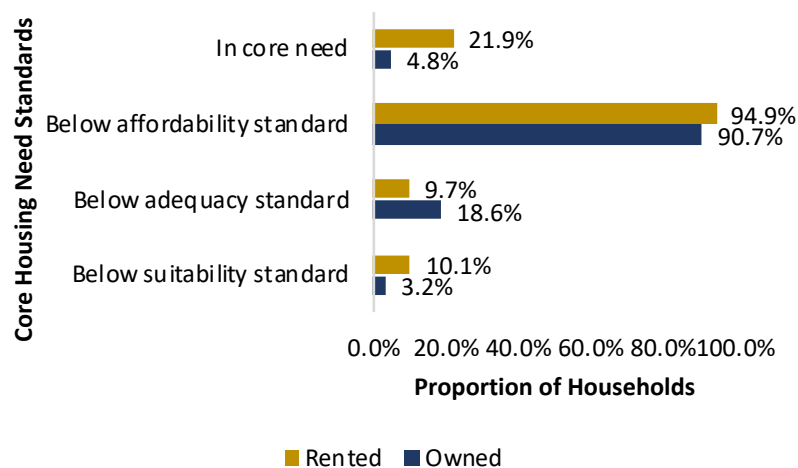
³⁵ According to CMHC, **adequate housing** is housing that does not require any major repairs. **Suitable housing** is housing with enough bedrooms for the size and make-up of the household. **Affordable housing** is housing which costs less than 30% of a household's income.

households) in Lethbridge were in core housing need. Most of the households in core housing need were falling below the affordability standard. A larger proportion of renter households were falling below the affordability standard (94.9%) compared to owner households (90.7%).

In contrast, a much larger proportion of renter households were falling below the suitability standard (10.1%) compared to owner household (3.2%). This indicates that a significant proportion of renter households in Lethbridge were living in housing that was not suitable for their household size. This may be due to households making a trade-off in size for a smaller but more affordable unit, but it may also be due to a limited supply of larger units mentioned in the supply section of this report.

A total of 18.6% of owner households in Lethbridge were falling below the adequacy standard compared to 9.7% of renter households. This indicates that, in 2016, a larger share of owner households in core need were living in housing which required major repairs. However, it is important to mention that the actual number of owner households in core need falling below the adequacy standard (230 households) was lower than the number of renter households in core need falling below the adequacy standard (250 households). The reason for the high proportion of homeowners in core need falling below the adequacy standard could be related to the aging population in homeownership who struggle to continue to keep up with the required maintenance of their home.

Figure 32: Proportion of Households in Core Need by Household Tenure: The City of Lethbridge; 2016



Source: Statistics Canada Custom Tabulations 2016

Core Need by Household Income Deciles

Of the households in Lethbridge in core housing need in 2016, 97.2% are households with low incomes. Among households with low incomes, 32.9% are in core housing need. Less than 1% (0.9%) of households with moderate incomes were in core housing need in 2016 and these households all have incomes within the 4th household income decile (i.e. earning between

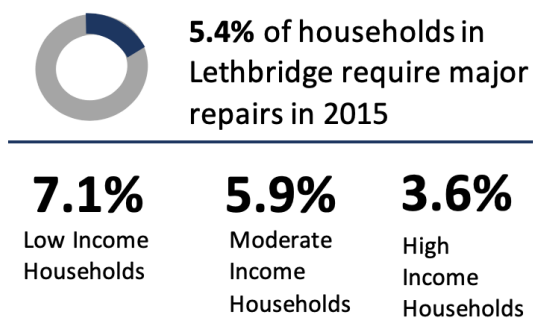
\$49,992 and \$93,819 in 2018). This supports the previous findings which suggest the need for affordable housing options is primarily focused on households with low incomes.

Housing Condition by Household Income Deciles

Among the 37,575 households in Lethbridge in 2016, 5.4% were living in housing which needed major repairs. A much smaller proportion (1.3%) were in core housing need falling below the adequacy standard, which are households living in housing requiring major repairs and who cannot afford to move to housing in better condition. While this suggests that the issue with affordability combined with housing condition is not as significant, it does suggest that there are households, for reasons other than affordability, who are living in housing that is in bad condition.

When this data is examined by household income deciles, 7.1% of all households with low incomes are in housing needing major repairs. Additionally, 5.9% of households with moderate incomes and 3.6% of households with high incomes are in housing needing major repairs. While the proportion of households with low incomes is higher than the proportion of households with moderate and high incomes, the data indicates that the issue is experienced across all income levels. The majority (58.4%) of households with low incomes living in housing that requires major repair are in core need which indicates they have no affordable alternative with regard to the condition of their home. However, for households with moderate and high incomes, the issue may be more related to capacity to make the repairs. For example, frail seniors living in single detached homes may not be capable of undertaking major repairs. A more diverse housing supply would help ensure that there are options for households with a range of needs.

Figure 33: Core Housing Need – Adequacy Standard by Household Income Deciles: The City of Lethbridge; 2015



Source: Statistics Canada Custom Tabulations 2018

Housing Suitability by Household Income Deciles

Housing is suitable if the dwelling has enough bedrooms for the size and composition of the households³⁶. In 2016, 0.8% of all households in Lethbridge were living in housing that was not suitable for their household without an affordable alternative.

Among households with low incomes, 2.2% were living in unsuitable housing without an affordable alternative. Based on the previous findings on housing affordability, it is highly likely that these households are making a compromise and settle for a smaller unit that is more affordable. Among households with moderate (0.5%) and high incomes (0.0%) there were almost no households living in unsuitable housing without an affordable alternative.

Rental Housing Affordability

The following graph shows the top range of each renter household income decile and what monthly rent is affordable for each income decile. Renter household income deciles used as renter household incomes are lower than owner household incomes or total household incomes. In addition, the Lethbridge Policy on Housing and Homeless defines affordable rental housing as housing which is below the rates commonly found in the Lethbridge rental market and affordable to households with low- and moderate-incomes.

Based on the average market rent reported by CMHC and renter household incomes, renters with low incomes in the 1st to the 3rd renter income deciles cannot afford the average market rent in Lethbridge without spending more than 30% of their income on housing costs.

Renters with incomes in the 3rd income decile or higher would be able to afford a bachelor unit. Renter households in the 4th income decile or higher would be able to afford a one-bedroom and two-bedroom unit. Renter households would have to have incomes in the 5th household income decile or above (i.e. \$47,932 or more) to be able to afford a rental unit with three or more bedrooms. This means that even some households with moderate incomes would have to spend 30% or more of their household income or more on rent to afford a suitable unit (i.e. with enough bedrooms).

This partly explains why, among couples with children, 76.8% of those with low incomes and 22.8% of those with moderate incomes are facing housing affordability issues. In addition, among lone-parent households, 59.2% of those with low incomes and 20.1% of those with moderate incomes face housing affordability issues.

³⁶ Statistics Canada (2017). Dictionary, Census of Population 2016. Accessed from: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage029-eng.cfm>

Table 14: Comparison of Affordable Rents and Average Market Rents in the Primary Rental Market, The City of Lethbridge, 2018

		2018	Affordable Rent	Total \$909	Bachelor \$701	1-Bedrm \$828	2 -Bedrms \$926	3+Bedrms \$1,056
Low	Decile 1	\$18,649	\$466	N	N	N	N	N
	Decile 2	\$23,693	\$592	N	N	N	N	N
	Decile 3	\$30,509	\$763	N	Y	N	N	N
Moderate	Decile 4	\$39,453	\$986	Y	Y	Y	Y	N
	Decile 5	\$47,932	\$1,198	Y	Y	Y	Y	Y
	Decile 6	\$58,241	\$1,456	Y	Y	Y	Y	Y
High	Decile 7	\$69,020	\$1,725	Y	Y	Y	Y	Y
	Decile 8	\$83,658	\$2,091	Y	Y	Y	Y	Y
	Decile 9	\$109,499	\$2,737	Y	Y	Y	Y	Y

Statistics Canada Custom Tabulation 2016; CMHC Housing Information Portal 2018; SHS estimates of household income based on the increase in the Alberta CPI from 2015-2018; SHS estimates based on spending 30% of income on housing costs

Data gathered from rental rates through an analysis of ads for apartments in the secondary market support the finding that average market rents tend to be less affordable in the secondary market. For example, bachelor units in Lethbridge are not affordable to renters with low incomes. Furthermore, this data shows that renters would have to be earning incomes in the 4th income decile or above to afford a two-bedroom apartment. Larger units in the secondary market are particularly unaffordable. Renters would have to be earning incomes in the 6th income decile or above to afford an apartment with three or more bedrooms. While these findings should be read with caution due to the smaller sample size, they are an important indicator because the secondary market comprises of 67.2% of all rental units in Lethbridge.

This analysis indicates a need for rental housing which is affordable to households with low incomes. In addition, consideration should be given to providing affordable rental units which are suitable for both small and larger households.

Table 15: Comparison of Affordable Rents and Average Market Rents in the Secondary Rental Market, The City of Lethbridge, 2018

		2018	Affordable Rent	Total \$970	Bachelor \$768	1-Bedrm \$847	2-Bedrms \$1,003	3+Bedrms \$1,267
Low	Decile 1	\$18,649	\$466	N	N	N	N	N
	Decile 2	\$23,693	\$592	N	N	N	N	N
	Decile 3	\$30,509	\$763	N	N	N	N	N
Moderate	Decile 4	\$39,453	\$986	Y	Y	Y	N	N
	Decile 5	\$47,932	\$1,198	Y	Y	Y	Y	N
	Decile 6	\$58,241	\$1,456	Y	Y	Y	Y	Y
High	Decile 7	\$69,020	\$1,725	Y	Y	Y	Y	Y
	Decile 8	\$83,658	\$2,091	Y	Y	Y	Y	Y
	Decile 9	\$109,499	\$2,737	Y	Y	Y	Y	Y

Source: Statistics Canada Custom Tabulation 2016; Secondary Rental Market Point In Time Scan 2018; SHS estimates of household income based on the increase in the Alberta CPI from 2015-2018; SHS estimates based on spending 30% of income on housing costs

Ownership Housing Affordability

The following chart shows a comparison of the maximum affordable house price for each of the household income deciles compared to the average price of different dwelling types in Lethbridge. When the affordable house price is compared to the average house price, only households with incomes in the 5th income decile or higher would be able to afford housing in Lethbridge without spending 30% or more of their income on housing costs. To afford a single detached home, households would need to have moderate incomes within the 6th decile or above.

Single detached homes in Lethbridge were more affordable compared to semi-detached homes. To afford a semi-detached home, a household in Lethbridge would have to have high incomes (7th household income decile and above). The data on dwellings by type showed the number of semi-detached homes in Lethbridge grew by 19.4% from 2006 to 2016 compared to a decrease in the number of single detached homes (-6.1%). This could indicate the stock of semi-detached homes is significantly newer, making it more expensive on average to purchase compared to a single detached dwelling. Apartment units are affordable to households with low incomes in the third income decile and above. Townhouses are affordable to all moderate-income households in the 3rd income decile or above.

The chart also shows that households with low incomes would not be able to afford the average price of dwellings without spending more than 30% of their income on housing costs.

Table 16: Comparison of Affordable House Price and Average House Price by Dwelling Type, The City of Lethbridge, 2018

		2018	Affordable House Price	Average House Price \$284,722	Single-Detached \$317,963	Semi-Detached \$492,500	Townhouse \$216,702	Half Duplex \$235,738	Apartment Unit \$184,105
Low	Decile 1	\$24,247	\$93,134	N	N	N	N	N	N
	Decile 2	\$37,621	\$144,503	N	N	N	N	N	N
	Decile 3	\$49,991	\$192,019	N	N	N	N	N	Y
Moderate	Decile 4	\$63,042	\$242,147	N	N	N	Y	Y	Y
	Decile 5	\$77,908	\$299,246	Y	N	N	Y	Y	Y
	Decile 6	\$93,819	\$360,362	Y	Y	N	Y	Y	Y
High	Decile 7	\$112,636	\$432,639	Y	Y	N	Y	Y	Y
	Decile 8	\$138,707	\$534,286	Y	Y	Y	Y	Y	Y
	Decile 9	\$182,541	\$710,414	Y	Y	Y	Y	Y	Y

Key Findings: Housing Affordability

This section provides a brief overview of the nature of housing affordability in Lethbridge

More than a fifth of households in Lethbridge were facing housing affordability issues

- In 2015, 21.5% of all households in Lethbridge were spending 30% or more of their before-tax income on housing costs and 7.7% spent 50% or more.
- Households with low incomes (below \$49,991) were significantly more likely to face affordability issues. A total of 56.4% spent 30% or more of their household income on housing costs and 24.8% spent 50% or more in 2015.
- Lethbridge had a similar proportion of households facing affordability issues as the Province of Alberta (20.2%), Red Deer (21.9%) and Grande Prairie (19.5%).
- A total of 10.1% of all households in Lethbridge in 2015 were in core housing need. Among low-income households this was 32.9%. Among all households in core need, 93.4% fell below the affordability standard.

