Edmonton Affordable Housing Needs Assessment

August 2023

Land Acknowledgement

The First Peoples were the original caretakers of Edmonton, followed by the Métis and the Inuit. The City of Edmonton acknowledges the traditional land on which we reside is in Treaty Six Territory. We would like to thank the diverse Indigenous Peoples whose ancestors' footsteps have marked this territory for centuries, such as nêhiyaw (Cree), Dené, Anishinaabe (Saulteaux), Nakota Isga (Nakota Sioux), and Niitsitapi (Blackfoot) peoples. We also acknowledge this as the Métis' homeland and the home of one of the largest communities of Inuit south of the 60th parallel. It is a welcoming place for all peoples who come from around the world to share Edmonton as a home. Together we call upon all of our collective, honoured traditions and spirits to work in building a great city for today and future generations.

Contents

Executive Summary

Housing is a critical and basic human need. When individuals have affordable, secure, and safe housing, they are able to focus on other needs. When they don't, they are at increased risk of falling into cycles of poverty and homelessness.

This Housing Needs Assessment (HNA) is a planning tool intended to help examine and contextualize housing need in Edmonton. It has been updated using the latest 2021 federal census and other administrative data. This report also integrates qualitative analysis, including interviews with 56 housing sector organizations and 54 real stories of individuals with lived and living experiences of housing need, that was also included in the 2022 Housing Needs Assessment report.

What's New

The 2023 Housing Needs Assessment incorporates newly released quantitative data from the 2021 Census. It is an update to the City of Edmonton's first Housing Needs Assessment, published in 2022 using 2016 Census data. The 2021 Census had variables and measures that were not available in the 2016 nor prior census data including: concept of acceptable housing, data on LGBTQ2S+, veterans, and more granularity on different types of disability limitations. The quantitative analysis also includes new discussion on the historical purpose–built rental stock in Edmonton, its decline over the past 30 years, and the recent increase in supply that still significantly lags behind demand.

The updated Housing Needs Assessment also includes additional new interviews with housing sector organizations (Phase 2) that support individuals from the following priority population groups: veterans, women fleeing domestic violence, LGBTQ2S+ and racialised groups.

This update also includes two additional stories from individuals with living experience. The Multicultural Health Brokers is leading an intersectional and community–driven housing project to explore the housing needs of immigrant and refugee newcomer communities in Edmonton. The two composite stories included in Appendix D reflect the lived experiences of immigrant and refugee newcomers navigating housing challenges in Edmonton. Informed by the narratives of Multicultural Health Brokers and their clients, these stories showcase intersectional considerations for adequate, accessible and affordable housing in the City.

Finally, the update also includes a more in–depth look at the waitlist data, identifying who is looking for affordable housing in Edmonton and how long it takes for them to find it.

Taken together, these sources present a comprehensive picture of housing need in Edmonton, summarized in the following key findings:

1 **Housing need in Edmonton is significant and will continue to grow.** Edmonton has more than 394,000 homes, but fewer than 15,000 are social and affordable housing. A shift away from affordable housing investment by all orders of government in the 1990s has created a gap that the market alone has not been able to solve. Close to 1 in 8 Edmonton households (46,155) were found to be in Core Housing Need, and this number is expected to increase to 56,337 by 2031[1]. Renters are four times more likely to be in housing need than homeowners; 1 in 4 renter households (32,525) are in Core Housing Need.

2 **Housing need disproportionately affects marginalized populations and households with disabilities or physical health needs.** A closer look at renter households reveals that particular populations face higher rates of housing needs (racialized households, seniors, female heads of household, people with physical health or mobility challenges, female lone parents). Many households in Core Housing Need may belong to more than one of these populations, which can compound needs and considerations while reducing the number of available housing choices.

3 **Housing need particularly affects low–income and larger households.** By 2031, it is anticipated that nearly 34,000 households in Edmonton (all earning less than $45,000 per year) will require monthly rental rates of less than $1,125, while 2,500 households (earning less than $15,000 per year) will need rent levels of less than $500. Another 5,600 households with slightly higher incomes (between $45,000 and $70,000) may be able to afford slightly higher rents (up to $1,754 per month), but are also far more likely to need multi–bedroom units, with more than half requiring four or more bedrooms.

4 **Housing need cannot be addressed solely by market supply.** Average monthly market rental costs are $1,271 higher than what is affordable for more than 80 per cent of renter households in Core Housing Need. In the past two decades, the market has added more than 20 per cent of Edmonton's total rental stock. However, these newer units have a higher average rent and lower vacancy rates, putting the vast majority out of reach of households in the two lowest income categories.

5 **Housing need cannot be considered in isolation.** Housing organizations and individuals with lived experience argued that successful housing depends on the ability to access appropriate services, amenities and community connections. For individuals with

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1 Core housing need is defined by the Canada Mortgage Housing Corporation as housing that falls below at least one of the adequacy, affordability or suitability standards. It also considers if income levels are such that they could not afford alternative, suitable and adequate housing in their community

higher needs, this may mean more supportive and bridge housing with on-site supports. For others, successful housing also means easy access to public transportation, community supports or other services.

6 **CERB benefits impacted income levels temporarily.** The 2021 federal census was conducted in the midst of the Covid-19 pandemic, when the federal government was disbursing the Canada Emergency Response Benefit (CERB) to eligible individuals, which resulted in temporarily increasing the incomes of a significant number of households in Edmonton. There is significant overlap between households in Core Housing Need and those who qualified for CERB benefits. Given this context, caution should be used when using calculations from the 2021 Census data. The 2016 Census data may provide a more reliable snapshot of Core Housing Need. However, the 2021 Census data also gives us a broader reference point – such as the introduction of acceptable housing as a new term, new questions on gender diversity, and more information on priority populations.

7 **The number of purpose built rentals in Edmonton is increasing.** While total rental housing supply in Edmonton has been increasing since 2018, 2022 rental supply numbers exceed 1990 rental supply numbers for the first time. However, it is important to note that the population in Edmonton is significantly higher than it was in 1990, suggesting further supply increases are still needed.

This report is intended as a tool to achieve the goals outlined in the City Plan, which envisions Edmonton as a healthy, urban and climate resilient city of two million people. To achieve this goal, the City Plan's ambitions around housing are clear: no chronic or episodic homelessness and nobody living in Core Housing Need. The updated Housing Needs Assessment also informs the update to the City's 2016–2025 Affordable Housing Strategy, ensuring evidence-based priorities continue to guide the City's shorter-term affordable housing targets. Because the Housing Needs Assessment can be updated as new data emerges, it will provide reliable and consistent evidence that can be used by the City and other affordable housing partners to adapt to emerging patterns and trends.

The Housing Needs Assessment also signals how housing need and poverty threatens Edmonton's future as a prosperous, inclusive, and welcoming city. Increasing the supply of affordable and supportive housing may be the most significant lever available to Canadian municipalities to reduce poverty, but it cannot be done alone. Achieving the goals outlined in the City Plan and Affordable Housing Strategy will require consistent investment, as well as collaboration with other governments and affordable housing developers.

Quantitative Analysis:
Key Findings

The Housing Needs Assessment adopts a nationally recognized methodology derived from the Housing Assessment Resource Tools project.[2] In order to be comprehensive, the analysis incorporates quantitative secondary data from a range of sources on demographic and economic trends, Core Housing Need, and affordable housing supply. This is synthesized with qualitative data from 13 identified priority population groups, accessed directly from individuals and community organizations that serve them.

Quantitative data was sourced from existing administrative data sources: Statistics Canada and the Canadian Mortgage and Housing Corporation (CMHC). The methodology is intended to create consistent and comparable housing needs assessments across Canada. There are limitations in using 2021 quantitative data – for instance, the federal government administered CERB benefits at the time of collecting data, which delivered significant dollars to Canadians. Considering this, we recommend that caution should be exercised when using calculations based on 2021 Census data. The previous Housing Needs Assessment, based on 2016 Census data, is likely more reliable and reflective of a true articulation of need in Edmonton. The Housing Needs Assessment is designed to be replicable, which means it can and will be updated regularly as new data and information become available.

Key findings include:

■ There are more than 394,000 homes in Edmonton, and nearly 15,000 social and affordable housing units.

2 https://housingresearchcollaborative.scarp.ubc.ca/hart-housing-assessment-resource-tools/

- There are currently **46,155** households in Edmonton experiencing Core Housing Need, or **1 in 8** Edmonton households.
- Renters are four times as likely as homeowners to be in need, with close to **1 in 4 renter** households (32,525) living in Core Housing Need.
- Not all people face the same risk of experiencing Core Housing Need. CMHC has identified a number of priority population groups who face a higher incidence of housing need. Edmonton's housing need assessment confirms a number of demographic groups are also overrepresented in our city. Some examples include:
  - Over one third (36%) of all renter households with single mothers (5,970 households) are living in Core Housing Need.
  - One fifth (19%) of **Racialized** renter households are in Core Housing Need (10,105 households).
  - Nearly one third (27%) of **Indigenous** renter households are in Core Housing Need (4,825 households)
  - 16% of households that include **individuals dealing with an addiction or mental health issue**, are in Core Housing Need (2,540 households)
  - Nearly one quarter (23%) of renter households that include **individuals with developmental disabilities** live in Core Housing Need (1,240 households)
  - Nearly one quarter (22%) of renter households that include **people with physical health and mobility challenges** are in Core Housing Need (6,760 households)
  - Nearly half (41%) of **senior** renter households (65+) live in Core Housing Need (7,695 households). There is a similar percentage of senior renter households (85+) living in Core Housing Need (41%, or 965 households)

Housing need projections suggest that:
- More than 56,000 households are anticipated to be in Core Housing Need by 2031. Of these households in Core Housing Need, approximately 40,000 (70%) are expected to be renters.
- Renters making between $20,000 and $45,000 annually will be the largest group of renters in Core Housing Need, with over 30,000 households requiring monthly rental rates less than $1,125.
  - Nearly 26,000 (85%) renter households in this income category will need one or two bedrooms and nearly 4,600 (15%) will need three or more bedrooms.
- Nearly 3,800 renter households earning less than $20,000/year are expected to require monthly rent levels of less than $500.
  - Among the renter households making less than $20,000, more than 3,100 (83%) of them will need only one bedroom, but more than 200 (5%) of them will need three or more bedrooms.

TABLE 1
Projected Rental Unit Need by 2031

Income Category & Rent Threshold	Maximum Rent	1 bedroom	2 bedrooms	3+ bedrooms	Total
Less than $20,000 (Very Low) $0 to $500	$500	3,100	400	200	**3,800**
$20,000 to $44,999 (Low) $500 to $1,124	$1,124	19,500	6,300	4,400	**30,200**
$45,000 to $69,999 (Moderate) $1,125 to $1,749	$1,749	0	1,300	4,400	**5,700**
$70,000 to $109,999 (Average) $1,750 to $2,749	$2,749	0	0	0	**0**
$110,000 and over (High) $2,750 and over	>$2,750	0	0	0	**0**
Total		**22,600**	**8,100**	**9,000**	**39,700**

- Renters in Core Housing Need earning between $45,000 and $70,000 will require two or more bedroom units, with over 4,400 (77%) of these households needing three or more bedrooms.
- The majority of renter households making less than $45,000 annually will need one and two bedroom units.
- **Table 1** summarizes the projected affordable rental housing units needed in Edmonton by 2031 by bedroom type and rent level of affordability.

The data indicates that affordable housing programs and policies should focus on renter households as they are proportionally the most likely households to be in Core Housing Need. The development of housing unit targets should recognize the diversity of housing needs based on household sizes to avoid creating imbalances in supply. It is important to focus on housing for both individuals and large families. Although there are more households needing one- and two- bedroom units, there are more *individuals* needing three or more bedroom units. Households that include people with health and physical mobility challenges are, by far, the largest group. Affordable housing programs and policies should focus on creating housing units that are accessible for all.

The majority of one-bedroom units should be in the very low and low income categories. Multi bedroom units are needed across all income categories, but the focus should be on the low and moderate categories, with additional focus on large family-oriented units.

Qualitative Analysis:
Housing Sector Organization Interviews – Key Findings

Stakeholder engagement was conducted in order to inform a more comprehensive understanding of housing needs and to better understand the challenges people face as they seek housing that meets their needs. Qualitative data also enhances an understanding of how the local context may have changed since the quantitative data was collected.

The City of Edmonton reached out to approximately 200 organizations across the housing sector in Edmonton, which provide support and services to individuals who fall into the 13 priority population groups. One-on-one interviews were conducted with 56 organizations. Key findings from these discussions are included below.

- In order for individuals to maintain their housing, there are many factors that need to be considered. Stable housing includes much more than just four walls and a roof.
- If individuals are placed in housing without the appropriate supports that will help contribute to their overall well-being, there is a greater likelihood that they will be unable to maintain their housing for an extended tenure.
- Housing supports need to be tailored to the needs of each individual. Housing supports could include (but are not limited to) mental health, addiction, financial, employment, training on how to maintain housing, training on expectations around guests.
- Various forms of supportive housing are needed, where on site services and staff are provided to help residents maintain their health, well being, and permanent housing.
- Bridge housing units in Edmonton, which provide temporary accommodations with on-site support services that help individuals overcome obstacles to securing permanent housing, have been very beneficial. Additional bridge housing is needed without time limits on stay.
- Targeted emergency shelter supports are needed for several priority population groups.
- Consideration needs to be given to the location of available housing units. Proximity to public transportation, health care, grocery stores, and other critical services and amenities, as well as to family and community are important.
- If individuals and households are provided with choices regarding their housing, there is a greater likelihood that they will be able to find housing which meets their needs.
- Person-based subsidies, which are paid directly to an individual instead of being tied to a specific housing unit, provide individuals with greater ability to choose housing which best meets their needs.
- The National Occupancy Standards may contain a cultural bias that inappropriately imposes expectations on the number of bedrooms in households and fails to account for the diverse cultural norms and practices around housing.
- Priority population groups may be framed as exclusive categories, but many people living in Core Housing Need may actually belong to multiple population groups. These multiple intersectional identities can significantly influence housing needs.

Intersectional households not only tend to have increased needs and considerations, they often have fewer housing choices available to them.

The data suggests that there would be a benefit in exploring opportunities to influence the National Occupancy Standards so as not to inappropriately impose expectations on how family units should be organized. In addition, there would be substantial benefit in focusing on funding additional housing supports which are targeted to the needs of individuals, as this would help individuals to maintain their housing. Finally, there would be significant benefits in creating additional bridge housing and supportive housing units.

Qualitative Analysis:
Interviews with Individuals with Lived and Living Experiences – Key Findings

Interviews were conducted with 54 individuals with lived and living experience. It is important to note that qualitative interviews should not be extrapolated to be reflective of the needs of a broader population base; but that the themes emerging from these interviews are significant in their own right. Key themes include:

- Individuals reported a strong desire to be active participants and decision-makers in their housing journey, rather than be perceived as passive recipients. Being treated as autonomous, capable, resourceful, caring and contributing people were cited as critical for achieving overall well-being.
- Individuals spoke about being misunderstood and misrepresented. They wanted direct relationships with people in positions of power, so their meaning would not get lost in translation.
- Many individuals were interested in making contributions to their broader community. It was recommended that roles be created for individuals to contribute to the housing system.
- Housing communities often emerge organically, which frequently do not fit into a traditional model. There needs to be recognition and support of organic housing communities that do not fit into a traditional model, rather than focusing on the risks they create.
- Rules, regulations and policies (such as tenant guest policies) frequently impact the housing journeys of individuals (such as resulting in eviction). It is important to ensure that individuals are aware of the

rules and expectations, and it is recommended that individuals have an opportunity to co-create those rules and expectations.
- Relationships were a significant factor in influencing people's experience of housing and home, and shaped people's housing status and their well-being. Relationships are a critical component of housing.
- Housing systems need to be able to better support individual needs, rather than having individuals fit into housing systems.
- Drawing understanding based on demographic lines is insufficient to address the unique housing needs. Grouping individuals into "segments" based on shared values and capabilities, and then designing supports for distinct "segments" could result in an increased ability to support individuals successfully through their housing journeys.
- Discrimination and racism frequently act as barriers to accessing housing.
- Lack of income was reported to be a significant stressor. More economic and financial assistance options are needed for people in precarious housing situations.
- Individuals reported the importance of finding housing located within close proximity to transit.
- Additional housing supports, such as mental health supports, addiction supports, financial literacy, and other supports such as recovery from abuse, are needed.
- Improvements to the housing system are needed, such as:
  - Reducing wait times for housing;
  - Streamlining housing applications;
  - Creating additional regulations to protect renters from discrimination;
  - Requiring landlords to respond to maintenance issues;
  - Increased housing provider accountability when housing programs or services fail to meet the needs of individuals;
  - Increased training for caseworkers so they can provide sensitive, trauma-informed, and culturally-appropriate services;
  - Designing point-in-time interventions at specific disruptive events in an individual's life (such as at divorce and relationship breakdown, removal of children by Child Protective Services, involuntary hospitalizations, and leaving the criminal justice system).

- "Home" can be a site for community and family that can help to enhance a sense of well-being and belonging.

The data coming from these interviews suggest that there would be significant benefit in carving out opportunities for individuals with lived experience to be involved in the design and development of new housing solutions, as well as to be involved in the development of their own individual housing plans. Ideally, there should be opportunities for individuals with lived experience to contribute to their broader community and to participate within the housing system, as well as to have input into the rules and policies of their housing or supports.

In addition, there would be benefit in designing housing for groups, or "segments" of people based on their shared values and capabilities. Segments could be clustered along different socio-cultural axes, similar values, desired outcomes, capabilities, and resources. This would enable housing supports and services to be more precisely focused on the specific needs of individuals within those segments, and may help to inform the kinds of supports that might work for a segment.

The data also suggest that housing should be designed with an understanding of home as a space to support well-being and belonging. Home needs to consider relationships, as relationships are a key factor in influencing people's experience of housing and home. Designing housing with the concept of "home" in mind (such as connection to friends, family, community; connection to culture; connection to land and ground; and, connection to a sense of purpose) will help to support overall well-being.

The detailed reports with interview findings coming from individuals with lived experience can be found here and here.

Looking Ahead

Affordable housing is an essential social infrastructure for a well-functioning city. By treating housing as a critical and basic human need, it's possible to empower thousands of Edmontonians to build a better future.

Like any other type of public infrastructure, consistency and deliberate planning is required to ensure it is built and maintained. This requires a recognition that the need for affordable housing is predictable, and that it grows with a city. It also requires adaptability, to meet the needs of an ageing population, different family sizes, or changing economic and social patterns.

Governments have long recognized the crucial role of housing, yet Edmonton's housing gap shows how easy it is to fall short. There are cost pressures and multiple partners required, making deferral or deflection tempting. Affordable housing is most needed by marginalized or impoverished populations, which means broader public support can be a challenge. It also requires attentiveness to not just watch where the housing market is functioning well, but also where it is not.

This Housing Needs Assessment is the first step towards renewing the City of Edmonton's Affordable Housing Strategy, which will set the long-term priorities that guide the City's efforts in incentivizing and streamlining the creation of appropriate affordable housing that meets the needs of Edmontonians.

While meeting the housing needs of all Edmontonians will not happen without considerable efforts by all orders of government, the City of Edmonton's recent success in bringing on 2,800 new units of affordable housing through consistent, predictable and early support of developments shows progress is possible. This Housing Needs Assessment, and the updated Affordable Housing Strategy that will be informed by the Housing Needs Assessment, will guide the City as it looks to adapt and evolve alongside the needs of Edmonton.

"For housing to be successful, there is much more to be considered than four walls and a roof."

Stakeholder Engagement Participant

Purpose and Scope

The housing ecosystem is inclusive of multiple housing types. This includes options available to households at various income levels: emergency shelters, affordable rentals, near-market rentals, market rentals, and homeownership. "Affordable housing" is defined as housing that requires capital subsidies plus ongoing operating subsidies. Affordable housing also has rents or payments below average market cost, and is targeted for long-term occupancy by households that earn less than median income for their household size. For the purposes of this report, home ownership and emergency shelters are not the focus of affordable housing.

