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Socio-Economic Assessment  
of Spring Creek Mountain  
Village, Canmore, Alberta

**SOCIO-ECONOMIC IMPACT ASSESSMENT  
OF SPRING CREEK MOUNTAIN VILLAGE**

**Table of Contents**

<b>1.0 INTRODUCTION</b>	<b>1</b>
<b>2.0 APPROACH</b>	<b>2</b>
<b>3.0 ASSUMED TIMING FOR THE SCMV DEVELOPMENT</b>	<b>4</b>
3.1 Development Components	4
3.2 Staging of Development	4
<b>4.0 POPULATION AND DEMOGRAPHIC ESTIMATES</b>	<b>5</b>
4.1 Permanent Versus Non-Permanent Units	5
4.2 Increment in Permanent Households	6
4.3 Incremental Permanent Population	8
4.3.1 Increase in Permanent Population by Unit Type and Phase	8
4.3.2 Increase in Permanent Population by Age Group	9
4.3.3 Permanent Population from SCMV as Percentage of Canmore Population	10
4.4 Increase in Non-Permanent Population	10
4.4.1 Increase in Non-Permanent Population by Unit Type and Phase	10
4.4.2 Non-Permanent Population from SCMV as Percentage of Canmore Population	11
<b>5.0 SOCIAL IMPACTS</b>	<b>12</b>
5.1 Approach	12
5.2 Impacts of the SCMV Development in the Canmore Context	12
5.3 Impacts of Development on Municipal and Human Services	13
5.3.1 Municipal Services	13
5.3.2 Human Services	14
5.4 Social Impacts of Non-Permanent Residents	17
5.5 Affordable Housing	18
5.5.2 Affordability With and Without the SCMV Development	18

<b>6.0 ECONOMIC AND FISCAL IMPACTS</b>	<b>21</b>
6.1 Fiscal Impacts	21
6.1.1 <i>Community Services</i>	21
6.1.2 <i>Infrastructure</i>	22
6.1.3 <i>Municipal Property Taxes</i>	22
6.2 Economic Impacts	23
6.2.1 <i>Impacts from Construction</i>	23
6.2.2 <i>Impacts from Operation</i>	24
<b>LIST OF APPENDICES</b>	<b>26</b>
Appendix A List Of Key Informants	27
Appendix B Key Informant Interview Guide	28
Appendix C Summary Results of Restwell Residents Survey	29
Appendix D Summary Results of Restwell Residents Survey – Detailed Cross-Tabulations	37
Appendix E Detailed Results of Restwell Residents Survey	45
Appendix F Restwell Resident Survey	74

**SOCIO-ECONOMIC IMPACT ASSESSMENT  
OF SPRING CREEK MOUNTAIN VILLAGE**

**1.0 INTRODUCTION**

The purpose of this report is to assess the social and economic impacts of the proposed Spring Creek Mountain Village (SCMV) development on the Town of Canmore. This assessment responds to requirements outlined in the “Restwell Trailer Park & Cabins Area Redevelopment Plan Terms of Reference” (October 15/02) which directs the proponent to undertake a socio-economic assessment including consideration of

“...demographics existing and predicted, housing mix and affordability (both current and proposed), employment, [and] economic and business opportunities” (Restwell ARP Terms of Reference, p. 10).

This report supplements two earlier reports, prepared by Praxis in February and May of 2003 respectively, which analyzed information collected from secondary sources and from a survey of Restwell residents conducted in December, 2002. These reports are included in the Appendices.

## **2.0 APPROACH**

The assessment included three broad steps:

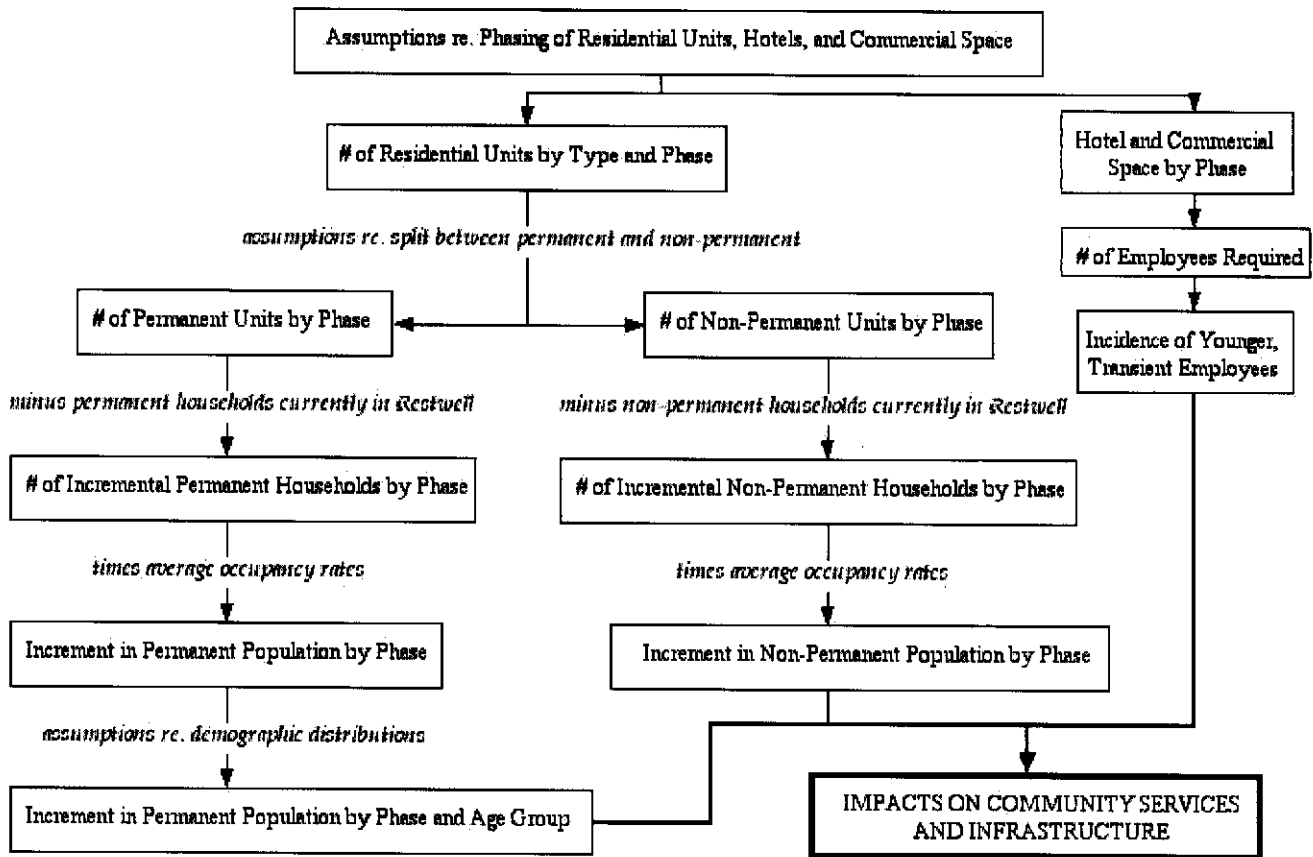
- Estimation of the increase in Canmore's permanent and non-permanent population as a result of the SCMV development by age group in the case of the permanent population;
- Assessment of the impacts that the estimated increases in population would have on community infrastructure and services in Canmore; and,
- Analysis of the economic and fiscal impacts associated with the project.

The method used to generate the population and demographic information which formed the basis for assessing social impacts is shown in the flow chart in **Figure 2.1**. Details regarding the assumptions on which the estimates of population were based, are provided in Section 3 of this report. The estimates themselves are detailed in Section 4.

Likely impacts on community services and infrastructure resulting from the estimated changes in population, were based on conversations with administrators and service providers in Canmore. The results of these conversations, and conclusions regarding likely social impacts, are described in Section 5. A list of those interviewed is provided in Appendix A. A checklist of questions asked in these interviews is provided in Appendix B.

The assessment of economic and fiscal impacts is provided in Section 6. These include impacts associated with infrastructure costs, as well as effects generated independently – for example, municipal tax revenues, and local employment created through project construction and later through operation of the hotels and other commercial developments associated with the project.

**Figure 2.1: METHODOLOGY FOR ASSESSMENT OF SOCIAL IMPACTS OF SPRING CREEK MOUNTAIN VILLAGE DEVELOPMENT**



Increment in Permanent Population by Phase and Age Group

### 3.0 ASSUMED TIMING FOR THE SCMV DEVELOPMENT

#### 3.1 Development Components

The components that are envisaged as part of the SCMV development include the following:

**Table 3.1: Components of Spring Creek Mountain Village by Type**

<b>Residential Units</b>	
Townhouses	141
Mature Adult Apartments	254
Other Apartments	648
Single Detached Houses	7
Total	1050
<b>Visitor Accommodation</b>	3 hotels 550 bedrooms in total
<b>Commercial Space</b>	40,000 square feet (including commercial space in the hotels)

The proponent has stated that 25% of the residential units – with a minimum of 220 units - will be entry-level “resident resale restricted” homes. The restrictions on these homes, which are described in detail in Section 5.5.1, will ensure that they remain affordable. Rather than being concentrated in one area, these units will be distributed among different buildings and in different locations.

Commercial operations will include ventures related to the visitor and local populations, such as restaurants, stores or services, and small offices. Large scale commercial developments will not be permitted. Three-quarters of the commercial space will be associated with the three hotels.

#### 3.2 Staging of Development

Construction of the project will take place over a period of about 20 years, starting roughly two years from now. The development will encompass four five-year stages – 2005 to 2010, 2010 to 2015, 2015 to 2020, and 2020 to 2025. The timing of the stages may vary somewhat depending on market conditions.

For the purposes of this analysis, the proponent provided the following preliminary estimate of development staging.

**Table 3.2: Assumed Staging of Development**

Type of Unit	Stage 1 2005-2010	Stage 2 2010-2015	Stage 3 2015-2020	Stage 4 2020-2025	Total
Townhouses	14	33	30	64	141
Mature adult apartments	63	58	75	58	254
Other apartments	102	58	179	309	648
Single detached	7	0	0	0	7
<b>Total</b>	<b>186</b>	<b>149</b>	<b>284</b>	<b>431</b>	<b>1050</b>

#### 4.0 POPULATION AND DEMOGRAPHIC ESTIMATES

##### 4.1 Permanent Versus Non-Permanent Units

Recently, the percentage of non-permanent residents – people who own property in Canmore but who live elsewhere – has increased significantly. Although municipal infrastructure, such as wastewater treatment and sewer facilities, must be sized to meet the demands of the total population, community services are largely based, and generally funded, on the size of the permanent population. The estimate of the distribution of SCMV residents between permanent and non-permanent therefore has implications for the assessment of social and economic impacts on the Town. The distribution used in this analysis was based on the following considerations.

- It is anticipated that commercial developers in SCMV will be required to provide on-site accommodation for a minimum of 25% of their workforces. The employment estimates provided in Section 6.2 suggest that direct employment created by the development will be in the order of 315 positions. Assuming that 25% of these workers are housed on-site, four to a unit, this will result in about 20 apartments allocated to staff housing. These units will be occupied permanently.
- 25% (or a minimum of 220) of all residential units built in the development will be entry-level resident resale restricted homes. All will have a caveat listed on title that will require the occupant, whether owning or renting, to declare the unit as their permanent residence. (Other details concerning the resident resale restricted homes are provided in Section 5.5.1.) Assuming 1050 units, as shown in Table 3.2, this means that, at 25%, 263 will be caveat restricted. Of this number, two-thirds – or 175 units - are expected to be in the “other apartments” category shown in Table 3.2. The remaining 88 will be mature adult units. Under the terms of the caveat, all will house permanent residents.
- There will be 648 “other apartments” built in total in SCMV. Of these, 195 have already been accounted for above as “caveat restricted” or staff units. Of the remaining 453 units, it is assumed that one-third – about 150 units – will be occupied by permanent residents.



- The 141 townhouses included in the SCMV development are likely to be expensive relative to the apartments and may, for that reason, be less attractive to permanent residents. Perhaps one-quarter, or about 35, will be occupied permanently.
- As shown in Table 3.2, 254 units will be designated as “mature adult”. Of these, about 88 will be caveat restricted whose residents will be required to be permanent. Of the remaining 166 units, it is assumed that two-thirds – or about 110 - will be permanent. This proportion may be too high initially, but indications are that many purchasers intend to settle in Canmore permanently upon retirement. Thus, over time, the two-thirds ratio is probably supportable.
- It is assumed that three of the seven single family homes will be occupied permanently.

Based on the above assumptions, about 580 of the 1050 units in the development will be house permanent residents. This is equivalent to about 55%. The remainder will be non-permanent.

The split between permanent and non-permanent by unit type is shown in Table 3.3 below. Given that the timing for construction of staff housing and entry level units is uncertain, the distribution of permanent and non-permanent in the “other apartments” category has been estimated using a weighted average of 53% permanent.

**Table 3.3: Permanent and Non-Permanent Units by Type and Stage**

Type of Unit	Stage 1 2005-2010		Stage 2 2010-2015		Stage 3 2015-2020		Stage 4 2020-2025	
	Perm.	Non-Perm.	Perm.	Non-Perm.	Perm.	Non-Perm.	Perm.	Non-Perm.
Townhouses	3	11	8	25	7	23	16	48
Mature adult apartments	49	14	45	13	59	17	45	13
Other apartments	54	48	31	27	95	84	164	145
Single detached	3	4	0	0	0	0	0	0
<i>Total</i>	<i>110</i>	<i>76</i>	<i>84</i>	<i>65</i>	<i>161</i>	<i>123</i>	<i>226</i>	<i>206</i>
<b>Grand Total</b>	<b>186</b>		<b>149</b>		<b>284</b>		<b>431</b>	

Note: Columns may not add to totals due to rounding.

#### 4.2 Increment in Permanent Households

There are currently 220 mobile homes located in the community of Restwell. The survey of Restwell residents, administered by Praxis in December of 2002, indicated that over 98.6% of these residents are permanent. A number of measures have been proposed to ensure that all current residents of Restwell who wish to relocate to new housing units in SCMV will be given the first opportunity to purchase or rent such units. Not all of Restwell’s residents will relocate, either due to preference or to finances; however, some will. Others will leave Canmore and be replaced by new households in SCMV. Both categories of

household must be subtracted from the total in order to arrive at an estimate of the increment in Canmore’s population as a result of the development.

The 2002 Praxis survey asked for information regarding residents’ plans to leave or stay in Canmore. The responses suggested that 37 of Restwell households plan to leave Canmore over the next 20 years. Of these, 71% plan to leave in the next 5 years, 19% in 6 to 10 years, and 10% in 10 to 20 years. The first two of these time frames conform roughly to the first two stages envisaged for SCMV’s development, suggesting that about 26 households (71% of 37) will leave Canmore during Stage 1 of the SCMV development and that a further 7 (19% of 37) will leave during Stage 2. All mobile homes in Restwell must be removed before Stage 4 can proceed. Therefore, the 4 remaining households planning to leave Canmore will likely do so during Stage 3.

Given that the survey results suggest that 37 of Restwell’s 220 households intend to leave Canmore, the implication is that the remaining 183 households may take advantage of the opportunity to buy or rent in SCMV. Given that all Restwell residents must be relocated before Stage 4 can proceed, it has been assumed that all 183 households will move into SCMV housing during the first three stages. The construction of units for these families has been assumed to be distributed over the first three stages in a manner consistent with the staging of “other apartments” as a whole. On the basis of this assumption, about 55 families will relocate in Stage 1, 30 in Stage 2, and the remaining 98 in Stage 3.

The resulting number of incremental permanent households, by stage, is shown in Table 4.1.

**Table 4.1: Number of Incremental Permanent Households**

	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Stage 4</b>	<b>Total</b>
# of permanent units	110	84	161	226	<b>581</b>
Restwell households planning to leave Canmore	26	7	4	0	<b>37</b>
Restwell households assumed to occupy units in SCMV	55	30	98	0	<b>183</b>
Sub-total Restwell households that will relocate or be replaced	(81)	(37)	(102)	(0)	<b>(220)</b>
<b>Increment in Permanent Households</b>	<b>29</b>	<b>47</b>	<b>59</b>	<b>226</b>	<b>361</b>

Assuming that the incremental households distribute themselves proportionally across all stages and all units types, the following are the number of incremental permanent households, by unit type and stage, associated with the SCMV development:

**Table 4.2: Number of Incremental Permanent Households by Unit Type and Stage**

Type of Unit	Stage 1	Stage 2	Stage 3	Stage 4	Total
Townhouses	1	5	3	16	24
Mature adult apartments	13	25	21	45	105
Other apartments	14	17	35	164	231
Single detached	1	0	0	0	1
<b>Total</b>	<b>29</b>	<b>47</b>	<b>59</b>	<b>226</b>	<b>361</b>

### 4.3 Incremental Permanent Population

#### 4.3.1 Increase in Permanent Population by Unit Type and Phase

Average occupancy rates for different types of dwellings for the permanent population are available from Canmore’s 2003 Census. Rates for the non-permanent population are available by unit type from the 2001 Census. These data suggest the following occupancy rates for the different types of units envisaged in SCMV:

**Table 4.3: Average Occupancy Rates by Unit Type**

Type of Unit	Permanent Population	Non-Permanent Population
Townhouses	2.26	2.36
Mature adult apartments	1.8	1.8
Other apartments	1.6	2.07
Single detached	2.9	2.52

Rates for mature adult apartments were not available from the Census data. The rates for these units were based on the finding that 1 in 5 Seniors lives alone (Source: “A Social Environment Assessment of Canmore and the M.D. of Bighorn”, 2002).