Certain household types were more likely to be facing housing affordability issues than others.

- Renters, youth households, persons living alone, lone parents, Indigenous households and households with a member with a disability are more likely to face housing affordability issues compared to other households in Lethbridge in 2015.

Market rental rates are not affordable to households with low incomes in Lethbridge.

- Renters with low incomes (below \$30,509) would not be able to afford market rental housing rates in the private rental market in 2018, except for a bachelor apartment.

- Renter households with incomes from the 4th income decile (\$30,510 and up) would be able to afford a two-bedroom unit in the primary and a one-bedroom unit in the secondary market and renter households from the 5th income decile (\$39,454 and up) would be able to afford the average price of all unit types in the primary market and up to a two-bedroom unit in the secondary market.
- Renter households would have to earn incomes of \$47,933 to be able to afford all rental units in the primary and secondary rental markets.

Homeownership in the City of Lethbridge is affordable to most households with moderate incomes and all households with high incomes

- The increase in average house price from 2008 to 2018 (8.3%) was slower than average income growth (52.0%) and inflation (15.6%), making home ownership more accessible to an increasing segment of households living in Lethbridge.
- The average house price in Lethbridge was \$284,722 in October 2018 which is affordable to households in Lethbridge in the fifth household income decile earning \$77,908 or more per year, while average income in Lethbridge was \$97,666

5.0 Housing Gaps Along the Continuum

The housing market can be viewed as a continuum where, ideally, supply responds to a range of needs in a community. However, the housing needs in a community are not always met in the private housing market. This is particularly true for households with low incomes and households with unique housing needs, such as those who need accessible options or support services to live independently.

This section shows a summary of the housing gaps along the housing continuum in Lethbridge.

Households with Low Incomes

Households with low incomes are those who earn \$49,991 or less in 2018. These households make up 30% of all households in Lethbridge and there were approximately 11,260 households in this category in 2016. These households can afford monthly rents of up to \$1,249 and a maximum house price of \$192,019. In 2015, 56.4% of households with low incomes were facing housing affordability issues and 24.8% were facing severe housing affordability issues. Furthermore, 32.9% were in core housing need.

Household types who have larger shares with low incomes include renters, lone parents, singles, Indigenous households, senior households, youth households, households with a member with a disability and immigrant households.

Emergency and Transitional Housing

Any individual or family can be in need of emergency shelter or transitional housing. However, homelessness primarily impacts households with low incomes. There were three emergency shelters in Lethbridge in 2018 with a total of 112 beds and five organizations providing transitional housing offering 63 units/beds. Two of the three shelters in Lethbridge operate on average at, or above, 100% capacity during the months of January until October 2018.

The bi-annual PIT count for Lethbridge in 2018 showed there were 223 individuals and families who were homeless in Lethbridge. In addition, about 2,795 households with low incomes (24.8%) spent 50% or more of their annual household income on shelter and 32.9% of all households with low incomes (about 3,705 households) were in core housing need with most of these households living in housing below the affordability standard. This indicates that these households could be at risk of becoming homeless when household income decreases slightly through job loss, unexpected illness, or other circumstances.

While there will always be a need for emergency shelters for people in crisis, permanent housing options, and in particular permanent supportive housing which are affordable to households with low incomes, will significantly decrease the need for emergency shelters.

Supportive Housing

The need for supportive housing is experienced by individuals at all income levels. However, individuals and families with higher incomes have more options while households with low incomes are primarily dependent on the affordable housing and support service options available in their communities.

There are a total of 70 permanent supportive housing options in Lethbridge for people with mental health or substance abuse issues, developmental disabilities, single mothers, and older adults with a history of substance abuse. There are also 1,610 licensed assisted living beds/units, and 204 long term care beds for people who need a higher level of care. In addition, a large number of community agencies provide support services to Lethbridge residents.

Despite the existing supply of supportive housing options, stakeholders have noted that these are not sufficient to meet the need. This finding is supported by data obtained from the City's HomeBase Housing First program which indicates there is currently a waitlist of 89 homeless or at risk of homeless individuals and families who cannot be provided housing or supports due to a lack of capacity with partner organizations. In addition, a business case for permanent supportive housing conducted on behalf of the City of Lethbridge indicates many individuals in shelters are in need of permanent supportive housing.

Furthermore, the demographic analysis shows that Lethbridge has a larger share of seniors compared to Alberta and the number of seniors is likely to continue to increase in the next five to ten years. Lethbridge also has a higher share of households with a person with a physical, cognitive, or mental disability compared to Alberta. Many of these individuals will require appropriate housing and supports to continue to live independently in their community. Most of these housing and support service options have to be affordable given that senior households and households with a person with a disability have greater shares who have low incomes compared to all households in Lethbridge. Households with a person with a disability also have a larger proportion who are facing housing affordability issues.

The research indicates the need for supportive housing will continue to increase in the next five and ten years. As such, there is a need to increase the supply of housing options with accessibility features and support services, as well as housing options that facilitate aging in place.

Community and Affordable Rental Housing

There are a total of 1,746 subsidized housing units in Lethbridge, including rent-geared-to-income (RGI) units, below market rent units, rent supplements, and units built under the Investment in Affordable Housing (IAH) Program.

However, the research shows that these subsidized housing options are not sufficient to meet the need in the community. Residents through the resident questionnaire and key stakeholders have confirmed a need for more affordable options. This is supported by the fact that there were 474 individuals and families who were on a waitlist for subsidized housing in October 2018. In addition, 56.4% of households with low incomes were facing housing affordability issues in 2015 and 24.8% were facing severe housing affordability issues. Furthermore, 32.9% were in core housing need.

In general, households with low incomes have limited options in Lethbridge and might need subsidized housing. However, there are certain groups who are over-represented among those with low incomes and who are facing housing affordability issues. These households include lone parents, Indigenous households, households with a member with a cognitive disability or psychological/mental health issues and youth-led households.

The current composition of RGI units does not directly match the need in terms of mandate. The proportion of seniors' units (61.6%) is relatively high and waitlist data as well as comments from key stakeholders indicate a need for additional units for singles and families, including Indigenous households.

In addition, the demographic analysis shows a shift to smaller households, with one- and two-person households already making up the majority of households in Lethbridge. Moving forward, new affordable units should be focused on smaller households while still maintaining a good supply of family-sized units, particularly for lone-parent households. A large share of any new units built should also be accessible for persons with physical disabilities and to facilitate aging in place.

Households with Moderate Incomes

Households with moderate incomes are those with incomes from \$49,992 to \$93,819 in 2018. These households make up 30% of all households in Lethbridge and there were approximately 11,260 households in this category in 2016. These households can afford rents up to \$2,345 and house prices up to \$360,362. In 2015, 14.0% of households with moderate incomes were facing housing affordability issues and 0.6% were facing severe housing affordability issues.

Household types with larger shares with moderate incomes include couples without children, non-family households with two or more persons, lone parents, and immigrant households.

Market Rental Housing

There are approximately 8,464 market rental units in Lethbridge in 2018. About 45.9% of these units are in the primary rental market and 54.1% are in the secondary rental market. According to CMHC, the total average market rent for these units in 2017 was \$909 although a point in time scan of rental ads in Lethbridge show a higher average of \$970.

From 2006 to 2016, the number of renter households has increased faster (38.0%) than households overall (22.4%). However, even though renter households increased, the number of rental dwellings in the primary market decreased by 9.6% from 4,239 units in 2006 to 3,831 units in 2017. This indicates the growth of rental dwellings occurred entirely in the secondary market where rents are generally higher and tenures less secure. Key stakeholders have pointed out that the primary rental stock, which is generally older, is not of the same quality as the newer supply in the secondary market, causing households to gravitate towards the secondary market. This is supported by the high vacancy rate for rental apartments in the primary market (4.9%) in 2017 and the even higher vacancy rate for older rental apartments (5.7%). In addition, custom tabulation data obtained from Statistics Canada shows a higher proportion of rented dwellings in need of major repairs compared to owned dwellings.

The existing supply of primary rental units does directly reflect the demand for rental housing units. Based on CMHC data, almost 81.2% of these units are one and two-bedroom units suitable to households with up to three members. In comparison the number of households with three members or less in Lethbridge amounted to 79.5%. However, large purpose-built rental units with three or more bedrooms made up only 13.8% of all units in the primary rental market while households with five or more persons made up 20.5% of all households in Lethbridge indicating a need for larger units.

Lastly, certain household types are over-represented in the groups facing housing affordability issues despite having moderate incomes. These include lone-parent households, multiple and other family households, couples with children, immigrant households, and households with a member with a cognitive disability or psychological or mental health issues. The more affordable market rental housing options in the primary market in Lethbridge may not be appealing to these households due to their lower quality, pushing them to the secondary housing market or homeownership even if they cannot afford it.

Moving forward, there is a need to improve the quality of the supply in the primary rental market to provide a viable alternative for households who cannot afford homeownership or those who prefer to rent. In addition, it is important to ensure no further units from the primary rental housing stock are lost. There is also a need to increase the rental supply for larger households, in particular immigrant households and Indigenous households who tend to be larger, to ensure these households have an option besides home ownership. While the focus should be on improving the supply of purpose-built rental units throughout Lethbridge, supporting the development of secondary rental units such as secondary suites and garden homes, are also necessary.

Improving the supply of primary rental housing may also encourage households with moderate incomes to move along the housing continuum, thus freeing up more affordable rental and ownership options.

Affordable Ownership Housing

There are currently no designated affordable ownership units that are affordable to households with low incomes. However, it is important to note that the average house price is affordable to all households in the fifth income decile and above.

The lack of affordable ownership options, in particular to households in the 4th income decile, has pushed some households to spend more than they can afford on housing. This explains why 14.8% of all owners with moderate incomes in Lethbridge are facing housing affordability issues and 1.4% are facing severe housing affordability issues. While the focus should be on increasing the supply of both affordable rental units and improvement of the quality of units offered in the primary rental market, consideration should also be given to encouraging the development of affordable ownership units throughout Lethbridge. These affordable ownership units should include dwelling types which are appropriate for smaller households as well as larger dwellings for first time buyers and young families.

Households with High Incomes

Households with high incomes are those households with incomes of \$93,820 or more in 2018. These households can afford monthly rents of \$2,346 or more and house prices of \$360,363 or more. While there were no households with high incomes in core housing need, 0.9% of these households were facing housing affordability issues in 2015.

Households with high incomes make up 40.0% of all households in Lethbridge although there are certain household types who have greater shares with high incomes. These include couples with children, couples without children, and multiple and other family households. There are also households who, even with high incomes, are still spending 30% or more on housing costs. These households include lone parents, singles and households with a cognitive disability.

Market Ownership Housing

Owned dwellings made up 68.7% of all dwellings in Lethbridge in 2016 and this equates to about 25,810 dwellings in 2016. Most of these dwellings (79.9%) were single detached dwellings.

While single detached dwellings are the ideal dwelling type for many households, particularly families with children, they may not be the most ideal form for aging seniors, persons with disabilities, single parents and persons living alone. In addition to challenges related to stairs and household chores, single detached homes may be more challenging to maintain in a state

of good repair. This may partly explain why 3.6% of all households with high incomes were living in housing needing major repairs.

Single detached homes are also, in general, the least affordable of all dwelling types. Based on average sales prices for 2018, a household would have to be earning an income in the 6th income decile to afford the average price of a single detached home in Lethbridge. In addition, a household would have to be earning an income in the 5th income decile to afford the average house price in Lethbridge.

While affordability is less of a concern for households with high incomes, moving forward, market ownership should include more diverse options, including options for both small and large households, particularly as smaller households already make up the majority of households in Lethbridge. In addition, providing a diversity of market ownership options may encourage the 14.8% of renters with high incomes to move to home ownership and possibly free up more affordable rental units.

Figure 34: Summary of the Housing Gaps Along the Continuum: The City of Lethbridge; 2018

	Low Income Households (\$49,991 or less)			Moderate Income Households (\$49,992 - \$93,819)		High Income Households (\$93,820 or more)
Housing Supply	Emergency and Transitional Housing	Supportive Housing	Community and Affordable Housing	Market Rental	Affordable Ownership	Market Ownership
Number of Households	11,260 households			11,280 households		15,020 households
What they can Afford	rent = \$1,249 house price = \$192,019			rent = \$2,345 house price = \$360,362		rent = \$2,346 + price = \$360,363+
Who is in Need	6,355 households (56.4%)			1,574 households (14.0%)		130 households (0.9%)
Spending 30%+	2,795 households (24.8%)			70 households (0.6%)		Immigrants, households with a disability, couples with children, lone parents
Spending 50%+	3,705 households (32.9%)			100 households (0.9%)		
Core Need	lone parents, singles, Indigenous, immigrants, individuals with a disability, youth and seniors			Lone parents, couples with children, immigrants, individuals with a disability		
Household Types						
What Housing is Required	affordable rental, smaller units, units with accessibility features, housing with supports			purpose-built rental, affordable ownership, smaller units, accessible units		family-sized units, housing with supports

Key Housing Gaps in Lethbridge

There is a need for more subsidized rental housing options for households with low incomes as demonstrated by the number of people who are homeless and those who are spending too much on housing costs.

