



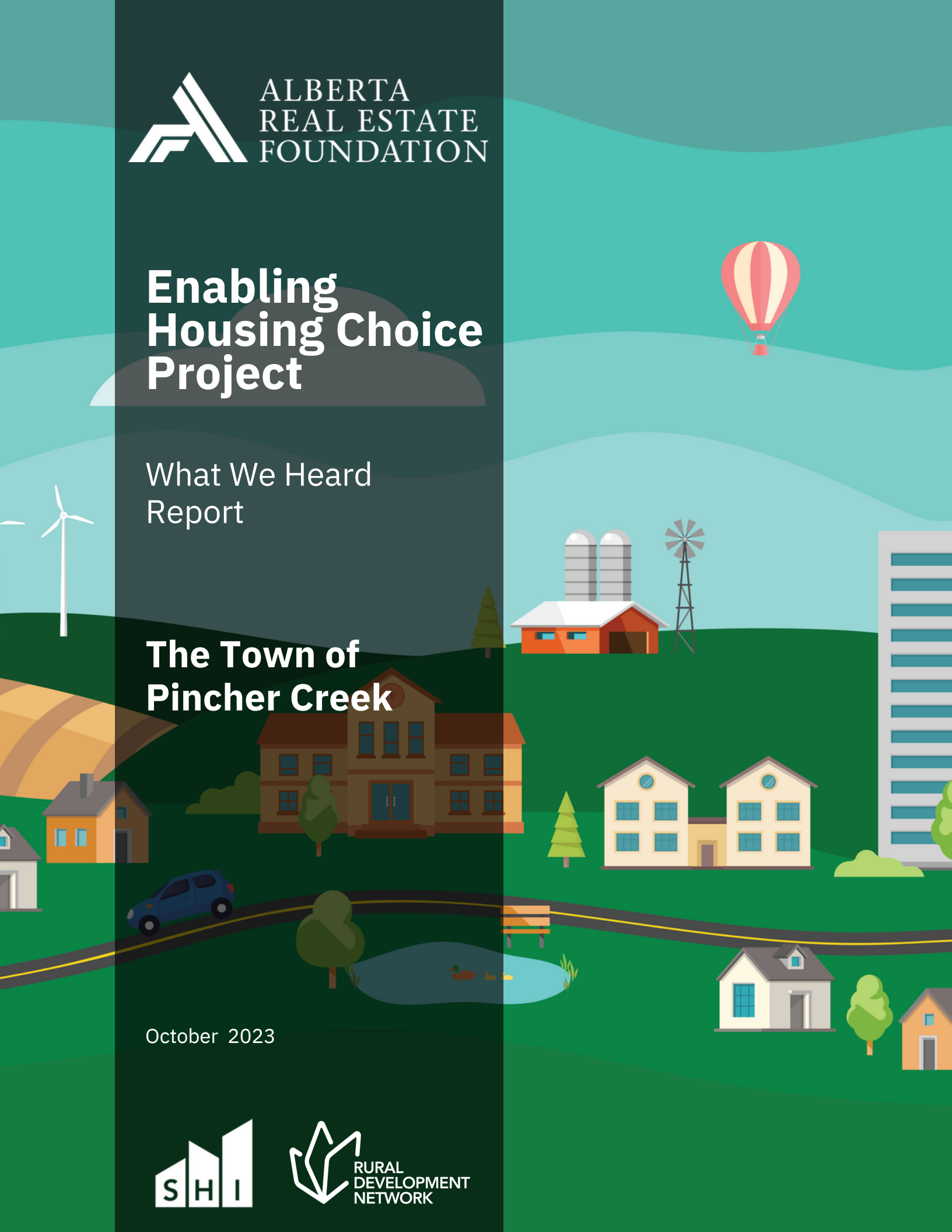
ALBERTA
REAL ESTATE
FOUNDATION

Enabling Housing Choice Project

What We Heard
Report

The Town of Pincher Creek

October 2023





LAND ACKNOWLEDGMENT

We, the Rural Development Network (RDN) and the Enabling Housing Choice (EHC) project acknowledge that the Town of Pincher Creek, Alberta, Canada is located on Treaty 7 territory, signed in 1877. This territory is the shared traditional and ancestral home of the Blackfoot Confederacy, consisting of the Piikani, Amksapi Piikani, Siksika, and Kainai Nations, as well as the Tsuu'tina and the Îethka Nakoda Nations, which includes the Chinikii, Bears Paw, and Good Stoney First Nations. We also acknowledge that this territory is home to the Métis Nation of Alberta, Region III.

We acknowledge that we are all treaty people with a shared unity that is tied to the land. Through our work we take part in that responsibility and with our treaty connections. We stand in alliance with all treaty people and take ownership in all that we do, with a mind toward reconciliation now and in our ongoing endeavours.

Furthermore, we acknowledge the ancestors of all Treaty 7 Nations who have lived on this land and their descendants who will continue to live here. We appreciate and honour the traditional Knowledge Keepers and Elders who are with us today and those who have gone before us.

RDN is committed to supporting the implementation of the Truth and Reconciliation Commission of Canada's Calls to Action, and believes in the need for meaningful engagement and consent with Indigenous peoples in the community. As this project specifically touches on development and planning concepts which are built on a colonial system of governance and land use management, we also recognize that we have more work to unpack the systems in which we are upholding and working within.

It is our sincere hope that the findings provided in this report will serve to address Pincher Creek's diverse housing needs and provide greater housing security and inclusion for both Indigenous and non-Indigenous peoples in the community and surrounding area.

PROJECT ACKNOWLEDGMENTS

Thank you to the Alberta Real Estate Foundation for their funding and support of this project. We would also like to express our appreciation to the Town of Pincher Creek for hosting the engagement event and helping the Enabling Housing Choice tackle housing diversity and choice.

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1.0 Report Overview

To help with the navigation of this report, it's been divided into sections. For ease of access by readers, the summary information has been placed at the beginning of the report.

The report sections are divided as follows:

Sections 1 and 2: Overview and Introduction to the information and process on which this document is based.

Section 3: Summary of the findings from this research. It's been included at the front of the report for ease of reference and access for users. It's also written in a more fully developed discussion in Sections 5 and 7.

Section 4: Community Engagement purpose and methodology that was used for the online Community Survey.

Section 5: Online Community Survey review and analysis.

Section 6: Focus Group methodology.

Section 7: Focus Group reviews and analysis.

Section 8: Next Steps to be taken for the Enabling Housing Choice (EHC) initiative in Pincher Creek.



2.0 Purpose & Process

The purpose of this document is to provide a summary of the processes and outcomes of the community engagement research that was conducted with Pincher Creek residents and local stakeholders in the housing industry. The research involved two forms of community engagement: online surveys and focus group discussions. The methodology and additional information about these research forms is provided more fully in Sections 4 and 6 of this report.

The research for the Enabling Housing Choice (EHC) project in Pincher Creek began in spring 2023 through discussions with members of administrative staff about the current housing situation in the Town. We discussed factors that staff felt were affecting or influencing the situation, the barriers that they felt were affecting the local home building situation, and how they wanted to see the research progress. From the outset, the goal has been to provide relevant information and recommendations in the final report for the Town to execute.



3.0 Summary of Findings

In this section, community survey and focus group discussions have been summarized into themes that the Enabling Housing Choice team felt were relevant to the research.

There were **117** responses to the online community survey.
There were **2** focus group sessions, with a total of **9** participants.

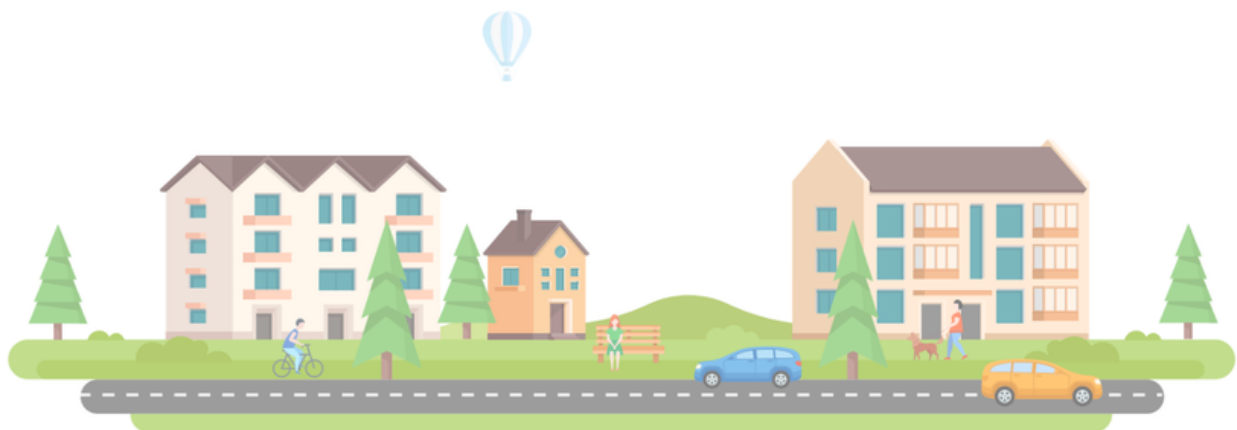
For the **focus group discussions**, the specific questions that were asked are provided in **Appendices 2 and 3** of this report. A more fully developed discussion of these issues is provided in **Section 5** of this report.

For the **online community survey**, the specific questions that were asked are provided in **Appendix 1** of this report. A more fully developed discussion of these issues is provided in **Section 7** of this report.

3.1 UNDERSTANDING HOUSING DIVERSITY

One of the objectives of this research is to promote and enhance housing diversity and choice in the Town, so participants were asked about housing diversity, both directly and indirectly.

Note: The Enabling Housing Choice team defines housing diversity based on housing form and type. Diverse housing form includes a variety of row houses/townhouses, duplexes, 4-plexes, low-rise apartments and other attached housing. It also includes housing types such as modular, manufactured, Ready to Move (RTM) and moved-in homes.



3.1.1 Focus Group: Housing Diversity Defined

The focus group participants were asked what housing diversity meant to them. The EHC team's definition was not provided in the question so that open discussion about the subject could be conducted with the participants.

The focus group participants felt the following points were key in ensuring housing diversity in a community:

- *A balanced market where everyone can afford to rent or purchase.*
- *A variety of property types of various prices that cover all age groups, lifestyles and needs.*
- *Must be safe, comfortable, affordable, and appropriate.*
- *Includes accessible, transitional and supportive housing.*

3.1.2 Community Survey: Housing Diversity

In the community survey, a definition of housing diversity was provided so that respondents could indicate whether they felt the Town should increase housing diversity in Pincher Creek. Respondents were also asked to explain their answer.

- About **two-thirds** felt that the Town should take actions to increase housing diversity.
- **One-third** were either not in favor or had no response either way.

Whether the Town should take action about housing diversity or not, and if so, what that action would look like, is something that will need to be discussed further by the community, Town Administration and Council.

The community survey also asked what types of housing people would like to see made available for rent or to purchase in Pincher Creek. Respondents could choose more than one answer.

In terms of properties to purchase:

- Single detached homes were chosen most of the time (almost **70%**).
- 'Attached' homes were chosen a similar amount of times: these were townhouses/rowhouses, (**74%**) and duplexes (**68%**).

In terms of preferred rental properties:

- Apartments, townhouses/rowhouses and duplexes were chosen between **75%** and **80%** of the time.

The fact that respondents chose attached housing types as much as single family dwellings is encouraging because it means people are more open to attached housing forms than what may have been previously thought.

3.2 HOUSING CHALLENGES, BARRIERS AND NEEDS

Questions about challenges, barriers and needs were included in the community survey and discussed with the focus group participants so that the EHC team could better understand what community members felt were the most important issues in Pincher Creek.

3.2.1 Focus Group: Discussion of Challenges, Barriers and Needs

The specific questions are provided in **Appendices 2** and **3**.
A more fully developed discussion is provided in **Section 5**.

The focus group participants felt the following points were key barriers and challenges for diverse housing development in Pincher Creek:

- *Lack of both rental housing and homes to purchase to attract and retain workers.*
- *Housing prices continue to rise.*
- *Lack of attached forms of housing: row housing, condos, other affordable forms of attached housing.*
- *Lack of land available for development.*
- *High construction costs make it difficult for developers to build.*
- *Community opposition to new development.*
- *Issues with red-tape, getting timely information about development.*
- *Current zoning is too restrictive for housing development; it's difficult and time-consuming to change zoning in the Land Use Bylaw.*
- *Basement suites need to be made legal and permitted in more areas of the Land Use Bylaw.*
- *The New Home Warranty program created red-tape and additional costs for home builders; took many small builders out of the market because they couldn't meet the legislative requirements and higher costs.*
- *The government needs to step in to help fund and develop affordable housing.*



3.2.2 Community Survey: Responses to Challenges, Barriers and Needs

The questions related to this information are provided in **Appendix 1**. A more fully developed discussion is provided in **Section 7**.

- Over **half** of respondents felt that more 2-bedroom and 3-bedroom homes were needed; **one-third** felt that more 1-bedroom homes were needed.
- Almost **two-thirds** felt people were not able to age in place appropriately in Pincher Creek, or that this issue wasn't adequately addressed, or more needed to be done about it.
- **80%** felt there were not enough rental properties.
- **90%** felt there were not enough homes to purchase.
- About **three-quarters** felt that affordability, lack of housing options for families, and lack of housing options for singles and couples were the most important housing challenges.
- About **half** of the responses indicated that lack of housing for seniors and people with disabilities was an important issue.
- In terms of 'red tape', almost **20%** indicated that the rules and regulations for housing construction needed to be made less difficult.

