

**Lethbridge Housing Needs Assessment
Spring 2007**

By

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Executive Summary

Lethbridge Housing Needs Assessment Spring 2007

With municipal population numbers rising, our knowledge and understanding of the existing and anticipated immigration trends of immigration, maintenance of birth and fertility rates and increasing university and college enrolment, it is clear that increased pressure on an already taxed housing for rental and ownership structure will result. Pressure will also come to bear on the social service sector in Lethbridge as increasingly the municipality is forced to deal with like issues. Those who participated in this study indicated that they want to and will work toward improving local community dynamics. Adopting a proactive approach will generate pride and goodwill in their neighbourhoods. The goal: to compliment and enhance community morale. Community based projects that demonstrate the concepts of affordable, available, attainable and accessible housing, embedded within an integrated approach within neighbourhoods offers community members, government officials, and politicians an opportunity to address the rising housing crisis in Lethbridge. Planning is required to improve the existing housing situation. This requires a strong financial foundation, and policy makers need to remain cognizant that city tax dollars will be required to deal with this and related issues. In this study, as many respondents indicated, they see the municipal government adopting a leadership role to assist in improving tenuous housing conditions. The City of Lethbridge must develop municipal policies to ensure the well-being of not only low-income wage-earners but all municipal residents.

PART 1: OVERVIEW

Introduction

The City of Lethbridge is growing at an unprecedented rate, a phenomenon that is reflected in local population growth and rising housing starts since 2003. At the same time, a handful of recent academic and government studies verify that Lethbridge is in fact a fractious environment, a conclusion that would most likely come as a surprise to many citizens. Lethbridge society is in transition, and the tensions being experienced are not unique. In many ways Lethbridge is the product of economic polarization that has in turn damaged community unity, a society characterized by the increasingly visible separation between rich and poor that has yet to politically address these issues. This division has in recent years become a prominent issue challenging public administrators and local politicians. Poverty rates (Lee & Engler 2000), homelessness (Buchanan 2006), and Aboriginal dislocation and alienation (Belanger *et al.* 2007), to cite just three examples have also become significant issues during this period of exceptional economic and demographic expansion. Importantly, these three studies help to illustrate that regardless of the recent gains additional effort is required if we are to better understand the dynamics that influence how we come to view and appreciate our community. One important area of additional area of study, and the focus of this research, is how families classified as low-income (making less than \$34,999 annually) are contending with complex economic, social, and political pressures the basis of which is in and of itself a dynamic and multi-faceted phenomenon.

For more than a decade City of Lethbridge officials have been aware of these issues. In response, in February 1997, City of Lethbridge officials agreed to develop a plan to assist what was termed at the time “street people”. As part of this agenda, the Mayor’s office determined it was time to tackle the disproportionately high level of homelessness and the perceived inability of people to maintain secure housing. Additional agenda items included the formation of a culturally appropriate Mobile Intervention Service Team (MUST), the location of shelters and transitional housing, the increase of community policing in the downtown core, the implementation of homeless prevention programs and the establishment of a Healing Lodge that would include both transitional housing for men and day programming. Established in 2000, the mandate of Social Housing in Action (SHIA) is to identify and clarify the leading issues, implement the Community Plan and develop and implement a process to inform policy makers of the most effective strategies to address the housing and homeless issues in Lethbridge.

Following a community consultation in February 2001, SHIA was then charged with managing the implementation of the current and future Community Social Housing Plans and to establish and oversee the related research that is required. Upon the completion of this research (June 2007) SHIA will have the information and the foundation needed to respond to the current realities being experienced by not only the homeless, but also by the low income families experiencing difficulties in procuring economically viable and stable long-term housing. This research will also gauge, above all, the housing needs of low-income families and wage earners living in Lethbridge, the factors influencing housing needs and people’s desires for accommodations. With this in mind, a quantitative study, the first of its kind in southern Alberta highlighting these issues, was developed to provide:

- (1) a formal appraisal of the current housing needs of low-income people in the city of Lethbridge; and
- (2) the statistical data needed to develop a more reliable socio-demographic profile of the 'average' Lethbridge resident.

For the purposes of this report, the primary question investigated is this: what current housing related issues and conditions are confronting Lethbridge residents classified as low-income?

Methodology

Following a preliminary literature review which indicated minimal secondary sources to draw from, one limitation of this project became immediately clear: it was not possible to discern from secondary source literature the present socio-economic and cultural reality of Lethbridge residents without first producing a rudimentary assessment of the people and place in the moment. This inferential study is designed to provide a basic demographic profile of low-income people in Lethbridge with an emphasis on demonstrating housing needs. It also offers a limited, albeit critical, perspective on how this population sees the issues being resolved. Therefore, this study responds to the question, "What is happening right now?" The findings, in part, serve as our literature review due to the paucity of available literature examining like trends in Lethbridge. Data collection proceeded in three stages. First, an online questionnaire was developed to which more than 270 municipal residents aged 18 to 84 responded. In essence a pilot project to work out the vagaries of the questionnaire, the responses were dynamic and in the end led the research team to mull over a variety of ideas not previously considered.

The second stage had a student researcher personally deliver 400 of the amended questionnaires at various sites in Lethbridge; 372 were tabulated for this project. These data were compiled and reviewed and the trends and themes were extrapolated with the assistance of a master's student with graduate level qualitative and quantitative research experience. In all, more than 640 completed questionnaires from the project's first two stages helped us create a reliable database that was employed to statistically demonstrate the standard of living of residents in Lethbridge in relation to their contemporary housing conditions and professed needs. Finally, five focus groups were held and 110 volunteers participated, speaking frankly about their housing issues and how to best deal with those concerns. Data generated from the questionnaires and focus groups form the basis of the following analysis; it also proved to be an effective tool that provided the research team with insight into potential issues requiring additional investigation.

Our intention from the beginning was to gain the perspective on the interests, preferences, and factors that influence housing needs and desires for accommodation among what we characterize as low-income individuals in Lethbridge. A distinctive feature of this study is that the results are based primarily upon the views and attitudes of those low-income individuals and family members. Defining low income is a difficult task due in part to the general lack of agreement as to what constitutes 'low income'. According to Statistics Canada, \$34,000 per year per family of four in a large urban area is the threshold for the low-income rate, "which measures the percentage of persons who live in a family with an income below the low-income cutoff (LICO). The LICO is a statistical measure of the income thresholds below which Canadians likely devote a larger share of income than average to the necessities of food, shelter and clothing" (2006, p. 6).

However, Chris Sarlo (2001) argues that this rate is “too high to be believable as a threshold of impoverishment.” It is with these arguments in mind and study data demonstrating that half of respondents made less than \$25,000 in 2006 and that 20.8 per cent indicated that their household income exceeded \$50,000 that \$34,999 was listed as the low-income threshold figure for this study, which is in line with the Statistics Canada designation.

Capacity Building

The one primary researcher utilized for this project was considered to be an equal partner in research design, development, data accumulation and analyses, and development of final conclusions. Accordingly the researcher was required to take a proactive role in the overall process. Training sessions were held and team members were introduced to concepts such as quantitative/qualitative data gathering techniques, ethics, consent, interview techniques and data analyses designed specifically to make them aware of the variables that require consideration in such projects. By the time the questionnaires were delivered, the researcher had played a role in all aspects of the project and was confident interviewing the participants. The researcher was observed by senior project staff, but it was ultimately her responsibility to conduct and guide each interview. The researcher then submitted final comments and conclusions including recommendations to the primary researcher thus permitting the inclusion of a multitude of opinions and ideas in the final report.

PART 2: QUANTITATIVE ANALYSIS

Socio-Demographic Profile

Acknowledging that this is a pilot study examining the current housing conditions of low-income families in Lethbridge, it was determined early in the project that an up-to-date socio-demographic profile be developed that was representative of municipal low-income living conditions. Hence the importance of this project: it provides more precise data concerning low-income housing needs that will then be utilized in the creation and implementation of municipal policies aimed at ameliorating existing conditions. The following section of this paper will present the demographic data collected for this project and is supplemented by statistics from the *Lethbridge Profile: 2003-2004* and various provincial and federal studies and statistical surveys that in turn provides a reflective socio-demographic profile, explicating the living conditions of low-income individuals and families in Lethbridge.

Population Numbers, Employment and Income

The Lethbridge population grew by 3.78% in 2006 to 81,692 (City of Lethbridge 2007). This masks the true story of municipal growth, where, since 1994, the city population has increased 20.5% from a population of 64,938. The Lethbridge population remains fairly young with 48% of the total population under the age of 34 years (City of Lethbridge 2003, p. 21). According to *Alberta First*, a provincial, municipal and industry partnership created to provide information to southern Alberta business owners and potential entrepreneurs, in 2001 the median household income was \$44,105. The 2003-2004 *Lethbridge Profile* sets the average household income at \$52,841, which was more than \$11,000 below the provincial Alberta average. It also identified that 45.6% of municipal households make an annual income of less than \$39,999 (City of Lethbridge 2003, p. 23). In 2006, according to our collected data 57.5% of households in Lethbridge made an income of less than \$34,999, which is in line with the listed average individual income in 2001 for males working full-time (\$18,995) and females (\$17,705) (Alberta First 2003).

Estimated Annual Incomes by Occupation in Lethbridge

Under 10,000	10,000 to 19,999	20,000 to 28,211	Living Wage minimum cut-off for a single person *	28,212 to 39,999	40,000 to 49,999	50,000 to 59,999	60,000 to 69,999
Income Support	Cooks	Retail Sales Persons		User Support Technicians	Head Nurses	Land Surveyors	School Teachers
Part-Time Workers	Service Station Attendants	Shippers and Receivers		Data Entry Clerks	Retail Trade Managers	Electricians	Engineering Managers
Casual Labour	Cashiers	Janitors/Caretakers and Building Superintendents		Dental Assistants	Plumbers	Banking Credit and other Service Managers	Agricultural Representatives, Consultants and Specialists
Students	Food Service Supervisors	Graphic Designers and Illustrators		Radio Dispatchers	Health Inspectors	Loan Officers	Industrial Engineers
	Housekeepers	Teaching Assistants		Ambulance Attendants	Information Systems Analysts	Urban Planners	Ironworkers
	Casino Occupations	General Farm Workers		Paralegals	Dieticians	Construction Managers	
	Hotel Front Desk Clerks	Community and Social Service Workers		Licensed Practical Nurses	Mechanical Engineers	Industrial Instrument Technicians	
	Early Childhood Educators	Visiting Homemakers/Housekeepers		Secretaries including Legal and Medical	Residential Home Builders/Renovators	Senior Trade Managers	
	Assured Income for the Severely Handicapped	Restaurant and Food Service Managers		Truck Drivers	College Instructors		

For May 2007 the Lethbridge unemployment rate was 4%, up from 2.9% the previous May (Alberta 2007). According to our data, however, during the period under study 18.2% of low-income individuals were unemployed. A robust provincial economy based largely on resource extraction (i.e. oil, natural gas, tar sands), while a boon to Alberta north of Calgary, has not significantly influenced the Lethbridge economy. Southern Alberta, generally, and in particular the Lethbridge region, lack the number of resource extraction companies in comparison to other regions of the province, resulting in limited levels of enhanced employment through new and improved job opportunities. Manufacturing and processing, construction, retail and wholesale trade, and business services in 2003 made up 37% of all Lethbridge employment. Nevertheless, housing starts for May 2007 were up an astounding 62% from the same time last year.

Households and Location

Data collected for this study shows that 7.9% of low-income respondents are living in a married household with children compared with 27.8% of those living above the threshold, with 11.7% of low-income respondents living in single-parent households. The survey also indicated that 2.3% of respondents were living in multi-family households. Only 14.4% of Lethbridge respondents own their own home, while 29.1% indicated that they could not afford to purchase their own home. Low-income households are dispersed throughout the city. According to our study, 34.1% of respondents live in south Lethbridge, 43.1% live in the city's west side and 22.7% live in north Lethbridge. Just less than half (45.7%) of the people surveyed lived in detached homes, duplexes, or townhouses. Low-income renters and home buyers select their housing based on a number of criteria. The survey indicated that these people choose their homes in the following order: safe neighbourhoods (72.1%), close to shopping (35.1%), close to work (34.1%), close to public transportation (30.8%), close to schools (26.9%) (for children) and/or college/university (24%), and close to family and friends (16.8%). Safe neighbourhoods were cited as especially important in choosing housing. At the same time, respondents accepted that one must often be content with available housing regardless of the neighbourhood in what has become a hot Lethbridge rental and housing market.

Low-income Housing Placement in Lethbridge

Income less than 35000			Frequency	Percent	Valid Percent	Cumulative Percent	
Not low income	Valid	North Lethbridge	39	24.7	25.0	25.0	
		South Lethbridge	44	27.8	28.2	53.2	
		West Lethbridge	73	46.2	46.8	100.0	
		Total	156	98.7	100.0		
	Missing	97	1	.6			
		99	1	.6			
		Total	2	1.3			
	Total		158	100.0			
	Low income	Valid	North Lethbridge	48	22.4	22.7	22.7
			South Lethbridge	72	33.6	34.1	56.9
West Lethbridge			91	42.5	43.1	100.0	
Total			211	98.6	100.0		
Missing		97	1	.5			
		99	2	.9			
		Total	3	1.4			
Total			214	100.0			

Considering all of these factors, it appears reasonable to conclude that the urban low-income population will continue to seek improved access to affordable and suitable housing both in terms of rental properties and as home buyers. These data also act as a warning for it appears that the Lethbridge community as a whole is headed toward demographic polarization whereby the middle-class is disappearing. In fact, according to a recently published study, low-income families are statistically more similar to urban Aboriginal families than those non-Aboriginal families living above the low-income threshold (Belanger *et al.* 2007). This suggests that the low-income in Lethbridge is quick becoming the upper echelon of a financially challenged economic sector. Roughly stated, the discrepancy between the haves and the have-nots is quickly mounting while also becoming more visibly apparent. As a result, improved housing will be an important facet of the City of Lethbridge's overall efforts to promote improved health and well-being among the city's low-income populations.

Current Housing Conditions

In western Canada during the 1990s, 30% of households were living in below-standard housing situations (CMHC 1995, 4). Yet housing has regularly been identified as a central component to one's economic, social, physical and mental well-being. More to the point, the "physical environment is one of the key determinants of human health" (Mann 1999, 130). The World Health Organization (WHO) expands on this by articulating specifically the need for adequate living conditions, stating that housing is a key health determinant. The United Nations (UN) has reaffirmed the right to adequate housing as a distinct human right (Kothari 2001, 1). Among other issues, poor housing can result in poor health, family violence, suicide, substance abuse, and other social issues while impacting economic well-being (Galster 1991, Young *et al.* 1991).

A causal relationship has been identified between the health of children, substandard housing and living in poor neighbourhoods due to the increased stress related to their parents' financial and psychosocial stress. Those experiencing overcrowding housing conditions before 11 years of age faced an increased likelihood of infectious disease, as an example. For adults, overcrowding is linked to an increased likelihood of respiratory disease (Marsh 1999). Additional studies have traced inadequate heating and dampness to poor health, in particular for children and older people (Savage, 1988; Strachan, 1998; Platt *et al.*, 1989).

Further elaboration on the low-income experience in Lethbridge is difficult to undertake due to a dearth of literature examining these exact trends. General questions do arise that require further scrutiny, however. For example, do low-income populations in particular experience higher rates of unemployment and poverty? Are advanced incidences of single parenthood and domestic violence specific to low-income individuals and family members? Such questions can be traced to the NIMBY (Not In My Backyard) syndrome, a phenomenon in which local residents oppose a development as being inappropriate for their local area. More to the point, stereotypes develop based on inadequate information or understanding of a proposal that results in prejudicial viewpoints often not rooted in fact. With these types of attitudes prevalent it is imperative to determine how to best ensure low-income families are able to successfully navigate the urban landscape while at the same time improving their well-being.