In 2018, there were 223 individuals and families who were homeless. In addition, more than a fifth of households in Lethbridge were facing housing affordability issues and almost 8% were facing severe housing affordability issues. In addition, there are 474 individuals and families waiting for a subsidized housing unit in Lethbridge.

The aging population, number of people with disabilities and mental health issues, and the increasing number of homeless people who require permanent supportive housing indicate a need for more housing units which are program specific and which meet the need for support services and/or accessibility.

In 2016, 16.4% of the population in Lethbridge were seniors over the age of 65 and this number is increasing. In addition, conversations with key stakeholders as well as reports commissioned by the City of Lethbridge show a large proportion of individuals and families who are homeless need permanent supportive housing. Additionally, the HomeBase Housing First program's waiting list of 89 individuals and families who are currently homeless or at risk of homelessness shows existing housing and support providers are operating at maximum capacity. Lethbridge also had a higher share of households with a person with a disability in 2016 compared to the Province of Alberta, including people with physical, cognitive and/or psychological disabilities and people with mental health issues.

Having an adequate supply of supportive housing options as well as support services will allow individuals and families with special needs to remain in Lethbridge and as independently as possible. These supportive housing options should include transitional housing options for people who only need short-term supports to help them move from homelessness to permanent housing as well as permanent supportive housing options.

There is a need to ensure the existing purpose-built rental housing stock is in good condition to create a viable alternative to the secondary rental market for households who cannot afford home ownership or who choose to rent as shown by the higher rate of rental housing in need of major repairs, the decrease in the number of purpose-built rental housing units, and the relatively high vacancy rate for these units.

From 2006 to 2016, the number of renter households has increased at a higher rate (38.0%) than households overall (22.4%). However, even though renter households increased, the number of rental dwellings in the primary market decreased by 9.6% from 4,239 units in 2006 to 3,831 units in 2017. This indicates the growth of rental dwellings occurred entirely in the secondary market where rents are generally higher and tenures less secure. Key stakeholders have pointed out that the primary rental stock, which is generally older, is not of the same

quality as the newer supply in the secondary market, causing households to gravitate towards the secondary market. This is supported by the high vacancy rate for rental apartments in the primary market (4.9%) in 2017 and the even higher vacancy rate for older rental apartments (5.7%). In addition, custom tabulation data obtained from Statistics Canada shows a higher proportion of rented dwellings in need of major repairs compared to owned dwellings

The primary rental market, in general, provides tenants more stable tenures and lower rents and is therefore an ideal alternative for households who cannot afford homeownership in the long term or those who prefer renting over owning. While growth of the secondary market should also be encouraged, ensuring the primary rental stock does not decrease further and is in good condition is important so long-term tenants have a viable alternative to homeownership.

There is a need to further diversify the housing supply as is shown by the shift to smaller households, the higher proportion of households with a physical disability, and the aging population

Lethbridge is seeing a shift to smaller households as well as an aging of the population yet almost 63.1% of the existing housing stock and 73.1% of building permits issued from January to October 2018 consisted of single detached dwellings, which is generally more appropriate for larger households and families with children. Seniors who attended community engagement sessions noted that they find it difficult to either find suitable units that fit their lifestyle and/or units that they can afford. Single detached dwellings are also, generally, less affordable than smaller dwelling types such as condominium apartments and townhouses. As such, a more diverse housing supply will help meet the broad range of needs of all residents.

Emerging and Future Housing Needs and Gaps

The historical trends in housing need and supply as well as feedback from key stakeholders have identified a number of emerging and future needs in the City of Lethbridge.

The population is aging and the need for appropriate housing options to facilitate aging in place will continue to increase.

The population is aging. Historical trends show the largest increase among those aged 55 to 64 years and those 65 to 74 years. The highest rate of growth in the next ten to twenty years is expected for those aged 65 to 74 and those aged 75 to 84. This indicates a growing need for housing options that are appropriate for seniors. Most of these options will not be long term care beds or retirement homes but, rather, mainstream housing options with elements that facilitate aging in place, such as housing on one level, wider doorways and hallways, grab bars, and other Universal Design features. Incorporating Universal Design features will also ensure that these housing units are suitable for other population groups, including persons with disabilities.

The need for permanent supportive housing is projected to increase further.

Lethbridge's homeless population has grown significantly in the past two years, in part, as a result of the current and ongoing opioid crisis. Lethbridge, as the largest service centre south of Calgary, is likely to continue to attract individuals looking for housing with supports indicating the existing need is expected to continue to grow. Studies have demonstrated a significant proportion of the homeless population in Lethbridge need permanent supportive housing.

Permanent supportive housing would provide a pathway out of homelessness and/or allow individuals to overcome or better manage issues related to developmental disabilities, substance abuse problems, anxiety, and mental health issues. Considering 72.0% of Lethbridge's homeless population is estimated to consist of Indigenous peoples it is important to take cultural differences and sensitivities into account when new permanent supportive housing options are created.

A need for smaller housing units is emerging and will likely continue in the near future.

Currently 64.6% of households in Lethbridge are small containing one or two persons. The share of couples with children as a proportion of all households is decreasing while the share of couples without children and single person families as a proportion of all households is increasing. This trend is expected to continue over the next 20 years.

Smaller units would facilitate increased densities and allow more people to live closer to jobs, services and amenities. Smaller unit sizes would also decrease the challenges related to home maintenance, particularly for the aging population and individuals with a disability. Therefore, the construction of smaller unit sizes should be encouraged to ensure an adequate proportion of new units are created that are targeted to smaller (one to two person) households with low and moderate incomes.

A shift to rental housing is occurring, increasing pressure on both the primary and secondary rental markets.

Historical trends indicate the number of renter households is increasing significantly faster than households in general and the demographic make-up of households in Lethbridge indicates an increasing need for rental housing options, particularly for seniors, single person households, students, and households with low and moderate incomes.

While vacancy rates are currently above what is considered healthy by CMHC (3.0%), they have been decreasing steadily since 2012, while the housing stock in the secondary rental market has increased rapidly since 2006.

Seniors, single person households and students are, in general, more likely to rent and the expected continued growth of these household types indicates the demand for rental housing is likely to increase further. Key stakeholders and census data indicate a number of older rental apartment buildings in the primary sector need repairs. Therefore, the renovation of existing primary rental units should be encouraged and supported in the near future and once the existing stock has been restored, new construction could be encouraged to ensure an adequate proportion of new units are provided to households with low and moderate incomes.

6.0 Appendices

Appendix A: Detailed Data Tables

Housing Demand Tables

Population by Age: The City of Lethbridge and Comparators; 2006 - 2016													
		Lethbridge			Red Deer			Grande Prairie			Alberta		
		2006	2016	% Change	2006	2016	% Change	2006	2016	% Change	2006	2016	% Change
0-14 years	#	12,475	16,120	29.2%	15,010	18,685	24.5%	10,035	13,700	36.5%	631,510	779,155	23.4%
	%	16.7%	17.4%		18.1%	18.6%		21.3%	21.7%		19.2%	19.2%	
15 - 24 years	#	12,735	13,015	2.2%	14,830	13,065	-11.9%	8,910	8,700	-2.4%	489,280	501,865	2.6%
	%	17.1%	14.0%		17.9%	13.0%		18.9%	13.8%		14.9%	12.3%	
25 - 34 years	#	10,125	14,455	42.8%	13,360	16,715	25.1%	9,155	13,380	46.1%	474,830	644,115	35.7%
	%	13.6%	15.6%		16.1%	16.6%		19.4%	21.2%		14.4%	15.8%	
35 - 44 years	#	9,440	11,345	20.2%	11,920	14,495	21.6%	7,085	9,685	36.7%	506,140	586,710	15.9%
	%	12.6%	12.2%		14.4%	14.4%		15.0%	15.3%		15.4%	14.4%	
45 - 54 years	#	10,855	10,945	0.8%	12,520	12,985	3.7%	6,065	7,410	22.2%	512,200	553,340	8.0%
	%	14.5%	11.8%		15.1%	12.9%		12.9%	11.7%		15.6%	13.6%	
55 - 64 years	#	7,705	11,680	51.6%	6,980	12,460	78.5%	2,945	5,770	95.9%	322,970	501,770	55.4%
	%	10.3%	12.6%		8.4%	12.4%		6.3%	9.1%		9.8%	12.3%	
65- 74 years	#	5,360	8,180	52.6%	4,185	6,710	60.3%	1,535	2,525	64.5%	189,325	290,715	53.6%
	%	7.2%	8.8%		5.1%	6.7%		3.3%	4.0%		5.8%	7.1%	
75 +	#	5,945	6,990	17.6%	3,955	5,285	33.6%	1,360	1,985	46.0%	164,085	209,495	27.7%
	%	8.0%	7.5%		4.8%	5.3%		2.9%	3.1%		5.0%	5.2%	
Total	#	74,640	92,730	24.2%	82,760	100,400	21.3%	47,090	63,155	34.1%	3,290,340	4,067,165	23.6%
	%	100%	100%		100%	100%		100%	100%		100%	100%	

Source: Statistics Canada Community Profiles 2006 - 2016

Households by Age: The City of Lethbridge and Comparators; 2006 - 2016																	
		15 - 24 years		25 - 34 years		35 - 44 years		45 - 54 years		55 - 64 years		65 - 74 years		75+ Years		Total	
		Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Lethbridge	2006	2,740	8.9%	4,960	16.2%	5,325	17.3%	6,175	20.1%	4,590	15.0%	3,245	10.6%	3,660	11.9%	30,700	100%
	2016	2,450	6.5%	6,825	18.2%	6,070	16.2%	6,375	17.0%	6,940	18.5%	5,030	13.4%	3,885	10.3%	37,575	100%
	% Change	-10.6%		37.6%		14.0%		3.2%		51.2%		55.0%		6.1%		22.4%	
Red Deer	2006	3,085	9.4%	6,670	20.4%	6,650	20.4%	7,365	22.6%	3,910	12.0%	2,590	7.9%	2,370	7.3%	32,650	100%
	2016	2,035	5.1%	7,770	19.4%	8,050	20.1%	7,640	19.1%	7,475	18.7%	4,075	10.2%	2,935	7.3%	39,980	100%
	% Change	-34.0%		16.5%		21.1%		3.7%		91.2%		57.3%		23.8%		22.5%	
Grande Prairie	2006	1,835	10.6%	4,690	27.1%	3,760	21.7%	3,470	20.0%	1,670	9.6%	1,005	5.8%	905	5.2%	17,330	100%
	2016	1,700	7.2%	6,410	27.1%	5,385	22.7%	4,305	18.2%	3,355	14.2%	1,605	6.8%	920	3.9%	23,680	100%
	% Change	-7.4%		36.7%		43.2%		24.1%		100.9%		59.7%		1.7%		36.6%	
Alberta	2006	69,650	5.5%	22,3245	17.8%	27,2555	21.7%	29,0925	23.2%	18,5065	14.7%	11,4090	9.1%	10,0670	8.0%	125,6195	100%
	2016	53,955	3.5%	28,1820	18.4%	30,7930	20.2%	31,0435	20.3%	28,8480	18.9%	16,9505	11.1%	11,5555	7.6%	152,7680	100%
	% Change	-22.5%		26.2%		13.0%		6.7%		55.9%		48.6%		14.8%		21.6%	