3.3 MUNICIPAL TOOLS AND APPROACHES

A question about using additional taxpayer money to provide subsidized housing and seniors housing was asked in the community survey. With the focus group participants, there was a discussion about the potential municipal tools that could be used to enhance housing development in Pincher Creek.

3.3.1 Focus Group: Discussion of Municipal Tools

This discussion largely focused on changes to the current Land Use Bylaw, potential incentive policies and other areas of opportunity in the Town.

The specific questions are provided in **Appendices 2** and **3**. A more fully developed discussion is provided in **Section 5**.

The focus group participants felt the following points were key tools to discuss for enabling diverse housing development in Pincher Creek:

- *Make secondary suites a legal and permitted use to enable construction of these units.*
- *Make zoning more flexible so that it is easier to develop/build.*
- *Prepare policy incentives for housing development in general, and secondary suites in particular*

- *Give property tax breaks on rental properties to help owners maintain/enhance their rental units.*
- *Give property tax breaks on rental properties to help owners maintain/enhance their rental units.*
- *Explore policy incentives to assist with redeveloping vacant buildings and land into residential dwellings.*
- *Promote diverse housing for diverse demographics.*
- *Provide information about housing needs in the community for developers.*
- *Increase communication with developers; collaborate with developers and other stakeholders to explore new and innovative ideas.*
- *Reduce red tape by making development information more accessible for the housing industry and the broader community.*

3.3.2 Community Survey: Responses to Using Taxpayer Money (Municipal Tool)

The questions related to this information are provided in **Appendix 1**. A more fully developed discussion is provided in **Section 7**.

- Almost **40%** of respondents indicated that tax-payer dollars should be used to build housing in Pincher Creek.

Note: This is a significant percentage of people who are in favor of the Town getting into housing development, and much higher than other communities where RDN has completed this type of research.

- The other **60%** of the responses were either against using tax-payer money to build housing, or their response was unclear or uncertain.

3.4 HOUSING DEVELOPMENT INCENTIVES

Focus group participants were not aware of local housing development incentives, except for the existing Habitat for Humanity Project that was completed in the Town.

The **community survey** did not ask questions about people’s awareness of existing housing development incentives.



3.5 SUGGESTIONS FOR RECOMMENDATIONS:

Participants in both the community survey and the focus group discussions were given the opportunity to provide their thoughts and recommendations for the EHC team to consider for the report.

3.5.1 Focus Group: Thoughts and Recommendations

The specific questions are provided in **Appendices 2** and **3**.
A more fully developed discussion is provided in **Section 5**.

The focus group participants felt the following points should be considered for the EHC team to recommend to help enable diverse housing development in Pincher Creek:

- *Prepare Land Use Bylaw and policy changes that will support housing development in Pincher Creek.*
- *Assist with information and changes to processes and policy to attract housing developers and builders.*
- *Provide information and suggestions to attain external funding for housing development.*
- *A Development Officer is needed.*
- *Conduct a housing needs assessment.*
- *Fix the insurance program (homeowner warranty program).*

3.5.2 Community Survey: Thoughts and Recommendations

The questions related to this information are provided in **Appendix 1**.
A more fully developed discussion is provided in **Section 7**.

Responses from the community survey can be categorized as follows:

- *More affordable housing - both to rent and to purchase*
- *More housing in general*
- *Multi-unit housing for entry level buyers*
- *Additional Seniors housing*



4.0 Community Engagement

Purpose and Methodology

The purposes of the community engagement process in Pincher Creek were as follows:

First: To provide baseline information about housing diversity and choice to residents and housing industry stakeholders. Our purpose was to both broaden understanding about housing diversity and start a discussion about how housing diversity could benefit the Town.

Second: To gain a better understanding of residents' thoughts, perceptions, and concerns, both about local housing issues in general, and about housing diversity in particular.

Third: To collect information and feedback from residents and housing industry stakeholders about both the challenges and accomplishments they've experienced regarding housing in the Town, whether the housing has been diverse, affordable, or otherwise.

Fourth: To foster community buy-in and support that will enable increased housing diversity and choice in Pincher Creek. In theory, by increasing housing diversity in the community, housing affordability will also be positively affected.

The following community engagement methods were used in the research:

- An online community survey targeted to Pincher Creek residents, from **April 25 to May 10, 2023**.
- An online and paper-format community survey, made available to attendees of the Pincher Creek Trade Show on **April 29, 2023**.
- Two online focus group discussions, conducted with groups of local stakeholders in the housing industry, **August 16** and **August 24, 2023**.

It should be noted that the results outlined below are not necessarily endorsed by the Town of Pincher Creek, nor are they deemed to reflect the views of the Town Administration.

5.0 The Community Survey

The community survey for Pincher Creek was conducted using an online survey platform called Google Forms. The survey was prepared by the EHC team, reviewed with Pincher Creek administration and then posted and advertised on the Town's social media platforms for two weeks. In addition, the Economic Development Officer made it available at the Pincher Creek Trade show, both in online and paper forms.

The format for the survey consisted of eleven questions about the current housing situation, including questions about housing diversity, barriers or challenges, and other similar themes. It also included a section to collect demographic information. The survey document questions are in **Appendix 1**.

A total of **117** responses were submitted through the community survey, giving a response rate of about **3%**. In general, a good response rate is typically between **5%** and **30%** of the total population. While this is a lower response rate than is ideal, valuable information was collected for analysis, which was used to formulate some of the questions used in the focus group discussions.



5.1 COMMUNITY SURVEY RESPONSES

For this section, the survey questions are provided, followed by comments and general trends that were observed in the results, and then the responses are shown in chart or graph form. Responses that include comments are provided after the discussion.

5.2 HOUSING QUESTIONS

Question 1:

In your opinion, is there housing with enough variety of bedrooms in the Town of Pincher Creek? If not, what does the town need more of?

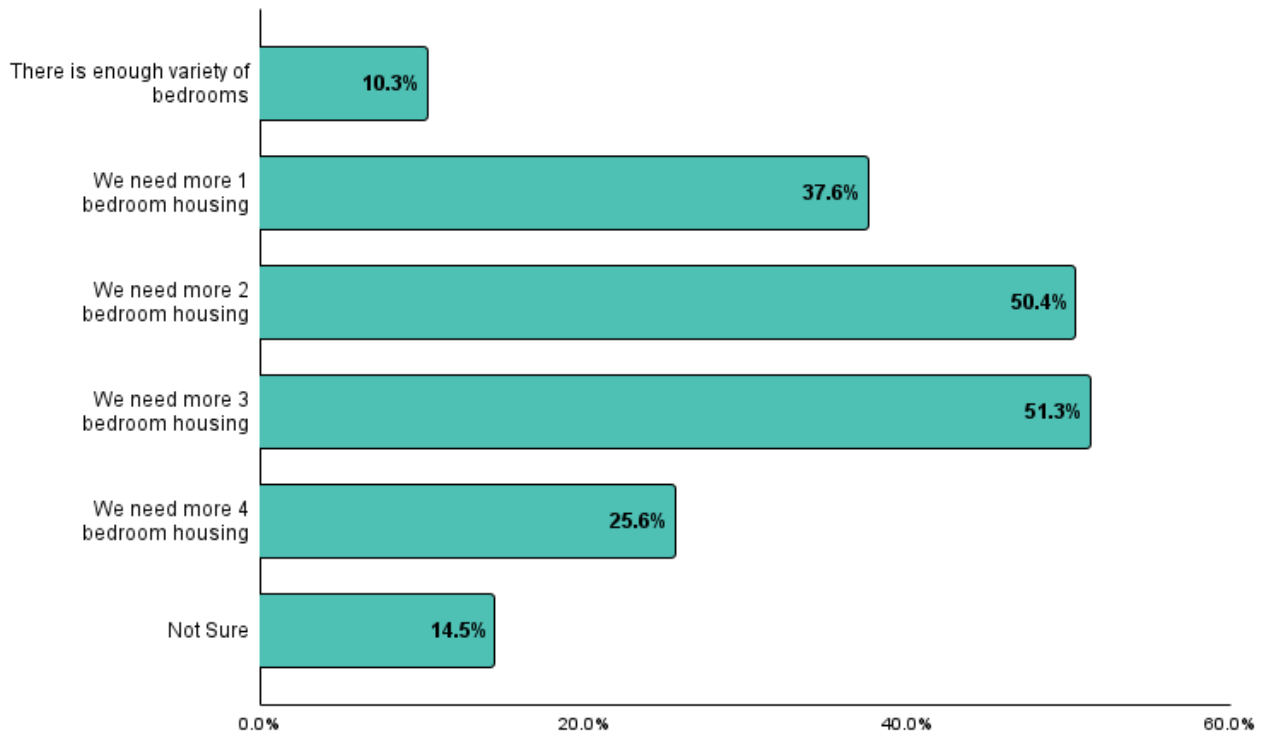
Comments:

Respondents could pick more than 1 answer. There were **117** responses to this question.

General trends:

Over **half** of the respondents felt that Pincher Creek needed more 2-bedroom and 3-bedroom homes, and another **one-third** felt the Town needed more 1-bedroom homes.

Question 1 Responses Chart:



Question 2:

What types of resources are available to help locals and newcomers find housing?

Comments:

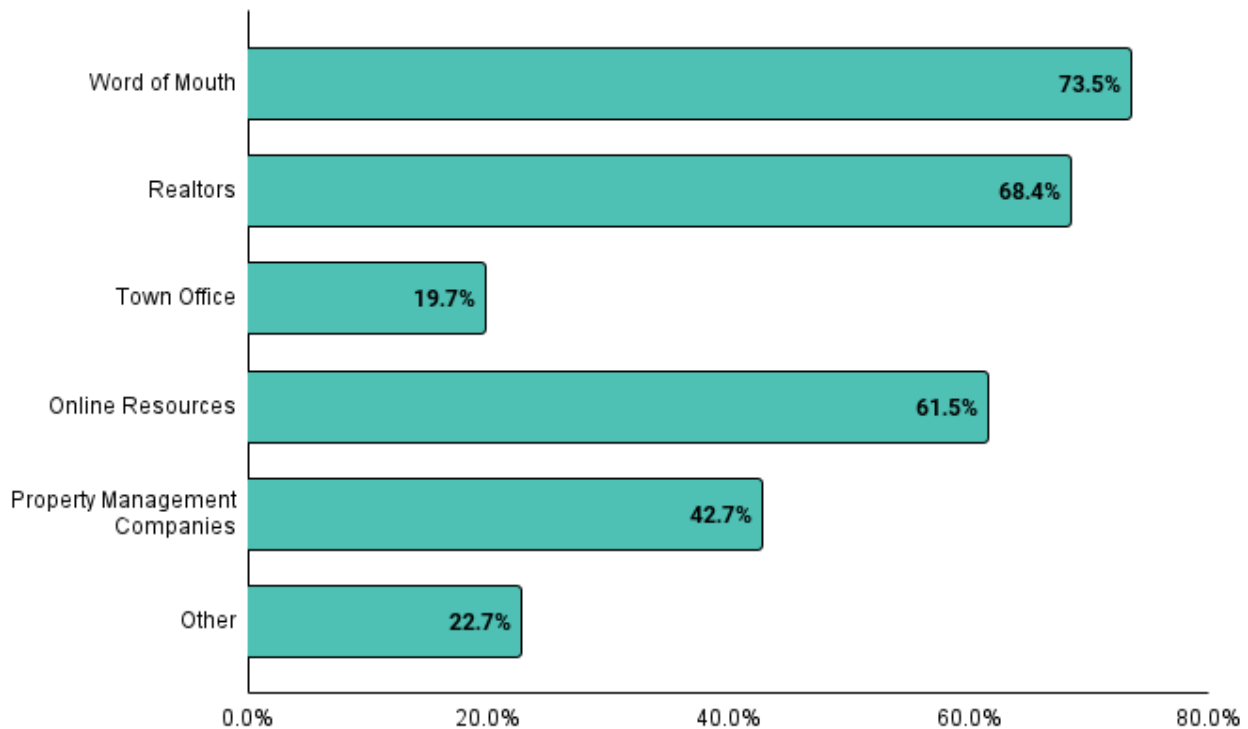
Respondents could pick more than 1 answer. There were **117** responses to this question.

General trends:

Not surprisingly, most respondents heard about housing through realtors or word of mouth. It is interesting to note that about **two-thirds** used online resources for finding housing.

This could support the suggestion that younger people will tend to look for housing online, rather than by traditional means (i.e. realtor).

Question 2 Responses Chart:



Question 3:

Aging in place means having the health and social support and services you need to live safely and independently in your home or your community for as long as you wish and are able. This could mean having housing choices that require lower maintenance, have age-friendly accessibility, or even refer to retirement homes/seniors residences. Is there the ability to age in place/retire in the community?

Comments:

This was a yes/no question, with the ability for respondents to comment on their answer. There were **117** responses to the question, all in the form of comments.

General trends:

About **one-third** of respondents felt that there was an appropriate ability to age in place in Pincher Creek.

However, the majority (about **two-thirds**) felt people were not able to age in place, or it wasn't adequately addressed, or more needed to be done about it.

