



Mission: "To facilitate and manage affordable housing to meet the diverse needs of our community."

Recently I was asked, "Why do we need affordable housing in Airdrie...why do we want those people here"? It was hard to hear a fellow citizen say those words, but it made me realize that the misconceptions and myths of affordable housing continue to exist and that it would be part of our job to help dispel them in our community.

The reality is, affordable housing isn't about 'those people', it's about us...all of us. It's the hard times that we hope our friends, our family, and ourselves don't have to face. It's the unexpected health issues that force us to stop working and it's the financial or emotional crisis that we simply can't get ourselves out of.

Airdrie Housing Limited serves a diverse range of people in our community for a

myriad of reasons. Their common denominator is that they struggle with a low to moderate income. Our clientele includes:

- ⇒ Families of all types—lone parent, immigrant, traditional, blended
- ⇒ Persons with health issues—physical disabilities, developmental, AISH
- ⇒ Seniors & Single Adults

Of these, many of our clients are women who are single, divorced, separated or widowed. Many have children.

For some, Airdrie Housing is a resting place, a temporary solution until such time as life circumstances change and they move on. For others, their need for community support will always be a constant in their lives. The creation of Airdrie Housing Limited is a shining example of the spirit of Airdrie and the services that are inclusive of our diversity



The creation of Airdrie Housing Limited is a shining example of the spirit of Airdrie.

and strengthen the social fabric of the community.

**Shelley Sweet
Managing Director**

Client Testimonials

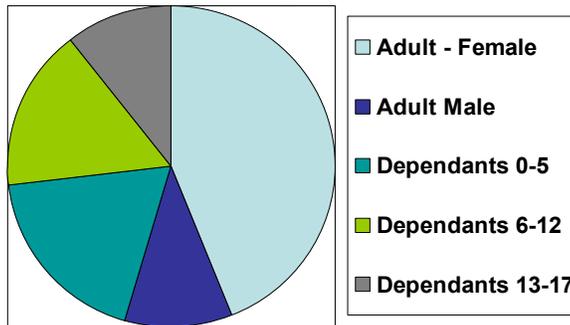
"I am able to continue my independence, which is important for my emotional and mental health.

I was able to stay in Airdrie, which is where two of my children live. Again, very important, as they provide a lot of support for me.

I am very grateful for the fact that there is such an organization as Airdrie Housing and that I was able to utilize their assistance at this point in my life."

**-Judy V.,
Airdrie Housing tenant**

Current Airdrie Housing Client Demographics



Programs and Capital Assets

Airdrie Housing Limited offers Affordable Housing unit rentals and the RentPlus Supplement and Bridge Fund supplement programs to qualified Airdrie residents.

Currently, we own 44 apartments and apartment-style condominiums.

Did you know?

- Airdrie Housing has provided direct service to **close to 700** Airdrie residents.
- Each month, approximately **200 Airdrie residents** receive assistance from Airdrie Housing
- **57%** of Affordable Housing tenants are employed.
- **23%** of Affordable Housing tenants receive benefits from AISH.



Rental Statistics, Vacancy Rates and waitlists...

Did you know?

- Renting a 2-bedroom unit in Airdrie costs more than the average rent in Alberta.
- The average vacancy rate in provincial urban areas was 1.5% in April 2013, prior to the June floods.
 - *Canadian Mortgage and Housing Corporation*
- Each year, between 60 and 80 households remain on the Airdrie Housing waitlist hoping for a vacancy. Currently, **58%** are waiting for 2-bedroom or 3-bedroom and **42%** are waiting for a 1-bedroom.
- Currently, 68 households are on the waitlist for Airdrie Housing rent supplements
- Since January 2012, 1,209 people have enquired at Community Links about Affordable Housing and 886 have enquired about rent supplements
- Community Links has made 1,268 referrals to Airdrie Housing since January 2012.

According to the Canadian Mortgage and Housing Corporation, the average apartment vacancy rate in Alberta's urban centres was 1.5 per cent in April 2013, down from 3.0 per cent in April 2012. As well, in both the Calgary and Edmonton Census Metropolitan Areas, which includes Airdrie, the apartment vacancy rate declined to 1.2%.

Added to such low vacancy rates, which were calculated prior to the June floods, are high rental costs. The provincial average rent for a two-bedroom apartment was \$1,117 per month in April 2013, which is 55% of the average gross monthly income for Affordable Housing tenants. Last fall, the average cost for a 1-bedroom apartment in Airdrie was \$950. This year, the prices have risen: and below is a snapshot of local rent listings in Airdrie following a search of several websites, including www.rentfaster.ca; www.rentspot.ca; www.viewit.ca; and www.kijiji.ca

- 1-bedroom apartment, \$1,069; 1
- -bedroom condo, \$1,700

Airdrie Housing rents 1-bedroom units for between \$690-\$850*

Market prices for 2-bedroom units were as follows:

- Two 2-bedroom townhouses, \$1,800;
- Two 2-bedroom condos, between \$1,150 and \$1,950;
- 2-bedroom apartment, \$1,199; and
- 2-bedroom townhouse, \$1,500

Airdrie Housing Limited rents 2-bedroom units for between \$860-\$990*

Market prices for 3-bedroom units were as follows:

- Seven 3-bedroom homes between \$1,725 and \$2,300;
- Three 3-bedroom duplexes between \$1,750-\$1,800;
- 3-bedroom house for \$1,900 Including utilities; and
- 3-bedroom duplex for \$1,900 including utilities; 3-bedroom condo for \$2,390

Airdrie Housing Limited rents 3-bedroom units for 1,100*

**Airdrie Housing rents include heat and water, and some units include a washer, dryer and dishwasher.*



Airdrie rental prices are on the rise. There are low vacancy rates in the Airdrie area, with the average rent for a 2-bedroom apartment at \$1,117



Qualifying Information and Client Demographics....