A Housing Needs Assessment (HNA) is a planning tool used to assist in identifying specific housing needs within a city. This multi-step process is a way to identify which policies, strategies and frameworks are most useful for addressing current and specific housing needs.

This Housing Needs Assessment will help determine the types of housing needed to address the housing insecurity experienced by thousands of Edmontonians. The information will be used to inform current and future housing strategies, investment plans, and approaches to building the right types of affordable housing. This work will also help the City of Edmonton and its partners reach the goals of reducing overall Core Housing Need, contributing to ending homelessness, increasing housing affordability and other strategic objectives. At its core, the Housing Needs Assessment clarifies the problem of housing need in our city. It identifies and prioritizes the needs that are the most pressing now and how needs are projected to change over time.

This report will be publicly available. It is intended to be a tool for the City's partners and stakeholders in the housing and homelessness-serving sectors. The audience for this report is broad and includes the City of Edmonton administration, community affordable housing providers, social service organizations, advocacy groups, as well as all levels of government.

The quantitative results from this report will be available shortly via an online dashboard posted on the City of Edmonton website.

Methodology

This Housing Needs Assessment adopts a documented methodology derived from the Housing Assessment Resource Tools (HART)[3] project, and goes further by incorporating both quantitative and qualitative data to help the City understand affordable housing needs in Edmonton. The HART project's goal is to finalize a standardized methodology for Housing Needs Assessments that will help to create consistent, comparable data across Canada. The project is funded by Canada Mortgage and Housing Corporation Housing Supply Challenge and led by University of British Columbia's Housing Research Collaborative. The team prototyped the methodology and tools with the City of Kelowna and more than ten other Canadian municipalities are currently using the methodology.

The Housing Needs Assessment considers the following factors:

1   **Core Housing Need, broken down into five income quintiles.** There needs to be an understanding of housing need at particular price points. This provides an understanding of who needs homes and at what price.

2   **Core Housing Need, broken down by household size.** This helps to provide an understanding of what size of homes are needed in Edmonton.

3   **The experiences of each of the priority population groups identified by CMHC.** These population groups have been identified as having priority for affordable homes as they have a larger proportion of households living in Core Housing Need than the general population.

4   **Changes to the affordable housing supply over time, at various rent thresholds.** This informs whether there is a loss in affordable housing stock at various price points, and assuming a business as usual projection, can help to create an understanding of what this likely means for future supply to help with future planning.

5   **Population projections over time.** This helps to be proactive and anticipate future housing needs.

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3   Housing Assessment Resource Tools (HART) Project: https://housingresearchcollaborative.scarp.ubc.ca/hart-housing-assessment-resource-tools/

This project consisted of three phases:

Phase 1: Quantitative Data

Quantitative data was sourced from the Statistics Canada 2021 Census and Canada Mortgage and Housing Corporation (CMHC). The research questions that informed the quantitative portion of this work are as follows:

- What are the maximum housing costs for each of the five income categories?
- What is the existing deficit at each housing price point, including what sizes of households and priority populations are in need?
- What are the trends in affordable housing supply at various price points over a ten-year period?
- How quickly is the population growing? What is projected housing need by household size and priority populations, at each price point?
- Including deficit, trends in housing supply, and population growth, how much housing at what costs and sizes do we need?

Phase 2: One-on-One Interviews with Housing Sector Organizations

Qualitative data came from one-on-one interviews with 56 housing sector organizations. Housing sector organizations included organizations who provide housing or services around housing to Edmonton to individuals and households in one or more of the priority population groups. Interviews offered opportunities for staff to add insights into the housing needs and challenges of the individuals they serve. A secondary purpose of these interviews was to gain access to any available data collected by these organizations, in aggregate form, for incorporation into the final report.

The research questions that informed this phase are as follows:

- What are the housing needs of each of the priority population groups?
- What barriers do individuals typically face to finding adequate, suitable and affordable housing?
- Are there particular population groups that face additional barriers and challenges to finding affordable, adequate and suitable housing?
- What additional services do individuals need to be successful in their housing?

Phase 3: Engagements with Individuals with Lived and Living Experiences

Recognizing the critical contribution and input of people with lived experience, the project team partnered with two organizations: InWithForward and EndPovertyEdmonton, to interview and understand the housing journeys of people in precarious housing situations among the 13 priority population groups.

Each consultant used a distinct methodology. InWithForward recruited individuals directly using various techniques, and EndPovertyEdmonton recruited individuals who receive services through various housing sector organizations in Edmonton. Research questions were focused on understanding the housing journeys of the participants, their experiences and current situations and the opportunities for change.

EndPovertyEdmonton research questions for engagement with individuals with lived experience included the following:

- Tell me your story/experience about trying to find housing in Edmonton
- Where are you in your housing journey?
- How did you get to where you are now in your housing journey?
- What do you consider as barriers in accessing housing that would be good for you or/and your family?
- What are some of the challenges you are currently facing with housing?
- What supports do you use to get housing?
- What in your opinion is the solution/s to some of the housing problems that people are facing in Edmonton? What do you see as the solution to your own housing needs?
- What would you like to see in terms of housing — what matters to you?
- What do you think is currently working or not working? If not working well, how can things be better? What changes would you like to see?
- What is preventing people/you from finding safe, secure, affordable housing?
- Is there anything we have not covered today that you would like to talk about regarding housing in Edmonton?
- What else are people struggling with that the government is not aware or does not know?

Because these interviews were open-ended and in-depth, this is not an exhaustive list of any questions that may have been posed during the interview.

InWithForward, a social design organization, used an ethnographic approach to lived experience interviews rather than traditional consultation methods. Rather than asking people to respond to structured questions, they explored people's environments, motivations and barriers; their interactions with formal and informal systems; their desires, aspirations and ideas for the future.

Priority Population Groups

Some population groups face higher rates of Core Housing Need than others. CMHC has identified 12 priority population groups for affordable housing, and the Housing Assessment Resource Tools (HART) project has added a 13th group: female-headed households and specifically single mothers. The 13 priority population groups included in this Housing Needs Assessment are as follows:

1   Women and children fleeing domestic violence
2   Female heads of households, especially single mothers
3   Seniors 65+
4   Young adults aged 18-29
5   Indigenous peoples
6   Racialized people
7   Recent immigrants, especially refugees
8   LGBTQ2S+
9   People with physical health or mobility challenges
10   People with developmental disabilities
11   People dealing with mental health and addictions issues
12   Veterans
13   People experiencing homelessness

These population groups have been identified by CMHC as being priorities for affordable homes, because they are over-represented in Core Housing Need. In addition, data that has been disaggregated by gender, race, disability, age, and other factors can reveal patterns of structural inequality. When considering housing options, priority population groups are likely to have different needs and considerations. For example, single mothers may have more of a need to be located close to childcare centres and schools; newcomers may need more support navigating a complex system of services, accessing employment supports or learning a new language. Considering equity throughout the Housing Needs Assessment is done to ensure that priority population groups are better able to benefit from housing policies, programs and services – areas where they have historically been systematically excluded.

Housing needs should ideally be segmented along more than demographic lines, as there can be significant overlap and intersectionality both within demographic categories and across them. Although framed here as exclusive categories, many people belong to multiple population groups. Intersectional identities can significantly influence housing needs. For example, an Indigenous single mother may also live with a parent with multiple disabilities. Intersectional households not only tend to have increased needs and considerations, they often have fewer housing options available to them. Definitions[4] for each of the priority population groups are provided below.

Survivors (Especially Women and Children) Fleeing Domestic Violence: Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting. Domestic violence is defined as abusive or threatening behaviour carried out by individuals within the home. This could be between spouses or partners, individuals who share a family or kinship relationship, or unrelated persons residing in the same home.

Female Heads of Household in General, and Single Mothers in Particular: Female-led sole-parent families

Seniors: Individuals aged 65 and over.

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4   These definitions are taken from the National Housing Strategy Glossary of Terms: https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf

Young Adults: Individuals aged 18 to 29.

Indigenous Peoples: Indigenous peoples is a collective name for the original peoples of North America and their descendants. Often, 'Aboriginal peoples' is also used. The Canadian Constitution recognizes three groups of Aboriginal peoples: Indians (more appropriately referred to now as First Nations), Inuit and Métis. These are distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.

Racialized People or Communities: The term racialized refers to a person or community who faces systemic or other barriers in historical and contemporary society based on racial prejudice. Some people prefer to be called "people/communities of colour" while others prefer more specific language (i.e., Black, Chinese, Somali). "Race" is a social concept used to differentiate, devalue, stereotype and group people into a hierarchy based on arbitrary criteria such as skin colour etc. Race is not about inherent characteristics of a group. There is significant debate about the use of the term Visible Minority and the United Nations has advised the termination of its use because "visible" is used to denote the difference in skin tone, and the word "minority" to denote numerical smallness or weakness in power relations.

Recent Immigrants, Especially Refugees: Newcomers who have settled in Canada over the last five years.

LGBTQ2S+: Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender-non conforming people.

People with Developmental/Intellectual Disabilities: People with a developmental disability describes a group who may have significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism).

People with Mental Health and Addiction Issues: The terms 'mental illness' and 'addiction' refer to a wide range of disorders that affect mood, thinking and behaviour. Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling.

Veterans: Any former members of the Canadian Armed Forces who successfully underwent basic training and was honourably released from service.

People Experiencing Homelessness: The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

The experience of homelessness is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/ household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Phase 2:
Stakeholder Engagement

The purpose of stakeholder engagement within an Housing Needs Assessment is to generate a more comprehensive understanding of housing needs and to better understand the challenges people face as they seek housing that meets their needs. Qualitative data also augments an understanding of how the local context may have changed since the quantitative data was collected.

Each engagement opportunity was guided by principles of inclusion and equity and was structured around learning about the housing needs of a range of Edmonton residents. A particular focus was placed on those struggling to meet housing needs independently or through existing housing market options, as identified through the priority population groups. Throughout the process, the research team considered equity to ensure that these groups will be able to benefit from housing policies, programs and services.

Stakeholder engagement included individuals facing additional barriers in accessing affordable, suitable and adequate housing, and who have voices that are less likely to be heard and represented in traditional engagement activities. It also involved organizations that work with the various priority population groups.

The City of Edmonton reached out to approximately 200 organizations across the housing sector in Edmonton, and one-on-one interviews were conducted with 56 organizations. Interviews were open-ended, non-

leading, and offered opportunities for staff to add insight into the housing needs and challenges of the individuals they serve. A secondary purpose of these interviews was to incorporate any available data collected by these organizations, in aggregate form, for incorporation into the final Housing Needs Assessment report.

The following guiding questions were provided to participating organizations in advance of the one-on-one discussions:

- Can you please describe the typical clients served by your organization? What types of services are they accessing? Are there people you are not able to help, and if not, why not?
- What trends do you see in housing needs with the people your organization serves?
- What data is your organization currently relying on to measure the unmet housing needs of the people you serve?
- If you have data you can provide to us, when was it collected? What does it cover? What are the gaps?
- What does the data not tell us?
- Are there particular population groups you serve that, in your opinion, face more challenges in finding affordable, adequate and suitable housing? What are the barriers?
- Do you have any suggestions for us around how we might want to connect with folks with lived experience?
- Are there any other comments you would like to provide regarding the housing needs of individuals served by your organization?

This update includes additional data collected from organizations who serve priority groups who were underrepresented in the first iteration of the Housing Needs Assessment, including veterans, women and children fleeing domestic violence, individuals who identify as LGBTQ2S+, and racialized people. This additional input provides a more comprehensive understanding of the housing needs of these marginalized groups. Organizations who previously contributed to the Housing Needs Assessment were also asked if they had any additional feedback – any further feedback has been incorporated into this updated version of the Housing Needs Assessment.

Phase 3: Engaging with Individuals with Lived Experience

In addition to discussing housing with organizations serving people in need, it is critical to hear directly from people with lived experience themselves. To ensure broad engagement with people with lived experience, the City of Edmonton enlisted the services of two organizations to conduct interviews with individuals with lived experience. The objective of engagement was to understand the housing journeys and needs of Edmonton residents in housing need.

InWithForward is a social design organization which specializes in working with people experiencing the realities of poverty and social isolation to reframe outcomes and co-develop interventions. EndPovertyEdmonton is a community organization that prioritizes reconciliation and the elimination of racism, as well as a range of policy measures, including livable incomes, affordable housing, accessible and affordable transit, affordable and quality child care, and access to mental health services and addiction supports. EndPovertyEdmonton connected with 28 individuals who fall into the 13 priority population groups.

Each organization used a different approach and methodology. For EndPovertyEdmonton interviews, housing organizations reached out to individuals using their services to assess interest, and forwarded the names of individuals interested to EndPovertyEdmonton. This methodology aligns with typical methods used to recruit individuals for lived experience interviews.

InWithForward recruitment methods differed in that relationships were not brokered through existing social service organizations; InWithForward met potential interview participants using a variety of on-the-ground techniques, such as setting up dessert stands, handing out gourmet iced coffees, striking up conversations at libraries and meeting individuals at food banks. Both organizations conducted interviews with individuals with lived experience who fall into the thirteen priority population groups. EndPovertyEdmonton recruited and interviewed 28 individuals, and InWithForward recruited and shadowed 26 individuals, for a total of 54 interviews. Individuals who were interviewed for this project were provided with remuneration to recognize their time and contributions.

Once the interviews were complete, the two organizations returned to the interview participants to provide them an opportunity to review their story and suggest any changes. The final report and stories can be found here and here. Thank you to all individuals who took the time to share their story. These stories are an integral component of this work.

This update includes two additional stories from individuals with living experience. The Multicultural Health Brokers is leading an intersectional and community-driven housing project to explore the housing needs of immigrant and refugee newcomer communities in Edmonton. The two composite stories included in Appendix D reflect the lived experiences of immigrant and refugee newcomers navigating housing challenges in Edmonton. Informed by the narratives of Multicultural Health Brokers and their clients, these stories showcase intersectional considerations for adequate, accessible and affordable housing in the City.

Data Sources, Methods and Limitations

There are several important contextual limitations when reviewing the data and analysis in this report.

Quantitative data for this Housing Needs Assessment was sourced from the 2021 Census and the Canada Mortgage Housing Corporation (CMHC). The 2021 Census data includes several categories relevant to this analysis: tenure, household income, household size, dwelling type, and shelter costs. Specific household characteristics related to priority populations include seniors 65+, Indigenous (Aboriginal) status, racialized people and communities, individuals with disabilities, and female single mother households. Census data does not include information related to several priority population groups, with no data available about sexual orientation, history of domestic violence, veteran status, or homelessness. Wherever possible, the research team sourced available local or provincial data to address these gaps and to supplement the census data.

While the trends and analysis of data from the 2021 Census provide important insights, it is important to note that this data cannot fully represent the 2023 housing context in Edmonton. The 2021 Census was collected during the unprecedented challenge of the global Covid-19 pandemic which resulted in demographic changes, emergency benefits payments that affected households ability to pay for their housing during the census year and changes in employment patterns. Considering this, some caution should be exercised when using projections based on 2021 Census data.

The research team encountered some limitations with cross tabulation of census data regarding some of the priority groups. Some of the data that was available regarding characteristics of the priority population groups could not be easily cross tabulated with other priority population groups, due to the collection of data using a variety of sources (CMHC, StatsCan, other sources). Differing methodologies and collection of data at different timepoints led to an inability to arrive at common conclusions or comparisons between some of the groups.

All data was cleaned, organised, and cross tabulated using Beyond 2020 software.

Future Updating of Data

An interactive online dashboard will be developed and published on the City of Edmonton website for easy reference and use.

All major data points will be updated once new census data becomes available. Following that, comprehensive updates will occur every five years and be made available in an updated version of this Housing Needs Assessment report.

Major local trends, including waitlists, the number of individuals experiencing homelessness, and provincial rental data will be updated quarterly using the online dashboard.

Edmonton Context

Edmonton is Canada's sixth-largest municipality,[5] with an estimated population of 1.4 million in the Census Metropolitan Area (CMA)[6] and 1,010,899 in the Edmonton City Census Subdivision (2021 Census). The population in Edmonton is increasing at a faster rate compared to

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5   Statistics Canada. 2022. Focus on Geography Series. 2021 Census. Statistics Canada Catalogue number 98-404-X2021001. Ottawa. Released February 9, 2022.
6   Statistics Canada. 2022. Focus on Geography Series. 2021 Census. Statistics Canada Catalogue number 98-404-X2021001. Ottawa. Released February 9, 2022.

FIGURE 1

Edmonton Population Proportions in Comparison to Canada

■ Edmonton ▬ Canada

SOURCE: https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/dv-vd/pyramid/index-en.htm

the province of Alberta: between 2016 and 2021 the population in Edmonton grew by 8.3%, compared to 4.8% for the province of Alberta. Edmonton's population growth is fueled by migration into the city, resulting in a population that is about three-and-a-half years younger than the national average, with about 37% identifying as racialized.[7] Edmonton is also home to approximately 58,165 Indigenous residents, making it the second-highest Indigenous population of all Canadian cities.[8]

Over the past decades, Alberta and Edmonton have experienced significant economic growth largely driven by rapid expansion in the Alberta oil sands. Edmonton is somewhat sheltered from short-term oil price fluctuations due to a more diverse economy compared to the rest of Alberta.[9] However, Edmonton is still susceptible to the boom-and-bust cycles of the oil

and gas industries. Despite the impact that a downturn in oil prices has had on Edmonton's economy, it is expected that the city will continue to be one of Canada's engines of growth.

As the provincial capital and largest medical centre for northwestern communities, Edmonton has a large public sector employment base. The city is also a hub for petrochemical industries and related employment in manufacturing, transportation and logistics. Total employment in Edmonton increased by 3% between October 2021 and October 2022. Total employment was 5% above pre-pandemic levels. Full-time employment was 5% above pre-pandemic levels.[10] The job vacancy rate in Edmonton increased to 4.6% by the second quarter of 2022, a rate not seen since the beginning of 2015.

7   Edmonton Community Foundation (2019). Vital Signs.

8   Statistics Canada. 2022. Focus on Geography Series. 2021 Census. Statistics Canada Catalogue number 98-404-X2021001. Ottawa. Released February 9, 2022.

9   Market Housing and Affordability Study - Evolving Infill (June 2018). Retrieved from: https://www.edmonton.ca/public-files/assets/document?path=PDF/
Copy_of_Attachment_4_-_CR_5636_-_Market_Housing_and_Affordability_Study.pdf

10 CMHC Rental Market Report (February, 2022) Retrieved from: https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/
market-reports/rental-market-report/rental-market-report-2022-en.pdf?rev=ff8ebfd2-961f-4589-8ae2-fac01d1aedac

In-migration to Alberta was at its highest recorded level as of the second quarter of 2022, and net interprovincial migration into Alberta was also high with just under 10,000 newcomers within a three-month period. [11]

Alberta's economy was the hardest hit of all Canadian provinces as a result of the Covid-19 pandemic, due to collapsing oil and gas prices. Inflation rates in Canada started to rise between 2016 and 2021, with an average annual increase of 3.52% per year, or a cumulative increase of more than 27%. Interest rates decreased to 2.65% in 2021, a new record low.

While Edmonton's median income is higher than the Canadian median income, Edmonton still faces significant income disparities which affect affordability. Edmonton's median household annual income ($90,000) is higher than the national median of $84,000 and slightly less than the provincial median ($96,000). Nonetheless, Edmonton is similar to national levels in the very-low-income and low- income categories. Approximately 3% of all Edmonton households earn less than $20,000, compared to national levels of 4%, and 20% of Edmonton's households earn less than $45,000, compared to the national average of 21%.

In October 2022, the purpose-built rental apartment vacancy rate in Edmonton was 4.5% overall, down from 7.6% the previous year. Vacancy rates were 5.4% for one-bedroom units, 3.8% for two-bedroom units, and 2.5% for three-bedroom units. Average rents were $1,066 for a one-bedroom unit; $1,304 for a two-bedroom unit, and $1,450 for a three-bedroom unit. Higher interest rates, inflation and a growing population is expected to put a higher demand on available supply resulting a tightening vacancy rates and increased rents in Edmonton.