The following are a sample of the specific comments from respondents about the ability to age in place. The full list of the responses will be provided upon request. Note that responses have been corrected for grammar.

- *“The community is missing this component of housing currently. Spouses are often split up and must sell their existing property due to one person being in an extended or term care facility and the other person not being able to sustain and maintain their home. Bassano has been working on an aging-in-place facility for many years, enabling couples to remain together with the accessibility necessary to maintain a comfortable living as they age. It is especially important to note that these types of facilities allow the couple to remain together in one community, rather than being split up into different communities as limited facilities may not be available to them.”*
- *“No, independent houses are not available for those with limited mobility or wide doors or floor plans to accommodate ambulance cots. Not enough to accommodate the aging community. And not ones available are affordable to everyone that may need it.”*
- *“Yes, we have a condo that elderly people can use to live independently without maintaining the house. We also have homecare nurses available.”*
- *“No, wait times are quite long if you need extensive care. Costs for other facilities are quite high. Particularly when one partner needs to remain at home and the other one needs to be in a Home these costs are astronomical. Also, besides home care there's very little to support people trying to live independently. You need extra care.”*
- *“The ability to age in place in Pincher Creek is there BUT ONLY if you already have access to housing, have a family or friends network to provide support/ care as needed, financial means to pay for services as needed (grocery delivery, travel for appointments, etc.).”*
- *“Yes, but more choices are needed ie. one level limited lawn/sidewalk upkeep needed, structurally sound. Open plan.”*

Question 4:

What do you feel are the biggest housing challenges facing your community? Please list the possible challenges. (Check all that apply)

Comments:

Respondents could pick more than 1 response. There were **117** responses to the question and several comments, shown below.

General trends:

It is significant that **80%** of respondents selected lack of available rental properties as the biggest housing issue in Pincher Creek.

In addition, about **three-quarters** of respondents felt that affordability, lack of housing options for families, and lack of housing options for singles and couples were important housing challenges in the community.

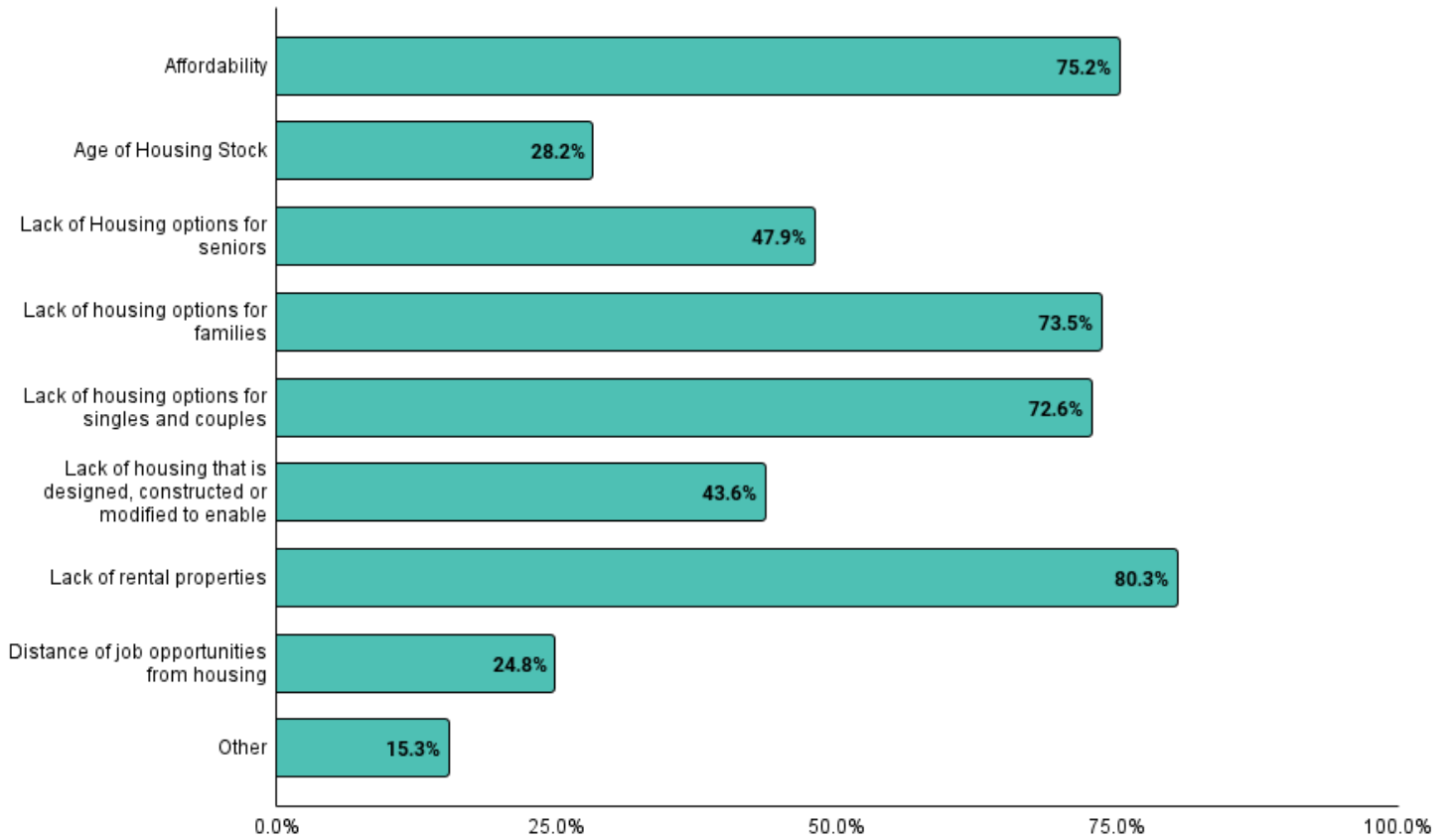
The third group of answers, about **half** of the responses, was lack of housing for seniors and for people with disabilities.

Issues with jobs (distance, lack of) and the age of housing stock were chosen **27%** of the time: (Note: if one of the answers from the comments fit with an above response, it was included in that response)

The remaining answers were as follows:

- *“Inability to build multi-story buildings.”*
- *“Airbnb overload.”*
- *“Lack of pet allowance (author note: pets allowed in rentals?)”*
- *“Property taxes too high.”*
- *“Unimaginative housing development policies; lack of private sector investment; lack of funding for public funded projects; people buying older housing stock (often rentals & renovating and flipping. for unaffordable price driving up market costs and removing rental units from the supply.”*
- *“Slum landlords, greedily taking rent money and not accepting their responsibility for upkeep! Also greedy people wanting to make great ROI and renting on AirBnB.”*
- *“Taxes are very high causing people to look elsewhere to retire or invest.”*
- *“Perception. It’s perfectly ok to live in an older house!”*
- *“Do not allow Airbnb on such short term rentals.”*
- *“Lack of lots. Too many poorly built homes.”*

Question 4 Responses Chart:



Question 5:

Are there enough homes for people (locals and/or newcomers) to purchase in Pincher Creek?

Comments:

Respondents were asked to pick 1 response. There were **117** responses to the question and **15** comments.

General trends:

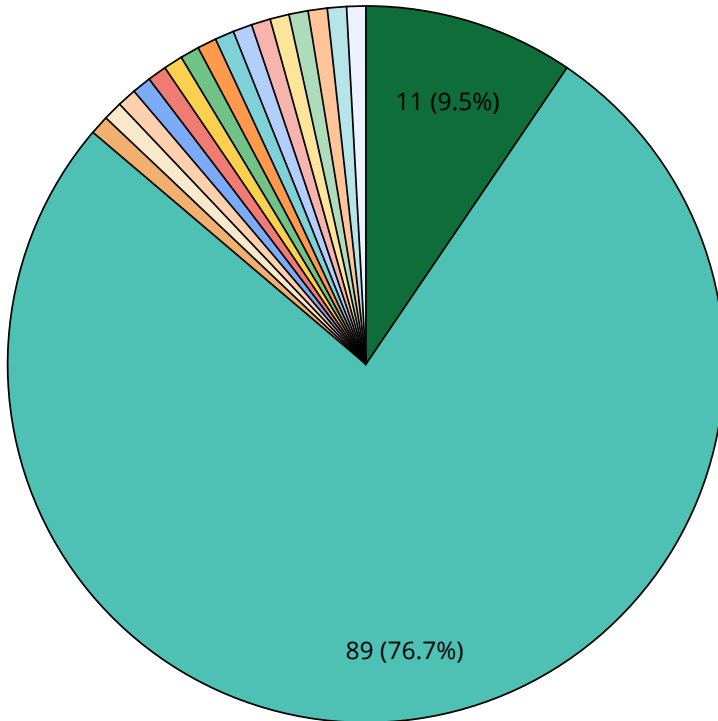
Not surprisingly, the strongest response was that people felt there was not enough housing available for purchase in Pincher Creek. However, it is also interesting that **10%** felt there was enough housing in the Town.

It is compelling that **one-third** of the comments below identified housing affordability in Pincher Creek as a concern.

The comments for this question are provided below: (Note: if one of these answers fit with one of the above responses, it was included in that response).

- *“No idea or don’t know (x 6).”*
- *“I’m not sure. They seem to sell fast.”*
- *“We need townhomes/row houses for young family in the 200-250 range; and available for rental.”*
- *“Not affordable.”*
- *“Next question #6. I would check all, except that manufactured homes and sea con conversions tend to be jammed in too close together for privacy, this pride in ownership, they fall prey to slum landlords not meeting their responsibility on upkeep, exterior/property maintenance, landscaping with trees/shrubs for increased quality of life.”*
- *“Who can afford a house?”*
- *“Too expensive. I feel I’ll be homeless before I own a house.”*
- *“There are homes to purchase but the affordability is not reasonable*
- *The market ebbs and flows. At times there is nothing available, then there is an abundance. The market is dynamic and ever changing.”*
- *“This varies, as ever.”*

Question 5 Responses Chart:



- Yes
- No
- No idea
- Yes there are lots of new people coming to
- I'm not sure. They seem to sell fast.
- I'm not sure.
- Don't know
- We need townhomes/row houses for young
- Not affordable
- Next question #6. I would check all, except that
- Who can afford a house?
- Too expensive I feel I'll be homeless before I
- There are homes to purchase but the
- The market ebs and flows. At times there is
- Don't know
- This varies, as ever.
- Don't Know
- No answer given.

Question 6:

What types of housing would you like to see for people to purchase in Pincher Creek?

Comments:

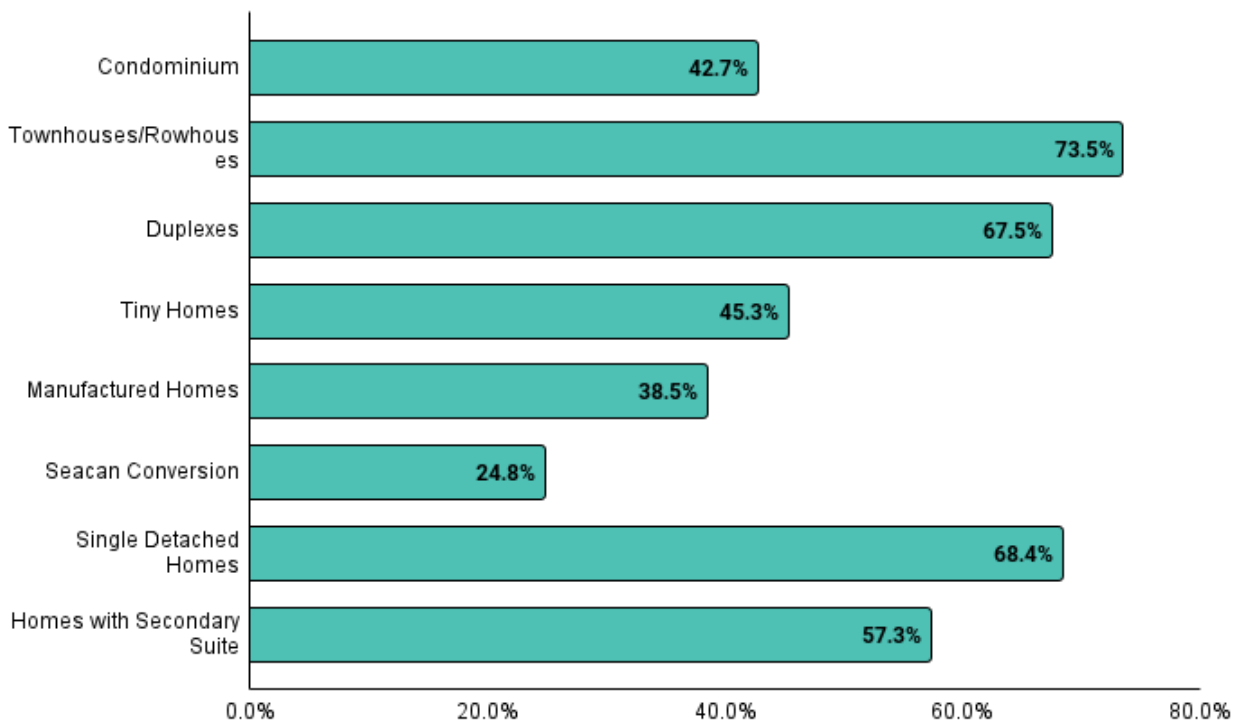
Respondents could pick more than 1 response. There were **117** responses to the question.

General trends:

Not surprisingly, people chose single detached housing almost **70%** of the time, as housing to purchase.