Source: Statistics Canada Community Profiles 2006 - 2016

Household Size: The City of Lethbridge and Comparators; 2006 - 2016									
		Lethbridge		Red Deer		Grande Prairie		Alberta	
		2006	2016	2006	2016	2006	2016	2006	2016
1 person	#	8,375	10,330	8,170	10,655	3,510	5,425	308,695	366,080
	%	27.3%	27.5%	25.0%	26.6%	20.3%	22.9%	24.6%	24.0%
	% Change	23.3%		30.4%		54.6%		18.6%	
2 persons	#	11,515	13,955	11,640	14,075	5,665	7,830	428,325	524,415
	%	37.5%	37.1%	35.7%	35.2%	32.7%	33.1%	34.1%	34.3%
	% Change	21.2%		20.9%		38.2%		22.4%	
3 persons	#	4,685	5,580	5,450	6,315	3,255	4,280	200,215	245,075
	%	15.3%	14.9%	16.7%	15.8%	18.8%	18.1%	15.9%	16.0%
	% Change	19.1%		15.9%		31.5%		22.4%	
4 persons	#	3,985	4,740	4,715	5,570	3,095	3,775	196,205	233,770
	%	13.0%	12.6%	14.4%	13.9%	17.9%	15.9%	15.6%	15.3%
	% Change	18.9%		18.1%		22.0%		19.1%	
5+ persons	#	2,135	2,975	2,675	3,375	1,795	2,365	122,765	157,335
	%	7.0%	7.9%	8.2%	8.4%	10.4%	10.0%	9.8%	10.3%
	% Change	39.3%		26.2%		31.8%		28.2%	
Total	#	30,700	37,575	32,650	39,985	17,330	23,680	1,256,195	1,527,675
	%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Statistics Canada Community Profiles 2006 - 2016

Households by Type – Statistics Canada Standard: The City of Lethbridge and Comparators; 2006 - 2016									
		Lethbridge		Red Deer		Grande Prairie		Alberta	
		#	%	#	%	#	%	#	%
Couples - Without Children	2006	8,350	27.2%	8,130	24.9%	3,940	22.7%	319,185	25.4%
	2016	10,925	29.1%	10,525	26.3%	5,955	25.1%	414,570	27.1%
	% Change	30.8%		29.5%		51.1%		29.9%	
Couples - With Children	2006	7,920	25.8%	8,715	26.7%	5,520	31.9%	385,295	30.7%
	2016	9,200	24.5%	10,570	26.4%	7,275	30.7%	464,155	30.4%
	% Change	16.2%		21.3%		31.8%		20.5%	
Lone Parents	2006	2,565	8.4%	2,740	8.4%	1,125	6.5%	96,210	7.7%
	2016	3,910	10.4%	4,715	11.8%	2,760	11.7%	161,260	10.6%
	% Change	52.4%		72.1%		145.3%		67.6%	
Multiple and Other family households	2006	1,515	4.9%	2,275	7.0%	1,675	9.7%	80,450	6.4%
	2016	530	1.4%	680	1.7%	470	2.0%	36,120	2.4%
	% Change	-65.0%		-70.1%		-71.9%		-55.1%	
One person only (Non - family households)	2006	8,380	27.3%	8,165	25.0%	3,505	20.2%	308,695	24.6%
	2016	10,330	27.5%	10,655	26.7%	5,425	22.9%	366,080	24.0%
	% Change	23.3%		30.5%		54.8%		18.6%	
Two or more persons (Non-family households)	2006	1,970	6.4%	2,610	8.0%	1,565	9.0%	66,365	5.3%
	2016	2,675	7.1%	2,835	7.1%	1,795	7.6%	85,490	5.6%
	% Change	35.8%		8.6%		14.7%		28.8%	
Total	2006	30,700	100.0%	32,650	100.0%	17,330	100.0%	125,6200	100.0%
	2016	37,575	100.0%	39,980	100.0%	23,680	100.0%	152,7675	100.0%
	% Change	22.4%		22.5%		36.6%		21.6%	

Source: Statistics Canada Custom Tabulations 2006 - 2016

Households by Type – Special Household Types: The City of Lethbridge and Comparators; 2006 - 2016									
		Lethbridge		Red Deer		Grande Prairie		Alberta	
		#	%	#	%	#	%	#	%
Indigenous Households	2006	1,075	3.5%	1,135	3.5%	1,235	7.1%	55,160	4.4%
	2016	1,685	4.5%	1,800	4.5%	2,040	8.6%	78,285	5.1%
	% Change	56.7%		58.6%		65.2%		41.9%	
Immigrant Households	2006	4,615	15.0%	3,480	10.7%	1,400	8.1%	238,005	18.9%
	2016	5,630	15.0%	5,850	14.6%	2,715	11.5%	356,435	23.3%
	% Change	22.0%		68.1%		93.9%		49.8%	
Recent Immigrant Households	2006	275	0.9%	475	1.5%	140	0.8%	28,980	2.3%
	2016	815	2.2%	1,440	3.6%	715	3.0%	57,970	3.8%
	% Change	196.4%		203.2%		410.7%		100.0%	
Households with any member with a physical disability	2006	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	2016	3,760	10.0%	3,760	9.4%	1,675	7.1%	132,180	8.7%
	% Change	N/A		N/A		N/A		N/A	
Households with any member with a cognitive disability	2006	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	2016	2,485	6.61%	2,450	6.1%	1,240	5.2%	80,550	5.3%
	% Change	N/A		N/A		N/A		N/A	
Households with any member with an emotional, psychological or mental illness	2006	0	0.00%	0	0.0%	0	0.0%	0	0.0%
	2016	3,915	10.42%	4,285	10.7%	2,440	10.3%	129,660	8.5%
	% Change	N/A		N/A		N/A		N/A	
Youth Households	2006	2,745	8.9%	3,095	9.5%	1,855	10.7%	69,665	5.5%
	2016	2,445	6.5%	2,035	5.1%	1,700	7.2%	53,955	3.5%
	% Change	-10.9%		-34.2%		-8.4%		-22.6%	
Seniors Households	2006	6,905	22.5%	9,765	29.9%	1,940	11.2%	214,770	17.1%
	2016	11,970	31.9%	11,555	28.9%	4,950	20.9%	457,980	30.0%
	% Change	73.4%		18.3%		155.2%		113.2%	

Source: Statistics Canada Custom Tabulations 2006 - 2016

Economy Rates: The City of Lethbridge and Comparators; 2006 - 2016				
		2006	2016	% Change
Lethbridge	Participation rate	68.4%	68.7%	0.44%
	Unemployment rate	4.4%	7.0%	59.1%
	Full time	57.53%	49.26%	21.9%
	Part time	42.47%	50.74%	70.1%
Red Deer	Participation rate	76.9%	72.6%	-5.6%
	Unemployment rate	4.4%	10.2%	131.8%
	Full time	57.61%	46.88%	11.2%
	Part time	42.39%	53.12%	71.2%
Grande Prairie	Participation rate	80.8%	78.5%	-2.8%
	Unemployment rate	3.6%	9.7%	169.4%
	Full time	59.46%	50.08%	19.9%
	Part time	40.54%	49.92%	75.2%
Alberta	Participation rate	74.0%	71.8%	-3.0%
	Unemployment rate	4.3%	9.0%	109.3%
	Full time	59.29%	49.75%	28.5%
	Part time	40.71%	50.25%	89.1%

Source: Statistics Canada Community Profiles 2006 - 2016

Median and Average Incomes for Households and Individuals: The City of Lethbridge and Comparators; 2005 - 2015

		Median Household Income	Average household Income	Median Individual Income	Average Individual Income
Lethbridge	2005	\$52,931	\$64,257	\$24,514	\$33,194
	2015	\$74,084	\$92,902	\$36,938	\$48,623
	2018*	\$77,883	\$97,666	\$38,832	\$51,116
	% Change	47.1%	52.0%	58.4%	54.0%
Red Deer	2005	\$63,034	\$77,761	\$29,027	\$39,502
	2015	\$85,794	\$110,394	\$41,109	\$57,513
	2018*	\$90,193	\$116,055	\$43,217	\$60,462
	% Change	43.1%	49.2%	48.9%	53.1%
Grande Prairie	2005	\$76,684	\$87,533	\$32,448	\$42,416
	2015	\$105,555	\$118,775	\$48,048	\$60,400
	2018*	\$110,967	\$124,865	\$50,512	\$63,497
	% Change	44.7%	42.6%	55.7%	49.7%
Alberta	2005	\$63,988	\$84,368	\$28,896	\$42,233
	2015	\$93,835	\$125,522	\$42,717	\$62,778
	2018*	\$98,646	\$131,958	\$44,907	\$65,997
	% Change	54.2%	56.4%	55.4%	56.3%

*Note: 2018 Incomes were estimated by applying the 2015 – 2018 Alberta CPI change to 2015 incomes

Source: Statistics Canada Community Profiles 2006 - 2016

Households by Income Deciles and Household Type: The City of Lethbridge and Comparators; 2006 -2016

			Low Income		Moderate		High Income		Total	
			#	%	#	%	#	%	#	%
Lethbridge	Couple without Children	2006	1,525	18.3%	2,985	35.7%	3,840	46.0%	8,350	100.0%
		2016	1,855	18.1%	3,555	34.8%	4,815	47.1%	10,225	100.0%
		% Change	21.64%		19.10%		25.39%		22.46%	
	Couple with Children	2006	640	8.1%	1,820	23.0%	5,465	69.0%	7,925	100.0%
		2016	710	8.0%	2,085	23.4%	6,130	68.7%	8,925	100.0%
		% Change	10.94%		14.56%		12.17%		12.62%	
	Lone Parents	2006	1,055	41.1%	1,000	39.0%	510	19.9%	2,565	100.0%
		2016	1,130	37.9%	1,170	39.2%	685	22.9%	2,985	100.0%
		% Change	7.11%		17.00%		34.31%		16.37%	
	Other Family Households	2006	215	14.2%	430	28.4%	870	57.4%	1,515	100.0%
		2016	210	8.8%	610	25.5%	1,575	65.8%	2,395	100.0%
		% Change	-2.33%		41.86%		81.03%		58.09%	
	One Person Household	2006	5,020	59.8%	2,315	27.6%	1,055	12.6%	8,390	100.0%
		2016	6,590	63.7%	2,845	27.5%	905	8.8%	10,340	100.0%
		% Change	31.27%		22.89%		-14.22%		23.24%	
Two or more Persons Household	2006	770	38.9%	665	33.6%	545	27.5%	1,980	100.0%	
	2016	755	28.1%	1,015	37.8%	915	34.1%	2,685	100.0%	
	% Change	-1.95%		52.63%		67.89%		35.61%		
Red Deer	Couple without Children	2006	990	12.1%	2,375	29.0%	4,825	58.9%	8,190	100.0%
		2016	1,340	13.7%	2,910	29.8%	5,530	56.5%	9,780	100.0%
		% Change	35.35%		22.53%		14.61%		19.41%	
	Couple with Children	2006	400	4.6%	1,540	17.6%	6,815	77.8%	8,755	100.0%
		2016	725	7.1%	1,885	18.4%	7,655	74.6%	10,265	100.0%
		% Change	81.25%		22.40%		12.33%		17.25%	
	Lone Parents	2006	1,065	38.8%	885	32.2%	795	29.0%	2,745	100.0%
		2016	1,445	42.0%	1,205	35.0%	790	23.0%	3,440	100.0%
		% Change	35.68%		36.16%		-0.63%		25.32%	
	Other Family Households	2006	105	4.6%	550	24.1%	1,630	71.3%	2,285	100.0%
		2016	200	6.8%	585	19.8%	2,175	73.5%	2,960	100.0%
		% Change	90.48%		6.36%		33.44%		29.54%	
	One Person Household	2006	4,380	53.4%	2,500	30.5%	1,325	16.1%	8,205	100.0%
		2016	5,830	54.8%	3,230	30.3%	1,585	14.9%	10,645	100.0%
		% Change	33.11%		29.20%		19.62%		29.74%	
Two or more Persons Household	2006	465	17.7%	815	31.0%	1,350	51.3%	2,630	100.0%	
	2016	445	15.4%	1,055	36.4%	1,395	48.2%	2,895	100.0%	
	% Change	-4.30%		29.45%		3.33%		10.08%		

Households by Income Deciles and Household Type: The City of Lethbridge and Comparators; 2006 -2016 (Continued)