Based on these occupancy rates, the following is the estimated increase in permanent population by unit type and development stage:

**Table 4.4: Increment in Permanent Population by Unit Type and Stage**

Type of Unit	Stage 1 2005-2010	Stage 2 2010-2015	Stage 3 2015-2020	Stage 4 2020-2025	Total
Townhouses	2	10	6	36	54
Mature adult apartments	23	46	39	81	189
Other apartments	23	28	56	263	369
Single detached	2	0	0	0	2
<b>Total</b>	<b>50</b>	<b>84</b>	<b>101</b>	<b>380</b>	<b>615</b>

As shown in the table above, Canmore’s permanent population is expected to increase by about 615 people over all four stages of the SCMV development, based on the assumed split between permanent and non-permanent units. The largest increase is in Stage 4 reflecting both the relatively high number of residential units planned for this stage, and the fact that, given that the relocation of Restwell residents must be completed by the end of Stage 3, all of the residents of units built in Stage 4 will be incremental.

The two smallest increases in the permanent population are in the first two stages. Over the period to 2015, the development will result in an increase in permanent population of about 235 people.

If the permanent population associated with the SCMV development is less than the 55% that has been assumed in this analysis, the numbers in Table 4.4 will be smaller.

#### 4.3.2 Increase in Permanent Population by Age Group

A report prepared for the Town of Canmore in 2002, entitled “A Social Environment Assessment of Canmore and the M.D. of Bighorn”, estimated what the distribution of Canmore’s permanent population among different age groups would be in 2005. Distributions for later years are not provided and would, in any case, be highly speculative. The distributions for 2005 are therefore used as representative of distributions during all stages of the SCMV development.

Before applying these distributions, however, it is necessary to factor out mature adult apartments. These types of units will be directed at an “adult lifestyle” and will house an older demographic than the population in general. They therefore must be treated differently. For the purposes of this analysis, it was assumed that residents of mature adult apartments would all be over the age of 55 years and that they would be equally divided among the 55-64, 65-69, and 70+ age groups.

Based on these assumptions, the following table provides representative demographics for the increase in permanent population generated by the SCMV development:

**Table 4.5: Increase in Permanent Population by Age Group**

Age Group	Stage 1 2005-2010	Stage 2 2010-2015	Stage 3 2015-2020	Stage 4 2020-2025
0-4 years	1	2	3	13
5-9	1	2	3	16
10-14	2	2	4	19
15-19	2	3	5	24
20-24	3	4	7	35
25-34	4	6	10	47
35-44	5	7	11	54
45-54	5	7	11	54
55-64	9	18	17	45
65-69	8	16	14	33
70+	9	17	16	41
<b>Total</b>	<b>50</b>	<b>84</b>	<b>101</b>	<b>380</b>

Note: Columns may not add to totals due to rounding.

As shown in Table 4.4, much of the increase in the permanent population resulting from the SCMV development will be in the older age groups. This is due to the fact that about one-quarter of the residential units planned for the development will be designated for mature adults. In each of the first three stages, about half of the new population generated by SCMV will be over the age of 55.

#### *4.3.3 Permanent Population from SCMV as Percentage of Canmore Population*

According to the latest Canmore Census, the permanent population of Canmore is 11,458. Annual growth rates in this segment of the population were 2.7% from 1999 to 2000; 3.1% from 2000 to 2001; and about 2.6% per year from 2001 to 2003. (Census data are not available for 2002. The Census rate of growth from 2001 to 2003 is shown as 5.7%. This is roughly equivalent to 2.6% per year over this period.) Over the last four years, then, the average rate of growth in the permanent population has been 2.75% per year.

The table below shows how the addition to permanent population resulting from the SCMV development compares to the increase in permanent population in Canmore as a whole if a 2.75% per year rate of growth applies over the period to 2025.

**Table 4.6: Permanent Population from SCMV versus Total Permanent Population**

Year	Canmore		Increase in Permanent Population due to SCMV	SCMV as % of Total
	Permanent Population	Increase Over Preceding 5 Years		
2005	12,100	N/a	0	N/a
2010	13,850	1750	50	2.9%
2015	15,870	2020	84	4.2%
2020	18,170	2300	101	4.4%
2025	20,810	2640	380	14.4%

The table above suggests that, over the period to 2020, the SCMV development will generate an increase in permanent population that is in the order of 3% to 5% of the increase in permanent population of Canmore as a whole. The development's contribution increases to about 14% in Stage 4 – that is, the period from 2020 to 2025. Without the development, the growth in Canmore's permanent population from 2003 levels would be reduced from the assumed 2.75% per year, to about 2.6%.

## **4.4 Increase in Non-Permanent Population**

### *4.4.1 Increase in Non-Permanent Population by Unit Type and Phase*

In Section 4.1, the assumption was made that 55% of the units built at SCMV would be occupied by permanent residents and 45% by non-permanent. The basis for these percentages is described in detail in Section 4.1.

Notwithstanding the rationale outlined in Section 4.1, the estimate of 45% non-permanent residents may be too low. However, it is not clear that the percentage used substantially affects the accuracy of

assessing social and fiscal impacts. Community services are affected more by permanent than non-permanent populations and most infrastructure must be sized for the total population, regardless of permanence. There are some exceptions to this. As will be explained in Section 5, some services are indeed impacted by the size of the non-permanent population – an example is protection and emergency services. However, most, such as education and health care, are affected more by the size of the permanent population.

Based on an estimate of 45% non-permanent residents, and on the occupancy rates noted in Table 4.3, the following table estimates the non-permanent population that will be associated with the SCMV development:

**Table 4.7: Non-Permanent Population by Unit Type and Stage**

Type of Unit	Stage 1 2005-2010	Stage 2 2010-2015	Stage 3 2015-2020	Stage 4 2020-2025	Total
Townhouses	25	59	53	114	250
Mature adult apartments	25	23	30	23	101
Other apartments	99	56	173	299	628
Single detached	10	0	0	0	10
<b>Total</b>	<b>159</b>	<b>138</b>	<b>256</b>	<b>436</b>	<b>989</b>

The table above indicates that, based on the assumptions used in this analysis regarding project staging and splits between permanent and non-permanent buyers, the SCMV development will lead to an increase of about 990 people in Canmore’s non-permanent population by 2025. In fact, the increment in the non-permanent population will be lower than this. There are currently about 60 RV sites in Restwell that are rented to people who use them on a weekend basis only. Assuming two occupants in each of these sites, the actual increase in non-permanent residents as a result of the SCMV development would be reduced from the 990 shown above to about 870.

Information is not available on which to base an estimate of the age groups within the non-permanent population. However, the number of mature adult apartments, and the likelihood that a large portion of the non-permanent population are in the 45-60 age group (Source: “A Social Environment Assessment of Canmore and the M.D. of Bighorn”, 2002, p. 49) suggests that many or most of the non-permanent residents associated with the SCMV development will be middle aged or older.

*4.4.2 Non-Permanent Population from SCMV as Percentage of Canmore Population*

According to the latest Canmore Census, the non-permanent population of Canmore is 2763 (Canmore Census, 2003). Annual growth rates in this segment of the population were 10.9% from 1999 to 2000; 16.3% from 2000 to 2001; and about 10% per year from 2001 to 2003. Over the last four years, then, the average rate of growth in the permanent population has been 12% per year.

This rate of growth can not persist indefinitely as it will eventually be constrained by the amount of land and housing available. Thus, it is difficult to estimate the relative contribution that the SCMV development will make over the next two decades. Over the period to 2010, scenarios regarding growth

can provide some indication of SCMV's relative impact. Assuming, conservatively, that the growth in Canmore's non-permanent population averages 5% per year over the period to 2010, the non-permanent population generated by Stage 1 of the SCMV development will comprise 4% of the total or 14% of the increment. At a 10% growth rate over this period, the proportion contributed by SCMV drops to 3% of the total or 6% of the increment.

Another way of understanding the relative magnitude of the non-permanent population generated by the SCMV development is to assess its contribution to the growth of the current non-permanent population. As noted above, Canmore's non-permanent population in 2003 is 2763. An addition of 870 people to this population over the period to 2025 is equivalent to growth of 1.2% per year over this period.

## **5.0 SOCIAL IMPACTS**

### **5.1 Approach**

To determine the potential social impacts of the Spring Mountain Creek Village development, key informant interviews were conducted with representatives from the Town of Canmore (Chief Administrative Officer, the Director of Corporate and Protective Services, the Director of Community Service, Director of Family and Community Support Services, Manager of Recreation and Culture) and the Headwaters Health Authority (Health Services Leader). (A list of those interviewed is provided in Appendix A.) During the interviews, population estimates for the Spring Mountain Creek Village development were presented and a series of standardized questions posed. (A copy of the interview form is included in Appendix B.) Prior to the key informant interview process, various social, economic and demographic studies for Canmore were reviewed.

In the following section, the results of the social impact analysis are presented, including:

- a brief discussion of the social impacts of the SCMV development in the context of Canmore;
- a summary overview of development impacts on municipal and human services in Canmore;
- a review of the potential social impacts resulting from increases in non-permanent residents; and
- a discussion of issues related to affordable housing.

Because the analysis of social impacts of development is largely based on the experience, perception and opinion of experts, the results are qualitative and are only intended to provide a general overview of anticipated trends, issues and concerns.

### **5.2 Impacts of the SCMV Development in the Canmore Context**

The permanent population of Canmore increased 18% from 1998 to 2003 and the non-permanent population grew by 71% during the same time period (2003 Canmore Census). To meet the demands of a rapidly growing population Canmore has experienced significant residential and commercial

development. The growth environment in Canmore has been accompanied by an increasing demand for municipal and human services and has challenged these sectors to expand capacity.

The SCMV development represents one of several current and proposed developments in Canmore. According to the feedback from the key informant interviews, the population increase projected in this analysis - of 615 permanent residents over the next 22 years - does not present significant social impacts, when it is viewed independently. However, the SCMV development contributes to cumulative stressors resulting from extensive and fast-paced development throughout Canmore.

### **5.3 Impacts of Development on Municipal and Human Services**

The following overview summarizes the impacts to municipal and human services resulting from population increase and development in Canmore in general. Where appropriate and possible, issues related specifically to the SCMV development have been identified.

#### *5.3.1 Municipal Services*

##### *Municipal Enforcement*

The Town of Canmore Municipal Enforcement Department is responsible for the enforcement of the Town of Canmore's bylaws and various provincial statutes. Currently, the Town of Canmore employs four full-time and three seasonal Municipal Enforcement Officers. The projected growth in the population of Canmore and the potential challenges resulting from high density development (e.g. noise, parking, animal control, etc.) are expected to increase demand for municipal enforcement and result in the need for additional Enforcement Officers.

##### *Police Protection*

There are currently twelve full-time R.C.M.P. employed in Canmore. The municipal government contracts R.C.M.P. policing services through the provincial Crown Attorney at a cost of \$80,000 per member. Typically, the requirements for police staff are determined on a per capita basis of one member per 1,000 permanent residents. As the population of Canmore grows, the demand for police services will increase and additional policing staff will be required. However, because a significant percentage of the current and projected population involve non-permanent residents, the traditional per capita approach to determining staffing requirements will not adequately reflect actual policing demands. To address this, the Town of Canmore is involved in discussions with the Crown Attorney to have the formula for determining staffing requirements amended to reflect the special circumstances in Canmore resulting from a significant, and growing, non-permanent population.

##### *Fire Protection*

Fire protection services in Canmore are municipally funded. The Canmore fire department employs three full-time staff with a 30 member volunteer force. With the increase in population and development in the community over the last five years, fire protection services are nearing capacity and additional staff and volunteers will be required. Issues related to the recruitment, retention and availability of volunteers have



created additional challenges for the delivery of fire protection services. To enhance capacity and service delivery, the Town recently began to consider moving from a volunteer to a dedicated fire protection force.

Higher density developments (with structures over three stories), which are included in the SCMV development and characteristic in many new developments in Canmore, result in a need for new and different equipment – for example, a ladder truck, although it should be recognized that any building built today that is over three stories is required to be sprinklered.

### *Emergency Medical Services*

The Town of Canmore's emergency services consist of eight full-time EMS staff members and three ambulances. Determination of staffing and equipment requirements is based on call volume. As with other protective services, it is anticipated that additional staff and equipment will be required as population and development increase.

The SCMV includes 254 residential units designated for mature adults. This, plus the likelihood that a large portion of the non-permanent population will be in the 45-60 age group (Source: "A Social Environment Assessment of Canmore and the M.D. of Bighorn", 2002, p. 49) suggests that a significant percentage of the residents in the completed SCMV development will be in the older age groups. Potentially, the significant population of older residents may result in an increased demand for emergency medical services.

### *5.3.2 Human Services*

#### *Health*

The Headwaters Health Region is responsible for all health services in Canmore including acute care, community health, public health, rehabilitation, long term care and home care. The Headwaters Health Authority receives population-based funding from the Calgary Health Authority. Determination of funding for the regional population is based on the primary address registered with Alberta Health Care. To manage out-of-region use by Alberta residents, tracking of activity in each region is conducted annually and funding is equalized between regions using an import/export calculation. Other provinces are billed directly for health services administered to out of province clients. International clients accessing health care services are direct-billed.

The Headwaters Health Authority bases its planning on population growth of 7% to 10% annually in Canmore. To address increasing demand, the authority has developed or is developing five year capacity plans for each area of health care service (e.g. home care, emergency, acute care). Canmore currently has 38 doctors, several with specialties, and recruitment of health care professionals is not an issue.

The Headwaters Health Authority suggests that the increase in population resulting from the SCMV development will have little impact on health care, especially given that the staged nature of development will allow for resource adjustments. Because the Headwaters Health Authority is already in a capacity-building mode, an increasing permanent and non-permanent population will not impact negatively on health service delivery or health care funding in Canmore.

### *Community/Social Services*

There are a variety of Canmore-based public and non-profit community and social service agencies and organizations in Canmore (e.g. AADAC, AIDS Bow Valley, Family and Community Support Services, Bow Valley Parents Support Association, Bow Valley Victims Services, Canmore Addictions Youth Worker, Canmore Seniors' Association). With the continuing growth in the overall population of Canmore, it is anticipated that the demand for community and social services will increase. However, because a significant portion of the incoming population are non-permanent residents, and it is assumed that non-permanent residents do not access community and social services as frequently as permanent residents, the increase in demand for programs and services may be disproportionate to the overall population increase.

The increase in population and projected demographic mix resulting from the SCMV development may increase demand for specific types of community and social services. For example, the increase in the older age groups may increase demand for senior-specific programs and services.

The presence of the three hotels planned for the SCMV development will create increased demand for workers, many of whom will be young adults in the 20 to 24 age range. Some will be housed in employee accommodation on-site. (It is anticipated that commercial developments in SCMV will be required to provide accommodation for at least 25% of their workforces.) The remainder may live off-site. With the growth in this sector, it is anticipated that demand for the many programs that currently exist in Canmore to meet the needs of young, transient workers will increase.

Because the current residents in the Restwell Trailer Park are and will be experiencing changes and disruptions resulting from the redevelopment, some community and social agencies have suggested that there may be an increase in demand for supportive social and community services among this group.

### *Recreation*

The primary indoor recreational facility in the community is the Canmore Recreation Centre, offering an ice arena, community hall swimming pool and gymnasium. Currently, there is a proposal for a redevelopment of the Recreation Centre. The redevelopment would include: a second ice arena, walk/jog track and concourse/lounge, upgrades to the existing arena, conversion of the existing swimming pool to a combination fitness/gymnastics facility, a new aquatics facility featuring a 6-lane lap pool, warm water leisure pool and waterslide, conversion of the existing gymnastics facility to a multi sport/activity facility, and improvements to the main entrance, change rooms, concession, meeting spaces and skateboard park. Pending funding, the redeveloped Canmore Recreation Centre is slated to open in the summer of 2005.

Redevelopment of the Recreation Centre was prompted by the need to meet the increasing recreational demands of a rapidly growing and active population. The design concept for the Centre was based on a rigorous examination of current and future recreation demands in Canmore. If the Recreation Centre is funded and constructed, the negative impacts on indoor recreational facilities resulting from an increasing population will be mitigated.

In addition to indoor facilities (e.g. Recreation Centre, Curling Club) there are a variety of outdoor recreational facilities in Canmore including the Canmore Nordic Centre, skating venues, tennis courts, ball diamonds and soccer fields. Currently, the outdoor recreational facilities maintain high standards and meet capacity. However, similar to other community based facilities and services, as the overall population of Canmore grows these facilities will be impacted by increased demand and use. It is assumed that, given the projected demographic mix of the SCMV development with a relatively small proportion of children under 19 years of age, that the SCMV development will not impact these recreational facilities substantially. Any negative impacts that do occur will be mitigated by the fact that development of SCMV will add \$1,000,000 to Canmore's recreation facility levies.

### *Arts and Culture*

Canmore currently offers a range of arts and cultural activities that target the local residents as well as non-permanent residents and tourists. The community's festivals (e.g. Folk Festival, Eagles Festival, Children's Festival) and events (e.g. Mountain Event) are high profile, well attended and successful. Canmore has several art galleries and studios, offers live theatre (e.g. The Pine Tree Players, The Flukes of Nature) and concerts. While there is a broad range of opportunities, some consider the arts and cultural community underserved due to the lack of a dedicated cultural facility. Currently, efforts are being made to gain support and funding for a cultural facility.