In addition, however, **74%** chose townhouses/rowhouses, and **68%** chose duplexes. This shows that people seem willing to live in the more non-traditional, attached homes. It is significant that these 2 types of attached housing were chosen as much as, or more than single detached dwellings.

Question 6 Responses Chart:



Question 7:

Are there enough homes for people (locals and/or newcomers) to rent in Pincher Creek?

Comments:

Respondents were asked to pick 1 response. There were **117** responses to the question and **11** comments.

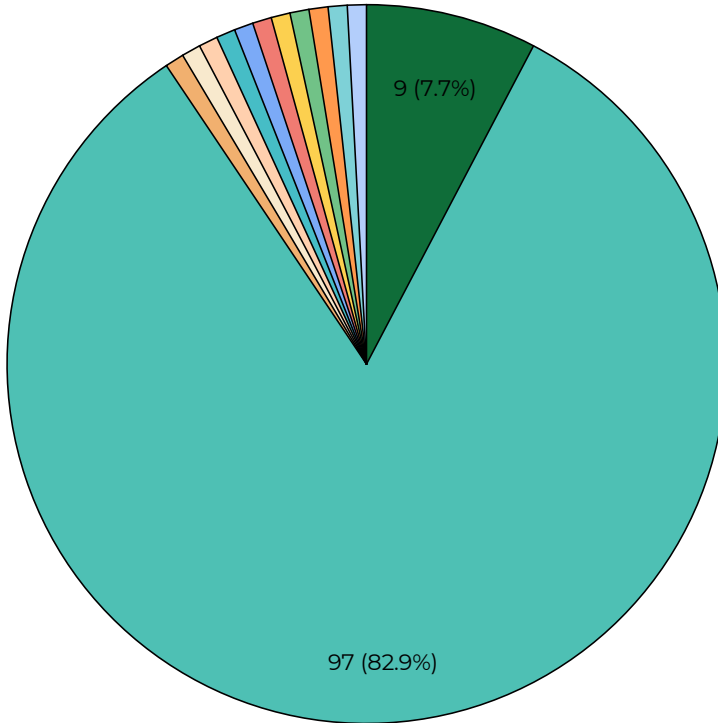
General trends:

A large majority of people (**83%**) felt that there was not enough rental housing in Pincher Creek.

Included with the responses were the following comments: (Note: if one of these answers fit with an above response, it was included in that response)

- *“No, because out-of-town investors and groups are converting to AirBnB. The Town was wrong in allowing that to occur in R1 zones, protect the infrastructure and resources in place before allowing short-term rental.”*
- *“Don’t know or no answer. (x3)”*
- *“It is hard to find rentals for people with pets; we need secondary and land houses; increase density.”*
- *“Re Types for #8. . . smaller single detached homes. We need, the world needs 1000 sq ft homes!”*
- *“Don’t know. Remember that house owner must charge rent that covers the taxes.”*
- *“What is available to rent is becoming beyond most people’s means.”*
- *“Rental properties are pretty much dominated by a handful of landlords that have unrealistic restrictions and cost prohibitive.”*
- *“There are not enough homes and not enough deep pockets interested in developing/building new properties. How do we attract investment here that benefits the local community so as to keep the opinions of locals on a positive note about development and progress?”*

Question 7 Responses Chart:



- Yes
- No
- No, because out-of-town investors and groups are converting to Air BnB. The Town was wrong
- Don't Know
- It is hard to find rentals for people with pets; we need secondary and lane houses; increase
- re; Types for #8.....Smaller single detached homes. We need, the world needs 1000sq ft
- Don't Know. Remember that house owner must charge rent that covers the taxes.
- What is available to rent is becoming beyond most people's means.
- Unsure
- Rental properties are pretty much dominated by a handful of landlords that have unrealistic
- Don't Know
- There are not enough homes and not enough deep pockets interested in developing/building
- No answer given
-

Question 8:

What types of housing would you like to see for people to rent in Pincher Creek?

Comments:

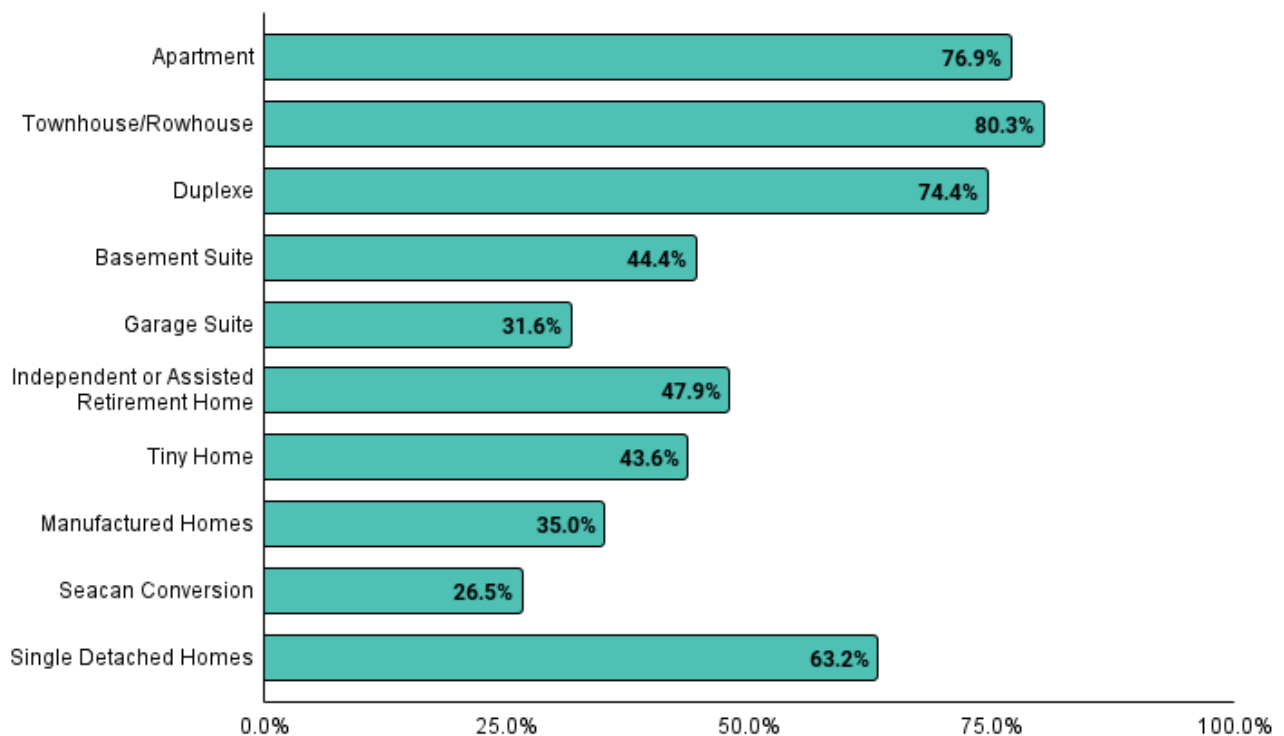
Respondents could choose more than 1 response; there were **117** responses to this question.

General trends:

It is significant that apartment, townhouse/rowhouse and duplex were chosen by between **75% to 80%** of respondents as types of dwellings that should be available to rent in Pincher Creek.

While single-detached homes were chosen **63%** of the time by respondents, this was much less than the attached housing types. This is encouraging because it means people are more open to attached housing forms than what may have been initially thought.

Question 8 Responses Chart:



Question 9:

Housing diversity refers to the range of housing types in a community. A diverse community has various different dwelling types and sizes. Do you feel the Town of Pincher Creek should take actions to increase housing diversity in Pincher Creek? Please explain your answer.

Comments:

This was an open-ended question, where respondents were asked to provide comments. There were **117** responses to this question.

General trends:

In terms of how respondents felt about the Town taking actions to increase housing diversity, it is very interesting that **67%** were in favor of this action. However, **one-third** of the respondents were not in favor or had no response either way.

Whether the Town should take action about housing diversity, and what that action would look like, is something that will need to be discussed further by the community.



Below is a selected list of responses for **Question 9**. The full list of responses will be provided upon request. Note that responses have been corrected for grammar.

- *“Town Administration does not need to become landlords, but they need to ensure that housing is developed at an accelerated rate until ample exists for current and potential members of the community.”*
- *“Something should be done to encourage development of more rentals, such as secondary suites and multi-family residences.”*
- *“I do not think the town itself should be the one building and operating these homes. That is the job for developers not municipal government. Where the town should come in is through incentive programs for the developers.”*
- *“Yes. I doubt that there are enough starter homes and middle income homes. Not enough small places for rent.”*
- *“Yes. The lack of rental developments in the area creates a gap for young people wanting to stay in the community. They are forced to stay with their parents longer, move in to less desirable situations, or move out of Pincher Creek all together.”*
- *“Yes! We need modern apartment complexes. To grow our community and provide a affordable environment we need to pour funding into affordable housing.”*
- *“Yes. More multi-family dwellings are needed for rent as well as a lot more affordable senior housing.”*
- *“Yes because the only rental properties are generally to expensive or allow no pets so options are limited and people are waiting years to be able to find rentals.”*



Question 10:

What “red tape” do you feel home builders face when trying to build housing within the Town of Pincher Creek and how can the Town attract housing development?

Red tape refers to “official routine or procedure marked by excessive complexity which results in delay or inaction.”

Comments:

This was an open-ended question, where respondents were asked to provide comments; there were **95** responses to this question.

General trends:

About **one-third** of respondents said they were not sure or didn’t know anything about ‘red tape’ barriers in Pincher Creek. Many respondents indicated that they had never gone through the process so didn’t want to comment. Almost **20%** indicated that the rules and regulations for housing construction needed to be made less difficult; another **10%** cited cost concerns, either with land prices, or construction costs.



Below is a selected list of responses for **Question 10**. The full list of responses will be provided upon request. Note that responses have been corrected for grammar.

- *“Too many rules and regulations.”*
- *“Inability to build taller than an arbitrary height limit.”*
- *“Lack of support by the town.”*
- *“Excessive permitting requirements.”*
- *“Zoning to allow garage suits / secondary suites.”*
- *“Red tape is a good thing, and local bylaws are to be respected. We have the time and resources to properly think through and balance development,, red tape is applied for purpose.”*
- *“Changing lands designations to allow multi family; no path for legal secondary suites or conversion of un/under used buildings for conversion to homes.”*
- *“NIMBY what are the biggest barriers is the not in my backyard mentality.”*
- *“Need to simplify the process, it takes way too long to get anything done in town.”*
- *“Problem is all developers think we are a large city and want top \$ for their properties.”*



Question 11:

Should tax-payer dollars be used by the Town to build housing in the community? Why?

Comments:

This was an open-ended question, where respondents were asked to provide comments. There were **110** responses to this question.

General trends:

Almost **40%** of respondents indicated that tax-payer dollars should be used to build housing in Pincher Creek. This is a significant percentage of people who are in favor of the Town getting into housing development, and much higher than other communities where RDN has completed this type of research.

The other **60%** of the responses were either against using tax-payer money to build housing, or their response was unclear.



Below is a selected list of responses for **Question 11**. The full list of responses will be provided upon request. Note that responses have been corrected for grammar.

- *“No. I believe that there are numerous Federal and Provincial government initiatives that can jump start low-income and levels of seniors housing in communities. Better to use taxpayer's dollars wisely to enhance the economic growth to sustain the community.”*
- *“Only through incentives to entice developers to come and build(short term tax credits, access to land). Housing should not put paid for through tax payers dollars.”*
- *“No - the town's role is in supporting the development process to attract private investors. Town taxes are already too high. Everything cannot be a priority and the responsibility of the tax payer.”*
- *No. Housing developments should not be a burden carried by the community. These projects should be funded and performed by private entities.”*
- *“Yes, this would help with moving seniors into more accessible homes. Which will open up Houses to be on the market for people to buy.”*
- *“Yes if it's not used solely for low income housing.”*
- *“Yes to help create affordable housing.”*
- *“Absolutely not. Taxes in Pincher are high for what is actually available. Selfishly I would rather have my tax dollars benefit me instead of subsidizing housing.”*
- *“No. Subsidized housing competes with existing and future investors and it is tough to compete with government. Spend money on creating an attractive community and the housing problem will take care of itself. Taxpayer dollars could be spent to drive investment into the community, not away from it.”*



5.3 SURVEY DEMOGRAPHICS

In order to obtain a well-rounded understanding of the people answering the questions, general demographics were also collected from the respondents.

Question 1:

Where do you live?