In order to qualify for Airdrie Housing Limited programs, clients must first complete an application and provide documentation of income. Threshold guidelines set by the Province of Alberta as follows:

- 1-Bedroom—\$39,000 or less**
- 2-Bedroom—\$48,000 or less**
- 3-Bedroom—\$53,000 or less**
- 4-Bedroom—\$57,500 or less**
- 5+ Bedroom—\$60,500 or less**

What this means is that if a household requires a 2-bedroom unit, (a

couple with one child, or two children of the same gender sharing a room for example) the household must earn \$48,000 or less to qualify for an affordable housing unit.

In order to qualify for the RentPlus supplement program, applicants must be paying 30% or more of their income on rent and have income from employment. 90% also have income from another source, such as AISH, CPP, or the Child Tax Credit, and still pay more than 30% of their GROSS income on rent.

RentPlus clients receive the supplement of between \$150-\$300 per month for a term of one year.

How many Airdrie residents are currently being served by Airdrie Housing Programs? For the month of November 2013, the number of individuals enrolled in Airdrie Housing programs is 191. Many of these clients access both programs.

- 103 adults (81% Female)
- 88 dependants
 - 35 children aged 0-5
 - 31 children aged 6-12
 - 22 children aged 13-17



Airdrie Housing Limited clients meet provincially-determined income thresholds

What is the household composition of those enrolled in the programs?

- **RentPlus program:** 35% single; 26% separated; 23% divorced; 9% married; 6% common law; and 1% widowed. 70% have dependant children.
- **Affordable Housing program:** 29% single; 26% married; 21% divorced; 11% common law; 11% separated; and 2% widowed. 26% have dependant children.
- **Bridge Fund supplement program:** 56% single; 19% divorced; 12.5% widowed; and 12.5% separated. 31% have dependant children.

Client Testimonials

"Airdrie Housing and the important staff, have made my house a home. For the first time in years I have taken comfort in my cute 1-bedroom apartment. I am grateful everyday to have and be a part of Airdrie Housing. It has made my life happier and comfortable. A big thank you to all who work so hard to make Airdrie Housing what it is today."

- Deanna B.,

Airdrie Housing tenant



Airdrie Housing Limited **does allow pets** in many units.

Did you know?

- **10%** of Affordable Housing tenants receive benefits from Alberta Works income support. Other sources of income include Canada Pension Plan benefits or disability benefits.
- The average GROSS monthly income for Affordable Housing tenants is **\$2,034**.
- **65%** of our tenants are also receiving a rent supplement and another 10% are on the waiting list.



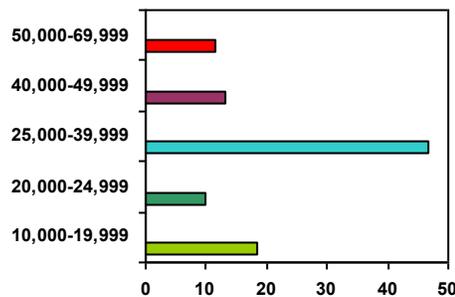
Did you know?

- Each month, 85 Airdrie households receive a rental supplement from Airdrie Housing.
- Each month, Airdrie Housing mails out approximately **\$25,000 in rental supplements** to Airdrie residents.
- The average rent-to-income ratio for a RentPlus client AFTER the supplement is 36.8%. Anything over 30% is considered too expensive.
- The average rent paid by a RentPlus client is **\$1,173 per month.**
- The average monthly income for a RentPlus client is **\$2,618.**
- The average RentPlus client pays more than **44%** of their income on rent.
- The average Bridge Fund client receives **\$1,693 per month** in income and pays \$960 in rent which is on average 57% of their income.

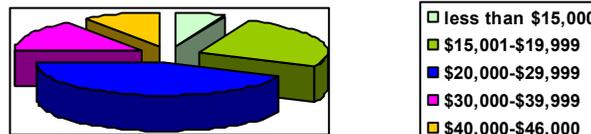
Who is Airdrie Housing?

Airdrie Housing Client Statistics, November 2013

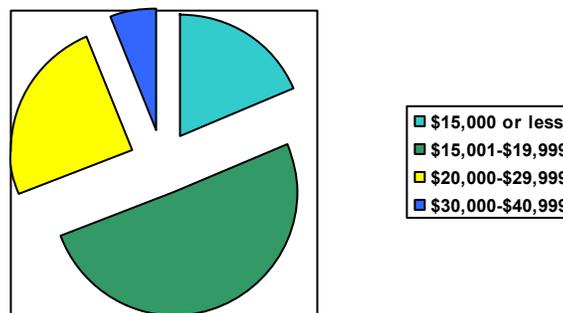
Annual Income for RentPlus clients



Annual Income of Affordable Unit Clients



Annual Income for Bridge Fund Clients



Client Testimonials

"Airdrie Housing has made a significant difference in my life. It has eased the burden of finances and helped me to take control of what I thought was a difficult situation. I am forever grateful in what I have received and hope that one day I will be able to repay in some way."

**- Leslie M.,
RentPlus Supplement
Program client**



Without Airdrie housing I would be unable to live on my own. It is a great help to many people, with low income jobs.

- Airdrie Housing tenant

"(The Bridge Fund Supplement) allows me to have funds to keep my vehicle insured and full of gas, giving me a sense of freedom where I don't need someone to take me to appointments or to go shopping. I can go when I need or want to.

**- Crystal C.
Bridge Fund client**