Improving socio-economic conditions and resident well-being arguably begins with policies designed and implemented to ensure adequate housing, and this is accomplished by establishing housing circumstances that meet three conditions:

1. Adequate housing: a dwelling must have full bathroom facilities and, according to its residents, require no major repairs;
2. Suitable housing: a dwelling must have enough bedrooms for the size and make-up of the occupying household, as defined by the National Occupancy Standard;
3. Affordable housing: total shelter and utility costs must consume less than 30% of household income (CMHC 1996, 1).

An individual or household whose housing does not meet one of these needs and whose income is insufficient to afford rental housing that does meet these standards is considered to be in core housing need. Once adequate, suitable, and affordable housing is available and a sense of stability and security is in place, finding one's place in the urban setting will pose fewer complications.

In addition to wanting to purchase new homes or, at the very least, obtain access to housing in Lethbridge, survey respondents identified practical issues that, once dealt with, would result in a higher standard of living. For example, 35.7% of respondents reported that their rent was too expensive, while 34.3% felt their utilities were too expensive. An additional 13.1% indicated that they were living in a crowded home environment. Only 14.4% of low-income people in Lethbridge own their own home, while 29.1% indicated that they could not afford to purchase their own home. In comparison, 60% of Canadian households own their own home, while the other 40% rent (Hulchanski 2001). In Lethbridge, 25% of overall survey respondents who did not own a home indicated that they could not qualify for a mortgage. These figures are a cause for concern. As suggested above, three primary conditions must be met if a household is to avoid being classified as in core housing need. The housing must be adequate, suitable, and affordable. These categories are examined in detail below.

Adequate Housing / Suitable Housing

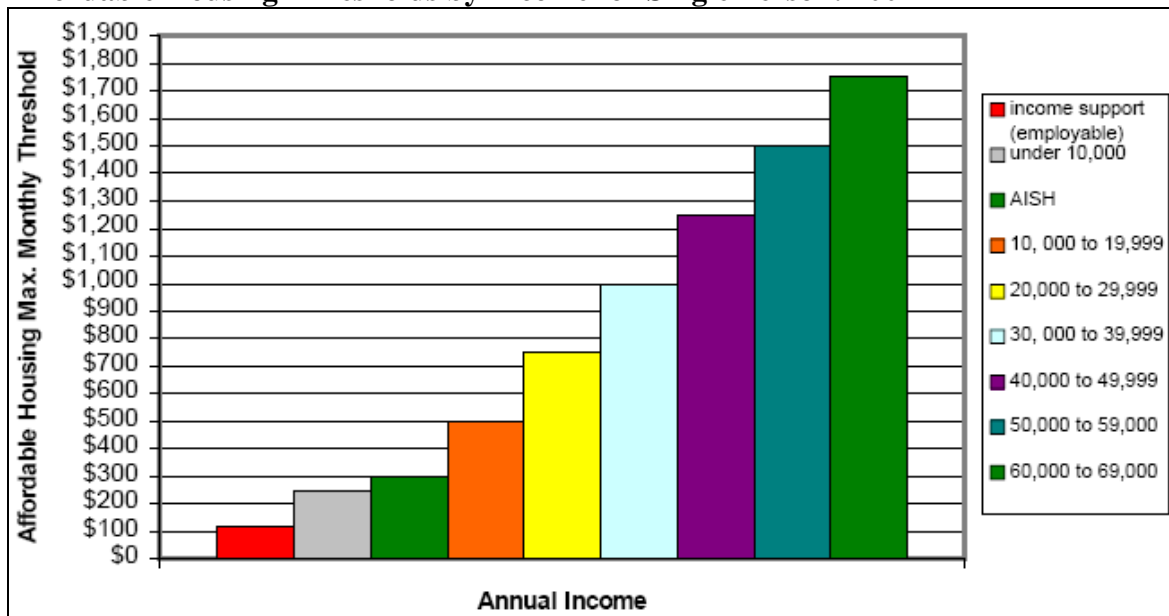
In terms of core housing needs, the data collected through our survey demonstrated an interesting cross-section of responses to the general question, Are you happy with your current housing situation? In terms of adequate housing, which is the measure of how well a dwelling meets the needs of full bathroom facilities and, according to its residents, require no major repairs, most people are pleased with the current residence. Nevertheless, there were several complaints indicating that some houses were in fact in need of repairs ranging from sewage problems, foundation issues, poor insulation, lack of hot water, and mould. As for the second part, generally speaking most Lethbridge households can claim to be living in suitable housing. The number of bedrooms corresponds to the number of people currently living in the household, suggesting that each individual has his/her own space in the home. However, 13.1% of respondents indicated that they were living in a crowded home environment. Roughly one-quarter of all households surveyed indicated that their home had more than four bedrooms. In comparison, the average number of people per household was listed at 2.4. An additional 15% indicated that their current home does not meet their needs, but that finding alternate housing is

difficult. Based on this data, in terms of core housing need, suitable housing is not a significant factor for at least three-quarters of the municipal low-income population.

Affordable housing

According to Bryant (2003, 53), “The Federation of Canadian Municipalities reported that in 1996, 43% of households across Canada spent more than 30% of their income on rent. That same year, over 21% of Canadian households spent more than 50% of their income on rent, an increase of 43% since 1991.” Our survey indicated that financial issues restricted individuals from obtaining suitable housing. In all, 54.1% of survey participants cited low personal or family income as the main barrier. Last year 64.7% of our sample earned a household income of less than \$34,999 or a gross monthly average of \$2,916.58. After subtracting 15% for federal income tax and other deductions and an additional 10% for the equivalent provincial deductions, the monthly net income for the selected sample is estimated at \$2,187.43. After subtracting an additional \$100 for heat and electricity bills, the monthly net income drops to \$2,087.43. According to CMHC criteria, the maximum allowable expense for rent (using the above deduction calculations) is \$626.23, just above the mean rent of \$600/month currently being spent.

Affordable Housing Thresholds by Income for Single Person: 2007



The municipal and property taxes that urban populations are required to pay are not factored into this expense limit, nor is existing debt load. Based on this broad calculation, more than half of the households in this study generally spend on average more than 30% of their monthly income on rent and utility payments. The amount of money currently being spent to service debt further exacerbates this issue. Almost 55% of the respondents indicated that they currently pay more than \$300/month to service their debt load, 20.2% of which spend over \$700/month. The sources of debt include mortgage (21.1%); car payments (21.3%); student loan payments (26.6%); credit card debt (41.6%); personal loans (9.1%); and personal lines of credit (17.5%). These are all revolving sources of debt with (in most cases) challenging interest rates attached.

However, estimating monthly expenditures on rent or mortgage is problematic as municipal housing and rental costs continue to rise due to a regional housing-construction boom. In the one-year period from October 2005 to 2006 the average cost of a house in Lethbridge rose 28.9% from \$210,086 to \$270,891 (CMHC 2006). At the end of October 2006, preliminary housing starts for single-detached homes had increased 74.5% over 2005 with a total of 89 single-detached and multiple-family homes started. This increase came after a 1.3% decline in housing starts from January to October 2006, during which time eight fewer homes were being built compared to 625 homes raised the previous year (CMHC 2006). The CMHC reported as of May 2007 that Lethbridge experienced 384 single-family home starts, a 62% increase from the previous spring (see Mabell 2007). Despite the seemingly impressive numbers of new homes being built, rental vacancy rates continued to drop. This results in fewer rental accommodations which inevitably results in higher rates of rent competition. During this period of corresponding population growth and positive housing starts, the vacancy rate in Lethbridge dropped from 3.4% to 2.7% from 2004 to 2005 (CMHC 2005, 3). The current vacancy rate hovers around 0.6%, suggesting that new construction has failed to meet regional demand.¹ The average monthly cost for an apartment in 2004 was \$601, just below the CMHC's maximum allowable expense for rent of \$626.23 based on our data.²

Estimate of monthly expenditures on rent or mortgage payments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$300	45	12.1	13.8	13.8
	\$300-450	53	14.2	16.2	30.0
	\$450-550	23	6.2	7.0	37.0
	\$550-650	45	12.1	13.8	50.8
	\$650-750	38	10.2	11.6	62.4
	\$751-850	42	11.3	12.8	75.2
	\$851-950	18	4.8	5.5	80.7
	\$951-1050	12	3.2	3.7	84.4
	\$1051-1150	18	4.8	5.5	89.9
	\$1151-1250	13	3.5	4.0	93.9
	\$1251-1350	8	2.2	2.4	96.3
	More than \$1350	12	3.2	3.7	100.0
	Total	327	87.9	100.0	
Missing	No response	45	12.1		
Total		372	100.0		

With average housing prices in Lethbridge listed at approximately \$270,000 a family would need a household income of approximately \$84,119 to enter the housing market based on a 7% mortgage, no debt, and a \$13,500 (5%) down payment. Using the CMHC mortgage qualifier calculator and the collected data showing that the majority of study respondents make an annual household salary under \$34,999 (\$2,916.58 monthly earning before taxes), an individual putting down \$5,000 combined with \$1,200 property taxes and monthly heating bills would be able to afford a home that costs approximately \$100,000 (25-year amortization period). This, of course,

¹ The CMHC listed 3,049 apartment rental units in Lethbridge in total with no vacancies for the 182 bachelor apartments, 20 of 1,027 one-bedroom apartments vacant and 57 of 1,762 two-bedroom apartments available. For the recent vacancy rate statistic see Norm Lebus, "Vacancy rate particularly hard on students." *Lethbridge Herald* 16 June 2007.

² Statistics for home rentals were unavailable.

does not take into account monthly debt payments for any outstanding loans or credit card balances. As of 19 June 2007, according to the Multiple Listings Service (MLS), the three lowest priced homes in Lethbridge were listed at \$99,900 (north), \$129,900 (south), and \$132,000 (south).³ Accordingly, with the exception of the first property, it is estimated that at least 79% of total study participants are financially incapable of entering the Lethbridge housing market as home buyers.

Estimate of Yearly Household Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than \$7,000	44	11.8	13.3	13.3
	\$7,000-10,000	31	8.3	9.4	22.7
	\$11,000-15,000	39	10.5	11.8	34.4
	\$16,000-20,000	29	7.8	8.8	43.2
	\$20,000-25,000	24	6.5	7.3	50.5
	\$26,000-30,000	24	6.5	7.3	57.7
	\$31,000-35,000	23	6.2	6.9	64.7
	\$36,000-40,000	19	5.1	5.7	70.4
	\$41,000-45,000	12	3.2	3.6	74.0
	\$46,000-50,000	17	4.6	5.1	79.2
	More than \$50,000	69	18.5	20.8	100.0
	Total	331	89.0	100.0	
Missing	Can't understand	2	.5		
	No answer	39	10.5		
	Total	41	11.0		
	Total	372	100.0		

These data suggest that many low-income people in Lethbridge are in core housing need in terms of: (1) affordable housing -- they pay in excess of 30% of their monthly household income on rent and utilities. As for suitable housing, this is the one category in which that the study participants are not facing core housing need. Of course, this is a general statement as there are families currently occupying homes that have a substandard number of bedrooms in relation to the number of occupants. Statistically, however, suitable housing appears to either meet or exceed the National Occupancy Standard. But according to the CMHC, and based on the above analysis, low-income households in Lethbridge generally fail to meet one of the three listed criteria. Accordingly, people classified as low-income in Lethbridge are considered to be in core housing need.

³ Manufactured homes were not included in this assessment, nor were moveable homes located in municipal residential trailer parks.

PART 3: QUALITATIVE ANALYSIS

Respondents' Perspectives

What do the people who for the purposes of this study are classified as living low-income lifestyles have to say about these issues? What are their concerns? How do they identify their living conditions? How people respond to them? What suggestions do they offer to improve their state of affairs? As suggested above, the goal of this study was to generate a community-based perspective on both the issues impacting low-income renters and home owners and potential correctives needed to improve the existing conditions. Close to 800 Lethbridge residents participated in this project: 270 utilized the online questionnaire to submit data while 400 individuals chose to be interviewed by the project researcher. An additional 110 individuals participated in five focus groups conducted over a four-week period in April and May. In all, the participants spoke frankly about their experience living in Lethbridge, the intolerance they often faced as low-income residents in a city local officials regularly promote in the media and its official recruiting publications as affluent, and the roles and responsibilities they believed city administrators must assume to help foster both improved living conditions and societal attitudes toward this growing demographic group. The responses and attitudes have been separated into and detailed in the four categories listed below: housing conditions, neighbourhood relationships, societal attitudes about affordable housing, and the role the municipality should adopt to improve living conditions.

Current housing conditions

Housing was described in various ways by project participants. It was to every person involved a physical structure that one can call home. It was cited as the foundation for future success, a place where personal and family needs, essentially housing was presented and identified as a basic human right. Housing was linked to issues of self image, identity, security, privacy, warmth, comfort, feelings of belonging, and sanctuary. Related to the last point, the home is considered a place where families can grow with the individual people/things that make the household itself unique. Housing was also related to responsibility, safety and status, concepts that are difficult to assign a dollar value to. The meaning of housing also included identifying the surrounding neighbourhoods and residents as influences resulting in the creation of dynamic environments that, like a child, require proper attention if they are to grow and prosper.

Numerous issues arose with regard to housing in Lethbridge with an emphasis on lack of supply and high costs. This was a significant obstacle to both current and hopeful homeowners, all of who are currently bearing the brunt of rising housing prices, increased land taxes and amplified zoning fees. Related issue include difficulty in locating appropriate building sites both in terms of affordability and desirability, increasing building costs, the inability of builders to access different housing styles, which in turn results in an atmosphere characterized by quick development characterized by unimaginative, ubiquitous architectural styles. Current Lethbridge residents have a very limited market of homes and rental properties from which to choose from. Interestingly, participants identified as negative influences the lack of education, increased social problems, discrimination, stereotyping, segregated communities, poor choice of housing locations and difficulty accessing playgrounds/schools. In all, within neighbourhoods that could

potentially be classified as low-income communities, the NIMBY phenomenon is taking on its own dynamic. Here it is more an issue of one-upmanship as opposed to class discrimination. Due to space limitations, we are able to simply identify the trend for this is in and of itself is a separate project we encourage others to investigate.

Issues related to rental accommodations included exceptionally low vacancy rates, high eviction rates for what we would term marginalized populations, increasing numbers of slum lords, safety issues, poor property maintenance, and that fact that some renters have yet to develop the appropriate housekeeping and maintenance skills needed to be considered successful tenants. Issues with landlords included tighter screening methods in the form of credit checks, application fees, complicated legalities and age, family, race and income prejudice and even criminal record checks with local police services. Low-income individuals indicated their feelings of alienation and that, as a result, appropriate and affordable housing was unavailable to them. People leaving transitional housing and homeless shelters experienced these screening methods and some were faced with making the homeless shelter their primary residence

Neighbourhood Relationships

The most common engagement with neighbours was face-to-face communication. Interactions with neighbours included acting neighbourly (snow removal, cutting grass and bringing over baking), sharing, assisting others, and developing trust through the maintenance of personal space and respecting the neighbourhood. Being a community member was also presented as engaging in associations such as Neighbourhood Watch and Block Parent, using common spaces for social and leisure activities both often and in a respectful manner, and utilizing local services to help support economy. Promoting betterment strategies is one thing; managing and resolving conflict is another. The types of conflicts in neighbourhoods listed varied and one group described them as “every conflict imaginable”. Issues with neighbours ranged from noise complaints, conflicting lifestyles and beliefs, yard maintenance, parking, and poor pet care and property disputes to delinquency issues, vandalism, littering, loitering, crime and safety. Other conflicts can result from a lack of social understanding, concern over property values, status symbolism and class consciousness, and the “liveability” of the neighbourhood.

Conflict management and conflict resolution in neighbourhoods was cited frequently though most participants indicated that conflict could be managed though relationship building, changing values, and demonstrating tolerance and patience of others. Options presented to improve neighbourhoods relationships included establishing dialogue through casual forums, creating neighbourhood associations or participating in existing ones, or sending delegations to present to city council neighbourhood management strategies. More provocative solutions to neighbourhood strife have offered including using community mediations services, writing to the *Lethbridge Herald* in an effort to embarrass neighbours into action, and involving local authorities to enforce rules of social control. The NIMBY phenomenon was a prominent theme in all stages of the research. The respondents were of the belief that affordable housing does cause conflict that is directly attributable to fears that such projects could lower property values. Affordable housing is also associated with crimes such as theft and drug use and trafficking, slums, transient populations, poor property maintenance, isolation, social class problems and ultimately changes the community dynamics.