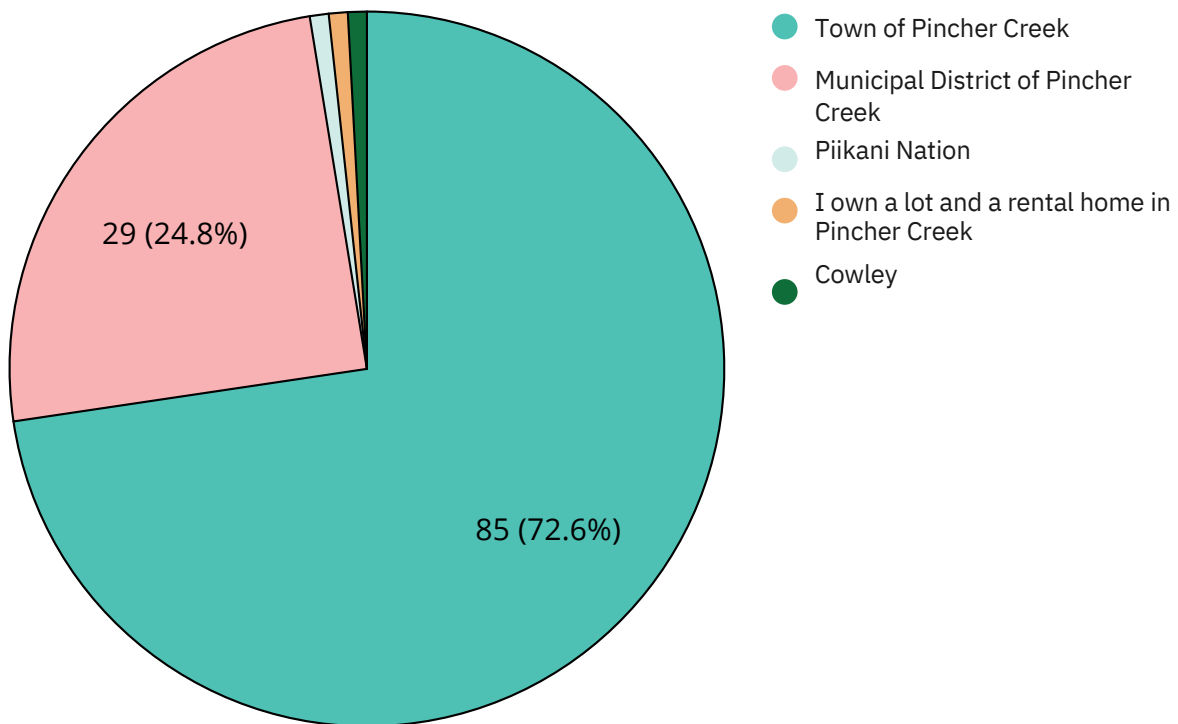
Comments:

There were **3** locations for respondents to choose from: Town of Pincher Creek, Municipal District of Pincher Creek, and Piikani Nation. In addition, respondents could provide their own answer. There were **117** responses to this question.

General trends:

Most of the respondents (**73%**) lived in the Town of Pincher Creek, with another **25%** in the MD of Pincher Creek. One person lived in Piikani Nation and another lived in Cowley.

Question 1 Responses Chart:



Question 2:

What is your age?

Comments:

There were **6** age-groups provided as responses and an option not to answer the question. There were **117** responses to the question.

General trends:

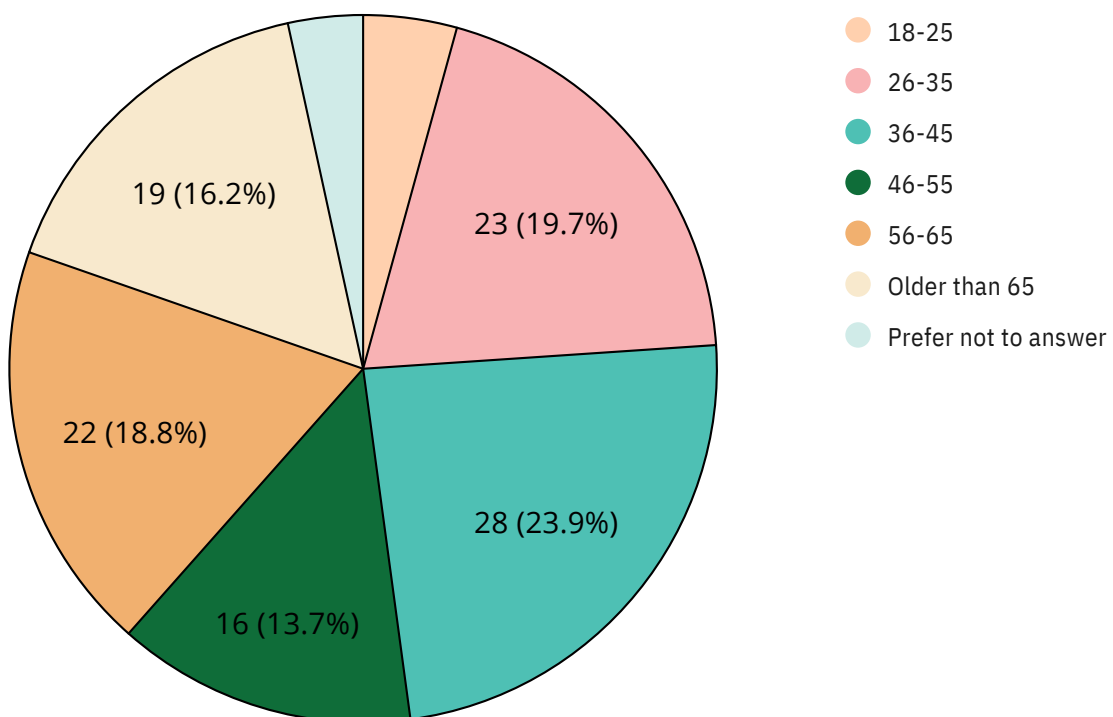
Almost **60%** of respondents were between the ages of **26 and 55**. This is the time frame where families are having children, the children are growing up and then leaving home. While this data doesn't tell us the makeup of the family (i.e. single-parent vs couple or number of children), it does support the need for housing for families.

Breaking this down further, almost **20%** of respondents were young adults, between **26 and 35** years of age. This is typically a group that is starting a family and/or are looking for their first home (rental or purchase).

In addition, **one-third** of respondents were **older than 55** years of age. That means **1 in 3** people in Pincher Creek are either retired or close to retirement age. While there are always exceptions to this generalization, this could speak to the need for addressing seniors' housing needs, both now and in the future.

It should be noted that this data does not tell us anything about the housing needs of single people or childless couples. This type of information and verification of the above thoughts would be found in a housing needs and demands assessment.

Question 2 Responses Chart:



Question 3:

To which gender do you most identify?

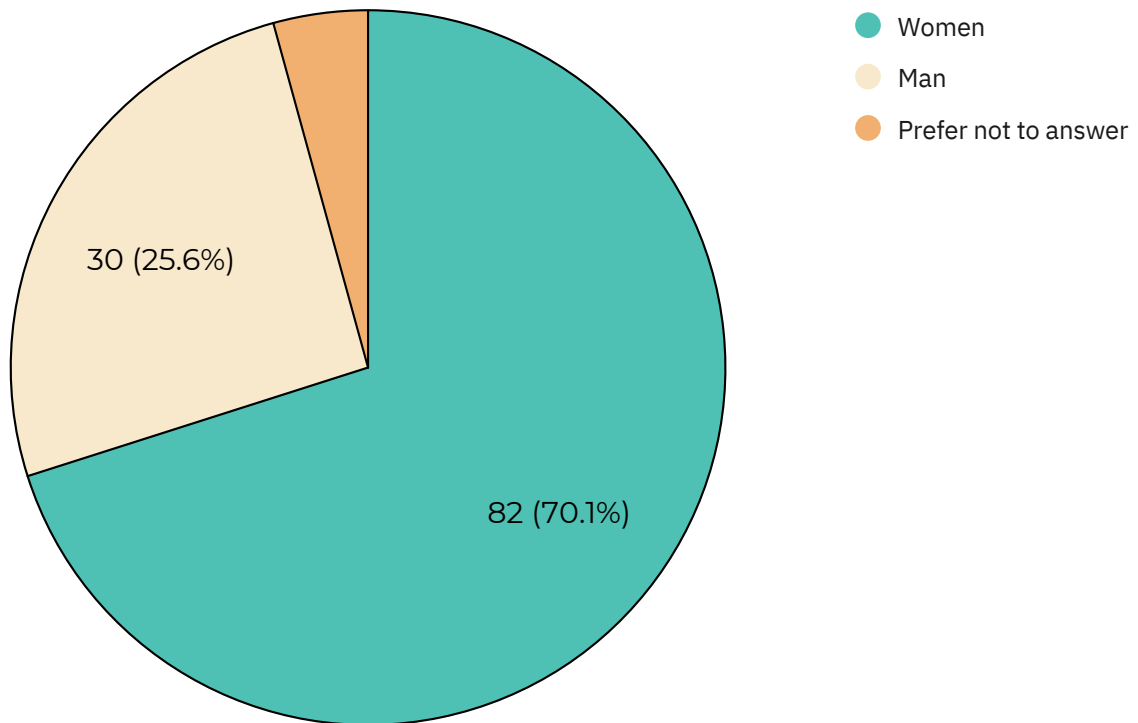
Comments:

Questions 2 and 3 were asked because these responses could provide insights into patterns of housing needs among different groups and also help formulate recommendations for these groups from this research. There were **117** responses to this question.

General trends:

Over twice as many women (**70%**) answered this question as men (**26%**).

Question 3 Responses Chart:



Question 4:

Do you identify with any of the following groups?

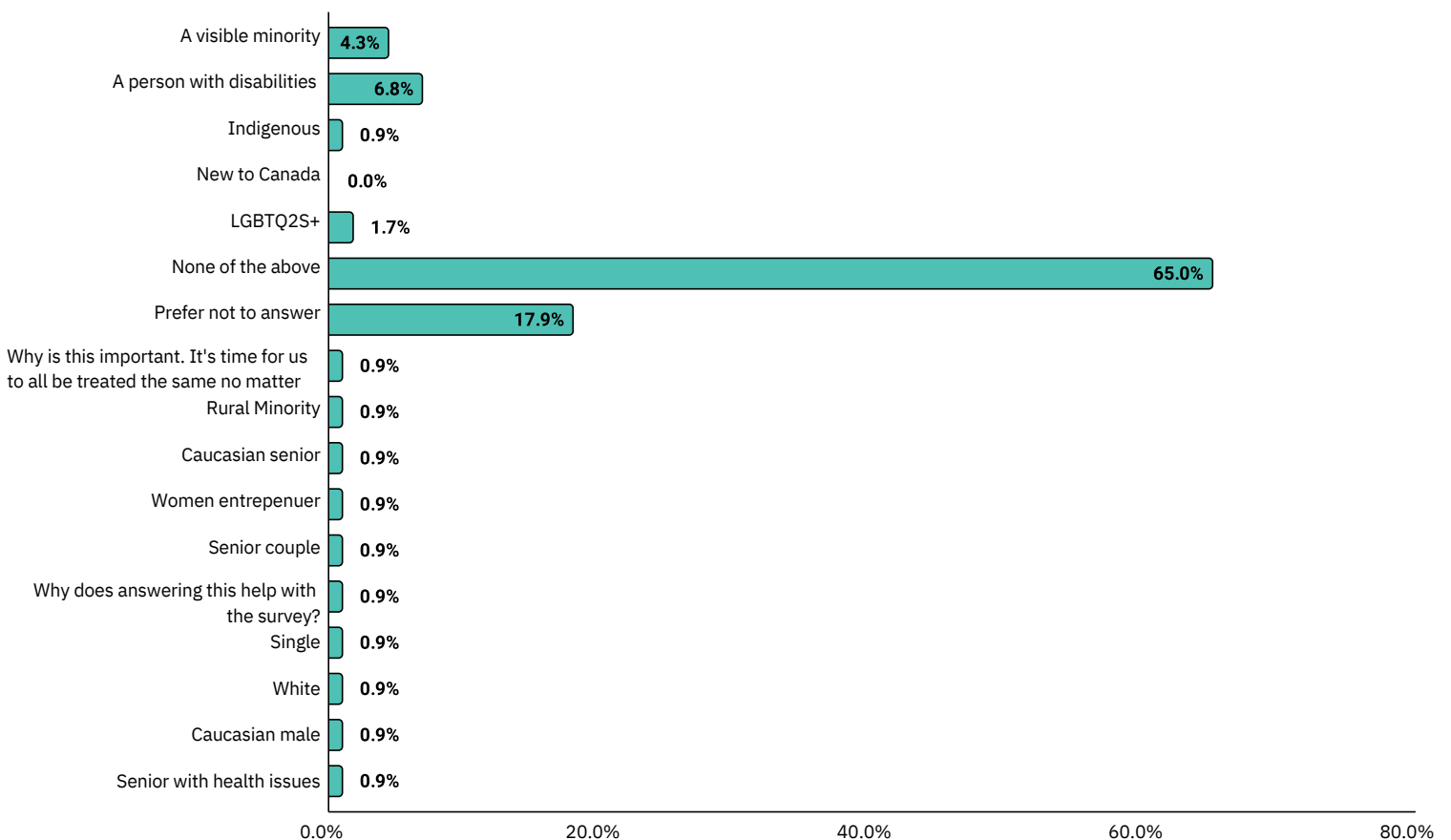
Comments:

The groups listed for this question are shown in the responses. The reasoning for asking this question is the same as Question 2. There were **117** responses to this question.

General trends:

Most people did not identify with any specific group, with **65%** of respondents choosing “None of the above”. This tells us that there is not a large number of specific groups that require special consideration in Pincher Creek. However, this does not mean that the people who identified with one of these other groups should not be considered in the policy recommendations.

Question 4 Responses Chart:



Question 5:

What is your income?

Comments:

The options listed for this question are shown in the responses. The question was included in the survey because it helps us understand what types and price levels of housing will be most suitable and affordable for residents. There were **117** responses to this question.