Impacts to the cultural and arts community in Canmore resulting from an overall increase in population, including SCMV, are expected to be positive. An expanded population will likely increase demand for community-based arts and culture, providing the potential for growth of existing events and activities and for the development of new opportunities. The prevalence of high-end residential development in Canmore will likely provide additional demand and opportunity for expansion of the local arts and culture community.

### *Education*

There are three school districts in Canmore and one private school. The Canadian Rockies Public Schools operate three schools in Canmore, offering programming from Kindergarten to Grade 12. Our Lady of Snow Catholic Academy shares one of the Canmore schools and provides curriculum for students from Kindergarten to Grade Eight. Le Conseil Scolaire Catholique et Francophone du Sud l'Alberta operates a school for francophone students. Mountain Gate School is a private school for students from Kindergarten to Grade 6.

Demographic projections for Canmore indicate a decrease in the population of Canmore residents under the age of 14 years and a slight increase in the population between 15 and 19 years between 2001 and 2005. (*A Social Environment Assessment of Canmore and the M.D. Bighorn, 2002*) This suggests that capacity related impacts to the school systems in Canmore in the near future would be negligible. Based on the assumptions used in the population projections in Section 4, the number of SCMV residents in these age groups will be minimal. As shown in Table 4.5, the SCMV development will increase the number of school-aged children (from 5 to 19 years) in Canmore by 5 in Stage 1, 7 in Stage 2, 12 in Stage 3, and 59 in Stage 4 – a total of 83 school-aged children over the next 22 years. As such, no significant direct impacts on education are anticipated from the SCMV development.

#### **5.4 Social Impacts of Non-Permanent Residents**

From 2000 to 2003, the non-permanent population in Canmore increased 37.9% compared to an 8.8% increase in permanent population. (2003 Canmore Census) Because the price point of much of the new residential development targets a recreational property purchaser and new development is largely marketed to people outside Canmore, the rapid growth in non-permanent population is expected to continue.

The high and growing proportion of non-permanent residents presents significant challenges in terms of planning for their potential impacts. Coined the 'sleeping giant' or 'the shadow population' (*A Social Environment Assessment of Canmore and the M.D. of Bighorn, 2002*), little is known about this sector of the population.

The recent study, "A Social Environment Assessment of Canmore and the M.D. Bighorn, 2002", suggests that a substantial portion of the non-permanent population are between 45 and 60 years of age. Based on this, it can be assumed that many of these individuals will be reaching retirement in the next 5 to 20 years. If a significant percentage intends to permanently relocate to Canmore, the demographic mix of the community could be dramatically altered.

The social impacts of this potential transition from non-permanent to permanent residents could be considerable. The potentially expanded population, particularly a population comprised largely of older adults and seniors, will likely result in increased demands for municipal and human services. However, planning to address the future demands of this segment is extremely difficult because:

- the timing of the possible transition is unpredictable;
- planning for service delivery and programming is typically research-based and little is known about this group; and
- funding for municipal and human services is largely based on permanent population figures.

The consequence of the uncertainties associated with non-permanent residents could be an underestimation of future demands. Without relatively accurate projections about municipal and human service requirements, there is a possibility that, with the pressure created by the transition of non-permanent residents to permanent residents, future demand may exceed capacity, both in terms of service delivery and funding.

Non-permanent residents that remain non-permanent may also strain municipal and human service capacities in Canmore. Again, because service delivery requirements and funding are characteristically based on needs of permanent residents, non-permanent residents accessing these services during their tenure in Canmore may generate demands for municipal and human services that were not anticipated.

The assumption that was used in this analysis is that 45% of the SCMV population will be non-permanent. While the increase in this sector will contribute to the issues associated with the growth of non-permanent residents in Canmore, as noted in Section 4.4.2, the SCMV's addition of 870 people by 2025 to Canmore's current non-permanent population is equivalent to a growth rate of 1.2% per year. In and of itself, therefore, the development's contribution to the social issues associated with the non-permanent population are not significant.

## **5.5. Affordable Housing**

### *5.5.1 Issues and Proposed Measures*

The displacement of entry level housing in the Restwell Trailer Park was identified as a potential impact of the SCMV development. Because the individuals currently residing in Restwell are generally in lower income ranges and, without land ownership have limited equity, their ability to purchase property in Canmore is limited. While a minimum of 20 or 25% of the total residential units proposed for the SCMV develop will be designated as resident resale restricted homes, and will be affordable by Canmore standards, it has been suggested that these units may not be affordable to some Restwell residents, given their economic circumstances. In addition, concern was raised with regard to the future displacement of the relatively high number of seniors currently residing in Restwell Trailer Park. While the new development offers mature adult apartments, some of which will be resident resale restricted homes, it was suggested that these units would in some cases not be affordable to Restwell's older residents.

To address some of the issues of transition and affordability specific to the existing Restwell residents, the developer has committed to implementing provisions during development. Existing residents will be able to remain in their mobile homes for a minimum of 15 years during the redevelopment transition and lot rents will be held below market rents. (Currently, rents in Restwell are below average rents in the City of Calgary even though land prices are higher in Calgary than in Canmore.)

As development is completed, residents of Restwell Trailer Park will be given first opportunity to purchase resident resale restricted units in SMCV. These new units are proposed at 1200 square feet or less and all will be restricted by way of caveat in the name of the Canmore Community Housing Corporation. This caveat would be registered on title and would require the occupant, whether owning or renting, to declare the residential unit as their permanent residence. The caveat would also restrict the resale value to a consumer price index such as the all-items CPI for Calgary. These measures will create a two-tiered market providing perpetually affordable housing on the SCMV site.

### *5.5.2 Affordability With and Without the SCMV Development*

The proponent has proposed two options for the Restwell site. The SCMV development is one of those options (Option B). The other is retaining the site as it is but raising rents to market values (Option A). Although below-market rents will be maintained for a period of 15 years under Option B, this will not be the case otherwise. The relevant comparison of affordability is therefore not between the status quo and Option B, but between Option A and Option B. This comparison is provided below.

#### Option A

Rents in Restwell, currently \$500 per month, are considerably below market values. Average rents in higher end lease land communities in Calgary are currently about \$530 per month (Source: Pers. comm., Frank Kernick, Nov. 10/03). An analysis of community prices undertaken by Alberta Economic Development indicates that, in 2001, shelter costs in Canmore were generally 23% higher than those in Calgary (Source: AED, "2001 Place-to-Place Price Comparison Survey for Selected Alberta Communities", October 2001). The differential has likely increased since 2001 such that the proponent believes that a market rent in Restwell would be over \$700 per month.

The survey of Restwell residents undertaken by Praxis in 2002 asked for information on monthly housing costs. Housing costs were defined as including site rental, mortgage or loan payments, and utilities. Site rental was specified in the survey questionnaire as \$500 per month; respondents supplied the remaining information. Responses to the question indicated that monthly housing costs ranged from about \$550 to over \$1200. Increasing the rental rate at Restwell to \$700 per month would increase the amounts reported in the survey by \$200. The table below shows provides information regarding current housing costs and implied housing costs under Option A. The table also calculates, for Option A, the minimum annual income that is required to meet the definition of “affordability” under Canada Mortgage and Housing Corporation (CMHC) guidelines. Under these guidelines, monthly housing costs – including mortgage cost, property taxes, and heating - should be no more than 32% of gross monthly income.

**Table 5.1: Housing Costs and Annual Income under Option A**

Monthly housing costs @ \$500 rent	\$550	\$650	\$750	\$850	\$950	\$1050	\$1150	\$1200+
Percent reporting	2%	18%	22%	11%	7%	12%	10%	19%
Monthly housing costs @ \$700 rent	\$750	\$850	\$950	\$1050	\$1150	\$1250	\$1350	\$1400+
Minimum annual income required	\$28,125	\$31,875	\$35,625	\$39,375	\$43,125	\$46,875	\$50,625	\$52,500+

As Table 5.1 shows, Option A – not developing SCMV – will have the effect of increasing housing costs to Restwell residents such that they will range from \$750 to over \$1400 per month. In order to maintain the definition of affordability, these payments will require annual family incomes, before taxes, ranging from about \$28,000 at the lowest end to over \$52,500 at the upper end. On average, under Option A, housing will cost about \$1125 per month will require a family income of at least \$42,200.

### Option B

As noted above, the developer has promised that 25% of the residential units in SCMV – with a minimum of 220 units – will be resident resale restricted homes. They will vary in size up to 1200 square feet. The affordability of these units is estimated in Table 5.2, based on a number of assumptions as follows:

- The selling price of the units is assumed at \$200 per square foot. Actual prices will depend on construction costs and on market demand.
- The interest rate used in the analysis is the Royal Bank’s current 3-year mortgage rate of 5.9% (Source: Royal Bank website, November 14/03) less the 1 percentage point discount that will be offered by the Bank to SCMV clients (Source: Pers. comm., Frank Kernick, Nov. 10/03). If interest rates rise, the cost of financing will increase and the level of affordability will decrease. The opposite is also true.

- It is assumed that buyers will have very little or no equity in their existing homes and, therefore, that the down payment on the resident resale restricted homes will be the minimum required under Canadian law of 5%.
- Given the small down payments, mortgage loan insurance from CMHC will be required at a cost of 3.75% of the total loan value.
- The mortgage is assumed to be amortized over a period of 25 years.
- Property taxes are estimated based on current residential mill rates.
- Heating costs are assumed to be \$35 per month for smaller units and \$40 per month for larger units, based very roughly on guidelines for calculating heating costs provided by Natural Resources Canada (Source: CanREN website, November 14/03).

**Table 5.2: Housing Costs and Annual Income under Option B**

Size of unit (sq. ft.)	600	800	1000	1200
Selling price	\$120,000	\$160,000	\$200,000	\$240,000
Down payment @ 5%	6,000	8,000	10,000	12,000
Amount of mortgage	114,000	152,000	190,000	228,000
Cost of CMHC mortgage insurance	4,275	5,700	7,125	8,550
Mortgage plus cost of insurance	118,275	157,700	197,125	236,550
Interest rate	4.9%	4.9%	4.9%	4.9%
Monthly mortgage payments	685	913	1,141	1,369
Property tax per month	86	115	144	173
Monthly heating cost	35	35	40	40
Total monthly housing costs	\$806	\$1,063	\$1,325	\$1,582
Minimum annual income required	\$30,250	\$39,700	\$49,700	\$59,300

Table 5.2 suggests that, under the assumptions listed above, monthly housing costs for resident resale restricted homes in SCMV will range from just over \$800 for the 600 square foot units to almost \$1600 for 1200 square foot units. In order to meet the definition of affordability, this will require an annual family income, before taxes, of about \$30,250 for the smallest units to \$59,300 for the largest units.

On average, costs associated with all four sizes of resident resale restricted homes will average about \$1200 per month, requiring an annual income of about \$44,800 before taxes. Costs associated with the three smaller sizes will be lower at under \$1100 per month, requiring a gross family income of just under \$40,000.

Option A versus Option B

Comparisons of housing costs and affordability under Option A and Option B are summarized below.

**Table 5.3: Affordability of Option A versus Option B**

	Option A: No development	Option B: Development of SCMV	
		All Units	Three smaller units
Monthly housing costs:			
Range	\$750 - \$1400+	\$810 - \$1580	\$810 - \$1325
Average	\$1125	\$1200	\$1065
Annual family income required:			
Range	\$28,000-\$52,500+	\$30,235-\$59,300	\$30,235-\$49,690
Average	\$42,200	\$44,775	\$39,940

On average, purchasing a 600-, 800-, or 1000-square foot unit in SCMV will be more affordable to Restwell residents than Option A will be. This is not the case for the 1200-square foot units, although there is a small percentage of residents in Restwell whose monthly costs may be no higher for these units than they will be under Option A.

Results from the Praxis survey suggest that about 45% of Restwell residents currently live in a housing unit that is less than 1000 square feet. About half live in units of 1000 to 1400 square feet, and the remaining 5% live in units that are larger than 1400 square feet. In order to have affordable housing in SCMV, therefore, most Restwell residents will have to accept a smaller unit than they are currently living in. Compensating factors will include underground parking, new construction, amenities offered in the units and in the development in general, and freehold title to property home ownership).

**6.0 ECONOMIC AND FISCAL IMPACTS**

**6.1 Fiscal Impacts**

Fiscal impacts on the Town of Canmore from the SCMV development could be both positive and negative. Negative impacts will result from the extent to which the development requires increases in community services or infrastructure. The primary positive impact is the increase in municipal property taxes that the development will produce.

*6.1.1 Community Services*

The effect of the development on community services is described in Section 5. As that section notes, SCMV will add to the stress that is being felt by most community services in Canmore as a result of the rapid growth that has occurred over the past few years and that is expected to occur in the future. It is not possible to quantify the impact that the SCMV development, in itself, will have on these services or on



the cost associated with meeting increases in demand. Much of the increase in demand for community services will be related to the increment in permanent population and, as noted in Section 4, the amount that the SCMV development will add to the growth in permanent population in Canmore is small.

### 6.1.2 Infrastructure

Unlike most community services, infrastructure – wastewater management, sewage disposal, etc. - must be sized to service the total population, including permanent and non-permanent. Funding for the maintenance of existing infrastructure and the development of new infrastructure is generated through a combination of municipal tax revenues, utility charges, and offsite levies. The latter are designed to cover the costs of additional infrastructure required off-site as a result of developments such as SCMV. On-site infrastructure costs are borne entirely by the developer and do not have any impact on Town costs.

The SCMV development may in fact result in some cost savings to the Town. Canmore requires a new sewer line (whether or not the SCMV development proceeds) and a proposal put forward by the proponent would reduce the costs of building it, by allowing it to be located on SCMV land and by sharing in its construction costs. This could result in a cost saving to the Town of as much as \$1,000,000. (Source: Pers. comm., Frank Kernick, November 10, 2003.)

### 6.1.3 Municipal Property Taxes

Municipal property taxes currently paid by Restwell to the Town of Canmore are in the order of \$40,000 per year. (The total property tax paid by Restwell is roughly twice this amount but about half is forwarded to the province as education revenue.) An additional \$30,000 is paid to the Town by mobile home owners living in Restwell. In total, therefore, municipal taxes paid by Restwell and its residents are currently about \$70,000 per year.

The SCMV development will generate municipal taxes far in excess of this amount. The following table provides preliminary estimates of municipal taxes that could be generated on residential development alone. The estimates are based on 2003 residential mill rates, excluding the provincial school tax, and on average values for SCMV units based on information from the proponent regarding average sizes and values.

**Table 6.1: Municipal Taxes from SCMV Residential Development**

Type of Unit	Ave. Value	Municipal Mill Rate (excl. ASFF)	Ave. Municipal Tax per Unit	Number of Units	Total Municipal Taxes
Townhouses	\$467,500	4.4616	\$2,086	141	\$294,100
Apartments	\$275,000	4.4616	\$1,227	902	\$1,106,800
Single detached	\$750,000	4.4616	\$3,346	7	\$23,400
<b>Total</b>	<b>N/a</b>	<b>N/a</b>	<b>N/a</b>	<b>1050</b>	<b>\$1,424,300</b>

Based on preliminary estimates of unit values, the SCMV development will generate almost \$1.4 million in municipal tax revenues annually for the Town, once the project is complete. This is roughly 20 times the amount currently being paid by Restwell’s owner and residents. To the extent that residential units are

used as “tourist homes” and therefore taxed on a commercial rather than a residential basis, the municipal taxes will be slightly higher than those shown in Table 6.1. (It is anticipated that up to about 150 tourist homes may be permitted on the SCMV site.)

Preliminary estimates of municipal taxes generated annually by the hotels and commercial developments are in the order of \$311,000 and \$40,000 respectively, for a total of just over \$350,000 per year after project build-out.

Thus, total municipal property taxes generated for the Town of Canmore as a result of the SCMV project will be in the order of \$1.8 million per year. (This does not include taxes collected by the Town but forwarded to the Province for education purposes.) Subtracting municipal taxes currently paid by Restwell owners and residents reduces the amount generated by the SCMV development to a net of **\$1.7 million per year**. This includes the loss of taxes generated by campsites on the Restwell property, which will be phased out gradually over the development period.

The additional municipal taxes that will be generated upon completion of each stage are shown in Table 6.2 below.

**Table 6.2: Increase in Annual Municipal Taxes by Stage Completion**

	<b>Stage 1 2010</b>	<b>Stage 2 2015</b>	<b>Stage 3 2020</b>	<b>Stage 4 2025</b>	<b>Cumulative Total</b>
Residential	\$255,100	\$211,200	\$374,200	\$583,800	\$1,424,300
Hotels and other commercial	128,100	5,000	213,000	5,000	351,100
<b>Total</b>	<b>\$383,200</b>	<b>\$216,200</b>	<b>\$587,200</b>	<b>\$588,800</b>	<b>\$1,775,400</b>

Not all of the amounts shown in Table 6.2 will be incremental. As mobile home owners move out of the Park or into other accommodation in the SCMV development, they will stop paying property tax related to their mobile homes. Similarly, property taxes currently paid by Restwell’s owners will be replaced by new taxes payable by SCMV owners. Thus, the net increase in municipal taxes will be less than the amounts shown in Table 6.2 – by a total, over all 4 stages, of about \$70,000.