Interestingly, respondents suggested that placing the word affordable before housing seemed to have a negative effect on housing in a neighbourhood – very quickly, the neighbourhood was branded and potentially stigmatized. Positive outcomes include developing a variety of housing plans, the skills sets associated with a diversity of neighbours, strategies designed to both highlight and enhance commonalities, and the renewal of older homes all of which would be welcomed. Potential issues identified for consideration include residents’ fear of change, higher traffic flow, property values, negative perceptions, segregation, and isolation, fear of crime, all of which set a “tone” for a neighbourhood that can result in either continued degradation or regeneration.

Societal attitudes regarding affordable housing

Participants did define affordable as having a *home* (owned or rental property) that leaves you economically and emotionally capable of providing a decent living standard for you and your family. Others pointed out that affordable housing was a home that was suitable, safe, well located, affordable according to their lifestyle, and appropriate for the needs of the residents. Affordable housing, according to the study respondents, is something that every resident should have access to irrespective of their financial situation. Simply put: proper housing is the basis of individual, family and community well-being. Different correctives were offered which include establishing transitional, supported, and other rental properties in addition to promoting and educating people about what is expected of a home owner. Most participants suggested that everyone has the potential to live a lifestyle that results in their being able to obtain affordable housing.

Some participants believed that affordable housing used to be the norm but is now restricted to what they described as the lucky people, or relatively independent folks who had the resources and the ability to afford a home. Examples of the people who live in affordable housing included students, families, and newlyweds, transitioning young adults, newly employed, late life singles and elderly persons. Affordable housing was also presented as more than an economic issue. Affordable was presented in a more expansive way to include adequate and suitable housing. Among the beneficiaries of this category of affordable housing were people with special needs who required supports for physical and mental illnesses, lower income households, persons facing psycho-social barriers, persons with addictions, and persons in transition and recovery.

Here generally defined is what the participants suggested was affordable housing:

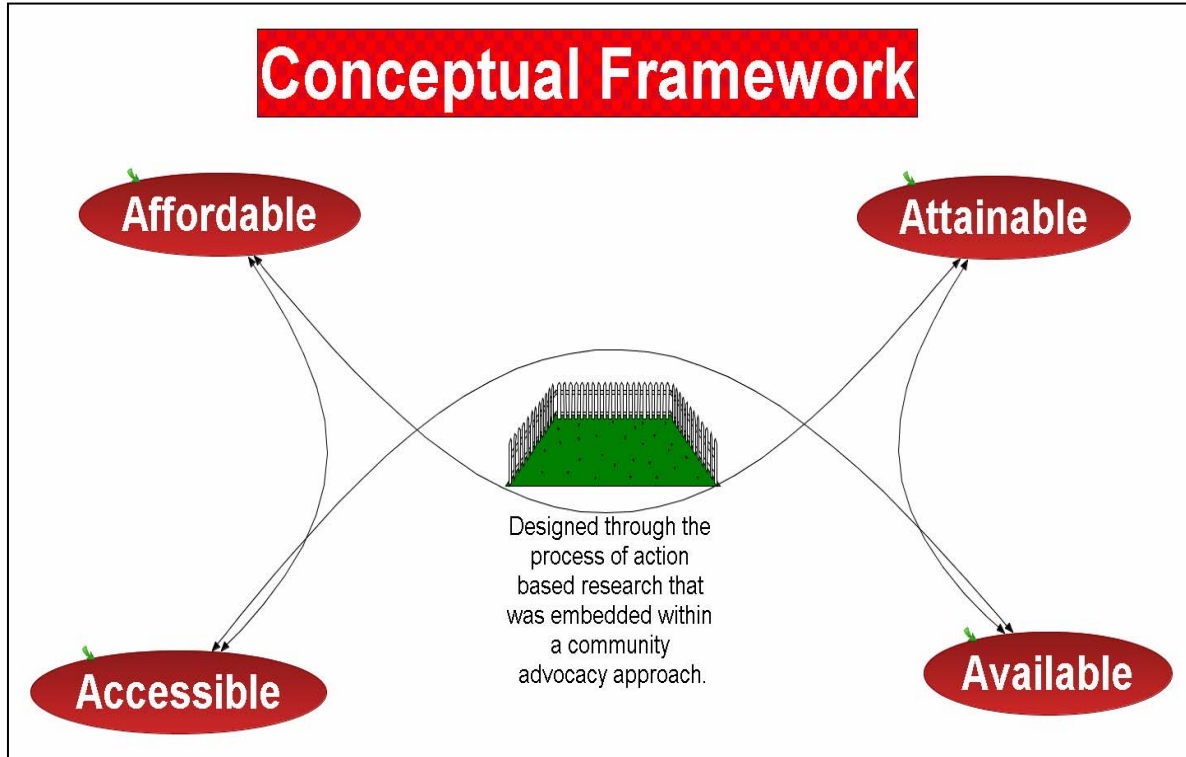
Attainable: objectives capable of being attained or accomplished and arrived at by virtue of persistence or the passage of time.

Affordable: something that can be afforded through investment.

Accessible: easily approached, entered, influenced or obtained.

Available: present and ready for use, accessible and at hand and capable and qualified to be of service or assistance to bring about a beneficial result or effect.

Respondents' Perspective of 'Affordable Housing'



Interestingly many suggested that the idea of affordable housing was a negative concept. For instance, affordable housing may generate segregation and exclusion between community members. Many participants considered the time right to educate neighbours on what affordable housing really meant. Taking time to define the terms, many suggested, offered the chance to build bridges and foster new relationships in an effort to educate and inform. In doing so, it was expected that the stigma of affordable housing would recede into the background and that the idea would be related to more practical issues rather than based on solely on stereotypes. The basis premise presented is as follows: affordable housing is a means to take care of community members so that members will be able to socialize, participate, and realize their dreams beyond meeting basic needs, while also creating specific social and economic opportunities and unique meaning. This would result in augmented and improved levels of community planning and participation as it concerns a myriad of issues ranging from architecture design to infrastructure requirements.

Role of the Municipality / State

Participants felt in many ways that everyone is responsible for 'affordable housing'. It was presented that each member of the community is in one way or another responsible for the well-being of their neighbours. Community responsibility was addressed with mention of community organizations and service providers (through increased awareness, addressing needs and advocating), and housing agencies such as SHIA. Involvement by landowners, developers and contractors was also promoted. Affordable housing: was considered to be the responsibility at all

levels of government including federal, provincial and municipal governments. In such instances government responsibilities through programming were listed as follows:

- Stop using “affordable housing” just “housing” or “accessible” may be better;
- Housing co-operatives;
- Tax base incentive for developers/homeowners;
- Property taxes collected need to go into property based projects;
- Fair and equitable property taxes;
- Explore partnerships with other communities and rural options;
- Rent to own program;
- Sponsor neighbourhood agreements concerning rights/responsibilities/benefits of belonging to the neighbourhood, community neighbourhood boards;
- Community workers to assist with accessing community supports and advocacy;
- Mobilize faith communities/ethnic communities in development;
- By laws/regulations requiring a mix in neighbourhoods in

At the same time, respondents indicated that they felt it was the responsibility of the provincial and federal governments to pay for the development of affordable housing programs and other support strategies in their community. They went on to suggest that affordable housing strategies and community development would be better addressed at the grassroots community and neighbourhood levels with the municipality taking a leading role in coordinating the facilitation of relationships within community.

PART 4: DISCUSSION

As described in previous sections, it is evident that low-income individuals and families in Lethbridge are finding it increasingly difficult to obtain what they would suggest is suitable housing according to the quadrant developed in Part 3. This in part has led to our conclusion that current homeowners in Lethbridge who fall below the low-income cut-off are in fact in core housing need, or spending greater than 30% or their total household income on shelter and utility costs. According to the interviews and questionnaire data, those situated in the low-income sector are aware of their existing situation which led in many case to feelings of frustration with neighbours and politicians. In particular the feelings of helplessness were most acute, especially when speaking about the lack of opportunities to successfully enter the housing market but also in terms of how much money they are spending on rental properties. Finally, these dynamics led to escalating tensions between neighbours and a garrison mentality of sorts developing whereby people choose not to affiliate with their neighbours, in most cases to avoid unpleasanties or potential conflicts with individuals suffering a similar fate that are also angry and looking to vent their frustrations.

A brief report produced in 2001 projected a 33.7% municipal population growth rate over a 30-year period projected to rise from 70,814 to 94,673. In the last six years, however, the municipal population has grown 15.4% to 81,692 suggesting that the Lethbridge population will eclipse the 95,000 mark by 2015, not 2031 as earlier projected (see chart below)(City of Lethbridge 2001). With these statistics in mind demonstrating that the population is growing at a rate that will challenge current housing starts and the addition of adequate numbers of rental properties to the local market, the current low-income situation in Lethbridge is problematic and, arguably, not likely to improve without municipal intervention.

Age	Estimated Pop 2001	% of 2001 Pop	Projected Pop 2031	% of 2031 Pop	Projected Pop Increase	% Increase 2001-2031
0-4	4,100	5.8%	5,034	5.3%	934	22.8%
5-9	4,294	6.1%	5,166	5.5%	872	20.3%
10-14	4,330	6.1%	5,287	5.6%	957	22.1%
15-19	5,510	7.8%	6,503	6.9%	993	18.0%
20-24	7,893	11.1%	8,803	9.3%	910	11.5%
25-29	5,165	7.3%	6,365	6.7%	1,200	23.2%
30-34	4,449	6.3%	6,005	6.3%	1,556	35.0%
35-39	5,009	7.1%	6,106	6.4%	1,097	21.9%
40-44	5,388	7.6%	6,079	6.4%	691	12.8%
45-49	4,915	6.9%	6,060	6.4%	1,145	23.3%
50-54	4,279	6.0%	5,970	6.3%	1,691	39.5%
55-59	3,006	4.2%	5,337	5.6%	2,331	77.5%
60-64	2,556	3.6%	4,817	5.1%	2,261	88.5%
65-69	2,761	3.9%	4,963	5.2%	2,202	79.8%
70-74	2,529	3.6%	4,726	5.0%	2,197	86.9%
75-79	2,140	3.0%	3,653	3.9%	1,513	70.7%
80-84	1,422	2.0%	2,356	2.5%	934	65.7%
85-89	751	1.1%	1,028	1.1%	277	36.9%
90+	317	0.4%	415	0.4%	98	30.9%
TOTALS	70,814	100.0%	94,673	100.0%	23,859	33.7%

For instance, based on data utilized to generate *Lethbridge Profile* for 2003, 46% of Lethbridge's 27,130 households made less than \$39,999. This suggests that in the region of 12,480 households hovered above or indeed fell below the low-income threshold. With an average of 2.4 people living in each household, based on our calculations approximately 29,952 people in Lethbridge were living at or below the low-income level (\$34,999), which amounted to 41% of the Lethbridge population that was listed at 73,000. There is little evidence available to suggest that things have changed radically in the last two-and-a-half years, further suggesting that our calculations are representative of the existing municipal housing situation. The problem, we found, is multi-faceted making identifying one or even several) culprits responsible for existing conditions difficult and unrealistic. For the purposes of this section, three particular trends will be highlighted to provide a sense of the types of issues impacting low-income housing and rental conditions: (1) the influx and growth rates of municipal Aboriginal populations; (2) the growing numbers of students; and, (3) the impact of rising retirees to Lethbridge.

Aboriginal People

In 2006, a study was conducted examining the current reality as it relates to Aboriginal people and housing in Lethbridge. The inferential study was designed to provide a basic demographic profile of Aboriginal people in Lethbridge with an emphasis on demonstrating housing needs. Specifically, the author sought to develop an innovative project articulating how Aboriginal individuals who currently rent or own homes succeeded in doing so while identifying the types of barriers they overcame that continue to hinder other Aboriginal people in their attempts to obtain housing. The data compiled from a questionnaire delivered to a sample of the urban Aboriginal population were utilized to demonstrate the standard of living of Aboriginal people in Lethbridge in relation to their professed needs and contemporary housing conditions. Sixty-one landlords were also contacted in an effort to establish the reasons for renting or not renting to Aboriginal people and their related concerns.

The findings were startling. What is the third generation of urban Aboriginal residents in the city suggests that grandchildren currently being raised in Lethbridge are following in the footsteps of their grandparents, who themselves were raised in town. The Aboriginal population is younger and growing more rapidly than the non-Native population in Lethbridge due, in part, to both high birth and fertility rates and urban migration from the surrounding reserves. The ensuing need for rental accommodations becomes problematic due to the fact that the Lethbridge rental vacancy rate also continues to drop resulting in rent competition. As a result, increasingly, the Aboriginal population will be forced out of contention for rental units as landlords choose to rent to non-Aboriginal families (see Belanger *et al.* 2007).

Students

Since 1994, enrolment at Lethbridge College has risen from 3,562 in 1996 to 6,500 in 2006 where the University of Lethbridge has seen student enrolment nearly double during the same period, expanding from 4,447 to 8,100 (City of Lethbridge 2003). Both institutions engage in an active recruiting program with the intention of growing student body numbers. This means that come the end of each August, local landlords are faced with an onslaught of potential renters seeking in most cases eight month leases to correspond with the length of the school year. The

abovementioned data demonstrates that since 1994 the number of potential renters has increased from 8,009 to 14,600, an increase of 82.2%. During this period both additional student residences have been raised at both the college and the university; yet each year stories abound detailing how students at the start of each school year walk door-to-door seeking rental accommodations from complete strangers. At a time of limited growth in the number of rental properties and extremely low vacancy levels, any additional student numbers could potentially strain a housing market that is facing a myriad of pressures.

Retirees

Referred to popularly as the “Florida” of Alberta, Lethbridge has long been a haven for retirees seeking moderate winters in what can be an unforgiving environment. A recent write-up about Lethbridge in the *Canadian Encyclopaedia* (2007) indicated, “In recent years Lethbridge has become a retirement destination and has a disproportionately large population of senior citizens. Adult condominiums and residences offering various levels of care for the elderly have become a conspicuous feature of the cityscape and its economic structure.” According to a city of Lethbridge document produced in 2001, “Whereas the under-50 segment of the population is projected to increase by 20%, the 50+ segment is projected to grow by almost 70%. The greatest increase is projected to be in the 55-74 age group. This 20-year cohort alone is projected to grow by almost 9,000, which would be an 83% increase and constitute 38% of our overall projected growth” (2001). Among other issues that will continue to tax an already burdened home ownership and rental market: the ratio of retirees to working people will be significantly higher than it is today; and the ratio of retired to working-age people will be even higher, exacerbating planning and service delivery challenges.

PART 5: CONCLUSIONS

With municipal population numbers rising, our knowledge and understanding of the existing and anticipated immigration trends of immigration, maintenance of birth and fertility rates and increasing university and college enrolment, it is clear that increased pressure on an already taxed housing for rental and ownership structure will result. Pressure will also come to bear on the social service sector in Lethbridge as increasingly the municipality is forced to deal with like issues. Those who participated in this study indicated that they want to and will work toward improving local community dynamics. Adopting a proactive approach will generate pride and goodwill in their neighbourhoods. The goal: to compliment and enhance community morale. Community based projects that demonstrate the concepts of affordable, available, attainable and accessible housing, embedded within an integrated approach within neighbourhoods offers community members, government officials, and politicians an opportunity to address the rising housing crisis in Lethbridge. Planning is required to improve the existing housing situation. This requires a strong financial foundation, and policy makers need to remain cognizant that city tax dollars will be required to deal with this and related issues. In this study, as many respondents indicated, they see the municipal government adopting a leadership role to assist in improving tenuous housing conditions. The City of Lethbridge must develop municipal policies to ensure the well-being of not only low-income wage-earners but all municipal residents.