The By Names List, maintained by Homeward Trust Edmonton, is a list of people who have self- identified as homeless. Demographic information is collected when people are added to the list. The number of people experiencing homelessness in Edmonton has doubled since 2019 — rising from 1,350 in December 2019 to 3,137 in August 2023.[12]. The number of people sleeping outside – often in temporary shelters or encampments – has also grown significantly in recent years. In 2021, there were over 6,200 encampment-related requests for service to

311, which represents a substantial increase from the 790 encampment-related inquiries in 2016. As of July 2023, nearly 700 people are estimated to be unsheltered on any given night in Edmonton. Edmonton's harsh winter climate adds to the critical need to address the issue.

Of the 3,143 individuals on the By Names List in July 2023, more than 56% were Indigenous, 46% identified as female, and 25% identified as youth. 56% were provisionally accommodated – this includes non-secure accommodation such as couch surfing; 20% were staying in emergency shelters; and 21% were unsheltered outdoors.[13]

Impact of Canada Emergency Response Benefit

The 2021 federal census was conducted in the midst of the Covid-19 pandemic, when the federal government was disbursing the Canada Emergency Response Benefit (CERB) to eligible individuals. CERB was available to individuals residing in Canada who:

- Were at least 15 years old;
- Had stopped working or had been working reduced hours due to Covid-19;
- Did not expect to earn over $1,000 in employment or self-employment income for at least 14 days in a row during a four-week period;
- Had employment or self-employment income of at least $5,000 in 2019 or in the 12 months prior to the date of their application; and
- Had not quit their job voluntarily.

Approximately 35.2% of all Canadian workers who earned at least $5,000 in 2019 received CERB payments in 2020, up to a maximum of $14,000 between May and September, 2020. Low-wage workers were the most likely to receive CERB payments.

As is shown in **Figure 2**, for the lowest-earning households in Edmonton, income in 2020 increased by up to about 615% temporarily while the second lowest income category had their income increase by 88%. After CERB ended, some households received Employment Insurance (which paid $100 less per week than CERB).

11 CMHC Rental Market Report (February, 2022) Retrieved from: https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2022-en.pdf?rev=ff8ebfd2-961f-4589-8ae2-fac01d1aedac

12 Homeward Trust By Names List: https://homewardtrust.ca/data-analytics-reporting/

13 Homeward Trust Edmonton, (2023), Edmonton By Name List. Retrieved from: https://public.tableau.com/profile/homewardtrust#!/vizhome/EdmontonBNL/BNLDashboard

FIGURE 2

CERB Impact on Income Distribution

Increase in income due to CERB

There is a significant overlap between households who are typically in Core Housing Need and those who qualified for CERB benefits, which is an important context for this Housing Needs Assessment.

It is under this context that the 2021 data needs to be considered. The 2016 Census data provides a more reliable indicator of Core Housing Need than the 2021 data, as the incomes of households in Core Housing Need were most likely temporarily inflated during the period of census data collection.

Quantitative Data Analysis

This section reviews Statistics Canada data relating to income and Core Housing Need. This data has been disaggregated in order to quantify trends related to household sizes, tenures, and inclusion in priority populations. Statistics Canada data regarding dwelling age and condition, as well as affordable housing waitlists have been used to estimate the potential overall supply of housing available.

Income Analysis: Categories and Target Housing Costs

This section establishes income categories to better understand housing need at various price points. Income quintiles have been adopted for this, in accordance with the HART methodology and CMHC data. Area Median Income (AMI)[14] has been used as the primary basis for calculating income categories and target housing costs. Edmonton's Area Median Income is $90,000 – this is higher than the Canadian national median of $84,000.

Five income categories were created (see **Table 2**) as a percentage of AMI: Very low income (less than 20% of Edmonton's AMI); low income (21–50% of AMI); moderate income (51–80% of AMI); average income (81–120% of AMI); and, higher income (more than 120% of AMI).

TABLE 2

Maximum Housing Costs for Income Categories (Area Median Income = $90,000)

% Median Income	Income Category	Household Income Category	Max Rent or Housing Cost
<20%	Very Low	Less than $20,000	$500
21–50%	Low	$20,000 to $44,999	$1,125
51–80%	Moderate	$45,000 to $69,999	$1,750
81–120%	Average	$70,000 to $109,999	$2,750
>120%	High	$110,000 and over	Over $2,750

14 AMI is the midpoint of an area's income distribution – half of the households in a region earn more than the median and half earn less than the median

Table 2 indicates that households in the very-low income category can afford to pay $500 in housing costs per month; households in the low income category can afford to pay $1,125; and rents in the moderate and average income categories at $1,750 and $2,750 respectively. There is no maximum rent provided for the high income category, as there is no upper threshold.

Edmonton Household Income Category Distribution
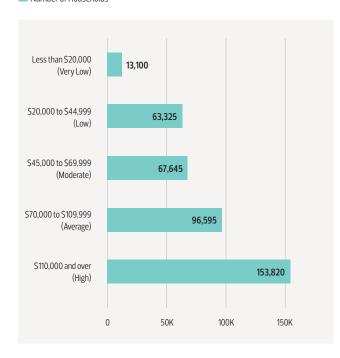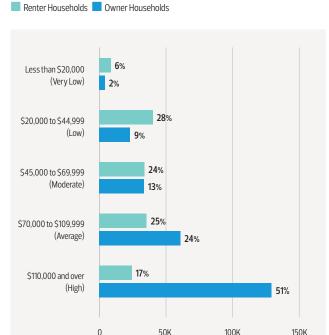
■ Number of Households

Figure 3 shows the number of households in Edmonton that occupy each of the five income categories.

Overall, Edmonton has a similar proportion of very low-income and low-income households when compared to the Canadian average. Nationally, slightly less than 4% of total households are in the very-low income category while in Edmonton, only 3% of households fall into this income category. Across Canada, 17% of households earn between $20,000 and $45,000, while in Edmonton, the percentage is 16%. At the other end, 39% of all Edmonton households would be considered high-income earning $110,000 and over, which is also similar to the national average.

There are significant differences in income distribution between renter and owner households in Edmonton, as shown in **Figure 4**.

Edmonton Rental vs. Ownership Households by Income Category

■ Renter Households ■ Owner Households

The majority of renter households (58%) earn less than $70,000, compared with only 24% of owner households. 51% of owner households earn more than $110,000 annually, and another 24% of owner households earn between $70,000 and $104,999 annually. Only 17% of renter households earn more than $110,000 annually. This demonstrates (as **Figure 4** also shows) that there are significant differences between the incomes of owner households and renter households in Edmonton.

Households in Core Housing Need

There are a total 46,115 households in Core Housing Need in Edmonton. Most of these households (32,525 or 70%) in Core Housing Need are renters.

A household is considered to be in Core Housing Need if it meets two criteria:

1   A household is below one or more of the adequacy, suitability and affordability standards.
2   The household would have to spend 30% or more of its before-tax household income to access housing that meets all three standards.

FIGURE 5

Edmonton Households in Core Housing Need by Income Category

■ Renter Households ■ Owner Households

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household.[15] Housing is considered to be adequate when it isn't in need of major repairs - this can include electrical wiring, structural repairs, or plumbing issues.

Because of income differences, renter households tend to be in much greater housing need (see **Figure 5**). Because most households in Core Housing Need are renters, and owners tend to have access to the equity related to their home, this Housing Needs Assessment focuses primarily on renter households.

Acceptable Housing

Although Core Housing Need remains the key measure to understand housing need, the 2021 Census introduced the concept of Acceptable Housing. Acceptable housing refers to whether a household meets each of the three indicator thresholds established by CMHC for housing adequacy, suitability and affordability.

Acceptable housing differs from Core Housing Need in that it includes households with shelter-cost-to-income ratio greater than 100%, student-led households and people deemed to be able to afford a suitable and adequate dwelling elsewhere in the Census Subdivision.

This is an important concept to note because traditionally Core Housing Needs excludes households spending 100% or more of their income on housing as well as households who have reported zero income. Core Housing Need also excludes households with younger students (under age 29), since their housing challenges are considered temporary. However, this assumption ignores the fact that many younger students are unable to find affordable on-campus accommodations and, as a result, seek housing in the private rental market thereby increasing demand and contributing to higher prices for all renters. These exclusions mean that the number of people who are actually in Core Housing Need is likely greater than what is currently being reported.

Acceptable housing also recognizes that affordability, suitability and adequacy are not the only important factors a household considers when making decisions about where to live. An alternative may not be acceptable if it is not located near transit, does not meet accessibility needs, or is in a basement with little access to light.

This exclusion may also have a bigger impact on the overall Core Housing Need rate than anticipated. This is because it assumes that people are spending more on their housing as a matter of preference only, not as a matter of necessity.

Approximately 130,890 households lacked Acceptable Housing in Edmonton in 2021 (62,400 owners and 68,490 renter households[16]).

Renter Core Housing Need by Income Category

Table 3 illustrates the number of renter households in each income category, as well as the number and proportion of renter households in each income category living in Core Housing Need.

There are fewer households in the very-low income category than in the low and moderate income categories. Only 6% of total renter households fall into the very-low income category, and nearly 36% of renter households in this income category are in Core Housing Need. Households in the low-income category comprise the greatest number of households, at 28% (40,130). They

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15 Enough bedrooms is defined as one bedroom for: each cohabiting adult couple; each unattached household member 18 years and over; same-sex pair of children under age 18; each additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom (National Occupancy Standards)

16 Statistics Canada. Table 98-10-0246-01 Acceptable housing by tenure: Canada, provinces and territories, census divisions and census subdivisions

TABLE 3

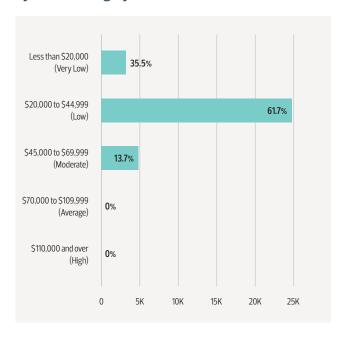**Rate and Count of Renter Households in Core Housing Need by Income Category**

Household Income Category	Maximum Affordable Rent	Number of Renter Households	Number of Households in Core Housing Need	Rate of Core Housing Need
Less than $20,000 (Very Low)	$500	8,770	3,110	35.5%
$20,000 to $44,999 (Low)	$1,125	40,130	24,770	61.7%
$45,000 to $69,999 (Moderate)	$1,750	33,975	4,640	13.7%
$70,000 to $109,999 (Average)	$2,750	35,605	0	0.0%
$110,000 and over (High)	Over $2,750	24,485	0	0.0%

also make up by far the greatest number of renters in Core Housing Need, at 62%. The moderate-income category includes 24% of households, 14% of which are in Core Housing Need. The top two income categories contain approximately 42% of all renter households in Edmonton, with none falling into Core Housing Need.

There are 48,900 households in the lowest two income categories, earning less than $45,000 annually. These represent only 34% of all renter households, yet make up 85.7% of all renter households in Core Housing Need. When it comes to affordable housing, the majority of the need is in the lower income categories. There are more households in Core Housing Need in the moderate-income category than in the very-low income category in terms of absolute numbers; however, as a proportion of the number of renter households in that income category, there is a greater proportion households in the very-low income category in Core Housing Need than in the moderate-income category (see **Figure 6**).

It is somewhat surprising that there are more households in Core Housing Need in the low income category than in the very-low income category. There may be some possible explanations for this, although it is important to note that the actual reasons are not known. First, the definition of Core Housing Need excludes households spending 100% or more of their income on housing. If a household's income is $0, they are not counted as being in Core Housing Need; and finally, student-led households are not counted as being

FIGURE 6

Renter Households in Core Housing Need by Income Category

in Core Housing Need. The maximum rent threshold for the very-low income category is only $500; it is very possible that some of these households are excluded from being counted in Core Housing Need. This could help to explain why the very-low income category has a lower percentage of households in Core Housing Need than the low income category.

Average Market Rents

Although more recent rental data is available, October 2021 average rents are used to ensure an analogous comparison of rents versus income categories.

The average rent for a bachelor unit is $879; $1,038 for a one-bedroom unit; $1,271 for a two-bedroom unit; and $1,408 for a three-bedroom or larger unit.[17]

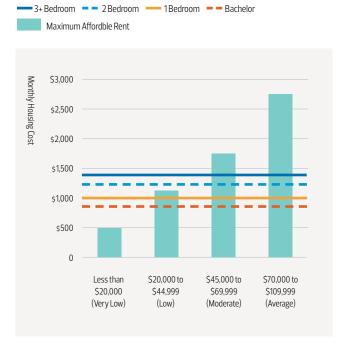**Maximum Affordable Rent vs. Average Rental Costs**

Figure 7 shows the maximum affordable rents for each income category, compared with the average rents for a bachelor, one-bedroom, two-bedroom, and three-bedroom apartment.

Those in the lowest income bracket cannot afford any rental units in Edmonton at market rents without a deep subsidy, and there are very few rental options for households earning less than $45,000. The interactive Affordable Housing Dashboard accompanying this report shows that these two income categories have access to approximately 13% of the total rental market in Edmonton, although they make up 34% of total renter households.

For higher-income households, there may be affordable units that exist, but **Figure 7** reflects affordability only, and does not account for the other two standards of Core Housing Need: suitability, or adequacy. Affordable units may not be the appropriate size for the household, and they may also be in significant disrepair.

Figure 8 shows that the majority (95%) of very low-income households are lone and two person households (4,455), and still cannot afford a bachelor or one bedroom apartment that rents for between $850-1,000. The maximum $500/month rent is significantly lower than the rental options available in the market. Nearly 15% of low income households require at least a two-bedroom, but cannot afford anything larger than a one bedroom or bachelor.

Core Housing Need by Income Category and Household Size

17 CMHC Edmonton Rental Market Survey (2021). Retrieved from: https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.2.11&GeographyId=48&GeographyTypeId=2&DisplayAs=Table&

Housing Demand Analysis

Household Size, Type and Tenure

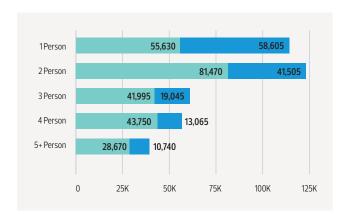An analysis of household size is critical in order to determine the size of homes that are needed. For example, a supply of predominantly studio and one-bedroom units would not help to address housing need, if it turns out that it is predominantly four and five-bedroom units which are needed.

There are 394,485 total households in Edmonton, a 10% increase since 2016 (358,995 households). There was a greater increase in the number of renter households (12%) than in owner households (9%) since 2016. The majority of households in Edmonton are owners (63.8%, or 251,520), with renters accounting for 36.2% (or 142,965) of total households.

Figure 9 reflects the number of households broken down by household size, and by renter versus owner. The average household size is 2.5 persons, with 70% of total renter households being one or two persons compared to nearly 55% for owner households.

FIGURE 9

Count of Household Size by Renter vs. Owner

■ Owner Households ■ Renter Households

Core Housing Need by Household Size

Figure 10 reflects the number of renter households in Core Housing Need broken down by household size. The percentage indicates a percentage of all renter households in Core Housing Need. 77% of renter

households in Core Housing Need are made up of one or two individuals (76% for all households in Core Housing Need). One-person and two-person households are more likely to be in Core Housing Need than larger households. This could be in part due to the fact that larger households are more likely to have additional income earners.

FIGURE 10

Renter Households in Core Housing Need by Household Size

Figure 11 reflects a breakdown of renter households in Core Housing Need by both household size and income category. The total number of households in each income category is reflected at the top of the chart: 3,110 households in the very low income category; 24,770 households in the low-income category; and 4,640 in the moderate income category. Different sized households are reflected in the different colours in the bar chart.

FIGURE 11

Count of Renter Households in Core Housing Need by Size

■ 1 Person ■ 2 Person ■ 3 Person ■ 4 Person ■ 5+ Person

Figure 11 shows a correlation between household size and income category, with the larger households represented in much greater numbers in the moderate income category, and smaller households represented predominantly in the very low and low income categories.

Breakdown of Core Housing Need

This section provides a breakdown of households in Core Housing Need, to illustrate which of the three standards (suitability, adequacy, or affordability) are at issue.

Figure 12 highlights that unaffordability is the most common cause of Core Housing Need – this is particularly pronounced in smaller households, with close to 91% of one-person households in Core Housing Need experiencing affordability issues. Issues regarding suitability are more common in larger households, with 5+ person households experiencing more suitability issues than affordability only issues. Issues with adequacy range between 1% and 5% in all sizes of households.

With 78% of all renter households in Core Housing Need experiencing issues of affordability, the affordability standard is the most predominant challenge to meet in Edmonton. However, both suitability and adequacy issues may be driven by affordability considerations, and **Figure 12** also shows some overlap in affordability, suitability and adequacy issues.

Core Housing Need by Priority Population

This Housing Needs Assessment is focused on the housing needs of the following 13 priority population groups:

1   Women and children fleeing domestic violence
2   Female heads of households, especially single mothers
3   Seniors 65+
4   Young adults aged 18–29
5   Indigenous peoples
6   Racialized people
7   Recent immigrants, especially refugees
8   LGBTQ2S+
9   People with physical health or mobility challenges
10 People with developmental disabilities
11 People dealing with mental health and addictions issues
12 Veterans
13 People experiencing homelessness

This section reports on the incidence of Core Housing Need by priority population according to Statistics Canada data. However, Statistics Canada has not collected data for several priority populations including: veterans, survivors of domestic violence, and individuals experiencing homelessness.

FIGURE 12

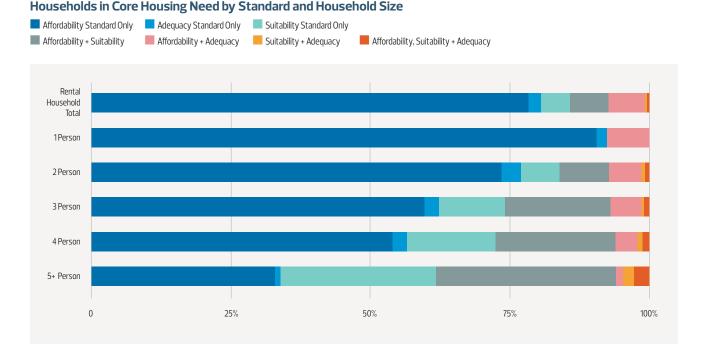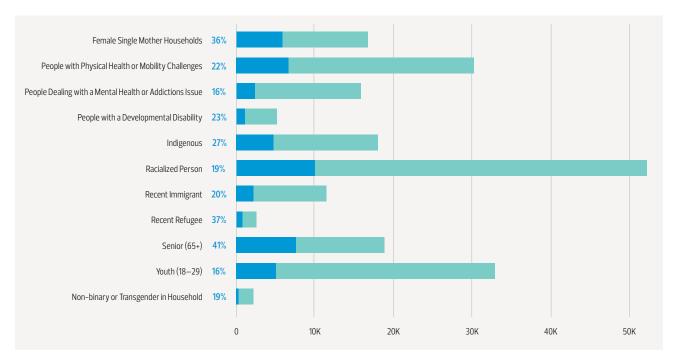**Households in Core Housing Need by Standard and Household Size**

- Affordability Standard Only
- Adequacy Standard Only
- Suitability Standard Only
- Affordability + Suitability
- Affordability + Adequacy
- Suitability + Adequacy
- Affordability, Suitability + Adequacy

FIGURE 13

Priority Population Renter Households in Core Housing Need

■ % of Houseolds in Core Housing Need   ■ Total Rented Households

Population	%
Female Single Mother Households	36%
People with Physical Health or Mobility Challenges	22%
People Dealing with a Mental Health or Addictions Issue	16%
People with a Developmental Disability	23%
Indigenous	27%
Racialized Person	19%
Recent Immigrant	20%
Recent Refugee	37%
Senior (65+)	41%
Youth (18—29)	16%
Non-binary or Transgender in Household	19%

It is important to note that although these are framed as exclusive categories, in actuality there is likely significant overlap – individuals may find themselves represented in multiple categories, and households are even more likely to be represented in multiple populations.

Figure 13 provides a breakdown of rental households in Core Housing Need by priority population (for which Statistics Canada has data), with both the total number of renter households and the percentage of those households in Core Housing Need.

Accessible housing is necessary for those households with physical health or mobility challenges, as well as for many of those people with chronic diseases. Many households will require accessible housing with social supports as they age. This suggests a significant need for an increased number of homes which are accessible.