## **6.2 Economic Impacts**

### *6.2.1 Impacts from Construction*

Construction of the SCMV development will result in economic benefits to the Town of Canmore in the form of employment and income for local construction workers employed on the project, and for local businesses supplying goods and services. Labour for the developer’s current Canmore project is almost entirely local. For the SCMV project, the proponent anticipates that 75% of the workers will be local and that a similar percentage of goods and services will be provided by local businesses.

Using preliminary estimates of construction costs by stage, provincial multipliers for the construction industry (Alberta Economic Multipliers, 1998), and the assumption that 75% of construction labour will

be local, it is possible to estimate the employment that will be created for Canmore construction workers by project stage.

**Table 6.3: Construction Employment by Stage**  
(person-years)

	<b>Stage 1 2005-2010</b>	<b>Stage 2 2010-2015</b>	<b>Stage 3 2015-2020</b>	<b>Stage 4 2020-2025</b>	<b>Cumulative Total</b>
Construction Cost* (\$millions)	\$46.1	\$23.7	\$68.1	\$64.8	\$202.7
Total Direct Employment	200	100	300	290	900
Local Employment	150	75	225	220	675

\*Excludes land costs.

As shown in Table 6.3, construction of the SCMV project will create about 675 person-years of direct employment for Canmore construction workers over the period 2005- 2025. This is an average of about 35 jobs per year.

For those workers who are not local and not close enough to commute, they will generate revenue for local hotels and restaurants. Assuming that half of non-local workers rent temporary accommodation in Canmore, subsistence revenues to local businesses would average about \$100,000 per year over the 20-year development period.

### 6.2.2 *Impacts from Operation*

The SCMV development will generate economic benefits for the Town of Canmore on an on-going basis from operation of the hotels and other commercial developments. The operation of hotels and commercial ventures will generate employment and income for Canmore residents in three ways:

- They will hire management and staff workers thereby creating “direct employment”.
- They will purchase some of the goods and services required for their operation from local Canmore businesses. This will result in the creation of indirect employment and/or income.
- In addition to expenditures within the development (the impacts of which are accounted for in the two bullet points above), hotel guests are likely to spend money at restaurants and stores outside the development. This will lead to the further creation of indirect employment and/or income.

Given the preliminary nature of this analysis, it is not possible to estimate indirect employment and income. It is possible to make tentative estimates of direct employment.

As noted in Table 3.1, the SCMV plan envisages 40,000 square feet of commercial space, 30,000 of which is accessory to the visitor accommodation, and 550 hotel rooms in total. Construction by stage will be roughly as follows.

**Table 6.4: Hotel and Commercial Construction by Stage**

	<b>Stage 1 2005-2010</b>	<b>Stage 2 2010-2015</b>	<b>Stage 3 2015-2020</b>	<b>Stage 4 2020-2025</b>	<b>Total</b>
Commercial space in hotels	15,000	0	15,000	0	30,000
Other commercial space	0	5,000	0	5,000	10,000
Hotel rooms	200	0	350	0	550

It is reasonable to assume that most commercial ventures will be food and beverage related, or retail. Statistics from the Town of Banff Commercial Space Inventory (1996) suggest that 5.4 employees are required for every 1000 square feet of food and beverage space, and 4.2 employees for retail. The average of the two is 4.8 employees per 1000 square feet. This equates to a total, across all four stages, of about 145 employees for commercial space associated with hotels.

The rest of the commercial space in the development will include a mix of boutique hotels, small restaurants, specialist retail shops, local and visitor-related services, and some offices. The average number of employees per 1000 square feet for all of the commercial uses detailed in the 1996 Banff Inventory (including hotels, food and beverage, retail, office, and community services) is 3.4. This equates to about 35 employees for the 10,000 square feet of commercial space planned for the development but not associated with the hotels.

The total direct employment that will likely be required for operation of hotels and commercial ventures within the SCMV development is therefore in the order of 180 workers.

The figure of 180 does not account for workers required to service the 550 hotel rooms planned for the SCMV development. Information from Jim Muir, of Summit Resort Management, indicates that it requires 1.9 hours to service each occupied room. Assuming 70% occupancy, the 550 hotel rooms will generate 140,525 occupied rooms per year, requiring about 267,000 hours for servicing, and roughly 135 employees.

A very rough estimate of the direct employment generated by operation of hotels and other commercial space at the SCMV development is therefore a total of 315 workers. It is anticipated that commercial operators within SCMV will be required to provide accommodation for a minimum of 25% of their workforce. These will be primarily younger workers who are required on a seasonal basis. Longer term workers will likely live in Canmore on a permanent basis. Thus, much of the benefits of direct employment will remain within the Town.

## **Spring Mountain Creek Village Development**

### **List of Appendices**

- Appendix A**      **List of Key Informants**
- Appendix B**      **Key Informant Interview Guide**
- Appendix C**      **Summary Results of Restwell Residents Survey**
- Appendix D**      **Summary Results of Restwell Residents Survey – Detailed Cross-Tabulations**
- Appendix E**      **Detailed Results of Restwell Residents Survey**

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**APPENDIX A**

**List of Key Informants**

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To provide local context and to help in assessing the social impacts of SCMV, the following individuals were interviewed:

- Bert Dyck - Chief Administrative Officer, Town of Canmore
- Robert Ellis - Director of Community Services, Town of Canmore
- Stephen Burford - Director of Corporate and Protective Services, Town of Canmore
- Jamie Carpenter – Manager of Recreation and Culture, Town of Canmore
- Brenda Caston – Director, Canmore Family and Community Support Services
- Barb Shellian – Manager of Health Services, Headwaters Health Authority
- Doug Churchill – Director of Development and Planning, Devonian Properties
- Camille Hemingston – Associate Broker and Agent, RE/MAX Alpine Realty

**APPENDIX B  
SPRING MOUNTAIN CREEK VILLAGE DEVELOPMENT**

**Key Informant Interview Guide**

**Name:** \_\_\_\_\_

**Position:** \_\_\_\_\_

**Duties:** \_\_\_\_\_

1. **Can you give us a brief overview of your professional responsibilities?**
2. **In your professional opinion, what do you anticipate the impacts of the SMCV development will be on \_\_\_\_\_? Now? In 5 years? In 10 years?**

*(cues: types of service, level of service, funding, neighboring communities, Canmore overall)*

3. **Based on the types of proposed development and demographic projections, we anticipate an increase in the proportion of young adults (transients) and seniors (55+). In your opinion, will an increase in these sectors produce specific/unique impacts?**
4. **In your opinion, will there be specific impacts resulting from the high proportion of non-permanent residents (60%) anticipated for the SMCV?**

4

5. **Can you provide examples of types of impacts that have resulted from similar development initiatives in Canmore? (e.g. Silver Tip)**

## **APPENDIX C SPRING MOUNTAIN CREEK VILLAGE DEVELOPMENT**

### **Summary Results of Restwell Residents Survey**

#### **1. Background**

The current owner of Restwell Trailer Park is considering options for redevelopment of the existing trailer park. As part of this process the owner wanted to gather information about the current housing and the residents living in the park, including residents' thoughts about site redevelopment. To collect this information, Restwell hired The Praxis Group, a consulting firm with expertise in public surveys, opinion polls and consultation.

The consultants worked with Restwell representatives to prepare a draft survey. The survey was sent to the Town of Canmore for review and changes were made in response to the Town's comments. In early December, Restwell representatives distributed surveys to the 285 residences in the trailer park. Residents were asked to complete the survey, seal it in the supplied envelope and drop it off at the Restwell Office by December 20. All who met these criteria received a voucher for a frozen turkey. 144 completed surveys were received.

To ensure confidentiality, the surveys were reviewed and analyzed by the consulting firm. The findings are summarized in this document. Although 144 surveys were received, not all respondents answered each question. When reference is made to a percentage of respondents it is important to note the number of respondents who answered the question. This is indicated in the discussion as "of the xxx respondents who answered this question".

#### **2. Results**

##### **2.1 Housing Characteristics**

The majority of respondents live in a housing unit that:

- is a mobile home (60.7% of the 140 respondents)
- was built between 1971 and 1985 (54% of the 137 respondents)
- is between 800 and 1399 sq. ft. (84.8% of the 139 respondents)
- has an addition of less than 401 sq. ft. (90.7% of the 96 respondents who indicated they have an addition)
- is owned (94.4% of the 143 respondents)

##### **2.2 Nature of Residents**

The respondents were asked to indicate their age and gender, list other people living in the housing unit and indicate for each of these, their relationship to the person, the person's age and gender. During



analysis the respondents were considered to be person one and the other occupants were considered as person two, three, four or five.

### **Gender**

- 139 respondents accounted for 326 residents.
- Overall, a slight majority (54.6%) of the 326 identified residents are male.
- The majority (62.6%) of the 139 respondents are male.
- The majority (62.1%) of the 103 identified second persons are female.

### **Relationships**

- The majority (75.4%) of 102 identified second persons are the spouse.
- The majority (94.2%) of the 87 identified third, fourth and fifth persons are children.

### **Age**

- **132 respondents identified the age range for 313 residents.**
- The age range with the largest number of residents is 35-44 years of age (20.8%). Almost one-third (31.0%) of the first persons and one-quarter (25.0%) of the second persons are between 35 and 44 years of age.
- The second largest category of first persons (21.2%) is 65 or more years old.
- The second largest category of second persons (18.7%) is between 25 and 34 years of age.
- Almost all third, fourth and fifth persons are children under the age of 20.
- In terms of the overall population, 28.4% of identified residents are under 20 years of age, 43.2% are between 25 and 54 years of age and 14% are 65 or more years old.

### **Boarders or Renters**

- 94.4% of the 143 respondents do not have boarders or renters.

### **Full Time or Seasonal Resident**

- Almost all (98.6%) of the 144 respondents are full time residents.

## **2.3 Housing Satisfaction**

### **Length of Time Residing in Canmore**

- The vast majority (93.8%) of the 143 respondents have lived in Canmore for three or more years.
- More than half (55.3%) have lived in Canmore for 11 or more years.
- Almost one-third (32.9%) have resided in Canmore for 20 or more years.

### **Reasons for Coming to Canmore**

- More than one-third (34.4%) of the 131 respondents moved to Canmore for permanent work.
- One-fifth (22.1%) were born in Canmore or are long-term residents.

### **Length of Time Residing in Restwell Trailer Park**

- Over half (56.0 %) of the 143 respondents have lived in Restwell Trailer Park for six or more years.
- Over a quarter (26.6%) have lived in the park for 11 years or more.
- Just over 10% have lived in the park for 20 years or more

### **Reasons for Choosing Restwell**

- 66% of the respondents identified affordability as the reason they chose Restwell as their place of residence.
- 14% indicated Restwell's location and proximity to downtown.
- 12% indicated the park's environment (e.g. quiet, clean, beautiful scenery).
- Examples of other reasons given were that the park is suitable for a mobile home and a place for retirement.

### **Satisfaction with Current Housing**

- More than three-quarters (78.8%) of the 141 respondents are either satisfied or very satisfied with their current housing and more than a third (35.5%) are very satisfied.
- Only 2.8% indicated that they are dissatisfied or very dissatisfied.

### **Plans to Move from Current Housing**

- Almost two-thirds (65.2%) of the 135 respondents indicated they do not plan to move from the current housing.
- Of the 45 respondents who indicated they were planning to move one-third (33.3%) indicated it would be in three to five years while another third (33.3%) indicated a move might occur within the next year.

### **Reasons for Moving from Current Housing Unit**

- Almost one-third (29%) of the 56 respondents said they would move from their current housing unit because they would like a different type of housing or housing that offered different features.
- 20% of the respondents identified the uncertainty caused by the redevelopment of Restwell.
- Other reasons included affordability of housing, personal reasons, purchasing a home and leaving Canmore.

### **Expectation to Move to a Different Type of Housing in Canmore in the Next Ten Years**

- Slightly over half (56.0%) of the 125 respondents expect to move to a different type of housing in Canmore in the next ten years.

### **Type of Housing Anticipated; Rental or Owned**

- Slightly over one-half (59.7%) of the 52 respondents, expect to live in a multi-family unit.
- Slightly over one-third (34.6%) expect to move to a single family house.
- Most respondents (75.0 %) expect to own with the exception of those who anticipate moving into a seniors apartment or lodge. Of the respondents expecting seniors accommodation, 75% expect to rent.

### **When Planning to Buy a Home in Canmore**

- The majority (71.9%) of the 32 respondents who are planning to buy a home in Canmore expect to buy in 5 years or less.
- Over a third expect to buy a home in Canmore in 5 or 10 years.

### **Planning to Move From Canmore**

- A large majority (83.1%) of the 130 respondents do not plan to move from Canmore.
- Over one-third (38.1%) of the 21 respondents who expect to move from Canmore indicated they would move in three to five years. Over half (57.1%) indicated a move from Canmore in three to ten years.

### **Reasons for Moving from Canmore**

- 65% of the 37 respondents indicated that they were leaving because of the high cost of living or for financial reasons.
- 16% cited personal reasons (e.g. retirement, family issues, changes in lifestyle) while 14% cited moving to another community.

## **2.4 Housing Costs**

### **Owners**

#### **Monthly Housing Costs - Owners**

- Half (50.8%) of the 118 owner respondents spend between \$601 and \$900 per month on housing costs.
- 47.5% spend more than \$900 per month.
- Only 1.7% spend less than \$601 per month.

### **Annual Income - Owners**

- Almost half (49.6%) of the 115 owner respondents indicated an annual income of \$20,000 to \$39,999.

### **Percentage of Income Spent on Housing – Owners**

- 57.7% of the 109 respondents spend less than 40% of their income on housing.
- 29.3% spend less than 30% of their income.
- **All of the 15 respondents making less than \$20,000 per year appear to be paying more than a third of their monthly income on housing costs.**
- **A large portion of the 70 respondents making less than \$39,999 per year appear to be paying a third of their monthly income on housing costs.**

### **Current Value - Owners**

- Over half (58.5%) of the 123 owner respondents indicated that their housing units are worth between \$20,001 and \$50,000.
- About one-third (30.1%) indicated their units are worth between \$50,001 and \$70,000.

### **Year Home was Purchased - Owners**

- 82.7% of the 133 owner respondents indicated that their housing units were purchased after 1990.
- More than half (57.9%) of housing units were purchased in 1996 or more recently.

### **Purchase Price - Owners**

- Three-quarters (75.5%) of the 122 owner respondents indicated that the purchase price of their housing unit was between \$20,001 and \$60,000.
- Slightly over one-third (36%) indicated their housing unit was purchased for \$30,000 or less.

## **Renters**

### **Monthly Costs - Renters**

- Of the seven renter respondents, four or 57.2% pay more than \$1001 per month.

### **Annual Family Income – Renters<sup>4</sup>**

- One-third of the six renter respondents indicated an annual family income of \$20,000 to \$39,999.
- Another third indicated the annual family income to be between \$40,000 and \$59,999.

### **Percentage of Monthly Income Spent on Housing – Renters**

- Four of the five renter respondents (80%) spend 39% or less of their monthly income on housing.
- The one remaining respondent spends between 50 - 59% of monthly income on housing.

## **2.5 Employment (Job One)**

Respondents were asked to identify the various jobs they may have as job one, two, three etc. Only the job one employment for persons one and two is presented in the following table. The vast majority of persons three, four and five are children and the main employment appears to be as job one.

### **Employment**

- 76.4% of the 140 first person respondents are employed.
- 68.8% of the 80 second person respondents are employed.
- Overall, 73.6% of the combined first and second persons are employed and 21.8% are retired.

### **Hours Worked Per Week**

- Slightly more than half of the 103 first person respondents (54.4%) and second person respondents (55.4%) work between 31 and 40 hours per week.
- About one-fifth (19.4%) of first persons work between 41 and 50 hours while one-fifth (19.6%) of second persons work 21 to 30 hours per week.
- Almost three-quarters (73.8%) of first person respondents work 31 to 50 hours per week while a comparable percentage (75%) of second person respondents work 21 to 40 hours per week.

### **Location of Work**

- 61.9% of the 105 first person respondents work in Canmore and another 19% work in Banff.
- 76.8 % of the 56 second person respondents work in Canmore and 14.3% in Banff.
- Overall, 84.5% of the combined first and second persons work in Canmore or Banff.

### **Type of Employment**

- The accommodation and food industry accounted for about one-fifth (19%) of employment for the 153 first and second persons while another fifth (20.9%) was attributed to other industries.
- About half of the 101 first persons are employed in other (22.8%), accommodation/food (15.8%), education/health/social services (11.9%) and construction industries (11.9%). Accommodation/food (25.0%), other (17.3%) and retail/wholesale (13.5%) accounted for about half of employment for the 52 second persons.

## **2.6 Use of Restwell Facilities**

### **Facilities Used**

- The most frequently used Restwell facilities are the playground and parks (42.3% of the 130 respondents) followed by the rink (34.9% of the 126 respondents).
- 11.1 percent of 14 respondents use the laundry facilities.

### **Frequency of Use**

- Half (50.0%) of the 38 respondents who commented about use of the playground and parks indicated they use these facilities once or twice a week.
- A large majority (91.7%) of the 12 respondents who commented about use of the laundry facilities indicated they use the facilities once a week.
- Over half (52.8%) of the 36 respondents who commented about use of the rink indicated they use it once a week.