PART 6: POLICY RECOMMENDATIONS

A systemic and holistic approach that is framed into three categories represent our key policy recommendation:

1. Neighbourhood Capacity & Sustainability
2. Housing Stock
3. Financing Options

(1) Neighbourhood Capacity

Focus on building neighbourhood capacity through community development (social) and integrate Affordable Housing into neighbourhood development and infrastructure. The City of Lethbridge incorporates within its business plan a policy-oriented ombudsman who can channel the voice of the people into directives responding to their issues as they relate to the following:

- a) Structure and Infrastructure (Community Plan)
- b) Land & Development services Policies
- c) Environment Services Policies
- d) Pro managed Integration
- e) Neighbourhood Relationships
- f) Planning and Development
- g) Community Services (CMSSA, Neighbourhood watch, Crime Stoppers)
- h) Ongoing Research Activities

Neighbourhood Sustainability

Focus on developing neighbourhood sustainability through community development (social) and integrate affordable housing practice into neighbourhoods and infrastructure design through pro-manages mixed use according to the following scenarios;

- a) 10% zoned at land planning and development
- b) Integration of zoned affordable housing within plan
- c) Tax increments assigned to landlords who own vacant lots
- d) Tax abatements for developers
- e) Secondary real estate and new developments

(2) Housing Stock

Facilitate the purchase of 1,500 units over a three-year period, which we suggest will result in a project that will have an impact upon the Lethbridge vacancy rate:

- a) Making available these units will enable the low-income sector with an avenue toward entering the housing market.
- b) This will help improve vacancy rates which in turn will help control the existing level of rent competition that is leaving in its wake both low-income families and individuals.
- c) This would further enable the City of Lethbridge to manage both the local vacancy rates and rent competition while presumably improving housing starts. This would also help maintain property values.

Formula for Reducing Core Housing Need

Given the data from the needs identified within this document, the following table presents a working schedule designed to steadily improve housing numbers in town with the intention of mediating rent competition and local vacancy levels.

Increased Housing Stock

<i>Concentration</i>	<i>Year 1 (2007-2008)</i>	<i>Year 2 (2008-2009)</i>	<i>Year 3 (2009-2010)</i>	TOTAL IMPACT
<i>Household Units Needed Annually</i>	160	650	650	1460
<i># People (2.4 per household)</i>	416	1690	1690	3796

With this projected outcome of the increase in housing stock over three years, and with the 12,420 households with people who are living just above or below the LICO threshold, a number of homes required to assuage local housing need while consistently assisting low-income families into the housing market.⁴

Projected Core Need Households

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>	Total
<i>Population</i>	81692	84780	87985	91311
<i># Increase</i>	3088	3205	3326	9619
<i># Households in Core Need</i>	17.7	17.7	17.7	53.1

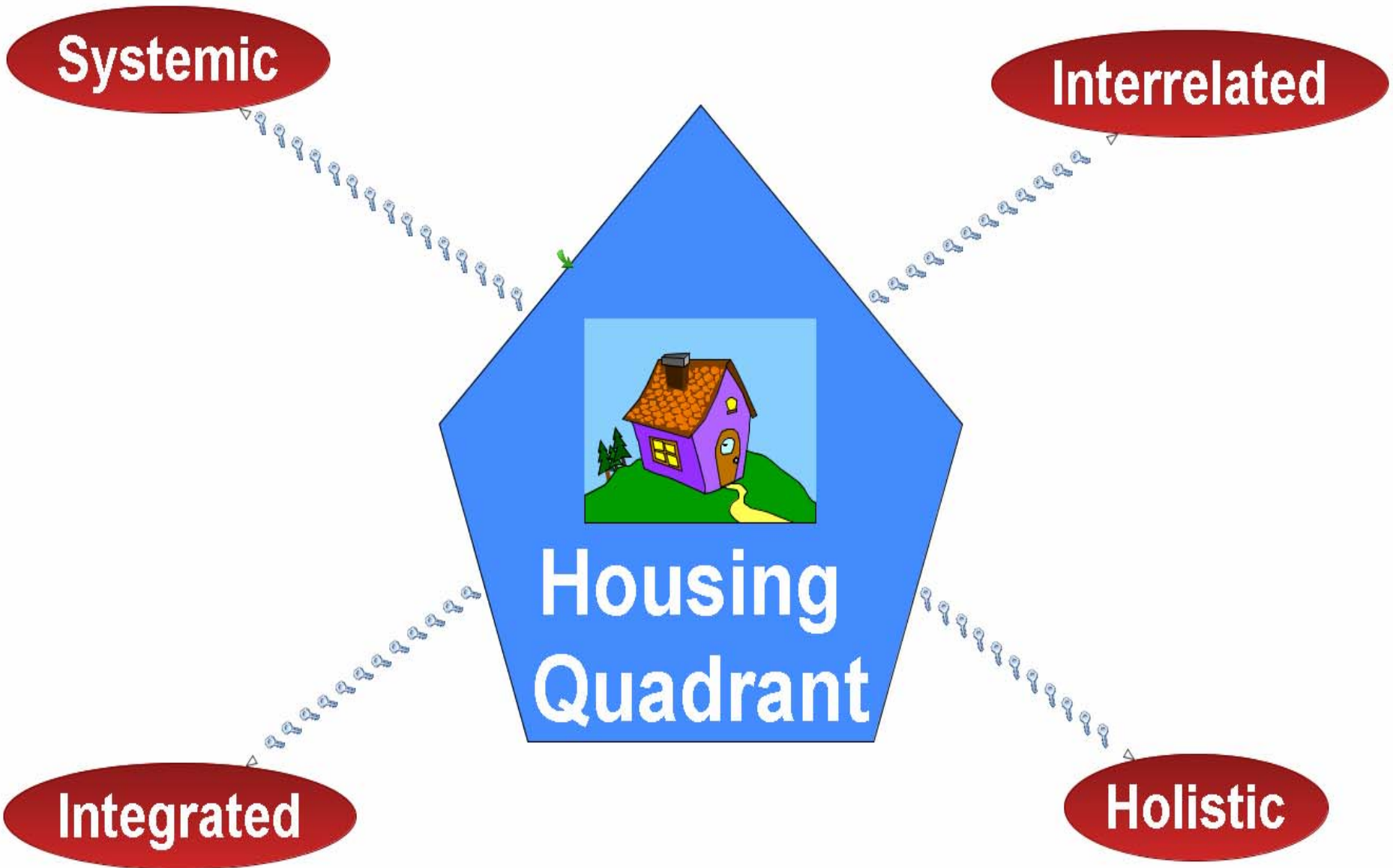
Even with the population increase, based on these calculations, the number of households with low-income households in Lethbridge reduced from 12,420 to approximately 11,013.

⁴ The following table shows that tin core housing need today. Utilizing the percentage increase in Lethbridge for 2006 as our base (3.78%) we project over a three-year period the number of core need households.

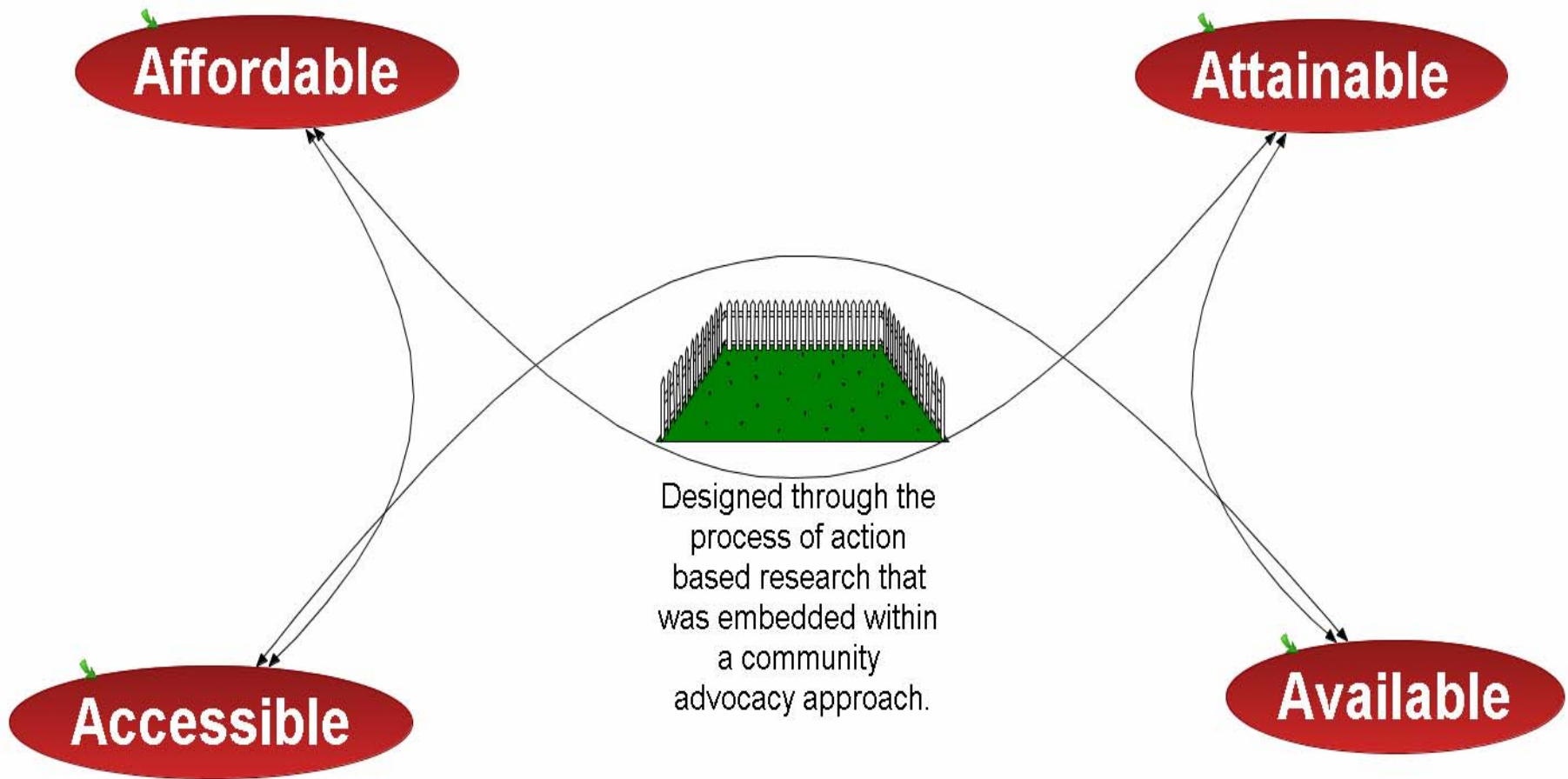
(3) Financing Options

- a) 2.5% of city land sales contributed to a revolving fund to mirror expected and unanticipated market changes.
- b) Utilize grants for both green built and conversion/renovations for new and existing developments.
- c) Emphasize partnerships for new developments.
- d) Make subsidies available to assist home purchases and low-income renters.
- e) Establish partnerships with the Kainai and Piikuni First Nations to alleviate housing pressures that are the direct result of in-migration from reserve communities.
- f) Establish partnerships with the University of Lethbridge, Lethbridge College and Red Crow Community College to aid in the construction of on-site residences.

APPENDIX A:
HOUSING QUADRANT



Conceptual Framework









Capacity to Pay

**Building
Codes**

**Social
Integration**

Ownership

Available

Resources

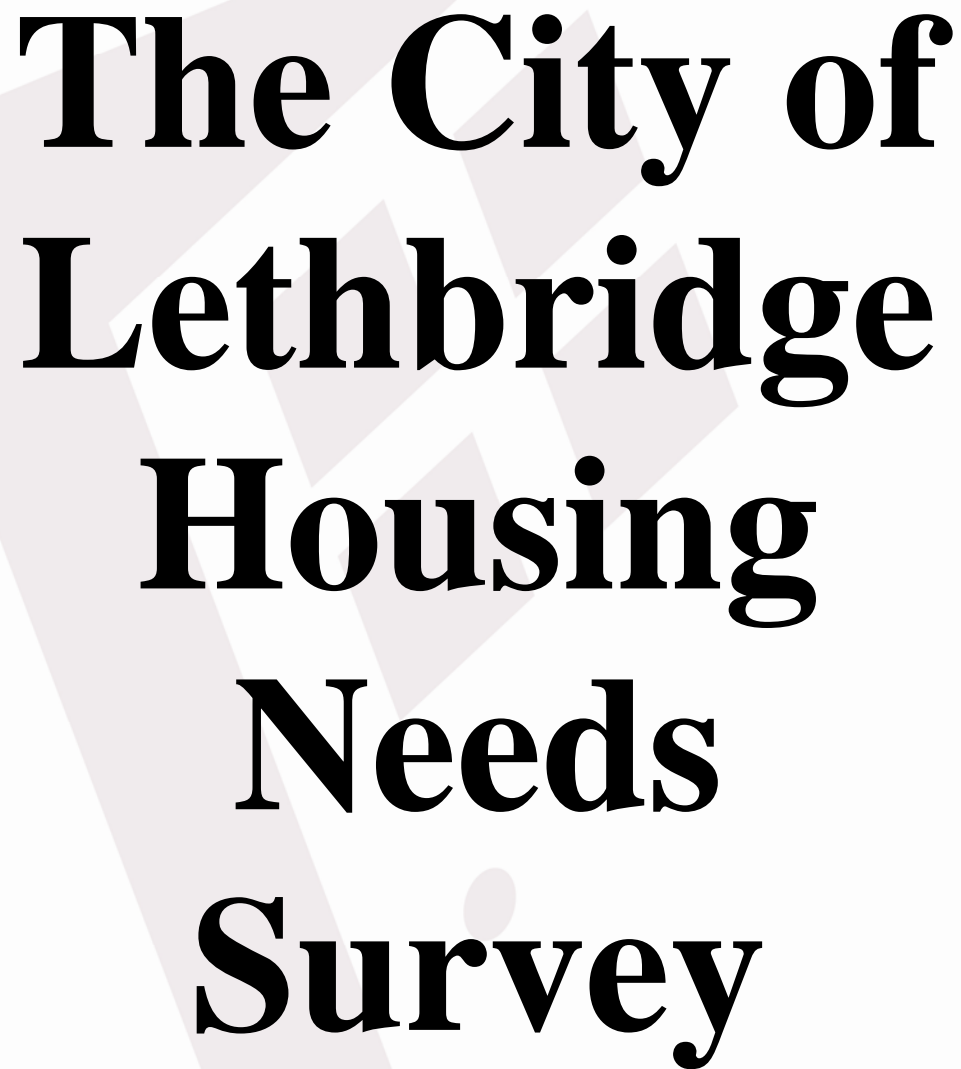
Rental

Zoning

Land

Stock

APPENDIX B:
QUESTIONNAIRE



The City of Lethbridge Housing Needs Survey

**The City of Lethbridge
Housing Needs Survey**

Consent Agreement

Name: _____

Address: _____

I understand that this survey is to assist the City of Lethbridge to collect the data required to develop a program aimed at designing attainable housing for community members in the Lethbridge.

I agree to allow this information to be used for the City of Lethbridge Housing Needs Survey. I understand that participants' names are confidential and will not be identified in any way.

I hereby give my signed consent.

Signature

Date

Lethbridge Housing Needs Survey 2007

The information collected during this survey is done so in accordance with the Freedom of Information and Protection of Privacy Act (FOIP) and any other privacy laws and all data collected is shared for statistical purposes only.