Racialized people comprise the largest number of rental households living in Core Housing Need (10,105). The proportion of Core Housing Need is similar to that of recent immigrants at 20%. Recent refugees have a much higher proportion of Core Housing Need at 37%, but the number of households is only 985.

41% of senior households are in housing need. While this does not constitute the highest overall number of households in Core Housing Need out of all of the priority population groups, this is certainly the highest overall proportion. Seniors have been identified by the federal government as one of the key groups experiencing housing vulnerabilities in Canada. In 2021, the national rate of seniors living in housing need was more than 22%[18]; Edmonton's rate appears to be significantly higher.

1 in 3 Indigenous renter households are in housing need. This suggests the need for a separately-funded Indigenous strategy in collaboration with local Indigenous Nations and communities. The City of Edmonton has developed an Indigenous Affordable Housing Strategy, which was presented to the Committee of Public and Community Services in June 2022.

36% of renter single mothers in Edmonton are in housing need. The federal government has identified a sub-target of 25% subsidized housing for female-led households in the National Housing Strategy, but this may be insufficient in the Edmonton context.

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18 https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/dv-vd/housing-logement/index-en.cfm

The census data for 2021 includes only households where a senior over the age of 65 is a primary household maintainer, rather than any household with a senior in residence which is a change from the 2016 Census data. These senior-led households have the greatest proportion of renters in Core Housing Need (41%) or 7,695 households. Most seniors fall between the ages of 65 and 84.

The 2021 Census counted 45,515 households where youth between the ages of 18 and 29 were the primary household maintainer. This population is more likely to be renters (72%). There are 5,200 (16%) youth-led rental households in Core Housing Need, though it is important to note that any households that are led by a student are not counted as being in Core Housing Need as students are excluded from the definition of Core Housing Need.

People with physical health or mobility challenges are the third largest priority population in Core Housing Need, with a total of 6,760 rental households in Core Housing Need (22%). People with mental health and addiction issues have a Core Housing Need rate of 16%, while those with developmental disabilities have a rate of 23%. Overall these two groups account for 4,965 rental households.

Given that intersectionality between population groups is very common, it would be of significant benefit to focus on building homes that are accessible, as this will have additional benefit for all households. It is important to note that only 10 out of the 13 priority population groups were included in the Statistics Canada data sets, which means it is possible other priority groups face higher need but the data doesn't exist.

Waitlist Data

Current Waitlists for Affordable Housing Programs

Waitlist data for non-market housing programs is not an absolute indicator of demand for non-market housing: waiting lists may significantly underestimate true household need, as waitlist numbers do not reflect numbers of households who may have been dropped from the waitlist for a variety of reasons. For instance, in some areas households are dropped from affordable housing program waitlists if they accept a private unit; if they refuse one unit offer; or if they are on multiple waitlists. Waitlists also do not reflect the time households may be waiting for housing; the research team heard that many households wait for housing for years, and sometimes decades. In addition, waitlists are managed and maintained differently from organization to organization, which can create challenges in stitching together a complete picture of demand. For these various reasons, waitlists are not the best primary indicator of demand for non-market housing.

Despite these limitations, there are still insights that can be gleaned from waitlist data. They do not include everyone that is in need of affordable housing, but they do provide a snapshot of those who have qualified and have explicitly identified as wanting to live in affordable housing. To provide a deeper understanding around this element of demand for non-market housing, waitlist numbers for four key operators of affordable housing in Edmonton have been included below.

Long waitlists for non-market housing programs came up as a common theme during engagement. Participants frequently commented on the toll that this takes on applicants with potentially devastating impacts, ranging from increased stress and declining mental health, to tipping into homelessness. These themes were common across all priority population groups.

Civida manages more than 5,000 housing rental units throughout the Edmonton area on behalf of the City of Edmonton and the Government of Alberta. It operates the following types of housing for households with lower incomes:

- Community (Social) housing;
- Near Market housing (rent is 10–20% below current market rental rates);
- Mixed income housing (rent is a percentage of income, determined based on gross monthly household income). Once living in a Mixed Income building, tenants do not have to stay under income or asset limits;
- Rent Assistance Benefit (subsidies paid directly to recipients);
- Temporary Rent Assistance Benefit (designed for households who may not receive priority for Rental Assistance Benefit or community housing, but who still need help making housing affordable);
- Private Landlord Rent Supplement (subsidies paid directly to private landlords).

As of March 2023, there were **7,260 households** on the waitlist for Civida community housing. This constitutes an increase of 26% since 2022.

Figure 14 shows a historical look at Civida's community housing waitlists demonstrated significant growth in the number of households waiting for housing since 2015.

There is a much higher proportion of households on the waitlist for bachelor and one bedrooms – this may be due to the lower point scores allocated to households with fewer members and no children (as directed by provincial regulation).

Civida continues to allocate housing based on need as can be seen by **Figure 15** indicating that there are much fewer households on the waiting list with point scores over 40. However, lower point scores can lead to increasingly long wait times.
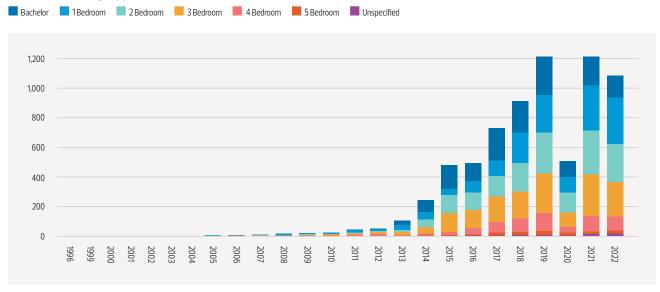
FIGURE 14

Civida Waitlist by Application Year

■ Bachelor   ■ 1 Bedroom   ■ 2 Bedroom   ■ 3 Bedroom   ■ 4 Bedroom   ■ 5 Bedroom   ■ Unspecified

FIGURE 15

Civida Waitlist by Point Score

■ 2022   ■ 2021   ■ 2020   ■ 2015 – 2020   ■ 2010 – 2015   ■ 2005 – 2010   ■ 2000 – 2005   ■ 1995 – 2000
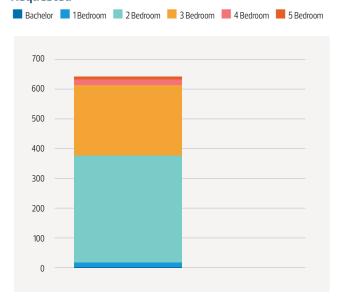
Near Market Housing

Civida operates more than 600 near market housing units in Edmonton. As of January 2022, there were **642** households on the waitlist for Civida near market housing, with most households needing 2 and 3 bedroom units.

Civida Near Market Waitlist by Number of Bedrooms Requested

■ Bachelor ■ 1 Bedroom ■ 2 Bedroom ■ 3 Bedroom ■ 4 Bedroom ■ 5 Bedroom

Greater Edmonton Foundation operates close to 4,000 subsidized seniors' housing units in Alberta on behalf of the Government of Alberta. They operate several types of housing for low-income seniors over the age of 65:

- Seniors' self-contained apartments (independent living);
- Seniors' lodge accommodations (supportive living; housekeeping and meals are provided);
- Affordable housing (fixed rent price with an income criteria).

As of March 2023 there were 336 senior households on the waitlist for seniors' self-contained units, 76 households on the waitlist for seniors' lodge accommodations, and 86 households on the waitlist for affordable housing. As shown in **Figure 17**, there has been a 75% increase since last year in the households waiting for self-contained apartments and the greatest increase is in households making between $20,000 –$30,000 annually. **Figure 18** shows that ages 65 to 76 have the highest number of households on the waitlist.
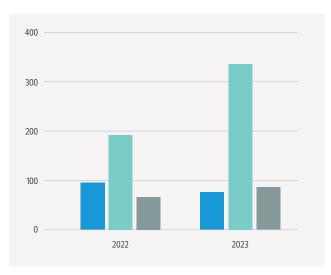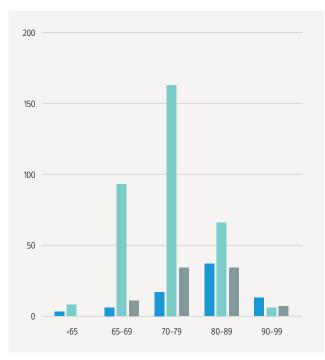
Greater Edmonton Foundation Waitlist Growth

■ Lodge ■ Senior Self Contained ■ Affordable

Greater Edmonton Foundation Waitlist by Age

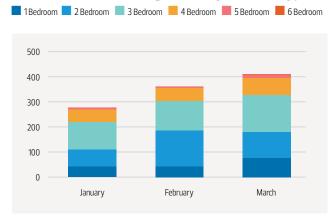■ Lodge ■ Senior Self Contained ■ Affordable

Métis Urban/Capital Housing provides nearly 900 affordable housing units across the province, with 505 units in Edmonton. Métis Urban Housing Corporation operates:

- 243 units where rent is 25% of total household income;
- 262 units where rent is 20% below market.

FIGURE 19

2022 Métis Urban Housing Waitlist by Bedroom Type

■ 1 Bedroom   ■ 2 Bedroom   ■ 3 Bedroom   ■ 4 Bedroom   ■ 5 Bedroom   ■ 6 Bedroom

Housing Supply Analysis

Housing supply is measured by the available housing options in a community. Some of the key aspects in assessing the supply of housing is examining recent housing starts, the tenure and condition of dwellings, and the supply of housing for individuals and groups with specific needs and at prices they can afford. This housing supply analysis will look at the extent to which housing supply matches housing needs at particular price points, and identify gaps, if any, that might exist in the housing supply.

As of March 2022 there were 410 households currently on the waitlist for Métis Urban/Capital Housing. Of those, 111 were Métis households.

HomeEd operates more than 1,000 rental units throughout Edmonton, ranging from 30% below market rent up to market rent levels. It operates apartments and townhouses rentals.

HomeEd does not maintain an official waitlist. Instead, it maintains a list of people who would like to be notified when housing becomes available called the Get Notified list. This list allows people to state their preferred location by neighbourhood or building, as well as the type of unit they are interested in.

Figure 20 shows the number of new households who were added to the Get Notified list between April 2022 and June 2023.

Overall Housing Supply

There are a total of 394,485 households in Edmonton and this represents a nearly 10% increase since 2016, when there were 358,995 total homes. Single detached dwellings make up the majority of all dwellings at 50% in Edmonton, which is a lower share compared to 60% in the province of Alberta as a whole. This is shown in **Figure 21**.
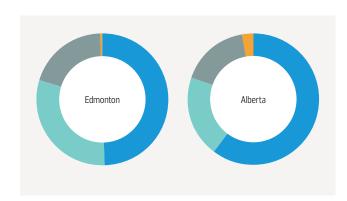
Apartments make up 30% of the overall housing supply in Edmonton whereas this is only 20% for the province of Alberta. Other attached dwellings comprise 19% of the housing stock in Edmonton and 17% in Alberta. Movable dwellings are less than 1% of the overall housing stock in Edmonton, and 2.7% province-wide.

FIGURE 20

HomeEd New Requests to Get Notified List

FIGURE 21

Edmonton vs. Alberta Dwellings by Type

■ Single-detached house ■ Apartments ■ Other Detached ■ Movable Dwelling

FIGURE 22

Tenure and Period of Construction of Edmonton–CMA Housing Stock

■ Owned ■ Rented

The majority of dwellings (52%) in Edmonton were constructed prior to 1991. In comparison, 53.1% of all dwellings in the Province of Alberta were built before 1991.
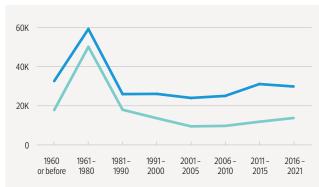
According to Statistics Canada, historical housing starts by intended market, a total of 43,230 new homes were built in Edmonton between 2016 and 2021, the largest single census period increase since 1990. Of these new homes, single family dwellings account for 55%, apartments make up 33%, and row houses make up 10%. In comparison, only 52.4% of all new homes built in Alberta since 2016 are single family dwellings.

Most of the new homes added since 2016 are owned homes, making up 69% of the total new supply. 31% of new dwellings were purpose built rental dwellings. In recent years, rental housing construction has increased,

but still lags behind housing constructed for home ownership. Between 2016 and 2021, the number of purpose–built rental units increased by 10% and owned dwelling units increased by 13% (see **Figure 24**).

Figure 23 reflects the number of housing starts between since 2006 broken down by ownership type (condominium, owner–occupied, or purpose built rental).

CMHC estimates that more than 40% of the condominiums in Edmonton are for rental and generally have both lower vacancy rates and a higher premium on average rental rates.

Home ownership also declined slightly during the census period and is expected to slow furthermore due to the increasing interest rates and general inflationary pressures.

FIGURE 23

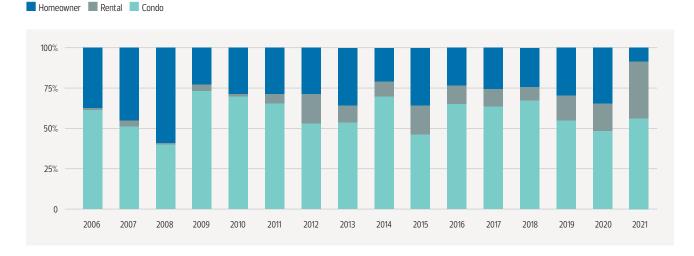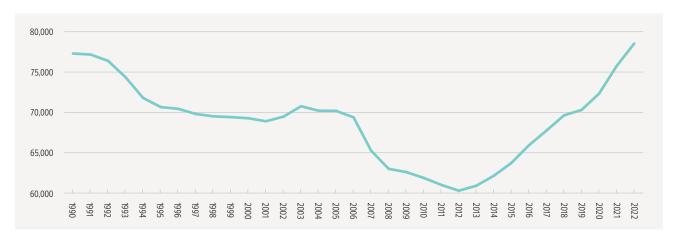## Edmonton Housing Starts by Intended Market

■ Homeowner ■ Rental ■ Condo

FIGURE 24

Edmonton Purpose Built Rental Universe Trend 1990–2022

The number of total purpose–built rental units has been in decline between 1990–2014 and has for the first time in 30 years matched pre–1990 levels in 2022. This can be seen in **Figure 24**.

While this is great news in terms of increasing the overall number of purpose–built rental units in Edmonton, it's important to remember that the population base in Edmonton is much larger in 2022 than it was in 1990 and will likely continue to grow.

During this period, the market has structurally preferred to build condominium units.

Age and Condition of Dwellings

Dwelling condition refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions. There is a correlation between the adequacy standard of a dwelling and Core Housing Need. Older dwellings are more likely to require major repairs than newer dwellings (see **Figure 25**).

Condition of Dwellings by Tenure

In general, owned dwellings are in better condition compared to rented dwellings. In Edmonton, 6% of all rented dwellings required major repairs compared to 5% 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 (see **Figure 26**).

FIGURE 25

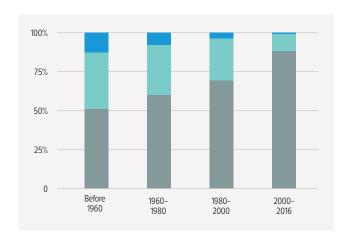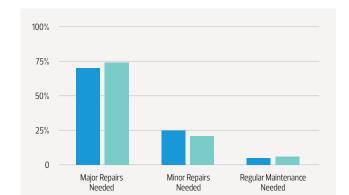**Edmonton Dwelling Maintenance Type Proportions by Year of Construction**

■ Major Repairs Needed ■ Minor Repairs Needed ■ Regular Maintenance Needed

FIGURE 26

Condition of Dwellings by Tenure

■ Owner ■ Renter

Of all households in Edmonton, 20,895 require major repairs. Of these households approximately 12,500 are owned. These households may not be counted in Core Housing Need if they are able to afford alternative, suitable and adequate housing in their community. However, 3,080 renter households are in Core Housing Need due to issues with adequacy and over 8,000 renter dwellings require major repairs.

Non–Market Housing Supply

Non market housing covers a range of diverse housing types, including longer–term transitional and supportive housing, and non–market rental housing (referred to as social housing or affordable housing), as well as co–operative housing.

Non–market rental housing is affordable housing that is owned or subsidized by the government or a non–profit society where it is not driven solely by the market. It typically serves households of low to moderate incomes who meet thresholds established through eligibility income limits, and households that meet additional eligibility requirements. Non–market rental housing also includes various forms of housing with supports for people who need assistance with daily tasks.

The housing continuum illustrates a variety of housing types clustered into categories, from emergency shelters to ownership housing (see **Figure 27**).

CMHC collects characteristics about Social and Affordable Housing Structures as part of the Housing Needs Data Initiative under the National Housing Strategy. This is done through the survey of Social and Affordable Housing — Rental Structures. The goal of this survey is to develop data and indicators to understand progress towards improved housing outcomes.

The first survey conducted in 2019 provided a census of all social and affordable rental housing structures. The target population was all structures in all provinces and territories with at least one rental unit subsidized by a public entity including rent subsidies. This could be a public entity like the federal government, provincial government or municipal government. It could also be a private entity such as non– profit organizations, co–ops or faith–based organizations.

In 2021, Edmonton had a total of 14,837 social and affordable housing units, a 9.6% growth from 2019. **Figure 28** shows these units broken down by size. Edmonton saw its largest increase in social and affordable housing between 1970–1989, when approximately 77% of the current stock was built.

FIGURE 28

2021 Edmonton Affordable and Social Housing Units by Bedroom Size
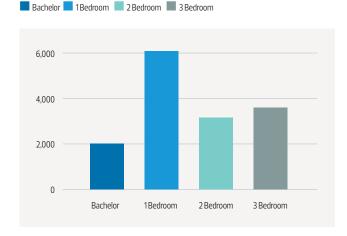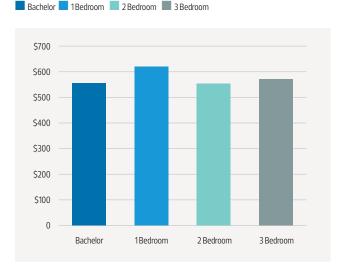

FIGURE 27
Housing Continuum

Despite the age of the current stock, the survey revealed that 68% are in average to excellent condition with about 64% administered by a government body. Coop-administered units witnessed a 6% increase during the same period in Edmonton.

Rent for affordable units is usually income determined, with about 90% below market levels. The average rent for bachelor and one bedroom units in Edmonton for social and affordable housing increased significantly by 28% and 5% respectively between 2019 and 2021. On the other hand, the average rents for 2-bedroom and 3+-bedroom units decreased by 4% during the same period.

FIGURE 29

2021 Edmonton Affordable and Social Housing Average Rents by Bedroom Size

■ Bachelor ■ 1 Bedroom ■ 2 Bedroom ■ 3 Bedroom

While the average rents for these units are relatively affordable compared to the market rents, they are still out of range for a majority of the households in Core Housing Need. For example, about 3,110 households in Core Housing Need in Edmonton could afford a maximum of $500, which is less than the $555 and $620 average rents for bachelor and one bedroom units in 2021.

Edmonton's social housing portfolio represents the vast majority of deep subsidy housing available to those with the lowest incomes in Edmonton. These affordable housing units have been made affordable by long-term funding agreements between all three orders of government. Social housing operating grant funding agreements between the City of Edmonton and the Government of Alberta for the 13 City-owned, Civida-operated, social housing properties are set to expire over

the next four years. In addition, a significant portion of this housing stock is in need of significant reinvestment or redevelopment. The expiry of these operating agreements combined with their condition, put this critical social infrastructure at significant risk. The City of Edmonton is currently working with Civida to renew the majority of the portfolio with CMHC funding while the rest is redeveloped leveraging other levels of government funding.

Temporary Housing Accommodation

Temporary housing accommodation includes emergency shelters, women's shelters, shelters for women and children fleeing domestic violence, transitional (or bridge accommodation)—any accommodation for the purpose of providing someone a temporary stay while they search for longer-term and more permanent accommodation.

The need for temporary housing is driven by numerous 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. The temporary housing system is also occasionally utilized by people who lost their homes due to eviction or emergencies.