### **Future Restwell Facilities Desired**

- Questionnaire participants gave 64 suggestions for future Restwell facilities.
- 25% of the suggestions identified a community/recreation centre (e.g. common area/meeting rooms, pool tables, hot tub) as a desired future facility.
- 22% suggested a swimming pool/fitness facility as a future facility.
- 13% wanted improvements to the playground (e.g. better equipment, benches) and 13% suggested upgraded sidewalks and bike paths.
- 11% indicated that they would like an on-site convenience store in the future.
- Other suggestions included additional paved roads, tennis courts, basketball court, and an automated teller.

## **2.7 Future of Restwell Trailer Park**

### **Preferred Option for Future Redevelopment of Restwell Trailer Park**

- Almost three-quarters (72.6%) of the 106 respondents favoured Option B - a staged redevelopment. (see survey – Appendix F)

### **Type of Development Preferred**

- If the site were to be developed, respondents indicated a preference for residential as opposed to commercial development.
- Senior apartments would be the most favoured type of residential redevelopment (20.8% of responses), followed by single family homes (16.4% of responses) and row or townhouses (15.1%).

## **2.8 Additional Comments - Future Direction of the Restwell Trailer Park**

- The most frequently cited comments pertained to maintaining affordability so that people can continue to live in Canmore.
- The next most frequently cited comments were about ensuring adequate compensation for existing housing units
- Other comments included emphasizing residential not commercial development, avoiding tall buildings, maintaining a neighbourhood setting, having adult-only areas, selling lots to individual home owners, making an offer of trade, having the Town of Canmore subsidize pad fees, moving the trailers to another part of Canmore, fixing roads and signs, removing the seasonal campground and trailer park, keeping the park area, taking action so that housing unit sales pick up, and leaving the trailer park as it is.

## **2.9 Other Comments**

The most frequently cited other comments were that the market value for housing units has declined since redevelopment plans were announced. Some respondents stressed the need for quick decisions to avoid further market declines and enable residents to plan for the future.

**APPENDIX D  
RESTWELL TRAILER PARK RESIDENT QUESTIONNAIRE**

**Summary Results of Restwell Residents Survey – Detailed Cross-Tabulations**

To provide a more detailed understanding of Restwell Trailer Park residents' existing circumstances the results from the Restwell Trailer Park Resident Questionnaire (December 2002) were analyzed by 'household groups' based on the number and age of the residents in each household. In some cases, to give additional context to the circumstances in Restwell, demographic characteristics were compared to Canmore.

The household groups were divided as follows:

- Single Person** - households with one person, 54 years of age or under.
- Single Person Senior** - households with one person, 55 years of age and over.
- Two Persons** - households with two people where the questionnaire respondent was 54 years of age or under.
- Two Persons Senior** - households with two people where the questionnaire respondent was 55 years of age or under.
- Family** - households with three or more residents.

The following table shows the distribution of questionnaire respondents by the five household groupings. The total number of respondents by household groupings (133) differs from the total number of questionnaire respondents (144) because 11 respondents did not report their age.

<b>Household Group BY Number of Questionnaire Respondents</b>		
	<b>Frequency</b>	<b>Percent</b>
<b>Single Person</b>	17	12.8
<b>Single Person Senior</b>	21	15.8
<b>Two People</b>	19	14.3
<b>Two People Senior</b>	27	20.3
<b>Family</b>	49	36.8
<b>Total</b>	<b>133</b>	<b>100</b>

NOTE: It is important to recognize that two person households do not necessarily represent couples (i.e. spouses, partners), but could represent roommates or single parent homes. Also, in addition to traditional families (i.e. single parent or two parents with children), the family grouping may represent three or more non-family members.



### Age Distribution

A comparison of population distribution shows that there are almost twice as many individuals in the 55 years + age range in Restwell than there are in Canmore. Restwell has significantly fewer residents in the 20 to 24 years age range.

Comparison of Age Distribution Restwell and Canmore (%)		
	Restwell	Canmore
0 to 4 years	8.9	6.2
5 to 14 years	12.8	12.8
15 to 19 years	6.7	6.6
20 to 24 years	2.6	7.5
25 to 34 years	32.0	38.2
45 to 54 years	11.2	14.6
55 to 64 years	11.8	6.7
65 years and over	14.0	7.1

Source: Statistics Canada 2001 Community Profile

### Size of Housing Unit

The following table demonstrates that the majority of Restwell residents live in housing that is between 800 and 1199 square feet.

Household Group BY Square Footage of Housing Unit														
	400 - 599		600 - 799		800 - 999		1000 - 1199		1200 - 1399		1400 - 1599		< 1600	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>Single Person</b> (n = 16)	2	12.5	0	0	8	50.0	6	37.5	0	0	0	0	0	0
Single Person Senior (n = 19)	1	5.3	4	21.1	3	15.8	6	31.6	4	21.1	0	0	1	5.3
Two People (n = 19)	0	0	3	15.8	5	26.3	6	31.6	5	26.3	0	0	0	0
Two People Senior (n = 26)	0	0	1	3.8	11	42.3	6	23.1	6	23.1	1	3.8	1	3.8
Family (n = 48)	1	2.1	3	6.3	16	33.3	11	22.9	14	29.2	2	4.2	1	2.1
<b>TOTALS</b> (n = 128)	4	3.1%	11	8.6%	43	33.6%	35	27.3%	29	22.7%	3	2.3%	3	2.3%

The table below provides an overview of the square footage of housing units by household group extrapolated to 220 units.

<b>Household Group BY Square Footage of Housing Unit</b> (extrapolated to 220 housing units)														
	400 - 599		600 - 799		800 - 999		1000 - 1199		1200 - 1399		1400 - 1599		< 1600	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>Single Person</b> (n = 27)	3.4	12.5	0	0	13.5	50.0	10.1	37.5	0	0	0	0	0	0
<b>Single Person Senior</b> (n = 33)	1.7	5.3	7.0	21.1	5.3	15.8	10.4	31.6	7.0	21.1	0	0	1.7	5.3
<b>Two People</b> (n = 33)	0	0	5.1	15.8	8.7	26.3	10.4	31.6	8.7	26.3	0	0	0	0
<b>Two People Senior</b> (n = 44)	0	0	1.6	3.8	18.7	42.3	10.1	23.1	10.1	23.1	1.7	3.8	1.7	3.8
<b>Family</b> (n = 83)	1.7	2.1	5.2	6.3	27.7	33.3	19.1	22.9	24.2	29.2	3.5	4.2	1.7	2.1
<b>TOTALS</b> (n = 220)	6.8	3.1%	18.9	8.6%	73.9	33.6%	60.0	27.3%	50.0	22.7%	5.1	2.3%	5.1	2.3%

*Annual Income*

The questionnaire results indicated that compared to Canmore, Restwell has significantly more individuals in the \$20,000 to \$39,999 annual income range, and significantly fewer in the less than \$20,000 and none in the over \$100,000 ranges.

<b>Comparison of Annual Income</b> <b>Restwell and Canmore</b>		
	( <b>%</b> )	
	<b>Restwell</b>	<b>Canmore</b>
<b>Less than \$20,000</b>	13.9	26.2
<b>\$20,000 - \$39,999</b>	49.6	25.5
<b>\$40,000 - \$59,999</b>	26.1	19.1
<b>\$60,000 - \$99,000</b>	9.6	17.5
<b>\$100,000 and over</b>	.0	11.7

The table on the follow page shows that slightly less that one quarter of the seniors (single persons 55 years + and two people 55 years +) residing in Restwell reported an annual household income of less than \$20,000. Over one third of all household groups have an annual income between \$20,000 and \$39,999.

<b>Household Group BY Annual Household Income (owners)</b>												
	> \$20,000		\$20,000 to \$39,999		\$40,000 to \$59,999		\$60,000 to \$79,999		\$80,000 to \$99,999		< \$100,000	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Single Person (n = 14)</b>	2	14.3	5	3.57	6	42.9	0	0	1	7.1	0	0
<b>Single Person Senior (n = 17)</b>	4	23.5	11	64.7	1	5.9	1	5.9	0	0	0	0
<b>Two People (n = 16)</b>	1	6.3	9	56.3	4	25.0	1	6.3	1	6.3	0	0
<b>Two People Senior (n = 20)</b>	5	25.0	7	35.5	6	30.0	1	5.0	1	5.0	0	0
<b>Family (n = 42)</b>	1	2.4	24	57.1	11	26.2	5	11.9	0	0	1	2.4
<b>TOTALS (N = 109)</b>	13	11.9%	56	51.4%	28	25.7%	8	7.3%	3	2.8%	1	.9%

### Monthly Cost of Housing

The table below indicates that over half of Restwell's seniors (single persons 55 years + and two people 55 years +) have monthly housing costs between \$601 and \$800. Over half of the families living in Restwell have monthly housing costs over \$1101.

<b>Household Group BY Monthly Housing Costs</b>								
	( <b>%</b> )							
	\$501 – \$600	\$601 – \$700	\$701 – \$800	\$801 – \$900	\$901 – \$1000	\$1001 – \$1100	\$1101 – \$1200	Over \$1200
<b>Single Person (n=14)</b>	0	14.3	28.6	7.1	14.3	21.4	0	14.3
<b>Single Person Senior (n = 19)</b>	5.3	28.6	23.8	23.8	0	4.8	0	4.8
<b>Two People (n = 16)</b>	0	6.3	25.0	6.3	6.3	12.5	6.3	37.5
<b>Two People Senior (n = 24)</b>	0	33.3	37.5	12.5	4.2	0	4.2	8.3
<b>Family (n = 39)</b>	2.6	10.3	7.7	7.7	2.6	17.6	25.6	25.6

### Housing Affordability (Restwell)

Canada Mortgage and Housing Corporation (CMHC), generally considers housing to be affordable when households are spending no more that 30% of their gross income on housing related costs. For homeowners, CMHC uses a slightly higher gross debt service ratio of 32%, which includes the cost of

servicing the mortgage, property taxes and heating costs. The standardized CMHC figures were used to define the affordability of housing in Restwell Trailer Park.

Respondents to the December 2002 residents questionnaire were asked to self report what percentage of their gross household income was spent on housing costs. The following table indicates the percentage of homeowner respondents in each household grouping that were spending more than 32% of their household income on housing costs. The table shows that in four of the five households grouping at least half the homeowners in Restwell are living in housing that is not affordable.

<b>Restwell Homeowners Living in Housing that is NOT Affordable BY Household Group</b>	
<b>Single Person (n = 15)</b>	53%
<b>Single Person Senior (n = 16)</b>	56%
<b>Two People (n = 28)</b>	42%
<b>Two People Senior (n = 36)</b>	50%
<b>Family (n = 39)</b>	56%

### **Housing Affordability (Canmore)**

The *Canmore Housing Needs Assessment 2000 – 2001* estimated that between 29% and 34% of households in Canmore have at one time or another experienced housing hardship – between 1,300 and 1,600 households in 1998 (approximately 25% of the population). Housing hardship or core housing needs was defined in the needs assessment as paying more than 30% of its before-tax income on shelter.

According to the needs assessment, those households most likely to be living in housing that is not affordable (i.e. in core housing need) are:

- unattached individuals
- single-parent families
- couples with or without children that have only one income earner
- persons with activity or health limitations (seniors and persons with physical or mental disabilities)
- persons working in the service (tourism) industry
- larger families earning low to moderate incomes

Three key groups identified in the needs assessment as in need of affordable housing in Canmore are:

- Households desiring to become homeowners but who cannot afford to purchase the current lowest-priced home in Canmore;

*Socio-Economic Impact Assessment of Spring Creek Mountain Village*

- Households in Core Housing Need (that is paying more than 30% of their before-tax income on shelter) unable to afford an appropriate rental unit; and
- Seasonal and temporary workers with insufficient funds needed to rent an appropriate unit.

*Source: Canmore Community Housing Plan, February 2002*

*Length of Time Residing in Restwell*

Over 70% of the respondents in all of the household groupings have lived in Restwell for over three years. Notably, over 65% of seniors (single persons 55 years + and two people 55 years +) have lived in Restwell for over 6 years. Compared to Statistics Canada 2001 Mobility Status data that indicates that only 37% of Canmore residents lived at the same address for the five previous years, length of tenancy in Restwell is significantly more stable than in Canmore.

<b>Household Group BY Length of Time Living in Restwell</b>								
	<b>(%)</b>							
	<b>&gt; 3 mos.</b>	<b>3 to 5 mos.</b>	<b>6 to 11 mos.</b>	<b>1 to 2 yrs.</b>	<b>3 to 5 yrs.</b>	<b>6 to 10 yrs.</b>	<b>11 to 19 yrs.</b>	<b>&lt; 20 yrs.</b>
<b>Single Person</b> (n = 17)	0	5.9	0	11.8	35.3	29.4	5.9	11.8
<b>Single Person Senior</b> (n = 20)	0	0	0	10.0	25.0	30.0	20.0	15.0
<b>Two People</b> (n = 19)	0	10.5	0	0	36.8	26.5	21.1	5.3
<b>Two People Senior</b> (n = 27)	0	3.7	0	3.7	14.8	33.3	18.5	25.9
<b>Family</b> (n = 48)	2.0	2.0	2.0	18.4	30.6	26.5	14.3	2.0

*Plan to Move from Current Housing*

With the exception of families, the majority of residents in Restwell are not planning to move from their current housing. Seniors (single persons 55 years + and two people 55 years +) have the least intention of moving from Restwell.

<b>HOUSEHOLD GROUP BY</b>		
<b>Planning to Move from Current Housing</b>		
	<b>(%)</b>	
	<b>YES</b>	<b>NO</b>
<b>Single Person</b> (n = 17)	37.5	62.5
<b>Single Person Senior</b> (n = 18)	27.8	72.2
<b>Two People</b> (n = 17)	41.2	58.8
<b>Two People Senior</b> (n = 26)	0	100.0
<b>Family</b> (n = 48)	56.3	43.8

*When Planning to Move from Restwell*

Of the 56.3% of families who plan on moving from Restwell, one third intend to move within a year and an additional 20% plan to leave Restwell in one to two years. Of the 37.5% who plan to move from Restwell, 40% intend to do so within a year.

<b>Household Group BY When Planning to Move From Current Housing</b>								
	<b>(%)</b>							
	<b>&gt; 3 mos.</b>	<b>3 to 5 mos.</b>	<b>6 to 11 mos.</b>	<b>1 to 2 yrs.</b>	<b>3 to 5 yrs.</b>	<b>6 to 10 yrs.</b>	<b>11 to 19 yrs.</b>	<b>&lt; 20 yrs.</b>
<b>Single Person</b> (n = 5)	0	20.0	20.0	40.0	20.0	0	0	0
<b>Single Person Senior</b> (n = 15)	0	16.7	33.3	0	33.3	16.7	0	0
<b>Two People</b> (n = 12)	0	14.3	0	14.3	42.9	28.6	0	0
<b>Two People Senior</b> (n = 0)	0	0	0	0	0	0	0	0
<b>Family</b> (n = 24)	4.2	16.7	12.5	20.8	33.3	12.5	0	0

*Preferred Type of Future Development*

Questionnaire respondents were asked to indicate which types of future development they would like to see in Restwell Trailer Park. Because respondents were allowed to mark more than one response, the following table shows the percentage of respondents in each household grouping that would like each type of development (for example, 41.2% of single people would like to see single family homes in the future redevelopment).

Results indicate that there is almost no support for the development of hotel accommodation and little support for commercial development. Over two thirds of seniors would like to see seniors apartments as part of the Restwell redevelopment. The development of single family homes received significant support from singles less than 54 years and families.

<b>Household Group BY Preferred Type of Development</b>										
	<b>(%)</b>									
	<b>Single Family</b>	<b>Duplex</b>	<b>Fourplex</b>	<b>Row or Townhouses</b>	<b>Apts./ Suites</b>	<b>Seniors Apts.</b>	<b>Hotel Accom.</b>	<b>Retail</b>	<b>Commercial</b>	<b>Eating Estabs.</b>
<b>Single Person (n = 19)</b>	41.2	11.8	35.3	29.4	41.2	17.6	5.9	17.6	17.6	29.4
<b>Single Person Senior (n = 21)</b>	23.8	4.8	9.5	23.8	38.1	66.7	0	14.3	0	4.8
<b>Two People (n = 19)</b>	31.6	15.8	10.5	42.1	36.8	31.6	0	5.3	5.3	0
<b>Two People Senior (n = 27)</b>	18.5	14.8	18.5	18.5	22.2	70.4	0	0	3.7	3.7
<b>Family (n = 49)</b>	46.9	34.7	26.5	36.7	18.4	32.7	0	6.1	2.0	6.1

**APPENDIX E  
SPRING MOUNTAIN CREEK VILLAGE DEVELOPMENT**

**Detailed Results of Restwell Residents Survey**

**1. Background**

The current owner of Restwell Trailer Park is considering options for redevelopment of the existing trailer park. As part of this process the owner wanted to gather information about the current housing and the residents living in the park, including residents’ thoughts about site redevelopment. To collect this information, Restwell hired The Praxis Group, a consulting firm with expertise in public surveys, opinion polls and consultation.

The consultants worked with Restwell representatives to prepare a draft survey. The survey was sent to the Town of Canmore for review and changes were made in response to the Town’s comments. In early December, Restwell representatives distributed surveys to the 222 residences in the trailer park. Residents were asked to complete the survey, seal it in the supplied envelope and drop it off at the Restwell Office by December 20. All who met these criteria received a voucher for a frozen turkey. 144 completed surveys were received for an overall response rate of 66 percent.