PART A: Profile Information

1. Age: _____
2. Male Female
3. Are you currently:
 - A Student (Post Secondary, Upgrading, Training)
 - Employed (full/part time, casual, seasonal, contract)
 - Unemployed
4. Please indicate which of the following categories best represent your current household situation. (Please choose all that apply)
 - Single
 - Single Parent
 - Married with children
 - Married with no children
 - Multi-family
 - Multi-generational
 - Blended Family
5. How many bedrooms do you currently have in your household?
 - None
 - One
 - Two
 - Three
 - Four
 - Five

Part B: Location Information

6. How long have you lived in the City of Lethbridge in total (over different years)?
 - Less than 1 year
 - 1 year
 - 2-3 years
 - 4-5 years
 - 6-9 years
 - 10-15 years
 - More than 16 years
7. What area of the City of Lethbridge do you currently live?
 - North Lethbridge
 - South Lethbridge
 - West Lethbridge

8. *Why did you choose the housing you currently live in? Please choose all the reasons that apply to you from the list:*

- | | |
|---|---|
| <input type="checkbox"/> Close to school | <input type="checkbox"/> Chose first available/appropriate housing unit |
| <input type="checkbox"/> Close to shopping | <input type="checkbox"/> Moved to city for work |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Moved to city for access to health services |
| <input type="checkbox"/> Close to good bus route | <input type="checkbox"/> Moved to city for different opportunities |
| <input type="checkbox"/> Close to services for children or dependents | <input type="checkbox"/> Other (please list in the space provided) |
| <input type="checkbox"/> Affordable (Ability to Pay) | |

9. *Select the option that best represents your current housing situation:*

- | | |
|--|--|
| <input type="checkbox"/> Apartment | <input type="checkbox"/> Duplex |
| <input type="checkbox"/> Single-detached House | <input type="checkbox"/> Suite |
| <input type="checkbox"/> Row or townhouse | <input type="checkbox"/> Rooming house |
| <input type="checkbox"/> Condominium | <input type="checkbox"/> Other |

10. *If you are having housing issues, please categorize what they are below. (Please choose all that apply).*

- Rent too expensive
- Heat and/or electricity too expensive
- Landlord uncooperative
- Neighborhood not desirable
- Transportation difficult
- Crowded
- Housing doesn't suit needs
- Other (please list in the space provided) _____

11. *How did you find your current home?*

- | | |
|--|---|
| <input type="checkbox"/> Home Finders | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Lethbridge Herald | <input type="checkbox"/> Show Home |
| <input type="checkbox"/> Friends/family | <input type="checkbox"/> Other (identify) _____ |

12. *Do you have Housing Contracts/ Agreements with a Housing Authority?*

- Yes No

13. If yes, please identify who you have Housing Contracts/Agreements with:

- Treaty 7 Housing Authority
 Lethbridge Housing Authority
- Other (identify) _____

Part C: Needs Information

14. Are you a homeowner? Yes No

15. Are you renting your home? Yes No

16. If yes to #14, why? (Please choose all that apply).

- Short-term stay (less than a year)
 Want flexibility of being able to move when I want
 Don't want the responsibilities of home ownership
 Don't know the process to purchase a home
 Can't afford to buy the type of home I want
 Unable to obtain a mortgage
 Feel uncomfortable dealing with the banks
 Other _____
-
-

17. Have you experienced barriers in finding a suitable house to rent?

- Yes No

18. If yes, what is the main barrier for you in obtaining suitable rental housing?

- Personal / Family Income Growing family or current family size
 Limited availability of housing Prejudice and discrimination
 Difficulty in finding a suitable location

19. Would an information session (or sessions) that explains the process of buying a home be of interest to you? (Benefits of home ownership, responsibilities of home ownership, how mortgages work, managing your finances, etc.)

- Yes No

20. If you were buying a home, please indicate your top choice of the type of home you would like:

- _____ Single House _____ Townhouse-style condominium
_____ Duplex _____ Apartment-style condominium

(a) If you require a wheelchair accessible home, please check this box:

21. In the type of home you would like, how many bedrooms?

- | | |
|----------------------------|--------------------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 3 |
| <input type="checkbox"/> 2 | <input type="checkbox"/> More than 3 |

22. If you were buying a home, please indicate what you feel to be the most important to you:

- | | |
|--|---|
| <input type="checkbox"/> Safe Neighborhood | <input type="checkbox"/> Close to schools |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Close to family / friends |
| <input type="checkbox"/> Close to university, college, etc. | <input type="checkbox"/> 'Built Green' Home |
| <input type="checkbox"/> Close to public transportation | <input type="checkbox"/> (Environ. Friendly Construction) |
| <input type="checkbox"/> Close to shopping or other services | <input type="checkbox"/> Culturally Diverse Neighborhood |
| | <input type="checkbox"/> Other |

Part D: Financial Information

23. Please identify your sources of income. (Please choose all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Employment Income
(full/part time, seasonal, contract) | <input type="checkbox"/> Canada Pension Plan |
| <input type="checkbox"/> Employment Insurance | <input type="checkbox"/> Disability Pension |
| <input type="checkbox"/> EI – Maternity Leave | <input type="checkbox"/> Band sponsorship (students) |
| <input type="checkbox"/> EI – Disability | <input type="checkbox"/> Student bursary/loan |
| <input type="checkbox"/> Social Assistance | <input type="checkbox"/> Other pension |
| <input type="checkbox"/> Old Age | <input type="checkbox"/> Child Tax Credit |
| <input type="checkbox"/> Worker's Compensation | <input type="checkbox"/> GST |
| <input type="checkbox"/> Veteran's Allowance | <input type="checkbox"/> Other |

24. If you answered Employment Income in Question #23, how long have you been working at your current job?

- | | |
|---|---|
| <input type="checkbox"/> 6 months or less | <input type="checkbox"/> 5-6 years |
| <input type="checkbox"/> 6 months-1 year | <input type="checkbox"/> 7-8 years |
| <input type="checkbox"/> 1-2 years | <input type="checkbox"/> 9-10 Years |
| <input type="checkbox"/> 3-4 years | <input type="checkbox"/> Eleven years or more |

25. Please estimate how much money your household earns in a calendar year (January to December)?

- | | |
|--|--|
| <input type="checkbox"/> Less than \$7,000 | <input type="checkbox"/> \$31,000 - \$35,000 |
| <input type="checkbox"/> \$7,000 - \$10,000 | <input type="checkbox"/> \$36,000 - \$40,000 |
| <input type="checkbox"/> \$11,000 – 15,000 | <input type="checkbox"/> \$41,000 - \$45,000 |
| <input type="checkbox"/> \$16,000 - \$20,000 | <input type="checkbox"/> \$46,000 - \$50,000 |
| <input type="checkbox"/> \$20,000 - \$25,000 | <input type="checkbox"/> More than \$50,000 |
| <input type="checkbox"/> \$26,000 - \$30,000 | |

26. How much does your household currently spend for rent/mortgage?

- | | |
|--|---|
| <input type="checkbox"/> Less than \$300 | <input type="checkbox"/> \$851-\$950 |
| <input type="checkbox"/> \$300-\$450 | <input type="checkbox"/> \$951-\$1050\$ |
| <input type="checkbox"/> \$450-\$550 | <input type="checkbox"/> 1051-\$1150 |
| <input type="checkbox"/> \$550-\$650 | <input type="checkbox"/> \$1151-\$1250 |
| <input type="checkbox"/> \$650-\$750 | <input type="checkbox"/> \$1251-\$1350 |
| <input type="checkbox"/> \$751-\$850 | <input type="checkbox"/> More than \$1350 |

Does this include utilities?

- Yes No

27. Within your household, what type of employment status do the household members have? (Please choose all that apply).

- | | |
|------------------------------------|---------------------------------------|
| <input type="checkbox"/> Full-time | <input type="checkbox"/> Not employed |
| <input type="checkbox"/> Part-time | <input type="checkbox"/> Contract |
| <input type="checkbox"/> Seasonal | <input type="checkbox"/> Other _____ |

28. What types of assets do you have? (Please choose all that apply)

- House
- Land
- Personal Property (car, recreational vehicle, etc.)
- Savings Account and/or Chequing Account
- Investments (RRSPs, Stocks, Bonds, GICS, Mutual Funds)
- None
- Other _____

29. What types of debts do you have? Please choose all that apply.

- | | |
|---|--|
| <input type="checkbox"/> Mortgage | <input type="checkbox"/> Personal loan |
| <input type="checkbox"/> Car loan / lease | <input type="checkbox"/> Personal line of credit |
| <input type="checkbox"/> Student loan | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Credit cards | |

30. Listing all of your debts together (**not including your rent and/or mortgage payments**), what is your total monthly debt payment?

- | | |
|--|---|
| <input type="checkbox"/> Less than \$100 | <input type="checkbox"/> \$500 to \$700 |
| <input type="checkbox"/> \$100 to \$300 | <input type="checkbox"/> Over \$700 |
| <input type="checkbox"/> \$300 to \$500 | |

Part E: Social Information

31. *Is your current housing situation a result of leaving a domestic violence situation with an intimate partner?*

- Yes No Choose not to answer

If you chose yes to the above question, and you feel comfortable doing so, would you please elaborate?

32. *How would you describe your relations with your neighbors? (Please choose all that apply.)*

- Frequent Difficult
 Sociable Have Never Met Them
 Seldom

Should you feel comfortable doing so, would you please elaborate?

33. *Would an information session (or sessions) that provide information about conflict management and communication processes be of interest to you?*

- Yes No

Thank you for spending the time to share information regarding your housing situation.

APPENDIX C:

“Assessing Urban Aboriginal Housing Needs in Southern Alberta.”



The Saskatchewan Institute of Public Policy

Public Policy Paper Series

Assessing Urban Aboriginal
Housing Needs in Southern Alberta

by Yale D. Belanger

June 2007

Public Policy Paper 51

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Assessing Urban Aboriginal Housing Needs in Southern Alberta

By Yale D. Belanger
with Suzanne Petryshyn and Tyson Will *

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ABSTRACT

This paper examines the current reality as it relates to Aboriginal people and housing in Lethbridge. This inferential study is designed to provide a basic demographic profile of Aboriginal people in Lethbridge with an emphasis on demonstrating housing needs in this, the first stage in a larger research agenda focused on investigating Aboriginal housing needs in Lethbridge. Specifically, we sought to develop an innovative project articulating how Aboriginal individuals who currently rent or own homes succeeded in doing so while identifying the types of barriers they overcame that continue to hinder other Aboriginal people in their attempts to obtain housing. The data compiled from a questionnaire delivered to a sample of the urban Aboriginal population were utilized to demonstrate the standard of living of Aboriginal people in Lethbridge in relation to their professed needs and contemporary housing conditions. Sixty-one landlords were also contacted in an effort to establish the reasons for renting or not renting to Aboriginal people and their related concerns.

Currently, more Aboriginal people live in cities than on reserves in western Canada.¹ This population is also growing rapidly with Aboriginal people representing a significant percentage of the overall population in many prairie cities. Yet, Aboriginal people still tend to experience significant rates of underemployment and low levels of educational attainment, which can lead to a variety of problems, such as a difficulty in obtaining housing. Many studies have emphasized the over-representation of Aboriginal people in the homeless population (e.g. Beavis *et al.* 1997, Begin *et al.* 1999), but little work has been conducted to determine how those Aboriginal individuals who currently rent or own homes succeeded in doing so. What barriers did they overcome that can hinder other Aboriginal people from obtaining housing? This lack of reliable data is problematic, hampering well-intentioned policy makers seeking to formulate policies to combat what is becoming an increasingly visible and equally debilitating issue.

Acknowledging these trends, city of Lethbridge officials agreed in February 1997 to develop a plan to assist what was termed at the time “street people”. As part of this agenda, the Mayor’s office determined that it was also time to tackle the disproportionately high level of municipal Aboriginal homelessness and the perceived inability of Aboriginal people to purchase their own homes. A committee was established to identify and clarify the leading issues and to develop and implement a process to inform policy makers of the most effective strategies. In 2000, Social Housing In Action (SHIA) was charged with managing the implementation of a Community Social Housing Plan that will, upon completion in June 2007, provide the foundation needed to respond to the current realities being experienced by this growing demographic group.

In response to SHIA’s call for research into the issue of Aboriginal affordable housing, Alberta Human Resources and Employment (AHRE) in 2006 commissioned a report to provide: (1) a formal appraisal of the current housing needs of Aboriginal people in the city of Lethbridge; and, (2) the statistical data needed to develop a more reliable socio-demographic profile of the ‘average’ Lethbridge Aboriginal resident. With this in mind, a quantitative study, the first of its kind in southern Alberta highlighting these issues, was structured to gauge, above all, the housing needs of Aboriginal people living in Lethbridge, and the factors influencing housing needs and desires for accommodations. For the purposes of this essay, which is, in part, based on the findings of the larger AHRE report, the primary questions investigated are:

Currently, more Aboriginal people live in cities than on reserves in western Canada.¹ This population is also growing rapidly with Aboriginal people representing a significant percentage of the overall population in many prairie cities.

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1. By ‘Aboriginal people’ we mean any one of the three legally-defined culture groups that form what is known as Aboriginal peoples in Canada (Métis, Inuit, and Indian) and who self-identify as such. The term ‘Indian’, as used in legislation or policy, will also appear in discussions concerning such legislation or policy. Names of communities and bands in this study are those that were in use during the various periods under study.

- (1) What current housing conditions are confronting Aboriginal people in Lethbridge; and
- (2) How do landlords view Aboriginal renters?

Acknowledging that this is the first stage in a larger research agenda focused on investigating Aboriginal housing needs in Lethbridge, it was determined that an initial study was required to establish the baseline data needed to pursue additional scholarship. This inferential study is designed to provide a basic demographic profile of Aboriginal people in Lethbridge with an emphasis on demonstrating housing needs. It also offers a limited, albeit critical, perspective on how this population sees the issues being resolved. It is not possible to discern from secondary source literature the present socio-economic and cultural reality of Aboriginal people in Lethbridge without first producing a rudimentary assessment of the people and place in the moment. Therefore, this study responds to the question, "What is happening right now?" The findings, in part, serve as our literature review and provide the data needed to develop a more rigorous and refined predictive model of inquiry. Overall, this project is required to help us best determine the next step in this longitudinal study.

METHODOLOGY

Supervised by a University of Lethbridge professor and guided by a Métis/Cree project manager, a four-member research team with previous experience working with urban Aboriginal people was assembled in May 2006. As a result of the varying educational backgrounds of the team members (university, college, high school, and traditional societies), two four-hour workshops were held, led by a university instructor who introduced team members to qualitative and quantitative research gathering techniques, the protocols associated with engaging urban Aboriginal informants, and interview methods. Following the workshops, the research team in consultation with the supervisor and project manager helped create a questionnaire, the delivery of which, it was determined, would occur individually in a one-on-one setting. The researchers were asked to keep journals reflecting on each interview and for later reference.

Data collection proceeded in two stages. First, a questionnaire was delivered to 316 urban Aboriginal individuals aged 18 to 87. Including affiliated family members, the study participant catchment was 1,068 people, which, based on the recently published city of Lethbridge census data, suggests that this study represents approximately 34% of the Lethbridge Aboriginal population. These data were then compiled and reviewed and the trends and themes were extrapolated with the assistance of a master's student with graduate level qualitative and quantitative research experience. This database was employed to statistically demonstrate the standard of living of Aboriginal people in Lethbridge in relation to their contemporary housing conditions and professed needs. In the second component, researchers contacted 61 Lethbridge landlords in an effort to establish the reasons for renting or not renting to Aboriginal people and their related concerns. Thirty-eight landlords consented to be interviewed. Data generated from the questionnaires form the basis of the following analysis; it also proved to be an effective tool that provided the research team with insight into potential issues requiring additional investigation.

THE SETTING

Located in southern Alberta the Kainai and Piikuni First Nations are situated on the Blood and Piegan Reserves, respectively, and within Lethbridge proper. At 881 square kilometres, the Blood reserve is Canada's largest reserve with a population of roughly 10,000, while the Piegan Reserve measures 338 square kilometres with nearly 5,000 residents. Member nations of the Blackfoot Confederacy, these groups were originally organized into small bands typically no larger than 30 people (Bear Robe 1996). Prior to their mid-eighteenth century acquisition of the horse, the Kainai traversed their territory on foot. This period of limited mobility known as the 'dog days' was followed by the development of more efficient hunting techniques and the expansion of Kainai and Piikuni territorial claims (Ewers 1955, Treaty 7 Elders and Tribal Council *et al.* 1996; Bastien 2004). Soon the Kainai were positioned as a pre-eminent military power in the north-western region of the plains (Wissler 1910). The modern-day Lethbridge municipality was traditionally central to the Kainai and Piikuni land base and was protected accordingly (see Binnema 2004). The depletion of the buffalo significantly challenged this regional political and military supremacy, leading to treaty negotiations in September 1877. In return for annuities, Crown promises to protect the last remaining buffalo herds, and the creation of sheltered reserves, Treaty 7 signatories ceded 54,000 square kilometres of modern-day southern Alberta to facilitate settler migration.