General trends:

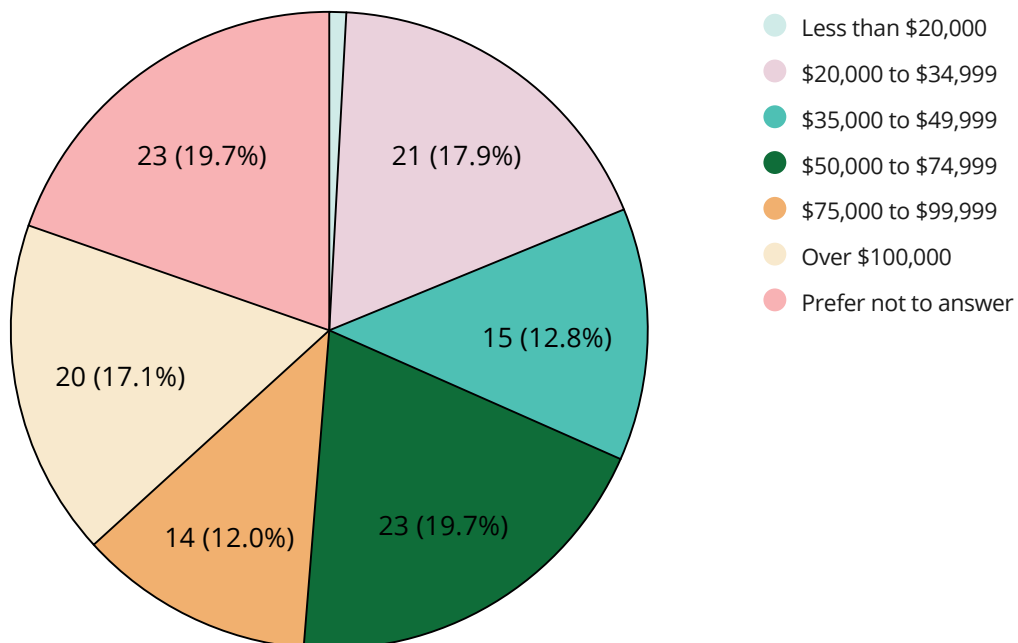
Close to **one-quarter** of respondents preferred not to answer the question. Another **one-quarter** reported income between \$50,000 and \$75,000, and **one-third** earn less than \$50,000 per year.

For those people reporting an income of less than \$50,000 per year, they are earning minimum wage or slightly above. For example, an employee being paid \$20/hour is earning about \$40,000/year, before taxes. Therefore, **one in three** of the respondents to the survey fall into this category.

Using the CMHC measure that housing is affordable if the resident is paying less than 30% of their gross income on shelter, this means the people earning slightly more than minimum wage (approx. \$40,000/yr) can afford to pay \$1000 per month (\$12,000/yr) to rent a home or pay for a mortgage. From this calculation, it is suggested that residents are struggling with affordable housing in Pincher Creek.

While housing mortgages and rental prices were not measured in Pincher Creek as part of this survey, it would be fairly easy to examine these prices and compare them to the calculation above. Doing so will verify or refute the above suggestion about housing affordability.

Question 5 Responses Chart:



Question 6:

What is your current employment status?

Comments:

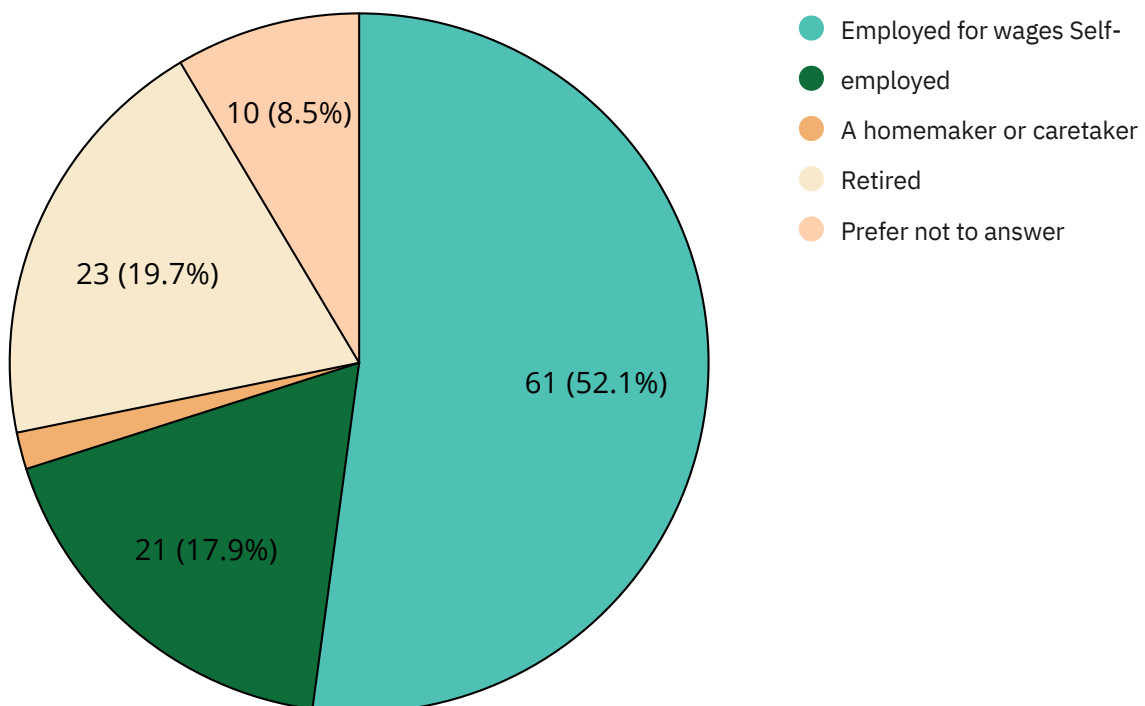
The options listed for this question are shown in the chart of responses.. This question is being asked to determine the permanence of residents in Pincher Creek. Ideally, the majority of respondents would indicate that they are full-time salaried employees. There were **117** responses to this question.

General trends:

Results show that half of the respondents are employed for wages. Furthermore, **70%** of respondents are either employed for wages or self-employed. Given that about **one-third** of respondents reported incomes over \$75,000 per year, it could be assumed that some of these jobs are fairly well-paid. On the other hand, it could be speculated that the **one-third** of respondents who are earning less than \$50,000 are most likely in the ‘employed for wages’ group.

Finally, **20%** of respondents indicated that they are retired. Projecting this percentage to the full population of Pincher Creek, **20%** of 3463 people (2021 population) means there are about 690 people who are retired in Pincher Creek.

Question 6 Responses Chart:



Question 7:

Housing status?

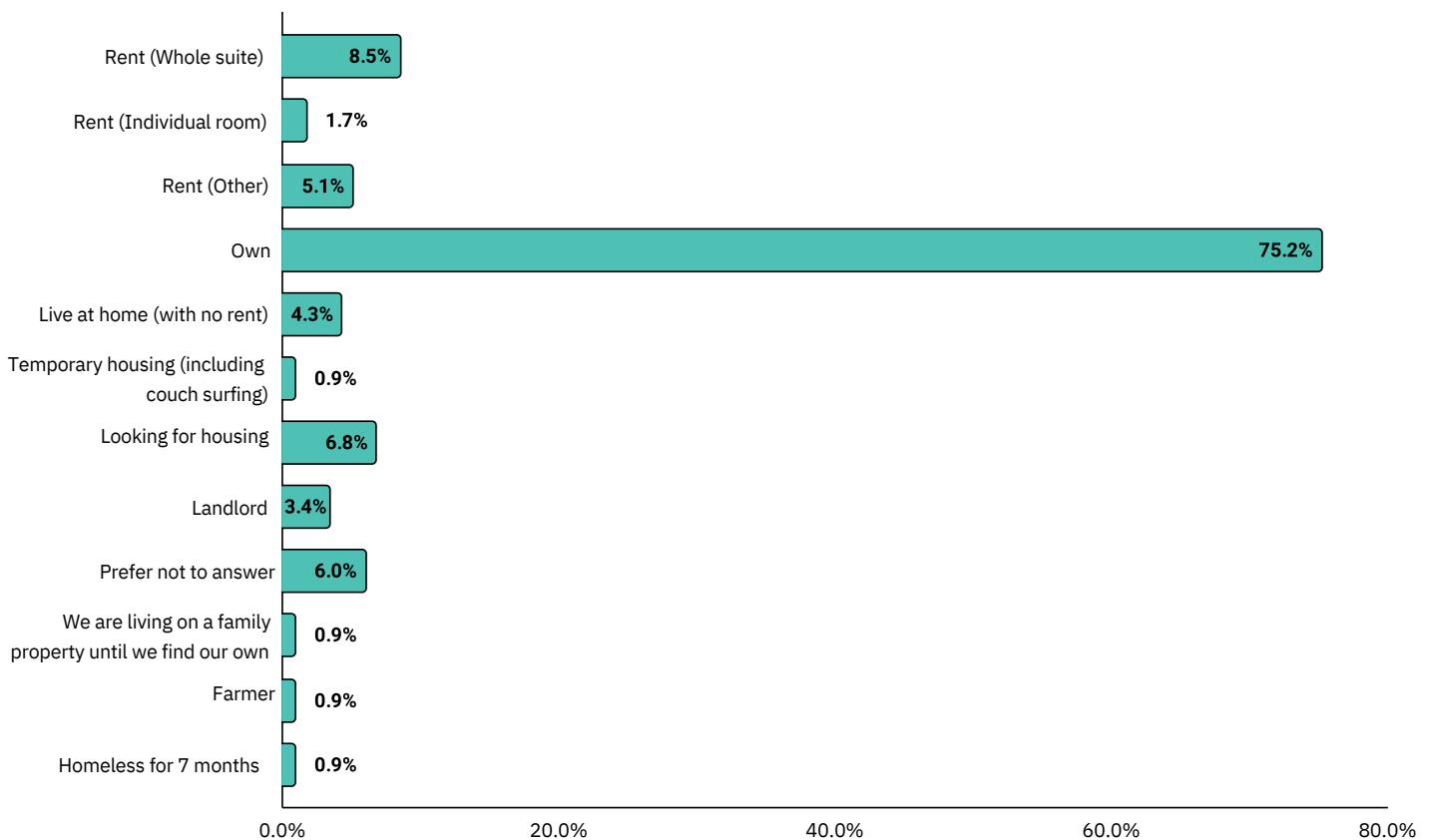
Comments:

The options listed for this question are shown in the chart responses. This question was asked so that we could better understand the proportion of owned homes versus rented homes in Pincher Creek. There were **117** responses to this question.

General trends:

About **75%** of homes in Pincher Creek are privately owned. This is typical of rural communities in Alberta and is also reflected in the other communities we're studying. In terms of rentals, only **15%** reported that they were renting their home. One person reported that they have been homeless for 7 months.

Question 7 Responses Chart:



Question 8:

How many people live in your household?

Comments:

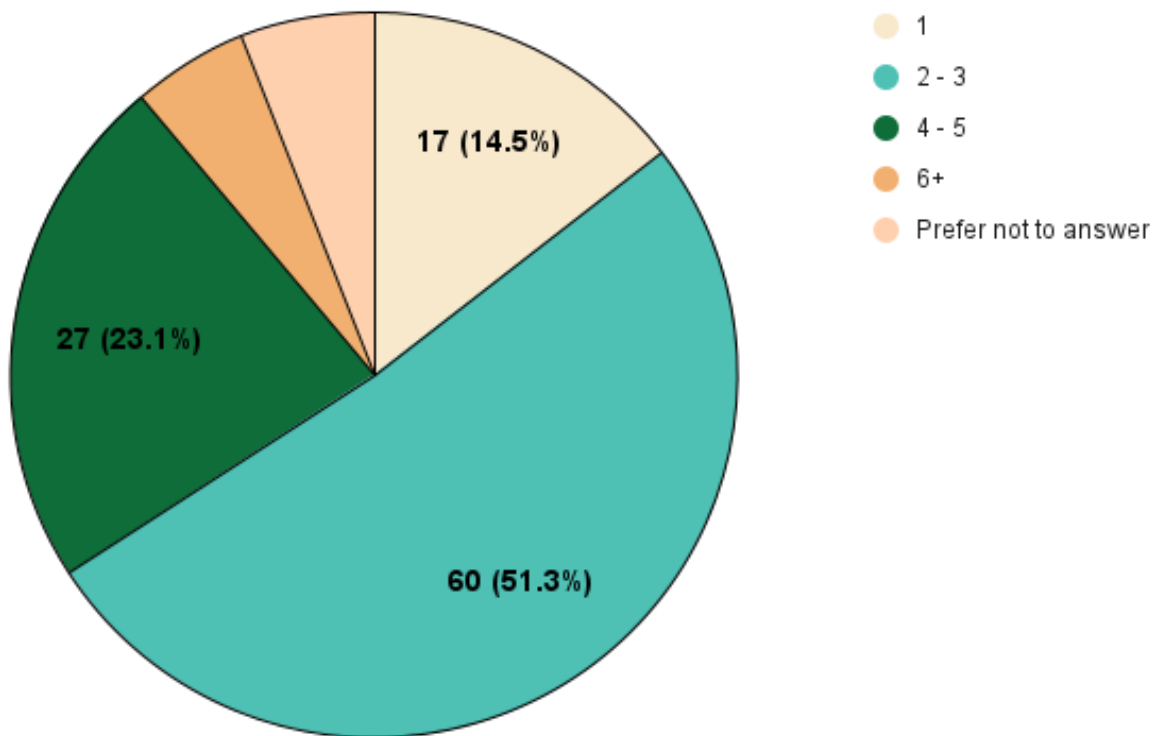
The options listed for this question are shown in the chart responses. This question was asked so that we could better understand the size of families in the homes in Pincher Creek, which will speak to the types of houses that are needed. There were **117** responses to this question.