To ensure confidentiality, the surveys were reviewed and analyzed by the consulting firm. The findings are summarized in this document. Although 144 surveys were received, not all respondents answered each question. When reference is made to a percentage of respondents it is important to note the number of respondents who answered the question. This is indicated in the discussion as “of the xxx respondents who answered this question” or by “n=xxx”.

**1. Residential Characteristics**

**1.1 HOUSING TYPE**

Of the 140 respondents, over 90% live in either a mobile home or a manufactured home. More than half of the respondents (60.7%) live in a mobile home.

<b>Type of Housing</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Trailer *	12	8.6
Mobile home	85	60.7
Manufactured home	43	30.7
<b>TOTAL</b>	<b>140</b>	<b>100.0</b>



**1.2. Year Housing Unit Built**

Of the 137 people who responded to this question, almost one half (46%) live in housing units built between 1971 and 1980 and 39.4% live in units built after 1985. Almost one-quarter (24.8%) of respondents live in units that were built after 1990.

<b>Year</b>	<b>Number of Respondents</b>	<b>Percentage</b>
1970 or before	9	6.6
1971-1975	27	19.7
1976-1980	36	26.3
1981-1985	11	8.0
1986-1990	20	14.6
1991-1995	28	20.4
1996-2000	6	4.4
<b>TOTAL</b>	<b>137</b>	<b>100.0</b>

**1.3 Size of Housing Unit**

Almost three-quarters (71.9%) of the 139 respondents live in a housing unit that is less than 1200 sq. ft. 84.8% of respondents live in a unit that is between 800 and 1399 square feet, with 61.1% living in an 800-1199 sq. ft unit and slightly over one-third (34.5%) living in an 800-900 square foot unit.

<b>Size</b>	<b>Number of Respondents</b>	<b>Percentage</b>
400-599 sq. ft.	4	2.9
600-799 sq. ft.	11	7.9
800-999 sq. ft.	48	34.5
1000-1199 sq. ft.	37	26.6
1200-1399 SQ. FT.	33	23.7
1400-1599 SQ. FT.	3	2.2
1600 + SQ. FT.	3	2.2
<b>TOTAL</b>	<b>139</b>	<b>100.0</b>

#### 1.4 Size of Additions on Housing Unit

Of the 96 respondents to this question, over 90% indicated having an addition of less than 400 square feet, with over one-half (58.4%) having an addition of less than 200 square feet.

Size of Additions	Number of Respondents	Percentage
Less than 100 sq. ft.	33	34.4
101-200 sq. ft.	23	24.0
201-399 sq. ft.	19	19.8
301-400 sq. ft.	12	12.5
401-500 sq. ft.	6	6.3
501-600 SQ. FT.	1	1.0
601 SQ. FT. OR MORE	2	2.1
<b>TOTAL</b>	<b>96</b>	<b>100.0</b>

#### 1.5 Housing Unit – Rented or Owned

94.4% of the 143 respondents own their housing unit.

Rent or Own	Number of Respondents	Percentage
Own	135	94.4
Rent	8	5.6
<b>Total</b>	<b>143</b>	<b>100.0</b>

## 2.0 Occupants

### 2.1 Nature of Occupants

#### A. Total Residents and Gender

139 respondents answered the question about gender and accounted for 326 residents. Of this total 54.6% are male and 45.4% are females. The majority (62.6%) of the respondents (person 1) are male and 37.4% are female while 62.1% of the 103 second persons are female and 37.9% are male. Considering the 242 first and second persons there is a slightly higher percentage of males (52.1%) than females (47.9%).

Person	Number of Respondents	Total Males	Total Females	% Males	% Females
Person 1 (respondent)	139	87	52	62.6	37.4
Person 2	103	39	64	37.9	62.1
Person 3	46	32	14	69.6	30.4
Person 4	31	17	14	54.8	45.2
Person 5	7	3	4	42.9	57.1
<b>Total</b>	<b>326</b>	<b>178</b>	<b>148</b>	<b>54.6</b>	<b>45.4</b>

**B. Relationship to Respondent**

Of the 102 second persons identified by the respondent 75.4% are the spouse and 16.6% are a child. The majority of the third, fourth and fifth persons are children. In terms of overall numbers of other people identified by the respondent, 40.7% are spouses and 52.3% are children.

Person	Total Number Identified by Respondent	Spouse/partner	Child	Family member	Non-family member
Person 2	102	77	17	1	7
Person 3	49	-	46	1	2
Person 4	31	-	31	-	-
Person 5	7	-	5	1	1
<b>Total</b>	<b>189</b>	<b>77</b>	<b>99</b>	<b>3</b>	<b>10</b>

**C. Age Distribution – Frequency and Percentage**

The age range with the largest number of residents is 35-44 years of age. Almost one-third (31.0%) of the first persons and one-quarter (25.0%) of the second persons are between 35 and 44 years of age. The second largest category of first persons (21.2%) is over 65 years while the second largest category of second persons (18.75%) is between 25 and 34 years of age. Almost all third, fourth and fifth persons are children under the age of 20.

In terms of the overall population, 28.4% of identified residents are under 20 years of age, 43.2% are between 25 and 54 years of age and 20.8% are between 35 and 44 years of age.

Age Distribution – Percentage												
Person	Number	Years of Age										
		0-4	5-9	10-14	15-19	20-24	25-34	35-44	45-54	55-64	65-69	70+
Person 1	132	-	-	-	-	-	16	41	25	22	6	22
Person 2	96	2	2	5	4	2	18	24	10	13	6	10
Person 3	48	13	12	7	11	4	-	-	-	1	-	-
Person 4	30	11	5	6	6	1	1	-	-	-	-	-
Person 5	7	2	1	2	-	1	-	-	-	1	-	-
<b>Total</b>	<b>313</b>	<b>28</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>8</b>	<b>35</b>	<b>65</b>	<b>35</b>	<b>37</b>	<b>12</b>	<b>32</b>

Age Distribution – Percentage												
	Years of Age											Total
	0-4	5-9	10-14	15-19	20-24	25-34	35-44	45-54	55-64	65-69	70+	
Number of Respondents	28	20	20	21	8	35	65	35	37	12	32	313
Percentage of Total Respondents	8.9	6.4	6.4	6.7	2.6	11.2	20.8	11.2	11.8	3.8	10.2	100

**2.2A Presence of Boarders or Renters**

94.4% of the 143 respondents do not have boarders or renters.

Boarders or Renters	Number of Respondents	Percentage
Yes	8	5.6
No	135	94.4
<b>Total</b>	<b>143</b>	<b>100.0</b>

**2.2B Number of Boarders or Renters**

Of the seven respondents who indicated they have boarder or renters, the majority (71.4%) had one renter. The remainder had two renters.

Number of Boarders or Renters	Number of Respondents	Percentage
One	5	71.4
Two	2	28.6
<b>Total</b>	<b>7</b>	<b>100.0</b>

### 3.0 Housing Satisfaction

#### 3.1 Length of Time Residing in Canmore

Almost one-third (32.9%) of the 143 respondents have resided in Canmore for 20 years, more than half (55.3%) have lived in Canmore for 11 years or more, and the vast majority (93.8%) have lived in Canmore for three years or more.

Length of Time Living in Canmore	Number of Respondents	Percentage
3-5 months	1	0.7
6-11 months	1	0.7
1-2 years	4	2.8
3-5 years	24	16.8
6-10 years	31	21.7
11-19 years	32	22.4
20 years or more	47	32.9
Intermittently for years	3	2.1
<b>Total</b>	<b>143</b>	<b>100.0</b>

#### 3.2 Most Important Reasons for Coming to Canmore

More than one-third (34.4%) of the 131 respondents indicated they moved to Canmore for permanent work and one-fifth (22.1%) were born in Canmore or are long-term residents.

Most Important Reason for Moving to Canmore	Number of Respondents	Percentage
Born here/long time resident	29	22.1
Permanent work	45	34.4
Career	10	7.6
Study	1	0.8
Recreation	1	0.8
Retirement	10	7.6
Like the setting and/or mountains	20	15.3
Personal/family *	14	10.7
Other – transferred for work	1	0.8
<b>Total</b>	<b>131</b>	<b>100.0</b>

#### 3.3 Length of Time Residing in Restwell Trailer Park

Of the 143 respondents, over half (56.0 %) have lived in Restwell Trailer Park for six or more years. Just over 10% have lived in the park for 20 years or more while over a quarter (26.6%) have lived in the park for 11 years or more.

Length of Time Residing in Restwell	Number of Respondents	Percentage
Less than 3 months	1	0.7
3-5 months	4	2.8
6-11 months	3	2.1
1-2 years	14	9.8
3-5 years	40	28.0
6-10 years	42	29.4
11-19 years	23	16.1
20 years or more	15	10.5
Intermittently for years	1	0.7
<b>Total</b>	<b>143</b>	<b>100.0</b>

### 3.4 Reason for Choosing Restwell

66% of the respondents indicated that affordability was the reason they chose Restwell as their place of residence. 14% said that they chose Restwell because of its location and proximity to downtown. 12% indicated that their reason for living in Restwell was the park’s environment (e.g. quiet, clean, beautiful scenery). Examples of other reasons given were that the park was suitable for a mobile home and a place for retirement.

Sample Statements:

“Walking distance to downtown and beautiful park.”

“Affordable and fits lifestyle.”

“Because for us, a young married couple, it was entry level housing we could afford.”

“Seemed affordable, family oriented, location, size of dwelling.”

### 3.5 Full Time or Seasonal Resident

Of the 144 respondents, almost all (98.6%) are full time residents.

Full Time or Seasonal Resident	Number of Respondents	Percentage
Full time	142	98.6
Seasonal	2	1.4
<b>Total</b>	<b>144</b>	<b>100.0</b>

**3.6 Satisfaction with Current Housing**

Of the 141 respondents, more than three-quarters (78.8%) are either satisfied or very satisfied with their current housing and more than a third (35.5%) are very satisfied. Only 2.8% indicated that they are dissatisfied or very dissatisfied.

<b>Satisfaction with Current Housing</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Very satisfied	50	35.5
Satisfied	61	43.3
Neutral	25	17.7
Dissatisfied	3	2.1
Very dissatisfied	1	0.7
No opinion	1	0.7
<b>Total</b>	<b>141</b>	<b>100.0</b>

**3.7A Plans to Move from Current Housing**

Almost two-thirds (65.2%) of the 135 respondents indicated they do not plan to move from the current housing.

<b>Plans to Move from Current Housing</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Yes	47	34.8
No	88	65.2
<b>Total</b>	<b>135</b>	<b>100.0</b>

**3.7B When Planning to Move**

Of the 45 respondents who indicated they were planning to move one-third (33.3%) indicated it would be in three to five years but another third (33.3%) indicated a move might occur within the next year.

<b>When Planning to Move</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Less than 3 months	1	2.2
3-5 months	8	17.8
6-11 months	6	13.3
1-2 years	8	17.8
3-5 years	15	33.3
6-10- years	6	13.3
20 years or more	1	2.2
<b>Total</b>	<b>45</b>	<b>100.0</b>

### **3.8 Reasons for Moving from Current Housing Unit**

56 respondents gave reasons why they were planning to move from their current housing unit. 29% of these said that they were planning to relocate because they wanted a different type of housing (e.g. house, condo) or housing that offered different features (e.g. basement, more square footage, garage, workshop). The uncertainty caused by the redevelopment of Restwell was cited as the reason by 20% of the respondents. 16% identified issues related to the affordability of housing as the reason for moving and 15% cited personal reasons. Other reasons included purchasing a home and leaving Canmore.

#### **Sample Statements:**

“Fear, uncertainty of future of trailer court. Require security to remain in valley.”

“Our reasons would be affordability.”

“Would like a home that I own the land, and have a permanent home that either has a basement or sits on a foundation.”

“Need a home with more room - garage or basement.”

### **3.9A Expectation to Move to a Different Type of Housing in Canmore in the Next Ten Years**

Slightly over half (56.0%) of the 125 respondents expect to move to a different type of housing in Canmore in the next ten years.

<b>Move in Next Ten Years</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Yes	55	44.0
No	70	56.0
<b>Total</b>	<b>125</b>	<b>100.0</b>

### **3.9B Type of Housing Anticipated; Rental or Owned**

Of the 52 respondents, almost one-half (59.7%) expect to live in a multi-family unit and slightly over one-third (34.6%) expect to move to a single family house. Most respondents (75.0 %) expect to own with the exception of those who anticipate moving into a seniors apartment or lodge. Of the respondents expecting this type of accommodation, 75% expect to rent.



Type of Housing Anticipated	Number of Respondents	Percentage	Expect to Rent	Expect to Own	Percentage Rent	Percentage Own
Single family house	18	34.6	1	17	5.6	94.4
Duplex unit	5	9.6	0	5	0	100.0
Fourplex unit	-	-	-	-	-	-
Row or townhouse unit	7	13.5	0	7	1	100.0
Apartment/suite	7	13.5	3	4	42.9	57.1
Seniors apartment/lodge	12	23.1	9	3	75.0	25.0
Other	3	5.8	-	3	0	100.0
<b>Total</b>	<b>52</b>	<b>100.0</b>	<b>13</b>	<b>39</b>	<b>25.0</b>	<b>75.0</b>

### 3.10 When Planning to Buy a Home in Canmore

Over a third of the 32 respondents expect to buy a home in Canmore in 5 or 10 years; 71.9% expect to buy in 5 years or less.

When Planning to Buy Home in Canmore	Number of Respondents	Percentage
1 year	3	9.4
2 years	4	12.5
3 years	5	15.6
4 years	5	15.6
5 years	6	18.8
10 years	6	18.8
12 years	1	3.1
20 years	2	6.3
<b>Total</b>	<b>32</b>	<b>100.0</b>

### 3.11A Planning to Move From Canmore

A large majority (83.1%) of the 130 respondents do not plan to move from Canmore.

Planning to Move from Canmore	Number of Respondents	Percentage
Yes	22	16.9
No	108	83.1
<b>Total</b>	<b>130</b>	<b>100.0</b>

### **3.11B When Planning to Move from Canmore**

Over one-third (38.1%) of the 21 respondents who expect to move from Canmore indicated they would move in three to five years while over half (57.1%) indicated a move from Canmore in three to ten years.

<b>When Planning to Move from Canmore</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Less than 3 months	1	4.8
3-5months	2	9.5
6-11 months	2	9.5
1-2 years	2	9.5
3-5 years	8	38.1
6-10- years	4	19.0
11-19 years	2	9.5
<b>Total</b>	<b>21</b>	<b>100.0</b>

### **3.12 Reasons for Moving from Canmore**

37 respondents provided reasons for moving away from Canmore. 65% indicated that they were leaving because of the high cost of living or for financial reasons. 16% said that they were planning to move from Canmore for personal reasons (e.g. retirement, family issues, changes in lifestyle). Moving to another community was given as a reason by 14% of the respondents. 5% said they were leaving Canmore because of the sale of the park.

#### **Sample Statements:**

“The average price of a home in Canmore does not reflect the average wages paid in Canmore. Far too expensive.”

“If we move, then it would be because of high cost of housing.”

“To be closer to family in Red Deer.”

“Tired of Canmore. I've lived here 18 years and it will be time to move on.”

4

**4.0 Housing Costs**

**Section A - Owners**

**4.1A Monthly Costs - Owners**

Half (50.8%) of the 118 owner respondents spend between \$601 and \$900 per month on housing costs. Only 1.7% spend less than \$601 while 47.5% spend more than \$900 per month on housing costs.

Monthly Costs of Housing Unit Owners	Number of Respondents	Percentage
\$501-\$600	2	1.7
\$601-\$700	21	17.8
\$701-\$800	26	22.0
\$801-\$900	13	11.0
\$901-\$1000	8	6.8
\$1001-\$1100	14	11.9
\$1101-\$1200	12	10.2
\$1201 or more	22	18.6
<b>Total</b>	<b>118</b>	<b>100.0</b>

**4.2A Annual Income - Owners**

Almost half (49.6%) of the 115 owner respondents indicated an annual income of \$20,000 to \$39,999, with almost two-thirds (63.5%) having an income of less than \$39,999.

Annual Income of Housing Unit Owners	Number of Respondents	Percentage
Less than \$20,000	16	13.9
\$20,000 - \$39,999	57	49.6
\$40,000 - \$59,999	30	26.1
\$60,000 - \$79,999	8	7.0
\$80,000 - \$99,999	3	2.6
\$100,000 and more	1	0.9
<b>Total</b>	<b>115</b>	<b>100.0</b>

**4.3A Percentage of Income Spent on Housing – Owners**

29.3% of the 109 respondents spend less than 30% of their income on housing while 57.7% spend less than 40% of their income.

Percentage of Income Spent on Housing	Number of Respondents	Percentage
20% or less	12	11.0
21-29%	20	18.3
30-39%	31	28.4
40-49%	22	20.2
50-59%	14	12.8
60% or more	10	9.2
<b>Total</b>	<b>109</b>	<b>100.0</b>

**4.3A (1) Relationship Between Monthly Cost of Housing Unit and Annual Income - Owners**

The following table was prepared by undertaking a cross-tabulation of the data in survey question 4.1A – Monthly Costs for Owners and survey question 4.2A – Annual Family Income. For example, the data indicates that 6.7% of respondents making less than \$20,000 per year are paying \$501 to \$600 per month for housing costs. Bolded figures indicate where respondents at the lowest end of the salary scale appear to be paying more than one-third of their monthly income on housing costs. Shaded figures indicate where respondents at the top end of the salary category appear to be paying more than one-third of their monthly income on housing costs.