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.

TABLE 4

2021 Temporary Housing Unit Counts

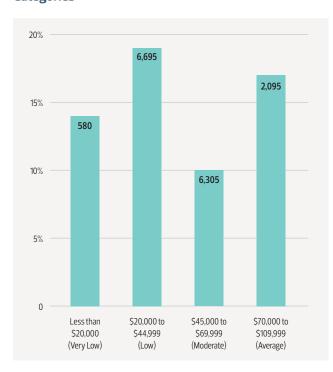| Type of Housing	Units
Emergency Shelters	840 (Average)
Women's Shelters	70
Transitional/Bridge Accommodation	1,100 (Approx.)
Total	**About 2,000**

Trends in Affordable Housing Supply

This section identifies what has been happening to affordable housing supply at various price points over time. This information can then be used for future supply projections to inform both current and future housing needs.

Most Canadian cities have been losing affordable homes at a much higher rate than they are being created, leading to a net increase in housing need and homelessness.

In comparing the number of rental units available at different proportions to area median incomes between the two census periods, we can have an understanding on where housing affordability is eroded or maintained in a community. It is interesting to note that Edmonton, in contrast to many other Canadian municipalities, has not seen significant net loss over this time period.

Although Edmonton has been able to maintain or in some cases increase housing at most of the income levels, this is not sufficient to meet the demands for affordable housing in Edmonton. The need identified in this report is in addition to the units created or maintained over the last census period.

FIGURE 30

Change in Units Available by Area Median Income Categories

Population Growth Projections

Edmonton's population is projected to increase to 1.3 million by the end of 2031 with an average annual growth rate of 1.7%. This can be seen in **Figure 32.**

The anticipated growth in Edmonton is supported by historical migration patterns within the province. As one of the most populous regions in Alberta, Edmonton tends to attract many of the migrants arriving from outside of the province. In the past decade, 86% of immigrants and 77% of the net migrants from other parts of Canada to Alberta settled in Edmonton and Calgary. In addition, these two cities tend to gain residents through migration from other parts of the province. The federal government has also significantly increased immigration targets over the next three years, which should provide a further boost to international migration. The provincial government also has a campaign underway that is expected to increase immigration.

There are 396,400 private households in Edmonton, or a total of 1,010,899 individuals. Edmonton's population increased from 899,447 in 2016 to 1,010,899 individuals in 2021, a rate of increase of 12.7%.

Edmonton's total number of households increased by 10% between 2016 and 2021 and by 11% between 2011 and 2016. Using a Business as Usual trend, Edmonton's total number of households is projected to increase to 483,851 by 2031.
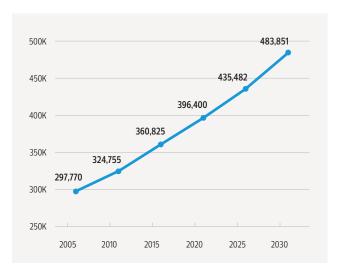
FIGURE 31

Household Growth Projection 2021–2031

FIGURE 32

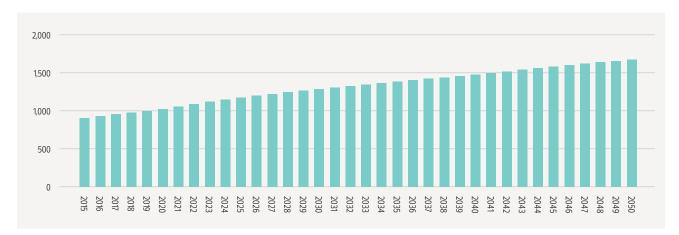**Edmonton Population Growth Projection (2023 Edmonton City Forecast) (in thousands)**

Figure 33 shows the population change by age cohort from 2011–2021 for Edmonton. Of particular interest is the growth in individuals aged 25–34 who may need larger homes if their household grows over time. The Edmonton City Plan is focused on encouraging medium and high density residential development that serves households above the average Edmonton household size (Policy 1.2.2.4).

Similarly, the ageing population, particularly in the 85+ category, suggests the need for an emphasis on housing with supports, such as assisted living and long–term care.

Figure 34 shows population projections for Indigenous peoples, with 2016–2021 population projections extended to 2031. The total Indigenous population in Edmonton increased 16% between 2016–2021, compared with the general population growth of 8% for the same period. The population of Indigenous renters is expected to increase to 26,343 renter households by 2031 from 18,040 renter households in 2021.

FIGURE 34

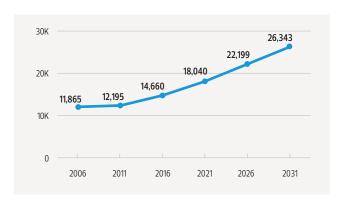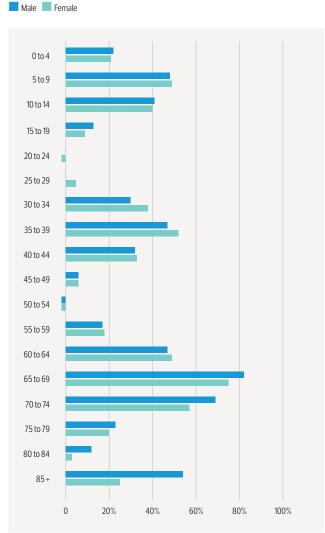**2021–2031 Population Projection of Indigenous Renters (Households)**

FIGURE 33

2011–2021 Population Change by 5–Year Age Brackets and Gender

Male   Female

Total Projected Housing Need Over the Period 2016–2031

Using the Business As Usual trend as outlined in the HART methodology, ten year projections for the total households in Edmonton were based on the prior ten year net change.

Table 5 shows the maximum affordable housing costs for each of the income categories, total households (owners and renters), total renters, then total households in Core Housing Need (owners and renters).

There are 46,155 households in Core Housing Need. More than 80% of the households in Core Housing Need are in the very low income or low income categories.

It is also noted that the majority of the households in Core Housing Need are in lone–person or two person households. Lone person households are three times more likely to be in Core Housing Need (22.6%) than households with more than one person (7.3%). **Table 6** provides a breakdown.

Based on data from Statistics Canada, Edmonton is projected to have 56,337 households in Core Housing Need by 2031. 39,700 of these households are projected to be renters. This breakdown is provided in **Table 7 and Figure 35.**

As reflected in **Table 8**, Edmonton is projected to have 39,700 renter households in Core Housing Need by 2031. 84% of those households are projected to be in the two lowest income categories. It is important to note that the actual number of households requiring housing assistance is likely to be much greater, due to the fact that households who pay more than 100% of their income on housing are not reflected in the Core Housing Need projections. These projections should be understood as the minimum number of households that will be in housing need.[19]

TABLE 5

Households in Core Housing Need by Tenure

Household Income Category	Maximum Affordable Housing Cost	Total Households	Total Renters	Total Households in Core Housing Need
Less than $20,000 (Very Low)	$500	13,100	8,770	**4,710**
$20,000 to $44,999 (Low)	$1,125	63,325	40,130	**34,320**
$45,000 to $69,999 (Moderate)	$1,750	67,645	33,975	**7,125**
$70,000 to $109,999 (Average)	$2,750	96,595	35,605	**0**
$110,000 and over (High)	Over $2,750	153,820	24,485	**0**
Total		**394,485**	**142,965**	**46,155**

TABLE 6

Households in Core Housing Need by Income Category and Household Size

Income Category & Rent Threshold	1 person	2 persons	3 persons	4 persons	5+ persons	Total
Less than $20,000 (Very Low) $0 to $500	3,855	600	200	50	0	**4,705**
$20,000 to $44,999 (Low) $500 to $1,124	22,000	7,325	2,845	1,505	645	**34,320**
$45,000 to $69,999 (Moderate) $1,125 to $1,749	0	1,565	2,045	1,755	1,765	**7,125**
$70,000 to $109,999 (Average) $1,750 to $2,749	0	0	0	0	0	**0**
$110,000 and over (High) $2,750 and over	0	0	0	0	0	**0**
Total	**25,855**	**9,485**	**5,095**	**3,310**	**2,415**	**46,155**

19   Ideally, this section would contrast Core Housing Need projections with housing supply projections to identify the projected gap. However, due to methodological challenges with calculating housing supply projections, this information has not been included as it cannot be relied upon as somewhat accurate.

TABLE 7

2031 Projected Households in Core Housing Need by Income Category and Household Size

Household Income Category	1 person	2 persons	3 persons	4 persons	5 or more persons	Overall Total 2031	Total Renters 2031
Less than $20,000 (Very Low)	3,143	439	177	43	0	5,749	**3,796**
$20,000 to $44,999 (Low)	19,481	6,304	2,557	1,306	586	41,891	**30,235**
$45,000 to $69,999 (Moderate)	0	1,312	1,562	1,306	1,495	8,697	**5,664**
$70,000 to $109,999 (Average)	0	0	0	0	0	0	**0**
$110,000 and over (High)	0	0	0	0	0	0	**0**
Total	**22,624**	**8,056**	**4,290**	**2,643**	**2,075**	**56,337**	**39,700**

It is important to note that **Table 8** represents the total number of households, and not total individuals. Even though there is a greater household need for one and two bedroom units, overall there are many more individuals in need who require four and five bedroom units. This may account for some of the findings of the research team during Phase 2 of the stakeholder engagement process, when the need for larger bedrooms was emphasized.

This data suggests that the focus for expanding affordable housing in Edmonton should likely be in the very low and low income categories, where more than 80% of the deficit is projected. The majority of one bedroom units should be in the very low and low income category. Multi bedroom units are needed across all income categories so an additional focus should be on large family oriented units in the low and moderate income categories.

FIGURE 35

2031 Projected Renter Households in Core Housing Need by Income Category

TABLE 8

2031 Projected Rental Core Housing Need by Income Category

Income Category	Rent Threshold	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	Total
Less than $20,000 (Very Low)	$500	3,143	439	177	43	**3,796**
$20,000 to $44,999 (Low)	$500 – $1,124	19,481	6,304	2,557	1,892	**30,235**
$45,000 to $69,999 (Moderate)	$1,125 – $1,749	0	1,312	1,562	2,801	**5,664**
$70,000 to $109,999 (Average)	$1,750 – $2,749	0	0	0	0	**0**
$110,000 and over (High)	$2,750+	0	0	0	0	**0**
Total		**22,624**	**8,056**	**4,290**	**4,718**	**39,700**

Qualitative Analysis: Interviews – Housing Sector Organizations

Data that has been disaggregated by gender, race, disability, age, and other factors can reveal patterns of structural inequality. An examination of housing needs by 13 priority populations has been included in the following sections, in order to better understand the different housing needs of each population group. These population groups have been identified by CMHC as being priorities for affordable homes, as they are over–represented in Core Housing Need.

Housing need is measured not just by units and household income, but also by the particular circumstances and experiences of individuals and households. Qualitative analysis helps provide an understanding of some of the factors that could be contributing to what we see in the data. The following section provides analysis that goes beyond quantitative numbers, and incorporates high level qualitative themes and issues which were identified in the engagement portion of this work. As one participant mentioned, "The data doesn't tell us about someone's overall quality of life. Whether they have a sense of belonging. Do they feel like they are contributing? Are they part of a community? The data we have focuses on the physical aspects of housing."

"The data gives us a snapshot – it tells us the 'what.' What the data doesn't necessarily tell us is more of the components about the 'why.' Our data systems tend to be fragmented, and they don't tell us who we might not be reaching, who we aren't supporting and who is not coming into the periphery of our organizations." Both ongoing quantitative and qualitative research are necessary in order to ground policies in the changing realities of Edmonton residents.

Contextualised with recent quantitative trends, each of the priority population groups is discussed below with themes emerging from the engagement.

> *"The data doesn't tell us about someone's overall quality of life. Whether they have a sense of belonging. Do they feel like they are contributing? Are they part of a community? The data we have focuses on the physical aspects of housing."*
>
> **STAKEHOLDER ENGAGEMENT PARTICIPANT**

Housing Needs of Women and Children Fleeing Domestic Violence

Alberta is in the top three provinces in Canada to report highest rates of domestic violence. In Edmonton, rates of domestic violence are on the rise. Statistics released by the Edmonton Police Service indicated a 13% increase between the number of domestic violence victims in 2020, compared to the year prior. In 2020, there were 9,545 reported victims compared to 8,406 in 2019.[20] It is also important to note that domestic violence frequently goes unreported, so the actual statistics are likely much higher.

The pandemic was shown to have a significant impact on the rates of domestic violence; it has frequently been called the "shadow pandemic," with increased rates and severity of violence which jumped by between 30 and 50% in some areas.[21]

The following issues and trends were identified during the engagement:

- Emergency shelters are time–limited, with maximum stays for individuals between 21 and 34 days. These time limitations can create additional stresses for individuals who are leaving past traumatic experiences. As one participant mentioned: "Human beings coming from a traumatic experience need supports to get through that. To shove them through and say, I know you had a terrible experience just five days ago, but in 15 days we really need to get you moving – This just doesn't work."

20 Pandemic stress contributes to spike in domestic violence: EPS April 1, 2021 edmonton.ctvnews.ca/pandemic-stress-contributes-to-spike-in-domestic-violence-eps-1.5372237

21 'Get worse before it gets better': Alberta agencies say domestic violence increased during pandemic https://calgary.ctvnews.ca/get-worse-before-it-gets-better-alberta-agencies-say-domestic-violence-increased-during-pandemic-1.5681442

- There is a need for additional bridge/transitional housing, which would help to provide a landing space and recovery space for individuals fleeing challenging and traumatic situations. Ideally, individual treatment goals would determine an individual's length of stay with no fee to attend.
- Many women leaving abusive relationships have limited finances. As a result, many women and children end up precariously housed due to lack of affordability.
- Issues of financial abuse are not uncommon. Many women may have never seen a bank account, or may be saddled with significant debt which they never incurred but was placed under their name. In other situations, women have no financial history (even if they had previously been working) leading to challenges with credit scores or the ability to access finances.
- When leaving a domestic violence situation, the risk of mortality can increase more than 75%. It is urgent at these times to help women find safe housing to mitigate lethal incidents.
- Supports need to be trauma-informed in order to ensure that women feel comfortable accessing them.
- The project team heard that there are ongoing issues finding either temporary shelter or housing that will accept pets, which prevents women and children from accessing housing as they won't leave their pets
- The project team heard that when placing women and children in housing, location is extremely important for this priority population group – they should never be placed close to their abuser.
- The project team heard of instances when women and children were placed in unsafe housing, such as housing without a secure entrance. It was emphasized that non-market housing can often be substandard in terms of its condition. If an abuser finds out where his victim is living and visits her, it will be the tenant that loses access to her housing. From the landlord's perspective, it can appear to be the tenant that is causing issues.
- Women are less likely to use shelters and other services for individuals experiencing homelessness, and are more likely to be part of the "hidden homeless". As a result, they are often under-reported in homelessness counts.
- Once women and children have found housing, there are few check-in points to ensure they are doing well and the situation is positive. One participant

stated, "We won't actually know that someone is facing challenges until they fail to pay their rent. That is the only time we would figure out there's a gap." Additional individualized housing supports are needed to ensure housing placements are successful.
- Establishing safe communities for women and children in similar situations, with access to safe housing, would be a huge step forward. They would be able to provide informal supports to each other – child care, transportation, sharing meals, supporting their healing journeys.
- It was emphasized that safety is particularly important for this population group – such as having staff on-site, 24-hour monitoring, and secure accommodation. Trauma-informed supports are also critical.
- The research team heard that some women leaving situations of sexual exploitation end up doing sex work due to insufficient income sources and unaffordable housing. This can increase the impact of trauma.
- The research team also heard that supporting victims of domestic abuse is simply one part of the issue; there is also much more that needs to be done to support people with abusive behaviours. This would help to address these behaviours and mitigate the risk of recurrence.

> *"Human beings coming from a traumatic experience need supports to get through that. To shove them through and say, I know you had a terrible experience just five days ago, but in 15 days we really need to get you moving–This just doesn't work."*
>
> **Stakeholder Engagement Participant**

Housing Needs of Female Heads of Household, Especially Single Mothers

The City of Edmonton interviewed two organizations that serve or represent single mothers and female heads of households, but not exclusively and this is not their primary focus. They did not provide comments regarding the housing needs of single mothers and female heads of household, and as a result they have not been included here.

The City of Edmonton will continue to identify and work with organizations that serve single mothers and female heads of household that can help to inform a future housing needs assessment.

Housing Needs for Seniors

Participants in the engagement identified seniors as an underserved demographic group. They also noted that the Housing Needs Assessment focus on seniors over the age of 65 should be expanded to include anyone over the age of 50, as the housing needs of individuals 50–65 are increasingly aligned with the housing needs of individuals over 65.

They noted that there are currently few housing options available to support ageing in place. Participants felt that more supportive housing options for seniors and people with disabilities are needed. Some additional themes are highlighted below:

- Participants indicated that seniors frequently have low income levels, which prevents them from accessing the housing that they need. They also indicated that there are an increasing number of seniors who are having challenges in meeting rent payments. Their incomes are quickly eroded by other costs, such as medication, food, supporting other family members, and other expenses. Participants also pointed out that in a time of relatively high inflation rates, fixed income rates are not adjusted to inflation.
- Incomes tend to decrease as people age, while overall costs go up. If financial security is threatened, this can have impacts on an individual's overall well–being.[22]
- Individuals applying for seniors housing are reflecting more complex issues than in previous years, with additional mental health, physical health and addictions issues that need to be addressed. Participants remarked that there is a need for seniors housing programs to adapt in order to be able to address and support these changing needs of individuals.
- There are insufficient housing supports in place. As one participant indicated: "Seniors we serve don't become low income because they become seniors

– there has been a life course of vulnerability. It's their life course. These issues don't go away once they become older adults. If anything, they become more entrenched and part of their day to day lives."
- There is a need for many more accessible units for seniors that will allow them to age in place.

> *"Seniors we serve don't become low income because they become seniors – there has been a life course of vulnerability. It's their life course. These issues don't go away once they become older adults. If anything, they become more entrenched and part of their day to day lives."*
>
> **Stakeholder Engagement Participant**

Housing Needs for Youth

In 2009 it was estimated that close to 65,000 young people are homeless or living in homeless shelters across Canada.[23] Youth with a history of childhood trauma or interactions with foster care are more likely to face issues regarding housing insecurity. One participant in the engagement mentioned that 50% of the adult population experiencing homelessness become homeless before the age of 25; a focus on youth homelessness prevention could have a significant impact on addressing youth homelessness as well as on overall homelessness rates.

Participants identified youth as an underserved demographic group with distinct housing needs. Some of the key themes from the engagement are noted below.

- Administrative barriers required to access various government supports can create challenges for youth. For instance, income support program requirements that applicants provide identification documents and bank account information can constitute significant barriers for vulnerable youth, who need assistance in navigating systems.
- Affordability was noted as a significant issue, especially once individuals turn 18 and exit the care system. Transitioning out of the care system creates additional challenges for youth, as they no longer have the same supports available to them.

22 City of Edmonton "Edmonton Seniors: A Portrait" (2010). Retrieved from: https://www.seniorscouncil.net/uploads/files/Seniors%20Portrait.pdf.
23 Youth Homelessness in Canada: The Road to Solutions (2009). Retrieved from: https://www.homelesshub.ca/sites/default/files/attachments/qbvwqaqz.pdf

- Long waitlists and lack of housing units create significant barriers for youth needing affordable housing.
- Young people frequently experience discrimination when trying to access housing, including single fathers.
- Transitional housing has provided much-needed support for youth who need a soft place to land. There is a critical need for more transitional housing for youth.
- The majority of vulnerable youth accessing services provided by participating organizations have had a history of family or community breakdown and trauma. As one participant noted, "We have untreated trauma in our community. Parents aren't taught how important emotional regulation and healing their own trauma is. The biggest myth we have is, kids are resilient – they build resiliency, but not in healthy ways. We have a complete lack of support for traumatized parents and kids that perpetuates itself. Intergenerational long-standing trauma continues to come out in children. And then, the cycle of the system criminalizing poverty, criminalizing substance abuse – it's there because we don't have a system to address trauma and mental health issues."
- Traditional housing may not necessarily work well for youth who have become accustomed to moving around a lot through the foster care system.
- Supporting the housing needs of vulnerable youth means providing housing targeted specifically to them. As one participant mentioned: "Older adults at a particular residence may have experienced the residential school system, people who have had their own children taken away and put in the foster care system – they bring a different set of life experiences than an individual who has grown up in Edmonton, is 20 years old and is navigating the world from that perspective. Older individuals who can speak Cree, who have lived on reserve, have some spiritual connection to land, and youth who may not have that – trying to bridge that is a difficult thing."