General trends:

About **half** of respondents reported that 2 to 3 people were living in the household. Where the household consists of 2 people, this could indicate a couple with no children, or a couple with no children at home. For a household with 3 people, this would be typical of a couple with 1 child at home.

Almost **one-quarter** of respondents reported 4 or 5 people in their household. This could be indicative of a couple with 2 or 3 children.

Question 8 Responses Chart:



5.4 WRAP-UP QUESTIONS

Sometimes surveys don't ask the right questions. The last 2 questions in this survey were to give respondents the opportunity to address anything they felt was not covered in the survey, and also to engage in additional discussions about housing needs in Pincher Creek.

Question 1:

Is there anything else you would like us to know about your thoughts on housing choice?

Comments:

This was an open-ended question, where respondents were asked to provide comments. There were **58** responses to this question.

General trends:

In general, the responses can be categorized as follows:

1. ***More affordable housing - both to rent and to purchase***
2. ***More housing in general***
3. ***Multi-unit housing for entry level buyers***
4. ***Additional Seniors housing***

Below is a selected list of responses for **Question 1**.

The full list of responses will be provided upon request.

Note that answers from the respondents have been corrected for grammar.

- *“Allow 3,4,5 story apartments and low income housing builds; affordable rentals, duplexes/townhouses; extremely difficult to find affordable rental houses here!”*
- *“Houses are way too expensive for young families or couples in town.”*
- *“We need more housing, period. It’s the only way this town can sustain any kind of growth.”*
- *“We need to attract developers to come in and build affordable housing.”*
- *“Pet friendly housing should also be considered in regard to diverse housing. It is essential that available housing includes pet friendly options as it is an extremely limiting factor for pet owners.”*
- *“Help seniors get accessible living quarters with elevators or lifts! Build houses that families are able to age into meaning that the home is built with no stairs, or had wide enough stairs to add a lift in the future, has wide doorways for wheelchair access already, has stand up showers with benches already built in, etc. build the homes so that people don’t have to spend their retirement savings renovating their home!!”*
- *“There needs to be more action towards affordable housing and higher standards for trailer parks and the mobile homes that are being rented out.”*
- *“More affordable rentals for low-income ppl [people].”*

Question 2:

We want to make sure we are giving everyone a voice! To gain additional information about your opinions and concerns about housing, would you like to be interviewed? If yes, please provide your first name and email address below.

Comments:

There were **31** responses to this question: **15** said no and **16** said yes and provided their email address or a phone number. We can provide the list of email addresses to the Town Administration.

General trends:

It is recommended that Pincher Creek Administration use the email list of people to continue with the discussions about housing issues in Pincher Creek. For privacy reasons, that list will not be provided here.



6.0 Focus Group Discussions

Methodology

6.1 INTRODUCTION

Information for this research about housing diversity, challenges, barriers, etc was initially planned to be collected through interviews with individual housing industry developers and home-builders. These interviews were originally scheduled to be conducted in June 2023, however, unanticipated issues resulted in the interviews being moved into July, and then to August 2023. In the end, due to unanticipated and unavoidable circumstances, the individual interviews had to be put aside in favor of focus group discussions with local housing industry stakeholders.

6.2 DEVELOPING THE QUESTIONS AND DISCUSSION GUIDE

In order to understand how existing housing development was being administered in Pincher Creek, the Enabling Housing Choice (EHC) team first conducted a literature review of Pincher Creek's planning, development and building bylaws, policies and strategies. Discussions were held with Town Administrators to determine what they felt were the most pressing issues to be addressed and which documents or processes they felt might benefit from amendment.

From the policy research, discussions with Town Administration and information from the community survey, interview questions were prepared and then reviewed with Town Administration.

Once the individual interviews were replaced with focus group discussions, the questions were adapted to fit focus group discussion. Two focus group discussions were held:

- **August 16, 2023** with a group of local housing industry stakeholders, and
- **August 24, 2023**, with the Pincher Creek Community Housing Committee.

The guides and questions that were used in the focus group discussions are provided in **Appendices 2 and 3**.

6.3 FOCUS GROUP DISCUSSION METHODOLOGY

The guides and questions for the focus group were provided to participants at least a day in advance of the discussions, so they could review the information and prepare answers. The discussions were held over a 1.5 to 2-hour period, using Google Meets, which provided a face-to-face experience.

Two team members were involved in all focus group discussions: one to ask questions and the other to record answers, although team members would also take turns asking questions and recording answers, as additional questions and topics arose out of the discussions.

The intention of the focus group discussions was to bring out participants' thoughts and insights regarding housing issues in Pincher Creek. It was expected that each person would have a different perspective about these issues, so the discussions were allowed to adapt to meet the needs of the participants and follow the direction of the conversations.

Responses from the focus group were summarized by an RDN team member and then emailed to the participants for review. Any questions about the summary were addressed as required. It was noted to participants that none of them would be identified individually in the summaries, and all the information would be destroyed once the final report had been approved by the Town of Pincher Creek.



7.0 Results from the Focus Group Discussions

7.1 BACKGROUND

Participants in the focus group discussions included representatives from the local housing industry, the Pincher Creek Community Housing Committee and members of administrative staff.

Information gathered from the focus groups has been summarized using headings that related to what was emphasized by the participants in the discussions about housing diversity.

The focus group guides and complete lists of questions are included in **Appendices 2** and **3** of this report.

7.1.1 Understanding Housing Diversity

One of the first questions for the focus group was to define housing diversity. Participants were not given a definition initially, because the Enabling Housing Choice (EHC) team wanted to collect participants' thoughts about housing diversity and choice, without being biased or swayed by the EHC team's definition.

The EHC definition of housing diversity is based on housing form and type. It focuses on housing forms other than the traditional single detached dwelling. This includes attached forms such as rowhouse/townhouse, duplex, 4-plex, low-rise apartment and other similar forms; it also includes housing types such as modular, manufactured and moved-in homes. Below are participants' thoughts about housing diversity. All of these definitions are valid and valuable because they show the benefit of examining housing from various perspectives.

In the opinion of the focus group participants, housing diversity can be summarized into these themes: ***economics, types, sizes, forms, lifestyles, age-groups, income-levels, mobility/accessibility, social needs, affordability.***



Definition of Housing Diversity by Focus Group Participants:

- *It means a balanced market for everyone, including having enough rental and single family homes that people can afford to rent or purchase.*
- *It covers low income, seniors, single family homes, duplexes, townhomes, apartments, 4-plexes, basement suites, mobile homes etc.*
- *It means having different types of properties with different price points for different people. This is really important because so many different people, from single people, to huge families to seniors, require housing with different price points that they can afford.*
- *It means looking at a broader range of lifestyles, such as a range of co-op housing with different opportunities for congregate or generational living. There should be a choice to live and thrive in the life you want, and not be pushed into a form of housing that you don't want to be in. Options that enable a broad range of choice are needed.*
- *It encourages accessibility for those with mobility issues. It should also focus on safety and comfort.*
- *Housing is not just physical, it extends into the community so that people can live where they'd like to live. Transitional and supportive housing should be included in the definition to ensure that people, regardless of their situation, have a safe place to make their home. Homelessness in the community points to a lack of appropriate housing.*
- *It means having safe, comfortable, affordable housing. Low income families or seniors looking for housing in Pincher Creek have been priced out of the market. The focus needs to be on low income housing, so that people can afford to have something over their head, to live in comfortably and safely. It can be a simple startup house, as long as it's comfortable and safe and has access to adequate amenities in Pincher Creek.*
- *It means having safe and appropriate housing for whatever the circumstances.*
- *It means having a range of types and affordability. Housing in Pincher Creek ranges from newer, upper end suburban housing to older housing, plus some multi-family units and an apartment building or two. Diversity is a bit of everything, and it equates to affordability. More affordable apartments are needed but not upper end (higher rent) apartments.*

7.1.2 Housing Challenges, Barriers and Needs

Participants were asked about the barriers and challenges that they have encountered regarding housing in Pincher Creek. With the interesting range of people who participated in the focus group discussions, the responses were varied, interesting, and often connected challenges or barriers with needs in the community.

In the opinion of the focus group participants, the challenges, barriers and needs around housing in Pincher Creek can be summarized as follows:

Discussion of Housing Challenges by Focus Group Participants:

- *Low housing availability (both rental and purchase) makes it a challenge to find properties in Pincher Creek. There is a shortage of rentals and single family dwellings.*
- *There is a lack of attached forms of housing in general and available condos for people over 55. For attached housing, Pincher Creek has only 10 four-plexes and 20-30 duplexes. People want a place to live in (rent) that they can afford, so 8-plexes and rowhouses could do well here.*
- *There is a lack of adequate and suitable housing to attract and retain for new employees or laborers looking to move to Pincher Creek. Families may find employment, but can't find a place to live. The only places to rent are run-down homes and older mobile homes, which should be condemned.*
- *In addition to people who work full time and live in Pincher Creek, there is a trend where people work on contract 3 or 4 days a week but don't live in Town. There is a need for shared accommodation for people doing shift work.*
- *Land that is available for development is a challenge because there is not a lot of land to develop in town, and so not much development is happening. It would be helpful to have more available land for development but then developers are also needed.*
- *Community opposition to new development is a challenge. Previous residential development proposals have been shut down due to public opposition, especially if it's classified as "affordable housing".*

Discussion of Housing Barriers by Focus Group Participants:

- *Housing prices continue to rise so that many basic houses are over 300k and are difficult to finance. There are no deals for housing in Pincher Creek.*
- *A major barrier is that development is less viable because inflation is not keeping up with costs. Developers want to develop, but they're in business to make money and construction costs are very high, so they should not be expected to resolve affordable housing issues. The paradigm for what people want for housing has to shift.*
- *Red-tape, development costs and other extra costs associated with development are barriers. For example, the costs to build an 8-unit townhouse are difficult to recoup as rental units, and costs associated with permitting and building code add to this expense. The estimate for developers is that 10% of total costs are associated with permitting.*
- *Related to the red-tape issue, it's difficult for developers to get timely information and answers about development-related questions or inquiries.*
- *A huge barrier is time. It's difficult to build housing quickly. For example, it takes time to build affordable housing that is suitable for minimum wage employees.*
- *The current Land Use Bylaw is too restrictive. Requests for land use designation changes have been refused, which has created a reluctance for developers to move forward on development that requires Land Use Bylaw changes. In addition, the current zoning is highly skewed towards single family residential, and is restrictive in what is allowed in single family residential districts. While an application to build a single detached dwelling is allowed, anything multi-family seems to be a no go.*
- *The (New Home) Warranty program required by the province creates additional red-tape, which results in additional costs for the builder. As a result, fewer spec homes are built by one-a-year builders, and these additional costs must be added to the final price of the house. Another result was that it took many small builders out of the market because they couldn't meet the legislative requirements and higher costs. In addition, however, building inspection processes need to be improved so that there's less emphasis on the warranty program.*

Discussion of Housing Needs by Focus Group Participants:

- Basement suites need to be addressed so that they're no longer illegal. Since they are not currently included in the land use bylaw, they are considered "illegal suites", even if they're built to code. Allowing the development of basement suites will help with housing, and be a great way to assist homeowners with their mortgage and expenses.
- The government needs to step in to help develop affordable houses. Prefab, laneway, small or tiny houses could be used to get people into shelter as a starting point; then they can accumulate equity to acquire their own home. The dream of living in your own place is unattainable to many people.
- There is a need for funding for housing, but it's difficult for Pincher Creek to provide housing along with the other things they provide - sewer, water, roads, garbage collection. If Pincher Creek gets into the housing business, how does that get funded? It's a big ticket item which cannot be done without raising taxes. The funding needs to come from provincial and federal governments.
- Smaller centers don't have capacity to chase funding, so we rely on organizations like RDN to help us do that.
- Affordable housing is more attractive than "low income" housing, which is generally subsidized.
- Some participants felt that more row housing is needed because it offers the best value in terms of affordable housing.



7.1.3 Municipal Tools and Approaches

Participants were asked what types of tools and/or approaches the Town of Pincher Creek could use to collaborate better with developers and home builders.

Suggestions from participants ranged from updating the Land Use Bylaw to passing development incentives to making development information more easily accessible.