These results indicate that nearly all of the 15 respondents making less than \$20,000 per year are likely paying more than a third of their monthly income on housing costs. A large portion of the 70 respondents making less than \$39,999 per year are likely paying a third of their monthly income on housing costs.

Monthly Costs of Housing Unit - Owners	ANNUAL INCOME - OWNERS					
	Less than \$20,000	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more
\$501-\$600	6.7%	1.8%		-	-	-
\$601-\$700	13.3%	20.0%	13.8%	12.5%	50.0%	100.0%
\$701-\$800	46.7%	18.2%	17.2%	25.0%	-	-
\$801-\$900	20.0%	9.1%	6.9%	12.5%	-	-
\$901-\$1000	6.7%	5.5%	6.9%	12.5%	50.0%	-
\$1001-\$1100	6.7%	7.3%	13.8%	25.0%	-	-
\$1101-\$1200	-	16.4%	10.3%	-	-	-
\$1201 or more	-	21.8%	31.0%	12.5%	-	-
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Respondents	15	55	29	8	2	1

**4.4A Current Value - Owners**

Over half (58.5%) of the 123 owner respondents indicated that their housing units are worth between \$20,001 and \$50,000, while about one-third (30.1%) indicated their units are worth between \$50,001 and \$70,000.

<b>Current Value of Housing Unit Owners</b>	<b>Number of Respondents</b>	<b>Percentage</b>
\$10,000 or less	2	1.6
\$10,001 - \$20,000	8	6.5
\$20,001 - \$30,000	22	17.9
\$30,001 - \$40,000	32	26.0
\$40,001 - \$50,000	18	14.6
\$50,001 - \$60,000	21	17.1
\$60,001 - \$70,000	16	13.0
\$70,001 or more	4	3.3
<b>Total</b>	<b>123</b>	<b>100.0</b>

**4.5A Year Home was Purchased - Owners**

82.7% of the 133 owner respondents indicated that their housing units were purchased after 1990, with more than half (57.9%) being purchased in 1996 or more recently.

<b>Year of Purchase Housing Unit</b>	<b>Number of Respondents</b>	<b>Percentage</b>
1970 or before	1	0.8
1971-75	2	1.5
1976-80	7	5.3
1981-85	8	6.0
1986-90	5	3.8
1991-95	33	24.8
1996-2000	62	46.6
2001 or later	15	11.3
<b>Total</b>	<b>133</b>	<b>100.0</b>

**4.6A Purchase Price - Owners**

Three-quarters (75.5%) of the 122 owner respondents indicated that the purchase price of their housing unit was between \$20,001 and \$60,000, with slightly over one-third (36%) indicating their housing unit was purchased for \$30,000 or less.

<b>Purchase Price Housing Unit</b>	<b>Number of Respondents</b>	<b>Percentage</b>
\$10,000 or less	5	4.1
\$10,001 - \$20,000	12	9.8
\$20,001 - \$30,000	27	22.1
\$30,001 - \$40,000	23	18.9
\$40,001 - \$50,000	19	15.6
\$50,001 - \$60,000	23	18.9
\$60,001 - \$70,000	11	9.0
\$70,001 or more	2	1.6
<b>Total</b>	<b>122</b>	<b>100.0</b>

**Section B - Renters**

**4.2A Monthly Costs - Renters**

Of the seven respondents, four or 57.2% pay more than \$1001 per month.

<b>Monthly Costs of Housing Unit</b>	<b>Number of Respondents</b>	<b>Percentage</b>
\$100 or less	2	28.6
\$801-\$900	1	14.3
\$901-\$1000	-	-
\$1001- \$1100	1	14.3
\$1101-\$1200	2	28.6
\$1201 or more	1	14.3
<b>Total</b>	<b>7</b>	<b>100</b>

**4.2B Annual Family Income – Renters**

One-third of the 6 renter respondents indicated an annual family income of \$20,000 to \$39,999, while another third indicated the income as being between \$40,000 and \$59,999.

<b>Annual Core Family Income</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Less than \$20,000	1	16.7
\$20,000 - \$39,999	2	33.3
\$40,000 - \$59,999	2	33.3
\$60,000 - \$79,999	1	16.7
<b>Total</b>	<b>6</b>	<b>100</b>

**4.3B Percentage of Monthly Income Spent on Housing – Renters**

Two (40%) of the five renter respondents indicated that 21-29% of their monthly income is spent on housing.

<b>Percentage of Income Spent on Housing – Renters</b>	<b>Number of Respondents</b>	<b>Percentage</b>
20% or less	1	20.0
21-29%	2	40.0
30-39%	1	20.0
40-49%	-	-
50-59%	1	20.0
60% or more	-	
<b>Total</b>	<b>5</b>	<b>100</b>

**5.0 Job One Employment – Participation, Hours Per Week, Location**

Only the job one employment for persons one and two is presented in the following table. The vast majority of persons three, four and five are children.

76.4% of the 140 first person respondents are employed and 68.8% of the 80 second person respondents are employed. Overall, 73.6% of the combined first and second persons are employed and 21.8% are retired.

Slightly more than half of the 103 first person respondents (54.4%) and second person respondents (55.4%) work between 31 and 40 hours per week. However, about one-fifth (19.4%) of first persons work between 41 and 50 hours while one-fifth (19.6%) of second persons work 21 to 30 hours per week. Almost three-quarters (73.8%) of first person respondents work 31 to 50 hours per week while a comparable percentage (75%) of second person respondents work 21 to 40 hours per week.

*Socio-Economic Impact Assessment of Spring Creek Mountain Village*

61.9% of the 105 first person respondents work in Canmore and another 19% work in Banff, while 76.8 % the 56 second person respondents work in Canmore and 14.3% in Banff. Overall, 84.5% of the combined first and second persons work in Canmore or Banff.

The accommodation and food industry accounted for about one-fifth (19%) of employment for the 153 first and second persons while another fifth (20.9%) was attributed to other industries.

About half of the 101 first persons are employed in other (22.8%), accommodation/food (15.8%), education/health/social services (11.9%) and construction industries (11.9%). Accommodation/food (25.0%), other (17.3%) and retail/wholesale (13.5%) accounted for about half of employment for the 52 second persons.



*Socio-Economic Impact Assessment of Spring Creek Mountain Village*

Job 1 Employment Criteria	Person 1		Person 2	
	Number	Percentage	Number	Percentage
<b>Employment</b>				
Employed	107	76.4	55	68.8
Unemployed	2	1.4	8	10.0
Retired	31	22.1	17	21.3
<b>Total</b>	<b>140</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>
<b>Hours Worked per Week</b>				
10 hours or less	2	1.9	2	3.6
11-20 hours	5	4.9	4	7.1
21-30 hours	8	7.8	11	19.6
31-40 hours	56	54.4	31	55.4
41-50 hours	20	19.4	5	8.9
51-60 hours	7	6.8	1	1.8
More than 60	5	4.9	2	3.6
<b>Total</b>	<b>103</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>
<b>Location of Employment</b>				
Canmore	65	61.9	43	76.8
Banff	20	19.0	8	14.3
Calgary	4	3.8	3	5.4
Cochrane	1	1.0	-	
Exshaw	10	9.5	-	
Other	5	4.8	2	3.6
<b>Total</b>	<b>105</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>
<b>Nature of Employment</b>				
Mining and oil	6	5.9	-	-
Manufacturing	1	1.0	-	-
Construction	12	11.9	5	9.6
Transportation	8	7.9	1	1.9
Retail, wholesale, trade	7	6.9	7	13.5
Financial, insurance, real estate	1	1.0	-	-
Professional services	9	8.9	6	11.5
Government	4	4.0	1	1.9
Education, health social services	12	11.9	6	11.5
Accommodation, food	16	15.8	13	25.0
Personal services	2	2.0	4	7.7
Other	23	22.8	9	17.3
<b>Total</b>	<b>101</b>	<b>100</b>	<b>52</b>	<b>100</b>

## 6.0 Use of Restwell Facilities

### 6.1A Facilities Used

The most frequently used Restwell facilities are the playground and parks (42.3% of the 130 respondents) followed by the rink (34.9 of the 126 respondents).

Facilities	Number of Respondents Using	Percentage of Respondents Using
Playgrounds and Parks (n=130)	55	42.3
Laundry facilities (n=126)	14	11.1
Rink (n=126)	44	34.9

### 6.1B Times Used Per Week

Half (50.0%) of the 38 respondents who commented about use of the playground and parks indicated they use these facilities once or twice a week. A large majority (91.7%) of the 12 respondents who commented about use of the laundry facilities indicated they use the facilities once a week. Over half (52.8%) of the 36 respondents who commented about use of the rink indicated they use it once a week.

Times Used Per Week	Playgrounds and Parks		Laundry facilities		Rink	
	Number of Respondents	Percentage	Number of Respondents	Percentage	Number of Respondents	Percentage
1	12	31.6	11	91.7	19	52.8
2	7	18.4	-	-	9	25.0
3	9	23.7	-	-	3	8.3
4	3	7.9	1	8.3	1	2.8
5	4	10.5	-	-	2	5.6
7	2	5.3	-	-	2	5.6
14	1	2.6	-	-	-	-
<b>Total</b>	<b>38</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>

### 6.2 Future Restwell Facilities Desired

Questionnaire participants gave 64 suggestions for future Restwell facilities. 25% of the suggestions identified a community/recreation centre (e.g. common area/meeting rooms, pool tables, hot tub) as a desired future facility. 22% suggested a swimming pool/fitness facility as a future facility. 13% wanted improvements to the playground (e.g. better equipment, benches) and 13% suggested upgraded sidewalks and bike paths. 11% indicated that they would like an on-site convenience store in the future. Other suggestions included additional paved roads, tennis courts, basketball court, and an automated teller.

**Sample Statements:**

“Possibly some community type activity centre or seniors' activity area.”

“Swimming pool for residents and guests, hot tub, sauna, weight room. Could all be in one building.”

“Better playground and common areas for tenants, sidewalks.”

“Sidewalks, nice playgrounds, community facility that residents could rent for special occasions or for neighbour-related get togethers. Pool, exercise.

**7.0 Future of Restwell Trailer Park**

**7.1 Preferred Option for Future Redevelopment of Restwell Trailer Park**

Almost three-quarters (72.6%) of the 106 respondents favoured a staged redevelopment.

<b>Preferred Option for Future of Restwell</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Option A Site remains same; rents adjusted to current market value	29	27.4
Option B Site to undergo a staged redevelopment	77	72.6
<b>Total</b>	<b>106</b>	<b>100.0</b>

## **7.2 Type of Development Preferred**

If the site were to be developed, respondents indicated a preference for residential as opposed to commercial development. Senior apartments would be the most favoured type of residential redevelopment (20.8% of responses), followed by single family homes (16.4% of responses) and row or townhouses (15.1%).

<b>Type of Development</b>	<b>Number of responses</b>
Seniors apartments	62
Single family homes	49
Row or townhouses	45
Apartment units/suites	38
Fourplexes	29
Duplexes	28
Other	18
Eating establishments	12
Retail	10
Commercial	6
Hotel accommodation	1
Total	298

**Annex One  
Complete Comments Regarding Future Direction of Restwell Trailer Park**

**7.3 Please comment on the future direction of the Restwell Trailer Park. Include any additional ideas or suggestions you may have.**

- I hope your future development doesn't have very tall buildings. There are far too many in Canmore already.
- Need another entrance, as in summer road is often blocked with RV's.
- Would you consider selling the land to individual home owners that is currently being rented?
- Units should be small, one or two bedrooms, affordable and offered to current residents first.
- Good potential, quiet and affordable.
- Adult-only areas. With all the recent rentals, watch this doesn't turn into a "trashy trailer park"!
- It is important to keep in mind that low income people need a place to live also.
- Residential, not commercial.
- This is a beautiful place. It could be developed tastefully and with a "neighbourhood" setting in mind.
- The park should remain in part of trailer/mobile home park.
- Affordable housing.
- I love the way it is now. Enjoy summer campers also.
- I want this park to be developed so the places are not too expensive.
- My wife and I are very content and happy here at Restwell and at our age, especially.
- I fear the longer we stay the more we will lose financially! I feel no one cares about the people that live here! The rich get richer and the rest try to survive catering to the rich!
- I think affordability is the KEY factor in ensuring that Restwell residents can make a transition to the various housing developments in Restwell. No one should have to move/leave because there is no alternative available to them they can afford.

- I hope development does not mean I will not be able to afford to live in Canmore. I hope you build some affordable housing that the present residents of Restwell will be able to afford, because right now probably half of the service industries employees live in Restwell because it's affordable. I also feel the government should look into some kind of affordable housing here. We all need to live somewhere.
- I would like to see reasonable affordable housing built so I could continue to live in Canmore.
- Canmore needs low cost housing, so anything to keep prices down.
- To comment on the future of Restwell is futile at this time. Development is inevitable, all I know is that I am interested in supporting development IF I can afford to buy here and use my home as a down payment. There is no information on what kind of development will be done here. I would, on the other hand, like to see another survey when a feasible plan is presented. To say, pick Option "A" or "B" is wrong, what about option "C" where the Town of Canmore helps subsidize pad fees for residents for Restwell so we can stay here or move the trailers to another part of Canmore like they did many year ago, and built the Larch Area.
- Need to ensure affordable housing still exists.
- Affordable housing is the main concern of many residents of Canmore
- Places for people of lower-medium income.
- My trailer (mobile home) is really old. We'd like to move if we could find affordable housing.
- 3.7, 3.8, 3.9, 3.11 - only applicable if Restwell is redeveloped and residents are asked to move.
- I would like as is for now.
- Please keep a ceiling on rent if at all possible!
- We'd love to buy our lot.
- DO SOMETHING - get moving on your project.
- Fix the roads and signs.
- Use market value including lot as down payment on single family homes. Home value and lot value (incentive) = X. X - New lot value = Price of lot.
- Lose the speed bump!

- Interested in single family home opportunity.
- Personally, I would like part of the park to remain manufactured homes with small lots.
- You have prime land. Will you develop it with a mind to provide housing for those in the service industries (lower income)? Someone needs to. Prior to moving here I spent 16 years in Seebe. I've noticed that many residents here are long time residents of the Bow Valley. Developers do need to keep in mind that there is a need for housing for seniors, service industry workers, etc. Or is this a town planning matter? I enjoy living here. I have a handicapped dependent son living with me. The location enables him to get around safely and easily.
- Affordable housing is the optimum word. I would like to stay in Canmore.
- I feel that seniors need self-maintained units. Affordable housing for the average person.
- If you do Option "B" you will drive out the working class.
- Dispense with seasonal campground and trailer park. Put in more affordable housing - manufactured homes.
- For everyone to agree on a plan that would benefit everyone that lives here.
- Change is good and with time things will change for the better. Canmore continues to grow and we need to grow with it. Thanks.
- Make a set deal so home sales pick up.
- There is a great need for affordable housing for the working class family. Restwell provides this at the moment. \$600 pad rent is not affordable.
- The place like it is.
- Try to retain part of the park for mobile home use. We all bought based on the assurances of the real estate industry that this was a viable, re-sellable type of housing. If part of the park was reserved for MH use, then some of these homes would have some value. Most residents have nowhere else to go because costs have soared here. This was the entry level housing for Bow Valley. Families could have a yard for their children. In the past, you were able to re-sell.
- Additional Comments: Mobile homes.
- Just another entrance.
- Why are the rich so greedy? XXX knows what he's going to do. He really doesn't care about us.

- I support Option B if we get compensated adequately for our home. I really hope people will be treated fairly. If that's not going to happen, I support Option A.
- The key is adequate compensation for our trailer. Without it, it is hard to support any redevelopment. With it, redevelopment can be supported
- I liked it just the way it is and I believe our site rent more than pays for services provided. Additional exits from Restwell is necessary
- I would like to see an offer of trade as opposed to practical eviction considering new accommodation will provide twice the homes of Restwell's population.
- A firm commitment to purchase unit at market value, otherwise the units will be left to depreciate. People want to know what your plans are.
- Some townhouses or apartments and suites would be tolerable.



**Annex Two**  
**Unsolicited Comments and Notes– Categorized by Survey Question**

**QUESTION 3.9**

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If we do have to move due to retirement or poor health, we will probably have to rent in a seniors' apartment.

**QUESTION 3.11**

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Don't know, depends on: (1) XXX purchasing my trailer and (2) job elsewhere.

**QUESTION 4.1**

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Note: Respondent has crossed out \$500 for site rental cost and changed it to \$530. Total is correct.

**QUESTION 4.4**

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Question should be asking "what should", not "would". Prices have dropped because of trailer park uncertainty. Bank appraisal: \$72,000, for sale now at \$69,500.

We can't sell it! Before the sale of the park - \$68,000. After - maybe someone would buy it if we sold it for less than the mortgaged amount.

Would like \$60,000. TODAY nothing is selling.

Turned down a cash offer of \$95,000. Q 7.1 (Opt. A): Really prefer to stay as is, but know development is inevitable.

No idea (regarding current value). We purchased it for \$70,000, but with no one wanting to move in, we think it would be much lower.

*Respondent lists no current value but states:* [Market value has gone down since redevelopment plans announced). Q 7.3: *Additional Comments:* Canmore needs affordable housing for lower income families. This park provides that. Keep this in mind when you choose to redevelop!!