Despite being a part of its traditional land base, the land that Lethbridge (Sikokotoki) would be built upon was not made part of the Blood Reserve, which abuts the city's western edge. Instead, Fort MacLeod and later Cardston served as the local Indian Agencies and were the key travel centres. Despite the bureaucratic importance of Cardston, in the 1920s, both Kainai and Piikuni leaders considered MacLeod to be the political heart of their territory (Belanger 2005). Located roughly 75 kilometres from the Blood Reserve and 60 kilometres from the Piegan Reserve, Lethbridge was deemed by these leaders to be too far to travel. As a result, the diminished Aboriginal presence led non-Native settlers to establish a coal mine at Lethbridge in 1872, which was followed in the 1880s by the arrival of Mormon immigrants from Utah. This resulted in both the growth of a regional extraction economy and a strong settler presence (MacGregor 1972).

The completion of the railway from Medicine Hat to Lethbridge's local coal mines integrated Lethbridge into the Canadian prairie west while also displacing Fort MacLeod as southern Alberta's economic capital (Friesen 1984, 222, MacGregor 1972, 156-157). Increased immigration to Lethbridge resulted in its quick growth and, as Barsh writes, "city neighbourhoods evolved strong class and ethnic characteristics. The Southside, middle class and Protestant retains its high-status associations today, while the Northside, dominated by Catholics and Orthodox "Galacians", has always been the wrong side of the tracks" (Barsh 1997, 205).

During this period, Lethbridge gained a reputation as being an inhospitable environment to immigrants, in particular the Chinese, and other people of colour, Indians included (Palmer 1992). As a result of the growth of regional transportation systems in southern Alberta, the city became a key destination for Aboriginal people, and by the early 1970s the first permanent urban populations appeared. Aboriginal visibility in town was initially limited and in many ways remains so today. With the exception of Galt Gardens located in the city's core, which is identified as a temporary

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respite for the Aboriginal homeless and a permanent refuge for substance abusers, the city's public space offers very little evidence that Aboriginal people make up greater than 4% of the city's population or of their historic contribution to southern Alberta's unique character.

SOCIO-DEMOGRAPHIC PROFILE

Decisions related to Aboriginal homelessness and affordable housing are made at a pace that is more reflective of government need and often lack a nuanced view of what Aboriginal people want or need. As an example, to expedite research into this issue, the city of Lethbridge created a socio-demographic profile in 2006 that was considered to be representative of municipal Aboriginal living conditions. In the early stages of this project, however, concern was raised by members of the research team about the statistics used to establish this profile. In one instance, three different Aboriginal population listings appeared in three city of Lethbridge publications. The research team agreed that these baseline data were not entirely reflective of the urban Aboriginal experience: the city of Lethbridge profile did not address two significant issues — churn (the movement back and forth from reserve to the city and within the city's confines) and the increase in Aboriginal birth rates. The collected project data often did not match the city's published data, and in trying to address the issue with a focused lens for this project, it soon became apparent that city administrators were utilizing imprecise data. Hence the importance of this project: it provides more precise data concerning urban Aboriginal housing needs to be utilized in the creation and implementation of municipal Aboriginal housing projects and municipal policies. The following section of this paper will present the demographic data collected for this project and is supplemented by statistics from the 2001 Census of Canada in order to develop a more reflective socio-demographic profile, explicating urban Aboriginal living conditions in Lethbridge.

Population Numbers and Age

In 1976, there were 136 Aboriginal people living in Lethbridge; by 1991 that number had grown to 1,490 (Barsh 1997, 205).² As of 2001, there were 3,155 Aboriginal people in Lethbridge representing 4.3% of the city's total population of 72,717. We suggest that the current Aboriginal population has grown to roughly 5,000 based on

2. The current numbers of Métis residing in Lethbridge is unknown, although in 1998 it was estimated that nearly 1,000 Métis lived in the Lethbridge region of which 39% resided in the city itself (Gibbs 1998, 67). In relation to current trends, the Métis population nationally increased 43% from 1996 to 2001, while the Canadian population increased 3.4%, and it is reasonable to propose that like trends are occurring in Lethbridge. This increase is partly attributable to high birth rates, increased life expectancy, and improved enumeration, as well as the growing number of people who are newly self-identifying as Métis (O'Donnell & Tait 2003). Comparably, almost half of all Métis in 2001 were under the age of 25 and children under 14 years of age make up 29% of the overall Métis population (NAHO 2004).

the following factors: (1) data collected for this study; (2) new legislation resulting in Aboriginal enumeration, ethnic mobility and migration; (3) current trends towards high fertility rates; and, (4) recent pronouncements by the Canada Mortgage and Housing Corporation (CMHC) that Aboriginal people will comprise 11.3% of the Lethbridge city population by 2010. Status Indians make up 88% of the municipal Aboriginal population followed by non-status Indians (5.8%) and Métis (5.8%). English is the primary language spoken in 57% of Aboriginal homes, whereas in 27% of homes both English and Blackfoot is spoken. Lethbridge's Aboriginal population is growing rapidly, and it is considerably younger. The average age for Canadians is 37.7 years, while the average age is 24.7 years for Aboriginal people. It is estimated that 82% of Aboriginal people living in Lethbridge are 39 years of age or younger, of whom 44.5% are younger than 19 years of age. This confirms the perception that there is a youthful municipal Aboriginal population, a trend that will remain prevalent due to an observed tendency amongst Aboriginal people to start families at a younger age (20-24 years) as compared to the national average (25-29 years).

Education, Employment, and Income

Currently, at least 1,200 Aboriginal pupils attend K-12 in the Lethbridge School District and the Holy Spirit Roman Catholic Separate Regional Division. In total, 52% of the municipal Aboriginal population is employed compared to 25% who are unemployed; the latter figure is up from 10.8% listed in 2001 (Statistics Canada 2003, 46). The Canadian Community Health Survey in 2001 highlighted that, based on total income and the number of persons per household, 27.3% of Aboriginal people were evaluated as having a low income compared to 10.1% of non-Aboriginal people (in Lemchuk-Favel & Jock 2004, 32).³ In 2006, according to our collected data, 70.4% of Aboriginal households in Lethbridge made an income of less than \$30,999, which is in line with the listed average individual income in 2000 for males (\$20,859) and females (\$14,734) (Statistics Canada 2003). In 2001, employment made up 79% and government transfer payments made up 17% of total income in an Aboriginal household. By 2006, however, government transfers made up 28% and employment made up 56% of income.

Lethbridge's Aboriginal population is growing rapidly, and it is considerably younger. The average age for Canadians is 37.7 years, while the average age is 24.7 years for Aboriginal people.

3. Defining low income is a difficult task due in part to the general lack of agreement as to what constitutes 'low income'. According to Statistics Canada, \$34,000 per year per family of four in a large urban area is the threshold for the low-income rate, "which measures the percentage of persons who live in a family with an income below the low-income cutoff (LICO). The LICO is a statistical measure of the income thresholds below which Canadians likely devote a larger share of income than average to the necessities of food, shelter and clothing" (2006, p. 6). However, Chris Sarlo (2001) argues that this rate is "too high to be believable as a threshold of impoverishment." It is with these arguments in mind and study data demonstrating that 18% of respondents lived on their own with 65.8% indicating that they lived in a home with a minimum of three individuals that \$30,999 was listed as the low-income threshold figure for this study.

Households and Location

Data collected for this study shows that 35% of respondents are living in a married household with children, with 29% of respondents living in single-parent households. The survey also indicated that 6.5% of respondents were living in multi-family households, while 5.2% of respondents identified as living in multi-generational homes with an average of 3.48 persons per household. Only 7% of Aboriginal people in Lethbridge own their own home, while 56% indicated that they could not afford to purchase their own home. Thirty-six per cent of respondents indicated that when they attempted to do so they did not qualify for a mortgage.

Aboriginal homes are dispersed throughout the city. According to our study, 24% of respondents live in south Lethbridge, 35% live in the city's west side and 42% live in north Lethbridge. The 1991 city of Lethbridge census revealed that Aboriginal people were found in all Lethbridge neighbourhoods. At that point, they were six times more concentrated on the west side of the city near the University of Lethbridge campus and three times more concentrated in the city core (Barsh 1997, 206). Barsh (1997) concluded that this "pattern probably [reflected] the importance of the university as a magnet for Native immigration, as well as the fact that Native people are rarely homeowners, and therefore likely to be found in older sections of the city that have a high proportion of rental buildings" (206).

Things have changed in recent years. Aboriginal people are now more concentrated in the north side of the city, while there are still Aboriginal people living on the west side near the university. Aboriginal residents make up a larger proportion of the overall population in the north end than in the west or south ends. Trends within the data would appear to indicate an increasingly long-term, more established Aboriginal population within Lethbridge city limits. This pattern is apparently enhanced by steady off-reserve migration and high birth rates amongst previously established, Aboriginal city residents. It is important to note that this growing Aboriginal population is not confined to the inner city like in urban centres such as Winnipeg or Saskatoon (e.g. Silver 2006, 16), even if what is becoming the majority of the city's Aboriginal population is slowly becoming segregated in north-side neighbourhoods colourfully named 'Bannock Row'.

More than half of the people surveyed lived in detached homes, duplexes, or townhouses. Aboriginal renters and home buyers select their housing based on a number of criteria. The survey indicated that people choose their homes in the following order: to live close to schools (39%) (for children and adult students), affordability (32%), and first availability (32%). A secondary factor appeared in this study: people want to live in safe neighbourhoods (56%) that are close to schools (14%). Safe neighbourhoods were cited as especially important in choosing housing, which oftentimes resulted in respondents relocating to neighbourhoods with a significant Aboriginal presence. At the same time, respondents accepted that one must often be content with available housing regardless of the neighbourhood in what has become a hot Lethbridge rental and housing market.

Considering all of these factors, it appears reasonable to conclude that the urban Aboriginal population will continue to seek improved access to affordable and suitable housing both in terms of rental properties and as home buyers. These data also act as a warning for it appears that the Aboriginal community is headed toward demographic polarization in which the young and old will soon be the region's largest age cohorts. As a result, improved housing will be an important facet of the city of Lethbridge's overall efforts to promote improved Aboriginal health and well-being.

In western Canada more than half of all Aboriginal households in the 1990s were living in below-standard housing situations compared to 30% of non-Native households (CMHC 1995, 4). Using CMHC data, the National Aboriginal Health Organization (NAHO) estimates that at least one-third of the Aboriginal population in Canada live in inadequate, unsuitable, or unaffordable housing compared to 18% of the non-Native population (CIHI 2006). Nevertheless, further elaboration on the urban Aboriginal experience is difficult to undertake due to a paucity of literature examining like trends. In general terms, however, urban Aboriginal populations in particular experience lower incomes, higher rates of unemployment and poverty, and higher incidences of single parenthood and domestic violence (Lezubski, Silver & Black 2000, Hanselmann 2001, Mendelson 2004). These conclusions are also reflected in the abovementioned socio-demographic profile, suggesting that urban housing issues are likely a source of Aboriginal concern in Lethbridge. As such, it is imperative to determine how to best ensure that Aboriginal people are able to navigate the urban landscape successfully while at the same time securing both affordable and adequate housing. Complicating issues further is the realization that reserve housing conditions cannot be ignored, for housing related health issues, family tensions, and violence are the primary reasons cited by Aboriginal people migrating to the city (CMHC 1996a; also Barsh 1997).

Improving socio-economic conditions in town and on reserve arguably begins with adequate and affordable housing, and this is accomplished by establishing housing circumstances that meet three conditions:

1. Adequate housing: a dwelling must have full bathroom facilities and, according to its residents, require no major repairs;
2. Suitable housing: a dwelling must have enough bedrooms for the size and make-up of the occupying household, as defined by the National Occupancy Standard;
3. Affordable housing: total shelter and utility costs must consume less than 30% of household income (CMHC 1996b, 1).

An individual or household whose housing does not meet one of these needs and whose income is insufficient to afford rental housing that does meet these standards is considered to be in core housing need. In 1991, the Canadian Mortgage and Housing Corporation (CMHC) reported that more than half of all urban Aboriginal households nationally fell below one or more of the housing standards, whereas the Alberta rate was estimated at 36% (ibid, 2, 3). Once adequate, suitable, and affordable housing is available and a sense of stability and security is in place, finding one's place in the urban setting will pose fewer complications.

In addition to wanting to purchase new homes or, at the very least, obtain access to housing in Lethbridge, survey respondents identified practical issues that, once dealt with, would result in a higher standard of living. For example, 36% of respondents reported that their rent was too expensive, while 43% felt their utilities were too expensive. An additional 23.3% indicated that they were living in a crowded home environment. Only 7% of Aboriginal people in Lethbridge own their own home, while 56% indicated that they could not afford to purchase their own home. In comparison, 60% of Canadian households own their own home, while the other 40% rent (Hulchanski 2001). The CMHC identified urban Aboriginal individuals as more likely

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to “lack sufficient income to obtain adequate, suitable rental accommodations ... without having to pay 30% or more of their gross household income” (1995, 2). In Lethbridge, 36% of survey respondents indicated that they could not qualify for a mortgage, 92.7% indicated that improved housing would result in an improved family/home environment, while a further 73.5% signified that they were not happy with their current housing situation.

These figures are a cause for concern. As suggested above, three primary conditions must be met if a household is to avoid being classified as in core housing need. The housing must be adequate, suitable, and affordable. These three categories are examined in detail below.

Adequate Housing

In terms of core housing needs, the data collected through our survey indicated that:

- ◆ 5.5% had no power supply;
- ◆ 6% had no kitchen facilities;
- ◆ 6% had no refrigerator;
- ◆ 7% had no sewage connection;
- ◆ 10% had no bathroom facilities;
- ◆ 12% had no adequate hot water system;
- ◆ 19% had no functional washing machine; and,
- ◆ 23% had no adequate dry food storage.

The chart below expands upon these data, categorizing them into the city’s three sectors:

	North Lethbridge	South Lethbridge	West Lethbridge
No power supply	6%	3.2%	2.2%
No kitchen facilities	8%	3.2%	2.2%
No refrigerator	9%	3.2%	2.2%
No sewage connection	8%	3.2%	4.5%
No bathroom facilities	12%	10%	4.5%
No hot water system	8%	10%	18.2%
No washing machine	20%	19.4%	18.2%
No dry food storage	26%	20%	18.2%

Seventy per cent of the survey respondents stated that their house needed minor repairs (54.3%) or major repairs (15.7%). Potentially, over one-third of Aboriginal households in Lethbridge are in core housing need based on the current poor housing conditions:

lack of bathrooms, lack of power supply and adequate sewage connections, and the cited need for major repairs. Based on our survey results, it is evident that Aboriginal living conditions in Lethbridge are most lacking on the north side followed by the west side and south side, respectively.

Suitable housing

Generally, most Aboriginal households can claim to be living in suitable housing. The number of bedrooms corresponds to the number of people currently living in the household, suggesting that each individual has his/her own space in the home. However, 23.3% of respondents indicated that they were living in a crowded home environment. Roughly 85% of all households surveyed indicated that their home had more than four bedrooms. In comparison, the average number of people per household was listed at 3.48. Based on this data, in terms of core housing need, suitable housing is not a significant factor for at least three-quarters of the municipal Aboriginal population.