Housing Needs for Indigenous Peoples

Indigenous people are overrepresented among those experiencing homelessness in Edmonton. About 5% of Edmonton's population is Indigenous, while between 55 and 65% of those experiencing homelessness identify as Indigenous. Indigenous peoples accessing services frequently have a history of intergenerational trauma, high intersection with various systems, and poverty.

The majority of interview participants indicated that Indigenous peoples are more likely to face issues of discrimination and racism, which significantly impacts their ability to access housing. Many of the participants interviewed had been witness to acts of discrimination when supporting Indigenous clients to find housing. Participants relayed stories of landlords who have not been responsive to issues of mould or safety with Indigenous renters.

Participants noted the importance of incorporating a specific Indigenous housing lens and housing strategy in order to support successful outcomes. They noted the importance of creating spaces for community interactions, holding traditional ceremonies, and creating units for multigenerational families. Values of community, belonging, and contributions were some of the principles that were highlighted as important for Indigenous housing. The City of Edmonton has recently adopted an Indigenous Affordable Housing Strategy, and will continue to work on its implementation.

Additional themes from the engagement are highlighted below:

- Participants indicated that income is a significant barrier to accessing affordable housing. Households frequently need to choose between affordability and safety or poor housing conditions.
- While permanent supportive housing has proven to have successful results for many Indigenous households in housing need, this is out of reach for many due to the financial resources required to afford permanent supportive housing.

- Program limits on timelines create barriers. As one participant indicated, "Sometimes a year isn't enough for people to go through Housing First. When a person is coming to a new home and getting adjusted to that, we can't throw everything at them at once. We take it in steps, which can take longer than a year." Another participant noted that, "It isn't easy to get someone connected to a doctor, get them income, get them viewings for housing units, get them stable. There is lots of work to do in a short period of time. It can take them a long time to adjust to other people, to even accept the help. They can have different traumas to even work with staff. It takes time to gain their trust. Things take time. The more you rush it, the more they will pull back and not want to work with you."
- While some tenants may be doing well when they initially move into housing, participants noted that this can change over time and there is a need for regular check-ins across the housing spectrum.
- Participants indicated that Indigenous cultures frequently see intergenerational families living together, which does not align with National Occupancy Standards[24] stipulating the number of bedrooms that are required.
- There is a need to explore in further depth the experience of Indigenous peoples and households in finding housing within the City of Edmonton.
- Many Indigenous peoples have a fear and distrust of government and systems, as they have not felt supported by those systems through the years.
- Many households move to Edmonton from their First Nation in order to access needed services not available on the Nation (such as specific educational needs or health care).

> *"It isn't easy to get someone connected to a doctor, get them income, get them viewings for housing units, get them stable."*
>
> **Stakeholder Engagement Participant**

Housing Needs for Racialized People

Racialized people make up 42% of the general population of Edmonton. This is a significant increase from 2016, when 36% of the population identified as racialized. In 2018, racialized groups were twice as likely to be in housing stress[25] and during the Covid-19 pandemic racialized people were nearly three times as likely to be in rent arrears.[26] Racialized people face challenges in accessing housing which can be due to language barriers, discrimination and racism, and other barriers.

In addition, the following themes were highlighted in the engagement:

- Edmonton's housing delivery services are no longer in sync with the shifting needs of racialized individuals who access these services. The current delivery system focuses on the provision of units, and does not more broadly consider what is often required for individuals to maintain their housing (such as individualized housing supports).
- It would be beneficial for agencies and people working within the sector to be able to serve the needs of racialized people from a place of cultural understanding, as well as to be able to provide targeted housing supports.
- The current system of housing delivery services mirrors that of a landlord/tenant relationship, with emphasis placed on a household's income and ability to meet eligibility requirements. They noted there is no opportunity for households to have discussions regarding their housing trajectories or overall well-being.
- When individuals initially arrive in Canada, they are not connected to needed supports that would help them to understand and navigate the complex system of housing supports and program requirements. This constitutes a significant barrier.
- Participants noted the importance of removing program barriers that restrict someone's ability to bring in additional income, which prevents their ability to rise above their level of housing.

24 The National Occupancy Standard establishes the number of people that are appropriate, given the number of bedrooms in a particular unit. It states that there should be a maximum of 2 persons per bedroom; household members of any age, living as part of a married or common-law couple share a bedroom with their partner; lone parents have a separate bedroom from their children; household members over age 18 have a separate bedroom (unless a couple); same sex household members under age 18 may share a bedroom (unless this includes a single parent); household members under age 5 of the opposite sex may share a bedroom if doing so would reduce the number of required bedrooms.

25 One in Ten Canadian Households living in Core Housing Need in 2018 (2018). Statistics Canada. Retrieved from: https://www150.statcan.gc.ca/n1/daily-quotidien/201002/dq201002a-eng.htm

26 Addressing the Evictions and Arrears Crisis (xx). The National Right to Housing Network. Retrieved from: housingrights.ca/wp-content/uploads/CERA-NRHN-2021-Addressing-the-Evictions-and-Arrears-Crisis.pdf

- Participants noted that in Edmonton, there are available rental units – they are simply not affordable. Provision of a person-based subsidy would help to bridge the gap between rent thresholds and individual income levels.

> *"Not having staff who understand people's needs from a place of cultural understanding to ensure they are supported is a big challenge. Another challenge is people not knowing how to navigate the housing system. And then, not providing wrap-around services for individuals who are already housed is also a challenge."*
>
> **Stakeholder Engagement Participant**

Housing Needs for Immigrants and Refugees

One-third of Edmonton's residents are immigrants. Of these, 68,085 individuals are new immigrants who arrived in Canada between 2016 and 2021, nearly 7% of the overall population. By 2050, it is anticipated that 50% of Edmonton's population will be immigrants.[27]

Of recent immigrant renters, 15% are spending over half of their income on rent and utilities and 23% are living in overcrowded conditions.[28] A recent survey found that 44% of newcomers reported spending between 75% and 100% of their income on housing.[29]

The following themes were highlighted during engagement sessions:

- Participants noted that many recent immigrants have large families. Several organizations spoke of the challenges in finding housing that would accommodate large families, and the inherent tension between size and affordability. It was also noted that landlords may not prefer renting to large families, as it increases the wear and tear on the unit.

- Participants noted that recent immigrants and refugees frequently experience discrimination and serious social and economic exclusion.
- Newcomers who do not speak English face additional challenges due to language barriers and other cultural barriers. It was noted that it can take several years for newcomers and refugees to learn English well enough that they can take on anything other than a minimum wage job. It was also noted that since many housing agencies in Edmonton operate strictly in English, this can create additional barriers for newcomers to Edmonton in finding housing.
- Chronic underemployment is another common issue, with educated professionals who are working in low-wage jobs. They are unable to find meaningful jobs that match their training and experience.
- One participant spoke about a recent research project, which highlighted that respondents were more likely to have greater feelings of isolation and mental health issues than concerns over food security at the beginning of the pandemic. This suggests that incorporating a sense of community is important to sustaining housing outcomes and points to the need to focus on mental health resourcing and social supports. Other participants pointed out that community can create safer spaces for individuals, and that community does tend to play an important role in achieving overall well-being.
- Other participants spoke about the need to approach the design of housing holistically. As one participant noted, "There is always talk about the importance of the social determinants of health, but this should also include the social determinants of housing. We always name health and housing. If one of those two things, or both, are not secure for a family, you can't address anything else because it is always going to come back to the health or housing need. Because it is pressing, urgent, affecting every moment of their daily life. Mental health supports and all the other pieces have critical housing implications."

27 State of Immigration and Settlement in Edmonton Annual Report (2021) Retrieved from: https://www.edmonton.ca/sites/default/files/public-files/assets/PDF/SIS-AnnualReport-2021.pdf.

28 State of Immigration and Settlement in Edmonton Annual Report (2021) Retrieved from: https://www.edmonton.ca/sites/default/files/public-files/assets/PDF/SIS-AnnualReport-2021.pdf.

29 State of Immigration and Settlement in Edmonton Annual Report (2021). Retrieved from: https://www.edmonton.ca/sites/default/files/public-files/assets/PDF/SIS-AnnualReport-2021.pdf.

- Accessible housing was highlighted as a critical need.
- One participant spoke of the social, economic and cultural exclusion experienced by immigrants and refugees who have no status or temporary status. "They have absolutely no help and there is no way for them to get any help until their status comes in – it's also a lot of money to get that done. With individuals who are non-status, they can't work and their kids can't go to school. They don't have medical coverage, and they aren't eligible for any government financial assistance like Alberta Works. Because they can't work or go to school, nobody wants to rent to them. They have to rely on donations for everything." However, it was pointed out that even individuals who enjoy additional benefits – such as Permanent Residents with private sponsorship – are unable to access numerous government support programs for the length of the sponsorship, creating challenges of housing affordability.
- Participants commented that the definition of newcomers should ultimately be expanded to include a timeline longer than five years, which is currently stated. They noted that it frequently takes newcomers much longer than five years to find housing stability. They recommended that it would be beneficial to look at the housing challenges experienced by individuals who had arrived five, 10, and 15 years prior as each timeline presents its own challenges.

> *"There is always talk about the importance of the social determinants of health, but this should also include the social determinants of housing. We always name health and housing. If one of those two things, or both, are not secure for a family, you can't address anything else because it is always going to come back to the health or housing need. Because it is pressing, urgent, affecting every moment of their daily life. Mental health supports and all the other pieces have critical housing implications."*
>
> **Stakeholder Engagement Participant**

Housing Needs for Individuals Who Identify as LGBTQ2S+

According to Statistics Canada, approximately one million people, or 4 percent of the Canadian population, identify as LGBTQ2S+.[30] Nearly one third of LGBTQ2S+ Canadians were reported to be under the age of 25. Homeward Trust Edmonton collects data on individuals who identify as transgender: as of August, 2022 there were 13 individuals on the By Names List who identified as transgender out of 2,815 individuals. CMHC has reported that one out of every three homeless young people in Canada identifies as LGBTQ2S+.[31]

Statistics Canada has incorporated a new question in the 2021 Census relating to non-binary or transgender identity. There are 4,330 households with a person identifying as non-binary or transgender in Edmonton.

Participants in the engagement sessions reported that individuals who identify as LGBTQ2S+ frequently face rejection from their families and broader communities. Often forced to leave their homes and communities, this can lead to additional challenges and discrimination in finding housing, work, and safe spaces.

Participants reported that rates of suicide attempts and ideation amongst individuals who identify as LGBTQ2S+ have been increasing in recent years (which are higher than rates of heterosexual and cisgender individuals[32]). They reported that many individuals they work with have experienced bullying and discrimination since a very young age, and this can lead to an increased likelihood of using alcohol or drugs later on. One participant commented, "We see trends of individuals who are not able to access safe spaces. We see them struggle with finding safe housing. We are seeing the increasing trend of people coming in and trying to get both housing and supports. The social determinants of health are deteriorating. There are a lot of suicides happening."

> *"The barriers faced by LGBTQ2S+ around discrimination and bullying are probably the most significant – they don't want to move into housing, because of the way they will be treated and handled. What*

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30 A Statistical Portrait of Canada's Diverse LGBTQ2+ Communities (2021). Retrieved from: https://www150.statcan.gc.ca/n1/daily-quotidien/210615/dq210615a-eng.htm

31 LGBTQ2S+ Housing Needs and Challenges. Retrieved from: www.cmhc-schl.gc.ca/en/blog/2019-housing-observer/lgbtq2s-housing-needs-challenges

32 2SLGBTQI Suicide Prevention Research in Canada: Evidence, Gaps, and Priorities. PHAC Suicide and its Prevention Final Report. October, 2021. https://www.bgccan.com/wp-content/uploads/2022/03/2SLGBTQI_Suicide_Prevention_Research_in_Canada_-_Evidence_Gaps_and_Priorities_-_Nov_12.pdf

> *would it take to address those barriers? A home that provides a welcoming space that is supportive of a person being LGBTQ2S+, physically with pictures and programs. Good housing, and it also has to be economically possible."*
>
> **Stakeholder Engagement Participant**

> *"There aren't enough shelters specifically for women, girls, and gender-diverse people, and beyond the scarcity of beds, certain rules and policies often result in women and gender-diverse people being turned away, separated from their children, or exposed to violence"*
>
> **Stakeholder Engagement Participant**

Participants emphasized that there is a significant need for safe housing and support services for LGBTQ2S+ individuals. They also emphasized the need for specific shelters that would accommodate LGBTQ2S+ individuals. Emergency shelter and supportive housing were described as hostile as a result of discrimination or acts of violence exhibited by other residents. They further indicated that this is not unlike what individuals experience across other housing types, and emphasized that housing has to be designed with safety in mind. One participant stated, "The barriers faced by LGBTQ2S+ around discrimination and bullying are probably the most significant – they don't want to move into housing, because of the way they will be treated and handled (by others). What would it take to address those barriers? A home that provides a welcoming space that is supportive of a person being LGBTQ2S+, physically with pictures and programs. And it also has to be economically possible." Some participants remarked that many supports and services provided in the affordable housing and homelessness space are connected to faith-based organizations, which can act as a deterrent for LGBTQ2S+ individuals to access those services and increase likelihood of street homelessness.

A recent survey conducted in Edmonton highlighted that there is significant interest in creating a residence for LGBTQ2S+ seniors. This would help to create safe spaces for individuals as well as a sense of community. Work is currently underway to construct a residence in a central location that would help to provide much-needed safety in housing.

Housing Needs for People with Physical Health and Mobility Challenges

In 2017, one in five Canadians (22%) over the age of 15 had one or more disabilities, or approximately 6.2 million people. This rate increases with age, from 13% for youth aged 15 to 24 years, to 47% for seniors over the age of 75.[33] Approximately 14% of the Canadian population has a mobility-related impairment that limits their daily activity. In Edmonton, 30% of households facing health or mobility challenges are renters, and 22% of those are in Core Housing Need.

According to the 2017 Canadian Survey on Disabilities, severity is an important factor when considering outcomes. People with more severe disabilities are more likely to live in poverty than people with less severe disabilities, and people with less severe disabilities are more likely to live in poverty than people without disabilities.[34]

During the engagement, the following themes were identified:

- Participants shared that the housing needs of people with physical health and mobility challenges should be considered at the planning stage for future housing. "There is a larger narrative when it comes to accessibility: there is a need for decision-makers to apply a disability lens to all types of consultation and decision-making when it comes to housing."

- Participants emphasized the importance of considering the location of housing to support successful housing outcomes. Proximity to transportation services, health care and other amenities is critical.

33 Demographic, Employment and Income Profile of Canadians with Disabilities aged 15 years and over (2017). Retrieved from: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm

34 Canadian Disability on Survey Reports. A Demographic, Employment and Income Profile of Canadians with Disabilities aged 15 years and Over (2017). Retrieved from: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm.

- Participants mentioned that the legal rights of individuals with mobility issues are frequently not recognized by landlords, and that those landlords face few repercussions for discrimination.
- There needs to be more of a focus on emergency preparation that takes into consideration the needs of individuals with disabilities. Many individuals with mobility and other limitations reported in recent focus groups feeling unsafe in their homes, as they had little faith or trust that landlords or other residents will assist them in the case of a fire , until the fire department arrived on scene.
- Support services are often crucial for people with physical health and mobility challenges, who may need assistance with daily tasks. Additional emotional and mental health supports would also be beneficial, as mobility issues have been found to be associated with lower rates of emotional well–being.[35]
- Participants emphasized that there is a critical shortage of accessible housing in Edmonton. Beyond affordability, rental housing that meets the accessible needs of individuals with mobility limitations is extremely scarce. Once affordability is added into the mix, they indicated that this kind of housing is nearly impossible to find.
- Location of housing is particularly important for this population group, given their mobility challenges.

> *"There is a larger narrative when it comes to accessibility: there is a need for decision-makers to apply a disability lens to all types of consultation and decision–making when it comes to housing. This is a message that was communicated time and time again during focus groups."*
>
> **Stakeholder Engagement Participant**

Housing Needs for People with Intellectual/Developmental Disabilities

According to the 2017 Canadian Disability Survey, nearly 298,000 Canadians have a developmental disability (one percent of the total population); 58,200 Canadians have been diagnosed with autism spectrum disorder (0.2 %); and 16,430 Canadians have been diagnosed with cerebral palsy (0.1 %).[36] There is also a growing number of Canadians with dementia, with 25,000 new diagnoses each year.[37] Compared to the general public, individuals with developmental disabilities have lower educational attainment rates, lower rates of participation in the labour force, and earn on average less per year in total income.[38]

During the engagement period, the following issues were identified:

- Housing affordability was a key concern. High medication costs can quickly erode the income levels of individuals, resulting in precarious housing or homelessness.
- There are large numbers of people living in congregate or institutionalized arrangements who would like to live in something more personalized where they can create a home for themselves. However, due to affordability this is frequently unattainable unless the decision is made to live with roommates. This can come with its own challenges – it is important to ensure there is not a clash of personalities between individuals.
- The research team heard that affordability challenges can be compounded for individuals with autism, who tend to be excluded from provincial government programs due to program eligibility criteria focusing on a low IQ.
- Concerns were expressed regarding the staff employed to care for their children. This is tied to broader issues around very low staff wages (slightly higher than minimum wage), resulting in challenges with staff retention and high turnover. As one parent mentioned, "My wife won't put our daughter into a care house – she is scared she could

35 Homeless Hub. What are the Housing Needs of People with Mobility Issues? (2016). Retrieved from: https://www.homelesshub.ca/blog/what–are–housing–needs–people–mobility–issues

36 Number of People with Disability, Canada, by Age, 2017. (2017). Retrieved from: https://link.springer.com/article/10.1007/s10803–020–04603–3/tables/2

37 Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the Community (2017). Retrieved from: www.ohchr.org/sites/default/files/Documents/Issues/Housing/Disabilities/CivilSociety/Canada–ARCHDisabilityLawCenter.pdf

38 Employment, Education and Income for Canadians with Developmental Disability: Analysis from the 2017 Canadian Survey on Disability (2020). Journal of Autism and Developmental Disorders. Retrieved from: https://link.springer.com/article/10.1007/s10803–020–04603–3

be taken advantage of by staff or another tenant. Just handing your kid over to some place, and saying take care of them, it's tough. Some of these staff just watch TV rather than watch the residents – it's a scary thing." – Stakeholder engagement participant

- It was noted that there are significant challenges in navigating the medical system and mental health services, and that individuals would benefit from having an advocate to help ensure they would be successful in finding needed supports and services.
- There is a need for additional trauma-informed care in order to appropriately support individuals.

> *"My wife won't put our daughter into a care house – she is scared she could be taken advantage of by staff or another tenant."*
>
> **Stakeholder Engagement Participant**

- Participants emphasized that individuals with disabilities tend to have a great deal in common with the broader population when it comes to housing: many do not wish to live in institutionalized settings, but want to create a sense of home. This includes having easy access to transportation, health care, work, with housing that is accessible.
- The idea of inclusive housing was put forward as a housing model for individuals with disabilities. This model is broken down into the following elements:
  1. Considerations regarding the dwelling itself (including affordability, the condition, type, and accessibility);
  2. The overall structure (meaning it should not be congregate, there should be good lighting both inside and outside contributing to safety, good lobby and common space);
  3. The neighbourhood (the area and community around the home, where residents do errands like grocery shopping and see familiar faces); and,
  4. Partnerships (partnering with a non-profit community organization who can facilitate important considerations to help in the development and planning for inclusive housing.