Discussion of Land Use Bylaw Updates by Focus Group Participants:

- *Allow secondary suite development as a legal, permitted use and establish regulations for them in the Land Use Bylaw. There is a good amount of interest for people to develop suites in their houses, reflecting changing attitudes about housing. People foresee that their children might not be able to afford their own home, or they're interested in mixed-generational housing and/or granny units. Amend the bylaw to allow secondary suites and also grandfather existing suites (Note: 'grandfathering' an existing use is accomplished through policy, not Land Use Bylaw regulations).*
- *However, an additional comment about secondary suites is that there are people who want to maintain the status quo. They disagree with enabling more secondary suites in the Land Use Bylaw and want to maintain current residential designations, with no secondary suites or multifamily residential development in their neighborhoods. They are concerned about using taxpayer money to build subsidized housing. They feel that existing policy and bylaw barriers should not be removed or crossed.*
- *Make zoning more flexible to make it easier to develop in Pincher Creek.*
- *There is a place for RTM and modular units (i.e. built elsewhere and placed on a parcel) in the Land Use Bylaw. [RTM = Ready to Move]*

Discussion of Incentive Policies by Focus Group Participants:

- *Make development more enticing to investors by enacting development incentives. In particular, make secondary suites legal and 'grandfather' in existing ones.*
- *Give property tax breaks on rentals to make it more achievable for property owners to maintain or enhance their rental units rather than having to sell them.*
- *Have incentives that make it more profitable for developers to adapt and reuse vacant commercial buildings into residential dwellings.*
- *Make development information more accessible for the housing industry and the broader community. This may help with the red-tape surrounding development processes.*

- *Pincher Creek has a number of vacant commercial buildings downtown that may have the potential to be developed into housing. Explore potential policy tools that will promote development on vacant land and/or buildings. Pincher Creek doesn't have a good understanding of what kinds of policy levers would prompt development in vacant lands. There is interest in tax incentives for development that will encourage the kind of development Pincher Creek is missing.*

Discussion of Other Areas of Opportunity by Focus Group Participants:

- *Collaborate with developers to explore new and innovative ideas. Be open to ways that are different from the past; be open to ideas from people who are innovating in the housing sector, even if it's unfamiliar. There is a need to rethink relationships with developers.*
- *Communication is Key. Developers need to feel welcomed. It will be communication and talking to people out of office that will lead to the creation of new housing.*
- *There is a diverse mixture of people looking to rent and looking to get into home ownership, so the Town has the opportunity to create diverse housing for diverse demographics.*
- *People are looking for the ability to downsize their homes. People who own their single family dwelling now want to downsize; housing diversity and choice is important for these people.*
- *Provide information about housing needs for developers. Developers use this information because, with high construction costs, they want to get it right so the housing gets rented or sold. They want to know how many bedrooms, bathrooms, etc. are needed in the house.*

Note: This speaks to the need for an up-to-date Housing Needs and Demands Assessment in Pincher Creek.



7.1.4 Housing Development Incentives

Participants were asked if they knew about any local housing development incentive policies, and also if they knew of any from other communities.

- None of the participants were aware of any local housing development incentives, but they were aware of a few incentives from other towns.
- Development incentives for Fort Macleod, Drumheller and Elkford were mentioned and discussed.
- The Habitat for Humanity Project was mentioned, where the Town provided land, helped fund the project, and helped raise \$100,00 for it. The project built housing for two families in a duplex.
- See **Section 5.1.3** for a discussion about housing development incentives.

7.1.5 Suggestions for EHC Team Recommendations

The wrap up discussion provided participants with the opportunity to talk about any other recommendations or ideas that they would like to see the Enabling Housing Choice (EHC) team review and report on for the Town.

Focus Group Discussion of Items for EHC to Consider in their Recommendations:

- *Address Land Use Bylaw and policy issues with recommended changes that will support housing development in Pincher Creek.*
- *Provide information and suggestions to change processes and develop policy to make Pincher Creek attractive to both local and external developers.*
- *The ‘money piece’ is important; provide information and suggestions about this. (From the author: by ‘money piece’, it is assumed this means incentives for home builders and developers.)*
- *Provide information and suggestions to obtain external funding and get housing development moving. The focus group stated that they’d like to be given the money and they’ll make things happen. They want less bureaucracy and more access to funds.*
- *A Development Officer (DO) is needed, to talk to the public and do the work to make development move forward. (Author note: the DO’s job is to administer the requirements of the Land Use Bylaw, not promote development. Typically, it’s the Economic Development Officer who promotes development opportunities in a municipality).*

- *Conduct a housing needs assessment to provide an inventory of what exists and what's needed. (Note: the last needs assessment was conducted in 2016.)*
- *Reduce red-tape by fixing the insurance program (homeowner warranty program) and make it easier to develop new properties.*

Note: The summary of the findings from the community engagement activities - both community surveys and the focus group discussions - is presented in Section 3 of this report.



8.0 Next Steps

The purpose of this project overall is to facilitate discussion about Pincher Creek’s housing environment and encourage long-term change that will help diversify housing options in the Town.

This research in this section utilized community engagement in the form of a community survey to collect information about the current housing environment from the residents’ point of view. This information will be used to prepare the interviews and focus group discussion, which will collect additional information about housing diversity from the housing industry’s perspective.

The results from these community engagement methods will help increase our understanding of what the community wants, what the housing industry and other stakeholders want.

The information gained from the research will be used to prepare a final report, which will outline insights to the housing environment in Pincher Creek and offer recommendations for implementing policy changes that will encourage housing diversity in the community.



APPENDIX 1: PINCHER CREEK ONLINE COMMUNITY SURVEY QUESTIONS

INTRODUCTION

The Enabling Housing Choice Project is partnering with the Town of Pincher Creek to help determine effective ways for encouraging and garnering support for further housing development in the community. This information will be used to assist with responding to future housing development needs in Pincher Creek.

SURVEY QUESTIONS

1. Do you know if there is housing with enough variety of bedrooms in the Town of Pincher Creek? If not, what does the town need more of? (Check all that apply)

- No
- Yes, we need more 1 bedroom housing
- Yes, we need more 2 bedroom housing
- Yes, we need more 3 bedroom housing
- Yes, we need more 4 bedroom housing
- Other (list)

2. What types of resources are available to help locals and newcomers find housing? (Checkboxes)

- Word of Mouth
- Realtors
- Town Office
- Online Resources
- I'm not sure
- Other resources (list)

3. Aging in place means having the health and social support and services you need to live safely and independently in your home or your community for as long as you wish and are able. This could mean having housing choices that require lower maintenance, have age-friendly accessibility, or even refer to retirement homes/seniors residences. Is there the ability to age in place/retire in the community? (Multiple choice)

- Yes
- No
- Other (list)

4. What do you feel are the biggest housing challenges facing your community? Please list the possible challenges. (Check all that apply)

- Affordability
- Age of Housing Stock
- Lack of housing options for seniors
- Lack of housing options for families
- Lack of housing options for young people
- Lack of housing that is designed, constructed or modified to enable independent living for persons with disabilities
- Lack of rental properties
- Distance of job opportunities from housing
- Other (list)

5. Are there enough homes for people (locals and/or newcomers) to purchase in Pincher Creek? (Multiple choice)

- Yes
- No
- Other (list)

6. What types of housing would you like to see for people to purchase in Pincher Creek? (Check all that apply)

- Low Rise Condominium
- Townhouses/Rowhouses
- Duplexes
- Tiny Homes
- Manufactured Homes
- Seacan Conversion
- Single Detached
- Single detached with a suite to help with mortgage payments

7. Are there enough homes for people (locals and/or newcomers) to rent in Pincher Creek? (Multiple choice)

- Yes
- No
- Other (list)

8. What types of housing would you like to see for people to rent in Pincher Creek? (Check all that apply)

- Low Rise Apartment
- Townhouses/Rowhouses
- Duplexes
- Basement Suites
- Garage/Garden Suites
- Independent or Assisted Retirement Homes
- Tiny Homes
- Manufactured Home
- Seacan Conversion
- Single Detached

(PHOTOS of these options were inserted in the online survey)

9. Housing diversity refers to the range of housing types in a community. A diverse community has various different dwelling types and sizes. Do you feel the Town of Pincher Creek should take actions to increase housing diversity in Pincher Creek? Please explain your answer. (Short answer)

10. What “red tape” do you feel home builders face when trying to build housing within the Town of Pincher Creek and how can the Town attract housing development? Red tape refers to “official routine or procedure marked by excessive complexity which results in delay or inaction.” (Optional Short answer)

11. Should tax-payer dollars be used by the Town to build housing in the community? Why? (Short answer)

DEMOGRAPHIC QUESTIONS

1. What is your age?

- 18 - 25
- 26 - 35
- 36 - 45
- 46 - 55
- 56 - 65
- Older than 65
- Prefer not to answer

2. To which gender identity do you most identify?

- Woman
- Man
- Other
- Prefer not to answer

3. Do you identify as:

Multiple choice w/ options to select more than one

- visible minority
- A person with disabilities
- Indigenous
- New to Canada
- LGBTQ2S+
- Other
- None of the above
- Prefer not to answer

4. Is your income:

- Less than \$20,000.
- \$20,000 to \$34,999.
- \$35,000 to \$49,999.
- \$50,000 to \$74,999.
- \$75,000 to \$99,999.
- Over \$100,000
- Prefer not to answer

5. What is your current employment status?

- Employed for wages
- Self-employed
- Out of work and looking for work
- Out of work but not currently looking for work
- A homemaker or caretaker
- A student
- Military
- Retired
- Unable to work
- Prefer not to answer

6. Housing status

- Rent (Whole suite)
- Rent (Individual room)
- Rent (Other)
- Own
- Live at home (with no rent)
- Temporary housing (including couch surfing)
- Looking for housing
- Other (list)
- Prefer not to answer

7. How many people live in your household?

- 1
- 2-3
- 4-5
- 6+
- Other
- Prefer not to answer

APPENDIX 2: PINCHER CREEK HOUSING COMMITTEE FOCUS GROUP GUIDE

The Rural Development Network has been engaged by the Town of Pincher Creek to prepare a Land Use Policy Update Report with the purpose of providing recommendations on how to attract and support housing development in the Town.

The findings from this qualitative research will assist in responding to Pincher Creek's need for diverse housing choice in the community. The main purpose of this discussion is to understand the barriers and challenges that may impede the development of diverse housing in Pincher Creek. We'd also like to discuss what tools and steps you believe could be used to foster stronger and more diverse housing development in the town

The results obtained from this focus group discussion will be compiled with our community survey and additional focus group findings to prepare a What We Heard Report.

- 1. Please provide a quick summary about the mandate for this committee, specific to housing development in Pincher Creek and the MD.**
- 2. Could you give us your thoughts about the comparative ease of completing development / home building in Pincher Creek?**
- 3. In your opinion, how would you define housing diversity and housing choice? Do you think housing diversity is important in smaller, rural communities such as Pincher Creek? Why or why not?**
- 4. In your opinion, what are the major barriers/challenges that currently impede housing development in Pincher Creek?**
- 5. How can the Town and Housing Committee collaborate with developers/builders in achieving housing development and housing diversity in the community?**
- 6. What tools/approaches or areas of opportunity do you feel the Town or Housing Committee should explore to support the development of diverse housing types in the community?**
 - a. Are there existing housing policies and bylaws you feel should be updated to enable diverse housing development?**
 - b. Are there areas of opportunity for residential development on vacant lands?**
- 7. Our community survey findings indicated that people desire single detached homes, but that they would also like to see more diverse housing types for rent (townhouses, duplexes, apartments). Based on these responses, would you consider encouraging the development of diverse housing types in the Town?**

8. To what extent do you feel developers/home builders should consider such things as income, age of occupants, number of bedrooms, number of people in the household as a method of determining the type of housing when they build in a town?

9. Are you aware of any development incentives in Pincher Creek? Are there incentives you've seen in other rural municipalities that have been effective in encouraging housing development in those communities? Do you feel the Town should explore adopting such development incentives?

10. If you could make 2-3 key recommendations for our report for Pincher Creek, what would you like to see?

11. Is there anything we have not covered today that you would like to address/speak more to?

APPENDIX 3: PINCHER CREEK REALTOR & PROPERTY MANAGER GUIDE

Project Purpose:

The Rural Development Network has been engaged by the Town of Pincher Creek to prepare a Land Use Policy Update Report with the purpose of providing recommendations on how to attract and support housing development in the Town.

The findings from this research will assist in responding to Pincher Creek's need for diverse housing choice in the community. In a couple of the questions, we'll refer to results from our recent community survey to add to your comments about diverse housing development in Pincher Creek.

The main purpose of this discussion is to understand the barriers and challenges that you've encountered in terms of finding housing in Pincher Creek. We'd also like to discuss what tools and steps you believe could be used to foster stronger and more diverse housing development in the town.

- 1. Please provide a quick summary about your work overall, as well as your work in Pincher Creek.**
- 2. If you work (or have worked) in other municipalities, could you comment on the comparative ease of finding/selling and managing housing in Pincher Creek?**
- 3. In your opinion, how would you define housing diversity and housing choice?**
- 4. Do you think housing diversity is important in smaller, rural communities such as Pincher Creek? Why or why not?**
- 5. What tools/approaches can the Town take to further collaborate with developers/builders in achieving housing development and housing diversity in the community?**
- 6. In your opinion, what are the major barriers/challenges that currently impede housing development in Pincher Creek?**
- 7. What are some of the common housing challenges you've discussed with your clients/tenants in Pincher Creek?**
- 8. Is there a certain type of housing that your clients ask for when looking for a home? Our community survey indicated that people desire single detached homes, but that they would also like to see more diverse housing types for rent (townhouses, duplexes, retirement homes). Based on these responses, would diversifying the types of housing in Pincher Creek help your clients?**

9. What types of clients are most likely to look for housing in Pincher Creek - is there a common income-level, age-group. Is there a specific size of home that is being sought by these clients?

10. Are there incentives you've seen in other rural municipalities that have been effective in encouraging home-buyers to purchase a home in those communities?

11. If you could make 2-3 key recommendations for our report for Pincher Creek, what would you like to see?

12. Is there anything we have not covered today that you would like to address/speak more to?



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