Affordable housing

According to Bryant, “The Federation of Canadian Municipalities reported that in 1996, 43% of households across Canada spent more than 30% of their income on rent. That same year, over 21% of Canadian households spent more than 50% of their income on rent, an increase of 43% since 1991” (2003, 53). Our survey indicated that financial issues restricted individuals from obtaining suitable housing. In all, 57.1% of survey participants cited low personal or family income as the main barrier. Last year 70.4% of our sample earned a household income of less than \$30,999 or a gross monthly average of \$2,583. After subtracting 15% for federal income tax and other deductions and an additional 10% for the equivalent provincial deductions, the monthly net income for the selected sample is estimated at \$1,937.25. After subtracting an additional \$100 for heat and electricity bills, the monthly net income drops to \$1,837.25.

According to CMHC criteria, the maximum allowable expense for rent (using the above deduction calculations) is \$551.18, just above the mean rent of \$550/month currently being spent. The municipal and property taxes that urban Aboriginal populations are required to pay are not factored into this expense limit, nor is existing debt load. Based on this broad calculation, Aboriginal households in Lethbridge generally spend more than 30% of their monthly income on rent and utility payments. The amount of money currently being spent to service debt further exacerbates this issue. Almost 70% of the respondents indicated that they currently pay more than \$300/month to service their debt load, 35.3% of whom spend over \$700/month. The sources of debt include student loan payments (45.9%); credit card debt (51.6%); personal loans (29.5%); and personal lines of credit (27.9%). These are all revolving sources of debt with (in most cases) challenging interest rates attached.

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Estimate of Monthly Expenditures on Rent or Mortgage Payments

	Number	Per cent (%)
\$299 or less	46	16.2
\$300 to \$449 per month	46	16.2
\$450 to \$549 per month	36	12.7
\$550 to \$649 per month	58	20.4
\$650 to \$750 per month	46	16.2
\$751 to \$850 per month	26	9.2
\$851 to \$950 per month	8	2.8
\$951 to \$1050 per month	10	3.5
\$1,151 to \$1,250 per month	6	2.1
\$1,251 to \$1,350 per month	2	.7

However, estimating monthly expenditures on rent or mortgage is problematic as municipal housing and rental costs continue to rise due to a regional housing-construction boom. In the one-year period from October 2005 to 2006 the average cost of a house in Lethbridge rose 28.9% from \$210,086 to \$270,891 (CMHC 2006). At the end of October 2006, preliminary housing starts for single-detached homes had increased 74.5% over 2005 with a total of 89 single-detached and multiple-family homes started. This increase came after a 1.3% decline in housing starts from January to October 2006, during which time eight fewer homes were being built compared to 625 homes raised the previous year (CMHC 2006). Despite the seemingly impressive numbers of new homes being built, rental vacancy rates continued to drop. This results in fewer accommodations available for rent which inevitably results in rent competition. During this period of corresponding population growth and positive housing starts, the vacancy rate in Lethbridge dropped from 3.4% to 2.7% from 2004 to 2005 (CMHC 2005, 3). The current vacancy rate hovers around 0.2 %, suggesting that new construction has failed to meet regional demand.⁴ The average monthly cost for an apartment in 2004 was \$601, well above CMHC's maximum allowable expense for rent of \$551.18 based on our data.⁵

With average housing prices in Lethbridge listed at approximately \$270,000 a family would need a household income of approximately \$84,119 to enter the housing market based on a 7% mortgage, no debt, and a \$13,500 (5%) down payment. Using the CMHC mortgage qualifier calculator and the collected data showing that the

4. The CMHC listed 3,049 apartment rental units in Lethbridge in total with no vacancies for the 182 bachelor apartments, 20 of 1,027 one-bedroom apartments vacant and 57 of 1,762 two-bedroom apartments available. The recent vacancy rate statistics were provided to the author by Diane Randell, Community Development officer with the City of Lethbridge.

5. Statistics for home rentals were unavailable.

majority of Aboriginal people make an annual household salary under \$30,999, an individual putting down \$5,000 combined with \$1,200 property taxes and monthly heating bills would be able to afford a home that costs approximately \$100,000 (25-year amortization period). This, of course, does not take into account monthly debt payments for any outstanding loans or credit card balances. As of 25 March 2007, according to the Multiple Listings Service (MLS), the three lowest priced homes in Lethbridge were listed at \$89,000 (north), \$99,000 (south), and \$104,900 (north).⁶ The next lowest priced property was \$135,000 (south). Accordingly, with the exception of the first two properties, most study participants are not financially capable of entering the Lethbridge housing market as home buyers.

Estimate of Yearly Household Income

	Number	Per cent (%)
Less than \$7,000	32	11.9
\$7,000-\$10,999	20	7.4
\$11,000-\$15,999	11	16.3
\$16,000-\$19,999	24	8.9
\$20,000-\$25,999	30	11.1
\$26,000-\$29,999	40	14.8
\$30,000-\$35,999	18	6.7
\$36,000-\$40,999	18	6.7
\$41,000-\$45,999	16	5.9
\$46,000-\$49,999	10	3.7
\$50,000 & greater	18	6.7

These data suggest that Aboriginal people in Lethbridge are in core housing need in terms of: (1) adequate housing—their homes are in need of either major repairs or proper servicing; and (2) affordable housing—they pay in excess of 30% of their monthly household income on rent and utilities. As for suitable housing, this is the one category in which Aboriginal people are not facing core housing need. Of course, this is a general statement as there are families currently occupying homes that have a substandard number of bedrooms in relation to the number of occupants. Statistically, however, suitable housing appears to either meet or exceed the National Occupancy Standard. But according to the CMHC, and based on the above analysis, Aboriginal households in Lethbridge generally fail to meet two of the three listed criteria. Accordingly, Aboriginal people in Lethbridge are considered to be in core housing need.

With average housing prices in Lethbridge listed at approximately \$270,000 a family would need a household income of approximately \$84,119 to enter the housing market based on a 7% mortgage, no debt, and a \$13,500 (5%) down payment.

6. Manufactured homes were not included in this assessment, nor were moveable homes located in municipal residential trailer parks.

HOW DO LANDLORDS VIEW ABORIGINAL RENTERS?

Sixty-one landlords were contacted for this survey and 38 chose to participate in an interview. Many of the landlords we interviewed spoke frankly about their experience renting to Aboriginal people. Their responses have been separated into positive, negative, and indifferent categories below.

Positive

“I’ve had the same tenants for the past seven years, a Native family. I never had an issue or problem at all. Unfortunately I’ve had to sell the home and they are moving at the end of this month. I’d rent to anyone again.” - *Landlord, single-detached home, south side*

“My experience has been positive. I would rent to other Native people because I’ve had no problems. My tenants seem to be conscientious, mindful people.” - *Landlord, apartment and detached house, west side*

“My experience has shown no problems. The family and their kids are always a pleasure, very nice little family. Take good care of their home, yard always looks good too. I am lenient with the rent at times but they’ve always paid in full.” - *Landlord, single-detached house, west side*

Negative

“High turnover and evictions and damage as a result of many people living in a small unit.” - *Landlord, duplex, north side*

“I’ve had a bad experience with noise complaints and parties with some of the students. I now require abstainers and will only rent to those with at least two references.” - *Landlord, detached house, west side*

When referring to renting to Aboriginal people, one landlord indicated s/he had rented to “quite a few” resulting in “mostly all bad experiences” due to being “late on rent” and “one place so unkempt it should be condemned”. This individual confided to having had “no positive experiences” renting to Aboriginal people. - *Landlord, apartment, north end*

“Too many evictions, damage to property in the past. I lost too much money to recover the costs of the mortgage.” However, despite the bad experience this individual would “consider a young professional or working family”.
- *Landlord, detached house, west side*

Indifferent

“Mainly rent to Aboriginal people due to location on 13th St. North. There is a high concentration of Native people who reside here, and I’ve had good and bad experiences.” - *Landlord, 4-plex, north side*

Of the 38 individuals who responded, six landlords (15.7%) agreed to share notice of vacancies with local agencies as rental options for their clients; 24 (63%) refused; four (11%) indicated that they would consider it; and four (11%) chose not to respond. Interestingly, of the three landlords listed above who spoke positively about renting to Aboriginal people, none accepted the invitation to include a listing of their vacancies with any rental agency servicing Aboriginal clients.

Reasons for not Renting to Aboriginal People

Reason Cited	Times Cited
Late/non-payment of rent	17
Damages to premises	16
Regularity of notices (evictions)	14
Noise complaints	12
Dispute with neighbours	10
Premises unkempt	10
Police involvement	9
Overcrowding	8
Requests for maintenance	4
Domestic violence	2
Tough to communicate	1

Many of the abovementioned complaints are common to renters irrespective of ethnic milieu. To be fair, a handful of landlords who were interviewed suggested that they had positive and negative experiences with renters of all cultural backgrounds. The interviews indicated specifically that the presence of Aboriginal tenants resulted in noise complaints that were related to children playing as opposed to wild parties and late nights. There was also a sense that single-parent families were increasingly blacklisted due to the perceived inability of one parent to work and control allegedly unruly behaviour in his or her children. Based on this commentary it appears that at least some landlords are evaluating potential Aboriginal renters on the basis of specific stereotypes. If this commentary is correct, this could prove to be a challenging barrier for hopeful Aboriginal tenants to overcome as our research shows that 35% of respondents were in a married household with children and 29% were in single-parent households.

Many of the landlords interviewed consider family size and the number of young children as risk factors. Most were concerned that when you rent to an Aboriginal tenant, you rent to the whole family. Our survey further indicated that 6.5% of respondents were members of multi-family households, while 5.2% identified as being part of a multi-generational home with an average of 3.48 persons per household, up from an average of three persons in 1997 (Barsh 1997, 210). From a landlord perspective, more people inhabiting a rental property increases the risk of property damage and potentially more noise complaints related to children.

Although domestic violence was cited only two times by landlords as reason to avoid renting to Aboriginal individuals, our survey indicated that more than 10% of respondents were in their present housing situation due to domestic violence, while 13% refused to answer the question. Based on the fact that the number of participants who responded evasively to the inquiry was even greater than those who did so positively, it would seem reasonable to assume that at least some of them were in their present housing situations as a direct result of domestic violence. This increases the potential for total respondents in this situation to be as high as (or higher than) 20%. Landlords also expressed concern about tenants' inability to pay rent as a result of lack of employment and expressed fear of renting to students, the latter of which made up 29.7% of our sample. The survey showed that 52% of respondents were employed, while 25% were currently unemployed.

This employment response rate of nearly one-quarter unemployment is high considering that from 2001 to 2005 off-reserve Aboriginal unemployment rates dropped from 16.7 to 13.6% (Statistics Canada 2005).⁷ A robust provincial economy based largely on resource extraction (i.e. oil, natural gas, tar sands) has, in part, aided in improving the provincial Aboriginal employment levels. However, southern Alberta, and in particular the Lethbridge region, is lacking the number of provincial resource extraction companies in comparison to other regions of the province, resulting in limited levels of regional Aboriginal employment. Therefore, at-risk populations, such as Aboriginal students and families in Lethbridge, are much more likely to be on fixed incomes, ranging from social assistance and student loans to band sponsorship and the Canada pension. Most landlords interviewed were unwilling to take a chance on such tenants, especially in what has become an increasingly competitive rental market in recent years.

The reader should keep these data in mind that when asked to comment directly on their rental experiences, 63.8% of Aboriginal respondents indicated that they had faced discrimination when seeking housing or that they had experienced difficulty securing housing; 11% chose not to answer this question. Tenants in the city's north end (61%) were more likely than tenants on the west side (31%) or the south side (29%) to experience discrimination or racism. However, the majority of Lethbridge's Aboriginal population lives in the north end for reasons ranging from an inability to afford rental properties to housing availability. One might infer from these data that landlords who deal daily with potential tenants have consciously or otherwise discerned these trends and are mindful of Aboriginal housing needs, only to treat applicants tersely recognizing that they have few options available to them in town. Aboriginal people in Lethbridge represent a susceptible population to those landlords who may choose to exploit this vulnerable group.

This treatment may account for the significant level of municipal Aboriginal transiency. The data collected indicates that most of the respondents enter their new rental properties with the intention of leaving. As an example, 15% of respondents indicated that they chose to rent rather than consider purchasing because they want the

7. The labour force participation rate for off-reserve Aboriginal peoples (69.7%) and Métis peoples (72.7%) in Alberta corresponded with the provincial participation rates listed for non-Aboriginal urban individuals (73.5%). See Statistics Canada (2005).

flexibility associated with moving quickly. Further, 72% of respondents have moved at least once while living in Lethbridge, of whom 44% moved upwards of three times. In comparison, 20% of respondents lived in Lethbridge for less than one year and 31% lived in the city between two and five years. Clearly, Aboriginal people regularly relocate to various sectors of the city in response to what was described by participants as a frequently hostile urban environment. This environment also resulted in respondents making regular visits to the reserve to visit family. Last year alone, 55% of respondents indicated that they traveled to either the Kainai or Piikuni reserves at least 10 times, while more than 80% estimated that they visit one of the surrounding reserve communities each year.

Students, for instance, are a subgroup that is both transient and faces tremendous obstacles such as a lack of educational or vocational opportunities which leaves it at a disadvantage in the community as compared to the subgroup's non-Aboriginal neighbours. Fewer than half of all students surveyed said they had lived in Lethbridge less than three years, although 60% indicated that they had moved two to five times during that same time period. The nature of the school year (eight months) combined with the need to seek summer employment outside of the city often means that students live an inherently transient lifestyle. Our survey indicates that 16.7% of respondents rented their current space knowing that they will be moving, while 35.7% choose to rent because they want flexibility in moving. According to 57% of those surveyed, low income was cited as a significant barrier to finding rental housing, while 17% identified prejudice as an obstacle.

DISCUSSION

Aboriginal people in Lethbridge are in core housing need. The data collected from our survey indicates that, in comparison to the mainstream population, Aboriginal people in Lethbridge are dealing with unique issues that affect their ability to secure adequate and affordable housing. Moreover, Aboriginal people are aware of their situation. Perhaps most telling was the statistic of our survey which indicated that 53.6% of respondents 'strongly agreed', while an additional 39.1% 'agreed' that their family would benefit from improved housing. Similar to Winnipeg and Saskatoon, for instance, Lethbridge is slowly beginning to see a socio-economically deprived sector becoming home to a growing urban Aboriginal population. Known as 'Bannock Row', the city's north end houses nearly half of the Lethbridge Aboriginal population. This is due, in part, to the low rent costs directly related to older homes, which at times are substandard and not properly maintained by landlords.

As Aboriginal people seek out housing they increasingly have to contend with discrimination from landlords who arguably understand the tenuous position of the applicants seeking accommodations. In an environment of rent competition combined with a general city aesthetic that at the very least accepts prejudice against 'Indians', Aboriginal people are increasingly forced to accept discrimination in order to secure affordable housing. This may not be necessarily adequate housing, but it is a roof over one's head. Fuelling the north end's growth is high Aboriginal unemployment and a lack of adequate jobs, high transiency rates, and high debt load servicing, which limits a person's ability to pay for adequate housing. The urban Aboriginal population is slowly becoming ghettoized within Lethbridge. It is important to ask: What potential effects (e.g. financial, cultural) could result from these trends?

Clearly, Aboriginal people regularly relocate to various sectors of the city in response to what was described by participants as a frequently hostile urban environment. This environment also resulted in respondents making regular visits to the reserve to visit family.

Issues that were tangentially linked to poor housing in our research included, among others:

- ◆ children, living in multi-generational homes where parents are forced to care for grandparents, are often ignored, and as a result their parents are unaware of what the children are involved in;
- ◆ overcrowding results in increased contact with the regional police, construed locally as nuisance calls;
- ◆ transiency creates the potential for poor educational outcomes for children forced to relocate multiple times with their families due to poor housing conditions; and,
- ◆ physical marginalization from Lethbridge society can have a negative psychological affect.

There are obvious policy ramifications stemming from these issues, however, a clear role identification as it relates to the distribution of responsibility for policy development is lacking. In order to generate the required funding to improve Aboriginal housing, there is a need to identify when tax base allocations will be implemented and how the money will be distributed. Perhaps more importantly, any policy developed needs to embrace the idea of inclusiveness or, more specifically, to ensure that the voices of those most in need are heard during the policy formulation process. Such an approach results in balance and equilibrium within the system, which, arguably, is the key to healthy communities.