> *"(Many) Individuals with disabilities may not be technically homeless, but they actually don't have a home. That distinction has been problematic for a lot of people to grasp."*
>
> **Stakeholder Engagement Participant**

Housing Needs for People Dealing with Psychosocial Disabilities, including Mental Health and Addictions Issues

One in five Canadians with mental health-related disabilities was living in Core Housing Need in 2017, according to Statistics Canada. Canadians with mental health-related disabilities were also more likely to be renters (41.7%) than owners (24.9%).[39]

The Public Health Agency of Canada has identified those living with pre-existing mental health-related disabilities as particularly vulnerable because of the impacts of isolation and disruptions to mental health-related services during the Covid-19 pandemic.[40]

The Covid-19 pandemic resulted in increased rates of disability in the workplace, as reported by Statistics Canada in early 2022. Among those who were employed during the first four months of 2021, more than one in five (21.5%) had a physical, mental health, cognitive or other disability. This was an increase of 2.7 percentage points since 2019 (18.8%), most of which was attributed to an increase in mental health- related disability (2.3% change).

> *"We need housing that has a really intentional health bent to it."*
>
> **Stakeholder Engagement Participant**

During the engagement, the following issues were identified:
- Affordability was identified as a critical issue.
- Participants identified a significant need for supports for individuals who are on methadone assisted treatment. It was highlighted that Edmonton is the leading city of methamphetamine usage, and is second only to Vancouver in terms of opioid and fentanyl usage.

39 Statistics Canada, One in Five Canadians with Mental Health-Related Disabilities Lives in Core Housing Need (2021). Retrieved from: https://www150.statcan. gc.ca/n1/daily-quotidien/210128/dq210128d-eng.htm.

40 Statistics Canada, One in Five Canadians with Mental Health-Related Disabilities Lives in Core Housing Need (2021). Retrieved from: https://www150.statcan. gc.ca/n1/daily-quotidien/210128/dq210128d-eng.htm.

- Participants identified numerous administrative requirements which constitute barriers to accessing housing. For example, criminal record check requirements for some affordable housing in Edmonton can be prohibitive in terms of cost as well as being imposed on a population with a high likelihood of having a criminal history (frequently due to simply sleeping outdoors). They also noted that some housing programs will not allow individuals to be on multiple housing waitlists as another significant barrier.

- Participants identified a need for additional harm reduction and trauma-informed care. "The trend we are seeing is around supporting people in their housing, and also having the capacity to manage complex situations around their health, addictions, and their mental health. We are seeing a higher and higher need for harm reduction and trauma informed care. We need housing that has a really intentional health bent to it. Staffed with people with high levels of expertise that can manage people. The level of complexity in people's life circumstances is increasing."

- Some participants noted that they have adopted an understanding of housing to mean a focus on home, friends, and purpose. They noted that focusing on this broader understanding of home has enabled them to house very complex individuals successfully. However, they underscored that there is a dire lack of housing supports available in Edmonton. As one participant mentioned, "If you look at people who lose their housing, I suspect it is almost exclusively due to ... typically underlying mental health or personality disorders. There is not enough care for people across the entire country. Much less, you add to that people who are vulnerable and suffering from mental health and personality disorders. I suspect a lot of (mental health issues) manifests as eviction because of damages, or going on a tantrum and breaking the apartment, making firewood out of furniture, allowing people in. My point is, there are not enough mental health supports for people. I think that is a

big hole in the net that people are falling through. That is a vulnerability within the priority population group." – stakeholder participant

- Participants noted that the lack of affordable housing leads to challenging situations. One participant noted that later that day, they would be visiting an individual who has surpassed one thousand days sleeping in the Royal Alexandra Hospital – and that there were many individuals in a similar position. The only reason he was there was that there was nowhere else for him to go.

> *"If you look at people who lose their housing... there are typically underlying mental health or personality disorders [and] not enough mental health supports... That is a big hole in the net that people are falling through."*
>
> **Stakeholder Engagement Participant**

Housing Needs for Veterans

As of 2021, Veterans Affairs Canada estimated that there were more than 615,000 total Veterans across the country. In 2018, it was estimated that Veterans account for approximately 4.5% of homeless individuals across Canada although they make up approximately 2% of the Canadian population.[41] The 2018 statistics also indicate that homeless Veterans have a median age of 48, with a significant majority (more than 82%) who are male.

In Canada, approximately 20% of Veterans are diagnosed with a mental health disorder at some point during their lives, the most common of which are depression, post-traumatic stress disorder (PTSD), and anxiety disorders.[42] Veterans Affairs Canada has highlighted the importance of career transition once they return from service; it has been estimated that close to 32% of the veteran population in Canada may face difficulties transitioning from military service to civilian life, putting them at risk for mental illness, addictions and homelessness.[43] One study indicated that there could be

41 "Veteran homelessness: Research, outreach and partnerships" https://www.veterans.gc.ca/eng/housing-and-home-life/at-risk-housing/homeless/activities

42 "Understanding mental health" Retrieved from: https://www.veterans.gc.ca/eng/health-support/mental-health-and-wellness/understanding-mental-health

43 Is Veteran Homelessness a Problem in Canada? (2021), Homeless Hub. Retrieved from: https://www.homelesshub.ca/blog/veteran-homelessness-problem-canada.

significant lag time between leaving the Canadian Forces and the first time experiencing homelessness, indicating a long path into homelessness.[44]

The following issues were highlighted during the engagement:

■ Housing is a significant challenge in Edmonton. Long waitlists for below-market housing or transitional housing with a time limit contribute to instability and other issues.

■ There is a significant need for additional housing supports to assist residents to maintain their housing. Veterans are more likely to experience PTSD, mental health and trauma due to their previous experiences.

■ Even once housing has been obtained, other necessary supports such as furniture are barriers.

■ Participants noted recurring incidents of discrimination as contributing factors to housing challenges. Landlords may not want to rent to previous Veterans, due to a concern that they will not pay rent.

■ Participants noted that mental health and addictions issues are very common, and there is a need for additional supports. They noted that it would be important to address mental health prior to addressing any addictions.

■ One of the most critical issues for Veterans is a lack of income.

■ One organization emphasized the importance of ensuring residents can build community with each other, as well as the importance of ensuring they have opportunities to contribute to the broader community. This organization emphasized that residents are encouraged, through various activities such as a peer mentoring program, regular get togethers and community meals, to build relationships with other residents. There is also a focus on encouraging residents to become involved with the broader community through volunteer initiatives. This organization indicated that these efforts are critical for helping to build a sense of contribution and purpose, and helping residents to feel a sense of belonging.

■ Location of housing is important, and the ability to build a community with other Veterans was also noted to be important.

■ It was noted that dedicated emergency shelter supports for Veterans would be extremely beneficial.

Housing Needs for People Experiencing Homelessness

Homelessness in Edmonton has been a very visible and critical issue for several decades. Homelessness has increased in recent years as a result of a combination of socio-economic factors and fiscal and social policies that have increased the challenges faced by lower-income individuals for accessing and maintaining affordable, suitable and adequate housing.

Homeward Trust Edmonton contracts a range of programs and services under Edmonton's Plan to Prevent and End Homelessness. They track and report progress on homeless numbers in Edmonton on an ongoing basis.

Homeward Trust Edmonton tracks the following categories of homelessness:

■ Unsheltered, or absolutely homeless and living on the streets or in places not intended for human habitation

■ Emergency Sheltered, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence

■ Provisionally Accommodated, referring to those whose accommodation is temporary or lacks security of tenure

■ Unknown, meaning their place of stay is currently not known.

Housing responses to homelessness and supporting those at risk of homelessness come in many forms. Responses include providing emergency shelter and transitional housing options that provide short- to medium-term housing with support services to help residents move towards self-sufficiency.

44 Is Veteran Homelessness a Problem in Canada? (2021), Homeless Hub. Retrieved from: https://www.homelesshub.ca/blog/veteran-homelessness-problem-canada

Permanent Supportive Housing is long-term housing where residents sign a lease and pay subsidized rent while receiving health, wellness and life skills support services.

According to the Homeward Trust Edmonton By Names list of homeless individuals, as of August 2023 there were 3,137 individuals experiencing homelessness. This is an increase of 11% from August 2022. Of those, 672 were reported to be unsheltered and sleeping rough; 624 were reported to be staying in emergency shelters; 1,757 were provisionally accommodated; and, 84 individuals had an unknown sleeping place.

The majority of individuals experiencing homelessness were adults (2,334 or nearly 74%). It is notable that more than 13% (415) were children under the age of 15. Nearly 51% (1,598) identified as male, and nearly 46% (1,431) identified as female.

56% of individuals experiencing homelessness are Indigenous (compared to a representation of 5.7% of the overall population in Edmonton).

Participants in the engagement shared the following additional observations:

- Although there are no integrated data systems in place to track success rates of individuals who were placed in housing, homeless-serving agencies identified that they are seeing a pattern of repeated clients. This may suggest that individuals are not able to maintain their housing, or that their housing placements are not appropriate for their needs.
- Homeless-serving agencies indicated that due to a general lack of available housing with a range of levels of care, they are compelled to place individuals in levels of care which are not considered to be suitable or appropriate for their level of need. A broader range of services and supported housing is needed to meet the current need.
- Given the lack of available housing options, it is difficult to place individuals in appropriate housing and this can lead to a misplaced perception that when housing placement is unsuccessful, it is due to individual choice. As one respondent indicated, "One individual was recently placed in supportive housing. In their words, it wasn't a good fit – it was too far away from the people they consider to be their community. So from a system perspective, it looks like a choice when they return to being homeless. But was it actually a choice? Or was it the fact that it was a bad fit that led this person to return to their community?"

"One individual was recently placed in supportive housing. In their words, it wasn't a good fit – it was too far away from the people they consider to be their community. So from a system perspective, it looks like a choice when they return to being homeless. But was it actually a choice? Or was it the fact that it was a bad fit that led this person to return to their community?"

Stakeholder Engagement Participant

- In order to access housing supports, individuals applying to different programs need to jump through a number of different administrative hoops as each program typically has its own requirements. This can take up significant amounts of time.
- Children are not permitted to stay with their parents in many of the emergency shelters. This creates barriers for families needing spaces in emergency shelters.

Participants indicated that it is important to ensure that individuals have supports to assist them with the various tasks and responsibilities—many of which may be new—associated with living in a house or apartment. That may include having someone available to teach them cooking, cleaning, and other skills needed to maintain a house. As one participant mentioned, "People are dealing with extreme loneliness. They have been on the street with hundreds of people. The first time they are in a house, the anxiety of being in an actual house, without the skills to be successful, is very common. A lot of people don't even know how to cook or boil water. So when they are given a can of food, they don't know what to do with it and then they just go back to the shelter again."

Participants also emphasized that it could be helpful to establish a buddy system to check in on residents periodically, which would help to create connection and community. It would also help in the prevention of evictions down the road. They emphasized the importance of ensuring individual autonomy, choice, and dignity can be maintained in order to help facilitate successful housing outcomes. Additional housing supports are critical to help individuals navigate these new situations.

Participants noted that additional bridge housing would be beneficial for individuals transitioning out of

homelessness. This would help to create a space where individuals can start acclimatizing to being permanently housed and working on recovery to assist with their ability to maintain stable housing.

Participants also noted that many of the homeless serving organizations in Edmonton have religious or Christian roots, which may hold trauma for Indigenous peoples due to the historic marginalization of Indigenous cultures by residential schools run by faith institutions. Participants noted that these same roots may create a lack of safety for individuals who identify as LGBTQ2S+, as there may be trauma associated with how identities have been denied by religious groups.

> *"People are dealing with extreme loneliness. They have been on the street with hundreds of people. The first time they are in a house, the anxiety of being in an actual house, without the skills to be successful, is very common."*
>
> **Stakeholder Engagement Participant**

Additional Interviews

The City of Edmonton met with several organizations that focus on the housing needs of low-income Edmonton residents more broadly. This section reflects the themes that emerged from these interviews.

Participants commented that it is understandable for decision-makers to try to stretch each dollar by leveraging the maximum number of housing units, but they suggested that there could be greater benefit in adopting a different approach: rather than leveraging the maximum number of housing units, focus on the provision of deeper subsidies in order to create something that is truly affordable for individuals in deep need.

Participants also commented that there is a lack of support for landlords, with few incentives for landlords that would encourage them to expand their risk levels. They commented that many landlords start from a place of wanting to support their community, but the dynamics of providing housing to that individual or household that may not meet the expectation of a 'good' tenant creates challenges for them. By only focusing on serving individuals with housing needs, and not on creating

incentives or providing support for landlords to expand their risk levels, this may only address half of the issue.

Participants reiterated that the current National Occupancy Standards need to be revised in order to allow for housing to be more culturally focused. They indicated that the current requirements stipulating who is permitted to share a bedroom is not inclusive of other cultural norms regarding housing, nor is it inclusive of multigenerational families. As written, the National Occupancy Standards act as an additional barrier to exclude large households from accessing affordable housing.

Priority Populations with Compounding Issues

It is clear that all of the priority population groups face significant challenges when it comes to finding affordable, adequate and suitable housing in Edmonton. Some participants provided the following comments relating to whether specific priority population groups face additional challenges above and beyond those of other priority populations, as follows:

- Raised as a consistent theme were comments that in Edmonton, there is a primary focus on provision of permanent supportive housing for individuals who were previously homeless and that this has come at the expense of other priority population groups. As one participant mentioned, "We wait until people fall into homelessness. And that's when we say, ok we need supportive housing here. Our upstreaming programming is (too much), and our downstreaming interventions are not enough. That is why we have a problem."

- Participants indicated that Indigenous peoples face significant discrimination and other challenges which exclude them from accessing housing, including the delivery of services.

- Participants also commented that individuals who identify as LGBTQ2S+ face challenges when it comes to accessing shelter or housing. There are no emergency shelter spaces which are specifically designed to be safe for individuals who identify as LGBTQ2S+, which can lead individuals being victims of physical and sexual violence if they do access shelter systems, and ultimately avoiding emergency shelters. As one participant mentioned, "One of the biggest gaps overall is the LGBTQ2S+

community. Finding landlords and programs that are best suited to their well-being and needs, and understanding their unique lived experiences can be difficult." – Stakeholder participant

- Participants indicated that anyone who is tri-morbidly affected, such as individuals with complex addictions, mental health concerns, active substance abuse, and having more complex levels of medical care face additional challenges when accessing housing.

According to Statistics Canada data, the priority populations living with the greatest vulnerabilities include renter households with physical health and mobility challenges, racialized people and communities, and individuals with intellectual disabilities. Single mothers, households with seniors, and Indigenous households were also found to be in high need. It is important to note that not all priority population groups are included in the Statistics Canada Census data sets (such as Veterans, individuals experiencing homelessness, women and children fleeing domestic violence).

Qualitative Analysis: Interviews with Individuals with Lived Experience

Individuals experiencing homelessness or living in precarious housing situations have unique and invaluable insights. However, they are often excluded from research and policy discussions that directly impact them.

Interviews were conducted with 54 individuals with lived experiences during the third phase of this project. These individuals described their interactions with the housing system and provided insights into the effectiveness of housing services in supporting and addressing their needs. They also noted gaps in services and where improvements would help individuals be successful in housing.

InWithForward: Interview Results

The City of Edmonton partnered with InWithForward, a social design organization that interviewed 26 individuals with lived experience. Interview participants were recruited directly through a variety of methods designed to respect participants and identify individuals in diverse living situations.

The interview participants ranged from 18 years of age to over 60, and belonged to at least one of the 13 priority population groups. Twelve participants identified as Indigenous, while another 10 identified as racialized. Four were currently experiencing homelessness while an additional three became homeless over the course of the study.

Interview participants consistently stressed the need for individuals with lived experience to be recognized as active participants and decision makers in their own housing journeys, rather than being perceived and treated as passive agents. This was a recurring theme for almost all participants. Involving them in the program design decision-making process, search process and appropriate supports have been suggested as possible opportunities for successful housing. Individuals spoke about being misunderstood and misrepresented. They wanted direct relationships with people in positions of power, so their meaning would not get lost in translation. Rules, regulations and policies were found to frequently impact the housing journeys of interview participants (for instance, they can result in eviction). Individuals were not always aware of rules and expectations. If participants were able to be active participants in the development or co-creation of these rules and expectations, this may have a significantly positive impact on their housing outcomes.

Participants stated that systems need to be responsive to individual needs, rather than a one-size-fits-all approach. They emphasized the need for social supports to help them achieve their goals, particularly on an informal level. Because social networks of people with similar lived experiences have been found to increase feelings of well-being, potentially more than housing stability, systems need to be designed to allow informal social networks to exist alongside formal systems. Individualized and appropriate supports are critical, and together with housing, should be focussed on individual wellbeing.

Relationships were a significant factor in influencing participants' experiences of housing and home, and shaped their housing status as well as their well-being.

Interviews also revealed that it was important for participants to be able to build a "home", which can help to enhance a sense of well-being and belonging, rather than focusing on just a house or physical structure of a place to live. "Home" can enable people to be connected to themselves, to others, to their culture, to the land and ground, and to a sense of purpose.

In addition, participants appeared to have specific points in their lives that could serve as predictors of future housing instability. Disruptive events included divorce and relationship breakdown (especially for men), removal of children by child protective services, involuntary hospitalizations, the loss of a parent/caregiver, or leaving the criminal justice system. InWithForward stressed that designing interventions around these disruptive events could have helped them stabilize their housing situation at these vulnerable points.

EndPovertyEdmonton: Interview Results

The City of Edmonton also partnered with EndPovertyEdmonton, which conducted interviews with individuals with lived experience. EndPovertyEdmonton used one-on-one in- depth interviews with individuals experiencing precarious housing. The objective was to empower participants to tell their stories, to relay their housing journey and to provide insights that would help better understand current and future housing needs in Edmonton.

A total of 28 participants who fall into one or more of the priority population groups were recruited through housing sector organizations, which brokered connections with individuals who use their services. Seven participants identified as Indigenous and 11 as racialized. Their ages ranged from 18 to 70 years old.

Unsurprisingly, housing affordability was a major concern for all participants. One participant noted that "rent eats first," which leaves individuals with little or no money for other basic needs.

Many participants shared their reliance on food banks to bridge the gap. They suggested that there are few affordable, accessible housing options available, and that the best solution would be rent supplements and subsidies that would enable them to afford decent housing.

Participants also talked about how discrimination has been a significant barrier in their housing journeys. Participants shared that they were mostly discriminated against on the basis of their race, gender, sexual orientation, disability, socioeconomic status, or past drug use or criminal record. Most complained that landlords and housing providers yield a lot of power, yet there is no viable recourse for tenants in cases of discrimination during their housing search or on eviction.

In addition, accessibility was described as a top barrier for many interview participants. Most households in precarious housing situations have at least one member with a disability — be it physical, mental or another health-related issue – that heavily impacts their income level, which affects their ability to afford rent and other basic needs. Participants reported a lack of accessible housing in both affordable housing and the private rental market, and described the process of finding accessible options as onerous and characterized by long waitlist periods. All advocated for the adoption of universal design in new affordable housing developments.

Conclusion

Edmonton is often described as an affordable place to live, particularly compared to other Canadian cities. But for thousands of lower-income households, Edmonton is expensive with very limited housing options. This lack of housing options, and few supports, leave many populations without access to affordable, adequate or suitable housing. In short, housing in Edmonton perpetuates vulnerability, rather than addressing it.

Because of the housing gap facing lower-income Edmontonians, there continues to be a significant need for the City to incentivize and collaborate in the development of housing as well as in programs that support those in Core Housing Need. The data indicates that this work should focus on renter households, which are most likely to be in Core Housing Need. The development of housing unit targets should incorporate the diversity of housing needs to avoid creating imbalances in supply. For example, though there are more total households needing one- and two- bedroom units there are more overall individuals in Core Housing Need who need three or more bedroom units.

Thirteen groups have been identified as having higher rates of Core Housing Need:

1   Women and children fleeing domestic violence
2   Female heads of households, especially single mothers
3   Seniors 65+
4   Young adults aged 18–29
5   Indigenous peoples
6   Racialized people
7   Recent immigrants, especially refugees
8   LGBTQ2S+
9   People with physical health or mobility challenges
10 People with developmental disabilities
11 People dealing with mental health and addictions issues
12 Veterans
13 People experiencing homelessness

There is insufficient data for many of these groups (Women fleeing domestic violence, Youth, Immigrants, LGBTQ2S+, Veterans) to pinpoint their actual prevalence in Core Housing Need. Other factors show some nuance in the numbers. Seniors and female heads of household are a smaller percentage of overall Core Housing Need numbers, but their rate is the highest. The rate of Core Housing Need is slightly lower for Indigenous and racialized populations, as well as households with physical health, mental health or developmental disabilities. The total size of these groups means that the number of households in need is significant. For these reasons, programs and policies should focus on creating additional accessible housing units for people with physical and mobility limitations.