			Low Income		Moderate		High Income		Total	
			#	%	#	%	#	%	#	%
Grande Prairie	Couple without Children	2006	545	8.7%	885	14.1%	4,825	77.1%	6,255	100.0%
		2016	550	7.6%	1,195	16.4%	5,530	76.0%	7,275	100.0%
		% Change	0.92%		35.03%		14.61%		16.31%	
	Couple with Children	2006	165	2.1%	745	9.6%	6,815	88.2%	7,725	100.0%
		2016	300	3.4%	1,000	11.2%	7,655	85.5%	8,955	100.0%
		% Change	81.82%		34.23%		12.33%		15.92%	
	Lone Parents	2006	370	23.1%	435	27.2%	795	49.7%	1,600	100.0%
		2016	805	37.7%	540	25.3%	790	37.0%	2,135	100.0%
		% Change	117.57%		24.14%		-0.63%		33.44%	
	Other Family Households	2006	65	3.3%	250	12.9%	1,630	83.8%	1,945	100.0%
		2016	90	3.6%	270	10.7%	2,175	85.8%	2,535	100.0%
		% Change	38.46%		8.00%		33.44%		30.33%	
	One Person Household	2006	1,655	41.9%	970	24.6%	1,325	33.5%	3,950	100.0%
		2016	2,405	42.3%	1,695	29.8%	1,585	27.9%	5,685	100.0%
		% Change	45.32%		74.74%		19.62%		43.92%	
Two or more Persons Household	2006	210	10.5%	440	22.0%	1,350	67.5%	2,000	100.0%	
	2016	200	9.8%	445	21.8%	1,395	68.4%	2,040	100.0%	
	% Change	-4.76%		1.14%		3.33%		2.00%		
Alberta	Couple without Children	2006	48,690	15.3%	87,310	27.4%	183,195	57.4%	319,195	100.0%
		2016	56,800	14.4%	106,825	27.2%	229,785	58.4%	393,410	100.0%
		% Change	16.66%		22.35%		25.43%		23.25%	
	Couple with Children	2006	26,235	6.8%	70,600	18.3%	288,485	74.9%	385,320	100.0%
		2016	31,910	7.1%	82,465	18.3%	335,415	74.6%	449,790	100.0%
		% Change	21.63%		16.81%		16.27%		16.73%	
	Lone Parents	2006	33,035	34.3%	33,750	35.1%	29,435	30.6%	96,220	100.0%
		2016	40,990	35.6%	38,290	33.3%	35,845	31.1%	115,125	100.0%
		% Change	24.08%		13.45%		21.78%		19.65%	
	Other Family Households	2006	6,365	7.9%	15,220	18.9%	58,870	73.2%	80,455	100.0%
		2016	8,175	6.8%	21,785	18.2%	89,805	75.0%	119,765	100.0%
		% Change	28.44%		43.13%		52.55%		48.86%	
	One Person Household	2006	159,775	51.8%	91,700	29.7%	57,220	18.5%	308,695	100.0%
		2016	181,225	49.7%	113,370	31.1%	70,400	19.3%	364,995	100.0%
		% Change	13.43%		23.63%		23.03%		18.24%	
Two or more Persons Household	2006	14,465	21.8%	20,900	31.5%	30,990	46.7%	66,355	100.0%	
	2016	15,455	18.3%	25,800	30.5%	43,330	51.2%	84,585	100.0%	
	% Change	6.84%		23.44%		39.82%		27.47%		

Source: Statistics Canada Custom Tabulations 2006 - 2016

Households by Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2006 -2016

			Low Income		Moderate		High Income		Total	
			#	%	#	%	#	%	#	%
Lethbridge	Aboriginal	2005	500	45.9%	365	33.5%	225	20.6%	1,090	100.0%
		2015	840	49.7%	485	28.7%	365	21.6%	1,690	100.0%
		% Change	68.0%		32.9%		62.2%		55.0%	
	French Speaking	2005	45	45.0%	10	10.0%	45	45.0%	100	100.0%
		2015	0	0.0%	20	30.8%	45	69.2%	65	100.0%
		% Change	-100.0%		100.0%		0.0%		-35.0%	
	Immigrant	2005	1,460	31.7%	1,445	31.3%	1,705	37.0%	4,610	100.0%
		2015	1,790	31.8%	1,700	30.2%	2,135	38.0%	5,625	100.0%
		% Change	22.6%		17.6%		25.2%		22.0%	
	Recent Immigrants	2005	90	31.6%	95	33.3%	100	35.1%	285	100.0%
		2015	205	25.2%	300	36.8%	310	38.0%	815	100.0%
		% Change	127.8%		215.8%		210.0%		186.0%	
	Household Member with Physical Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	1,705	45.4%	1,135	30.2%	915	24.4%	3,755	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Household Member with Cognitive Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	1,020	41.2%	735	29.7%	720	29.1%	2,475	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Emotional, Psychological or Mental Health Problems	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	1,685	43.1%	1,075	27.5%	1,150	29.4%	3,910	100.0%
		% Change	N/A		N/A		N/A		N/A	
Youth (24 years and below)	2005	1,570	57.2%	880	32.1%	295	10.7%	2,745	100.0%	
	2015	1,320	54.0%	780	31.9%	345	14.1%	2,445	100.0%	
	% Change	-15.9%		-11.4%		16.9%		-10.9%		
Young Adults (25 - 44 years)	2005	2,525	24.6%	3,240	31.5%	4,520	43.9%	10,285	100.0%	
	2015	2,905	22.5%	4,200	32.5%	5,800	44.9%	12,905	100.0%	
	% Change	15.0%		29.6%		28.3%		25.5%		
Older Adults (45 - 64 years)	2005	2,120	19.7%	2,595	24.1%	6,045	56.2%	10,760	100.0%	
	2015	2,995	22.5%	3,395	25.5%	6,930	52.0%	13,320	100.0%	
	% Change	41.3%		30.8%		14.6%		23.8%		
Seniors (65 years and above)	2005	2,975	43.0%	2,500	36.2%	1,440	20.8%	6,915	100.0%	
	2015	4,040	45.3%	2,920	32.8%	1,950	21.9%	8,910	100.0%	
	% Change	35.8%		16.8%		35.4%		28.9%		

Households by Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2006 -2016 (Continued)

		Low Income		Moderate		High Income		Total		
		#	%	#	%	#	%	#	%	
Red Deer	Aboriginal	2005	350	30.8%	370	32.6%	415	36.6%	1,135	100.0%
		2015	650	35.9%	445	24.6%	715	39.5%	1,810	100.0%
		% Change	85.7%		20.3%		72.3%		59.5%	
	French Speaking	2005	15	14.3%	10	9.5%	80	76.2%	105	100.0%
		2015	20	13.3%	55	36.7%	75	50.0%	150	100.0%
		% Change	33.3%		450.0%		-6.3%		42.9%	
	Immigrant	2005	830	23.9%	940	27.0%	1,710	49.1%	3,480	100.0%
		2015	1,240	21.2%	1,845	31.5%	2,765	47.3%	5,850	100.0%
		% Change	49.4%		96.3%		61.7%		68.1%	
	Recent Immigrants	2005	120	25.5%	135	28.7%	215	45.7%	470	100.0%
		2015	290	20.1%	530	36.7%	625	43.3%	1,445	100.0%
		% Change	141.7%		292.6%		190.7%		207.4%	
	Household Member with Physical Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	1,600	42.6%	960	25.6%	1,195	31.8%	3,755	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Household Member with Cognitive Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	970	39.7%	615	25.2%	860	35.2%	2,445	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Emotional, Psychological or Mental Health Problems	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	1,645	38.3%	1,145	26.7%	1,500	35.0%	4,290	100.0%
		% Change	N/A		N/A		N/A		N/A	
Youth (24 years and below)	2005	1,060	34.3%	1,055	34.1%	975	31.6%	3,090	100.0%	
	2015	835	41.1%	670	33.0%	525	25.9%	2,030	100.0%	
	% Change	-21.2%		-36.5%		-46.2%		-34.3%		
Young Adults (25 - 44 years)	2005	2,390	17.9%	3,425	25.7%	7,520	56.4%	13,335	100.0%	
	2015	3,125	19.7%	4,260	26.9%	8,440	53.3%	15,825	100.0%	
	% Change	30.8%		24.4%		12.2%		18.7%		
Older Adults (45 - 64 years)	2005	1,965	17.3%	2,410	21.2%	6,975	61.5%	11,350	100.0%	
	2015	3,215	21.3%	3,505	23.2%	8,400	55.6%	15,120	100.0%	
	% Change	63.6%		45.4%		20.4%		33.2%		
Seniors (65 years and above)	2005	1,975	39.7%	1,770	35.6%	1,225	24.6%	4,970	100.0%	
	2015	2,820	40.3%	2,430	34.7%	1,755	25.1%	7,005	100.0%	
	% Change	42.8%		37.3%		43.3%		40.9%		

Households by Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2006 -2016 (Continued)

		Low Income		Moderate		High Income		Total		
		#	%	#	%	#	%	#	%	
Grande Prairie	Aboriginal	2005	220	17.9%	335	27.2%	675	54.9%	1,230	100.0%
		2015	605	29.7%	460	22.6%	970	47.7%	2,035	100.0%
		% Change	175.0%		37.3%		43.7%		65.4%	
	French Speaking	2005	25	22.7%	0	0.0%	85	77.3%	110	100.0%
		2015	40	21.1%	35	18.4%	115	60.5%	190	100.0%
		% Change	60.0%		N/A		35.3%		72.7%	
	Immigrant	2005	310	22.3%	330	23.7%	750	54.0%	1,390	100.0%
		2015	510	18.9%	720	26.6%	1,475	54.5%	2,705	100.0%
		% Change	64.5%		118.2%		96.7%		94.6%	
	Recent Immigrants	2005	35	24.1%	45	31.0%	65	44.8%	145	100.0%
		2015	140	19.6%	215	30.1%	360	50.3%	715	100.0%
		% Change	300.0%		377.8%		453.8%		393.1%	
	Household Member with Physical Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	530	31.6%	425	25.4%	720	43.0%	1,675	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Household Member with Cognitive Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	335	27.1%	240	19.4%	660	53.4%	1,235	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Emotional, Psychological or Mental Health Problems	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	635	26.0%	565	23.2%	1,240	50.8%	2,440	100.0%
		% Change	N/A		N/A		N/A		N/A	
Youth (24 years and below)	2005	475	25.6%	585	31.5%	795	42.9%	1,855	100.0%	
	2015	460	27.2%	470	27.8%	760	45.0%	1,690	100.0%	
	% Change	-3.2%		-19.7%		-4.4%		-8.9%		
Young Adults (25 - 44 years)	2005	905	10.5%	1,795	20.8%	5,920	68.7%	8,620	100.0%	
	2015	1,570	13.3%	2,415	20.5%	7,810	66.2%	11,795	100.0%	
	% Change	73.5%		34.5%		31.9%		36.8%		
Older Adults (45 - 64 years)	2005	630	12.0%	895	17.1%	3,720	70.9%	5,245	100.0%	
	2015	1,185	15.5%	1,590	20.8%	4,885	63.8%	7,660	100.0%	
	% Change	88.1%		77.7%		31.3%		46.0%		
Seniors (65 years and above)	2005	1,010	52.1%	445	22.9%	485	25.0%	1,940	100.0%	
	2015	1,130	44.8%	670	26.6%	720	28.6%	2,520	100.0%	
	% Change	11.9%		50.6%		48.5%		29.9%		

Households by Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2006 -2016 (Continued)

		Low Income		Moderate		High Income		Total		
		#	%	#	%	#	%	#	%	
Alberta	Aboriginal	2005	20,525	37.2%	15,085	27.3%	19,550	35.4%	55,160	100.0%
		2015	27,090	34.6%	19,635	25.1%	31,565	40.3%	78,290	100.0%
		% Change	32.0%		30.2%		61.5%		41.9%	
	French Speaking	2005	1,975	25.1%	1,970	25.0%	3,930	49.9%	7,875	100.0%
		2015	2,125	20.9%	2,720	26.8%	5,310	52.3%	10,155	100.0%
		% Change	7.6%		38.1%		35.1%		29.0%	
	Immigrant	2005	60,110	25.3%	63,595	26.7%	114,300	48.0%	238,005	100.0%
		2015	80,540	22.6%	97,310	27.3%	178,590	50.1%	356,440	100.0%
		% Change	34.0%		53.0%		56.2%		49.8%	
	Recent Immigrants	2005	10,355	35.7%	8,760	30.2%	9,870	34.1%	28,985	100.0%
		2015	13,670	23.6%	19,365	33.4%	24,950	43.0%	57,985	100.0%
		% Change	32.0%		121.1%		152.8%		100.1%	
	Household Member with Physical Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	49,550	37.5%	35,860	27.1%	46,765	35.4%	132,175	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Household Member with Cognitive Disability	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	25,260	31.4%	20,545	25.5%	34,745	43.1%	80,550	100.0%
		% Change	N/A		N/A		N/A		N/A	
	Emotional, Psychological or Mental Health Problems	2005	0	N/A	0	N/A	0	N/A	0	N/A
		2015	38,225	29.5%	33,455	25.8%	57,990	44.7%	129,670	100.0%
		% Change	N/A		N/A		N/A		N/A	
Youth (24 years and below)	2005	30,750	44.1%	22,035	31.6%	16,875	24.2%	69,660	100.0%	
	2015	22,510	41.7%	16,970	31.4%	14,480	26.8%	53,960	100.0%	
	% Change	-26.8%		-23.0%		-14.2%		-22.5%		
Young Adults (25 - 44 years)	2005	86,915	17.5%	130,545	26.3%	278,360	56.1%	495,820	100.0%	
	2015	94,970	16.1%	151,140	25.6%	343,635	58.3%	589,745	100.0%	
	% Change	9.3%		15.8%		23.4%		18.9%		
Older Adults (45 - 64 years)	2005	78,735	16.5%	100,375	21.1%	296,890	62.4%	476,000	100.0%	
	2015	103,415	17.3%	132,425	22.1%	363,070	60.6%	598,910	100.0%	
	% Change	31.3%		31.9%		22.3%		25.8%		
Seniors (65 years and above)	2005	92,155	42.9%	66,535	31.0%	56,085	26.1%	214,775	100.0%	
	2015	113,660	39.9%	88,015	30.9%	83,380	29.3%	285,055	100.0%	
	% Change	23.3%		32.3%		48.7%		32.7%		