A sense of permanency in urban environments has nevertheless developed among the Aboriginal population. We are witnessing the beginning of the third generation of urban Aboriginal residents in the city meaning that in many cases grandchildren currently being raised in Lethbridge are following in the footsteps of their grandparents, who themselves were raised in town. The Aboriginal population is younger and growing more rapidly than the non-Native population in Lethbridge due, in part, to both high birth and fertility rates and urban migration from the surrounding reserves. The ensuing need for rental accommodations becomes problematic due to the fact that the Lethbridge rental vacancy rate also continues to drop resulting in rent competition. As a result, increasingly, the Aboriginal population will be forced out of contention for rental units as landlords choose to rent to non-Aboriginal families.

Similar to other Lethbridge residents, Aboriginal people seek safe neighbourhoods that are close to good schools and the required amenities and they also aspire to home ownership. This was made quite clear by the respondents even if they at the same time acknowledged the socio-economic barriers that keep them and their friends and family members from purchasing their own homes. The resulting lack of stable employment combined with skyrocketing housing prices in Lethbridge are leaving those Aboriginal individuals who hope to purchase their own home in the wake. Many of the study participants attempted to buck these trends and applied fruitlessly in most cases to qualify for a mortgage in an attempt to become homeowners. Our research found only 22 Aboriginal homeowners (7%) and an additional 106 individuals (36%) who attempted to but were unsuccessful at securing a mortgage.

CONCLUSION

Planning is required to improve the existing housing situation in Lethbridge. In this contemporary period, in which more than half of all Aboriginal people nationally live in an urban environment, policy makers need to remain cognizant that city tax dollars are needed to deal with this and related issues. In this study, as many respondents indicated, the urban land base is simply a traditional territory covered in concrete that still retains its power and remains a site that Aboriginal people desire to occupy. This suggests that urban Aboriginal populations are here to stay. Added to this is the fact that urban Aboriginal populations fall into what has been described as a policy vacuum characterized by variability in policy formulation, overlap and gaps in policy areas in different cities, and a mismatch between policy areas and community needs of urban Aboriginal peoples (Hanselmann 2001). In sum, federal and provincial funding is limited for urban Aboriginal peoples. In anticipation of deteriorating conditions and diminishing funding for what is a young and growing urban Aboriginal population it becomes clear that the Lethbridge City Council must develop reflective and responsive municipal policies to ensure the well-being of not only Aboriginal people but all municipal residents.

Housing Needs Assessment

The information collected during this survey is done so in accordance with the Freedom of Information and Protection of Privacy Act (FOIP) and any other privacy laws and all data collected is shared for statistical purposes only.

PART A : Family Information

1. Age: _____

2. Male: Female:

3. What is your cultural/ethnic affiliation?
First Nation (Status): Inuit:
First Nation (Non-Status): Métis:

4. Please list the languages that you speak:

5. What language(s) is spoken at home?

6. Are you currently:
A Student:
Employed:
Unemployed:

7. Please indicate which of the following categories best represent your current situation (choose more than one if applicable):

Single: Married with children:
Single Parent: Married with no children:
Multi-family: Multi-generational:

8. How many bedrooms do you have in your home/apartment?
None: Three:
One: Four:
Two: Five:

9. Please fill out the following table (with person #1 being you). This will provide us with a profile of the people living in your home.

Person #1	Relationship to Person #1 (spouse, son, daughter, etc.)	Age	Occupation	Highest Level of Education (see categories below)
1				
2				
3				
4				
5				
6				
7				
8				

1 - Grade School (1-8)
 2 - High School (9-12)
 3 - Technical/business school/vocational school
 (diploma, certificate, trade certificate, etc.)
 4 - University
 5 - University post-graduate
 6 - Other (please specify)

PART B: Where You Live

10. How long have you lived in Lethbridge in total (over different years)?

Less than 1 year: 6-9 years:
 1 year: 10-15 years:
 2-3 years: More than 16 years:
 4-5 years:

11. Where do you currently live?

North Lethbridge: West Lethbridge:
 South Lethbridge: Regional Town:
 Rural: Combined Reserve/City:

12. Why did you choose the housing you currently live in? Please choose all the reasons that apply to you from the list:

- | | | | |
|---|--------------------------|---|--------------------------|
| Close to school: | <input type="checkbox"/> | Chose first available/appropriate housing unit: | <input type="checkbox"/> |
| Close to shopping: | <input type="checkbox"/> | Moved to city for work: | <input type="checkbox"/> |
| Close to work: | <input type="checkbox"/> | Moved to city for access to health services: | <input type="checkbox"/> |
| Close to good bus route: | <input type="checkbox"/> | Moved to city for different opportunities: | <input type="checkbox"/> |
| Close to services for children or dependents: | <input type="checkbox"/> | Other (please list in the space provided): | <input type="checkbox"/> |
| Affordable: | <input type="checkbox"/> | | |

13. Select the option that best represents your current housing situation:

- | | | | |
|-------------------|--------------------------|------------------------|--------------------------|
| Apartment: | <input type="checkbox"/> | Single-detached House: | <input type="checkbox"/> |
| Row or townhouse: | <input type="checkbox"/> | Duplex: | <input type="checkbox"/> |
| Condominium: | <input type="checkbox"/> | Rooming house: | <input type="checkbox"/> |
| Other: | <input type="checkbox"/> | | |

14. If you are having housing issues, please categorize what they are below. Choose all that apply.

- | | |
|--|--------------------------|
| Rent too expensive: | <input type="checkbox"/> |
| Heat and/or electricity too expensive: | <input type="checkbox"/> |
| Landlord uncooperative: | <input type="checkbox"/> |
| Neighbourhood not desirable: | <input type="checkbox"/> |
| Transportation difficult: | <input type="checkbox"/> |
| Crowded: | <input type="checkbox"/> |
| Housing doesn't suit needs: | <input type="checkbox"/> |
| Other (please list in the space provided): | <input type="checkbox"/> |

15. Are you planning on moving in the future? Yes No

16. If you answered yes, when do you anticipate moving?

17. List the number of times you have moved during your time in Lethbridge?

- | | |
|------------|--------------------------|
| 1: | <input type="checkbox"/> |
| 2: | <input type="checkbox"/> |
| 3: | <input type="checkbox"/> |
| 4: | <input type="checkbox"/> |
| 5 or more: | <input type="checkbox"/> |

18. How did you find your current home or apartment?

- | | | | |
|--------------------|--------------------------|-------------------|--------------------------|
| Home Finders: | <input type="checkbox"/> | Internet: | <input type="checkbox"/> |
| Lethbridge Herald: | <input type="checkbox"/> | Other (identify): | <input type="checkbox"/> |
| Friends/family: | <input type="checkbox"/> | | |

19. How would you describe your relations with your non-Aboriginal neighbors?
- Frequent and sociable:
- Seldom and Difficult:
- Don't really care:
20. Identify who you have Housing Contracts/Agreements with:
- Treaty 7 Housing Authority:
- Lethbridge Housing Authority:
- Other (identify):
21. Your home/apartment needs to be configured to meet the needs of:
- A Family: Seniors/elders:
- Family w/ special needs: Student(s):
22. During the last year how often have you visited a reserve community?
- Never: 6-9:
- 1-2: More than 10:
- 3-5:
23. How often do you visit your home community each year if it is not Lethbridge?
- Never:
- 1-2:
- 3-5:

PART C: Housing Wants and Needs

24. If you rent, why?
- Short-term stay (less than a year):
- Want flexibility of being able to move when I want:
- Don't want the responsibilities of home ownership:
- Can't afford to buy the type of home I want:
- Unable to obtain a mortgage:
- Feel uncomfortable dealing with the banks:
- Other:
25. If you own a home, are you satisfied? Yes No
26. If you answered no, why not (choose more than one if applicable)?
- Too small:
- Poor condition (not maintained):
- Not close to shopping or other services:
- Not close to work:
- Not close to university, college, etc.:
- Not close to schools:
- Not close to public transportation:
- Not close to family/friends:
- Neighbourhood unsafe:
- No cultural diversity:
- Other:

27. In your opinion, what is the main barrier in obtaining suitable housing?
- Low personal / family income:
- Limited availability of housing:
- Difficulty in finding a suitable location:
- Growing family or current family size:
- Prejudice and discrimination:
28. If there were a program to help you buy a home, would you be interested in learning about it?
- Yes:
- No:
29. Would an information session (or sessions) that explains the process of buying a home be of interest to you? (benefits of home ownership, responsibilities of home ownership, how mortgages work, managing your finances, etc.)
- Yes:
- No:
30. If you were buying a home, please indicate your top three choices of the type of home you would like. For example, put the number "1" beside your first choice, number "2" beside your second choice, and a number "3" beside your third choice.
- _____ Single House
- _____ Duplex
- _____ Townhouse-style condominium
- _____ Apartment-style condominium
- (a) If you require a wheelchair accessible home, please check this box:
31. How many bedrooms do you need?
- One:
- Two:
- Three:
- More than 3:
32. If you were buying a home, please indicate what you feel to be the most important to you by indicating your top three choices. For example, put the number "1" beside your first choice, number "2" beside your second choice, and a number "3" beside your third choice.
- | | |
|--|---|
| _____ Safe neighborhood | _____ Close to shopping or other services |
| _____ Close to work | _____ Close to schools |
| _____ Close to university, college, etc. | _____ Close to family / friends |
| _____ Close to public transportation | _____ Cultural Diversity |
| _____ Other | |
33. In your home do you have (circle your answer):
- | | | |
|---------------------------------|-----|----|
| A functional washing machine: | Yes | No |
| A functional refrigerator: | Yes | No |
| A cooling system: | Yes | No |
| An adequate hot water system: | Yes | No |
| Adequate dry food storage area: | Yes | No |

Kitchen facilities present:	Yes	No
Adequate bathroom facilities:	Yes	No
An adequate power supply:	Yes	No
Connection to the sewage system:	Yes	No

34. Describe the current condition of your home:

Regular maintenance required:
 Minor repairs needed:
 Major repairs needed:

PART D: Financial Information

35. Please identify your sources of income:

Employment Insurance:	<input type="checkbox"/>	Disability Pension:	<input type="checkbox"/>
EI - Maternity Leave:	<input type="checkbox"/>	Band sponsorship (students):	<input type="checkbox"/>
EI - Disability:	<input type="checkbox"/>	Student bursary/loan:	<input type="checkbox"/>
Social Assistance:	<input type="checkbox"/>	Other pension:	<input type="checkbox"/>
Old Age:	<input type="checkbox"/>	Child Tax Credit:	<input type="checkbox"/>
Worker's Compensation:	<input type="checkbox"/>	GST:	<input type="checkbox"/>
Veteran's Allowance:	<input type="checkbox"/>	Other:	<input type="checkbox"/>
Canada Pension Plan:	<input type="checkbox"/>		

36. How long have you been working at your current job?

6 months or less	<input type="checkbox"/>	5-6 years	<input type="checkbox"/>
6 months-1 year	<input type="checkbox"/>	7-8 years	<input type="checkbox"/>
1-2 years	<input type="checkbox"/>	9-10 Years	<input type="checkbox"/>
3-4 years	<input type="checkbox"/>	Eleven years or more	<input type="checkbox"/>

37. Please estimate how much money your household makes in a year?

Less than \$7000	<input type="checkbox"/>	\$31000 - \$35000	<input type="checkbox"/>
\$7000 - \$10000	<input type="checkbox"/>	\$36000 - \$40000	<input type="checkbox"/>
\$11000 - 15000	<input type="checkbox"/>	\$41000 - \$45000	<input type="checkbox"/>
\$16000 - \$20000	<input type="checkbox"/>	\$46000 - \$50000	<input type="checkbox"/>
\$20000 - \$25000	<input type="checkbox"/>	More than \$50000	<input type="checkbox"/>
\$26000 - \$30000	<input type="checkbox"/>		

38. How much do you currently spend for your rent/mortgage?

Less than \$300:	<input type="checkbox"/>	\$851-\$950:	<input type="checkbox"/>
\$300-\$450:	<input type="checkbox"/>	\$951-\$1050:	<input type="checkbox"/>
\$450-\$550:	<input type="checkbox"/>	\$1051-\$1150:	<input type="checkbox"/>
\$550-\$650:	<input type="checkbox"/>	\$1151-\$1250:	<input type="checkbox"/>
\$650-\$750:	<input type="checkbox"/>	\$1251-\$1350:	<input type="checkbox"/>
\$751-\$850:	<input type="checkbox"/>	More than \$1350:	<input type="checkbox"/>

39. What type of employment?
- | | | |
|-----------------|-----------------|-----------------|
| <u>Person A</u> | <u>Person B</u> | <u>Person C</u> |
| Full-time | Full-time | Full-time |
| Part-time | Part-time | Part-time |
| Seasonal | Seasonal | Seasonal |
| Not employed | Not employed | Not employed |
| Other: _____ | Other: _____ | Other: _____ |

- Person D
- Full-time
- Part-time
- Seasonal
- Not employed
- Other: _____

40. What kinds of assets do you have?
- Home
- Land
- Personal property (car, recreational vehicle, etc.)
- Savings Account or Chequing Account
- Investments (RRSPs, stocks, bonds, GICs, mutual funds)
- None
- Other

41. What kind of debts do you have?
- Car loan / lease:
- Student loan:
- Credit cards:
- Personal loan:
- Personal line of credit:
- Other:

42. Listing all of your debts together (not including your rent and/or mortgage payments), what is your total monthly debt payment?
- Less than \$100
- \$100 to \$300
- \$300 to \$500
- \$500 to \$700
- Over \$700

43. In terms of trying to find housing, have you experienced racism and/or discrimination? Yes No

44. If you chose yes to the above question, and you feel comfortable doing so, would you please elaborate?

45. Is your current housing situation a result of domestic violence?

Yes:

No:

Choose not to answer:

46. If you chose yes to the above question, and you feel comfortable doing so, would you please elaborate?

PART E

47. You and your family would benefit from an improved housing situation?

Strongly Agree

Agree

Disagree

Strongly Disagree

48. When were the last known repairs and/or maintenance conducted on your residence?

Less than 3 months 3-5 Months 6-11 Months 12-24 Months More than 24 Months

49. What current barriers, in your opinion, are preventing you from acquiring long-term sustainable housing or owning your own home?

50. What would you change?

51. What educational seminars would you be interested in attending (free of charge)?

Home Repairs Budgeting Lenders and Mortgages Rental Agreements

Real Estate Communication Conflict Resolution Mediation Alternatives

52. Additional Comments:

Thank you for spending the time to share information regarding your housing situation.

Landlord Telephone Survey

When contacting landlords for this survey, identify yourself as a representative of AHIAS. Solicit informed consent from the subject (landlord) in order to complete the following survey.

Informed Consent Yes No

1. What section of the City of Lethbridge are you located at: North South West

2. How many rental properties do you own/manage? _____

3. What type of properties do you have?

Apartment Row/Townhouse	Condominium
Single-detached House	Duplex
Rooming House	Suite
Other: _____	

4. How many tenants have you had in the past 5 years? _____

5. Have you rented to Aboriginal people in the past 5 years? Yes No

6. If yes, describe your experience:

7. When renting to Aboriginal people, have you had issues with any of the following?

Maintenance Requests	Issuance of Notices
Rent Payments (late)	Neighbour Disputes
Damages	Overcrowding
Noise Violations	Unkempt premises
Domestic Violence	Police Involvement
Communication	Other: _____

8. What positive outcomes have you experienced in renting to Aboriginal people?

9. Would you be interested in sharing your vacancies with our organization for rental options for our clients? Yes
No

Thank you for taking the time to complete this survey.

Consent Agreement

Name: _____

Address: _____

I understand that this survey is to assist the Aboriginal Housing in Action Society to collect the data required to develop a program aimed at designing affordable housing for Aboriginal people in Lethbridge.

I agree to allow this information to be used for the Aboriginal Housing in Action Society Housing Needs Assessment. I understand that participants' names are confidential and will not be identified in any way.

I hereby give my signed consent.

Signature

Date

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