There is more to successful housing outcomes than four walls and a roof. One of the refrains from the qualitative analysis is that agency is crucial; individuals should have a say in their housing. This includes location to ensure proximity to needed amenities and relationships. Because social networks and connections are crucial for quality of life, affordable housing should be prioritized in all neighbourhoods, along with access to transportation.

This means adding options in the number of bedrooms to accommodate different family living situations. Individuals should have active input and clear understanding of the housing rules and expectations, which can contribute significantly to successful housing outcomes.

Individuals should have active input and clear understanding of the housing rules and expectations, which can contribute significantly to successful housing outcomes. Supports are also essential to maintaining successful housing. There is a significant need for individualized, trauma-informed, wrap-around supports for individuals both before and after they access permanent housing.

This Housing Needs Assessment has provided significant insights into existing and future housing need in Edmonton. However, it's important to keep in mind that the wide distribution of CERB benefits temporarily increased the incomes of many households, and that real numbers of households living in housing need are likely much higher than the numbers reflected here.

This Housing Needs Assessment will inform the renewal of the City of Edmonton's Affordable Housing Strategy, which will set long-term priorities that guide the City's efforts to empower thousands of Edmontonians to build a better future.

To meet the needs of Edmonton as it evolves and changes, affordable housing will need to be both predictable and flexible. This Housing Needs Assessment offers both qualities, offering a reliable and consistent evidentiary foundation for future policies and investments, while also being adaptable to reflect the evolving experiences, patterns and trends of Edmontonians in Core Housing Need.

While Edmonton is inclusive and welcoming in many ways, the 2023 Housing Needs Assessment shows that this is not the lived experience for thousands of Edmontonians. Significant investment, collaboration and policy choices will be crucial to create the truly affordable Edmonton envisioned in The City Plan, a future with no chronic or episodic homelessness and no households in Core Housing Need.

List of Tables and Figures

Tables

Figures

Appendix A
Glossary of Terms

Core Housing Need is used to determine whether households are experiencing any **adequacy**, **suitability** or **affordability** issues around their housing needs, and whether they can afford alternative housing options that meets those three housing standards while paying less than 30% of their income towards shelter costs.

Affordability is a household paying more than 30% of its before-tax income on shelter costs, including costs like rent or mortgage payments, utilities, taxes, and condo fees?

Adequacy is the home in good repair? Major repairs include defective plumbing or electrical wiring, or structural issues with walls, floors, or ceilings.

Suitability Does a home have enough bedrooms to meet the needs of the entire household members? National Occupancy Standard requirements stipulate one bedroom for each cohabiting adult couple; each unattached household member 18 years or older; each same-sex pair of children under 18 years; and each additional boy or girl in the family, unless there are two opposite-sex children under 5 years, in which case they may share a bedroom. A one-individual household may occupy a bachelor/studio unit with no bedroom.

Non-market Housing Types

Non-Market Housing is operated, funded, or created through direct government subsidies. It includes other categories based on level of need by the residents, segmented into categories of Affordable Housing and Social Housing:

Affordable Housing is rental or ownership housing that generally does not require ongoing (operating) subsidies. It includes near-market affordable housing, and affordable home ownership.

Social Housing (sometimes referred to as **Community Housing**) is rental housing that requires ongoing operating subsidies to remain affordable on a long-term basis to households with incomes between 65–80%, or less, of the median rental income for a particular household size. This is rental housing for individuals in Core Housing Need with deep government subsidies.

Emergency Short-term Shelters provide emergency, overnight or short-term accommodations. Emergency shelters support individuals fleeing specific scenarios, such as natural disasters or destruction of accommodation, domestic violence or sexual abuse. Emergency shelters sometimes facilitate support groups, and provide meals.

Transitional Housing is short-term accommodation with a flexible length of stay limit, frequently accompanied by supports.

Permanent Supportive is subsidized housing with on-site supports for single adults, seniors and people with disabilities at risk of or experiencing homelessness that may house people stably in the longer-term, or enable transitions to other forms of housing.

Near-Market Affordable Housing is rental housing where a subsidy is provided to keep rents just below average market cost (typically 15 %). Targets long-term occupancy to households with incomes approximately 80% of the median rental income for their household size.

Affordable Home Ownership offers home ownership options to lower income families who would otherwise be unable to enter the housing market.

Accessible Housing and universally designed homes include features that allow people of varying mobility levels to live independently, including features like zero-step entries, wider hallways and doorways to accommodate wheelchairs or walkers, and bathroom, kitchens and bedrooms that are accessible by everyone.
It is important to note that accessibility means different things to different people. Accessible housing is much more than just wheelchair adapted suites in apartment buildings. It can include suites, condominiums,

townhouses and homes that also accommodate individuals with sensory, developmental, and intellectual disabilities. It is essential for all housing types to be able to adapt to meet the changing needs of the people who would require access to them.

- Some basic accessible features that can make a big impact are things like: wider doorways and hallways, lowered lightswitches and raised plugins (to a universal height), use of easy grab door handles and faucets, automatic opening doors at the front of apartment buildings, bathroom and laundry on the main floor, and no step entrances.

- There are also ways of building suites to be 'adaptable' so they can easily be changed to have various accessibility features in the future should the tenant require it (for example putting extra framing in so that grab bars can be easily installed later or adding reinforcement to the ceiling so track lifts can be installed).

VisitAble Housing Canada has put together an Accessibility Continuum Chart to help inform an understanding of the different "levels" of accessibility (see **Figure 36**).

The Continuum of Barrier-free Housing

TABLE 9

The Continuum of Barrier-Free Housing

Visitability	This design strategy focuses on three first-floor features within a home: a zero-step entrance, wider doors and hallways, and an accessible bathroom on the main floor to accommodate residents and visitors with disabilities, including seniors with limited mobility.
Accessibility	Accessibility is a broader concept than visitability and used in multiple disciplines. Within housing, accessibility is ensuring features within a home are accessible for people of all ages and mobility levels. With accessible housing, people can access most of the necessities within a house, including the kitchen, bathroom and bedroom.
FlexHousing	This term is used by the CMHC to describe an approach to housing design that incorporates features — at the design and construction phase — that allow homeowners to adapt a space to meet changing needs. In the U.S. this is also known as "adaptable design".
Universal Design	This relatively new concept goes beyond visitability and accessibility and aims to create environments that can be used by people of all ages, abilities and mobility levels, without the need for adaptation or specialized design. The universal design focuses on creating homes that are comfortable, attractive, safe and usable by everyone at every stage of life.

FIGURE 36

Accessibility Continuum Chart

Minimum Features:	VisitAble Design	Enhanced Visitability	Adaptable Housing	Accessible Housing	Universal Design
No-step entrance with accessible path to entrance	■	■	■	■	■
Minimum doorway width 36¨ (915mm) with lever handles on all doors and minimum hallway width 43 1/4¨ (1100mm)	■	■	■	■	■
Accessible half bathroom with: reinforced walls & support features, lever faucets, manouvre space to access the sink and toilet, room for transfer space around the toilet	■	■	■	■	■
Overnight space	■	■	■	■	■
Non-slip floor washrooms		■	■	■	■
Audio visual alarms		■	■	■	■
Kitchen to allow wheelchair manoeuvring in front of all appliances		■	■	■	■
Lever faucets in kitchen		■	■	■	■
Rocker or touch sensitive switches and controls		■	■	■	■
Raised electrical receptacles		■	■	■	■
Lower controls: light switches, thermostats, intercom, door bells, security alarms		■	■	■	■
Adjustable heights of closet rods.		■	■	■	■
Adequate lighting at entrance area		■	■	■	■
Adequate latch space for proper approach		■	■	■	■
At least one accessible bedroom			■	■	■
Direct access from house into garage			■	■	■
Large parking space can be converted to garage			■	■	■
Stacked closet convertible to elevator shaft			■	■	■
Manoeuvring space in all areas of the dwelling unit including bathrooms, laundry area, kitchen, bedrooms			■	■	■
Curbless shower with door replaceable by curtain			■	■	■
Seats in showers and next to tub			■	■	■
All areas of dwelling unit are accessible through use of residential elevator or stair lift			■	■	■
Adjustable counter heights			■	■	■
Off set controls for bathtub and shower			■	■	■
Adjustable closet			■	■	■
Strobe lights on smoke detectors				■	■
Audible signals				■	■
Lower countertop segments				■	■
Seats next to bathroom fixtures				■	■
Off-centre bathtub controls				■	■
Usability balanced with aesthetics					■
Meets the needs of a broad range of persons without adaptation or specialized design					■
Increased safety, convenience, and comfort for all					■

Appendix B:
Participating Housing Sector Organizations

Affordable Housing Solutions Lab

Africa Centre

African Canadian Civic Engagement Council

Al Rashid Mosque

Alberta Health Services

Autism Edmonton

Boots on the Ground Edmonton

Canadian Mental Health Association (CMHA) Edmonton

CANAVUA

Catholic Social Services (CSS)

CHEW Project YEG

City of Edmonton Accessibility Advisory Committee

City of Edmonton Family Violence Unit

Civida

Creating Accessible Residential Environments (CARE) Housing Society

E4C

Edmonton 2 Spirit Society

Edmonton Mennonite Centre

Edmonton Pride Seniors Group

Edmonton Social Planning Council

Edmonton Student Alliance

Enoch Housing Authority Ltd.

Greater Edmonton Foundation (GEF)

HomeEd

Homes 4 Heroes

Homeward Trust Edmonton

iHuman Youth Society

Inclusion Alberta

Islamic Family and Social Services Association (IFSSA)

John Howard Society

Legion Services Centre

Lives in Transition

Multicultural Health Brokers

Métis Urban/Capital Housing Corporation

Native Counseling Services of Alberta

Nekem Mutual Aid

New Canadians Health Centre

Niginan Housing Ventures

Nisa Homes

Pride Centre of Edmonton

Premier's Council on the Status of Persons with Disabilities

REACH Edmonton

Right At Home Housing Society

Ron Wickman Architect

Sage Seniors Association

Terra Centre

The Centre to End All Sexual Exploitation (CEASE) Now

The Edmonton Coalition on Housing and Homelessness

The Refugee Health Coalition

Tribal Chiefs Ventures Incorporated (TCVI)

Veterans Affairs Canada

Veterans' Food Bank

Voice of Albertans with Disabilities

WINHouse

Women's Advocacy Voices of Edmonton

Youth Empowerment and Support Services (YESS)

Appendix C:
Housing Need by the Numbers

TABLE 10

Overall Existing and Projected Core Housing Need

Income Category & Rent Threshold	2021 Households in Core Housing Need			2031 Households in Core Housing Need		
	Owners	Renters	Total	Owners	Renters	Total
Less than $20,000 (Very Low) $0 to $500	1,600	3,110	**4,710**	2,000	3,800	**5,700**
$20,000 to $44,999 (Low) $500 to $1,124	9,550	24,770	**34,320**	11,700	30,200	**41,900**
$45,000 to $69,999 (Moderate) $1,125 to $1,749	2,485	4,640	**7,125**	3,000	5,700	**8,700**
$70,000 to $109,999 (Average) $1,750 to $2,749	0	0	**0**	0	0	**0**
$110,000 and over (High) $2,750 and over	0	0	**0**	0	0	**0**
Total	**13,630**	**32,525**	**46,155**	**16,600**	**39,700**	**56,300**

TABLE 11

Projected Rental Unit Need

Income Category & Rent Threshold	1 bedroom	2 bedroom	3+ bedrooms	Total
Less than $20,000 (Very Low) $0 to $500	3,100	400	200	**3,800**
$20,000 to $44,999 (Low) $500 to $1,124	19,500	6,300	4,400	**30,200**
$45,000 to $69,999 (Moderate) $1,125 to $1,749	0	1,300	4,400	**5,700**
$70,000 to $109,999 (Average) $1,750 to $2,749	0	0	0	**0**
$110,000 and over (High) $2,750 and over	0	0	0	**0**
Total	**22,600**	**8,100**	**9,000**	**39,700**

TABLE 12

Priority Populations: Renters in Core Housing Need

Priority Population	2021 Renter Households	2021 Renter Households In Core Housing Need	2021 % in Core Housing Need	2031 Renter Households in Core Housing Need
Female Single Mothers	16,785	5,970	36%	7,300
Indigenous peoples	18,040	4,825	27%	5,900
People dealing with mental health and addictions issues	15,955	2,540	16%	3,100
People with developmental disabilities	5,325	1,240	23%	1,500
People with physical health or mobility challenges	30,230	6,760	22%	8,300
Racialized people	52,260	10,105	19%	12,300
Recent Immigrants	11,585	2,310	20%	2,800
Recent Refugees	2,670	985	37%	1,200
Senior (65+)	18,970	7,695	41%	9,400
Youth Led (18–29)	32,940	5,200	16%	6,300
Non–Binary or Transgender	2,290	445	19%	500

Appendix D:
The Multicultural Health Brokers (MCHB) Newcomer Housing Project

The Multicultural Health Brokers (MCHB) partnered with Homeward Trust in 2015 to undertake rapid research into the housing situations of migrant, immigrant and refugee newcomer communities. A survey with 180 people accessing services through MCHB revealed that 44% were paying more than 75% of their monthly income on rent. This prompted deliberative dialogue circles in 2017 and 2018 that brought together those with lived experiences and representatives from End Poverty Edmonton, the housing sector and the City of Edmonton to deepen understandings of intersectional factors and policy drivers contributing to housing challenges.

Four migrant-serving agencies completed a second rapid survey of their service users in 2020 which found 94% of participants pay more than 30% of monthly income on housing, with 62% paying more than 50%. Those most at risk included single parent headed households, families with at least one member with a disability, seniors, LGBTQ2S+, large family households, and domestic violence survivors. Immigration pathways and statuses govern eligibility criteria for critical social programs which further exacerbates barriers to accessing adequate, affordable and accessible housing.

In response to the above findings, the MCHB is leading an intersectional and community-driven housing project to explore the housing needs of immigrant and refugee newcomer communities in Edmonton. On October 16, 2019, City Council made a motion: "That Administration work with the Multicultural Health Brokers (MCHB) and other relevant stakeholders to identify a piece of land for development, appropriate as housing for newcomer/refugee communities, that could serve as a model for future needed projects, and include an update in the next annual report."

The two composite stories below reflect the lived experiences of immigrant and refugee newcomers navigating housing challenges in the City of Edmonton.

Informed by the narratives of Multicultural Health Brokers and their clients, these stories showcase intersectional considerations for adequate, accessible and affordable housing in the City.

While reading Alma's and Bashir's stories, we would like to invite reflection on the following questions:

- What are the social, political, economic, and cultural conditions that impact housing issues for immigrants and refugees?
- How do we ensure that immigrants and refugees are active participants in problem-solving and developing proposed solutions?
- What can I do to help to support access to housing for every Edmontonian?

Alma's Story: Single Parent Headed Household

My name is Alma. My homeland Syria was a beautiful and peaceful place. Family and community were sacred to us. I was about to finish ninth grade when the war began. My plans to continue my education and become a veterinarian changed and my father thought it was safer for me to be married. We found a family that had a boy not much older than me. We shared a few good years before the war shattered our dreams and killed my husband.

I have two children, a boy and a girl. I was worried about their wellbeing in Syria. The United Nations evacuated us to a refugee camp in Turkey but life there was difficult too. I worked as a housekeeper to supplement the financial assistance provided to refugees. I was not always paid for my work and it was not safe for a single mother in a refugee camp. After two years in Turkey we were sponsored by the Canadian government. This was a joyous occasion. We had heard a lot about Canada and the good life we could have there. I would finally find peace and stability for my children.

When we arrived in Canada and were given a temporary residence, my children struggled to adjust to the food, the language, and the absence of other Syrians. I was told it would be easier after we moved into a permanent home, but it only became more difficult. This apartment suite is run down, dull and damp. I miss open spaces, the sun, and fresh air but we are stuck inside in the long winters. The rooms are tiny and dark. We live on the second floor, and it is difficult for my daughter to climb the stairs because of her poor health. She needs constant care and I cannot afford childcare. My older neighbor, who

is a Syrian refugee like us, agreed to help with babysitting so I could search for a part-time job.

I am a Muslim woman who wears a hijab and I have an accent. People see that I am a refugee and a woman, so they refuse to hire me. *"Lack of Canadian experience"* is the reason they give me. I felt hopeless at first but then I met a Broker from the Multicultural Health Brokers who connected me to a Lebanese restaurant that took me on as a part-time dishwasher. My salary is minimal, but I am grateful for this opportunity.

I also receive child care benefits from the government. After I pay the rent and utilities, only 600 dollars remain for other life necessities. I have to send some money each month to my sister who is still in Syria. It would be better if we could have subsidized housing, but we are on a waiting list. We only occasionally eat meat and sometimes I skip a meal so that my children can eat better. We use the foodbank when we can, but fresh fruit and vegetables are not always offered to us. I cannot afford to learn to drive or purchase a car. My daughter gets sick often. I think there must be mold in this apartment that is affecting our health. When she is sick, I miss work and I am not paid for those days. If this continues, I might lose my job.

There is no one to talk to here. My family is in Syria, Turkey, and Belgium. I am not close with the neighbors. People from my community live in a different part of the city. It takes me three bus rides and over one hour to reach the community center where there are others who speak Arabic and with whom I can share my worries. My children do not feel safe playing in the corridors or the yard here. I am lonely but the rent is cheap so I must stay. If I lose my job and have no money to pay the rent, what will I do?

I have hope and faith in God. I am dreaming that someday we will have an affordable home that is safe, welcoming, and in a community where my kids can be free to play outside.

Bashir's Story: Large multigenerational family

My name is Bashir. I arrived in Canada in 2010 with my wife Hiba and our five children. Our oldest son is 18 years old and our youngest was born in Canada. We are family-sponsored refugees. In the beginning, we lived with my uncle and he helped us navigate the system here. My uncle has five children as well so we felt that we were a burden to him. When my uncle encountered financial difficulties, he could not support us any longer. After one year of searching, I found a job and I began to look for a separate home for my family.

It was difficult. A friend who had a Canadian accent called potential landlords. We wanted to avoid being rejected as newcomers. I would also go to view apartments alone without my family and avoid wearing my traditional clothes. When people see that you have dark skin, dress differently or have an accent, it is unlikely that they will rent out their place to you. I received questions about my credit and Canadian job history but I am a newcomer. A Somali community leader had to co-sign the lease for us so that we could move into a new place.

We require a large number of bedrooms and bathrooms. In Somalia our homes are built for large families and visitors that might stay for extended periods of time. Here, the apartments and houses we can afford do not accommodate a large family. We depend on the child care benefits from the government to supplement our other sources of income but we still barely scrape by at the end of the month. Houses that could fit all of us and be a comfortable home are beyond what we can afford. We would have to starve to afford a home that has a bedroom for each of our children. They are growing up fast, they need their privacy and a space to study and relax.

We would be happy if the girls and boys could each share a room and my wife and I had our own room. The landlord received complaints from neighbors because we are a large family and cannot avoid making some noise. The children do not have freedom to move and play. In Somalia, they could play all day but here they are confined due to complaints from neighbors living adjacent to us. We have agreed to pay higher rent to avoid eviction.

My wife is not working because she takes care of the younger kids. My older son is no longer eligible for the childcare benefits provided by the Government. He works at some part-time jobs, but he is not self-sufficient and would like to still live at home. In our culture, the children stay with us until they are married and ready to start families of their own. I have two jobs so we can make ends meet, at a construction site during the day and at a grocery store during the evening.

Our financial situation grows worse over time because of the increase in rent and the high costs of food. We also support my father who lives with us and is not eligible for social security benefits in Canada. My hope is that we can have an affordable home large enough for my family to live a comfortable life.