Source: Statistics Canada Custom Tabulations 2006 - 2016

Housing Supply Tables

Housing Supply by Dwelling Type: The City of Lethbridge and Comparators; 2006-2016									
		Lethbridge		Red Deer		Grande Prairie		Alberta	
		#	%	#	%	#	%	#	%
Single Detached	2006	25,250	82.2%	16,720	51.2%	18,040	69.5%	796,180	63.4%
	2016	23,715	63.1%	21,060	52.7%	15,015	63.4%	946,225	61.9%
	% Change	-6.1%		26.0%		-16.8%		18.8%	
Apartment > 5 Storey	2006	685	2.2%	610	1.9%	125	0.5%	55,255	4.4%
	2016	760	2.0%	585	1.5%	160	0.7%	62,515	4.1%
	% Change	10.9%		-4.1%		28.0%		13.1%	
Semi-detached	2006	1,910	6.2%	2,725	8.3%	1,295	5.0%	59,875	4.8%
	2016	2,280	6.1%	3,255	8.1%	1,520	6.4%	87,745	5.7%
	% Change	19.4%		19.4%		17.4%		46.5%	
Row	2006	1,690	5.5%	3,255	10.0%	925	3.6%	88,025	7.0%
	2016	2,080	5.5%	4,025	10.1%	1,075	4.5%	116,400	7.6%
	% Change	23.1%		23.7%		16.2%		32.2%	
Apartment Duplex	2006	1,985	6.5%	1,115	3.4%	445	1.7%	33,000	2.6%
	2016	2,810	7.5%	1,520	3.8%	925	3.9%	42,110	2.8%
	% Change	41.6%		36.3%		107.9%		27.6%	
Apartment < 5 Storey	2006	4,730	15.4%	7,285	22.3%	3,645	14.0%	184,405	14.7%
	2016	5,145	13.7%	8,415	21.0%	4,060	17.1%	223,360	14.6%
	% Change	8.8%		15.5%		11.4%		21.1%	
Other Single-attached house	2006	45	0.1%	30	0.1%	30	0.1%	1,675	0.1%
	2016	15	0.0%	35	0.1%	0	0.0%	1,170	0.1%
	% Change	-66.7%		16.7%		-100.0%		-30.1%	
Movable dwelling	2006	990	3.2%	905	2.8%	1,475	5.7%	37,780	3.0%
	2016	770	2.0%	1,085	2.7%	915	3.9%	48,155	3.2%
	% Change	-22.2%		19.9%		-38.0%		27.5%	
Total	2006	30,700	100.0%	32,650	100.0%	25,975	100.0%	1,256,195	100.0%
	2016	37,575	100.0%	39,985	100.0%	23,675	100.0%	1,527,680	100.0%
	% Change	22.4%		22.5%		-8.9%		21.6%	

Source: Statistics Canada Community Profiles 2006 – 2016

Community and Affordable Rental Housing by Mandate: The City of Lethbridge; 2018

		RGI	Affordable Housing	Market	Rent Supplement	IAH	Total
Treaty 7 Urban Indigenous Housing Authority	#	58	0	0	0	0	58
	%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Aboriginal Housing Society	#	29	14	0	0	0	43
	%	67.4%	32.6%	0.0%	0.0%	0.0%	100.0%
Lethbridge Housing Authority	#	673	113	2	575	113	1,476
	%	45.6%	7.7%	0.1%	39.0%	7.7%	100.0%
Green Acres Foundation	#	170	0	0	0	0	170
	%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	#	930	127	2	575	113	1,747
	%	53.2%	7.3%	0.1%	32.9%	6.5%	100.0%

Source: Treaty 7 Urban Indigenous Housing Authority 2018, Aboriginal Housing Society 2018, Lethbridge Housing Authority 2018, Green Acres Foundation 2018

Waitlist for Community and Affordable Rental Housing by Mandate: The City of Lethbridge; 2018

		Family Housing		Senior's Housing		Affordable Housing		Rent Supplement Units		Total	
		#	%	#	%	#	%	#	%	#	%
Green Acres Foundation	2017	0	0.0%	61	100.0%	0	0.0%	0	0.0%	61	100.0%
	2018	0	0.0%	29	100.0%	0	0.0%	0	0.0%	29	100.0%
Lethbridge Housing Authority	2017	91	21.4%	93	21.8%	8	1.9%	234	54.9%	426	100.0%
	2018	166	37.3%	116	26.1%	11	2.5%	152	34.2%	445	100.0%
Total	2017	91	18.7%	154	31.6%	8	1.6%	234	48.0%	487	100.0%
	2018	166	35.0%	145	30.6%	11	2.3%	152	32.1%	474	100.0%

Source: Green Acres Foundation 2018, Lethbridge Housing Authority 2018

Vacancy Rates by Bedroom Type: The City of Lethbridge and Comparators; 2006 – 2018					
		Lethbridge	Red Deer	Grande Prairie	Alberta
Bachelor	2006	**	0.0%	0.0%	1.3%
	2016	12.5%	6.8%	19.1%	7.0%
	2018	4.0%	9.4%	2.8%	4.8%
1 Bedrooms	2006	0.7%	0.5%	0.1%	0.9%
	2016	8.2%	12.7%	18.2%	7.5%
	2018	4.4%	9.3%	2.8%	5.1%
2 Bedrooms	2006	0.7%	0.5%	0.1%	0.7%
	2016	6.6%	13.9%	20.7%	9.1%
	2018	4.4%	7.6%	3.9%	6.0%
3+ Bedrooms	2006	0.9%	0.0%	0.0%	0.8%
	2016	3.8%	11.1%	35.7%	8.9%
	2018	3.0%	9.7%	3.6%	5.6%
Total	2006	0.9%	0.4%	0.1%	0.8%
	2016	6.9%	12.9%	22.0%	8.4%
	2018	4.2%	8.4%	3.6%	5.5%

Source: Canada Mortgage and Housing Corporation 2018

Primary and Secondary Rental Market: The City of Lethbridge and Comparators; 2006 - 2016							
		Primary Market		Secondary Market		Total	
		#	%	#	%	#	%
Lethbridge	2006	4239	49.8%	4,281	50.2%	8520	100.0%
	2016	3,830	32.6%	7,930	67.4%	11,760	100.0%
	% Change	-9.6%		85.2%		38.0%	
Red Deer	2006	6,259	56.4%	4,846	43.6%	11,105	100.0%
	2016	6,522	47.5%	7,198	52.5%	13,720	100.0%
	% Change	4.2%		48.5%		23.5%	
Grande Prairie	2006	3,267	57.7%	2,393	42.3%	5,660	100.0%
	2016	4,120	50.2%	4,095	49.8%	8,215	100.0%
	% Change	26.1%		71.1%		45.1%	
Alberta	2006	145,023	43.9%	185,252	56.1%	330,275	100.0%
	2016	141,564	34.3%	270,586	65.7%	412,150	100.0%
	% Change	-2.4%		46.1%		24.8%	

Source: Statistics Canada Community Profiles 2016 and Canada Mortgage and Housing Corporation 2018

Housing Affordability Tables

Household Affordability by Tenure: The City of Lethbridge and Comparators; 2006 - 2016									
		Lethbridge		Red Deer		Grande Prairie		Alberta	
		#	%	#	%	#	%	#	%
Households spending 30% or more	2006	7,295	23.8%	7,170	21.9%	3,830	21.7%	270,590	21.5%
	2016	8,060	21.5%	8,760	21.9%	4,615	19.5%	308,490	20.2%
	% Change	10.5%		22.2%		20.5%		14.0%	
Households Spending 50% or more	2006	2820	9.2%	2500	7.6%	1400	7.9%	104655	8.3%
	2016	2885	7.7%	3455	8.6%	1760	7.4%	120575	7.9%
	% Change	2.3%		38.2%		25.7%		15.2%	
Total Households	2006	30,700	100.0%	32,790	100.0%	17,660	100.0%	1,256,260	100.0%
	2016	37,575	100.0%	39,985	100.0%	23,675	100.0%	1,527,680	100.0%
	% Change	22.4%		21.9%		34.1%		21.6%	
Owner Households spending 30% or more	2006	3,620	16.3%	3,190	14.7%	1,870	15.6%	148,765	16.2%
	2016	3,320	12.9%	3,580	13.6%	2,150	13.9%	162,205	14.7%
	% Change	-8.3%		12.2%		15.0%		9.0%	
Owner Households spending 50% or more	2006	1285	5.8%	905	4.2%	595	5.0%	53490	5.8%
	2016	1065	4.1%	1245	4.7%	685	4.4%	56905	5.1%
	% Change	-17.1%		37.6%		15.1%		6.4%	
Total Owner Households	2006	22,180	100.0%	21,655	100.0%	11,965	100.0%	917,940	100.0%
	2016	25,810	100.0%	26,260	100.0%	15,465	100.0%	1,105,790	100.0%
	% Change	16.4%		21.3%		29.3%		20.5%	
Renter Households spending 30% or more	2006	3,690	43.3%	3,965	35.6%	1,960	34.4%	121,830	36.9%
	2016	4,740	40.3%	5,180	37.7%	2,480	30.2%	146,290	35.5%
	% Change	28.5%		30.6%		26.5%		20.1%	
Renter Households spending 50% or more	2006	1545	18.1%	1585	14.2%	805	14.1%	51170	15.5%
	2016	1815	15.4%	2210	16.1%	1085	13.2%	63670	15.4%
	% Change	17.5%		39.4%		34.8%		24.4%	
Total Renter Households	2006	8,520	100.0%	11,135	100.0%	5,695	100.0%	330,300	100.0%
	2016	11,760	100.0%	13,725	100.0%	8,215	100.0%	412,150	100.0%
	% Change	38.0%		23.3%		44.2%		24.8%	

Source: Statistics Canada Custom Tabulations 2006 -2016

Housing Affordability by Household Income Deciles and Household Tenure: The City of Lethbridge and Comparators; 2006 - 2016

			Total						Owners						Renters					
			2006			2016			2006			2016			2006			2016		
			Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+
Lethbridge	Low Income	#	9,205	5,650	2,710	11,260	6,355	2,795	4,390	2,210	1,185	5,070	2,095	985	4,815	3,445	1,540	6,190	4,265	1,810
		%	100.0%	61.4%	29.4%	100.0%	56.4%	24.8%	100.0%	50.3%	27.0%	100.0%	41.3%	19.4%	100.0%	71.5%	32.0%	100.0%	68.9%	29.2%
	Moderate Income	#	9,210	1,495	90	11,280	1,575	70	6,615	1,265	95	7,450	1,105	70	2,595	230	0	3,835	465	0
		%	100.0%	16.2%	1.0%	100.0%	14.0%	0.6%	100.0%	19.1%	1.4%	100.0%	14.8%	0.9%	100.0%	8.9%	0.0%	100.0%	12.1%	0.0%
	High Income	#	12,280	155	10	15,020	130	15	11,175	135	10	13,285	130	15	1,100	0	0	1,740	10	0
		%	100.0%	1.3%	0.1%	100.0%	0.9%	0.1%	100.0%	1.2%	0.1%	100.0%	1.0%	0.1%	100.0%	0.0%	0.0%	100.0%	0.6%	0.0%
Red Deer	Low Income	#	7,395	4,920	2,410	10,000	6,445	3,325	2,835	1,485	830	4,040	1,970	1,125	4,560	3,440	1,590	5,955	4,470	2,195
		%	100.0%	66.5%	32.6%	100.0%	64.5%	33.3%	100.0%	52.4%	29.3%	100.0%	48.8%	27.8%	100.0%	75.4%	34.9%	100.0%	75.1%	36.9%
	Moderate Income	#	8,670	1,925	90	10,870	2,040	120	4,975	1,380	75	6,330	1,340	105	3,695	540	10	4,535	705	20
		%	100.0%	22.2%	1.0%	100.0%	18.8%	1.1%	100.0%	27.7%	1.5%	100.0%	21.2%	1.7%	100.0%	14.6%	0.3%	100.0%	15.5%	0.4%
	High Income	#	16,720	345	10	19,115	270	0	13,845	335	10	15,895	260	0	2,870	0	0	3,225	15	0
		%	100.0%	2.1%	0.1%	100.0%	1.4%	0.0%	100.0%	2.4%	0.1%	100.0%	1.6%	0.0%	100.0%	0.0%	0.0%	100.0%	0.5%	0.0%