#### **QUESTION 4.6**

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*Additional comment - asking \$12,000, bought for \$10,600.*

We have put \$3,000 into renovations since purchase - new floors, new bathroom.

#### **QUESTION 5.1**

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*Chart #2 - Respondent is unemployed because of a disability.*

*Chart #1: Respondent has indicated that he is semi-retired. (was entered as 'employed'.)*

#### **QUESTION 6.1**

---

XXX and I walk around this park every evening in the spring and all through summer and fall. If the weather is mild during the winter months we will also take our walks. We walk around, then we'll sit at a picnic table down at the back of our porch. It's beautiful. I have skated on the rink when our grandchildren come out. I have only skated on the rink about 12 times in 9 years. It's a great place for the young children in the park.

#### **QUESTION 7.1**

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##### **Option A**

I do not know how you can justify \$625 a month. We have nothing here.

Property values dropped due to uncertainty of development. At least allow potential buyers to have pets like everyone else who lives here. Q 7.3 Additional Comments: Make a decision ASAP so that the market value does not diminish. Give the owners a commitment for their future.

If you give me \$35,000 (that was my<sup>4</sup> purchase price when I bought the trailer) you can do what you want.

The rates of above, have recreational facilities (pool, fitness centre). How can Restwell compare?

At least residents would be able to sell if they want or need to - homes would retain their value

No option. Cut the bull.

How would rates be tied to Calgary's manufactured housing? For condos, apts., seniors, etc. What about income-based?

## **Option B**

This is way out of line. I would call it greed.

Adjusted over time? Already the lot rent is half my present income. *Added comment*

Want neither option really. *Chose Opt. B (unhappily). indicated by a "sad" happy face.*

What class of community, what class of park would be used?

As per proposal May 29/02 by F. Kernick.

### ***Other***

Sorry, don't like either choice. I don't want the rent to go up and if you go with development, it will be more expensive condos. Q 7.3: Additional Comment: Why can each lot be sold individually? Keep the theme/idea - more modern but with the emphasis on affordability based on income.

Respondent has written 'NEITHER' over both Opt. A and Opt. B.

At the moment, due to health problems, can't afford either option. If I was working full-time, Opt. A.

## **QUESTION 7.2**

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We as residents have no choice. He is a developer and he will do whatever he can, depending on the zoning that the Town allows.

Any of these, as long as they reflect the present renters who want to stay and their income and cost of living in Canmore. If comparing housing pricing to Calgary, wages and food costs must be taken in context for affordability.

**Annex Three  
References**

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Barr & Ryder Architects and Planners, December 2002, "Master Plan – Canmore Recreation Centre Redevelopment", Edmonton, AB

Canmore Community Monitoring Program Committee, November 2001 "Canmore Community Monitoring Program", Canmore, AB

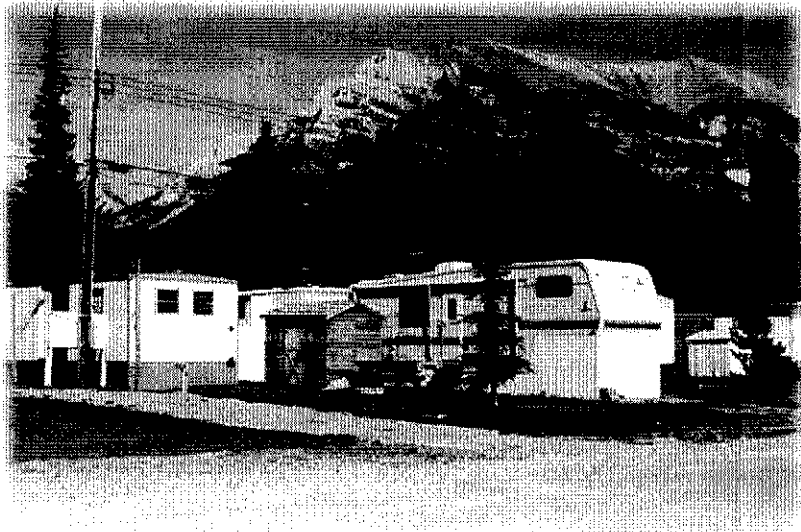
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Pain, K., O'Connell, P., Hall, D. and Currie, S. December, 2002 "A Social Environment Assessment of Canmore and the M.D. Bighorn", Canmore, AB

# Restwell Trailer Park Resident Questionnaire



# Restwell Trailer Park Resident Questionnaire

## INTRODUCTION

The current owner of Restwell Trailer Park is considering options for the redevelopment of the existing trailer park. Part of this process involves collecting information about the individuals living in the park, current housing on the site, and residents' preferences for redevelopment.

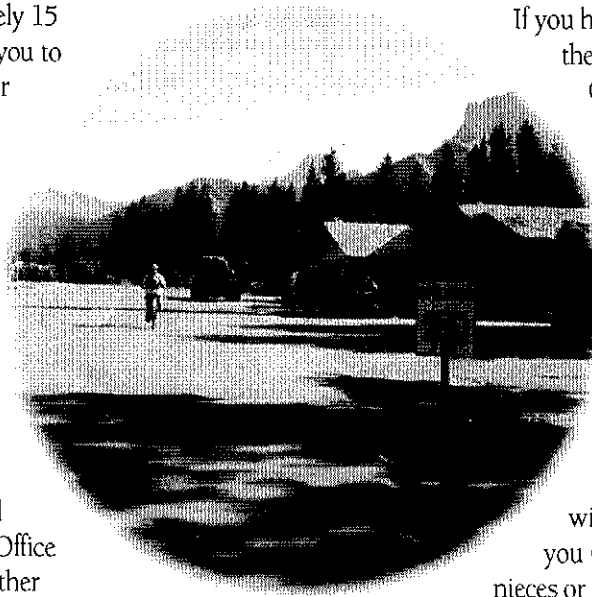
Each residence in the Restwell Trailer Park has been invited to complete a questionnaire. The questionnaire will take approximately 15 minutes to complete and asks you to provide information about your current housing and includes questions related to housing occupancy, satisfaction, and affordability. To ensure confidentiality, completed questionnaires will be reviewed and analyzed by an external consulting company. Your response will remain strictly confidential.

Please drop off your completed questionnaires at the Restwell Office by December 20, 2002. To further guarantee that your responses remain confidential, an envelope marked "confidential" has been included in the questionnaire package. When you have completed the questionnaire, please seal it in this envelope prior to submission. **Individuals who submit completed questionnaires by December 20, 2002 will receive a coupon for a Christmas turkey from Matra's.**

## INSTRUCTIONS FOR COMPLETING THE QUESTIONNAIRE

Please thoroughly read each of the questions and, in the space provided, mark the answer you choose with an X. Space has been provided for written responses. If you require more space, your written answers can be completed on an additional sheet of paper (Please be sure to attach additional paper used to completed questionnaire before submitting.)

If you have questions or comments about the Restwell Trailer Park Residents Questionnaire, contact: Joan Gregus - Praxis, Inc. at 1-866-249-8822.



## DEFINITION OF TERMS USED IN THE QUESTIONNAIRE

**Housing Unit** – refers to the structure that you live in.

**Core Family** – refers to the members of your family that you live with who do not pay rent to live with you (e.g. spouse or partner, children, nieces or nephews).

**Non-family Members** – refers to the people that you share your housing unit with and who financially contribute to housing costs (e.g. rent, mortgage, utilities).

**Core Family Income** – refers to the combined incomes of the members of your core family who contribute to housing costs. If you do not live with other members of your core family or if the other members of your core family do not have incomes, then your core family income is your income alone.

## 1.0 RESIDENTIAL CHARACTERISTICS

- 1.1 Which option best describes the structure of your housing unit?
- Trailer  
 Mobile home  
 Manufactured home
- 1.2 What is the approximate year your housing unit was built? \_\_\_\_\_
- 1.3 What is the size of your housing unit, **excluding additions** (e.g. extra rooms, porches)? If necessary, pace out the length and width of your unit and multiply them together to obtain an estimate (e.g. 60 feet long X 15 feet wide = 900 square feet). We need as reasonable an estimate as possible.
- Less than 400 sq. ft.  
 400 – 599 sq. ft.  
 600 – 799 sq. ft.  
 800 – 999 sq. ft.  
 1000 – 1199 sq. ft.  
 1200 – 1399 sq. ft.  
 1400 – 1599 sq. ft.  
 1600 + sq. ft.
- 1.4A If there are additions on your housing unit, please indicate what type of additions they are (e.g. extra rooms, porches). \_\_\_\_\_
- \_\_\_\_\_
- 1.4B What is the approximate square footage of the additions? \_\_\_\_\_
- 1.5 Do you own or rent your housing unit?
- Own  
 Rent

## 2.0 OCCUPANTS

- 2.1 Please complete the following chart. Indicate how many people live in your housing unit, their relationship to you, their gender and age.

Where appropriate, please use the following relationship categories in completing the chart below.

- A. Yourself  
 B. Spouse or partner  
 C. Child(ren)  
 D. Family members (e.g. niece, nephew)  
 E. Non-family members

Person	Relationship to Yourself	Male/Female (circle one)		Age
		M	F	
Person #1	Yourself (A)	M	F	
#2		M	F	
#3		M	F	
#4		M	F	
#5		M	F	

(If you require more space, i.e. have more people living in your housing unit; please complete your answer on another page)

- 2.2A Are any individuals living in your housing unit boarders or renters?
- Yes  No
- 2.2B If yes, how many? \_\_\_\_\_

## 3.0 HOUSING SATISFACTION

- 3.1 How long have you lived in Canmore?
- Less than 3 months  
 3 to 5 months  
 6 to 11 months  
 1 to 2 years  
 3 to 5 years  
 6 to 10 years  
 11 to 19 years  
 20 years or more  
 intermittently for years

**3.2 What was the most important reason you came to live in Canmore? Please select one response.**

- Born here/long time resident
- Temporary work
- Permanent work
- Career
- Study
- Recreation
- Retirement
- Like the setting and/or mountains
- Personal/family
- Other (please specify) \_\_\_\_\_

**3.3 How long have you lived in Restwell Trailer Park?**

- Less than 3 months
- 3 to 5 months
- 6 to 11 months
- 1 to 2 years
- 3 to 5 years
- 6 to 10 years
- 11 to 19 years
- 20 years or more
- intermittently for years

**3.4 Why did you choose Restwell as your place of residence?**

\_\_\_\_\_

\_\_\_\_\_

**3.5 Do you reside in your home throughout the year or are you a seasonal resident? Please specify.**

- Full time resident
- Seasonal resident

**3.6 How satisfied are you with your current form of housing?**

- Very satisfied
- Satisfied
- Neutral (neither satisfied or dissatisfied)
- Dissatisfied
- Very dissatisfied
- No opinion

**3.7A Are you planning to move out of your current housing unit?**

- Yes  No

**3.7B If yes, when do you plan to move?**

- Less than 3 months
- 3 to 5 months
- 6 to 11 months
- 1 to 2 years
- 3 to 5 years
- 6 to 10 years
- 11 to 19 years
- 20 years or more

**3.8 If you are planning to move from your current housing unit, what are your reasons?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3.9 In the next 10 years, do you expect that you will be living in a different type of housing unit in Canmore?**

- Yes  No

If yes, in the chart below please indicate what type of housing unit you anticipate living in and whether you would expect to own or rent. (Check only one box)

Type of Housing	Owned	Rental
Single Family House		
Duplex Unit		
Fourplex Unit		
Row or Townhouse unit		
Apartment Unit/Suite		
Seniors Apartment/ Seniors Lodge		
Other (specify)		

**3.10 If you are planning to buy a home in Canmore in the future, when do you plan to buy it?**

In \_\_\_\_\_ years.



3.11 Are you planning to move away from Canmore?

- Yes
- No

If yes, when do you plan to move?

- Less than 3 months
- 3 to 5 months
- 6 to 11 months
- 1 to 2 years
- 3 to 5 years
- 6 to 10 years
- 11 to 19 years
- 20 years or more

3.12 If you are planning to move away from Canmore, what are your reasons?

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**4.0 HOUSING COSTS**

Section A – Please answer this section only if you OWN your housing unit, otherwise go to Section B.

4.1A Please estimate your (or you and your core family's) average MONTHLY costs for the following:

- \$500 Site Rental
- \_\_\_\_\_ Mortgage /Loan Payment \$ /Mo.
- \_\_\_\_\_ Property taxes (estimate) \$ /Mo.
- \_\_\_\_\_ Utilities \$ /Mo.
- \_\_\_\_\_ Total Monthly Costs \$ /Mo.

4.2A What is your core family's ANNUAL income (gross income, before taxes)?

- Less than \$20, 000
- 20,000 to 39,999
- 40,000 to 59,999
- 60,000 to 79,999
- 80,000 to 99,999
- 100,000 +

4.3A Please estimate what percentage of your MONTHLY core family income is being spent on housing? \_\_\_\_\_%.

% Calculation:

your answer from question 4.1A + by core family income per month X 100 = percentage of your monthly core family income

Example:

\$800 monthly housing costs divided by \$2400 core family income per month X 100 = 33%

4.4 What do you think the current value of your housing unit is today? (i.e. what would it sell for today).

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4.5 When did you purchase your housing unit?

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4.6 What was the cost of your housing unit?

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Section B – Please answer this section if you RENT your housing unit, otherwise go to Section 5.

4.1B Please estimate your (or you and your core family's) average MONTHLY housing costs (rent and utilities).

\_\_\_\_\_ \$ /Mo.

4.2B What is your ANNUAL core family income (gross income, before taxes)?

- Less than \$20, 000
- 20,000 to 39,999
- 40,000 to 59,999
- 60,000 to 79,999
- 80,000 to 99,999
- 100,000+

4.3B Please estimate what percentage of your MONTHLY core family income (gross income, before taxes) you are spending on housing.

\_\_\_\_\_ %.

**% Calculation.**

*your answer from question 4.1B +  
by core family income per month X 100 =  
percentage of your monthly core family income*

**Example:**

*\$800 monthly housing costs  
divided by \$2500 core family income per month  
X 100 = 32%*

**5.0 EMPLOYMENT**

5.1 We are interested in the type of employment for all members of your household who financially contribute to your household costs. Please complete one chart for each member (if applicable).

A list of employment categories has been provided below. In each chart please identify which of these best represents the job(s) you have and write the corresponding number in the chart. Space has been provided in each of the charts for individuals who have more than one job.

1. Agriculture & Forestry
2. Mining and Oil
3. Manufacturing
4. Construction
5. Transportation
6. Retail-Wholesale Trade
7. Financial, Insurance, Real Estate
8. Professional Services
9. Government
10. Education, Health, Social Services
11. Accommodation & Food
12. Personal Services
13. Other

**Chart #1**

Household member is:

Employed    Unemployed    Retired (circle one)

Type of Employment	# of Hours per Week	Location of job (e.g. Canmore, Banff, Exshaw)
Job 1		
Job 2		
Job 3		

**Chart #2**

Household member is:

Employed    Unemployed    Retired (circle one)

Type of Employment	# of Hours per Week	Location of job (e.g. Canmore, Banff, Exshaw)
Job 1		
Job 2		
Job 3		

**Chart #3**

Household member is:

Employed    Unemployed    Retired (circle one)

Type of Employment	# of Hours per Week	Location of job (e.g. Canmore, Banff, Exshaw)
Job 1		
Job 2		
Job 3		

**Chart #4**

Household member is:

Employed    Unemployed    Retired (circle one)

Type of Employment	# of Hours per Week	Location of job (e.g. Canmore, Banff, Exshaw)
Job 1		
Job 2		
Job 3		

**6.0 USE OF RESTWELL FACILITIES**

6.1 Which of the following facilities do you or members of your household use? If you use the facilities, how many times per month do you use them?

Facility	Use	Don't Use	# of times per week
Playgrounds and parks			
Laundry facilities			
Rink			

6.2 What other facilities would you like to see in the future?

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**7.0 FUTURE OF RESTWELL TRAILER PARK**

7.1 Which option for the future redevelopment of the Restwell Trailer Park would you prefer? Please circle one option.

**Option 'A'**  
 Site to remain the same with rents adjusted to reflect current market value (\$625).

**Option 'B'**  
 Over the next 15 to 30 years, the site would undergo a Staged Redevelopment that would include a variety of housing and commercial options (i.e. multi-family, seniors, EHD). Rates would be tied to City of Calgary's manufactured housing community rates.

7.2 What type of development would you like to see occur on the Restwell lands over the next 15 to 30 years? Select as many options as you would like.

- Single family homes
- Duplexes
- Fourplexes
- Row or Townhouses
- Apartment units/suites
- Seniors apartments
- Hotel accommodation
- Retail
- Commercial
- Eating establishments
- Other \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

7.3 Please comment on the future direction of the Restwell Trailer Park. Include any additional ideas or suggestions you may have.

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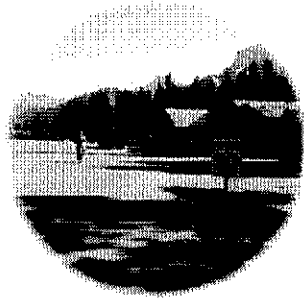
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*Thank you for participating – we value your input!*

*Please submit this questionnaire to the Restwell Trailer Park Office to receive your coupon for a Christmas turkey.*



Restwell Trailer Park  
Resident Questionnaire