Housing Affordability by Household Income Deciles and Household Tenure: The City of Lethbridge and Comparators; 2006 – 2016 (Continued)

			Total						Owners						Renters					
			2006			2016			2006			2016			2006			2016		
			Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+	Total	30%+	50%+
Grande Prairie	Low Income	#	3,015	2,215	1,240	4,350	3,050	1,675	1,270	750	475	1,665	1,045	630	1,745	1,475	770	2,685	2,015	1,055
		%	100.0%	73.5%	41.1%	100.0%	70.1%	38.5%	100.0%	59.1%	37.4%	100.0%	62.8%	37.8%	100.0%	84.5%	44.1%	100.0%	75.0%	39.3%
	Moderate Income	#	3,725	1,265	140	5,135	1,315	85	1,930	805	110	2,720	860	45	1,790	460	35	2,420	435	20
		%	100.0%	34.0%	3.8%	100.0%	25.6%	1.7%	100.0%	41.7%	5.7%	100.0%	31.6%	1.7%	100.0%	25.7%	2.0%	100.0%	18.0%	0.8%
	High Income	#	10,925	345	25	14,185	260	10	8,760	320	25	11,075	240	10	2,150	15	0	3,115	25	0
		%	100.0%	3.2%	0.2%	100.0%	1.8%	0.1%	100.0%	3.7%	0.3%	100.0%	2.2%	0.1%	100.0%	0.7%	0.0%	100.0%	0.8%	0.0%
Alberta	Low Income	#	288,555	176,225	93,610	334,550	200,280	110,230	140,450	71,370	43,935	167,925	81,360	48,210	143,810	104,860	49,680	161,465	118,915	62,020
		%	100.0%	61.1%	32.4%	100.0%	59.9%	32.9%	100.0%	50.8%	31.3%	100.0%	48.5%	28.7%	100.0%	72.9%	34.5%	100.0%	73.6%	38.4%
	Moderate Income	#	319,485	74,505	9,620	388,555	88,250	9,460	211,940	58,595	8,235	253,905	62,310	7,855	105,230	15,900	1,375	132,065	25,935	1,600
		%	100.0%	23.3%	3.0%	100.0%	22.7%	2.4%	100.0%	27.6%	3.9%	100.0%	24.5%	3.1%	100.0%	15.1%	1.3%	100.0%	19.6%	1.2%
	High Income	#	648,215	19,865	1,435	804,565	19,965	885	565,550	18,800	1,325	683,960	18,545	850	81,260	1,080	120	118,620	1,420	30
		%	100.0%	3.1%	0.2%	100.0%	2.5%	0.1%	100.0%	3.3%	0.2%	100.0%	2.7%	0.1%	100.0%	1.3%	0.1%	100.0%	1.2%	0.0%

Source: Statistics Canada Custom Tabulations 2006 – 2016

Housing Affordability by Income Deciles and Household Type: The City of Lethbridge and Comparators; 2016

			Lethbridge			Red Deer			Grande Prairie			Alberta		
			Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
All Households	Total	#	11,260	11,280	15,020	10,000	10,870	19,115	4,350	5,135	14,185	334,550	388,555	804,565
		%	30.0%	30.0%	40.0%	25.0%	27.2%	47.8%	18.4%	21.7%	59.9%	21.9%	25.4%	52.7%
	30% +	#	6,355	1,575	130	6,445	2,040	270	3,050	1,315	260	200,280	88,250	19,965
		%	56.4%	14.0%	0.9%	64.5%	18.8%	1.4%	70.1%	25.6%	1.8%	59.9%	22.7%	2.5%
	50% +	#	2,795	70	15	3,325	120	0	1,675	85	10	110,230	9,460	885
		%	24.8%	0.6%	0.1%	33.3%	1.1%	0.0%	38.5%	1.7%	0.1%	32.9%	2.4%	0.1%
Couples Without Children	Total	#	1,855	3,555	4,815	1,340	2,910	5,530	550	1,195	3,700	56,800	106,825	229,785
		%	18.1%	34.8%	47.1%	13.7%	29.8%	56.5%	10.1%	21.9%	68.0%	14.4%	27.2%	58.4%
	30% +	#	760	265	50	625	370	30	300	205	60	24,725	14,670	3,620
		%	41.0%	7.5%	1.0%	46.6%	12.7%	0.5%	54.5%	17.2%	1.6%	43.5%	13.7%	1.6%
	50% +	#	270	15	10	280	10	0	140	20	10	12,500	1,680	215
		%	14.6%	0.4%	0.2%	20.9%	0.3%	0.0%	25.5%	1.7%	0.3%	22.0%	1.6%	0.1%
Couples with Children	Total	#	710	2,085	6,130	725	1,885	7,655	300	1,000	5,715	31,910	82,465	335,415
		%	8.0%	23.4%	68.7%	7.1%	18.4%	74.6%	4.3%	14.3%	81.5%	7.1%	18.3%	74.6%
	30% +	#	545	420	45	535	510	160	280	330	145	22,760	27,445	10,300
		%	76.8%	20.1%	0.7%	73.8%	27.1%	2.1%	93.3%	33.0%	2.5%	71.3%	33.3%	3.1%
	50% +	#	245	15	0	320	60	0	185	10	0	15,120	3,620	440
		%	34.5%	0.7%	0.0%	44.1%	3.2%	0.0%	61.7%	1.0%	0.0%	47.4%	4.4%	0.1%
Lone Parents	Total	#	1,130	1,170	685	1,445	1,205	790	805	540	535	40,990	38,290	35,845
		%	37.9%	39.2%	22.9%	42.0%	35.0%	23.0%	42.8%	28.7%	28.5%	35.6%	33.3%	31.1%
	30% +	#	750	245	20	1,110	370	35	625	200	0	27,685	11,660	1,135
		%	66.4%	20.9%	2.9%	76.8%	30.7%	4.4%	77.6%	37.0%	0.0%	67.5%	30.5%	3.2%
	50% +	#	395	10	0	670	10	0	415	15	0	16,715	1,140	70
		%	35.0%	0.9%	0.0%	46.4%	0.8%	0.0%	51.6%	2.8%	0.0%	40.8%	3.0%	0.2%

Housing Affordability by Income Deciles and Household Type: The City of Lethbridge and Comparators; 2016 (Continued)

			Lethbridge			Red Deer			Grande Prairie			Alberta		
			Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
Multiple and Other Family Households	Total	#	210	610	1,575	200	585	2,175	90	270	1,745	8,175	21,785	89,805
		%	8.8%	25.5%	65.8%	6.8%	19.8%	73.5%	4.3%	12.8%	82.9%	6.8%	18.2%	75.0%
	30% +	#	190	170	0	150	160	25	70	120	15	5,115	7,190	2,400
		%	90.5%	27.9%	0.0%	75.0%	27.4%	1.1%	77.8%	44.4%	0.9%	62.6%	33.0%	2.7%
	50% +	#	95	10	0	85	20	0	50	20	0	3,165	840	125
		%	45.2%	1.6%	0.0%	42.5%	3.4%	0.0%	55.6%	7.4%	0.0%	38.7%	3.9%	0.1%
Non-Family Households - One Person	Total	#	6,590	2,845	905	5,830	3,230	1,585	2,405	1,695	1,325	181,225	113,370	70,400
		%	63.7%	27.5%	8.8%	54.8%	30.3%	14.9%	44.3%	31.2%	24.4%	49.7%	31.1%	19.3%
	30% +	#	3,620	345	20	3,680	485	25	1,635	390	40	108,975	21,520	1,910
		%	54.9%	12.1%	2.2%	63.1%	15.0%	1.6%	68.0%	23.0%	3.0%	60.1%	19.0%	2.7%
	50% +	#	1,570	35	10	1,810	20	0	815	20	0	56,425	1,600	50
		%	23.8%	1.2%	1.1%	31.0%	0.6%	0.0%	33.9%	1.2%	0.0%	31.1%	1.4%	0.1%
Non-Family Households - Two or More Persons	Total	#	755	1,015	915	445	1,055	1,395	200	445	1,180	15,455	25,800	43,330
		%	28.1%	37.8%	34.1%	15.4%	36.4%	48.2%	11.0%	24.4%	64.7%	18.3%	30.5%	51.2%
	30% +	#	510	140	0	295	160	10	170	75	10	11,020	5,730	625
		%	67.5%	13.8%	0.0%	66.3%	15.2%	0.7%	85.0%	16.9%	0.8%	71.3%	22.2%	1.4%
	50% +	#	235	0	0	130	10	0	95	0	0	6,320	545	10
		%	31.1%	0.0%	0.0%	29.2%	0.9%	0.0%	47.5%	0.0%	0.0%	40.9%	2.1%	0.0%

Source: Statistics Canada Custom Tabulations 2016

Housing Affordability by Household Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2016

			Lethbridge			Red Deer			Grande Prairie			Alberta		
			Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
Total - All Households	Total	#	11,260	11,280	15,020	10,000	10,870	19,115	4,350	5,135	14,185	334,550	388,555	804,565
		%	30.0%	30.0%	40.0%	25.0%	27.2%	47.8%	18.4%	21.7%	59.9%	21.9%	25.4%	52.7%
	30% +	#	6,355	1,575	130	6,445	2,040	270	3,050	1,315	260	200,280	88,250	19,965
		%	56.4%	14.0%	0.9%	64.5%	18.8%	1.4%	70.1%	25.6%	1.8%	59.9%	22.7%	2.5%
	50% +	#	2,795	70	15	3,325	120	0	1,675	85	10	110,230	9,460	885
		%	24.8%	0.6%	0.1%	33.3%	1.1%	0.0%	38.5%	1.7%	0.1%	32.9%	2.4%	0.1%
Indigenous Households	Total	#	840	485	365	650	445	715	605	460	970	27,090	19,635	31,565
		%	49.7%	28.7%	21.6%	35.9%	24.6%	39.5%	29.7%	22.6%	47.7%	34.6%	25.1%	40.3%
	30% +	#	590	65	0	470	115	20	435	125	0	13,920	4,065	700
		%	70.2%	13.4%	0.0%	72.3%	25.8%	2.8%	71.9%	27.2%	0.0%	51.4%	20.7%	2.2%
	50% +	#	290	0	0	235	20	0	240	0	0	7,920	700	40
		%	34.5%	0.0%	0.0%	36.2%	4.5%	0.0%	39.7%	0.0%	0.0%	29.2%	3.6%	0.1%
Primary Maintainer has French as a First Language	Total	#	0	20	45	20	55	75	40	35	115	2,125	2,720	5,310
		%	0.0%	30.8%	69.2%	13.3%	36.7%	50.0%	21.1%	18.4%	60.5%	20.9%	26.8%	52.3%
	30% +	#	0	0	0	20	0	0	20	20	0	1,355	720	160
		%	#DIV/0!	0.0%	0.0%	100.0%	0.0%	0.0%	50.0%	57.1%	0.0%	63.8%	26.5%	3.0%
	50% +	#	0	0	0	10	0	0	20	0	0	805	85	10
		%	#DIV/0!	0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%	0.0%	37.9%	3.1%	0.2%
Immigrant Households	Total	#	1,790	1,700	2,135	1,240	1,845	2,765	510	720	1,475	80,540	97,310	178,590
		%	31.8%	30.2%	38.0%	21.2%	31.5%	47.3%	18.9%	26.6%	54.5%	22.6%	27.3%	50.1%
	30% +	#	885	270	10	750	345	80	370	160	35	49,885	27,690	6,685
		%	49.4%	15.9%	0.5%	60.5%	18.7%	2.9%	72.5%	22.2%	2.4%	61.9%	28.5%	3.7%
	50% +	#	315	10	0	370	25	0	165	0	0	27,360	3,370	285
		%	17.6%	0.6%	0.0%	29.8%	1.4%	0.0%	32.4%	0.0%	0.0%	34.0%	3.5%	0.2%

Housing Affordability by Household Income Deciles and Special Household Types: The City of Lethbridge and Comparators; 2016 (Continued)

			Lethbridge			Red Deer			Grande Prairie			Alberta		
			Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
Recent Immigrant Household (Arrived in the last 5 years)	Total	#	205	300	310	290	530	625	140	215	360	13,670	19,365	24,950
		%	25.2%	36.8%	38.0%	20.1%	36.7%	43.3%	19.6%	30.1%	50.3%	23.6%	33.4%	43.0%
	30% +	#	140	50	0	210	85	10	105	30	15	10,085	6,005	1,200
		%	68.3%	16.7%	0.0%	72.4%	16.0%	1.6%	75.0%	14.0%	4.2%	73.8%	31.0%	4.8%
	50% +	#	40	0	0	120	0	0	50	0	0	5,935	505	30
%		19.5%	0.0%	0.0%	41.4%	0.0%	0.0%	35.7%	0.0%	0.0%	43.4%	2.6%	0.1%	
Household Member(s) with a Physical Disability	Total	#	1,705	1,135	915	1,600	960	1,195	530	425	720	49,550	35,860	46,765
		%	45.4%	30.2%	24.4%	42.6%	25.6%	31.8%	31.6%	25.4%	43.0%	37.5%	27.1%	35.4%
	30% +	#	910	135	0	995	155	10	340	100	20	27,415	6,980	1,200
		%	53.4%	11.9%	0.0%	62.2%	16.1%	0.8%	64.2%	23.5%	2.8%	55.3%	19.5%	2.6%
	50% +	#	405	0	0	490	15	0	185	15	0	13,585	830	80
%		23.8%	0.0%	0.0%	30.6%	1.6%	0.0%	34.9%	3.5%	0.0%	27.4%	2.3%	0.2%	
Household Member(s) with Cognitive Disability	Total	#	1,020	735	720	970	615	860	335	240	660	25,260	20,545	34,745
		%	41.2%	29.7%	29.1%	39.7%	25.2%	35.2%	27.1%	19.4%	53.4%	31.4%	25.5%	43.1%
	30% +	#	665	125	10	725	135	0	220	95	0	15,865	5,320	1,035
		%	65.2%	17.0%	1.4%	74.7%	22.0%	0.0%	65.7%	39.6%	0.0%	62.8%	25.9%	3.0%
	50% +	#	315	0	0	405	10	0	125	20	0	8,800	645	70
%		30.9%	0.0%	0.0%	41.8%	1.6%	0.0%	37.3%	8.3%	0.0%	34.8%	3.1%	0.2%	
Household Member(s) with Psychological/Mental Health Issues	Total	#	1,685	1,075	1,150	1,645	1,145	1,500	635	565	1,240	38,225	33,455	57,990
		%	43.1%	27.5%	29.4%	38.3%	26.7%	35.0%	26.0%	23.2%	50.8%	29.5%	25.8%	44.7%
	30% +	#	1,170	165	10	1,280	280	10	490	170	10	26,310	8,530	1,595
		%	69.4%	15.3%	0.9%	77.8%	24.5%	0.7%	77.2%	30.1%	0.8%	68.8%	25.5%	2.8%
	50% +	#	570	10	0	745	20	0	255	10	0	14,860	705	100
%		33.8%	0.9%	0.0%	45.3%	1.7%	0.0%	40.2%	1.8%	0.0%	38.9%	2.1%	0.2%	

Source: Statistics Canada Custom Tabulations 2016

Housing Affordability by Household Income Deciles and Age of Primary Household Maintainer: The City of Lethbridge and Comparators; 2016

		Lethbridge			Red Deer			Grande Prairie			Alberta			
		Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	
Total - All Households	Total	#	11,260	11,280	15,020	10,000	10,870	19,115	4,350	5,135	14,185	334,550	388,555	804,565
		%	30.0%	30.0%	40.0%	25.0%	27.2%	47.8%	18.4%	21.7%	59.9%	21.9%	25.4%	52.7%
	30% +	#	6,355	1,575	130	6,445	2,040	270	3,050	1,315	260	200,280	88,250	19,965
		%	56.4%	14.0%	0.9%	64.5%	18.8%	1.4%	70.1%	25.6%	1.8%	59.9%	22.7%	2.5%
50% +	#	2,795	70	15	3,325	120	0	1,675	85	10	110,230	9,460	885	
	%	24.8%	0.6%	0.1%	33.3%	1.1%	0.0%	38.5%	1.7%	0.1%	32.9%	2.4%	0.1%	
Youth (24 and younger)	Total	#	1,320	780	345	835	670	525	460	470	760	22,510	16,970	14,480
		%	54.0%	31.9%	14.1%	41.1%	33.0%	25.9%	27.2%	27.8%	45.0%	41.7%	31.4%	26.8%
	30% +	#	965	100	0	680	100	0	350	90	10	17,370	3,895	235
		%	73.1%	12.8%	0.0%	81.4%	14.9%	0.0%	76.1%	19.1%	1.3%	77.2%	23.0%	1.6%
50% +	#	540	0	0	385	0	0	180	0	0	10,815	300	0	
	%	40.9%	0.0%	0.0%	46.1%	0.0%	0.0%	39.1%	0.0%	0.0%	48.0%	1.8%	0.0%	
Young Adults (25-44 Years)	Total	#	2,905	4,200	5,800	3,125	4,260	8,440	1,570	2,415	7,810	94,970	151,140	343,635
		%	22.5%	32.5%	44.9%	19.7%	26.9%	53.3%	13.3%	20.5%	66.2%	16.1%	25.6%	58.3%
	30% +	#	2,030	925	65	2,375	1,135	130	1,215	805	120	69,560	45,460	10,675
		%	69.9%	22.0%	1.1%	76.0%	26.6%	1.5%	77.4%	33.3%	1.5%	73.2%	30.1%	3.1%
50% +	#	905	40	0	1,385	80	0	740	40	0	42,050	4,210	355	
	%	31.2%	1.0%	0.0%	44.3%	1.9%	0.0%	47.1%	1.7%	0.0%	44.3%	2.8%	0.1%	
Older Adults (45-64 Years)	Total	#	2,995	3,395	6,930	3,215	3,505	8,400	1,185	1,590	4,885	103,415	132,425	363,070
		%	22.5%	25.5%	52.0%	21.3%	23.2%	55.6%	15.5%	20.8%	63.8%	17.3%	22.1%	60.6%
	30% +	#	1,810	455	75	2,190	670	115	865	360	110	64,930	30,595	7,895
		%	60.4%	13.4%	1.1%	68.1%	19.1%	1.4%	73.0%	22.6%	2.3%	62.8%	23.1%	2.2%
50% +	#	930	40	10	1,190	50	0	535	35	10	39,270	3,735	425	
	%	31.1%	1.2%	0.1%	37.0%	1.4%	0.0%	45.1%	2.2%	0.2%	38.0%	2.8%	0.1%	
Seniors (65+ years)	Total	#	4,040	2,920	1,950	2,820	2,430	1,755	1,130	670	720	113,660	88,015	83,380
		%	45.3%	32.8%	21.9%	40.3%	34.7%	25.1%	44.8%	26.6%	28.6%	39.9%	30.9%	29.3%
	30% +	#	1,565	110	20	1,200	155	10	635	50	0	48,430	8,270	1,165
		%	38.7%	3.8%	1.0%	42.6%	6.4%	0.6%	56.2%	7.5%	0.0%	42.6%	9.4%	1.4%
	50% +	#	420	10	10	360	10	0	235	0	0	18,120	1,175	115
		%	10.4%	0.3%	0.5%	12.8%	0.4%	0.0%	20.8%	0.0%	0.0%	15.9%	1.3%	0.1%

Source: Statistics Canada Custom Tabulations 2016

Core Need by Household Income Deciles: The City of Lethbridge and Comparators; 2016													
		Lethbridge			Red Deer			Grande Prairie			Alberta		
		Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income	Low Income	Moderate Income	High Income
Total Households	#	11,260	11,280	15,020	10,000	10,870	19,115	4,350	5,135	14,185	334,550	388,555	804,565
	%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
In Core Need	#	3,705	100	0	4,435	250	0	2,215	260	0	137,845	26,235	200
	%	32.9%	0.9%	0.0%	44.4%	2.3%	0.0%	50.9%	5.1%	0.0%	41.2%	6.8%	0.0%
Households Below Affordability Standard	#	3,500	60	0	4,235	180	0	2,075	200	0	128,925	19,470	90
	%	31.1%	0.5%	0.0%	42.4%	1.7%	0.0%	47.7%	3.9%	0.0%	38.5%	5.0%	0.0%
Households Below Adequacy Standards	#	470	10	0	460	25	0	215	20	0	16,780	4,385	60
	%	4.2%	0.1%	0.0%	4.6%	0.2%	0.0%	4.9%	0.4%	0.0%	5.0%	1.1%	0.0%
Households Below Suitability Standard	#	245	55	0	235	90	0	115	70	0	10,105	6,840	130
	%	2.2%	0.5%	0.0%	2.4%	0.8%	0.0%	2.6%	1.4%	0.0%	3.0%	1.8%	0.0%
Households Living in Housing Needing Major Repairs	#	805	670	545	640	560	590	275	290	545	28,430	24,315	34,495
	%	7.1%	5.9%	3.6%	6.4%	5.2%	3.1%	6.3%	5.6%	3.8%	8.5%	6.3%	4.3%

Source: Statistics Canada Custom Tabulations 2016

Appendix B: Community Service Providers

Table 17: Service Providers: The City of Lethbridge;2018

Organization Name
Non Profit - Seniors
Lethbridge Senior Citizens Organization (LSCO)
Nord-Bridge Seniors Centre
Senior Helping Hands
Non Profit - Indigenous Organizations
Aboriginal Housing Society (AHS)
Blackfoot Family Lodge Society (BFLS)
Lethbridge Shelter & Resource Centre
Native Counselling Services of Alberta
Opokaa'sin Early Intervention Society
Saamis Aboriginal Employment and Training Association
Treaty 7 Urban Indian Housing Authority
Non Profit- Individuals with a Disability
Southern Alberta Individualized Planning Association (SAIPA)
Brain Injury Rehabilitation Group
L'ARCHE Association of Lethbridge
Lethbridge Association for Community Living (LACL)
South Alberta FASD Network (SAFAN)
Canadian National Institute for the Blind (CNIB)
Non Profit - Individuals with Mental Health Issues
Southern Alberta Individualized Planning Association (SAIPA)
Canadian Mental Health Association - Southern Alberta Region (CMHA)
Non Profit - Low Income Households
Community Foundation of Lethbridge and Southwestern Alberta
Family Centre
Family Ties (1997) Association
Habitat for Humanity
Lethbridge Family Services (LFS)
McMan Youth, Family and Community Services Association
Salvation Army Community & Family Services Centre
Southern Alberta Ethnic Association (SAEA)
St. Vincent de Paul
United Way Lethbridge & South Western Alberta
Lethbridge Evangelical Ministerial Association (LEMA)
Non Profit - Youth
5th on 5th Youth Services
McMan Youth, Family and Community Services Association

Salvation Army Community & Family Services Centre
Wood's Homes
Youth One
United Way Lethbridge & South Western Alberta
Non Profit - Vulnerable Women
Lethbridge Pregnancy Care Centre
Womanspace Resource Center
Non Profit - Substance Abuse Issues
Foothills Detox
South Country Treatment Center
Non-Profit - Homeless Individuals
7 Cities Calgary Homeless Foundation
Canadian Alliance to End Homelessness (CAEH)
Non Profit - Other
Bridges of Hope Network of Development Agencies
Lethbridge Community Network (LCN)
Lethbridge Sustainable Living Association (LSLA)

Appendix C: Key Stakeholder Sessions – Attendance

Table 18: Key Stakeholder Engagement Session 1 - November 21st 2018

Name	Organization
Bill Zwartbol	Faith Community
Sheera Visser	Alberta Health Services
Thomas Mountain	Alberta Health Services
Dawna Coslovi	Green Acres Foundation
Naomi Plausteiner	Green Acres Foundation
Neil Horvey	Lethbridge Housing Authority
Trevor Brown	5 th on 5 th Youth Services
Tysin Baylan	The City of Lethbridge – Planning and Development
Josh Maril	Avison Youth Commercial Residence
Bridget Mearns	BILD Lethbridge
Rob Donell	Community Foundation
Tom McKenzie	Aboriginal Housing Society

Table 19: Key Stakeholder Engagement Session 2 - November 22nd 2018

Name	Organization
Trevor Graham	Streets Alive Mission
Todd Caughlin	Lethbridge College Residences
Julie Kissick	Streets Alive Mission
Ken Kissick	Streets Alive Mission
Cam Kissick	Streets Alive Mission
Debbie Dean	South Alberta FASD Network
Sarah Amies	Lethbridge Family Services
Sharon Yanicki	University of Lethbridge
Taylor Kusguchi	Mustard Seed
Marie Claire Williams	Mustard Seed
Boris Lesar	Mustard Seed
Travis Plaited Hair	Lethbridge Friendship Centre
Boyd Thomas	Aboriginal Housing Society
Robin James	Lethbridge Housing Authority

Appendix D: Key Stakeholder Interviews

Table 20: Key Stakeholder Interviews - Participants

Name	Organization
Jordan Head	Treaty 7 – Urban Indian Housing Authority
Trevor Lewington	Choose Lethbridge – Economic Development
Ryan Roth	Government of Alberta – Seniors and Housing
Barry Bezuko	Government of Alberta – Seniors and Housing
Deborah Chenery	CMHA Lethbridge

